PUBLIC DISCLOSURE

April 25, 2022

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Regions Bank
1900 Fifth Avenue North
Birmingham, Alabama 35203

RSSD ID NUMBER: 233031

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

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

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INSTITUTION'S CRA RATING

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

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

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

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

Major factors contributing to this rating include:

- The overall geographic distribution of HMDA[2]-reportable lending reflects adequate penetration inlow- and moderate-income geographies.
- The overall geographic distribution of small business lending reflects good penetration in low-andmoderate-income geographies.
- The overall distribution of HMDA-reportable lending among borrowers of different income levels isadequate.
- The overall distribution of small business lending among businesses of different sizes is good.
- The bank makes a relatively high level of community development loans.
- The bank makes an excellent level of qualified community development investments in response to assessment area community development needs.
- Retail delivery systems are reasonably accessible to the geographies and individuals of differentincome levels in the bank's assessment areas.
- The bank provides a relatively high level of community development services.

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

DESCRIPTION OF INSTITUTION

Regions Bank is a commercial bank headquartered in Birmingham, Alabama, that operates across 15 states, including Alabama, Arkansas, Florida, Georgia, Illinois, Indiana, Iowa, Kentucky, Louisiana, Mississippi, Missouri, North Carolina, South Carolina, Tennessee, and Texas. As of December 31, 2020, the bank had approximately 1,368 branches across its footprint. Regions received a "Satisfactory" rating at its previous Community Reinvestment Act (CRA) Performance Evaluation (PE) dated March 4, 2019. No known legal impediments exist that would restrain the bank from meeting the credit needs of its assessment areas (AAs).

For this examination, 149 assessment areas were reviewed. Deposits in these assessment areas totaled $132.9 billion as of June 30, 2020. Descriptions of the full-scope assessment areas can be found in the applicable state or multistate sections of this report.

Business Structure

Regions Financial Corporation is a top 40 financial holding company headquartered in Birmingham, AL, with consolidated assets of approximately $162 billion as of December 31, 2021. Regions Bank, the corporation's bank subsidiary, is a state member bank and operates in 15 states across the South and Midwest with approximately 1,400 banking offices.

Since the previous examination, the Regions Community Development Corporation (CDC) was formed in 2020 to be a catalyst for revitalizing communities and improving the lives of economically disadvantaged families in the Regions footprint. The mission of the Regions CDC is to make life better by providing debt and/or equity financing for projects and entities with a community development purpose.

The objectives of the Regions CDC are:

- To become a leader in supporting Community Development Financial Institutions (CDFIs) in the Region footprint
  - Provide equity and equity equivalent capital
  - Foster collaborations with and among CDFI's
  - Drive measurable impact and outcomes for communities
- To make responsible strategic impact equity investments
  - Investments in funds that provide communities lacking access to traditional sources of capital
- To provide project financing for new construction and rehabilitation
  - Single and multifamily (non LIHTC) affordable housing for properties with rent restrictions or subsidyagreements
  - Targeting workforce housing projects, neighborhood redevelopment and job creation
- To provide greater flexibility in pricing and structure than traditional bank lending
  - RCDC financing can be independent of or in conjunction with Regions Bank but is intended to always benefitunderserved communities within the Regions Bank footprint.

On October 1, 2021, Regions announced it had completed its acquisition of home improvement lender EnerBank USA. EnerBank is one of America's largest point-of-sale lenders serving homeowners and contractors through a series of loan programs and digital solutions that support a wide range of home improvement needs. Lending services are delivered directly to homeowners at the point of sale via contractors who are part of EnerBank's national network. At the time of the acquisition, the EnerBank team included approximately 485 associates. The company has served homeowners and contractors in all 50 states, with particular strength in much of Regions' retail banking footprint across the South, Midwest, and Texas. Over time, the EnerBank USA name will consolidate into the Regions Bank brand. Before its acquisition, EnerBank was regulated by the FDIC and maintains only one branch in the Salt Lake City, Utah assessment area. EnerBank operated under a CRA strategic plan. Regions Bank will continue to operate under the plan for the Salt Lake City area until the plan's expiration on December 31, 2024 as the Federal Reserve Board of Governors reviewed and approved Regions Bank's request to continue to operate under the CRA strategic plan for EnerBank for the Salt Lake City assessment area through the expiration date. Due to the timing of the acquisition, it will not impact the current CRA examination; however, it will be factored into the next CRA evaluation.

Credit Products and Loan Portfolio

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

COVID-19 Response

Regions participated in the Paycheck Protection Program (PPP), which was established as part of the Coronavirus Aid, Relief, and Economic Security Act. PPP loans were designed to help businesses retain workers and staff during the economic crisis caused by the pandemic. PPP loans in amounts less than $1.0 million were considered retail loans while loans greater than $1 million were considered as community development loans if they also had a primary purpose of community development as defined under the CRA. Generally, loans to small businesses with gross annual revenues $1 million or less that create or retain jobs for low- or moderate-income individuals or in low- or moderate-income geographies, or that otherwise meet the economic development "size" and "purpose" tests, qualify as community development loans. PPP loans also qualify as community development if they help to revitalize or stabilize low- or moderate-income geographies or distressed or underserved nonmetropolitan middle-income geographies by helping to retain businesses in these geographies.

Through the year-plus life of Regions' PPP effort, the institution recorded the following achievements, with considerable portions qualifying for CRA credit on the current exam's lending test:

- Originated almost 79,000 loans totaling more than $6.7 billion and impacting at least 854,808 employees
- Average loan was $85,372.12, resulting in a per-employee average of $7,760.92
- 26.1 percent of loans and 31.1 percent of capital went to clients in LMI census tracts
- 81 percent of loans and 23.9 percent of capital went to small businesses with 10 or fewer employees
- 96.8 percent of loans and 53.4 percent of capital went to small businesses with 50 or fewer employees

- 28.6 percent of loans and 32.1 percent of capital went to small businesses located in majority-minority census tracts

Community development lending data submitted for the exam included 3,925 PPP loans for consideration. These represented larger loans that met a community development purpose, but also smaller loans that were removed from CRA Small Business LAR. For example, 2,405 PPP loans of various sizes went to nonprofit organizations. Many of these loans were to long-time Regions community partners, including:

- Paraquad in St. Louis, MO
- Build Up in Birmingham, AL
- Hispanic Interest Coalition of Alabama in Birmingham, AL
- The Foundry Ministries in Birmingham, AL
- Binghampton Development Corporation in Memphis, TN
- Affordable Housing Resources in Nashville, TN
- Pinellas County Urban League in St. Petersburg, FL

Also in response to the pandemic, customer assistance-related financial services included:

- Penalty-free CD withdrawals
- Waiver of standard fees for excessive withdrawals from all savings and money market accounts
- Loan payment deferral and extension with no late fees
- New or incremental short-term liquidity requests
- Payment extension with no late fees for credit cards
- Consumer mortgage payment forbearance and payment deferment for 90 days
- Suspending initiation of new repossessions of automobiles and other vehicles for 30 days
- Waived late charges
- Waived over-limit charges
- Waived overdraft fees
- Increased cash availability at ATMs
- Increased mobile deposit amount

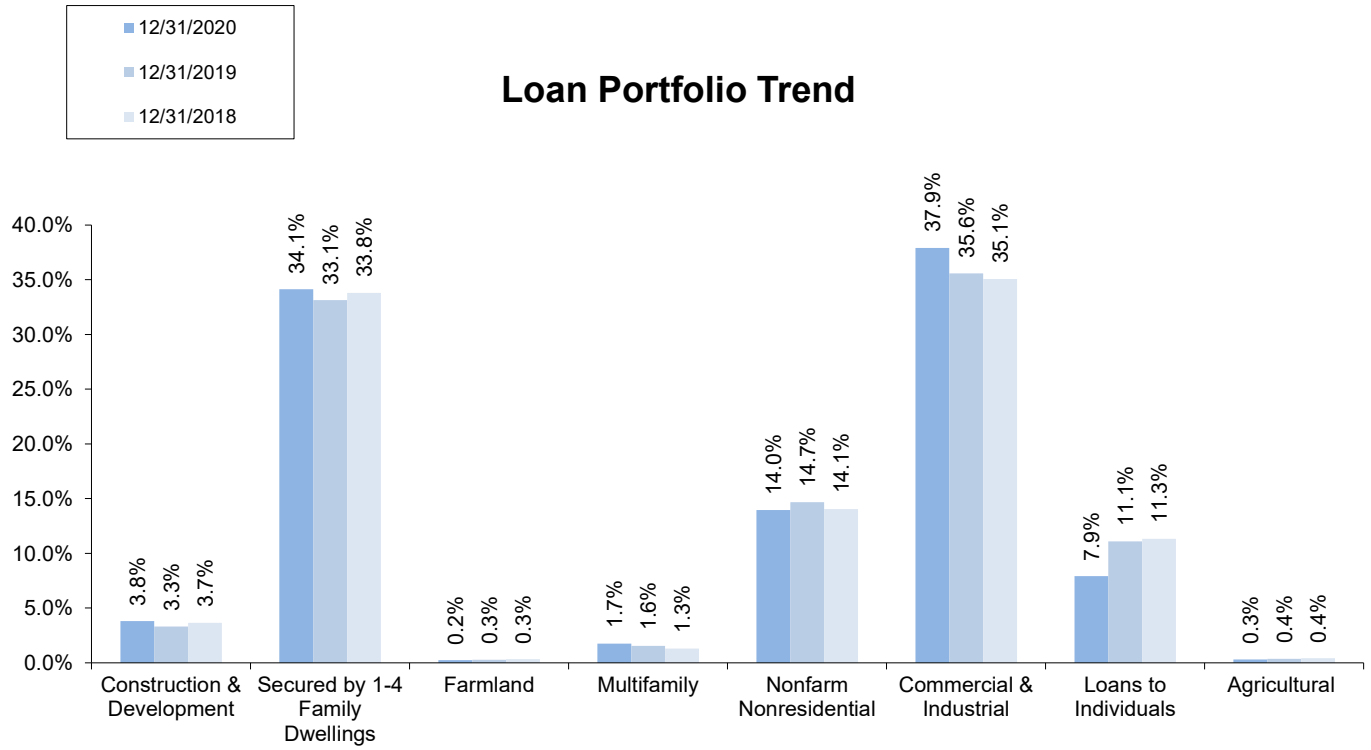
As with forbearance, the bank responded to payment-hardship-creating pandemic conditions by avoiding foreclosure on mortgaged properties. Within days of the initial COVID-19 lockdown, one of the customer-assistance measures Regions implemented included suspending new residential property foreclosures on consumer real estate loans for 30 days.

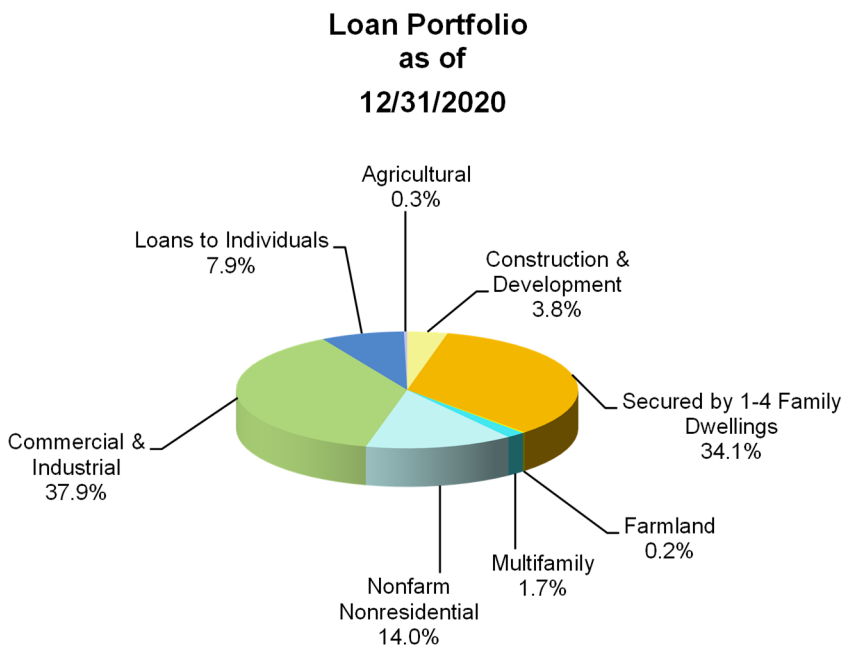
More detailed discussion of the institution's response to the pandemic can be found in the Full-Scope Review sections of the report.

The following table shows the composition of Regions Bank's loan portfolio as of December 31, 2018, 2019, and 2020. For all three years, commercial and industrial loans represented the largest volume of loans by dollar, followed closely by one- to four-family dwelling loans. Nonfarm, nonresidential real estate represented at least 14.0 percent of the bank's loans over the three years, then followed by loans to individuals ranging from 7.9 percent to 11.3 percent. Agricultural loans and farmland lending make up less than 1.0 percent of the loan portfolio.

COMPOSITION OF LOAN PORTFOLIO						
	12/31/2020		12/31/2019		12/31/2018	
Loan Type	$ (000s)	Percent	$ (000s)	Percent	$ (000s)	Percent
Construction and Development	2,768,000	3.8%	2,294,000	3.3%	2,536,216	3.7%
Secured by One- to Four- Family Dwellings	24,798,000	34.1%	22,995,000	33.1%	23,452,879	33.8%
Other Real Estate: Farmland	173,000	0.2%	198,000	0.3%	237,340	0.3%
Multifamily	1,265,000	1.7%	1,084,000	1.6%	902,292	1.3%
Nonfarm nonresidential	10,138,000	14.0%	10,176,000	14.7%	9,752,696	14.1%
Commercial and Industrial	27,535,000	37.9%	24,694,000	35.6%	24,340,809	35.1%
Loans to Individuals	5,751,000	7.9%	7,692,000	11.1%	7,866,012	11.3%
Agricultural Loans	221,000	0.3%	244,000	0.4%	298,735	0.4%
Total	*$72,649,000*	*100.00%*	*$69,377,000*	*100.00%*	*$69,386,979*	*100.00%*

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





Regions Bank's loan portfolio includes products that provide flexible repayment and/or underwriting guidelines to help meet the credit needs of low- and moderate-income (LMI) borrowers and small businesses. Regions Bank engages in affordable lending by providing a comprehensive suite of affordable housing products. Most notably, the bank offers the Regions Affordable 97 and Affordable 100 products. These fixed-rate mortgage products include low closing costs, affordable monthly payments, and allow 97.0 percent and 100.0 percent financing without mortgage insurance for low- and moderate-income borrowers. Regions also originates FHA loans for home purchase and refinances and works with many state and local agencies that offer first-time homebuyer mortgages and/or down payment assistance for LMI borrowers. In May 2020, Regions launched the Regions FirstHome Assist grant Down Payment Assistance (DPA) Program. The program assists LMI borrowers by providing down payment funds to purchase their first home. Finally, the institution maintains a team of dedicated CRA lenders throughout its footprint that focus on lending to LMI borrowers and providing financial education in the bank's critical markets.

For small businesses, Regions Bank offers a business purpose line of credit product up to $150,000 and an unsecured business credit card with credit limits up to $50,000. Both products are designed to meet the short-term spending needs of small businesses. In addition, Regions Bank is a preferred SBA lender and offers a suite of SBA loan products to small businesses.

SCOPE OF EXAMINATION

The CRA performance evaluation assesses the bank's record of meeting the credit needs of its community, including low- and moderate-income neighborhoods, within the context of information such as asset size and financial condition of the institution, competitive factors, as well as the economic and demographic characteristics of its defined assessment area. Regions Bank's CRA performance evaluation was based on CRA activities within its assessment area using the Large Institution Examination Procedures. "Large institutions" have total assets of at least $1.384 billion for December 31 of both of the prior two years. Institutions meeting the threshold size are evaluated using three separately rated tests: a lending test; a community investments test, and a community services test in light of the community needs within its assessment areas and the capacity of the bank.

For the purposes of this exam, Regions had a total of 149 CRA assessment areas across 15 states. Regions is an interstate bank; therefore, the scope of this evaluation includes a full-scope review of at least one assessment area in each state where the bank has branches, and a minimum of one assessment area from each multistate metropolitan statistical area/metropolitan division (MSA/MD). Each assessment area was reviewed for lending, investment and service performance using either full-scope or limited-scope examination procedures. There were 24 assessment areas chosen for a full-scope review, including six multistate metropolitan statistical areas (MSAs). Criteria used to select full-scope assessment areas include the volume of HMDA-reportable and CRA small business lending by number of loans and dollar amount, as a percentage of statewide lending activity; deposit market share; number of branches; percentage of statewide deposits; amount of community development activity; and other nonfinancial considerations. Full-scope assessment areas represent the most active markets in each state based on these criteria. Where similar activity was noted, full-scope assessment areas were considered that were not selected at the previous examination.

Assessment areas receiving full-scope reviews are:

- Alabama: Birmingham, Mobile
- Arkansas: Little Rock
- Florida: Orlando, Tampa
- Georgia: Atlanta
- Illinois: Southern IL
- Indiana: Indianapolis
- Iowa: Waterloo
- Kentucky: Southwest Kentucky
- Louisiana: Baton Rouge, New Orleans
- Mississippi: Jackson
- Missouri: Springfield
- North Carolina: Charlotte
- South Carolina: Hilton Head-Bluffton-Beaufort
- Tennessee: Nashville
- Texas: Houston
- Multistate: Augusta, Chattanooga, Columbus, Memphis, St. Louis,Texarkana

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

Examination Review Period and Products Reviewed

This evaluation included an analysis of HMDA-reportable loans and CRA small business loans originated between January 1, 2018, and December 31, 2020. To determine the final lending test rating, equal weight was given to lending performance in each year. HMDA-reportable home purchase, refinance loans, and home improvement loans and CRA-reportable small business loans were the major lending products reviewed. Small farm, multifamily, and other purpose loans were not considered due to low activity levels. The analysis did not include other types of consumer loans, credit cards or commercial loans. Retail banking services such as the branch distribution and hours of operation were analyzed using data as December 31, 2020 and included in the service test review.

The community development activity review period was January 1, 2019, to December 31, 2021. Community development loans originated within this timeframe were included in the lending test analysis, and community development investments funded during this period were analyzed as part of the investments test. Investments with community development as a primary purpose that were funded during a prior review period but still outstanding as of December 31, 2021, were also considered. Community development services that took place during the review period were included in the service test review. A loan, investment, or service has community development as a primary purpose when it is designed for the express purpose of revitalizing or stabilizing low- or moderate-income areas, designated disaster areas, or underserved or distressed nonmetropolitan middle-income areas; providing affordable housing for, or community services targeted to, low- or moderate-income persons; or promoting economic development by financing small businesses and farms that meet the requirements set forth in 12 CFR 228.12(g).

Examination Analysis

This evaluation of Regions Bank's record of lending in individual assessment areas includes the use of and comparison to demographic characteristics. The bank's lending performance was evaluated using the 2018 and 2020 FFIEC Census Data and 2015 American Community Survey (ACS) 5-year estimates data. Demographic characteristics of a particular assessment area are useful in assessing a financial institution's record of lending since they provide a means of estimating loan demand and identifying lending opportunities. To understand small business demand, self-reported data on revenue size and geographic location from business entities is collected and published by Dun & Bradstreet. The demographic data should not be construed as defining an expected level of lending in a particular area or to a particular group of borrowers. The data, along with information about housing and economic conditions, is used to establish performance context and evaluate the bank accordingly.

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

of owner-occupied units in each geography type. Small business loans are compared to the percentage of businesses within each geographic income category.

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

Regions Bank's lending performance was also compared to the performance of aggregate lenders in 2018, 2019, and 2020. Aggregate lenders include all lenders required to report HMDA-reportable and CRA small business lending data within the respective assessment areas. Lending market share is also discussed to give a better understanding of where Regions ranks within the respective geographic areas.

For retail services, the bank's branch distribution analysis was conducted using data as of December 31, 2018 and 2020. Changes in the median family income level of branch locations that resulted from changes in census data between 2018 and 2019 were taken into consideration as part of this analysis. A total of 34 MSA changes to the assessment areas occurred within the review period. Separate demographic tables are included in the full-scope assessment area sections or in the limited-scope appendix for MSAs that changed in these years.

Changes that affected the boundaries of full-scope assessment areas include:

Alabama

- Birmingham: Walker Co. removed from MSA in 2019 and moved to Northern AL AA.

Illinois

- Southern IL: Franklin Co. removed from AA in 2020

Indiana

- Indianapolis: Boone added to AA in 2020

Multistate:

- Memphis: Benton, MS removed from MSA in 2019 and moved to Northern MS AA.

Changes to MSAs that contain full-scope assessment areas but did not affect the boundaries of the assessment areas include:

Alabama

- Mobile: Washington Co. added to MSA in 2019

Louisiana

- Baton Rouge: Assumption Co. added to MSA in 2019

Mississippi

- Jackson: Homes Co. added to the MSA in 2019.

North Carolina

- Charlotte: Anson Co. added to MSA in 2019

Tennessee

- Nashville: Hickman Co. removed from MSA in 2019

Multistate

- Columbus, GA-AL: Stewart and Talbot Co. added to MSA in 2019

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

In order to better understand assessment area community development and credit needs, several sources were used, including contacts with community development practitioners, review of publicly accessible data, information submitted by the institution, and plans that describe the community development environment in local markets. For this evaluation, examiners contacted 22 community organizations from across the bank's footprint and utilized 25 other recent community contact interviews within the bank's assessment areas to gain insight regarding local economic conditions and credit needs. Community contact interviewees represented affordable housing, economic development, social service, and governmental organizations operating inside the bank's assessment areas. These individuals have expertise in their respective fields and are familiar with the economic, social, and demographic characteristics and community development opportunities in the assessment area. Information obtained from these interviews helped establish a context for the communities in which the bank operates and to gather information on the bank's performance.

In most of the bank's markets, community contacts noted that affordable housing was the biggest concern, including the availability of rental units and affordable single-family housing for prospective LMI homebuyers. An abundance of opportunity exists for financial institutions to be creative in financing affordable housing projects, supporting low- and- moderate-income homeownership programs, and offering lines of credit to nonprofit developers to purchaseand rehabilitate workforce and affordable housing. Community contacts also identified the need for financial education and outreach to promote financial capability and access to financial services for unbanked and underbanked low- and moderate-income populations. Another common concern noted by the contacts was the increased demand for highly skilled labor resulting in a need for workforce development. Education, tools, and resources are needed to help low- and moderate-income individual's access new career opportunities. Finally, many of the community contacts cited small business development as an area of major

need. Opportunities exist for banks to participate in lending programs, increase direct lending and access to credit, provide technical assistance through workshops and other small business education, and support CDFIs engaged in small business lending. More detailed information obtained from individual community contacts is included in the Credit and Community Development Needs section for each assessment area.

The evaluation included consideration of three-CRA related complaints submitted during the review period. The bank has taken appropriate action in response to these complaints.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Lending Test

Lending test performance is rated high satisfactory. Performance in Memphis was excellent, while performance in Augusta, Atlanta, Baton Rouge, Birmingham, Chattanooga, Columbus, Hilton Head, Houston, Indianapolis, Jackson, Little Rock, Mobile, Nashville, St. Louis, and Texarkana was good. Performance was adequate in Charlotte, New Orleans, Orlando, Southern Illinois, Southwest Kentucky, Springfield, Tampa, and Waterloo.

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

Lending Activity

The following table summarizes the bank's lending activity from 2018 through 2020. Regions Bank originated more HMDA-reportable loans than CRA small business loans by both number and dollar amount. Due to the higher percentage of loans by number, HMDA-reportable lending typically had a greater impact on lending ratings. The ratings for each loan product (home purchase, home refinance, home improvement, and small business) were also weighted by relative volume within each assessment area. Lending levels reflect adequate responsiveness to credit needs in all states and commensurate with deposits in each state; no conspicuous gaps in lending activity by income category were identified. Detailed information about lending activity can be found in each of the state and multistate sections of this report.

Summary of Lending Activity

Loan Type	#	%	$(000s)	%
Total Consumer related	**0**	**0**	**$0**	**0**
Home Improvement	23,811	--	$1,764,440	--
Home Purchase	49,973	--	$13,452,415	--
Multi-Family Housing	90	--	$1,998,370	--
Refinancing	52,969	--	$11,038,695	--
Loan Purpose Not Applicable	10	--	$1,057	--
Other Purpose Closed-End	5,281	--	$535,060	--
Other Purpose LOC	14,655	--	$1,129,757	--
Total HMDA related	**146,789**	**61**	**$29,919,794**	**79**
Total Non-HMDA related	**0**	**0**	**$0**	**0**
Small Business	90,942	--	$7,486,055	--
Total Small Business related	**90,942**	**38**	**$7,486,055**	**20**
Small Farm	1,976	--	$239,481	--
Total Small Farm related	**1,976**	**1**	**$239,481**	**1**
TOTAL LOANS	**239,707**	**100**	**$37,645,330**	**100**

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

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

Lending Inside and Outside the Assessment Area

Loan Types	Inside				Outside			
	#	%	$(000s)	%	#	%	$(000s)	%
Home Improvement	22,768	95.6	$1,695,169	96.1	1,043	4.4	$69,271	3.9
Home Purchase - Conventional	36,177	89.1	$10,435,942	88.8	4,431	10.9	$1,316,514	11.2
Home Purchase - FHA	6,248	88.4	$1,029,751	89.1	821	11.6	$126,228	10.9
Home Purchase - VA	1,983	86.4	$467,338	85.9	313	13.6	$76,642	14.1
Loan Purpose Not Applicable	10	100.0	$1,057	100.0	0	0.0	$0	0.0
Multi-Family Housing	50	55.6	$856,858	42.9	40	44.4	$1,141,512	57.1
Other Purpose Closed-End	4,955	93.8	$498,638	93.2	326	6.2	$36,422	6.8
Other Purpose LOC	14,029	95.7	$1,087,174	96.2	626	4.3	$42,583	3.8
Refinancing	49,228	92.9	$10,195,394	92.4	3,741	7.1	$843,301	7.6
Total HMDA related	**135,448**	**92.3**	**$26,267,321**	**87.8**	**11,341**	**7.7**	**$3,652,473**	**12.2**
Small Business	88,035	96.8	$7,150,214	95.5	2,907	3.2	$335,841	4.5
Total Small Bus. related	**88,035**	**96.8**	**$7,150,214**	**95.5**	**2,907**	**3.2**	**$335,841**	**4.5**
Small Farm	1,727	87.4	$203,440	85.0	249	12.6	$36,041	15.0
Total Small Farm related	**1,727**	**87.4**	**$203,440**	**85.0**	**249**	**12.6**	**$36,041**	**15.0**
TOTAL LOANS	**225,210**	**94.0**	**$33,620,975**	**89.3**	**14,497**	**6.0**	**$4,024,355**	**10.7**

Note: Affiliate loans not included

Overall, 94.0 percent of total loan units were located inside the assessment areas during the review period, which includes 92.3 percent of HMDA-reportable loans and 96.8 percent of small business loans. This indicates Regions Bank's willingness to originate loans that are responsive to the residential and small business credit needs of its assessment areas.

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

The overall geographic distribution of HMDA-reportable and CRA small business lending reflects adequate penetration in low- and moderate-income geographies. Of the 24 full-scope assessment areas, one is considered excellent, seven are considered good, 15 are considered adequate, and one is considered poor for the geographic distribution. The geographic distribution of small business loans across assessment areas is good, and HMDA-reportable lending by geography is adequate. The overall distribution of loans among borrowers of different income levels and businesses of different sizes is good. Of the 24 full-scope assessment areas, five are considered excellent, 17 are considered good, one is considered adequate, and one is considered poor for the borrower distribution. The distribution of small business loans to businesses of different sizes is good, and HMDA-reportable lending by borrower income across the assessment areas is adequate. The analyses of HMDA-reportable and small business lending within each assessment area are discussed in detail later in this report.

Community Development Lending

The following table summarizes total dollar volume and conclusions for community development loans by multistate MSA and state. Individual state totals include loans benefiting assessment areas within each state and, in cases where the bank was responsive to the needs of its assessment areas within the state first, totals also include loans made outside any assessment area of the state.

Multistate MSA/State	Community Development Loans ($)	Community Development Lending Activity
Augusta Multistate MSA	$9.7 Million	Adequate Level
Chattanooga Multistate MSA	$38.3 Million	Relatively High Level
Columbus Multistate MSA	$22.9 Million	Leader
Memphis Multistate MSA	$72.8 Million	Leader
St. Louis Multistate MSA	$50.7 Million	Relatively High Level
Texarkana Multistate MSA	$4.2 Million	Adequate Level
Alabama	$469.8 Million	Leader
Arkansas	$56.7 Million	Low Level
Florida	$608.2 Million	Relatively High Level
Georgia	$344.1 Million	Relatively High Level
Illinois	$10.3 Million	Adequate Level
Indiana	$66.0 Million	Relatively High Level
Iowa	$77,000	Low Level
Kentucky	$1.3 Million	Low Level
Louisiana	$276.7 Million	Adequate Level
Mississippi	$178.3 Million	Adequate Level
Missouri	$6.6 Million	Few, if Any
North Carolina	$104.8 Million	Relatively High Level
South Carolina	$65.8 Million	Adequate Level
Tennessee	$339.6 Million	Leader
Texas	$644.0 Million	Leader
Broader Regional Areas that Include Multiple States in Bank Footprint	$39.4 Million	
OVERALL	**$3.4 Billion**	**Relatively High Level**

As the previous table shows, Regions Bank originated or renewed $3.4 billion in community development lending with impact to one or more of the states in its footprint. This was considered a relatively high level of community development loans when considering performance across the footprint, particularly in Florida and Alabama, which largely influence overall conclusions.

Some of the most impactful community development loans are separately highlighted later in the report within the applicable state or full-scope assessment area directly receiving the benefit. However, as the previous table shows, the bank originated or renewed $39.4 million to broader regional areas that benefited more than one state within the bank's footprint. Since these loans have impact across multiple states and are considered at the institution level, the most impactful of these loans are separately described here and include:

- Two loans totaling $10 million to a national nonprofit benefiting all states and multistate assessment areas in the bank's footprint. The loans were originated toward a new initiative aimed at creating pathways to homeownership for LMI individuals and families while improving property values for LMI communities.

- One loan for $5.0 million to a national CDFI benefiting all states and multistate assessment areas in the bank's footprint. The loan was part of a larger community loan fund designed to offer flexible and innovative loan products to nonprofits seeking to acquire, develop, and preserve affordable housing for LMI individuals.

- One loan and two lines of credit totaling $3.3 million to CDFIs that raise funds to lend to other CDFIs serving the Appalachian Region and the Deep South; the Appalachian Region and the Deep South include several of the states in the bank's footprint including Tennessee, Georgia, Alabama, North Carolina, South Carolina, Kentucky, Illinois, Texas, Arkansas, Louisiana, and Mississippi. The CDFIs have a focused effort on providing small business loans to economically distressed and underserved communities throughout their service areas.

- Three lines of credit totaling $2.8 million to a nonprofit housing developer serving LMI families living in the gulf coast regions of Texas, Louisiana, Mississippi, Alabama, and Florida.

Having made a relatively high level of community development lending, Regions Bank was considered to have met the needs of its own assessment areas. Therefore, in addition to the volumes shown in the previous table, the bank also received consideration for 27 loans totaling $144.4 million impacting states outside its footprint. Most of the community development lending dollars outside the bank's footprint were used toward affordable housing efforts, including eight new originations totaling $96.3 million for construction and/or improvement to apartments with income restrictions at or below 80 percent of median family income. The loans impacted LMI individuals and families in Connecticut, Ohio, Oklahoma, New Mexico, and Wisconsin.

Investment Test

Regions Bank's overall performance under the investment test is outstanding.

The table below summarizes the ratings as well as the total dollar qualified investments and donations by multistate MSA and state. Individual state totals include investments and donations benefiting assessment areas within each state and, in cases where the bank was responsive to the needs of its assessment areas within the state first, totals also include investments made outside any assessment area of the state.

Multistate MSA/State	Investments ($000)	Donations / Grants ($000)	Investment Test Rating
Augusta Multistate MSA	$14,398	$356	Low Satisfactory
Chattanooga Multistate MSA	$44,523	$394	Outstanding
Columbus Multistate MSA	$13,323	$30	Outstanding
Memphis Multistate MSA	$75,367	$1,033	Outstanding
St. Louis Multistate MSA	$32,387	$1,642	Low Satisfactory
Texarkana Multistate MSA	$1,331	$105	Low Satisfactory
Alabama	$203,794	$17,879	Outstanding
Arkansas	$63,300	$688	Low Satisfactory
Florida	$577,466	$2,639	High Satisfactory
Georgia	$205,286	$2,771	Outstanding
Illinois	$14,139	$253	Low Satisfactory
Indiana	$59,568	$1,157	High Satisfactory
Iowa	$36,007	$218	Low Satisfactory
Kentucky	$14,679	$305	Low Satisfactory
Louisiana	$191,762	$2,245	Outstanding
Mississippi	$67,126	$2,286	High Satisfactory
Missouri	$14,258	$181	High Satisfactory
North Carolina	$65,749	$407	Outstanding
South Carolina	$63,741	$275	Outstanding
Tennessee	$244,782	$6,975	Outstanding
Texas	$507,864	$1,773	Outstanding
Bank-wide or Broader Regional Areas that Include Multiple States in Bank Footprint	$14,126	$1,762	Outstanding
OVERALL	**$2,549,977**	**$45,373**	**Outstanding**

The bank made an excellent level of qualified investments and contributions that demonstrated excellent responsiveness to credit and community development needs. The bank had qualified investments totaling $2.5 billion that impacted one or more states, of which approximately 68.4 percent were originated during the current review period. Most of the bank's investments supported affordable housing. The bank is a leader in the financing of Low-Income Housing Tax Credit (LIHTC) projects. The bank often provides both equity investments and provides construction financing for these projects, which provide affordable housing for low- and moderate-income families. The bank had LIHTC investments totaling $1.2 billion, and during the review period, the bank made LIHTC investments of nearly $696 million, financing projects in 11 different states within its footprint. The bank also had investments totaling $1.1 billion in securities backed by government-guaranteed loans for affordable multifamily housing or mortgages to qualified low- and moderate-income borrowers. Additionally,

the bank invested $26.5 million in real estate equity investments funds focused on financing new and preserving existing affordable housing.

Additional investments included $92.3 million in Small Business Investment Companies (SBIC) funds and nearly $19.1 million in SBA 504 investments to help finance equity and debt for small businesses. The bank made $4.2 million in community development project investments, which were primarily renewals of investments in CDFIs serving one or more of the states within the bank's footprint. The remaining investments included school bonds, stock purchases in CDFIs and minority financial institutions, and a certificate of deposit in a minority financial institution.

As noted in the table above, the bank made investments of $14.1 million that benefited multiple states within the bank's footprint, or the entire bank footprint. Approximately $11.2 million of these investments were unfunded commitments in SBICs that had a target area that included several of the states in Regions' footprint. The remaining investments were primarily investments in CDFIs that served multiple states.

With an excellent level of qualified investments, Regions Bank was considered to meet the needs of its own assessment areas. Therefore, in addition to the investments shown in the table above, the bank also received consideration for investments totaling $91,851 impacting states outside its footprint.

Regions Bank made contributions totaling $45.4 million during the review period with a purpose of community development. The bank's donations demonstrated excellent responsiveness to a wide range of community development needs. Most notably, the bank was very responsive to needs that arose as a result of the COVID-19 pandemic, providing donations totaling $9.3 million across the bank's footprint. Specifically, the bank's donations were intended to help sustain small business operations, to support the provision of food supplies, to provide support for schools and students adjusting to remote learning and increased demands for technology, and to provide emergency assistance to LMI individuals and families. The bank engaged in several bank-wide initiatives in response to COVID-19. First, the bank pledged over $2.0 million in advertising for food banks in all states that the bank serves to help solicit additional food supplies to meet the increase in demand brought on by the pandemic. Additionally, the bank made a $1.0 million commitment to a national organization focused on economic empowerment to provide assistance to small business owners impacted by COVID-19 in many communities across the Regions footprint.

In addition to the COVID-19 related activities, the bank made several other noteworthy donations that benefited multiple states within the bank's footprint. Regions provided $250,000 to a national CDFI to support its efforts to develop and preserve affordable housing in several markets that align with Regions' assessment areas. A specific focus of this organization is preserving affordable multifamily housing in areas at higher risk for climate-related disasters. Regions also provided over $250,000 in donations to support the work of a national consumer advocacy organization.

Additional detail on the bank's investments and donations is provided in the applicable state and full-scope assessment area sections of the report.

Service Test

Regions Bank's service test performance is rated high satisfactory. Performance is considered excellent in the state of Alabama; good in Georgia, Indiana, Iowa, Louisiana, Mississippi, North Carolina, Tennessee, and Texas;

adequate in the states of Arkansas, Florida, Kentucky, and Missouri; and poor in Illinois and South Carolina. In the multistate assessment areas, performance is considered good in Memphis, St. Louis, andTexarkana; adequate in Augusta and Chattanooga; and poor in Columbus.

Retail Banking Services

Retail banking services are considered good in the states of Alabama, Georgia, Iowa, Kentucky, Mississippi, Missouri, and Texas; poor in the states of North Carolina and the Columbus multistate assessment area; very poor in Illinois; and adequate in the remaining states and multistate assessment areas.

Retail banking delivery systems are reasonably accessible to the geographies and individuals of different income levels. Across the bank, the distribution of 1,368 branch offices and 1,453 full-service ATMs as of December 31, 2020, was compared to the distribution of households and businesses among the tract categories within the assessment areas. The percentage of branches in low-income tracts was below the percentage of households, but greater than the businesses in the same geography; 7.1 percent of households and 5.7 percent of businesses were located in low-income census tracts compared to 6.2 percent of the bank's branches. The proportion of the bank's branches in moderate-income tracts was greater than the percentages of households and businesses in the same geography; 24.2 percent of total branches were in moderate-income tracts compared to 22.3 percent of households and 20.1 percent of businesses. In addition, banking services and business hours do not vary in a way that inconveniences the bank's assessment areas, particularly low- and moderate-income geographies and individuals. The bank does not offer weekend hours at all branches throughout its footprint, but a proportionate number of branches located in low- and moderate-income geographies have weekend hours compared to branches in middle- and upper-income geographies. Additionally, the bank offers extended hours at all branch offices.

During the three-year period of 2018–2020, Regions Bank opened 94 branch offices: 5 in low-income tracts, 19 in moderate-income tracts, 17 in middle-income tracts, and 53 in upper-income tracts. During this same period, the bank closed 193 branch offices; 14 in low-income tracts, 32 in moderate-income tracts, 91 in middle-income tracts, and 54 in upper-income tracts. Two branches were closed in unknown-income tracts. Inmost cases, services at closed branches were consolidated with those of existing nearby branches. A specific listing of branch offices opened or closed can be found in the bank's CRA public file. Overall, the bank's record of opening and closing of branch offices has generally not adversely affected the accessibility of its delivery systems, particularly to low- and moderate-income geographies and low- and moderate-income individuals.

Regions provides an array of alternate delivery mechanisms to help meet the banking and other financial needs of its clients beyond the traditional avenues. Regions Bank continues to offer its Now Banking suite of products, which are appealing for unbanked, under-banked, and nontraditional clients. The program allows anyone, even people without a deposit account at Regions Bank, to use a Regions Now card. The card can be used to cash checks with no hold period and a low fee, reload the prepaid card to use for making purchases, and initiate money transfers and pay bills via Western Union. Regions launched Regions Now Checking in 2021. The Now Checking account, a part of the Regions Now Banking suite, has a flat monthly fee of $5, and customers will not incur overdraft or non-sufficient funds fees. It also offers traditional features such as check writing and mobile and online banking with bill pay and Zelle. Additionally, Regions continues to offer 24-hour banking

through its ATM network and its internet-based Mobile Banking suite, allowing continuous accessibility to its banking services and information. Also, many of the bank's new branches are designed with Video Teller Machines (VTMs) that provide customers with real-time access to bankers after regular business hours.

The geographic distribution of branches as of December 31, 2020, is shown below. The table also includes data related to branch office openings and closures since the previous examination, ATMs, and demographics.

Geographic Distribution of Branches & ATMS as of 12/31/2020

Assessment Area: Assessment Area: Whole Bank

Tract Category	Branches				ATMs							Demographics			
	Total Branches				Total ATMs			Full Service ATMs		Cash only ATMs		Census Tracts		House holds	Total Businesses
			Open	Closed											
	#	%	#	#		#	%	#	%	#	%	#	%	%	%
Low	85	6.2%	5	14	Total	109	6.7%	90	6.2%	19	11.3%	1455	9.6%	7.1%	5.7%
DTO	4		0	2	SA	28		11		17					
Moderate	331	24.2%	19	32	Total	398	24.6%	350	24.1%	48	28.6%	3633	24.1%	22.3%	20.1%
DTO	16		0	2	SA	73		35		38					
Middle	493	36.0%	17	91	Total	572	35.3%	523	36.0%	49	29.2%	5512	36.5%	39.0%	34.8%
DTO	3		0	6	SA	84		40		44					
Upper	447	32.7%	53	54	Total	511	31.5%	470	32.3%	41	24.4%	4256	28.2%	31.4%	38.9%
DTO	5		0	5	SA	66		32		34					
Unknown	12	0.9%	0	2	Total	31	1.9%	20	1.4%	11	6.5%	242	1.6%	0.2%	0.6%
DTO	1		0	0	SA	19		8		11					
Total	1368	100.0%	94	193	Total	1621	100.0%	1453	100.0%	168	100.0%	15098	100.0%	100.0%	100.0%
DTO	29		0	15	SA	270		126		144					

2020 FFIEC Census Data, 2020 D&B Info, and 2015 ACS Data
Closed branches are only included in "closed" column and are not included in any other totals.
Opened and closed branches are for the 2018-2020 review period - based on the 2020 Census Data
DTO - Drive thru only is a subset of total branches
SA = Stand Alone ATM is a subset of total ATMs

Early in the pandemic, Regions Bank established a rapid response plan to address the quick spread and impact the pandemic was having on the bank's associates and customers. Regions created a COVID Customer Response program that was designed to identify opportunities to better assist customers with products and services as well as balance a healthy and safe environment for the bank's essential frontline workers. Some of the adjustments made to the bank's deposit products during the pandemic included assessing no penalty for early withdrawals for CDs, waiving fees for excessive withdrawals for savings and money market deposit accounts, increasing the deposit limits for mobile deposits, and waiving fees for stimulus check cashing for non-customers. The bank also made adjustments to its lending products as well to help alleviate the burden people were facing during the pandemic. Some of these adjustments included mortgage payment forbearance assistance with deferrals up to five months; streamlined underwriting for mortgages and home equity lines; and payment deferrals for unsecured lines of credit, loans, and credit cards for consumers as well as businesses.

Community Development Services

Regions Bank provides a relatively high level of community development services throughout its assessment areas. During the review period, bank officers and staff engaged in 5,706 community development service activities totaling 67,121 hours. These totals include 37 service activities totaling 1,137 service hours that benefited broader regional areas that include multiple states in the bank's footprint. These activities are considered at the institutional level. Community development services are excellent in the states of Alabama, Indiana, Louisiana, and North Carolina; good in Georgia, Iowa, Mississippi, Tennessee, and Texas; adequate in Arkansas, Florida, Illinois, Kentucky, and Missouri; and poor in South Carolina. In the multistate assessment areas, performance is excellent in St. Louis and Texarkana, good in Memphis, adequate in Augusta and Chattanooga, and poor in Columbus.

The table below summarizes the total service activities and hours of community development services by multistate MSA, state, and institution-wide. Individual state totals include service activities benefiting assessment areas within each state and, in cases where the bank was responsive to the needs of its assessment areas within the state first, totals also include activities made outside any assessment area of the state.

Multistate MSA/State	Services (#)	Services (Hours)
Augusta Multistate MSA	36	483
Chattanooga Multistate MSA	47	442
Columbus Multistate MSA	5	549
Memphis Multistate MSA	162	2,173
St. Louis Multistate MSA	199	3,816
Texarkana Multistate MSA	17	273
Alabama	1,137	20,074
Arkansas	165	2,182
Florida	888	6,694
Georgia	439	3,642
Illinois	45	778
Indiana	391	2,816
Iowa	21	368
Kentucky	21	285
Louisiana	407	5,077
Mississippi	508	4,019
Missouri	52	729
North Carolina	82	623
South Carolina	38	312
Tennessee	577	5,934
Texas	432	4,716
Institution	37	1,137
OVERALL	**5,706**	**67,120**

Regions Bank employees had extensive involvement with organizations and activities that promote or facilitate affordable housing for low- and moderate-income individuals, community services targeted to low- and moderate-income individuals, economic development, and revitalization/stabilization of low- and moderate-income and distressed or underserved areas. Volunteer community services provided by Regions associates were significantly challenged by the COVID-19 lockdowns and the work-from-home scenarios adopted by the bank, schools, nonprofits partners, government entities, and other businesses. Employees served 31,670 hours on boards and committees with qualified organizations throughout the bank's footprint. Additionally, 22,798 hours were devoted to financial education and homebuyer education outreach. Regions encourages all its staff to volunteer in their communities, and it provides all associates eight hours of paid time off per year to participate in volunteer activities of their choice.

Some of the most impactful community development services are separately highlighted later in the report within the applicable state or full-scope assessment area directly receiving the benefit. However, as the previous table shows, employees provided 1,137 service hours at the institution level. The most impactful of these service activities are separately described below:

- Regions Bank's compliance officer served on the board of directors for a CDFI that provides economic development in underserved communities with innovative financial solutions and hands-on technical assistance to small businesses and nonprofit organizations.

- A Regions senior manager served on the board of directors for a CDFI that provides lending solutions and educational services that support the development, growth, and preservation of underserved small businesses, affordable housing, and sustainable communities.

FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

During the review period for this CRA evaluation, the Reserve Bank identified practices that resulted in the CFPB citing violations of the Consumer Financial Protection Act involving unfair and abusive practices, which resulted in the Consent Order In the Matter of: Regions Bank, 2022-CFPB-0008 (9/28/2022). The Consent Order explains the violations and actions required for remediation. Bank management has ceased the practices that resulted in the violations. These violations did not impact the bank's CRA rating.

MULTISTATE METROPOLITAN AREA

CRA RATING FOR AUGUSTA GA-SC MULTISTATE: Satisfactory

The Lending Test is rated: High Satisfactory
The Investment Test is rated: Low Satisfactory
The Service Test is rated: Low Satisfactory

Major factors supporting the rating include the following:

- The geographic distribution of loans reflects adequate penetration throughout the assessment area, and the distribution of loans by borrower income reflects excellent penetration among customers of different income levels and businesses of different revenue sizes.

- The bank makes an adequate level of community development loans in its Augusta multistate assessment area.

- The bank provides an adequate level of qualified community development investments and grants that demonstrate adequate responsiveness to several identified community development needs of the Augusta multistate assessment area.

- Retail services are reasonably accessible to the bank's geographies and individuals of different income levels in the assessment area.

- The bank provides an adequate level of community development services throughout the assessment area.

SCOPE OF EXAMINATION

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

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

Overview

The Augusta multistate assessment area consists of Columbia, McDuffie, and Richmond counties in Georgia as well as Aiken and Edgefield counties in South Carolina. These five counties comprise the majority of the Augusta-Richmond County, GA-SC MSA, excluding Lincoln and Burke counties in Georgia. As of December 31, 2020, Regions Bank operated 11 branches in the assessment area. The Augusta assessment area accounts for 0.8 percent of the institution's total deposits and 0.7 percent of the bank's total HMDA- reportable and CRA small business loans (by dollar).

Regions Bank ranked 6th in deposit market share amongst the 19 institutions in the Augusta assessment area.[3] According to the FDIC Summary of Deposits Report dated June 30, 2020, the bank had 7.0 percent deposit market share and $671.2 million in deposits.[4] Wells Fargo held the largest share of deposits in the market at 21.9 percent, followed by South State Bank, Bank of America, and Security Federal Bank.[5] National and regional banks compete in the market along with several community banks.

HMDA-reportable lending and CRA lending in the area are dominated by a few large volume lenders. Regions Bank originated or purchased 2.2 percent of the HMDA-reportable loans in the Augusta assessment area in 2018, ranking 14th out of 397 reporters. In 2019, the bank originated or purchased 2.0 percent of the HMDA- reportable loans in the assessment area, ranking 12th out of 420 reporters. For 2020, Regions Bank originated or purchased 1.6 percent of the HMDA-reportable loans in the assessment area, ranking 19th out of 477 reporters. In general, the top HMDA lenders in the market were Wells Fargo, Queensborough National Bank, and Quicken Loans.

For CRA small business and small farm lending, Regions Bank ranked 15th out of 83 reporters in 2018, with 1.5 percent of reported loans in the Augusta assessment area. In 2019, the bank ranked 16th out of 89 reporters, with 1.3 percent of reported loans. For 2020, Regions Bank ranked 12th out of 131 reporters, with 2.9 percent of reported loans. In general, CRA lending in the assessment area was dominated by American Express, Wells Fargo, and Bank of America.

Population and Income Characteristics

The Augusta assessment area has experienced modest growth since the last decennial census. According to census data, the population in the assessment area was 578,714, which is an 8.5 percent increase from the 2010 census.[6] Columbia, Richmond, and Aiken counties posted population increases with Columbia County having the largest

[3] "Offices and Deposits of All FDIC-Insured Institutions Deposit Market Share Report." *Federal Deposit Insurance Corporation*, 30 June 2020, https://www7.fdic.gov/sod/sodMarketBank.asp?barItem=2. Accessed 2 Mar. 2022
[4] Ibid.
[5] Ibid.
[6] "QuickFacts." *United States Census Bureau*, https://www.census.gov/quickfacts/fact/table/edgefieldcountysouthcarolina,aikencountysouthcarolina,richmondcountygeorgia,mcduffiecountygeorgia,columbiacountygeorgia/PST045221. Accessed 2 Mar. 2022.

increase in population of 25.8 percent.[7] The most populous county in the assessment area is Richmond County with 168,808 individuals, which is home to the city of Augusta.[8]

According to 2020 FFIEC census data, the assessment area contains 111 census tracts: 11 tracts are low-income (9.9 percent), 31 are moderate-income (27.9 percent), 42 are middle-income (37.8 percent), 26 are upper- income (23.4 percent), and one has an unknown income level (0.9 percent).[9]

For purposes of classifying borrower income, this evaluation uses the FFIEC estimated median family income. The following table sets forth the estimated median family income for 2018 through 2020 for the Augusta-Richmond County MSA and provides a breakdown of the range of estimated annual family income for each income category (low, moderate, middle, and upper).

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

FFIEC Estimated Median Family Income		Low	Moderate	Middle	Upper
		0 - 49.99%	50% - 79.99%	80% - 119.99%	120% - & above
2018	**$62,300**	0 - $31,149	$31,150 - $49,839	$49,840 - $74,759	$74,760 - & above
2019	**$63,100**	0 - $31,549	$31,550 - $50,479	$50,480 - $75,719	$75,720 - & above
2020	**$65,600**	0 - $32,799	$32,800 - $52,479	$52,480 - $78,719	$78,720 - & above

As shown, the median family income for the Augusta-Richmond County MSA increased from $62,300 in 2018 to $65,600 in 2020. Of the five counties in the assessment area, the median family income between the period of 2015 through 2019 was highest in Columbia County, where the estimated median family income was $92,070.[10] The median family income was lowest in Richmond County at $50,579.[11] According to FFIEC census data, 39.9 percent of families in the assessment area are considered low- to moderate-income.[12]

Financial stability of low- and moderate-income individuals appears tenuous as evidenced by poverty rates. From the period of 2015 through 2019, McDuffie County and Richmond County had the highest percentage of families living in poverty at 16.7 percent and 18.2 percent, respectively.[13] Additionally, Edgefield County and Aiken County's percentage of families living in poverty was 12.6 percent and 11.9 percent, respectively.[14] Columbia County had the lowest percentage of families living in poverty at 5.0 percent.[15] Overall, a significant percentage of families living in low- and moderate-income areas in the assessment area are below the poverty level. According to 2020 FFIEC census data, 41.5 percent of families in low- income tracts and 23.5 percent of families

[7] Ibid.
[8] Ibid.
[9] FRB Atlanta calculations of 2020 FFIEC census data.
[10] "Estimated Median Income of a Family, between 2015-2109." *PolicyMap*, www.policymap.com. Based on data from United States Census Bureau. Accessed 2 Mar. 2022.
[11] Ibid.
[12] FRB Atlanta calculations of 2020 FFIEC census data.
[13] "Estimated Percent of All Families That Live in Poverty, between 2015-2019." *PolicyMap*, www.policymap.com. Based on data from United States Census Bureau. Accessed 2 Mar. 2022.
[14] Ibid.
[15] Ibid.

in moderate-income tracts live below the poverty level.[16] The high poverty rates in low- and moderate-income tracts may make lending within these tracts more challenging.

Economic Conditions

The Augusta assessment area is an economically diverse region located approximately 145 miles east of Atlanta. The government and military have a significant economic impact on the region with a total workforce of 57,738 in 2020.[17] After government, the five largest employment sectors are healthcare and social assistance, retail trade, manufacturing, administrative and support, construction, and accommodation and food services.[18] Lastly, the area is best known as the location for the Masters Tournament, an annual professional golf event held at the Augusta National Club with an estimated economic impact of $117.5 million.[19]

The largest employer in Augusta is Fort Gordon, home to the U.S. Army Signal Corps and U.S. Army Cyber Command. Fort Gordon employs over 29,000 military and civilian personnel.[20] Ft. Gordon has a major economic impact on the local economy and accounts for nearly $2.4 billion that goes directly to businesses in the area.[21] The second largest government employer is Augusta University with 6,775 employees and followed by NSA Augusta with 6,000 employees.[22] Outside the government sector, the top five largest employers include Augusta University Hospitals (5,341 employees), University Hospital (3,000 employees), Doctors Hospital (1,837 employees), Automatic Data Processing (1,542 employees), and EZGO Textron (1,350 employees).[23]

According to 2020 Dun & Bradstreet information, there were 21,268 businesses within the Augusta assessment area, 93.1 percent had total annual revenues less than or equal to $1 million and were therefore considered to be small businesses.[24] Additionally, 21.5 percent of small businesses in the assessment area were in moderate-income tracts, while there were far fewer in low-income tracts at 6.9 percent.[25] According to an analysis of CRA reportable loan data for all reporters in the assessment area, the volume of small business loans made to small businesses has both increased and decreased during the review period. Specifically, from 2018 to 2019, loans made to small businesses increased 3.1 percent. From 2019 to 2020, the number of loans made to small businesses decreased 5.5 percent.

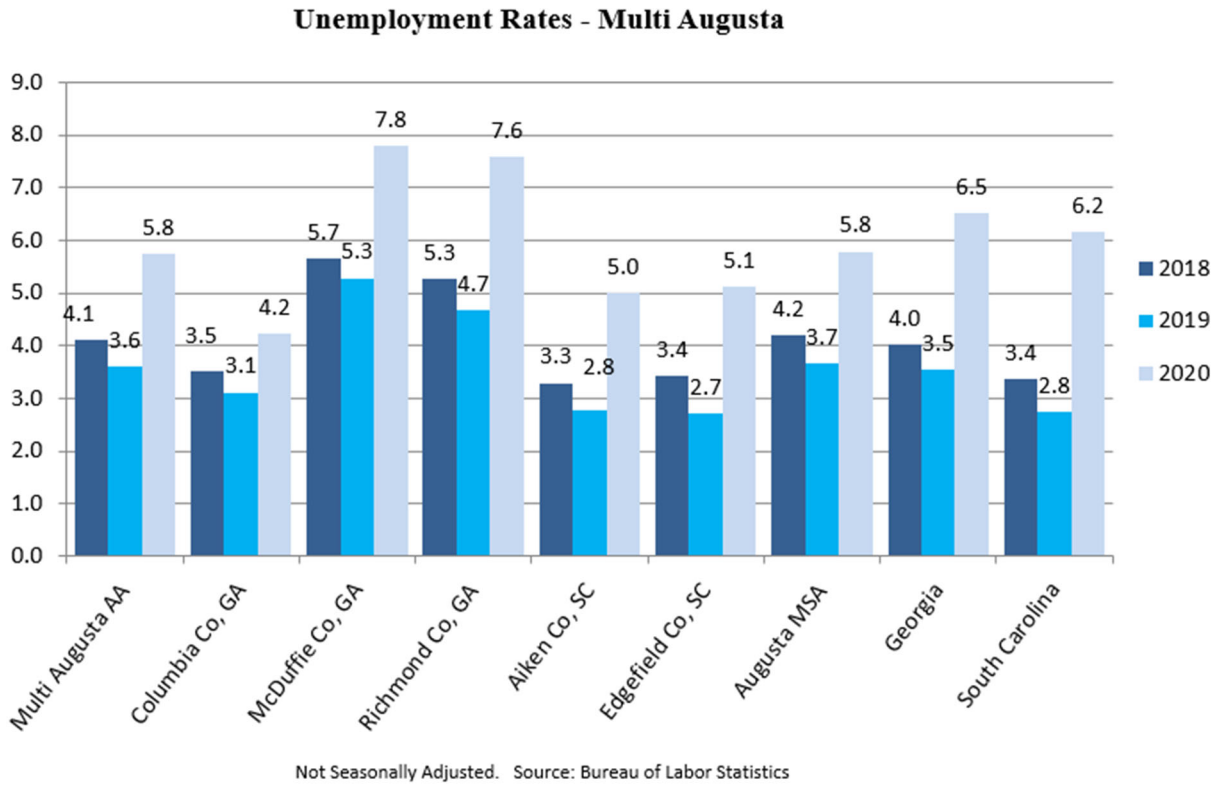
The COVID-19 pandemic brought many challenges to the economy, both in the assessment area and nationwide. Many states, including Georgia and South Carolina, implemented stay-at-home orders, which mandated that

[16] FRB Atlanta calculations of 2020 FFIEC census data.
[17] "Economic Overview." *Augusta Economic Development Authority*, https://augustaeda.org/site-selection/economic-overview/. Accessed 7 Mar. 2022.
[18] Ibid.
[19] *Comprehensive Housing Market Analysis Augusta, Georgia-South Carolina*. Office of Policy Development and Research, United States Department of Housing and Urban Development, 2017, https://www.huduser.gov/portal/publications/pdf/AugustaGA-comp-17.pdf. Accessed 7 Mar. 2022.
[20] "Largest Employers." *Augusta Economic Development Authority*, https://augustaeda.org/business-industry/largest-employers/. Accessed 7 Mar. 2022.
[21] "Ft. Gordon." *Augusta Economic Development Authority*, https://augustaeda.org/business-industry/ft-gordon/. Accessed 7 Mar. 2022.
[22] "Largest Employers." *Augusta Economic Development Authority*, https://augustaeda.org/business-industry/largest-employers/. Accessed 7 Mar. 2022.
[23] Ibid.
[24] FRB Atlanta calculations of 2020 Dun & Bradstreet data.
[25] Ibid.

individuals stay at home to limit the spread of the coronavirus. These orders also reduced operations for many businesses. As a result of these mandates, economic activity declined during the pandemic. In response to the decline in economic activity, the United States Congress passed the Coronavirus Aid, Relief, and Economic Security (CARES) Act on March 25, 2020; this legislation established the Paycheck Protection Program, which was implemented by the Small Business Administration (SBA), to provide loans to small businesses for payroll costs and certain other expenses.[26] In the assessment area, Richmond County had the largest number of Paycheck Protection Program (PPP) loan approvals (8,352 PPP loans), followed by Aiken County (3,498 PPP loans) and Columbia County (2,603 PPP loans).[27] On a local level, the City of Augusta created the CV-19 Small Business Relief Program to provide funds for small businesses impacted by the pandemic.[28]

During the review period, the assessment area experienced both a decline and a rise in unemployment. From 2018 to 2019, the unemployment rate in the assessment area was 4.1 percent in 2018 and 3.6 percent in 2019, which was greater than the unemployment rates for both Georgia and South Carolina. During this time, McDuffie County and Richmond County had the highest unemployment rates; the unemployment rate in McDuffie County was 5.7 percent in 2018 and 5.3 percent in 2019, and the unemployment rate in Richmond County was 5.3 percent in 2018 and 4.7 percent in 2019. In 2020, unemployment in the assessment area, Georgia, South Carolina, and nationwide increased due to the negative impact the COVID-19 pandemic had on the economy.[29] For this year, the unemployment rate for the assessment area, Georgia, and South Carolina was 5.8 percent, 6.5 percent, and 6.2 percent, respectively. In the assessment area, McDuffie County and Richmond County had the highest unemployment rate at 7.8 percent and 7.6 percent, respectively.

[26] "Paycheck Protection Program." *United States Department of the Treasury*, https://home.treasury.gov/policy-issues/coronavirus/assistance-for-small-businesses/paycheck-protection-program. Accessed 25 Feb. 2022.
[27] "Paycheck Protection Program Loans." *The Augusta Chronical*, https://data.augustachronicle.com/paycheck-protection-program-loans/summary/georgia/richmond-county/13245/. Accessed 3 Mar. 2022.
[28] "City of Augusta VC-19 Small Business Relief Loan Program Guidelines." *Augusta Georgia*, https://www.augustaga.gov/DocumentCenter/View/14046/Augusta_CV-19_Small_Business_Relief_Program_Guidelines_2021. Accessed 3 Mar. 2022.
[29] *Unemployment Rates During the COVID-19 Pandemic*. Congressional Research Service, 2021, https://crsreports.congress.gov/product/pdf/R/R46554. Accessed 28 Feb. 2022.



According to 2020 census data, the assessment area contained 232,734 housing units, of which 57.1 percent were owner-occupied, 28.1 percent were rental units, and 14.9 percent were vacant.[30] Many of the housing units located in low- and moderate-income census tracts were rental or vacant. More specifically, 69.8 percent of units in low-income tracts and 51.3 percent of units in moderate-income tracts were rental or vacant.[31] Within the assessment area, Richmond County had the highest percentage of rental and vacant units at 38.7 percent and 17.5 percent, respectively.[32] This factor suggests that home purchase lending opportunities in low- and moderate-income tracts may be limited. The median age of the housing stock in the assessment area was 37 years, with housing tending to be newest in Columbia County at 21 years.[33] Housing units in low- and moderate-income census tracts were older compared to the assessment area overall, with a median age of 54 and 46 years, respectively.[34]

The housing market in the Augusta metropolitan area is growing and home prices increased during the review period. In January 2018, the median listing price for housing inventory in the Augusta-Richmond County, GA-SC CBSA was $216,900.[35,36] In January 2019, the median listing price for housing inventory slightly declined to $214,125; however, the median listing price increased 7.4 percent to $229,900 by December 2019.[37] The median listing price for housing inventory continued to increase, and, by December 2020, the median listing price was

[30] FRB Atlanta calculations of 2020 FFIEC census data.
[31] Ibid.
[32] Ibid.
[33] Ibid.
[34] Ibid.
[35] Core-Based Statical Area (CBSA) is a term that refers to both Metropolitan and Micropolitan Statistical Areas.
[36] "Housing Inventory: Median Listing Price in Augusta-Richmond County, GA-SC (CBSA)." *Federal Reserve Bank of St. Louis*, https://fred.stlouisfed.org/series/MEDLISPRI12260. Accessed 3 Mar. 2022.
[37] Ibid.

$249,900.[38] Overall, there was a 15.2 percent increase in the median listing price from January 2018 to December 2020.

The increase in home prices shows that home ownership is becoming less affordable, especially for low- and moderate-income families. Using the assumption that a borrower can obtain a loan for approximately three times the borrower's annual income and using 2020 FFIEC median family income figures for the assessment area, affordable homes would be priced at $176,604 or below.[39] As stated previously, the median listing price for housing inventory in the Augusta-Richmond County, GA-SC CBSA was $249,900 in 2020.

Furthermore, the Envision Augusta 2035 Comprehensive Plan reported that an estimated 15.0 percent of rental units in the MSA are to military households, with most of the apartment rentals being within 10 miles of Fort Gordon (Richmond County).[40] This factor along with a growing student population may be a contributing factor to the high percentage of renters paying gross rent that is 30 percent or more of their household income in Richmond County.[41] According to the Envision Augusta 2035 Comprehensive Plan, the percentage of cost-burdened renters is 48 percent in Richmond County, as compared to 46 percent for the State of Georgia.[42]

Demographic Characteristics by Census Tract

The following table presents key demographic and business information used to help develop a performance context for the assessment area. The data reflects the 2020 FFIEC census data and the 2020 Dun & Bradstreet data used to analyze the bank's CRA performance. Certain components of the data in the table are discussed in this evaluation as they apply to specific parts of the analysis.

[38] Ibid.
[39] According to the 2020 FFIEC census data, the median family income for the assessment area is $58,868.
[40] *Envision Augusta 2035 Comprehensive Plan*. Augusta Georgia, 2018, https://www.augustaga.gov/319/Comprehensive-Plan. Accessed 3 March 2022.
[41] Ibid.
[42] Ibid.

Combined Demographics Report

Assessment Area: Multi Augusta

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	11	9.9	8,052	6	3,345	41.5	32,138	23.8
Moderate-income	31	27.9	31,945	23.7	7,508	23.5	21,611	16
Middle-income	42	37.8	52,219	38.7	6,563	12.6	24,414	18.1
Upper-income	26	23.4	42,633	31.6	2,233	5.2	56,686	42
Unknown-income	1	0.9	0	0	0	0	0	0
Total Assessment Area	**111**	**100.0**	**134,849**	**100.0**	**19,649**	**14.6**	**134,849**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	17,296	5,218	3.9	30.2	8,736	50.5	3,342	19.3
Moderate-income	60,862	29,650	22.3	48.7	21,237	34.9	9,975	16.4
Middle-income	87,786	52,657	39.7	60	22,301	25.4	12,828	14.6
Upper-income	66,790	45,275	34.1	67.8	13,071	19.6	8,444	12.6
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**232,734**	**132,800**	**100.0**	**57.1**	**65,345**	**28.1**	**34,589**	**14.9**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1,524	7.2	1,366	6.9	146	11.4	12	6.4
Moderate-income	4,593	21.6	4,265	21.5	282	22.1	46	24.5
Middle-income	7,200	33.9	6,747	34.1	386	30.2	67	35.6
Upper-income	7,941	37.3	7,419	37.5	459	35.9	63	33.5
Unknown-income	10	0	5	0	5	0.4	0	0
Total Assessment Area	**21,268**	**100.0**	**19,802**	**100.0**	**1,278**	**100.0**	**188**	**100.0**
	Percentage of Total Businesses:			**93.1**		**6.0**		**.9**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	7	1.9	7	1.9	0	0	0	0
Moderate-income	120	31.7	115	31.5	5	45.5	0	0
Middle-income	173	45.8	166	45.5	5	45.5	2	100
Upper-income	78	20.6	77	21.1	1	9.1	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**378**	**100.0**	**365**	**100.0**	**11**	**100.0**	**2**	**100.0**
	Percentage of Total Farms:			**96.6**		**2.9**		**.5**

2020 FFIEC Census Data and 2020 D&B Information

Credit and Community Development Needs

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

A community contact engaged in economic development was interviewed. The contact stated that the Augusta-Richmond County area is one of the top twenty (20) most diverse economies by MSA in the country and is well protected in industry. The contact discussed that the area continues to see consistent job growth, and the top two industry sectors are manufacturing and healthcare. This was true even during the COVID-19 pandemic where industries bounced back within a few months to above average employment levels, except for the hospitality industry, which was devasted for an extended period. Despite job growth, the contact stated that approximately 70 percent of the labor force for Augusta commutes into the MSA for employment, with 31 percent driving from Columbia County and 13 percent driving from Aiken County. The contact mentioned that there are banking deserts within the rural South Augusta area, which is where the prime manufacturing plants are located; a lot of people commute into that area for work, but there are not any banks in there to serve those individuals, per the contact. While there were banking deserts identified in this area, that contact indicated that downtown Augusta, including impoverished areas like Laney Walker and Gordon Highway, is served well by the number of banks there. This is because downtown Augusta is where most of the industry was located at one point in time. Despite the number of banks, the contact mentioned that the downtown area is a food desert, and he said that there is a lot of poverty in the Augusta area.

Specific to economic development, the contact said that the highest priority needs for the area are job training, access to financing for small businesses, and bringing investment into low-income neighborhoods, such as Harrisburg and Laney Walker. According to the contact, there are roughly 200,000 people who can be in the labor force, including about 9,000 that dropped out of the workforce during the pandemic, but are not due to a lack of job training skills. Additionally, the contact said that many banks are being very diligent when looking at potential credit requests, which has caused some loan requests not to be approved. Many businesses that are denied credit from banks look for credit from angel programs or private funders. The contact stated that the aforementioned as well as providing help for the local landbank and downtown authority with their projects are opportunities for engagement by local financial institutions.

Another community contact engaged in familial community programs was interviewed. The contact stated that despite being economically stable, Augusta has pockets of homelessness, a lack of affordable housing, and low-income areas such as Blythe and Hephzibah which are banking and food deserts. In addition to the food deserts in these areas, the contact explained that there are many convenience stores or mom-and-pop shops offering lower-priced food options, but they are not healthy choices and create unhealthy children and families. This can be problematic for these areas, because according to the contact, there are no healthcare or medical facilities in Blythe, and there is no public transportation in Augusta. The lack of public transportation, as well as adult literacy, is also a barrier that low- and moderate- income families face when it comes to gaining access to financial and credit services. In addition , the contact states that while there are several youth violence programs targeted to the

area, there has been a breakdown in implementing the programs due to the rules of how budgets are regulated, and there needs to be more flexibility in these programs to address the actual needs of the communities. Moreover, the contact indicated that financial institutions can help the community when it comes to educating them on the causes of poverty.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE AUGUSTA GA-SC MULTISTATE ASSESSMENT AREA

LENDING TEST

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

The analysis included 1,066 HMDA-reportable loans and 533 CRA small business loans reported by the bank in the Augusta assessment area during the review period. Therefore, HMDA-reportable lending received greater weight in determining the bank's lending test rating in the assessment area. Additionally, greater weight was assigned to home purchase loans over the other HMDA products given their relative share of all HMDA lending in this assessment area.

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

Geographic Distribution of Loans

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

Home Purchase Loans

Of the 1,066 HMDA-reportable loans analyzed, 532 loans (49.9 percent) were home purchase loans. Of the total home purchase loans made, five loans (0.9 percent) were located in low-income tracts, and 92 loans (17.3 percent) were located in moderate-income tracts.

Home purchase lending in low-income tracts is poor. From 2018 through 2020, Regions Bank's home purchase lending in low-income tracts (0.9 percent) was below the percentage of owner-occupied units (3.9 percent) in these tracts. In 2018, the bank's home purchase lending in low-income tracts (0.5 percent) was significantly below the aggregate lending performance (1.6 percent) in these tracts. In 2019, Regions Bank's home purchase lending in low-income tracts (1.7 percent) was above the aggregate lending performance (1.3 percent) in these tracts. In 2020, the bank's home purchase lending in low-income tracts (0.6 percent) was significantly below the aggregate lending performance (1.7 percent) in these tracts.

Home purchase lending in moderate-income tracts is good. From 2018 through 2020, Regions Bank's home purchase lending in moderate-income tracts (17.3 percent) was similar to the percentage of owner-occupied units (22.3 percent) in these tracts. In 2018, the bank's home purchase lending in moderate-income tracts (20.9 percent) was significantly above the aggregate lending performance (11.6 percent) in these tracts. In 2019, Regions Bank's home purchase lending in moderate-income tracts (16.6 percent) was slightly above the aggregate lending performance (13.3 percent) in these tracts. In 2020, the bank's home purchase lending in moderate-income tracts (14.2 percent) was similar to the aggregate lending performance (13.4 percent) in these tracts.

Home Refinance Loans

Regions Bank made 399 home refinance loans from 2018 through 2020, which represents 37.4 percent of the HMDA-reportable loans analyzed. Of the total home refinance loans made, three loans (0.8 percent) were located in low-income tracts, and 59 loans (14.8 percent) were located in moderate-income tracts.

Home refinance lending in low-income tracts is poor. From 2018 through 2020, Regions Bank's home refinance lending in low-income tracts (0.8 percent) was below the percentage of owner-occupied units (3.9 percent) in these tracts. In 2018, the bank's home refinance lending in low-income tracts (1.1 percent) was below the aggregate lending performance (1.7 percent) in these tracts. In 2019, Regions Bank's home refinance lending in low-income tracts (1.0 percent) was below the aggregate lending performance (1.4 percent) in these tracts. In 2020, the bank's home refinance lending in low-income tracts (0.5 percent) was below the aggregate lending performance (0.9 percent) in these tracts.

Home refinance lending in moderate-income tracts is good. From 2018 through 2020, Regions Bank's home refinance lending in moderate-income tracts (14.8 percent) was below the percentage of owner-occupied units (22.3 percent) in these tracts. In 2018, the bank's home refinance lending in moderate-income tracts (18.9 percent) was above the aggregate lending performance (14.1 percent) in these tracts. In 2019, Regions Bank's home refinance lending in moderate-income tracts (12.4 percent) was similar to the aggregate lending performance (12.3 percent) in these tracts. In 2020, the bank's home refinance lending in moderate-income tracts (14.0 percent) was significantly above the aggregate lending performance (7.9 percent) in these tracts.

Home Improvement Loans

Regions Bank made 135 home improvement loans from 2018 through 2020, which represents 12.7 percent of the HMDA-reportable loans analyzed. Of the total home improvement loans made, four loans (3.0 percent) were

located in low-income tracts, and 19 loans (14.1 percent) were located in moderate-income tracts.

Home improvement lending in low-income tracts is poor. From 2018 through 2020, Regions Bank's home improvement lending in low-income tracts (3.0 percent) was similar to the percentage of owner-occupied units (3.9 percent) in these tracts. In 2018, the bank's home improvement lending in low-income tracts (1.9 percent) was below the aggregate lending performance (3.0 percent) in these tracts. In 2019, Regions Bank's home improvement lending in low-income tracts (5.6 percent) was above the aggregate lending performance (4.3 percent) in these tracts. In 2020, the bank made no home improvement loans in low-income tracts (0.0 percent) and was significantly below the aggregate lending performance (2.6 percent) in these tracts.

Home improvement lending in moderate-income tracts is adequate. From 2018 through 2020, Regions Bank's home improvement lending in moderate-income tracts (14.1 percent) was below the percentage of owner-occupied units (22.3 percent) in these tracts. In 2018, the bank's home improvement lending in moderate-income tracts (11.1 percent) was below the aggregate lending performance (15.2 percent) in these tracts. In 2019, Regions Bank's home improvement lending in moderate-income tracts (18.5 percent) was slightly above the aggregate lending performance (15.2 percent) in these tracts. In 2020, the bank's home improvement lending in moderate-income tracts (11.1 percent) was slightly below the aggregate lending performance (14.6 percent) in these tracts.

Small Business Loans

Regions Bank made 533 small business loans in the assessment area from 2018 through 2020. Of the total number of small business loans made, 25 loans (4.7 percent) were located in low-income tracts, and 104 loans (19.5 percent) were located in moderate-income tracts.

Small business lending in low-income tracts is poor. From 2018 through 2020, Regions Bank's small business lending in low-income tracts (4.7 percent) was below the percentage of businesses (7.2 percent) in these tracts. In 2018, the bank's small business lending in low-income tracts (7.3 percent) was slightly above the aggregate lending performance (6.3 percent) in these tracts. In 2019, Regions Bank's small business lending in low-income tracts (0.9 percent) was significantly below the aggregate lending performance (6.7 percent) in these tracts. In 2020, the bank's small business lending in low-income tracts (5.0 percent) was slightly below the aggregate lending performance (6.4 percent) in these tracts.

Small business lending in moderate-income tracts is adequate. From 2018 through 2020, Regions Bank's small business lending in moderate-income tracts (19.5 percent) was similar to the percentage of businesses (21.6 percent) in these tracts. In 2018, the bank's small business lending in moderate-income tracts (17.9 percent) was similar to the aggregate lending performance (17.9 percent) in these tracts. In 2019, Regions Bank's small business lending in moderate-income tracts (18.3 percent) was similar to the aggregate lending performance (17.1 percent) in these tracts. In 2020, the bank's small business lending in moderate-income tracts (20.6 percent) was slightly above the aggregate lending performance (18.3 percent) in these tracts.

Lending to Borrowers of Different Incomes and Businesses of Different Sizes

The distribution of loans based on borrower's income or gross annual revenues is excellent. For this analysis, the

distribution of small business lending across business revenue sizes and HMDA-reportable lending across borrower income levels was compared to available demographic information. Performance context issues were also considered as well as the performance of other banks.

Home Purchase Loans

Home purchase lending to low-income borrowers is excellent. From 2018 through 2020, Regions Bank's home purchase lending to low-income borrowers (9.0 percent) was below the percentage of low-income families (23.8 percent). In 2018, the bank's home purchase lending to low-income borrowers (12.6 percent) was significantly above the aggregate lending performance (4.4 percent) to these borrowers. In 2019, Regions Bank's home purchase lending to low-income borrowers (11.0 percent) was significantly above the aggregate lending performance (4.5 percent) to these borrowers. In 2020, the bank's home purchase lending to low-income borrowers (3.0 percent) was below the aggregate lending performance (4.4 percent) to these borrowers.

Home purchase lending to moderate-income borrowers is excellent. From 2018 through 2020, Regions Bank's home purchase lending to moderate-income borrowers (23.9 percent) was above the percentage of moderate-income families (16.0 percent). In 2018, the bank's home purchase lending to moderate-income borrowers (24.2 percent) was significantly above the aggregate lending performance (14.9 percent) to these borrowers. In 2019, Regions Bank's home purchase lending to moderate-income borrowers (22.1 percent) was above the aggregate lending performance (16.6 percent) to these borrowers. In 2020, the bank's home purchase lending to moderate-income borrowers (25.4 percent) was above the aggregate lending performance (17.8 percent) to these borrowers.

Home Refinance Loans

Home refinance lending to low-income borrowers is excellent. From 2018 through 2020, Regions Bank's home refinance lending to low-income borrowers (10.5 percent) was below the percentage of low-income families (23.8 percent). In 2018, the bank's home refinance lending to low-income borrowers (14.7 percent) was significantly above the aggregate lending performance (7.8 percent) to these borrowers. In 2019, Regions Bank's home refinance lending to low-income borrowers (12.4 percent) was significantly above the aggregate lending performance (5.3 percent) to these borrowers. In 2020, the bank's home refinance lending to low-income borrowers (7.7 percent) was significantly above the aggregate lending performance (2.2 percent) to these borrowers.

Home refinance lending to moderate-income borrowers is excellent. From 2018 through 2020, Regions Bank's home refinance lending to moderate-income borrowers (17.5 percent) was above the percentage of moderate-income families (16.0 percent). In 2018, the bank's home refinance lending to moderate-income borrowers (18.9 percent) was above the aggregate lending performance (12.7 percent) to these borrowers. In 2019, Regions Bank's home refinance lending to moderate-income borrowers (15.5 percent) was significantly above the aggregate lending performance (9.0 percent) to these borrowers. In 2020, the bank's home refinance lending to moderate-income borrowers (17.9 percent) was significantly above the aggregate lending performance (7.1 percent) to these borrowers.

Home Improvement Loans

Home improvement lending to low-income borrowers is excellent. From 2018 through 2020, Regions Bank's home improvement lending to low-income borrowers (9.6 percent) was below the percentage of low-income families (23.8 percent). In 2018, the bank's home improvement lending to low-income borrowers (7.4 percent) was above the aggregate lending performance (5.5 percent) to these borrowers. In 2019, Regions Bank's home improvement lending to low-income borrowers (11.1 percent) was significantly above the aggregate lending performance (4.9 percent) to these borrowers. In 2020, the bank's home improvement lending to low-income borrowers (11.1 percent) was significantly above the aggregate lending performance (3.4 percent) to these borrowers.

Home improvement lending to moderate-income borrowers is adequate. From 2018 through 2020, Regions Bank's home improvement lending to moderate-income borrowers (14.8 percent) was similar to the percentage of moderate-income families (16.0 percent). In 2018, the bank's home improvement lending to moderate-income borrowers (13.0 percent) was similar to the aggregate lending performance (12.3 percent) to these borrowers. In 2019, Regions Bank's home improvement lending to moderate-income borrowers (20.4 percent) was above the aggregate lending performance (13.8 percent) to these borrowers. In 2020, the bank's home improvement lending to moderate-income borrowers (7.4 percent) was slightly below the aggregate lending performance (9.0 percent) to these borrowers.

Small Business Loans

The distribution of small business loans to businesses of different sizes is excellent. From 2018 through 2020, 65.5 percent of the bank's small business loans were originated to businesses with revenues of $1 million or less. By comparison, 93.1 percent of total businesses in the assessment area are classified as small businesses. In 2018, the bank's small business lending to small businesses (78.0 percent) was significantly above the aggregate lending performance (45.7 percent) to these businesses. In 2019, the bank's small business lending to small businesses (74.3 percent) was significantly above the aggregate lending performance (44.0 percent) to these businesses. In 2020, the bank's small business lending to small businesses (57.1 percent) was significantly above the aggregate lending performance (34.3 percent) to these businesses. Lastly, 92.0 percent of small business loans were originated in amounts of $250,000 or less, indicating a willingness to lend in the smaller amounts that are typically requested by small businesses.

Community Development Lending

Regions Bank makes an adequate level of community development loans in the Augusta assessment area. During the review period, the bank originated or renewed five community development loans totaling $5.2 million and eight community development PPP loans totaling $4.5 million. Specifically, the bank originated or renewed $4.4 million towards revitalization and stabilization efforts both through the PPP and outside of the PPP; $2.5 million to support economic development primarily through the SBA 504 program; $1.5 million towards community services benefiting LMI individuals and families; and $1.2 million in affordable housing initiatives.

Some of the qualified loans were impactful and responsive to assessment area needs. Additionally, the bank's current lending by number of loans and dollar volume is similar to peer performance in this area. Some of the most impactful loans directly benefiting the assessment area include:

- One loan totaling $1.2 million for new construction of apartments using LIHTCs. The project was designed to create 48 new units of affordable housing for low-income individuals and/or families throughout the assessment area.

- Approximately 75 percent of the community development PPP loans in this assessment area were originated to nonprofits. This is particularly responsive given the needs of nonprofits and the unique challenges faced by nonprofits during the pandemic.

INVESTMENT TEST

The investment test rating for the Augusta multistate assessment area is low satisfactory. The bank made an adequate level of investments and grants relative to the bank's presence in the assessment area that demonstrated adequate responsiveness to credit and community development needs. Combined investment and contribution activity inside the assessment area totaled $14.8 million. The bank made one investment during the review period in a LIHTC housing project that provided affordable housing for residents of the assessment area. The bank's prior period investments included two LIHTC investments for $11.5 million, and the remainder were mortgage-backed securities.

During the review period, the bank made contributions totaling $356,300. Specifically, Regions donated nearly $354,000 to organizations that provide community services for LMI individuals and nearly $2,500 to promote economic development. Notable contributions include $150,000 to a community-based organization that provides job training and workforce development for LMI individuals. The bank also donated approximately $80,000 to a national organization to provide financial education to high schools in the assessment area that serve a majority of LMI students. In addition, the bank provided about $26,000 in advertising to a local food bank to help solicit food donations to meet the increased need during the pandemic.

SERVICE TEST

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

Retail Services

Retail banking services are adequate in the Augusta multistate assessment area.
The distribution of 11 branch offices and 12 full-service ATMs as of December 31, 2020, was compared to the distribution of households and businesses among the tract categories within the assessment area. The bank had no branches in low-income tracts compared to 7.0 percent of households and 7.2 percent of businesses in the same geography. The proportion of the bank's branches in moderate-income tracts, however, was greater than the percentage of households and businesses in the same geography: 36.4 percent of total branches were inmoderate-

income tracts compared to 25.7 percent of households and 21.6 percent of businesses. Overall, the bank's retail delivery systems are reasonably accessible to Regions Bank's geographies and individuals of different income levels. The bank's hours and services do not vary in a way that inconveniences the multi-state Augusta assessment area, particularly low- and moderate-geographies and/or low- and moderate-individuals.

During the review period, Regions Bank did not open or close any branches or full-service ATMs in low- or moderate-income tracts; however, the bank closed one branch in a middle-income tract and one branch in an upper-income tract. Additionally, the bank opened one full-service ATM in a middle-income tract. Overall, the bank's record of opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, particularly to low- and moderate-income geographies and individuals in the assessment area.

Geographic Distribution of Branches & ATMS

Assessment Area: Multi Augusta

Tract Category	Branches							ATMs												Demographics			
	Total Branches				Drive thrus	Extend-ed Hours	Week-end Hours	Total ATMs			Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses
			Open	Closed									Open	Closed			Open	Closed				
	#	%	#	#	#	#	#		#	%	#	%	#	#	#	%	#	#	#	%	%	%
Low	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	11	9.9%	7.0%	7.2%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Moderate	4	36.4%	0	0	4	4	2	Total	4	33.3%	4	33.3%	0	0	0	0.0%	0	0	31	27.9%	25.7%	21.6%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Middle	4	36.4%	0	1	4	4	0	Total	5	41.7%	5	41.7%	1	1	0	0.0%	0	0	42	37.8%	37.8%	33.9%
DTO	0		0	0				SA	1		1		1	0	0		0	0				
Upper	3	27.3%	0	1	3	3	1	Total	3	25.0%	3	25.0%	0	1	0	0.0%	0	0	26	23.4%	29.4%	37.3%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Unknown	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	1	0.9%	0.0%	0.0%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Total	11	100.0%	0	2	11	11	3	Total	12	100.0%	12	100.0%	1	2	0	0.0%	0	0	111	100.0%	100.0%	100.0%
DTO	0		0	0				SA	1		1		1	0	0		0	0				

2020 FFIEC Census Data, 2020 D&B Info, and 2015 ACS Data
Closed branches/ATMs are only included in "closed" columns and are not included in any other totals.
DTO - Drive thru only is a subset of total branches
SA = Stand Alone ATM is a subset of total ATMs

Community Development Services

Regions Bank provides an adequate level of community development services in the Augusta multistate assessment area. During the review period, Regions Bank employees provided 36 service activities for a total of 483 service hours in various capacities to qualified organizations. Of the bank's total service activities, 27 activities (77.1 percent) involved financial education to local schools, nonprofit organizations, and businesses. Bank employees also engaged in 54 board or committee service hours benefiting qualified organizations. The bank employees engaged in affordable housing, community service, and economic development service activities throughout the assessment area. Notably, one bank employee provided 31 hours as a board member for an organization dedicated to enhancing the overall economic value of the Augusta community through small business development. The bank's performance in the Augusta multistate assessment area is considered adequate given its size and presence in the assessment area and the opportunities that exist for community development service.

CRA RATING FOR CHATTANOOGA TN-GA MULTISTATE: SATISFACTORY

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

Major factors supporting the rating include the following:

- The geographic distribution of loans reflects adequate penetration throughout the assessment area, and the distribution of loans by borrower income reflects good penetration among customers of different income levels and businesses of different revenue sizes.

- The bank makes a relatively high level of community development loans in its Chattanooga multistate assessment area.

- The bank provides an excellent level of qualified community development investments and grants that are responsive to community development needs of the Chattanooga multistate assessment area.

- Retail services are reasonably accessible to the bank's geographies and individuals of different income levels in the assessment area.

- The bank provides an adequate level of community development services throughout the assessment area.

SCOPE OF EXAMINATION

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

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

Overview

The Chattanooga multistate assessment area includes Hamilton County in Tennessee and Catoosa County and Walker County in Georgia. Chattanooga, the principal city, is in Hamilton County, Tennessee. The assessment area is part of the six-county Chattanooga, TN-GA MSA. As of December 31, 2020, Regions Bank operated 18 branch offices in the assessment area. The bank's branch presence in the assessment area represents 1.3 percent of branches and 1.3 percent of deposits for the institution. In addition, the market represents

1.4 percent of the combined HMDA-reportable and CRA small business lending by dollar volume for the institution.

Chattanooga is an active banking market. According to the FDIC Summary of Deposits Report dated June 30, 2020, there are 23 financial institutions operating 124 branch locations in the assessment area with $11.3 billion in total deposits.[43] Regions Bank is ranked 3rd in the market with 13.5 percent of deposits ($1.5 billion).[44] First Horizon Bank has the largest deposit market share at 25.0 percent, followed by Truist Bank with 17.8 percent.[45]

HMDA-reportable lending in the assessment is similarly competitive. Regions Bank originated or purchased 4.5 percent in loans during 2018. For that year, the bank ranked 2nd out of 423 reporters. In 2019, Regions Bank originated or purchased 4.2 percent in loans. The bank ranked 4th out of 472 reporters for the year. Lastly, Regions Bank originated or purchased 3.8 percent in loans during 2020. For that year, Regions Bank ranked 4th out of 503 reporters. From 2018 through 2020, HMDA-reportable lending in the assessment area was primarily dominated by Quicken Loans, Inc., SunTrust Banks, Inc., and Movement Mortgage, LLC.

CRA small business lending is also competitive. For CRA small business and small farm lending, Regions Bank ranked 13th out of 94 reporters in 2018, with 2.5 percent of reported loans. In 2019, the bank ranked 16th out of 94 reporters, with 1.8 percent of reported loans. Furthermore, Regions Bank ranked 6th out of 122 reporters, with 5.9 percent of reported loans for 2020. From 2018 through 2020, lending in the assessment area was primarily dominated by American Express, JPMorgan Chase, and Pinnacle Bank.

Population and Income Characteristics

According to 2020 census data, the population of the Chattanooga multistate assessment area was 501,733 people.[46] Since 2010, two of the three counties in the assessment area have posted population gains. From 2010 to 2020, Hamilton County and Catoosa County experienced an increase in population of 8.8 percent and 6.1 percent, respectively.[47] From 2010 to 2020, Walker County experienced a decrease in population; specifically, Walker County's population decreased 1.6 percent.[48] Out of all the counties in the Chattanooga multistate assessment area, Hamilton County had the largest population share at 78.1 percent.[49]

[43] "Offices and Deposits of All FDIC-Insured Institutions Deposit Market Share Report." *Federal Deposit Insurance Corporation*, 30 June 2020, https://www7.fdic.gov/sod/sodMarketBank.asp?barItem=2. Accessed 25 Feb. 2022.
[44] Ibid.
[45] Ibid.
[46] "QuickFacts." *United States Census Bureau*, https://www.census.gov/quickfacts/fact/table/hamiltoncountytennessee,walkercountygeorgia,catoosacountygeorgia,TN,GA/PST045221. Accessed 25 Feb. 2022.
[47] Ibid.
[48] Ibid.
[49] Ibid.

According to 2020 FFIEC census data, the assessment area is made up of 106 census tracts: 10 tracts are low-income (9.4 percent), 20 tracts are moderate-income (18.9 percent), 43 tracts are middle-income (40.6 percent), 31 tracts are upper-income (29.3 percent), and 2 tracts have unknown income (1.9 percent).[50]

For purposes of classifying borrower income, this evaluation uses the FFIEC estimated median family income for the Chattanooga, TN-GA MSA. The table below provides a breakdown of the estimated annual family income for each income category (low, moderate, middle, and upper). As shown, the median family income for the MSA increased from $61,700 in 2018 to $72,600 in 2020. Data shows that the median family income in the assessment area was highest in Hamilton County ($61,887) and lowest in Walker County ($50,862).[51] The 2020 FFIEC census data indicates that 38.0 percent of families in the assessment area are considered low- to moderate-income.[52]

Borrower Income Levels
Chattanooga, TN-GA MSA

FFIEC Estimated Median Family Income		Low	Moderate	Middle	Upper
		0 - 49.99%	50% - 79.99%	80% - 119.99%	120% - & above
2018	**$61,700**	0 - $30,849	$30,850 - $49,359	$49,360 - $74,039	$74,040 - & above
2019	**$70,100**	0 - $35,049	$35,050 - $56,079	$56,080 - $84,119	$84,120 - & above
2020	**$72,600**	0 - $36,299	$36,300 - $58,079	$58,080 - $87,119	$87,120 - & above

In terms of poverty in the assessment area, Walker County had the highest rate of families living in poverty at 11.8 percent between 2015 and 2019.[53] Hamilton County and Catoosa County had the lowest percentage of families living in poverty at 8.4 percent and 7.2 percent, respectively.[54] Between the five-year periods of 2010 through 2014 and 2015 through 2019, there has been a decrease in the percentage of families living in poverty for all counties in the assessment area. Specifically, in Walker County, the percentage of families living in poverty during the period of 2010 through 2014 was 13.1 percent, and it decreased to 11.8 percent for the period of 2015 through 2019.[55] For Hamilton County, the percentage of families in poverty was 11.6 percent during the period of 2010 through 2014, and it decreased to 8.4 percent during the period of 2015 through 2019.[56] Lastly, the percentage of families in poverty in Catoosa County was 9.9 percent during the period of 2010 through 2014, and this percentage decreased to 7.2 percent during the period of 2015 through 2019.[57]

[50] FRB Atlanta calculations of 2020 FFIEC census data.

[51] Ibid.
[52] Ibid.
[53] "Estimated Percent of All Families That Live in Poverty, between 2015-2019." *PolicyMap*, www.policymap.com. Based on data from United States Census Bureau. Accessed 25 Feb. 2022.
[54] Ibid.
[55] Ibid.
[56] Ibid.
[57] Ibid.

Economic Conditions

The Chattanooga assessment area is located at the border of southeast Tennessee and northwest Georgia. Since 2008, the Greater Chattanooga Region has attracted more than $6.0 billion in foreign direct investments.[58] The region attributes its economic growth to its economic incentives including a Foreign Trade Zone, a large pool of skilled manufacturing workers and low-cost utilities.[59] Chattanooga has a favorable logistical location because it is at the cross section of three major interstates and within proximity to three other major interstates.[60] This infrastructure provides cost-effective ways for businesses to access different metropolitan areas in the Southeast, Midwest, and Mid Atlantic.[61] Additionally, businesses can also use the interstate system to access seaports on both the Gulf Coast and the Atlantic Ocean.[62] Currently, the Greater Chattanooga Region has four main business target sectors that include automotive manufacturing, advanced manufacturing, food and beverage, and back office and corporate headquarters.[63]

Chattanooga has a variety of businesses that offer employment opportunities. The largest employment sectors include government, educational and health services, manufacturing, professional and business services, retail trade, and leisure and hospitality.[64] The top five employers by full-time employees in Chattanooga include Hamilton County Schools (4,980 full-time employees), BlueCross BlueShield of Tennessee (4,855 full-time employees), Erlanger Health System (4,852 full-time employees), CHI Memorial (3,549 full-time employees), and Tennessee Valley Authority (3,431 full-time employees).[65]

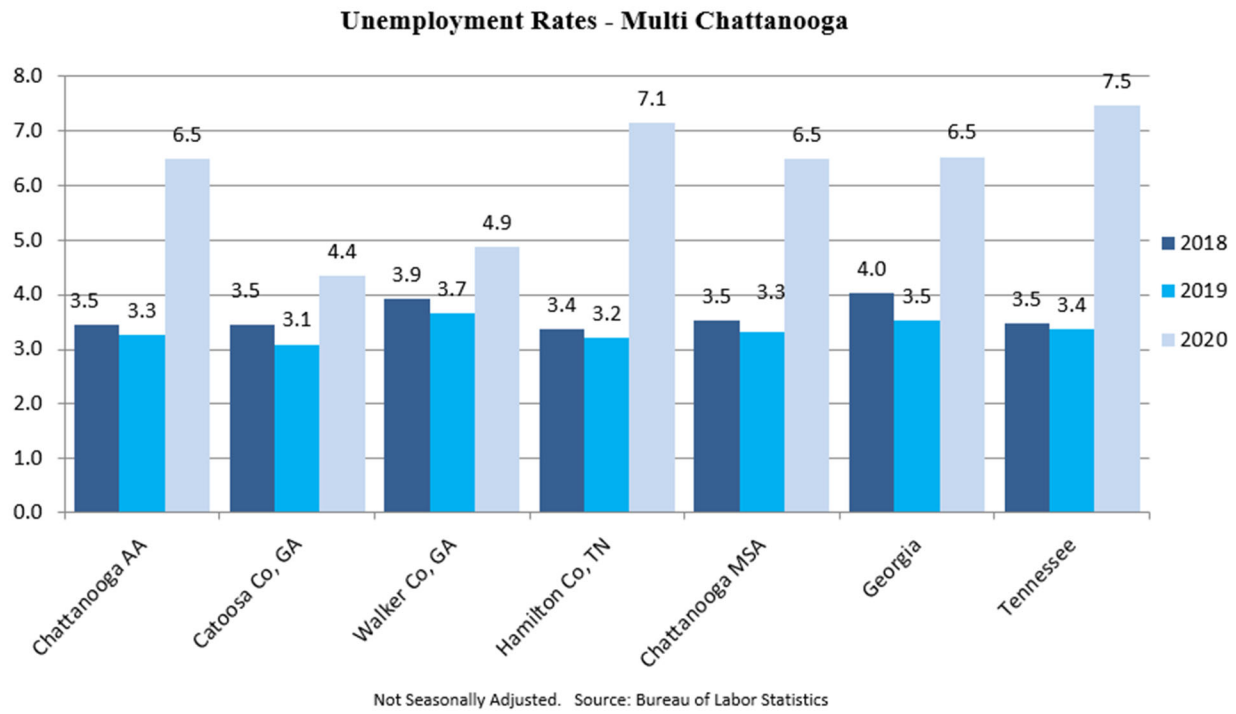
According to 2020 Dun & Bradstreet information, there were 23,446 businesses within the Chattanooga assessment area, 91.8 percent of which had total annual revenues less than or equal to $1 million and were therefore considered to be small businesses.[66] Additionally, 16.7 percent of small businesses in the assessment area were in moderate-income tracts, while there were far fewer in low-income tracts at less than 6.2 percent.[67] According to CRA reportable data from all reporters in the assessment area, loan originations made to small businesses posted growth from 2018 to 2020. Specifically, there was a 6.4 percent increase in loan originations to small businesses from 2018 to 2019. From 2019 to 2020, there was a 6.9 percent increase in loan originations to small businesses.

[58] "Target Sectors." *Greater Chattanooga Economic Partnership*, https://www.greaterchatt.com/target-sectors/. Accessed 25 Feb. 2022.
[59] "Locate & Expand." *Greater Chattanooga Economic Partnership*, https://www.greaterchatt.com/locate-expand/. Accessed 25 Feb. 2022.
[60] "Logistics and Infrastructure." *Greater Chattanooga Economic Partnership*, https://www.greaterchatt.com/locate-expand/logistics-and-infrastructure/. Accessed 25 Feb. 2022.
[61] Ibid.
[62] Ibid.
[63] "Target Sectors." *Greater Chattanooga Economic Partnership*, https://www.greaterchatt.com/target-sectors/. Accessed 25 Feb. 2022.
[64] "Jobs in Chattanooga MSA by Place of Employment." *Chattanooga Area Chamber,* https://www.chattanoogachamber.com/images/uploads/pdfs/Jobs_by_Sector.pdf. Accessed 25 Feb. 2022.
[65] "Major Employers List—2021." *Chattanooga Area Chamber*, https://www.chattanoogachamber.com/images/uploads/pdfs/Major_Employers.pdf. 25 Feb. 2022.
[66] FRB Atlanta calculations of 2020 Dunn & Bradstreet data.
[67] Ibid.

The COVID-19 global pandemic was a major event in 2020 that impacted the economy in the assessment area and nationwide. As the pandemic unfolded, many businesses in the assessment area had to reduce or close operations due to stay-at-home orders. During March 2020 and April 2020, the State of Georgia enacted several statewide executive orders that mandated closures of some businesses (such as bars and nightclubs) as well as placed restrictions on non-critical infrastructure businesses to only engage in minimum basic operations.[68] The State of Tennessee also had a similar approach to protecting the state's population from the virus. In March 2020, Tennessee enacted orders to temporarily close gyms and fitness centers; these orders also restricted restaurants and bars to only offer drive-thru, take-out, or delivery services.[69] In all, many businesses throughout Georgia and Tennessee were impacted by the executive orders to protect public health. In response to the decline in economic activity, the United States' Congress passed the Coronavirus Aid, Relief, and Economic Security (CARES) Act on March 25, 2020; this legislation established the Paycheck Protection Program, which was implemented by the Small Business Administration (SBA), to provide loans to small businesses for payroll costs and certain other expenses.[70] This program allowed businesses in the assessment area to access credit to help sustain operations during the pandemic.

As shown in the following graph, the assessment area experienced both a fall and a rise in unemployment during the review period. The unemployment rate in the assessment area decreased from 3.5 percent in 2018 to 3.3 percent in 2019. At this same time, the assessment area's unemployment rate was comparable to Tennessee's unemployment rate but was less than Georgia's unemployment rate. In 2020, unemployment in the assessment area, Georgia, Tennessee, and the United States collectively increased because of the negative impact the COVID-19 pandemic had on the economy.[71] In 2020, the assessment area's unemployment rate rose to 6.5 percent. Hamilton County had the highest unemployment rate for the year at 7.1 percent, followed by Walker County at 4.9 percent and Catoosa County at 4.4 percent. Overall, the assessment area's unemployment rate in 2020 was the same as Georgia's unemployment rate (6.5 percent) but was less than Tennessee's unemployment rate (7.5 percent).

[68] "2020 Executive Orders." *Governor Brian P. Kemp Office of the Governor*, https://gov.georgia.gov/executive-action/executive-orders/2020-executive-orders. Accessed 25 Feb. 2022.
[69] "COVID-19 Timeline." *Tennessee Office of the Governor*, https://www.tn.gov/governor/covid-19/covid19timeline.html#:~:text=April%202%2C%202020,home%20except%20for%20essential%20activities. Accessed 25 Feb. 2022.
[70] "Small Business Paycheck Protection Program." *United States Department of the Treasury*, https://home.treasury.gov/policy-issues/coronavirus/assistance-for-small-businesses/paycheck-protection-program. Accessed 25 Feb. 2022.
[71] *Unemployment Rates During the COVID-19 Pandemic*. Congressional Research Service, 20 Aug. 2021. *https://crsreports.congress.gov/product/pdf/R/R46554*. Accessed 23 Feb. 2022.



According to the 2020 FFIEC census data, there were 210,555 housing units located in the assessment area, of which 59.1 percent were owner-occupied, 29.3 percent were rental units, and 11.6 percent were vacant.[72] While most units were owner-occupied, a disproportionately higher percentage of housing units in low- and moderate-income tracts were rental or vacant. In low-income census tracts, 74.1 percent of all housing units were rentals or vacant versus 50.2 percent in moderate-income tracts.[73] The median age of the housing stock in the assessment area was 44 years, though the median age of housing was older, 61 years and 54 years, respectively, in low- and moderate-income census tracts.[74] These factors suggest that limited HMDA-reportable lending opportunities may be present in the low- and moderate-income tracts.

The assessment area has seen a significant increase in the median price for homes during the review period. In Walker County the median sales price for a home in 2018, 2019, and 2020 was $133,596, $148,500, and $159,000, respectively.[75] Overall, during this period, the median sales price for a home in Walker County increased 19.0 percent. In Hamilton County, the median sales price for a home in 2018, 2019, and 2020 was $214,000, $229,900, and $259,900, respectively.[76] During this time, Hamilton County saw a 25.0 percent increase in the median sales price for a home. Overall, Catoosa County experienced the greatest increase in the median sales price for a home during the review period. Specifically, the median sales price for a home in 2018,

[72] FRB Atlanta calculations of 2020 FFIEC census data.
[73] Ibid.
[74] Ibid.
[75] "Market Statistics." *Greater Chattanooga Realtors*, https://www.gcar.net/consumer-tools/market-statistics. Accessed 25 Feb. 2022.
[76] Ibid.

2019, and 2020 was $165,250, $185,000, and $209,542, respectively.[77] From 2018 to 2020, there was a 26.8 percent increase in the median sales price for a home in Catoosa County.

Furthermore, the rise in home prices in the assessment area indicates that homeownership for low- and moderate-income families is becoming less affordable. Using the assumption that a borrower can obtain a loan for approximately three times the borrower's annual income and using 2020 FFIEC median family income figures for each county in the assessment area, affordable homes would be priced at $152,586 or below for Walker County, $178,278 or below for Catoosa County, and $185,661 for Hamilton County.[78] As stated previously, the median sales price for a home in 2020 was $159,000 for Walker County, $209,542 for Catoosa County, and $259,900 for Hamilton County.

Demographic Characteristics by Census Tract

The following table presents key demographic and business information used to help develop a performance context for the assessment area. The data reflects the 2020 FFIEC census data and the 2020 Dun & Bradstreet data used to analyze the bank's CRA performance. Certain components of the data in the table are discussed in this evaluation as they apply to specific parts of the analysis.

[77] Ibid.
[78] According to 2020 FFIEC census data, the median family income was $50,862 for Walker County, $59,426 for Catoosa County, and $61,887 for Hamilton County.

Combined Demographics Report

Assessment Area: Multi Chattanooga

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	10	9.4	6,571	5.3	2,965	45.1	25,843	20.8
Moderate-income	20	18.9	22,785	18.3	3,903	17.1	21,344	17.2
Middle-income	43	40.6	50,321	40.5	5,154	10.2	25,158	20.3
Upper-income	31	29.2	44,551	35.9	2,147	4.8	51,883	41.8
Unknown-income	2	1.9	0	0	0	0	0	0
Total Assessment Area	**106**	**100.0**	**124,228**	**100.0**	**14,169**	**11.4**	**124,228**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	14,399	3,725	3	25.9	7,893	54.8	2,781	19.3
Moderate-income	42,524	21,181	17	49.8	15,264	35.9	6,079	14.3
Middle-income	85,213	51,254	41.2	60.1	24,607	28.9	9,352	11
Upper-income	68,419	48,325	38.8	70.6	13,873	20.3	6,221	9.1
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**210,555**	**124,485**	**100.0**	**59.1**	**61,637**	**29.3**	**24,433**	**11.6**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1,599	6.8	1,334	6.2	259	14.6	6	3.8
Moderate-income	3,989	17	3,596	16.7	369	20.9	24	15.1
Middle-income	9,182	39.2	8,507	39.5	622	35.2	53	33.3
Upper-income	8,640	36.9	8,063	37.5	504	28.5	73	45.9
Unknown-income	36	0.2	18	0.1	15	0.8	3	1.9
Total Assessment Area	**23,446**	**100.0**	**21,518**	**100.0**	**1,769**	**100.0**	**159**	**100.0**
	Percentage of Total Businesses:			**91.8**		**7.5**		**.7**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	5	2.1	5	2.1	0	0	0	0
Moderate-income	39	16	38	15.8	1	50	0	0
Middle-income	110	45.3	110	45.6	0	0	0	0
Upper-income	89	36.6	88	36.5	1	50	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**243**	**100.0**	**241**	**100.0**	**2**	**100.0**	**0**	**.0**
	Percentage of Total Farms:			**99.2**		**.8**		**.0**

2020 FFIEC Census Data and 2020 D&B Information

Credit and Community Development Needs

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

Based on information obtained from a community contact specializing in affordable housing, the lack of funding for housing programs is the primary obstacle in providing affordable housing for low- and moderate-income residents. Per the contact, mismanagement and decreases in funding have led to the shuttering of several housing nonprofits. By her estimates, funding from Housing and Urban Development's Home Program decreased from around $20.0 million in former years, to around $2.0 to $2.5 million in recent years. Another concern facing affordable housing is the lack of contractors available to complete affordable home development and roof replacement projects. Many contractors have either gone out of business or chosen to work primarily on new home construction that is geared towards wealthier residents. With regards to general banking and credit needs, the contact stated that many residents from low- and moderate-income neighborhoods are unbanked and utilize check-cashing facilities and payday lenders. Mortgage products of highest need in the area include small dollar, low-cost mortgage loans for home repairs, home purchase products that also include additional financing for repairs, home purchase loans, and down payment assistance programs. The contact stated that affordable housing stock in the city, especially in low-income areas, is older and many homes need updating and repairs. This further underscores the need for small dollar, affordable home mortgage products.

The following were the opportunities for bank participation brought forward during the discussion:

- As mentioned, there is need for low-interest/low-fee small dollar consumer loans and affordable products that help re-establish credit, which banks should consider offering directly or in partnership with area organizations.
- There is opportunity for banks to offer FHA 203K programs or similar products to assist new homeowners needing additional funds to make repairs to existing housing stock, especially in the low- and moderate-income areas mentioned.
- She indicated due to low wages, there is need for down payment assistance for low- and moderate-income individuals and families transitioning to first homes.
- While the number of affordable housing organizations has decreased in the area, there are still opportunities to partner with CCHDO and the Chattanooga Habitat for Humanity, Chattanooga Urban League, and Chattanooga Neighborhood Enterprise.

Based on information obtained from a contact specializing in local economic development, lack of adequate staff to assist with technical assistance is one of the primary barriers in serving the needs of start-ups and small businesses. Generally, technical assistance ranges from assisting clients in obtaining permits/licenses and providing financial education, to helping entrepreneurs and businesses build strategic plans and set up various accounting tools. The contact emphasized the need for small dollar business loans (under $50,000) to assist business start-ups and early-stage businesses seeking to grow their operations. Although the contact believes the

Chattanooga area is generally small business friendly, he still believes the following barriers exist for business start-ups:

- Smaller businesses have difficulty raising equity (usually collateral) to access capital for business expansion.
- Small businesses are debt averse and look for angel investors before seeking out credit through banks (this is a barrier because angel investors will not guarantee future loans).
- Entrepreneurs and start-up businesses don't always have a full understanding of how credit—especially commercial credit—works (i.e., importance of financial statements, business strategies, debt servicing ratios, etc.).

With regards to opportunities for participation by local financial institutions, the contact noted that local CDFIs and other nonprofits would benefit from loans and investments from banks. Banks could also help organize and administer a revolving micro loan fund, per the contact. In addition, there are opportunities for banks to lend their staff resources for financial literacy programs and one-on-one small business counseling. The contact also mentioned Tax Increment Financing (TIF) and Payment in Lieu of Tax (PILOT) opportunities.

The contacts discussed the effects the COVID-19 pandemic on the area. Both contacts mentioned that Chattanooga has not been impacted as much economically as other areas due to the high number of jobs in the healthcare industry. The contacts explained that the pandemic had a great impact on the food and the hospitality industries. Per one contact, there were some disruptions in the manufacturing industry, but the effect on those businesses was not permanent. The other contact noted that banks were active in providing Paycheck Protection Program loans during the pandemic.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE CHATTANOOGA TN-GA MULTISTATE ASSESSMENT AREA

LENDING TEST

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

The analysis included 2,080 HMDA-reportable loans and 1,001 CRA small business loans reported by the bank in the Chattanooga assessment area during the review period. Therefore, HMDA-reportable lending received greater weight in determining the bank's lending test rating in the assessment area. Additionally, greater weight was assigned to home refinance loans over the other HMDA products given their relative share of all HMDA lending in this assessment area.

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

Geographic Distribution of Loans

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

Home Purchase Loans

Of the 2,080 HMDA-reportable loans analyzed, 557 loans (26.8 percent) were home purchase loans. Of the total home purchase loans made, 14 loans (2.5 percent) were located in low-income tracts, and 70 loans (12.6 percent) were located in moderate-income tracts.

Home purchase lending in low-income tracts is adequate. From 2018 through 2020, Regions Bank's home purchase lending in low-income tracts (2.5 percent) was similar to the percentage of owner-occupied units (3.0 percent) in these tracts. In 2018, the bank's home purchase lending in low-income tracts (2.5 percent) was similar to the aggregate lending performance (2.5 percent) in these tracts. In 2019, Regions Bank's home purchase lending in low-income tracts (2.0 percent) was below the aggregate lending performance (3.1 percent) in these tracts. In 2020, the bank's home purchase lending in low-income tracts (3.0 percent) was slightly above the aggregate lending performance (2.4 percent) in these tracts.

Home purchase lending in moderate-income tracts is poor. From 2018 through 2020, Regions Bank's home purchase lending in moderate-income tracts (12.6 percent) was similar to the percentage of owner-occupied units (17.0 percent) in these tracts. In 2018, the bank's home purchase lending in moderate-income tracts (11.9 percent) was slightly below the aggregate lending performance (14.6 percent) in these tracts. In 2019, Regions Bank's home purchase lending in moderate-income tracts (12.4 percent) was slightly below the aggregate lending performance (14.7 percent) in these tracts. In 2020, the bank's home purchase lending in moderate-income tracts (13.2 percent) was slightly below the aggregate lending performance (15.4 percent) in these tracts.

Home Refinance Loans

Regions Bank made 915 home refinance loans from 2018 through 2020, which represents 44.0 percent of the HMDA-reportable loans analyzed. Of the total home refinance loans made, 16 loans (1.7 percent) were located in low-income tracts, and 114 loans (12.5 percent) were located in moderate-income tracts.

Home refinance lending in low-income tracts is adequate. From 2018 through 2020, Regions Bank's home refinance lending in low-income tracts (1.7 percent) was below the percentage of owner-occupied units (3.0 percent) in these tracts. In 2018, the bank's home refinance lending in low-income tracts (2.3 percent) was similar to the aggregate lending performance (2.3 percent) in these tracts. In 2019, Regions Bank's home refinance lending in low-income tracts (0.9 percent) was below the aggregate lending performance (1.8 percent) in these tracts. In 2020, the bank's home refinance lending in low-income tracts (1.9 percent) was slightly above the aggregate lending performance (1.7 percent) in these tracts.

Home refinance lending in moderate-income tracts is adequate. From 2018 through 2020, Regions Bank's home refinance lending in moderate-income tracts (12.5 percent) was similar to the percentage of owner-occupied units (17.0 percent) in these tracts. In 2018, the bank's home refinance lending in moderate-income tracts (14.9 percent) was slightly above the aggregate lending performance (13.2 percent) in these tracts. In 2019, Regions Bank's home refinance lending in moderate-income tracts (10.7 percent) was similar to the aggregate lending performance (11.9 percent) in these tracts. In 2020, the bank's home refinance lending in moderate-income tracts (12.1 percent) was above the aggregate lending performance (9.6 percent) in these tracts.

Home Improvement Loans

Regions Bank made 608 home improvement loans from 2018 through 2020, which represents 29.2 percent of the HMDA-reportable loans analyzed. Of the total home improvement loans made, 11 loans (1.8 percent) were located in low-income tracts, and 67 loans (11.0 percent) were located in moderate-income tracts.

Home improvement lending in low-income tracts is poor. From 2018 through 2020, Regions Bank's home improvement lending in low-income tracts (1.8 percent) was below the percentage of owner-occupied units (3.0 percent) in these tracts. In 2018, the bank's home improvement lending in low-income tracts (2.1 percent) was slightly above the aggregate lending performance (1.9 percent) in these tracts. In 2019, Regions Bank's home improvement lending in low-income tracts (1.7 percent) was below the aggregate lending performance (3.1 percent) in these tracts. In 2020, the bank's home improvement lending in low-income tracts (1.6 percent) was below the aggregate lending performance (2.8 percent) in these tracts.

Home improvement lending in moderate-income tracts is adequate. From 2018 through 2020, Regions Bank's home improvement lending in moderate-income tracts (11.0 percent) was below the percentage of owner-occupied units (17.0 percent) in these tracts. In 2018, the bank's home improvement lending in moderate-income tracts (12.1 percent) was similar to the aggregate lending performance (12.8 percent) in these tracts. In 2019, Regions Bank's home improvement lending in moderate-income tracts (11.2 percent) was slightly below the aggregate lending performance (12.7 percent) in these tracts. In 2020, the bank's home improvement lending in moderate-income tracts (9.7 percent) was similar to the aggregate lending performance (9.8 percent) in these tracts.

Small Business Loans

Regions Bank made 1,001 small business loans in the assessment area from 2018 through 2020. Of the total number of small business loans made, 80 loans (8.0 percent) were located in low-income tracts, and 194 loans (19.4 percent) were located in moderate-income tracts.

Small business lending in low-income tracts is adequate. From 2018 through 2020, Regions Bank's small business lending in low-income tracts (8.0 percent) was above the percentage of businesses (6.8 percent) in these tracts. In 2018, the bank's small business lending in low-income tracts (8.1 percent) was similar to the aggregate lending performance (7.9 percent) in these tracts. In 2019, Regions Bank's small business lending in low-income tracts (10.7 percent) was slightly above the aggregate lending performance (8.7 percent) in these tracts. In 2020, the bank's small business lending in low-income tracts (7.3 percent) was slightly below the aggregate lending performance (8.4 percent) in these tracts.

Small business lending in moderate-income tracts is good. From 2018 through 2020, Regions Bank's small business lending in moderate-income tracts (19.4 percent) was above the percentage of businesses (17.0 percent) in these tracts. In 2018, the bank's small business lending in moderate-income tracts (19.1 percent) was slightly above the aggregate lending performance (15.3 percent) in these tracts. In 2019, Regions Bank's small business lending in moderate-income tracts (23.3 percent) was significantly above the aggregate lending performance (14.9 percent) in these tracts. In 2020, the bank's small business lending in moderate-income tracts (18.5 percent) was slightly above the aggregate lending performance (15.1 percent) in these tracts.

Lending to Borrowers of Different Incomes and Businesses of Different Sizes

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

Home Purchase Loans

Home purchase lending to low-income borrowers is adequate. From 2018 through 2020, Regions Bank's home purchase lending to low-income borrowers (7.4 percent) was below the percentage of low-income families (20.8 percent). In 2018, the bank's home purchase lending to low-income borrowers (6.9 percent) was significantly above the aggregate lending performance (4.4 percent) to these borrowers. In 2019, the Regions Bank's home purchase lending to low-income borrowers (7.0 percent) was similar to the aggregate lending performance (7.7 percent) to these borrowers. In 2020, the bank's home purchase lending to low-income borrowers (8.1 percent) was similar to the aggregate lending performance (8.0 percent) to these borrowers.

Home purchase lending to moderate-income borrowers is adequate. From 2018 through 2020, Regions Bank's home purchase lending to moderate-income borrowers (17.6 percent) was above the percentage of moderate-income families (17.2 percent). In 2018, the bank's home purchase lending to moderate-income borrowers (16.4 percent) was similar to the aggregate lending performance (17.5 percent) to these borrowers. In 2019, Regions Bank's home purchase lending to moderate-income borrowers (15.4 percent) was slightly below the

aggregate lending performance (20.6 percent) to these borrowers. In 2020, the bank's home purchase lending to moderate-income borrowers (20.8 percent) was similar to the aggregate lending performance (22.8 percent) to these borrowers.

Home Refinance Loans

Home refinance lending to low-income borrowers is excellent. From 2018 through 2020, Regions Bank's home refinance lending to low-income borrowers (10.9 percent) was below the percentage of low-income families (20.8 percent). In 2018, the bank's home refinance lending to low-income borrowers (11.3 percent) was above the aggregate lending performance (7.8 percent) to these borrowers. In 2019, Regions Bank's home refinance lending to low-income borrowers (13.1 percent) was significantly above the aggregate lending performance (8.5 percent) to these borrowers. In 2020, the bank's home refinance lending to low-income borrowers (9.8 percent) was significantly above the aggregate lending performance (4.9 percent) to these borrowers.

Home refinance lending to moderate-income borrowers is good. From 2018 through 2020, Regions Bank's home refinance lending to moderate-income borrowers (18.7 percent) was above the percentage of moderate-income families (17.2 percent). In 2018, the bank's home refinance lending to moderate-income borrowers (19.9 percent) was above the aggregate lending performance (15.8 percent) to these borrowers. In 2019, Regions Bank's home refinance lending to moderate-income borrowers (18.7 percent) was above the aggregate lending performance (14.7 percent) to these borrowers. In 2020, the bank's home refinance lending to moderate-income borrowers (18.1 percent) was above the aggregate lending performance (13.9 percent) to these borrowers.

Home Improvement Loans

Home improvement lending to low-income borrowers is adequate. From 2018 through 2020, Regions Bank's home improvement lending to low-income borrowers (8.7 percent) was below the percentage of low-income families (20.8 percent). In 2018, the bank's home improvement lending to low-income borrowers (4.7 percent) was below the aggregate lending performance (6.4 percent) to these borrowers. In 2019, Regions Bank's home improvement lending to low-income borrowers (11.2 percent) was slightly above the aggregate lending performance (9.6 percent) to these borrowers. In 2020, the bank's home improvement lending to low-income borrowers (9.7 percent) was above the aggregate lending performance (7.6 percent) to these borrowers.

Home improvement lending to moderate-income borrowers is adequate. From 2018 through 2020, Regions Bank's home improvement lending to moderate-income borrowers (17.1 percent) was similar to the percentage of moderate-income families (17.2 percent). In 2018, the bank's home improvement lending to moderate-income borrowers (12.6 percent) was similar to the aggregate lending performance (12.7 percent) to these borrowers. In 2019, Regions Bank's home improvement lending to moderate-income borrowers (17.6 percent) was similar to the aggregate lending performance (17.1 percent) to these borrowers. In 2020, the bank's home improvement lending to moderate-income borrowers (21.1 percent) was above the aggregate lending performance (16.7 percent) to these borrowers.

Small Business Loans

The distribution of small business loans to businesses of different sizes is good. From 2018 through 2020, 59.7 percent of the bank's small business loans were originated to businesses with revenues of $1 million or less. By comparison, 91.8 percent of total businesses in the assessment area are classified as small businesses. In 2018, the bank's small business lending to small businesses (66.5 percent) was significantly above the aggregate lending performance (43.1 percent) to these businesses. In 2019, the bank's small business lending to small businesses (61.6 percent) was above the aggregate lending performance (42.7 percent) to these businesses. In 2020, the bank's small business lending to small businesses (57.0 percent) was significantly above the aggregate lending performance (37.8 percent) to these businesses. Lastly, 90.3 percent of small business loans were originated in amounts of $250,000 or less, indicating a willingness to lend in the smaller amounts that are typically requested by small businesses.

Community Development Lending

Regions Bank makes a relatively high level of community development loans in the Chattanooga assessment area. During the review period, the bank originated or renewed four community development loans totaling $18.1 million and 72 community development PPP loans totaling $20.2 million. Specifically, the bank originated or renewed $16.8 million in affordable housing initiatives; $15.8 million towards revitalization and stabilization efforts both through the PPP and outside of the PPP; and $5.7 million to support economic development.

Most of the qualified loans were impactful and responsive to assessment area needs. Additionally, the bank's current lending by number of loans and dollar volume exceeds performance by most peers in this market while lagging behind the leader in the market. Additionally, the assessment area also benefits from statewide loans detailed later under the state of Tennessee.

Some of the most impactful loans directly benefiting the assessment area include:

- Three loans totaling $16.9 million for new construction of apartments using LIHTCs. The loans were originated as construction and bridge financing in various phases of the LIHTC projects. The three projects were designed to create 281 new units of affordable housing for low-income individuals and/or families throughout the assessment area.

- One loan to a statewide CDFI for financing small businesses in rural communities throughout Tennessee. Regions Bank allocated $1.2 million of the loan directly to small businesses in Chattanooga.

- A $14,000 loan made through the PPP to a nonprofit homeless shelter.

- Approximately 50 percent of the community development PPP loans in this assessment area were originated to nonprofits. This is particularly responsive given the needs of nonprofits and the unique challenges faced by nonprofits during the pandemic.

INVESTMENT TEST

Regions Bank's investment test rating in the Chattanooga multistate assessment area is outstanding. The bank made an excellent level of investments and contributions totaling $44.9 million in the assessment area. The bank's investments (excluding contributions) totaled $44.5 million, of which $33.2 million (74.5 percent) were new investments acquired during the review period. All of the bank's investments during the review period provided financing for affordable housing. The bank invested $20.5 million in mortgage-backed securities secured by loans for multifamily rental housing and mortgages to LMI homeowners. Additionally, the bank invested $12.5 million in two LIHTC projects that provided 265 units of affordable housing. The bank also held investments from prior review periods, including an investment in a LIHTC project in 2018 that provided about 76 units of affordable housing and had a book value at the end of the evaluation period of approximately $7.0 million. The remaining prior period investments were LIHTC investments and mortgage-backed securities. Regions Bank made $393,600 in contributions that demonstrated responsiveness to credit and community development needs in the Chattanooga assessment area. Specifically, the bank provided grants totaling $280,600 to organizations that provide community services targeted to low- and moderate-income individuals, $96,000 to promote economic development, and $17,000 for affordable housing. Overall, approximately $123,200 in donations were responsive to the COVID-19 pandemic, providing support for organizations providing emergency and recovery assistance to LMI individuals, small businesses, and nonprofits. Examples of notable donations include:

- Contributions totaling $76,000 to a nonprofit organization that provided grants and technical assistance to small businesses during the COVID-19 pandemic;
- $10,000 to a nonprofit organization to support a new workforce development program to respond to changes in the workplace due to the COVID-19 pandemic;
- $11,000 in grants to an organization that provides entrepreneurship training and related programs for women, minorities, youth, and residents of low-income communities; and
- $7,500 to a CDFI to support the Money School, which is a series of workshops focused on topics such as managing credit and homeownership counseling.

SERVICE TEST

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

Retail Services

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

The distribution of 18 branch offices and 19 full-service ATMs as of December 31, 2020, was compared to the distribution of households and businesses among the tract categories within the assessment area. The bank had one branch in a low-income tract. The percentage of branches in low-income tracts was slightly less than the percentage of households and businesses in the same geography: 6.2 percent of households and 6.8 percent of businesses were located in low-income census tracts compared to 5.6 percent of the bank's branches. The

proportion ofthe bank's branches in moderate-income tracts, however, was greater than the percentage of households and businesses in the same geography: 22.2 percent of total branches were in moderate-income tracts compared to 19.6 percent of households and 17.0 percent of businesses. Overall, the bank's retail delivery systems are reasonably accessible to the bank's geographies and individuals of different income levels.

The bank's hours and services do not vary in a way that inconveniences the multi-state Chattanooga assessment area, particularly low- and moderate-geographies and/or low- and moderate-individuals. During the review period, Regions Bank did not open any branches or full-service ATMs. However, the bank closed one branch and one full-service ATM in a moderate-income tract. Overall, the bank's record of opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, particularly to low- and moderate-income geographies and individuals in the assessment area.

Geographic Distribution of Branches & ATMS

Assessment Area: Multi Chattanooga

Tract Category	Branches							ATMs												Demographics			
	Total Branches				Drive thrus	Extend-ed Hours	Week-end Hours	Total ATMs			Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses
			Open	Closed									Open	Closed			Open	Closed				
	#	%	#	#	#	#	#		#	%	#	%	#	#	#	%	#	#	#	%	%	%
Low	1	5.6%	0	0	1	1	0	Total	3	12.5%	1	5.3%	0	0	2	40.0%	0	0	10	9.4%	6.2%	6.8%
DTO	0		0	0				SA	2		0		0	0	2		0	0				
Moderate	4	22.2%	0	1	4	4	1	Total	5	20.8%	4	21.1%	0	1	1	20.0%	0	0	20	18.9%	19.6%	17.0%
DTO	0		0	0				SA	1		0		0	0	1		0	0				
Middle	4	22.2%	0	0	4	4	2	Total	4	16.7%	4	21.1%	0	0	0	0.0%	0	0	43	40.6%	40.8%	39.2%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Upper	9	50.0%	0	0	9	9	4	Total	12	50.0%	10	52.6%	0	0	2	40.0%	0	0	31	29.2%	33.4%	36.9%
DTO	0		0	0				SA	2		1		0	0	1		0	0				
Unknown	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	2	1.9%	0.0%	0.2%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Total	18	100.0%	0	1	18	18	7	Total	24	100.0%	19	100.0%	0	1	5	100.0%	0	0	106	100.0%	100.0%	100.0%
DTO	0		0	0				SA	5		1		0	0	4		0	0				

2020 FFIEC Census Data, 2020 D&B Info, and 2015 ACS Data
Closed branches/ATMs are only included in "closed" columns and are not included in any other totals.
DTO - Drive thru only is a subset of total branches
SA = Stand Alone ATM is a subset of total ATMs

Community Development Services

Regions Bank provides an adequate level of community development services in the Chattanooga multistate assessment area. During the review period, Regions Bank employees provided 47 service activities for a total of 442 service hours in various capacities to qualified organizations. Bank employees engaged in providing financial education and board service or committee membership with a variety of organizations that provide community services in low- and moderate-income geographies and for low- and moderate-income individuals. Of the total qualified service hours, 161 hours were committed to adult and youth financial education and homebuyer training through partnerships with various schools and community organizations. Additionally, 263 hours were served as board or committee members for various qualified nonprofit organizations. Bank employees provided technical assistance to two nonprofit organizations during the review period, one to assist with a Federal Home Loan Bank affordable housing application and another to assist with community engagement meetings. Overall, the bank's activities exhibited adequate responsiveness to community development needs in the assessment area.

CRA RATING FOR COLUMBUS GA-AL MULTISTATE: SATISFACTORY

The Lending Test is rated: High Satisfactory
The Investment Test is rated: Outstanding
The Service Test is rated: Needs to Improve

Major factors supporting the rating include the following:

- The geographic distribution of loans reflects good penetration throughout the assessment area, and the distribution of loans by borrower income reflects good penetration among customers of different income levels and businesses of different revenue sizes.

- The bank is a leader in making community development loans in its Columbus multistate assessment area.

- The bank provides an excellent level of qualified community development investments and grants that are responsive to community development needs of the Columbus multistate assessment area.

- Retail services may be considered unreasonably inaccessible to portions of the bank's geographies and individuals of different income levels in the assessment area.

- The bank provides a limited level of community development services throughout the assessment area.

SCOPE OF EXAMINATION

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

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

Overview

The Columbus multistate assessment area consists of Muscogee County in Georgia and Russell County in Alabama, which are two of the seven counties that make up the multistate Columbus, GA-AL MSA. As of June 30, 2020, Regions Bank operated three branches in the assessment area, which accounted for 0.2 percent of the institution's total deposits and 0.1 percent of the bank's total HMDA-reportable and CRA small business loans (by dollar).

Regions operates in a highly competitive environment in the Columbus assessment area. According to the June 30, 2020, FDIC Summary of Deposits Report, Regions Bank ranked 4th out of 12 financial institutions with $187 million in deposits and 1.5 percent of the market share. Synovus Bank is the market leader, with 73.6 percent of the market share of total deposits, followed by Truist Bank (12.4 percent) and Wells Fargo Bank (6.8 percent).[79]

In 2018, Regions Bank ranked 27th out of 246 HMDA reporters, originating 0.7 percent of total HMDA loans in the assessment area. In 2019 and 2020, Regions Bank ranked 36th (out of 263 reporters) and 30th (out of 290 reporters), originating 0.6 percent of total HMDA loans in the assessment area for both years. Synovus and Wells Fargo Bank held the top spots among the HMDA reporters in the assessment areas for all three years.

For small business lending in the assessment area, Regions Bank ranked 19th out of 80 CRA reporters with 0.8 percent of loans generated in 2018. In 2019, Regions Bank ranked 18th out of 77 CRA reporters, again with 0.8 percent of loans generated. In 2020, Regions Bank ranked 10th out of 91 CRA reporters, with 2.0 percent of the loans generated. Synovus Bank and American Express have been the leaders among all CRA reporters for the three-year review period.

Population and Income Characteristics

The Columbus assessment area experienced 9.5 percent population growth[80] between 2010 and 2020, in line with the growth of 10.0 percent for the State of Georgia[81] and slightly higher than the national growth rate of 7.4 percent[82] for this same period. Russell County experienced an 11.0 percent increase in population between 2010 and 2020.[83] Phenix City is the most populous city in Russell County, with a population of 38,816 in 2020.[84] Phenix City saw a population increase of 18.3 percent between 2010 through 2020.[85] Muscogee County, which is the more populous of the two counties, saw a 9.0 percent increase in population over this same period.[86] The city of Columbus, located in Muscogee County, has a population of 206,922 in 2020, representing an 8.9 percent increase in population over 2010.[87]

According to the 2020 FFIEC census data, the assessment area contains 66 census tracts: 11 low-income tracts (16.7 percent), 21 moderate-income tracts (31.8 percent), 20 middle-income tracts (30.3 percent), 13 upper-income tracts (19.7 percent) and one unknown-income tracts (1.5 percent). Stewart and Talbot counties in Georgia were added to the MSA in 2019, which affected income statistics and classifications for the MSA.

[79] "Offices and Deposits of All FDIC-Insured Deposit Market Share Report." *Federal Deposit Insurance Corporation, 30 June 2020*, https://www7.fdic.gov/sod/sodMarketRpt.asp?barltem=2. Accessed 4 Apr. 2022.
[80] "Population." *PolicyMap*, https://www.policymap.com. Based on data from the US Census Bureau. Accessed 5 Apr. 2022.
[81] "Quick Facts." *US Census Bureau*, https://www.census.gov/quickfacts/fact/table/GA/PST045221. Accessed 5 Apr. 2022.
[82] "Quick Facts." *US Census Bureau*, https://www.census.gov/quickfacts/fact/table/US/PST045221. Accessed 5 Apr. 2022.
[83] "Quick Facts." *US Census Bureau*, https://www.census.gov/quickfacts/fact/table/russellcountyalabama/PST045221. Accessed 5 Apr. 2022.
[84] Population." *PolicyMap*, https://www.policymap.com. Based on data from the US Census Bureau. Accessed 12 Apr. 2022.
[85] Ibid.
[86] "QuickFacts." *US Census Bureau*, https://www.census.gov/quickfacts/fact/table/muscogeecountygeorgia/PST045221. Accessed 5 Apr. 2022.
[87] "Population." *PolicyMap*, https://www.policymap.com/. Based on data from the US Census Bureau. Accessed 12 Apr. 2022.

Consequently, the 2018 FFIEC census data showed a slight difference in tract distribution: 11 low-income tracts (16.7 percent), 22 moderate-income tracts (33.3 percent), 19 middle-income tracts (28.8 percent), 13 upper-income tracts (19.7 percent), and one unknown-income tract (1.5 percent).
For purposes of classifying borrower income, this evaluation uses the FFIEC estimated median family income. The following table sets forth the estimated median family income for 2018 through 2020 for the Columbus MSA and provides a breakdown of the range of estimated family income for each income category (low, moderate, middle, and upper).

Borrower Income Levels
Columbus, GA-AL MSA

FFIEC Estimated Median Family Income		Low	Moderate	Middle	Upper
		0 - 49.99%	50% - 79.99%	80% - 119.99%	120% - & above
2018	**$56,000**	0 - $27,999	$28,000 - $44,799	$44,800 - $67,199	$67,200 - & above
2019	**$57,400**	0 - $28,699	$28,700 - $45,919	$45,920 - $68,879	$68,880 - & above
2020	**$59,100**	0 - $29,549	$29,550 - $47,279	$47,280 - $70,919	$70,920 - & above

As shown, the median family income for the Columbus MSA increased from $56,000 in 2018 to $59,100 in 2020. Of the two counties comprising the assessment area, Russell County had the lowest median family income of $42,208[88]. For Muscogee County, the median family income was $47,418.[89] Additionally, 40.3 percent of the families living in the MSA were considered low- to moderate-income in 2018.[90] After the addition of Stewart and Talbot counties to the MSA in 2019, the percentage of families considered low- to moderate-income remain unchanged.[91]

Regarding poverty, the 2018 FFIEC census data showed that 16.1 percent of families in the assessment area lived in poverty and that statistic remained unchanged from 2019 through 2020. Between 2015 through 2019, 15.8 percent of families in Russell County were below the poverty line, while Muscogee County saw a similar percentage of 16.0 percent of families living in poverty.[92] The percentage of families living in poverty in the assessment area is higher than the percentage of families living in poverty in the State of Alabama and Georgia at 12.3 percent and 11.3 percent, respectively.[93]

A significant percentage of families in low- and moderate-income areas in the assessment area live below the poverty level. According to 2018 FFIEC census data, 52.2 percent of families in low-income tracts and 20.8 percent of families in moderate-income tracts live below the poverty line. After Stewart and Talbot counties

[88] "Quick Facts." *U.S. Census Bureau,* https://www.census.gov/quickfacts/fact/table/GA,muscogeecountygeorgia,russellcountyalabama/PST045221. Accessed 6 Apr. 2022.
[89] Ibid.
[90] FRB Atlanta calculations of 2018 and 2020 FFIEC Census Data.
[91] Ibid.
[92] "Estimated Percent of All Families that Live in Poverty, between 2015-2019." *Policy Map*, https://www.policymap.com. Based on data from United States Census Bureau. Accessed 6 Apr. 2022.
[93] Ibid.

were added to the MSA in 2019, the 2020 FFIEC census tract data shows that the percentage of families in low- and moderate-income tracts living below the poverty line remained unchanged. The significant percentage of families living below the poverty level in low- and moderate-income tracts may limit lending opportunities in those geographies.

Economic Conditions

The Columbus GA-AL MSA includes counties located in the states of Alabama and Georgia. Russell County in Alabama is in the eastern south-central section of Alabama. It borders the state of Georgia with the Chattahoochee River running between the two states.[94] Phenix City is the seat of economic activity in Russell County. Muscogee County in Georgia lies in the central western section of Georgia and borders the state of Alabama. In 1971, the City of Columbus merged with Muscogee County to create Georgia's first consolidated government.[95]

Because of their proximity and geographical location, Phenix City, Alabama, and Columbus, Georgia, share similar economic trends and are interconnected through the major employers in the area. Government, defense, manufacturing, education and health services, and trade and transportation are the major industries in the area.[96] Fort Benning, TSYS, Aflac, and Pratt and Whitney are a few of the major employers in the area.[97,98] As of December 2020, Fort Benning is the top employer with around 45,000 employees, followed by TSYS with 4,000 employees, and AFLAC with around 3,000 employees.[99] In Phenix City, Columbus Regional Healthcare is a big employer with 4,000 employees.[100] In Columbus, Muscogee County School District is a major employer with around 5,500 employees.[101] Lastly, Synovus Bank[102] and AFLAC[103] are headquartered in Columbus.

Furthermore, the high school graduation rate of Phenix City is 86.5 percent and 89.6 percent for Columbus.[104] Both cities have graduation rates that are in line with the national rate of 88.5 percent.[105] With a high percentage of high school graduates and a median population age of around 34 years[106] for both cities, there is a good labor pool for employers to tap into in the assessment area.

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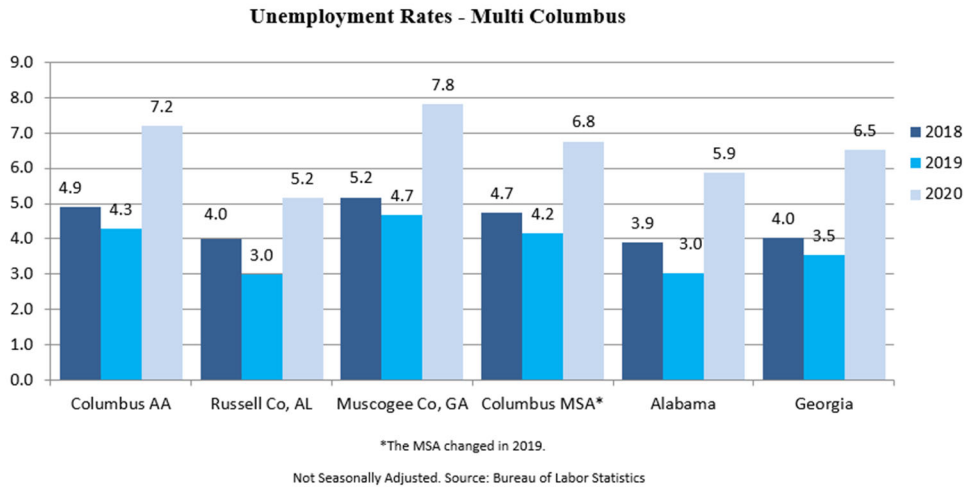
[94] "About Russell County." *Russell County-Alabama*, https://rcala.com/about-russell-county/. Accessed 7 Apr. 2022.
[95] "Office of the Mayor." *Columbus, Georgia*, https://www.columbusga.gov/Mayor/. Accessed 7 Apr. 2022.
[96] "Columbus, GA-AL, Area Economic Summary." *U.S. Bureau of Labor Statistics*, https://www.bls.gov/regions/southeast/ga_columbus_msa.htm#eag. Accessed 7 Apr. 2022.
[97] "Major Employers." *Phenix City, Alabama*, https://phenixcityal.us/edo/why-phenix-city/major-employers/. Accessed 7 Apr. 2022.
[98] "Major Employers." *Choose Columbus, Georgia*, http://www.choosecolumbusga.com/site-selectors/major-employers/p/item/7367. Accessed 7 Apr. 2022.
[99] Ibid.
[100] "Major Employers." *Phenix City, Alabama*, https://phenixcityal.us/edo/why-phenix-city/major-employers/. Accessed 7 Apr. 2022.
[101] "Major Employers." *Choose Columbus, Georgia*, http://www.choosecolumbusga.com/site-selectors/major-employers/p/item/7367. Accessed 7 Apr. 2022.
[102] "Welcome to Columbus." Synovus, https://www.synovus.com/local/columbus-ga/. Accessed 7 Apr. 2022.
[103] "AFLAC Locations." AFLAC, https://careers.aflac.com/content/Aflac-Locations/?locale=en_US. Accessed 7 Apr. 2022.
[104] "Quick Facts." *U.S. Census Bureau*, https://www.census.gov/quickfacts/fact/table/US,columbuscitygeorgia,phenixcitycityalabama/EDU635220. Accessed 12 Apr. 2022.
[105] Ibid.
[106] "Estimated Median Age of All People, between 2015-2019." *PolicyMap*, https://www.policymap.com/. Based on data from the US Census Bureau. Accessed 12 Apr. 2022.

The Columbus AL-GA MSA felt the impact of the COVID-19 pandemic like other parts of the country. With changes to the working conditions, Shelter-In-Place,[107] closure of restaurants, online schooling and reduced work hours by employers, unemployment increased during the initial months of 2020 and decreased from the initial increase towards the end of 2020 as businesses started putting more COVID safety protocols in place.



As shown in the chart above, in 2020, the state of Georgia had an unemployment rate of 6.5 percent, and the state of Alabama had an unemployment rate of 5.9 percent. While Russell County experienced an unemployment rate of 5.2 percent, lower than the state of Alabama, this was not the case with Muscogee County. Muscogee County experienced an unemployment rate of 7.8 percent, which was higher than the state of Georgia's unemployment rate. The COVID-19 pandemic accelerated the increase in unemployment, particularly due the furloughs in the hospitality industry. Valley Hospitality in Columbus is one example of having to furlough a large amount of its workforce after closing all nine of its hotels and two of three of its restaurants, during the initial phase of the pandemic.[108]

Since the start of the pandemic, companies have been expanding and adding jobs in the Columbus GA-AL MSA. In December 2020, Path-Tec, a healthcare logistics and supply chain company, announced adding 350 jobs in the area.[109] Hyundai TRANSYS, an affiliate of car manufacturer Hyundai, is expanding its seating manufacturing

[107] "See Which States and Cities Have Told Residents to Stay at Home." *The New York Times*, 20 Apr. 2020, https://www.nytimes.com/interactive/2020/us/coronavirus-stay-at-home-order.html. Accessed 7 Apr. 2022.
[108] "Columbus Workforce Continues to See COVID-19 Impact Months after the Economy Shutdown." *WVTM News*, https://www.wtvm.com/2020/09/02/workforce-continues-see-covid-impact-months-after-economy-shutdown/. Accessed 8 Apr. 2022.
[109] "Columbus Healthcare Company to Add 350 Jobs as Business Spikes During COVID-19 Pandemic." *WRBL News*, https://www.wrbl.com/news/business/columbus-healthcare-company-to-add-350-jobs-as-business-spikes-during-covid-19-pandemic/. Accessed 8 Apr. 2022.

operations in West Point, Georgia.[110] JinTech, a South Korean automotive parts manufacturer, announced plans to open a facility in West Point.[111]

In the assessment area, small businesses have access to resources they can use to help start up a business or expand an existing organization. For example, the Columbus Chamber of Commerce works with the strategic partners to provide local businesses with information, programs, services, and initiatives.[112] Additionally, SCORE is another organization that is staffed by volunteers who provide area businesses with mentorship advise.[113] Like SCORE, StartUp Columbus also provides support to entrepreneurs and start-up companies with mentorship advise, financial and professional resources.[114] Furthermore, Columbus State University, through the Turner college of Business, offers education opportunities for business professionals, including a minor in entrepreneurship.[115] Lastly, the University of Georgia, through the Small Business Development Center, provides tools, training, and resources to help small business grow and succeed.[116]

Small businesses play an important role in the Columbus multistate assessment area. In 2018, there were 9,076 total businesses in the assessment area.[117] Of these, 90.9 percent of businesses were small businesses, defined as businesses with gross revenue of $1 million or less.[118] These numbers changed slightly in 2020. The number of total businesses in the area increased 1.4 percent to 9,206, and the percentage of small businesses increased to 91.8 percent of the total businesses in the area.[119]

Furthermore, out of the 9,076 businesses in the assessment area in 2018, 9.7 percent were in low-income tracts and 24.2 percent were in moderate income tracts. Among small businesses with revenues less than or equal to $1 million, 9.4 percent were in low-income tracts and 24.4 percent were in moderate-income tracts. In 2019, out of the 9,206 total businesses, 9.6 percent were in low-income tracts and 23.3 percent were in moderate-income tracts, which is very similar to the 2018 data. Additionally, out of the total percentage of small businesses in the assessment area for 2020, 9.3 percent were in low-income tracts (a decrease from the 2018 data) and 23.5 percent were in moderate-income tracts (decrease from the 2018 data).

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[110] Mixon, Joshua. "Hyundai Affiliate to Invest $240M, Bring Hundreds of Jobs in West Point, GA Expansion." *Ledger-Enquirer*, 2 Dec. 2020, https://infoweb.newsbank.com/apps/news/document-view?p=NewsBank&t=&sort=YMD_date%3AD&maxresults=20&f=advanced&val-base-0=columbus%20ga&fld-base-0=alltext&bln-base-1=and&val-base-1=expansion&fld-base-1=alltext&fld-nav-0=YMD_date&val-nav-0=2020%20-%202020&docref=news/17F1E3F6FAD28478. Accessed 8 Apr. 2022.
[111] Mixon, Joshua. "South Korean Automotive Company Picks Harris County for First U.S. Manufacturing Facility." *Ledger-Enquirer*, 14 Dec. 2020, https://infoweb.newsbank.com/apps/news/document-view?p=NewsBank&t=&sort=YMD_date%3AD&maxresults=20&f=advanced&val-base-0=columbus%20ga&fld-base-0=alltext&bln-base-1=and&val-base-1=expansion&fld-base-1=alltext&fld-nav-0=YMD_date&val-nav-0=2020%20-%202020&docref=news/17F5F5C228F780C8. Accessed 8 Apr. 2022.
[112] "Amazing Entrepreneurs." *Columbus, GA*, https://amazingcolumbusga.com/work/entrepreneurs/. Accessed 8 Apr. 2022.
[113] Ibid.
[114] Ibid.
[115] Ibid.
[116] Ibid.
[117] 2018 FFIEC Census Data and 2018 Dun & Bradstreet Information.
[118] Ibid.
[119] 2020 FFIEC Census Data and 2020 Dun & Bradstreet Information.

An analysis of CRA reportable data shows that the percentage of small business loans, defined as loans with a principal amount of $1 million or less has increased between 2018 through 2020. Of all the CRA reporters in the assessment area, in 2018, 43.4 percent of all loans made to small businesses were small business loans, in 2019 that number dropped to 36.2 percent and in 2020, small business loans were 45.3 percent of all CRA reportable loans. This increase in 2020 most likely stems from the increased loans made through the Paycheck Protection Program during the initial year of the COVID-19 pandemic. Through the Paycheck Protection Program (PPP), 10,132 loans with an initial approval amount of $411,721,200 were made for businesses in Muscogee County.[120] Russell County had 2,716 PPP loans approved, with an initial approval amount of $79,974,173.[121]

According to 2018 FFIEC census data, the assessment area had 109,871 housing units, of which 44.9 percent were owner-occupied, 41.6 percent were rental units, and 13.5 percent were vacant. Out of the total housing units in low-income census tracts, 15.2 percent units were owner-occupied, 66.6 percent were rental, and 18.2 percent were vacant. In moderate-income tracts, 41.4 percent of units were owner-occupied, 41.9 percent were rental, and 16.8 percent were vacant. In 2019, the 2020 FFIEC census data showed that there were no changes in percentages of owner-occupied, rental, or vacant units low-income census tracts; however, in moderate-income census tracts 41.2 percent of units were owner-occupied, 42.0 percent were rental, and 16.9 percent were vacant.

Homeownership rates in the two counties comprising the assessment area were lower than the respective statewide averages. According to 2020 FFIEC census data, 57.7 percent of units in Alabama and 54.8 percent of units in Georgia were owner occupied compared to 44.9 percent of units in the assessment area being owner occupied. These percentages suggest that owner occupancy rates are lower in the assessment area as compared to the owner occupancy rates for the states of Alabama and Georgia.

The 2018 and 2020 FFIEC census data reported the median age of homes in low-income census tracts within the assessment area to be 60 years, which is higher than the median age of homes in moderate-income tracts of 49 years and significantly higher than that in the upper-income tracts of 32 years. This same data shows that the median housing value in Russell County was $111,000, which is lower than the median housing value in Alabama of $125,500; Muscogee County had a similar trend with a median housing value of $134,500, which is lower than the median housing value in Georgia of $148,100.

The trend in median housing prices is opposite of median value. Between 2018 through 2020 median housing sales price has increased every year. In the State of Alabama, median sales prices for single family homes increased from $176,821 in 2018, to $188,779 in 2019, and to $206,610 in 2020, representing 16.8 percent between 2018 through 2020.[122] Russell County, Alabama showed a similar trend, with median house prices rising

[120] "Who in Georgia Got Paycheck Protection Program Loans During the Pandemic?" *The Augusta Chronicle*, https://data.augustachronicle.com/paycheck-protection-program-loans/summary/georgia/muscogee-county/13215/. Accessed 8 Apr. 2022.
[121] "Who in Alabama Got Paycheck Protection Program Loans During the Pandemic?" *The Augusta Chronicle*, https://data.augustachronicle.com/paycheck-protection-program-loans/summary/alabama/russell-county/01113/. Accessed 8 Apr. 2022.
[122] "Median Sales Prices for Single Family Homes." *PolicyMap*, https://www.policymap.com. Based on data from Moody's Analytics. Accessed 11 Apr. 2022.

from $127,421 in 2018, to $133,382 in 2019, and to $140,196 in 2020,[123] representing a 10.0 percent increase within those three years. Similarly, in Georgia, the median sales price increased 16.7 percent from 2018 to 2020, with median house sales prices being $195,884 in 2018, $207,171 in 2019, and $228,547 in 2020.[124] Muscogee County, GA had a 11.2 percent increase in median house prices from 2018 to 2020, with prices rising from $168,985 in 2018, to $177,383 in 2019, and to $187,900 in 2020.[125]

The median household income influences housing affordability. The 2018 FFIEC census data reported the median household income for the assessment area was $51,444, for Russell County it was $44,886, and for Muscogee County it was $53,171. The median household income remained unchanged in 2020. Using the assumption that a borrower can service a loan that is approximately three times the borrower's gross annual income and using the 2020 Area Median Income for the assessment area, a borrower can afford a home priced around $111,147 for Russell County and $126,108 for Muscogee County. The median sales price for the assessment area is higher than the affordability for the average borrower.

Comparatively, in the same time frame, the same size family is more likely to afford a two-bedroom rental unit in the assessment area. Per FFIEC census data for 2018 and 2020, the median gross rent for a 2-bedroom apartment in the assessment area was $807.[126] For Muscogee County, the median gross rent for a 2-bedroom apartment in the assessment area was $830, which is lower than the average rent of $879 for Georgia.[127] In the same time frame, the median gross rent of Russell County was $732, higher than that of $717 in Alabama.[128] These rental rates place a disproportionate burden on renters who spend over 30 percent of their income on rent and are considered cost-burdened with rent expense. In the assessment area, 47.9 percent of the renters are cost-burdened with rent.[129] Muscogee county has a higher percentage of renters who are cost-burdened at 48.9 precent, compared to Russell County at 44.1 percent.[130]

Demographic Characteristics by Census Tract

The following tables present key demographic and business information used to help develop a performance context for the assessment area for the years 2018 through 2020. The data reflects the 2019 through 2020 FFIEC census data and Dun & Bradstreet data for the same years to analyze the bank's CRA performance. Certain components of the data in the table are discussed in this evaluation as they apply to specific parts of the analysis.

[123] Ibid.
[124] Ibid.
[125] Ibid.
[126] FRB Atlanta calculations from 2018 & 2020 FFIEC census data.
[127] Ibid.
[128] Ibid.
[129] Ibid.
[130] Ibid.

Combined Demographics Report - 2018

Assessment Area: Multi Columbus

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	11	16.7	5,274	8.7	2,751	52.2	14,716	24.2
Moderate-income	22	33.3	17,577	28.9	3,652	20.8	11,233	18.5
Middle-income	19	28.8	18,484	30.4	1,933	10.5	10,968	18
Upper-income	13	19.7	19,534	32.1	1,436	7.4	23,952	39.4
Unknown-income	1	1.5	0	0	0	0	0	0
Total Assessment Area	**66**	**100.0**	**60,869**	**100.0**	**9,772**	**16.1**	**60,869**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	11,866	1,804	3.7	15.2	7,908	66.6	2,154	18.2
Moderate-income	34,486	14,270	28.9	41.4	14,439	41.9	5,777	16.8
Middle-income	32,823	14,791	30	45.1	14,168	43.2	3,864	11.8
Upper-income	30,656	18,469	37.4	60.2	9,135	29.8	3,052	10
Unknown-income	40	3	0	7.5	14	35	23	57.5
Total Assessment Area	**109,871**	**49,337**	**100.0**	**44.9**	**45,664**	**41.6**	**14,870**	**13.5**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	878	9.7	773	9.4	84	11.4	21	22.3
Moderate-income	2,197	24.2	2,009	24.4	166	22.6	22	23.4
Middle-income	3,213	35.4	2,924	35.5	262	35.6	27	28.7
Upper-income	2,780	30.6	2,534	30.7	222	30.2	24	25.5
Unknown-income	8	0.1	7	0.1	1	0.1	0	0
Total Assessment Area	**9,076**	**100.0**	**8,247**	**100.0**	**735**	**100.0**	**94**	**100.0**
	Percentage of Total Businesses:			**90.9**		**8.1**		**1.0**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1	1.4	1	1.5	0	0	0	0
Moderate-income	13	18.6	12	18.5	1	20	0	0
Middle-income	32	45.7	30	46.2	2	40	0	0
Upper-income	24	34.3	22	33.8	2	40	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**70**	**100.0**	**65**	**100.0**	**5**	**100.0**	**0**	**.0**
	Percentage of Total Farms:			**92.9**		**7.1**		**.0**

2018 FFIEC Census Data and 2018 D&B Information

Combined Demographics Report - 2019-2020

Assessment Area: Multi Columbus

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	11	16.7	5,274	8.7	2,751	52.2	14,490	23.8
Moderate-income	21	31.8	17,006	27.9	3,532	20.8	11,117	18.3
Middle-income	20	30.3	19,055	31.3	2,053	10.8	10,925	17.9
Upper-income	13	19.7	19,534	32.1	1,436	7.4	24,337	40
Unknown-income	1	1.5	0	0	0	0	0	0
Total Assessment Area	**66**	**100.0**	**60,869**	**100.0**	**9,772**	**16.1**	**60,869**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	11,866	1,804	3.7	15.2	7,908	66.6	2,154	18.2
Moderate-income	33,424	13,753	27.9	41.1	14,028	42	5,643	16.9
Middle-income	33,885	15,308	31	45.2	14,579	43	3,998	11.8
Upper-income	30,656	18,469	37.4	60.2	9,135	29.8	3,052	10
Unknown-income	40	3	0	7.5	14	35	23	57.5
Total Assessment Area	**109,871**	**49,337**	**100.0**	**44.9**	**45,664**	**41.6**	**14,870**	**13.5**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	884	9.6	789	9.3	81	11.6	14	22.6
Moderate-income	2,144	23.3	1,985	23.5	150	21.6	9	14.5
Middle-income	3,342	36.3	3,061	36.2	262	37.6	19	30.6
Upper-income	2,828	30.7	2,606	30.8	202	29	20	32.3
Unknown-income	8	0.1	7	0.1	1	0.1	0	0
Total Assessment Area	**9,206**	**100.0**	**8,448**	**100.0**	**696**	**100.0**	**62**	**100.0**
	Percentage of Total Businesses:			**91.8**		**7.6**		**.7**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1	1.5	1	1.7	0	0	0	0
Moderate-income	14	21.5	13	22	1	16.7	0	0
Middle-income	26	40	24	40.7	2	33.3	0	0
Upper-income	24	36.9	21	35.6	3	50	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**65**	**100.0**	**59**	**100.0**	**6**	**100.0**	**0**	**.0**
	Percentage of Total Farms:			**90.8**		**9.2**		**.0**

2020 FFIEC Census Data and 2020 D&B Information

Credit and Community Development Needs

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

One community contact involved in affordable housing stated that housing conditions are very challenging for people looking for affordable housing. The situation has not changed in the past 20 years. There are few safe and decent affordable homes for low-and-moderate income families. If families want children to live in nice areas with a decent school district, houses are either not affordable at all or are a cost-burden. The divide between nice neighborhoods and impoverished areas is increasing. Banks have started becoming more engaged in providing access to affordable housing through down payment assistance and other grant/loan products. However, there is an increased need for banks to provide gap loans to reduce the initial burden and provide an incentive low-and-moderate income families to start looking into home ownership.

Another community contact with close ties to the minority population of the city felt that minority business owners have made great strides economically. They are smarter with money and investment opportunities and are looking at ways to grow their businesses and improve their station in life. However, the contact feels that stringent lending criteria and lack of financial education (such as lending and banking) is keeping minority business owners from having the necessary access to credit. Small business owners turn to other sources of capital such as equity in the home, retirement funds, and money from relatives. Banks need to proactively reach out the minority business community, host more business events, and advertise about their products in the local community.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE COLUMBUS GA-AL MULTISTATE ASSESSMENT AREA

LENDING TEST

Regions Bank's lending test performance in the Columbus assessment area is rated high satisfactory. The geographic distribution of loans reflects good penetration throughout the assessment area, and the distribution of loans reflects good penetration among borrowers of different income levels and businesses of different revenue sizes. In addition, the bank is a leader in making community development loans in the Columbus assessment area.

The analysis included 150 CRA small business loans and 110 HMDA-reportable loans reported by the bank in the Columbus assessment area during the review period. Therefore, CRA small business-reportable lending received greater weight in determining the bank's lending test rating in the assessment area. Within HMDA-

reportable lending, greater weight was assigned to home refinance loans over the other HMDA products given their relative share of all HMDA-reportable lending in this assessment area.

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

Geographic Distribution of Loans

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

Home Purchase Loans

Of the 110 HMDA-reportable loans analyzed, 37 loans (33.6 percent) were home purchase loans. The bank made one home purchase loan (2.7 percent) that was located in a low-income tract and eight home purchase loans (21.6 percent) that were located in moderate income-tracts.

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

Home purchase lending in moderate-income tracts is good. In 2018, Regions Bank's home purchase lending in moderate-income tracts (21.4 percent) was similar to the percentage of owner-occupied units (28.9 percent) in these tracts. In 2019, Stewart and Talbot counties were added to the MSA, which caused a change in the demographic data for the assessment area. For the period of 2019 through 2020, the bank's home purchase lending in moderate-income tracts (21.7 percent) was similar to the percentage of owner-occupied units (27.9 percent) in these tracts. Concerning the bank's lending performance compared to the aggregate's lending performance, in 2018, the bank's home purchase lending in moderate-income tracts (21.4 percent) was above the aggregate lending performance (15.3 percent) in these tracts. In 2019, Regions Bank's home purchase lending in moderate-income tracts (6.7 percent) was significantly below the aggregate lending performance (15.6 percent) in these tracts. In 2020, the bank's home purchase lending in moderate-income tracts (50.0 percent) was significantly above the aggregate lending performance (15.0 percent) in these tracts.

Home Refinance Loans

Regions Bank made 51 home refinance loans from 2018 through 2020, which represents 46.4 percent of the HMDA-reportable loans analyzed. Of the total home refinance loans made, none were located in low-income

tracts; however, 11 home refinance loans (21.6 percent) were located in moderate-income tracts. Home refinance lending in low-income tracts was not rated due to a low volume of lending by all lenders in these tracts.

Home refinance lending in moderate-income tracts is good. In 2018, Regions Bank's home refinance lending in moderate-income tracts (36.4 percent) was above the percentage of owner-occupied units (28.9 percent) in these tracts. In 2019, Stewart and Talbot counties were added to the MSA, which caused a change in the demographic data for the assessment area. For the period of 2019 through 2020, the bank's home purchase lending in moderate-income tracts (17.5 percent) was below the percentage of owner-occupied units (27.9 percent) in these tracts. Concerning the bank's lending performance compared to the aggregate's lending performance, in 2018, the bank's home refinance lending in moderate-income tracts (36.4 percent) was significantly above the aggregate lending performance (19.5 percent) in these tracts. In 2019, Regions Bank's home refinance lending in moderate-income tracts (20.0 percent) was above the aggregate lending performance (14.0 percent) in these tracts. In 2020, the bank's home refinance lending in moderate-income tracts (16.7 percent) was above the aggregate lending performance (11.6 percent) in these tracts.

Home Improvement Loans

Regions Bank made 22 home improvement loans from 2018 through 2020, which represents 20.0 percent of the HMDA-reportable loans analyzed. Of the total home improvement loans made, one loan (4.5 percent) was located in a low-income tract, and five loans (22.7 percent) were located in moderate-income tracts.

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

Home improvement lending in moderate-income tracts is adequate. In 2018, Regions Bank's home improvement lending in moderate-income tracts (33.3 percent) was above the percentage of owner-occupied units (28.9 percent) in these tracts. In 2019, Stewart and Talbot counties were added to the MSA, which caused a change in the demographic data for the assessment area. For the period of 2019 through 2020, the bank's home improvement lending in moderate-income tracts (18.8 percent) was below the percentage of owner-occupied units (27.9 percent) in these tracts. Concerning the bank's lending performance compared to the aggregate's lending performance, in 2018, the bank's home improvement lending in moderate-income tracts (33.3 percent) was significantly above the aggregate lending performance (16.3 percent) in these tracts. In 2019, Regions Bank made no home improvement loans in moderate-income tracts (0.0 percent) and was significantly below the aggregate lending performance (15.3 percent) in these tracts. In 2020, the bank's home improvement lending in moderate-income tracts (30.0 percent) was significantly above the aggregate lending performance (17.5 percent) in these tracts.

Small Business Loans

Regions Bank made 150 small business loans in the assessment area from 2018 through 2020. Of the total number of small business loans made, 21 loans (14.0 percent) were located in low-income tracts, and 33 loans (22.0 percent) were located in moderate-income tracts.

Small business lending in low-income tracts is excellent. In 2018, Regions Bank's small business lending in low-

income tracts (23.1 percent) was above the percentage of businesses (9.7 percent) in these tracts. In 2019, Stewart and Talbot counties were added to the MSA, which caused a change in the demographic data for the assessment area. For the period of 2019 through 2020, the bank's small business lending in low-income tracts (12.1 percent) was above the percentage of businesses (9.6 percent) in these tracts. Concerning the bank's lending performance compared to the aggregate's lending performance, in 2018, the bank's small business lending in low-income tracts (23.1 percent) was significantly above the aggregate lending performance (8.2 percent) in these tracts. In 2019, Regions Bank's small business lending in low-income tracts (9.4 percent) was slightly above the aggregate lending performance (7.9 percent) in these tracts. In 2020, the bank's small business lending in low-income tracts (13.0 percent) was significantly above the aggregate lending performance (8.4 percent) in these tracts.

Small business lending in moderate-income tracts is adequate. In 2018, Regions Bank's small business lending in moderate-income tracts (19.2 percent) was similar to the percentage of businesses (24.2 percent) in these tracts. In 2019, Stewart and Talbot counties were added to the MSA, which caused a change in the demographic data for the assessment area. For the period of 2019 through 2020, the bank's small business lending in moderate-income tracts (22.6 percent) was similar to the percentage of businesses (23.3 percent) in these tracts. Concerning the bank's lending performance compared to the aggregate lending performance, in 2018, the bank's small business lending in moderate-income tracts (19.2 percent) was slightly below the aggregate lending performance (22.3 percent) in these tracts. In 2019, Regions Bank's small business lending in moderate-income tracts (37.5 percent) was significantly above the aggregate lending performance (21.1 percent) in these tracts. In 2020, the bank's small business lending in moderate-income tracts (17.4 percent) was slightly below the aggregate lending performance (20.9 percent) in these tracts.

Lending to Borrowers of Different Incomes and Businesses of Different Sizes

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

Home Purchase Loans

Home purchase lending to low-income borrowers is adequate. In 2018, Regions Bank's home purchase lending to low-income borrowers (21.4 percent) was similar to the percentage of low-income families (24.2 percent). In 2019, Stewart and Talbot counties were added to the MSA, which caused a change in the demographic data for the assessment area. For the period of 2019 through 2020, the bank's home purchase lending to low-income borrowers (4.3 percent) was below the percentage of low-income families (23.8 percent). Concerning the bank's lending performance compared to the aggregate's lending performance, in 2018, the bank's home purchase lending to low-income borrowers (21.4 percent) was significantly above the aggregate lending performance (4.9 percent) to these borrowers. In 2019, Regions Bank made no home purchase loans to low-income borrowers (0.0 percent) and was significantly below the aggregate lending performance (4.6 percent) to these borrowers. In 2020,

the bank's home purchase lending to low-income borrowers (12.5 percent) was significantly above the aggregate lending performance (4.4 percent) to these borrowers.

Home purchase lending to moderate-income borrowers is good. In 2018, Regions Bank's home purchase lending to moderate-income borrowers (14.3 percent) was similar to the percentage of moderate-income families (18.5 percent). In 2019, Stewart and Talbot counties were added to the MSA, which caused a change in the demographic data for the assessment area. For the period of 2019 through 2020, the bank's home purchase lending to moderate-income borrowers (21.7 percent) was above the percentage of moderate-income families (18.3 percent). Concerning the bank's lending performance compared to the aggregate's lending performance, in 2018, the bank's home purchase lending to moderate-income borrowers (14.3 percent) was similar to the aggregate lending performance (15.6 percent) to these borrowers. In 2019, Regions Bank's home purchase lending to moderate-income borrowers (20.0 percent) was above the aggregate lending performance (13.9 percent) to these borrowers. In 2020, the bank's home purchase lending to moderate-income borrowers (25.0 percent) was significantly above the aggregate lending performance (16.2 percent) to these borrowers.

Home Refinance Loans

Home refinance lending to low-income borrowers is adequate. In 2018, Regions Bank's home refinance lending to low-income borrowers (9.1 percent) was below the percentage of low-income families (24.2 percent). In 2019, Stewart and Talbot counties were added to the MSA, which caused a change in the demographic data for the assessment area. For the period of 2019 through 2020, the bank's home refinance lending to low-income borrowers (7.5 percent) was below the percentage of low-income families (23.8 percent). Concerning the bank's lending performance as compared to the aggregate's lending performance, in 2018, the bank's home refinance lending to low-income borrowers (9.1 percent) was slightly above the aggregate lending performance (7.6 percent) to these borrowers. In 2019, Regions Bank's home refinance lending to low-income borrowers (10.0 percent) was significantly above the aggregate lending performance (3.6 percent) to these borrowers. In 2020, the bank's home refinance lending to low-income borrowers (6.7 percent) was significantly above the aggregate lending performance (1.5 percent) to these borrowers.

Home refinance lending to moderate-income borrowers is excellent. In 2018, Regions Bank's home refinance lending to moderate-income borrowers (36.4 percent) was above the percentage of moderate-income families (18.5 percent). In 2019, Stewart and Talbot counties were added to the MSA, which caused a change in the demographic data for the assessment area. For the period of 2019 through 2020, the bank's home refinance lending to moderate-income borrowers (17.5 percent) was similar to the percentage of moderate-income families (18.3 percent). Concerning the bank's lending performance as compared to the aggregate's lending performance, in 2018, the bank's home refinance lending to moderate-income borrowers (36.4 percent) was significantly above the aggregate lending performance (11.8 percent) to these borrowers. In 2019, Regions Bank's home refinance lending to moderate-income borrowers (10.0 percent) was slightly above the aggregate lending performance (8.1 percent) to these borrowers. In 2020, the bank's home refinance lending to moderate-income borrowers (20.0 percent) was significantly above the aggregate lending performance (5.4 percent) to these borrowers.

Home Improvement Loans

Home improvement lending to low-income borrowers is adequate. In 2018, Regions Bank's home improvement lending to low-income borrowers (16.7 percent) was below the percentage of low-income families (24.2 percent). In 2019, Stewart and Talbot counties were added to the MSA, which caused a change in the demographic data for the assessment area. For the period of 2019 through 2020, the bank's home improvement lending to low-income borrowers (12.5 percent) was below the percentage of low-income families (23.8 percent). Concerning the bank's lending performance compared to the aggregate's lending performance, in 2018, the bank's home improvement lending to low-income borrowers (16.7 percent) was significantly above the aggregate lending performance (7.7 percent) to these borrowers. In 2019, Regions Bank's home improvement lending to low-income borrowers (16.7 percent) was significantly above the aggregate lending performance (3.4 percent) to these borrowers. In 2020, the bank's home improvement lending to low-income borrowers (10.0 percent) was significantly above the aggregate lending performance (5.0 percent) to these borrowers.

Home improvement lending to moderate-income borrowers is adequate. In 2018, Regions Bank's home improvement lending to moderate-income borrowers (33.3 percent) was above the percentage of moderate-income families (18.5 percent). In 2019, Stewart and Talbot counties were added to the MSA, which caused a change in the demographic data for the assessment area. For the period of 2019 through 2020, the bank's home improvement lending to moderate-income borrowers (18.8 percent) was above the percentage of moderate-income families (18.3 percent). Concerning the bank's lending performance compared to the aggregate's lending performance, in 2018, the bank's home improvement lending to moderate-income borrowers (33.3 percent) was significantly above the aggregate lending performance (15.4 percent) to these borrowers. In 2019, Regions Bank's home improvement lending to moderate-income borrowers (16.7 percent) was slightly above the aggregate lending performance (14.4 percent) to these borrowers. In 2020, the bank's home improvement lending to moderate-income borrowers (20.0 percent) was significantly above the aggregate lending performance (12.5 percent) to these borrowers.

Small Business Loans

The distribution of small business loans to businesses of different sizes is excellent. In 2018, 76.9 percent of the bank's small business loans were originated to businesses with revenues of $1 million or less. By comparison, 90.9 percent of total businesses in the assessment area were classified as small businesses. In 2019, Stewart and Talbot counties were added to the MSA, which caused a change in the demographic data for the assessment area. For the period of 2019 through 2020, 72.6 percent of the bank's small business loans were originated to businesses with revenues of $1 million or less. During this period, 91.8 percent of businesses were classified as small businesses. Concerning the bank's lending performance compared to the aggregate's lending performance, in 2018, the bank's small business lending (76.9 percent) was significantly above the aggregate's small business lending performance (43.7 percent). In 2019, the bank's small business lending to small businesses (75.0 percent) was significantly above the aggregate's small business lending performance (38.2 percent) to these businesses. In 2020, the bank's small business lending to small businesses (71.7 percent) was significantly above the aggregate's lending performance (45.8 percent) to these businesses. Lastly, 92.0 percent of small business loans were originated in amounts of $250,000 or less, indicating a willingness to lend in the smaller amounts that are typically requested by small businesses.

Community Development Lending

Regions Bank is a leader in making community development loans in the Columbus assessment area. During the review period, the bank originated three community development loans totaling $22.8 million and five community development PPP loans totaling $194,000. Specifically, the bank originated $20.3 million in affordable housing initiatives; $2.5 million towards community services benefiting LMI individuals and families; $126,000 towards revitalization and stabilization efforts both through the PPP and outside of the PPP; and $68,000 to support economic development.

Given the bank's limited market share and competitive factors in the area, the bank's current dollar volume of lending exceeds most peer performance in this area. Additionally, the bank's primary activity during the review period addressed affordable housing needs through the funding a LIHTC project in the area. The project provided 132 units of affordable housing for LMI individuals and families.

INVESTMENT TEST

Regions Bank's investment test rating in the Columbus multistate assessment area is outstanding. The bank made an excellent level of investments and grants relative to its presence in the assessment area and demonstrated responsiveness to several credit and community development needs. Combined investment and contribution activity inside the assessment area totaled $13.4 million, and nearly all investments were originated during the review period. The bank made one investment in a LIHTC project for $12.9 million that provided 133 units of affordable housing. The bank's remaining current period and prior period investments were primarily mortgage-backed securities.

During the review period, the bank made contributions totaling $30,200. Regions donated about $26,000 in advertising to a local food bank to help solicit food donations to meet the increased need during the pandemic. The remaining donations were to organizations providing community services to LMI individuals.

SERVICE TEST

Regions Bank's service test performance in the Columbus multistate assessment area is needs to improve.

Retail Services

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

The distribution of three branch offices and four full-service ATMs as of December 31, 2020, was compared to the distribution of households and businesses among the tract categories within the assessment area. The bank had one branch in a low-income tract. The percentage of branches in low-income tracts was greaterthan the percentage of households and businesses in the same geography: 10.2 percent of households and 9.6 percent of businesses were located in low-income census tracts compared to 33.3 percent of the bank'sbranches. The bank had no branches in moderate-income tracts compared to 29.2 percent of households and 23.3 percent of businesses in the same geography. Stewart County and Talbot County were added to the MSA in 2019; however, these

additions did not change the bank's branch office distribution. Overall, the bank's branch distribution relative to available demographic information may limit accessibility to portions of Regions Bank's geographies and individuals of different income levels.

The bank did not have weekend hours at its branch located in a low-income tract, however, weekend hours are available at its branches in middle- and upper-income tracts. The bank's business hours vary in a way that inconveniences the multi-state Columbus assessment area, particularly low- and moderate- geographies and/or low- and moderate-individuals.

During the review period, Regions Bank did not open or close any branches or full-service ATMs in low- or moderate-income tracts. However, the bank did close one branch and one full-service ATM in a middle-income tract that was in proximity to low- and moderate-income tracts. Overall, the bank's record of opening and closing of branches may have adversely affected the accessibility of its delivery systems, particularly to low- and moderate-income geographies and individuals in the assessment area.

Geographic Distribution of Branches & ATMS

Assessment Area: Multi Columbus (2018)

Tract Category	Branches							ATMs												Demographics			
	Total Branches				Drive thrus	Extend-ed Hours	Week-end Hours	Total ATMs			Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses
			Open	Closed									Open	Closed			Open	Closed				
	#	%	#	#	#	#	#		#	%	#	%	#	#	#	%	#	#	#	%	%	%
Low	1	33.3%	0	0	1	1	0	Total	1	25.0%	1	25.0%	0	0	0	0.0%	0	0	11	16.7%	10.2%	9.7%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Moderate	0	0.0%	0	0	0	0	0	Total	1	25.0%	1	25.0%	0	0	0	0.0%	0	0	22	33.3%	30.2%	24.2%
DTO	0		0	0				SA	1		1		0	0	0		0	0				
Middle	1	33.3%	0	1	1	1	1	Total	1	25.0%	1	25.0%	1	1	0	0.0%	0	0	19	28.8%	30.5%	35.4%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Upper	1	33.3%	0	0	1	1	1	Total	1	25.0%	1	25.0%	0	0	0	0.0%	0	0	13	19.7%	29.1%	30.6%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Unknown	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	1	1.5%	0.0%	0.1%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Total	3	100.0%	0	1	3	3	2	Total	4	100.0%	4	100.0%	1	1	0	0.0%	0	0	66	100.0%	100.0%	100.0%
DTO	0		0	0				SA	1		1		0	0	0		0	0				

2018 FFIEC Census Data, 2018 D&B Info, and 2015 ACS Data
Closed branches/ATMs are only included in "closed" columns and are not included in any other totals.
DTO - Drive thru only is a subset of total branches
SA = Stand Alone ATM is a subset of total ATMs

Geographic Distribution of Branches & ATMS

Assessment Area: Multi Columbus (2019-2020)

Tract Category	Branches							ATMs											Demographics			
	Total Branches				Drive thrus	Extend-ed Hours	Week-end Hours	Total ATMs			Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses
			Open	Closed									Open	Closed			Open	Closed				
	#	%	#	#	#	#	#		#	%	#	%	#	#	#	%	#	#	#	%	%	%
Low	1	33.3%	0	0	1	1	0	Total	1	25.0%	1	25.0%	0	0	0	0.0%	0	0	11	16.7%	10.2%	9.6%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Moderate	0	0.0%	0	0	0	0	0	Total	1	25.0%	1	25.0%	0	0	0	0.0%	0	0	21	31.8%	29.2%	23.3%
DTO	0		0	0				SA	1		1		0	0	0		0	0				
Middle	1	33.3%	0	0	1	1	1	Total	1	25.0%	1	25.0%	0	0	0	0.0%	0	0	20	30.3%	31.5%	36.3%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Upper	1	33.3%	0	0	1	1	1	Total	1	25.0%	1	25.0%	0	0	0	0.0%	0	0	13	19.7%	29.1%	30.7%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Unknown	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	1	1.5%	0.0%	0.1%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Total	3	100.0%	0	0	3	3	2	Total	4	100.0%	4	100.0%	0	0	0	0.0%	0	0	66	100.0%	100.0%	100.0%
DTO	0		0	0				SA	1		1		0	0	0		0	0				

2020 FFIEC Census Data, 2020 D&B Info, and 2015 ACS Data
Closed branches/ATMs are only included in "closed" columns and are not included in any other totals.
DTO - Drive thru only is a subset of total branches
SA = Stand Alone ATM is a subset of total ATMs

Community Development Services

Regions Bank provides a limited level of community development services in the Columbus multistate assessment area. During the review period, Regions Bank employees provided five service activities for a total of 549 service hours in various capacities for community development organizations. The majority of the bank's service hours (480 hours) were contributed by an employee who provided financial education through Regions Bank's Next Step program. Considering Regions Bank's size and presence in the assessment area and the opportunities that exist for community development service, the bank needs to improve its performance.

CRA RATING FOR MEMPHIS TN-MS-AR MULTISTATE: OUTSTANDING

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

Major factors supporting the rating include the following:

- The geographic distribution of loans reflects good penetration throughout the assessment area, and the distribution of loans by borrower income reflects excellent penetration among customers of different income levels and businesses of different revenue sizes.

- The bank is a leader in making community development loans in the Memphis multistate assessment area.

- The bank provides an excellent level of qualified community development investments and grants that are responsive to community development needs of the Memphis multistate assessment area.

- Retail services are reasonably accessible to the bank's geographies and individuals of different income levels in the assessment area.

- The bank provides a relatively high level of community development services throughout the assessment area.

SCOPE OF EXAMINATION

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

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

Overview

In 2018, the Memphis multistate assessment area included Crittenden County in Arkansas; Benton, Desoto, Marshall, and Tate counties in Mississippi; and Fayette, Shelby, and Tipton counties in Tennessee. In 2019, Benton County was removed from the MSA and the assessment area. As a result, Benton County became part of the bank's Northern Mississippi assessment area. Due to this change, the Memphis multistate assessment area now consists of Crittenden County in Arkansas; Desoto, Marshall, and Tate counties in Mississippi; and Fayette, Shelby, and Tipton counties in Tennessee. As of December 31, 2020, Regions Bank operated 44 branches in the in the assessment area, which accounts for 4.2 percent of the institution's total deposits and 2.2 percent of the bank's total HDMA and CRA small business loans (by dollar).

According to the June 30, 2020 FDIC Summary of Deposits Report, Regions Bank ranked 2nd out of 53 banks in the assessment area with 12.9 percent of the deposit market share and $5.1 billion in deposits. In terms of deposit share overall, First Horizon Bank is the dominant financial institution in the assessment area, holding 37.4 percent of all deposits.

Regions Bank originated or purchased 2.6 percent of the HMDA-reportable loans in the Memphis assessment area in 2018, ranking 8th out of 509 reporters. In 2019, the bank originated or purchased 2.7 percent of the HMDA-reportable loans in the assessment area, ranking 8th out of 559 reporters. In 2020, Regions Bank originated or purchased 2.4 percent of the HDMA-reportable loans in the assessment area, ranking 9th out of 624 reporters. In general, the top HMDA lenders in the market were Wells Fargo Bank, Quicken Loans, LLC., and Community Mortgage Corporation.

For CRA small business and small farm lending, Regions Bank ranked 8th out of 125 reporters in 2018, with 3.4 percent of reported loans in the Memphis assessment area. In 2019, the bank ranked 8th out of 136 reporters, with 2.8 percent of reported loans. In 2020, Regions Bank ranked 3rd out of 174 reporters, with 6.0 percent of reported loans. Lending in the assessment area was generally dominated by American Express, Chase Bank, and Capital One Bank.

Population and Income Characteristics

According to 2020 census data, the population of the assessment area was 1.3 million, a 1.0 percent increase from the 2010 census.[131] In the assessment area, Desoto County, Fayette County, and Shelby County posted population gains since the last decennial census of 14.9 percent, 9.3 percent, and 0.2 percent, respectively.[132] Crittenden County, Marshall County, Tate County, and Tipton County all had decreases in population since the last decennial census of 5.7 percent, 9.1 percent, 2.8 percent, and 0.2 percent, respectively.[133] Memphis, the principal city of the area, is located in Shelby County, and is the second largest city in Tennessee with 633,104 residents, as of April 1, 2020.[134] Overall, nearly 70.0 percent of the population in the assessment area lives in Shelby County.[135]

According to 2018 FFIEC census data, there were 311 census tracts in the assessment area: 71 (22.8 percent) low-income census tracts, 66 (21.2 percent) moderate-income tracts, 77 (24.8 percent) middle-income tracts, 90 (28.9 percent) upper-income tracts, and 7 (2.3 percent) tracts with unknown income levels. When Benton County was removed from the assessment area and MSA in 2019, the census tract data changed for the assessment area. As a result, the 2020 FFIEC census data shows that there are now 309 census tracts in the assessment area: 72 (23.3 percent) low-income census tracts, 64 (20.7 percent) moderate-income tracts, 76 (24.6 percent) middle income-tracts, 90 (29.1 percent) upper-income tracts, and 7 (2.3 percent) unknown-income tracts.

For purposes of classifying borrower income, this evaluation uses the FFIEC estimated median family income. The following table sets forth the estimated median family income for the Memphis, TN-MS-AR MSA and indicates that the estimated median family did not change significantly from 2018 through 2020. In 2018, the estimated median family income in the MSA was $63,400, and it increased 3.8 percent to $65,900 in 2020.

[131] "QuickFacts." *United States Census Bureau*, https://www.census.gov/quickfacts/fact/table/US/PST045221. Accessed 13 Apr. 2022.
[132] Ibid.
[133] Ibid.
[134] Ibid.
[135] Ibid.

According to 2018 FFIEC census data, the median family income was the lowest in Benton County ($40,924) and highest in Desoto County ($66,854). After the removal of Benton County from the assessment area and MSA in 2019, the 2020 FFIEC census data shows that the median family income was the lowest in Marshall County ($44,063) and highest in Desoto County ($66,854). For 2018 and 2020, 24.5 percent of families are considered low-income, and 15.7 percent of families are considered moderate-income in the assessment area.[136]

Borrower Income Levels
Memphis, TN-MS-AR

FFIEC Estimated Median Family Income		Low 0 - 49.99%	Moderate 50% - 79.99%	Middle 80% - 119.99%	Upper 120% - & above
2018	**$63,400**	0 - $31,699	$31,700 - $50,719	$50,720 - $76,079	$76,080 - & above
2019	**$63,700**	0 - $31,849	$31,850 - $50,959	$50,960 - $76,439	$76,440 - & above
2020	**$65,900**	0 - $32,949	$32,950 - $52,719	$52,720 - $79,079	$79,080 - & above

Poverty is a concern in the assessment area. From the period 2015 through 2019, the percentage of families in poverty varied greatly throughout the assessment area. The percentage of families in poverty was highest in Crittenden County at 17.9 percent, while the percentage of families in poverty was the lowest in DeSoto County at 6.8 percent.[137] Both Marshall and Fayette counties had the same percentage of families being in poverty at 14.6 percent.[138] According to 2018 FFIEC data, 39.5 percent of families in low-income tracts and 22.8 percent of families in moderate-income census tracts were below the poverty level. After the removal of Benton County in 2019, there was a very minimal change in this statistic with now 39.4 percent of families in low-income census tracts and 22.6 percent of families in moderate-income census tracts being below the poverty level.[139] The high levels of families below the poverty level in low- and moderate-income tracts may present challenges for lending in those areas.

Economic Conditions

Strategically located on the Mississippi River, Memphis is one of the nation's most significant distribution and logistics hubs. Memphis has access to extensive rail and highway facilities and one of the nation's largest inland river ports.[140] Due to the city's access to railways, highways, and river ports, transportation-related industries are very important to the area's economy. Memphis is the headquarters of FedEx as well as home to major operations of UPS, DHL, and the United States Postal Service.[141] The top five major employers in the area include FedEx (30,00 employees), Tennessee State Government (14,200 employees), United States Government (13,200 employees), Methodist Le Bonheur Health Care Corp. (13,000 employees), and Shelby County Schools

[136] FRB Atlanta calculations of 2018 FFIEC census data and 2020 FFIEC census data.
[137] "Estimated percent of All Families That Live in Poverty, between 2015-2019." *PolicyMap*, www.policymap.com. Based on data from United States Census Bureau. Accessed 13 Apr. 2022.
[138] Ibid.
[139] FRB Atlanta calculations of 2020 FFIEC census data.
[140] "Memphis, Tennessee, United States." *Encyclopedia Britannica,* 17 Mar. 2022, https://www.britannica.com/place/Memphis-Tennessee. Accessed 18 Apr. 2022.
[141] "Supply Chain + Logistics." *Greater Memphis Chamber*, 18 Apr. 2022, https://memphismoves.com/industries/supply-chain-logistics/. Accessed 18 Apr. 2022.

(11,500 employees).[142] Additionally, the top five industry sectors with the largest number of jobs include healthcare and social assistance (83,383 jobs), government (79,660 jobs), transportation and warehousing (73,749 jobs), retail trade (65,815 jobs), and accommodation and food services (60,585 jobs).[143] The occupations with the highest number of jobs include office and administrative support occupations (96,103 jobs), transportation and material moving occupations (93,207 jobs), sales and related occupations (58,076 jobs), food preparation and serving related (51,784 jobs), and healthcare practitioners and technical occupations (41,018 jobs).[144] The occupations with the highest median annual earnings include management occupations ($84,196), legal occupations ($68,328), and architecture and engineering occupations ($68,238), whereas the occupations with the lowest median annual earnings include food preparation and service-related occupations ($19,416), personal care and service occupations ($20,987), and building and grounds cleaning and maintenance occupations ($22,971).[145]

Small businesses also play an important role in Memphis's economy. According to 2018 Dun & Bradstreet information, there were 47,107 businesses in the assessment area, of which 89.6 percent had total annual revenues less than or equal to $1 million and were therefore considered to be small businesses. Additionally, the 2018 data indicates that 12.5 percent of small businesses in the assessment area were located in low-income tracts, while 16.0 percent were in moderate-income tracts. After the removal of Benton County from the MSA and assessment area in 2019, the 2020 Dun & Bradstreet data showed that there were 48,427 businesses in the assessment area with 90.5 percent of those businesses being classified as small businesses. For that year, 12.8 percent of small businesses were located in low-income census tracts, while 15.8 percent of small businesses were located in moderate-income census tracts. Lending to small businesses posted growth during the review period. According to an analysis of CRA reportable loan data from all reporters in the assessment area, there was a 2.8 percent increase in small business loans made to small businesses from 2018 to 2019. From 2019 to 2020, there was 2.4 percent increase in small business loans originated to small business.

The COVID-19 pandemic was a significant event that brought many challenges to economy in the assessment area and nationwide. During this time, many states issued statewide orders to help prevent the spread of the novel coronavirus. In Arkansas, Governor Asa Hutchinson issued various orders and directives to combat the spread of the virus, including orders to close in-person operations of all barbers, body art establishments, schools, cosmetology establishments, massage therapy clinics/spas, and medical spas; Governor Hutchison also banned sit-down services at all restaurants and bars.[146] In Mississippi, Governor Tate Reeves issued shelter-in-place orders that mandated for individuals to stay at home, except under certain circumstances and mandated that non-essential businesses cease business activities other than those necessary for minimum operations.[147] In Tennessee, Governor Bill Lee issued a "Safer-At Home" order that closed non-essential businesses and informed Tennessee

[142] "Memphis Major Employers (Companies with 1,000 or More Employees)." *Memphis Chamber,* updated July 2018, https://memphischamber.com/wp-content/uploads/2018/12/MajorEmployers2018.pdf. Accessed 18 Apr. 2022.
[143] "Employment Breakdown by Industry Sector." *Greater Memphis Chamber*, https://memphismoves.com/advantages/workforce-talent/. Based on data from Economic Modeling Specialists International Q2 2020 QCEW Employment. Accessed 18 Apr. 2022.
[144] "Employment Breakdown by Occupational Sector." *Greater Memphis Chamber*, https://memphismoves.com/advantages/workforce-talent/. Based on data from Economic Modeling Specialists International Q2 2020 QCEW Employment. Accessed 18 Apr. 2022.
[145] Ibid.
[146] "Arkansas—Coronavirus State Actions." *National Governors Association*, https://www.nga.org/coronavirus-state-actions/arkansas/. Accessed 18 Apr. 2022, https://www.actionnews5.com/2020/03/23/mayor-issues-safer-home-order-memphis/. Accessed 18 Apr. 2020.
[147] "State, County and City Orders Due to COVID-19." *Mississippi Emergency Management Agency*, 1 Apr. 2020, https://www.msema.org/news/city-and-county-shutdowns-due-to-covid-19/. Accessed 14 March 2022.

residents to stay home; additionally, Executive Order 21 was signed into law, which ordered salons, spas, concert venues, theaters, and other indoor recreational facilities to temporarily close.[148] In the assessment area, Memphis and Shelby County municipalities issued their own "Safter-At-Home" orders to combat the spread of the coronavirus.[149] These orders mandated that all residents stay at home and limit travel to only what is necessary to take care of essential needs.[150] Additionally, the orders allowed only employees at essential businesses, such as police, fire, grocery stores, and gas stations, to travel to work.[151] All these orders had a direct impact on businesses and caused some of them to cease or reduce operations, which resulted in a decline in economic activity.

In response to the decline in economic activity nationwide, the United States' Congress passed the Coronavirus Aid, Relief, and Economic Security (CARES) Act on March 25, 2020; this legislation established the Paycheck Protection Program (PPP), which was implemented by the Small Business Administration (SBA), to provide loans to small businesses for payroll costs and certain other expenses.[152] In the assessment area, there were 69,687 PPP loan approvals with an initial approval amount of $3.2 billion.[153,154,155] Out of all counties in the assessment area, Shelby County, where Memphis is located, had the most PPP loan activity with 52,769 PPP loan approvals with an initial approval amount of $2.6 billion, which represents 75.7 percent of the total PPP loans approved and 82.3 percent of the total initial PPP loan approval amount within the assessment area.[156]

The assessment area experienced a rise in unemployment during the review period due to the COVID-19 pandemic. The following table shows the unemployment rates for the assessment area, the counties in the assessment area, and the states that make up the multistate assessment area. Unemployment in the assessment area remained the same in 2018 and 2019 at 4.1 percent for both years. In 2018 and 2019, unemployment was highest in Benton County where the unemployment rate was 5.8 percent in 2018 and 6.3 percent in 2019. For these same two years, unemployment was the lowest in Fayette County where the unemployment rate was 3.7 percent in 2018 and 3.6 percent in 2019. As the COVID-19 global pandemic unfolded in 2020, unemployment across the United States increased significantly due to the impact the virus and government mandated business closures had on the economy. In the assessment area, the unemployment rate increased to 8.8 percent, and it was highest in Shelby County at 9.7 percent. The unemployment rate in that assessment area for 2020 was higher than the unemployment rates for the states of Arkansas, Mississippi, and Tennessee, which were 6.1 percent, 8.1 percent, and 7.5 percent, respectively.

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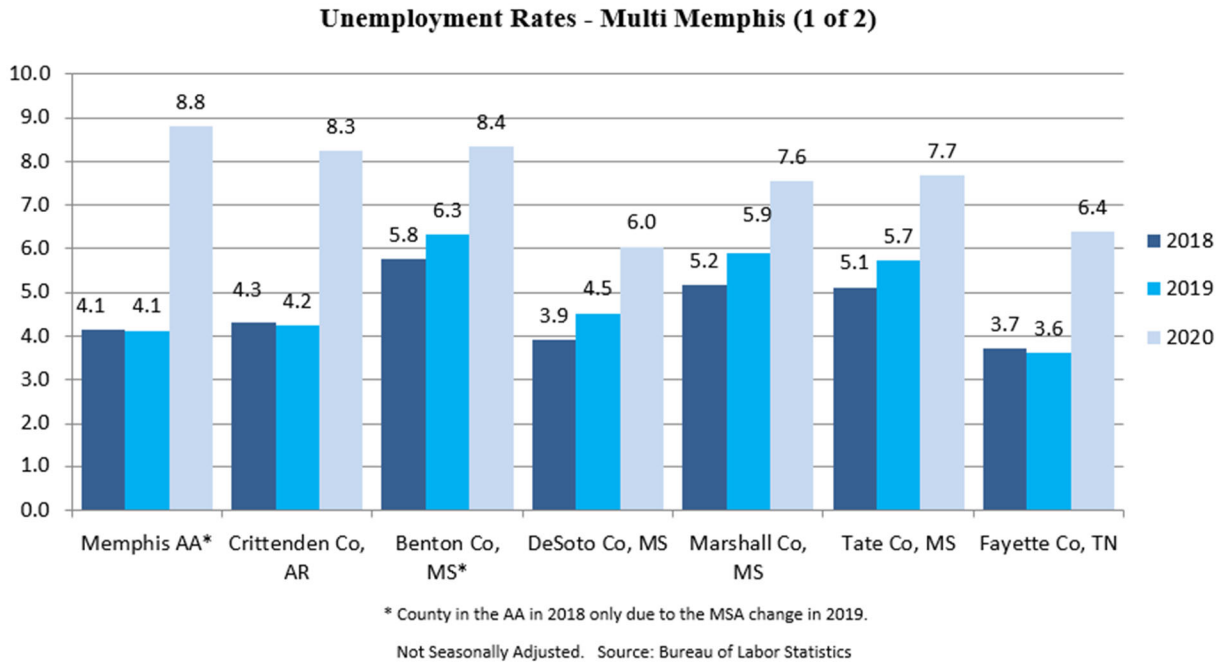
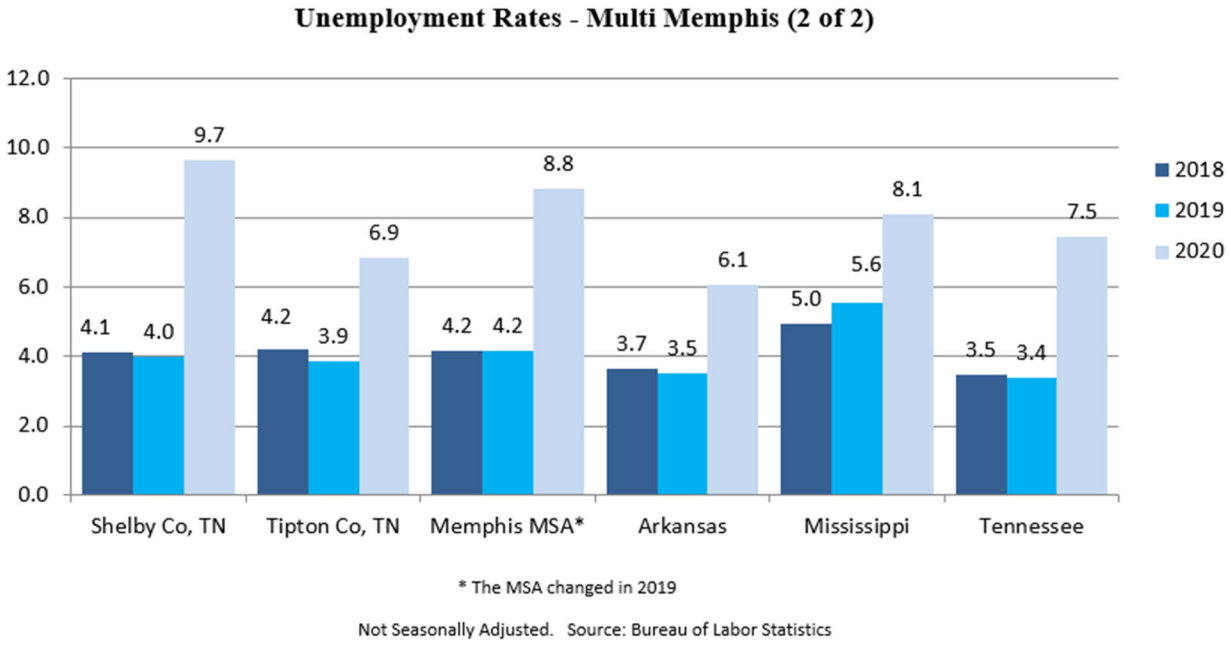
[148] Kelman, Brett, and Natalie Allison. "Tennessee Gov. Bill Lee Issues Two-Week 'Safer at Home' Order, Closes Non-Essential Business." *Nashville Tennessean*, 2 Apr. 2020, https://www.tennessean.com/story/news/health/2020/03/30/tennessee-governor-bill-lee-stay-at-home-order-to-stop-coronavirus/2937429001/. Accessed 18 Apr. 2022.
[149] "Memphis, Shelby County Municipalities Issue 'Safter-at-Home' Orders to Curb the Spread of COVID-19." *Action 5 News*, 24 Mar. 2020,
[150] Ibid.
[151] Ibid.
[152] "Paycheck Protection Program." *United States Department of the Treasury*, https://home.treasury.gov/policy-issues/coronavirus/assistance-for-small-businesses/paycheck-protection-program. Accessed 25 Feb. 2022.
[153] "Who in Arkansas Got Paycheck Protection Program Loans during the Pandemic." *The Augusta Chronical*, https://data.augustachronicle.com/paycheck-protection-program-loans/summary/. Accessed 14 Apr. 2022.
[154] "Who in Mississippi Got Paycheck Protection Program Loans during the Pandemic." *The Augusta Chronical*, https://data.augustachronicle.com/paycheck-protection-program-loans/summary/. Accessed 14 Apr. 2022.
[155] "Who in Tennessee Got Paycheck Protection Program Loans during the Pandemic." *The Augusta Chronical*, https://data.augustachronicle.com/paycheck-protection-program-loans/summary/. Accessed 14 Apr. 2022.
[156] Ibid.





The 2018 FFIEC census data indicated that there were 556,375 housing units in the assessment area, of which 54.1 percent were owner-occupied, 33.6 percent were rental, and 12.3 percent were vacant. In low-income census tracts, 28.8 percent of units were owner-occupied, 48.7 percent of units were rental, and 22.6 percent of units were vacant.[157] For moderate-income census tracts, 45.8 percent of units were owner-occupied, 39.0 percent of units were rental, and 15.3 percent of units were vacant.[158] After the removal of Benton County in 2019, the 2020

[157] FRB Atlanta calculations of 2018 FFIEC census data.
[158] Ibid.

FFIEC census data showed that there were 552,178 housing units in the assessment area, of which 54.1 percent were owner occupied, 33.8 percent were rental, and 12.2 percent were vacant. In low-income census tracts, 28.5 percent of units were owner-occupied, 48.8 percent of units were rental, and 22.7 percent of units were vacant.[159] In moderate-income census tracts, 45.6 percent of units were owner-occupied, 40.0 percent of units were rental, and 14.4 percent of units were vacant.[160]

Furthermore, the age of housing stock as well as vacancy and blight rates within the city of Memphis are concerning. According to the Memphis 3.0 Comprehensive Plan, 63 percent of housing stock in the city of Memphis was built before 1969.[161] This report indicates that costly maintenance of housing resulted in many deteriorating neighborhoods, which prompted people to move to the newer neighborhoods in the eastern part of the city; it was also noted that home repairs in the North and South corridors of the city have become too costly without having financial assistance for individuals with lower incomes.[162] According to the plan, as newer subdivisions were built on the outer edge of the city, many of the city's older neighborhoods have experienced both vacancy and blight.[163] This report states that there is a 16 percent vacancy rate for housing units, 10 percent vacancy for other uses (office, industrial, and retail space), and 56 square miles of vacant land.[164] In the fall of 2016, about 13 percent of housing units (48,452 parcels) in the city have an indicator of blight, according to the report.[165,166]

The housing market in the Memphis multistate assessment area grew during the review period. The counties in the assessment area experienced a 17.2 percent to 24.3 percent increase in the median sales price for single-family homes. The county that experienced the highest percentage increase in the median sales price for a single-family home was Marshall County. In 2018, the median sales price for a single-family home in that county was $115,981 and increased 24.3 percent to $144,180 in 2020.[167] Out of all the counties in the assessment area, Fayette County had the smallest percentage increase in the median sales price for a home with prices being $172,166 in 2018 and increasing 17.2 percent to $201,781 in 2020.[168] In the assessment area, the median sales price for a home was lowest in Marshall County for each year during the review period with prices for a single family home being $115,981, $123,044, and $144,180 for 2018, 2019, and 2020, respectively.[169] The median sales price for a single family home was highest in DeSoto County with prices being $198,389, $209,203, and $245,780 for 2018, 2019, and 2020, respectively.[170]

Due to the rising home prices in the assessment area, home affordability is becoming an issue, especially for low- and moderate-income individuals. Using the assumption that a borrower can obtain a loan for approximately three

[159] FRB Atlanta calculations of 2020 FFIEC census data.
[160] Ibid.
[161] *Memphis 3.0 Comprehensive Plan*. City of Memphis and Memphis and Shelby County Division of Planning and Development, 20 Apr. 2021, https://www.memphis3point0.com/. Accessed 23 May 2022.
[162] Ibid.
[163] Ibid.
[164] Ibid.
[165] Ibid.
[166] The Memphis 3.0 Comprehensive Plan states that "blight" can include vacant lots, high weeds and grass, substantial amount of trash scattered in a neighborhood, illegal dumping, and unoccupied and unmaintained structures.
[167] "Median Sales Price for Single Family Homes in 2020." *PolicyMap*, www.policymap.com. Based on data from Moody's Analytics. Accessed 13 Apr. 2022.
[168] Ibid.
[169] Ibid.
[170] Ibid.

times their annual income and using 2020 FFIEC median family income for Desoto and Marshall counties, affordable homes would be priced at $200,562 for Desoto County and $132,189 for Marshall County.[171] As mentioned earlier, the median sales price for a single-family home in 2020 for Desoto County and Marshall County was $245,780 and $144,180, respectively. This information shows that home affordability is problematic throughout the assessment area where the median sales price for a single-family home is the lowest and highest.

Furthermore, rent affordability is a concern in the assessment area, especially for renters located in low- and moderate-income census tracts. According to 2020 FFIEC census data, 50.4 percent of renters were considered cost-burdened for rent in the assessment area, which means that the renter paid more than 30 percent of his or her income towards rent. Additionally, 33.9 percent of renters in low-income census tracts and 26.4 percent of renters in moderate-income census tracts were considered cost burdened with rent.[172] In the assessment area, rent was highest in DeSoto County ($958) and lowest in Fayette County ($613).[173] Based on this information, there is an opportunity for more affordable housing in the assessment area, especially in low- and moderate-income census tracts.

Demographic Characteristics by Census Tract

The following tables present key demographic and business information used to develop a performance context for the assessment area for the years 2018 through 2020. The data reflects the 2018 and 2020 FFIEC census and Dun & Bradstreet data used to analyze the bank's CRA performance. Certain components of the data in the tables are discussed in this evaluation as they apply to specific parts of the analysis.

[171] According to 2020 FFIEC census data, the median family income for DeSoto County is $66,854 and for Marshall County is $44,063.
[172] FRB Atlanta calculations of 2020 FFIEC census data.
[173] Ibid.

Combined Demographics Report - 2018

Assessment Area: Multi Memphis

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	71	22.8	47,920	14.8	18,924	39.5	79,315	24.5
Moderate-income	66	21.2	62,596	19.4	14,245	22.8	51,013	15.8
Middle-income	77	24.8	84,159	26	9,155	10.9	56,507	17.5
Upper-income	90	28.9	127,910	39.6	5,373	4.2	136,339	42.2
Unknown-income	7	2.3	589	0.2	295	50.1	0	0
Total Assessment Area	**311**	**100.0**	**323,174**	**100.0**	**47,992**	**14.9**	**323,174**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	105,345	30,294	10.1	28.8	51,282	48.7	23,769	22.6
Moderate-income	114,521	52,428	17.4	45.8	44,616	39	17,477	15.3
Middle-income	138,187	81,599	27.1	59	43,136	31.2	13,452	9.7
Upper-income	196,414	136,499	45.3	69.5	47,055	24	12,860	6.5
Unknown-income	1,908	405	0.1	21.2	763	40	740	38.8
Total Assessment Area	**556,375**	**301,225**	**100.0**	**54.1**	**186,852**	**33.6**	**68,298**	**12.3**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	5,931	12.6	5,289	12.5	615	13.6	27	6.7
Moderate-income	7,689	16.3	6,738	16	870	19.3	81	20.1
Middle-income	11,147	23.7	10,065	23.9	980	21.7	102	25.3
Upper-income	21,928	46.5	19,794	46.9	1,944	43.1	190	47.1
Unknown-income	412	0.9	303	0.7	106	2.3	3	0.7
Total Assessment Area	**47,107**	**100.0**	**42,189**	**100.0**	**4,515**	**100.0**	**403**	**100.0**
	Percentage of Total Businesses:			**89.6**		**9.6**		**.9**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	29	4.1	25	3.7	4	13.8	0	0
Moderate-income	112	15.9	112	16.6	0	0	0	0
Middle-income	303	43.1	287	42.6	16	55.2	0	0
Upper-income	256	36.4	247	36.6	9	31	0	0
Unknown-income	3	0.4	3	0.4	0	0	0	0
Total Assessment Area	**703**	**100.0**	**674**	**100.0**	**29**	**100.0**	**0**	**.0**
	Percentage of Total Farms:			**95.9**		**4.1**		**.0**

2018 FFIEC Census Data and 2018 D&B Information

Combined Demographics Report - 2019-2020

Assessment Area: Multi Memphis

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	72	23.3	48,645	15.1	19,169	39.4	78,678	24.5
Moderate-income	64	20.7	60,735	18.9	13,729	22.6	50,510	15.7
Middle-income	76	24.6	83,246	25.9	9,050	10.9	56,154	17.5
Upper-income	90	29.1	127,910	39.8	5,373	4.2	135,783	42.3
Unknown-income	7	2.3	589	0.2	295	50.1	0	0
Total Assessment Area	**309**	**100.0**	**321,125**	**100.0**	**47,616**	**14.8**	**321,125**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	106,998	30,493	10.2	28.5	52,231	48.8	24,274	22.7
Moderate-income	110,388	50,348	16.9	45.6	44,169	40	15,871	14.4
Middle-income	136,470	80,891	27.1	59.3	42,259	31	13,320	9.8
Upper-income	196,414	136,499	45.7	69.5	47,055	24	12,860	6.5
Unknown-income	1,908	405	0.1	21.2	763	40	740	38.8
Total Assessment Area	**552,178**	**298,636**	**100.0**	**54.1**	**186,477**	**33.8**	**67,065**	**12.1**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	6,208	12.8	5,630	12.8	548	13	30	8.3
Moderate-income	7,825	16.2	6,945	15.8	820	19.4	60	16.6
Middle-income	11,243	23.2	10,241	23.4	914	21.6	88	24.3
Upper-income	22,737	47	20,707	47.2	1,849	43.8	181	50
Unknown-income	414	0.9	316	0.7	95	2.2	3	0.8
Total Assessment Area	**48,427**	**100.0**	**43,839**	**100.0**	**4,226**	**100.0**	**362**	**100.0**
	Percentage of Total Businesses:			**90.5**		**8.7**		**.7**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	28	4.3	23	3.7	5	16.1	0	0
Moderate-income	84	13	84	13.6	0	0	0	0
Middle-income	273	42.1	258	41.8	15	48.4	0	0
Upper-income	258	39.8	247	40	11	35.5	0	0
Unknown-income	5	0.8	5	0.8	0	0	0	0
Total Assessment Area	**648**	**100.0**	**617**	**100.0**	**31**	**100.0**	**0**	**.0**
	Percentage of Total Farms:			**95.2**		**4.8**		**.0**

2020 FFIEC Census Data and 2020 D&B Information

Credit and Community Development Needs

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

A contact engaged in small business development was interviewed. This person stated that the Memphis MSA has a slow economy, and it is indicative of the economic status of the population. In particular, the contact mentioned that the Memphis MSA has experienced population losses in the last five years, the eastern portion of Memphis is thriving, and the southern portion of the city of Memphis (zip codes such as 38106 and 38126) are declining. Additionally, it was mentioned that most people are living in poverty, and entrepreneurs and residents in low- and moderate-income neighborhoods are struggling economically due to the COVID-19 pandemic. The contact stated that the Memphis 3.0 Comprehensive Plan, which focuses on "building up and not out," is attracting people into the city's downtown neighborhoods to work, play, and live.

Concerning general banking and credit needs, the contact described the access to banking and other financial institution products and services within the Memphis MSA. It was mentioned that there are banking deserts in core neighborhoods, there is no equitable deployment of credit in Memphis, and there is a lack of access to banking services allowing predatory practices to exist, per the contact. The contact feels that there is no equitable deployment of credit in Memphis because the risk management models used for loan approvals have not been updated to include character-based lending that looks beyond credit scores or collateral. It was explained that banks have been receptive to working with customers facing hardships brought on by the COVID-19 pandemic; however, the contact felt that the first round of PPP loans should have been deployed in a more equitable manner, but there were some improvements during the second round of funding. The contact mentioned that financial literacy is needed, and banks should intentionally work to improve access to banking products and services.

For small business development, the contact noted that business activity is spread throughout the MSA, but business growth is not equally dispersed in all areas. It was mentioned that there is a lack of access to capital, which is causing a loss to small business growth as well as businesses not doing well during the pandemic. The contact stated that there have been resources poured into affluent areas in East Memphis and Germantown, which has caused businesses in those areas to thrive; however, South Memphis has experienced disinvestment. The contact further noted that the financial barriers facing small businesses include a lack of access to capital, contracts, and capacity to expand or relocate in the Memphis MSA. Also, it was stated that many small businesses and start-ups lack credit worthiness or readiness (having financials in order) to meet the minimum credit requirements.

Lastly, the contact discussed some opportunities available for participation by local financial institutions. The contact mentioned that there is an opportunity to get involved with the River City Capital Recovery Loan Program through River City Capital Investment; improving the flow of credit to potential and existing small businesses by re-imagining the way to assess risk and using character-based lending (using utilities, cell phone, or rent payments) to underwrite loans; continuing to fund resources for organizations assisting small businesses and providing programs to assist small business; and collaborating with CDFIs, CDCs, EDGE, the Office of

Diversity and Compliance, neighborhood place-based organization, and the Memphis Downtown Commission to provide community development loans, investments, and services.

Another contact engaged in affordable housing and community development discussed the needs of the area. Concerning banking and credit needs, the contact indicated that there is a lack of branches and accessibility for financial services in low- and moderate-income communities. Additionally, there is a proliferation of check cashing and payday lenders that fill the accessibility void, per the contact. It was explained that low- to moderate-income individuals are utilizing alternative lenders due to traditional bank fees, credit checks, and high interest rates. The individual did note that banks are becoming more agile and are considering digital innovations, like banking kiosks, to improve access and to better serve low- and moderate-income communities.

The contact talked about the conditions of existing affordable housing stock. It was mentioned that the condition of housing available is of poor quality, and there is a lack of affordable housing, both rental and single-family units, for families living below 50 percent of the area's median family income. The contact said that there is not enough single-family housing stock to meet the demand because of needed repairs or renovations. Also, without subsidies, like the housing choice vouchers or investments from developers, it is difficult to find quality housing stock where the rent is $300 or $400 per month with the subsidy, per the contact. The individual mentioned that there is a lack of housing development funds to attract investors to bring the poor-quality housing up to standards, and most of the affordable housing stock is concentrated in neighborhoods such as Oakhaven, Parkway Village, Whitehaven, Westwood, and Raleigh.

The contact discussed the barriers facing low- and moderate-income homeowners and those who are looking to transition to homeownership. The contact stated that the largest financial/credit-barriers include poor credit histories, which makes it difficult for renters to transition to homeownership; a lack of ability to save for a down payment; an inability to acquire traditional lending for home improvements or renovations due to poor credit; and a lack of awareness, program capacity, and ability of repayment for those participating in repair programs that provide low-interest loans to homeowners through local CDCs (such as United Housing, Inc. and The Works, Inc.). The contact explained that there is a need for home purchase mortgage products with down payment assistance and small dollar mortgage loans for home renovations, repairs, and improvements. The contact spoke about how the COVID-19 pandemic has impacted low- and moderate-income renters. It was mentioned that low- and moderate-income renters were impacted in their ability to make potential rental payments, and the pandemic slowed the conversations around addressing improvements needed for housing stock in the community.

The contact provided information on the opportunities for participation by local financial institutions. These opportunities included:

- Banks collaborating with organizations that offer down payment assistance programs;
- Working with local CDCs to develop products like the Opportunity Home Loan Fund to provide a small mortgage loan product to low- and moderate-income individuals;
- Developing or adopting home repair products with lower income thresholds for low- and moderate-income individuals to qualify;
- Developing or adopting small dollar mortgage products that would benefit neighborhoods where housing prices are under $50,000;

- Continuing to have conversations with community organizations about the housing needs/barriers and ways to address them; and
- Lowering interest rates for homeowners who show the ability to make timely payments.

Furthermore, a contact who works in supporting economic, housing, and community development initiatives described the general banking and credit needs as well as the affordable housing of Tipton County, Tennessee. Concerning the general banking and credit needs of the area, the contact explained that the access to banking branches, products, and services in Tipton is accessible to everyone, including low- and moderate-income individuals, and most residents have banking accounts because direct deposit is required for those receiving social assistance. Additionally, the individual said that banks have been willing to work with low- and moderate-income customers facing hardships due to the COVID-19 pandemic. Lastly, it was indicated that banks could improve the access to banking products and services for low- and moderate-income people by providing outreach about the products and services targeted to them.

Moreover, the contact described the state of affordable housing and the barriers low- and moderate-income people face. In particular, the contact mentioned that affordable housing, both rental and homeowner properties, are safe and decent, but they are aging and need repairs. The contact explained that elderly individuals own most of the homes in Tipton, and they are having difficulty affording the maintenance needed for their homes. Also, it was stated that there are properties available for sale in the southern and northern portion of Tipton, but the prices are not affordable for the low- and moderate-income population. Further, the contact explained that there is not enough affordable rental and single-family housing stock to meet the demands of area's low- and moderate-income individuals and families, and some families have faced eviction or foreclosure in Tipton due to the COVID-19 pandemic.

The contact explained that there are several barriers preventing low- and moderate-income individuals from accessing affordable housing. Specifically, it was mentioned that the largest financial/credit barriers preventing low- and moderate-income renters from transition to home ownership included the lack of affordable homes and the costs associated with purchasing a home. Also, the contact stated that many low- and moderate-income individuals are already rent- or cost-burdened, and housing is expensive even with down payment assistance. Further, the largest credit barrier faced by current low- and moderate-income homeowners looking to improve or renovate their homes is inadequate income. The contact said that because of these conditions, there is a need for low- and moderate-income home purchase and home improvement products.

Lastly, the contact discussed several opportunities for participation by local financial institutions. These opportunities include:

- Develop a mortgage product targeted to low- and moderate-income individuals as well as conducting outreach that includes homebuyer education and information about low-interest rate loan products;
- Provide down payment assistance for low- and moderate-income borrowers;
- Partner with community development organizations to help clients become mortgage-ready;
- Provide financial literacy, homebuyer education, and outreach to the community, especially in the northern part of Tipton;
- Provide a home repair/rehabilitation program for seniors; and
- Provide funding for financial literacy and homebuyer education online seminars.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE MEMPHIS TN-MS-AR MULTISTATE ASSESSMENT AREA

LENDING TEST

Regions Bank's lending test rating in the Memphis assessment area is outstanding. The geographic distribution of loans reflects good penetration throughout the assessment area, and the distribution of loans reflects excellent penetration among borrowers of different income levels and businesses of different revenue sizes. In addition, the bank is a leader in making community development loans in the Memphis assessment area.

The analysis included 3,042 HMDA-reportable loans and 2,780 CRA small businessloans reported by the bank in the Memphis assessment area during the review period. Therefore, HMDA-reportable lending received greater weight in determining the bank's lending test rating in the assessment area. Additionally, greater weight was assigned to home refinance loans over the other HMDA products given their relative share of all HMDA lending in this assessment area.

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

Geographic Distribution of Loans

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

Home Purchase Loans

Of the 3,042 HMDA-reportable loans analyzed, 929 loans (30.5 percent) were home purchase loans. Of the total home purchase loans made, 29 loans (3.1 percent) were located in low-income tracts, and 74 loans (8.0 percent) were located in moderate-income tracts.

Home purchase lending in low-income tracts is poor. In 2018, Regions Bank's home purchase lending in low-income tracts (2.4 percent) was below the percentage of owner-occupied units (10.1 percent) in these tracts. In 2019, Benton County was removed from the MSA and the bank's assessment area, which caused a change in the demographic data for the assessment area. For the period of 2019 through 2020, the bank's home purchase lending in low-income tracts (3.5 percent) was below the percentage of owner-occupied units (10.2 percent) in these tracts. Concerning the bank's lending performance compared to the aggregate's lending performance, in 2018, the bank's home purchase lending in low-income tracts (2.4 percent) was slightly below the aggregate lending

performance (3.1 percent) in these tracts. In 2019, Regions Bank's home purchase lending in low-income tracts (3.1 percent) was slightly below the aggregate lending performance (3.9 percent) in these tracts. In 2020, the bank's home purchase lending in low-income tracts (3.8 percent) was similar to the aggregate lending performance (4.1 percent) in these tracts.

Home purchase lending in moderate-income tracts is poor. In 2018, Regions Bank's home purchase lending in moderate-income tracts (10.6 percent) was below the percentage of owner-occupied units (17.4 percent) in these tracts. In 2019, Benton County was removed from the MSA and the bank's assessment area, which caused a change in the demographic data for the assessment area. For the period of 2019 through 2020, the bank's home purchase lending in moderate-income tracts (6.8 percent) was below the percentage of owner-occupied units (16.9 percent) in these tracts. Concerning the bank's lending performance compared to the aggregate's lending performance, in 2018, the bank's home purchase lending in moderate-income tracts (10.6 percent) was similar to the aggregate lending performance (9.8 percent) in these tracts. In 2019, Regions Bank's home purchase lending in moderate-income tracts (6.1 percent) was below the aggregate lending performance (11.2 percent) in these tracts. In 2020, the bank's home purchase lending in moderate-income tracts (7.3 percent) was below the aggregate lending performance (10.4 percent) in these tracts.

Home Refinance Loans

Of the 3,042 HMDA-reportable loans analyzed, 1,416 loans (46.5 percent) were home refinance loans. Of the total home refinance loans made, 84 loans (5.9 percent) were located in low-income tracts, and 162 loans (11.4 percent) were located in moderate-income tracts.

Home refinance lending in low-income tracts is excellent. In 2018, Regions Bank's home refinance lending in low-income tracts (9.0 percent) was similar to the percentage of owner-occupied units (10.1 percent) in these tracts. In 2019, Benton County was removed from the MSA and the bank's assessment area, which caused a change in the demographic data for the assessment area. For the period of 2019 through 2020, the bank's home refinance lending in low-income tracts (5.1 percent) was below the percentage of owner-occupied units (10.2 percent) in these tracts. Concerning the bank's lending performance compared to the aggregate's lending performance, in 2018, the bank's home refinance lending in low-income tracts (9.0 percent) was significantly above the aggregate lending performance (3.4 percent) in these tracts. In 2019, Regions Bank's home refinance lending in low-income tracts (7.9 percent) was significantly above the aggregate lending performance (2.3 percent) in these tracts. In 2020, the bank's home refinance lending in low-income tracts (3.6 percent) was significantly above the aggregate lending performance (1.2 percent) in these tracts.

Home refinance lending in moderate-income tracts is good. In 2018, Regions Bank's home refinance lending in moderate-income tracts (12.2 percent) was similar to the percentage of owner-occupied units (17.4 percent) in these tracts. In 2019, Benton County was removed from the MSA and the bank's assessment area, which caused a change in the demographic data for the assessment area. For the period of 2019 through 2020, the bank's home refinance lending in moderate-income tracts (11.2 percent) was below the percentage of owner-occupied units (16.9 percent) in these tracts. Concerning the bank's lending performance compared to the aggregate's lending performance, in 2018, the bank's home refinance lending in moderate-income tracts (12.2 percent) was slightly above the aggregate lending performance (11.0 percent) in these tracts. In 2019, Regions Bank's home refinance lending in moderate-income tracts (16.5 percent) was significantly above the aggregate lending performance

(8.3 percent) in these tracts. In 2020, the bank's home refinance lending in moderate-income tracts (8.4 percent) was significantly above the aggregate lending performance (5.4 percent) in these tracts.

Home Improvement Loans

Of the 3,042 HMDA-reportable loans analyzed, 697 loans (22.9 percent) were home improvement loans. Of the total home improvement loans made, 59 loans (8.5 percent) were located in low-income tracts, and 80 loans (11.5 percent) were located in moderate-income tracts.

Home improvement lending in low-income tracts is excellent. In 2018, Regions Bank's home improvement lending in low-income tracts (8.6 percent) was similar to the percentage of owner-occupied units (10.1 percent) in these tracts. In 2019, Benton County was removed from the MSA and the bank's assessment area, which caused a change in the demographic data for the assessment area. For the period of 2019 through 2020, the bank's home improvement lending in low-income tracts (8.4 percent) was similar to the percentage of owner-occupied units (10.2 percent) in these tracts. Concerning the bank's lending performance compared to the aggregate's lending performance, in 2018, the bank's home improvement lending in low-income tracts (8.6 percent) was significantly above the aggregate lending performance (4.6 percent) in these tracts. In 2019, Regions Bank's home improvement lending in low-income tracts (9.0 percent) was above the aggregate lending performance (6.2 percent) in these tracts. In 2020, the bank's home improvement lending in low-income tracts (7.8 percent) was significantly above the aggregate lending performance (4.6 percent) in these tracts.

Home improvement lending in moderate-income tracts is adequate. In 2018, Regions Bank's home improvement lending in moderate-income tracts (10.4 percent) was below the percentage of owner-occupied units (17.4 percent) in these tracts. In 2019, Benton County was removed from the MSA and the bank's assessment area, which caused a change in the demographic data for the assessment area. For the period of 2019 through 2020, the bank's home improvement lending in moderate-income tracts (12.0 percent) was similar to the percentage of owner-occupied units (16.9 percent) in these tracts. Concerning the bank's lending performance compared to the aggregate's lending performance, in 2018, the bank's home improvement lending in moderate-income tracts (10.4 percent) was similar to the aggregate lending performance (11.0 percent) in these tracts. In 2019, Regions Bank's home improvement lending in moderate-income tracts (12.7 percent) was slightly above the aggregate lending performance (10.6 percent) in these tracts. In 2020, the bank's home improvement lending in moderate-income tracts (11.2 percent) was slightly above the aggregate lending performance (9.8 percent) in these tracts.

Small Business Loans

Regions Bank made 2,780 small business loans in the assessment area from 2018 through 2020. Of the total number of small business loans made, 473 loans (17.0 percent) were located in low-income tracts, and 484 loans (17.4 percent) were located in moderate-income tracts.

Small business lending in low-income tracts is excellent. In 2018, Regions Bank's small business lending in low-income tracts (17.3 percent) was above the percentage of businesses (12.6 percent) in these tracts. In 2019, Benton County was removed from the MSA and the bank's assessment area, which caused a change in the demographic data for the assessment area. For the period of 2019 through 2020, the bank's small business lending in low-income tracts (16.9 percent) was above the percentage of businesses (12.8 percent) in these tracts. Concerning the

bank's lending performance compared to the aggregate's lending performance, in 2018, the bank's small business lending in low-income tracts (17.3 percent) was significantly above the aggregate lending performance (10.2 percent) in these tracts. In 2019, Regions Bank's small business lending in low-income tracts (22.0 percent) was significantly above the aggregate lending performance (10.0 percent) in these tracts. In 2020, the bank's small business lending in low-income tracts (15.0 percent) was above the aggregate lending performance (10.4 percent) in these tracts.

Small business lending in moderate-income tracts is good. In 2018, Regions Bank's small business lending in moderate-income tracts (18.2 percent) was above the percentage of businesses (16.3 percent) in these tracts. In 2019, Benton County was removed from the MSA and the bank's assessment area, which caused a change in the demographic data for the assessment area. For the period of 2019 through 2020, the bank's small business lending in moderate-income tracts (17.2 percent) was above the percentage of businesses (16.2 percent) in these tracts. Concerning the bank's lending performance compared to the aggregate's lending performance, in 2018, the bank's small business lending in moderate-income tracts (18.2 percent) was slightly above the aggregate lending performance (15.1 percent) in these tracts. In 2019, Regions Bank's small business lending in moderate-income tracts (21.5 percent) was above the aggregate lending performance (14.8 percent) in these tracts. In 2020, the bank's small business lending in moderate-income tracts (15.6 percent) was similar to the aggregate lending performance (14.6 percent) in these tracts.

Lending to Borrowers of Different Incomes and Businesses of Different Sizes

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

Home Purchase Loans

Home purchase lending to low-income borrowers is good. In 2018, Regions Bank's home purchase lending to low-income borrowers (6.5 percent) was below the percentage of low-income families (24.5 percent). In 2019, Benton County was removed from the MSA and the bank's assessment area, which caused a change in the demographic data for the assessment area; even though a change in the demographic data occurred, the overall statistical percentage rate of low-income families in the assessment area remained the same. For the period of 2019 through 2020, the bank's home purchase lending to low-income borrowers (5.0 percent) was below the percentage of low-income families (24.5 percent). Concerning the bank's lending performance compared to the aggregate's lending performance, in 2018, the bank's home purchase lending to low-income borrowers (6.5 percent) was significantly above the aggregate lending performance (4.0 percent) to these borrowers. In 2019, Regions Bank's home purchase lending to low-income borrowers (4.1 percent) was slightly above the aggregate lending performance (3.4 percent) to these borrowers. In 2020, the bank's home purchase lending to low-income borrowers (5.8 percent) was significantly above the aggregate lending performance (3.7 percent) to these borrowers.

Home purchase lending to moderate-income borrowers is excellent. In 2018, Regions Bank's home purchase lending to moderate-income borrowers (22.3 percent) was above the percentage of moderate-income families (15.8 percent). In 2019, Benton County was removed from the MSA and the bank's assessment area, which caused a change in the demographic data for the assessment area. For the period of 2019 through 2020, the bank's home purchase lending to moderate-income borrowers (22.1 percent) was above the percentage of moderate-income families (15.7 percent). Concerning the bank's lending performance compared to the aggregate's lending performance, in 2018, the bank's home purchase lending to moderate-income borrowers (22.3 percent) was above the aggregate lending performance (15.0 percent) to these borrowers. In 2019, Regions Bank's home purchase lending to moderate-income borrowers (20.0 percent) was above the aggregate lending performance (14.1 percent) to these borrowers. In 2020, the bank's home purchase lending to moderate-income borrowers (24.0 percent) was above the aggregate lending performance (16.0 percent) to these borrowers.

Home Refinance Loans

Home refinance lending to low-income borrowers is excellent. In 2018, Regions Bank's home refinance lending to low-income borrowers (14.1 percent) was below the percentage of low-income families (24.5 percent). In 2019, Benton County was removed from the MSA and the bank's assessment area, which caused a change in the demographic data for the assessment area; even though a change in the demographic data occurred, the overall statistical percentage rate of low-income families in the assessment area remained the same. For the period of 2019 through 2020, the bank's home refinance lending to low-income borrowers (9.2 percent) was below the percentage of low-income families (24.5 percent). Concerning the bank's lending performance as compared to the aggregate's lending performance, in 2018, the bank's home refinance lending to low-income borrowers (14.1 percent) was significantly above the aggregate lending performance (6.6 percent) to these borrowers. In 2019, Regions Bank's home refinance lending to low-income borrowers (11.8 percent) was significantly above the aggregate lending performance (4.6 percent) to these borrowers. In 2020, the bank's home refinance lending to low-income borrowers (7.9 percent) was significantly above the aggregate lending performance (2.1 percent) to these borrowers.

Home refinance lending to moderate-income borrowers is excellent. In 2018, Regions Bank's home refinance lending to moderate-income borrowers (19.9 percent) was above the percentage of moderate-income families (15.8 percent). In 2019, Benton County was removed from the MSA and the bank's assessment area, which caused a change in the demographic data for the assessment area. For the period of 2019 through 2020, the bank's home refinance lending to moderate-income borrowers (16.1 percent) was above the percentage of moderate-income families (15.7 percent). Concerning the bank's lending performance as compared to the aggregate's lending performance, in 2018, the bank's home refinance lending to moderate-income borrowers (19.9 percent) was significantly above the aggregate lending performance (12.8 percent) to these borrowers. In 2019, Regions Bank's home refinance lending to moderate-income borrowers (16.8 percent) was significantly above the aggregate lending performance (9.7 percent) to these borrowers. In 2020, the bank's home refinance lending to moderate-income borrowers (15.8 percent) was significantly above the aggregate lending performance (8.0 percent) to these borrowers.

Home Improvement Loans

Home improvement lending to low-income borrowers is good. In 2018, Regions Bank's home improvement lending to low-income borrowers (7.2 percent) was below the percentage of low-income families (24.5 percent).

In 2019, Benton County was removed from the MSA and the bank's assessment area, which caused a change in the demographic data for the assessment area; even though a change in the demographic data occurred, the overall statistical percentage rate of low-income families in the assessment area remained the same. For the period of 2019 through 2020, the bank's home improvement lending to low-income borrowers (8.2 percent) was below the percentage of low-income families (24.5 percent). Concerning the bank's lending performance compared to the aggregate's lending performance, in 2018, the bank's home improvement lending to low-income borrowers (7.2 percent) was slightly above the aggregate lending performance (6.4 percent) to these borrowers. In 2019, Regions Bank's home improvement lending to low-income borrowers (8.6 percent) was above the aggregate lending performance (6.5 percent) to these borrowers. In 2020, the bank's home improvement lending to low-income borrowers (7.8 percent) was significantly above the aggregate lending performance (4.3 percent) to these borrowers.

Home improvement lending to moderate-income borrowers is good. In 2018, Regions Bank's home improvement lending to moderate-income borrowers (11.8 percent) was similar to the percentage of moderate-income families (15.8 percent). In 2019, Benton County was removed from the MSA and the bank's assessment area, which caused a change in the demographic data for the assessment area. For the period of 2019 through 2020, the bank's home improvement lending to moderate-income borrowers (16.4 percent) was above the percentage of moderate-income families (15.7 percent). Concerning the bank's lending performance compared to the aggregate's lending performance, in 2018, the bank's home improvement lending to moderate-income borrowers (11.8 percent) was similar to the aggregate lending performance (12.5 percent) to these borrowers. In 2019, Regions Bank's home improvement lending to moderate-income borrowers (18.4 percent) was above the aggregate lending performance (12.7 percent) to these borrowers. In 2020, the bank's home improvement lending to moderate-income borrowers (14.2 percent) was above the aggregate lending performance (10.2 percent) to these borrowers.

Small Business Loans

The distribution of small business loans to businesses of different sizes is excellent. In 2018, 72.5 percent of the bank's loans were originated to businesses with revenues of $1 million or less. By comparison, 89.6 percent of the total businesses in the assessment area were classified as small businesses. In 2019, Benton County was removed from the MSA and the bank's assessment area, which caused a change in the demographic data for the assessment area. For the period of 2019 through 2020, 58.7 percent of the bank's loans were originated to businesses with revenues of $1 million or less. During this period, 90.5 percent of the total businesses in the assessment area were classified as small businesses. Concerning the bank's lending performance compared to the aggregate's lending performance, in 2018, the bank's small business lending (72.5 percent) was significantly above the aggregate's small business lending performance (41.3 percent). In 2019, the bank's small business lending to small businesses (73.2 percent) was significantly above the aggregate's small business lending performance (40.7 percent) to these businesses. In 2020, the bank's small business lending to small businesses (53.3 percent) was significantly above the aggregate's lending performance (33.3 percent) to these businesses. Lastly, 92.0 percent of small business loans were originated in amounts of $250,000 or less, indicating a willingness to lend in the smaller amounts that are typically requested by small businesses.

Community Development Lending

Regions Bank is a leader in making community development loans in the Memphis assessment area. During the review period, the bank originated or renewed 25 community development loans totaling $45.8 million and 144 community development PPP loans totaling $27.0 million. Specifically, the bank originated or renewed $31.8 million towards revitalization and stabilization efforts both through the PPP and outside of the PPP; $23.7 million in affordable housing initiatives; $14.0 million to support economic development; and $3.3 million towards community services benefiting LMI individuals and families. While not separated in the previous totals, the assessment area also benefits from statewide loans detailed later under the state of Tennessee.

Not only does the bank's current volume exceed its previous examination's volume, it also is similar to peer performance in the area when considering market share and the significant opportunity in the area. Moreover, nearly all of the qualified loans were new originations and were impactful and responsive to assessment area needs. These factors exemplify Regions Bank's commitment to new and ongoing relationships throughout the area and provide evidence that the bank continues to become more deeply rooted in the area.

Impactful loans directly benefiting the assessment area include the following:

- Three loans totaling $14.4 million for new construction of apartments using LIHTCs. The loans were originated as construction and bridge financing in various phases of the LIHTC projects. The projects were designed to create 336 new units of affordable housing for low-income individuals and/or families throughout the assessment area.

- One loan to a statewide CDFI for financing the Memphis Medical District Investment Fund, a large-scale residential and mixed-use project. The loan was originated through RCDC for $10.0 million, and Regions Bank was noted as the lead lender for the project.

- Two loans totaling $9.1 million for the purchase and rehabilitation of an apartment complex in Memphis. The property is being converted into affordable housing through issuance of a new contract under HUD. The modification is expected to provide 102 new units of affordable housing to LMI individuals and/or families.

- Ten new loans and/or lines of credit totaling $3.3 million to eight different nonprofits providing essential community services to LMI residents and food desert communities in the city of Memphis. Services provided by the nonprofits include workforce development, childcare, technology training, education, and social services. These are noteworthy given the absence of many essential services for LMI residents throughout the city of Memphis, as noted by community contacts.

- Four new lines of credit totaling $1.7 million to a local nonprofit with a mission of revitalizing severely blighted communities in Memphis. Given the concentrations of blighted communities throughout the area, high levels of poverty, and the nonprofit's reputation throughout the area, revitalization efforts through the nonprofit are particularly impactful.

- A $60,000 loan made through the PPP to a nonprofit daycare for low-income families.

- Approximately 65 percent of the community development PPP loans in this assessment area were originated to nonprofits. This is particularly responsive given the needs of nonprofits and the unique challenges faced by nonprofits during the pandemic.

INVESTMENT TEST

Regions Bank's investment test rating in the Memphis multistate assessment area is outstanding. The bank made an excellent level of investments and contributions totaling $76.4 million in the assessment area. The bank's investments (excluding contributions) totaled $75.4 million, of which $66.6 million (88.4 percent) were new investments acquired during the review period. All of the bank's investments during the review period provided financing for affordable housing. The bank invested $46.7 million in mortgage-backed securities secured by loans for multifamily rental housing and mortgages to LMI homeowners. Additionally, the bank invested $20.3 million in three LIHTC projects that provided 430 units of affordable housing. During the review period the bank also renewed a $250,000 project-related investment in a CDFI that focuses on affordable housing. The bank also held investments from prior review periods, including investments in securities backed by SBA 504 loans and a $62,000 program-related investment in a scholarship program for LMI students at the University of Memphis. The remaining prior period investments were primarily mortgage-backed securities.

Regions Bank made slightly more than $1.0 million in contributions that demonstrated excellent responsiveness to credit and community development needs in the Memphis assessment area. Specifically, the bank provided grants totaling $785,000 to organizations that provide community services targeted to low- and moderate-income individuals; $118,500 to promote economic development; $76,750 for affordable housing; and $52,600 for the revitalization and stabilization of LMI communities. Overall, approximately $165,700 in donations were responsive to the COVID-19 pandemic, providing support for organizations providing emergency and recovery assistance to LMI individuals, small businesses, and nonprofits. Examples of notable donations include:

- $345,000 to a large nonprofit organization focused on addressing the high rate of poverty in Memphis by supporting programs and organizations focused on financial stability, education, and health;
- $25,000 to a CDFI focused on small businesses to help fund their COVID-related efforts, which included aid to troubled borrowers;
- $80,000 to help sponsor students participating in a workforce development program focused on building information technology talent for unemployed and underemployed LMI individuals;
- $30,000 to help fund a Financial Empowerment Center in Memphis that provides free one-on-one financial coaching and to support a program that provides training for LMI high school students to learn about the financial trading business;
- $40,000 to a CDFI focused on affordable housing to support a foreclosure mitigation program, homeownership counseling, and a new fund that will provide down payment assistance and first home purchase mortgages, as well as home repair and rehabilitation loans; and
- A $15,000 grant to a community development corporation serving a low-income community to support a new community kitchen and food entrepreneurship training program for residents of the community.

SERVICE TEST

Regions Bank's service test rating in the Memphis multistate assessment area is high satisfactory.

Retail Services

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

The distribution of 44 branch offices and 52 full-service ATMs as of December 31, 2020, was compared to the distribution of households and businesses among the tract categories within the assessment area. The percentage of branches in low-income tracts was less than the percentage of households and greater than the percentage of businesses in the same geography: 17.1 percent of households and 12.8 percent of businesseswere located in low-income census tracts compared to 15.9 percent of the bank's branches. The proportion of the bank's branches in moderate-income tracts was less than the percentage of households and businesses in the same geography: 11.4 percent of total branches were in moderate-income tracts compared to 19.5 percent of households and 16.2 percent of businesses. In 2019, Benton County, in which the bank had a branch office in a moderate-income tract, was removed from the MSA. Overall, the bank's retail delivery systems may be considered unreasonably inaccessible to portions of the bank's geographies and individuals of different income levels.

The bank increased weekend hours in moderate-income tracts. Services do not vary in a way that inconveniences the multi-state Memphis assessment area, particularly low- and moderate- geographies and/or low- and moderate-individuals.

During the review period, Regions Bank did not open or close any branches or full-service ATMs in low-income tracts. One branch in a moderate-income tract was closed. The bank opened two branch offices in middle-income tracts and two upper-income tract. Additionally, four full-service ATMs were opened in middle-income tracts and five were opened in upper-income tracts. The bank closed four branch offices in middle-income tracts and two in upper-income tracts as well as closed four full-service ATMs in middle-income tracts and two in upper-income tracts. Overall, the bank's record of opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, particularly to low- and moderate-income geographies and individuals in the assessment area.

Geographic Distribution of Branches & ATMS

Assessment Area: Multi Memphis (2018)

Tract Category	Branches							ATMs											Demographics			
	Total Branches				Drive thrus	Extend-ed Hours	Week-end Hours	Total ATMs			Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses
			Open	Closed									Open	Closed			Open	Closed				
	#	%	#	#	#	#	#		#	%	#	%	#	#	#	%	#	#	#	%	%	%
Low	7	14.6%	0	0	7	7	4	Total	9	13.8%	8	15.4%	0	0	1	7.7%	0	0	71	22.8%	16.7%	12.6%
DTO	0		0	0				SA	2		1		0	0	1		0	0				
Moderate	6	12.5%	0	0	5	6	2	Total	9	13.8%	5	9.6%	0	0	4	30.8%	0	0	66	21.2%	19.9%	16.3%
DTO	0		0	0				SA	4		0		0	0	4		0	0				
Middle	11	22.9%	0	1	11	11	3	Total	20	30.8%	14	26.9%	2	1	6	46.2%	0	0	77	24.8%	25.6%	23.7%
DTO	0		0	0				SA	8		3		1	0	5		0	0				
Upper	22	45.8%	1	0	20	22	9	Total	23	35.4%	22	42.3%	2	0	1	7.7%	0	0	90	28.9%	37.6%	46.5%
DTO	0		0	0				SA	1		0		0	0	1		0	0				
Unknown	2	4.2%	0	0	1	2	0	Total	4	6.2%	3	5.8%	0	0	1	7.7%	0	0	7	2.3%	0.2%	0.9%
DTO	0		0	0				SA	2		1		0	0	1		0	0				
Total	48	100.0%	1	1	44	48	18	Total	65	100.0%	52	100.0%	4	1	13	100.0%	0	0	311	100.0%	100.0%	100.0%
DTO	0		0	0				SA	17		5		1	0	12		0	0				

2018 FFIEC Census Data, 2018 D&B Info, and 2015 ACS Data
Closed branches/ATMs are only included in "closed" columns and are not included in any other totals.
DTO - Drive thru only is a subset of total branches
SA = Stand Alone ATM is a subset of total ATMs

Geographic Distribution of Branches & ATMS

Assessment Area: Multi Memphis (2019-2020)

Tract Category	Branches							ATMs											Demographics			
	Total Branches				Drive thrus	Extend-ed Hours	Week-end Hours	Total ATMs			Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses
			Open	Closed									Open	Closed			Open	Closed				
	#	%	#	#	#	#	#		#	%	#	%	#	#	#	%	#	#	#	%	%	%
Low	7	15.9%	0	0	7	7	4	Total	9	14.8%	8	15.4%	0	0	1	11.1%	0	0	72	23.3%	17.1%	12.8%
DTO	0		0	0				SA	2		1		0	0	1		0	0				
Moderate	5	11.4%	0	1	5	5	2	Total	10	16.4%	7	13.5%	2	1	3	33.3%	0	1	64	20.7%	19.5%	16.2%
DTO	0		0	0				SA	5		2		2	0	3		0	1				
Middle	9	20.5%	2	3	7	9	2	Total	15	24.6%	12	23.1%	2	3	3	33.3%	0	3	76	24.6%	25.4%	23.2%
DTO	0		0	0				SA	5		3		0	0	2		0	3				
Upper	21	47.7%	1	2	19	21	10	Total	23	37.7%	22	42.3%	3	2	1	11.1%	0	0	90	29.1%	37.8%	47.0%
DTO	0		0	0				SA	2		1		1	0	1		0	0				
Unknown	2	4.6%	0	0	1	2	0	Total	4	6.6%	3	5.8%	0	0	1	11.1%	0	0	7	2.3%	0.2%	0.9%
DTO	0		0	0				SA	2		1		0	0	1		0	0				
Total	44	100.0%	3	6	39	44	18	Total	61	100.0%	52	100.0%	7	6	9	100.0%	0	4	309	100.0%	100.0%	100.0%
DTO	0		0	0				SA	16		8		3	0	8		0	4				

2020 FFIEC Census Data, 2020 D&B Info, and 2015 ACS Data
Closed branches/ATMs are only included in "closed" columns and are not included in any other totals.
DTO - Drive thru only is a subset of total branches
SA = Stand Alone ATM is a subset of total ATMs

Community Development Services

Regions Bank provides a relatively high level of community development services in the Memphis multistate assessment area. During the review period, Regions Bank employees provided 162 service activities for a total of 2,173 service hours to qualified organizations. Regions employees were active in providing a variety of services to a diverse group of local organizations. Regions Bank's community development service activities benefited organizations that provide affordable housing, community services, economic development, and revitalization/stabilization and that support low- and moderate-income individuals, communities, and small

businesses in the Memphis assessment area. Of the bank's total service hours, 1,296 hours were committed to financial and homebuyer education, while approximately 59.8 percent of service hours were board or committee service at community development organizations.

CRA RATING FOR ST. LOUIS MO-IL MULTISTATE: SATISFACTORY

The Lending Test is rated: High Satisfactory
The Investment Test is rated: Low Satisfactory
The Service Test is rated: High Satisfactory

Major factors supporting the rating include the following:

- The geographic distribution of loans reflects good penetration throughout the assessment area, and the distribution of loans by borrower income reflects excellent penetration among customers of different income levels and businesses of different revenue sizes.

- The bank makes a relatively high level of community development loans in the St. Louis multistate assessment area.

- The bank provides an adequate level of qualified community development investments and grants that are responsive to community development needs of the St. Louis multistate assessment area.

- Retail services are reasonably accessible to the bank's geographies and individuals of different income levels in the assessment area.

- The bank provides an excellent level of community development services throughout the assessment area.

SCOPE OF EXAMINATION

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

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

Overview

The St. Louis assessment area includes seven counties located in the St. Louis, Missouri-Illinois multistate MSA: Madison, Monroe, St. Clair, and Clinton counties in Illinois; Jefferson, St. Charles, and St. Louis counties in Missouri; as well as the City of St. Louis, Missouri. As of December 31, 2020, Regions Bank operated 63 branches in the assessment area. The St. Louis assessment area accounts for 3.5 percent of the institution's total deposits and 2.6 percent of the bank's total HMDA-reportable and CRA small business loans (by dollar).

According to the FDIC Summary of Deposits Report dated June 30, 2020, with $4.2 billion in deposits and a market share of 4.1 percent, Regions Bank ranked 6th among 95 financial institutions in the assessment area.[174] Bank of America holds the largest share of deposits in the market at 17.6 percent, followed by U.S. Bank National Association and Stifel Bank & Trust.

HMDA-reportable lending in the assessment area is competitive. Regions Bank originated or purchased 1.3 percent in loans during 2018. For that year, the bank ranked 19th out of 626 reporters. In 2019, Regions Bank originated or purchased 1.3 percent in loans. The bank ranked 23rd out of 637 reporters for the year. Lastly, Regions Bank originated or purchased 1.1 percent in loans during 2020. For that year, Regions Bank ranked 27th out of 684 reporters. From 2018 through 2020, HMDA-reportable lending in the assessment area was primarily dominated by Wells Fargo Bank, U.S. Bank National Association, and DAS Acquisition Company, LLC.

CRA small business lending is also competitive. For CRA small business and small farm lending, Regions Bank ranked 15th out of 161 reporters in 2018, with 1.3 percent of reported loans. In 2019, the bank ranked 17th out of 156 reporters, with 1.0 percent of reported loans. Furthermore, Regions Bank ranked 14th out of 217 reporters, with 2.6 percent of reported loans for 2020. From 2018 through 2020, lending in the assessment area was primarily dominated by U.S. Bank National Association, JPMorgan Chase Bank, and American Express.

Population and Income Characteristics

There has been minimal population growth over the past decade in the St. Louis assessment area. Census data indicates that the assessment area's population increased only 1 percent from April 1, 2010 to April 1, 2020.[175] Currently, the assessment area's total population is 2.5 million people. The majority of residents in the assessment area live in St. Louis County (1 million individuals) and St. Charles County (0.4 million individuals).[176] The independent city of St. Louis is the largest city in the MSA with approximately 0.3 million individuals.[177] From April 1, 2010 to April 1, 2020, St. Louis City's population has declined a total of 5.5 percent.[178] Overall, the city has experienced population decline since 1950, when it was the 8th largest city in the nation with a population of approximately 856,796.[179]

According to 2020 FFIEC census data, there are 561 census tracts in the assessment area: 79 (14.1 percent) low-income census tracts, 118 (21.0 percent) moderate-income tracts, 188 (33.5 percent) middle-income tracts, 172 (30.7 percent) upper-income tracts, and 4 (0.7 percent) tracts with unknown income levels.[180]

For purposes of classifying borrower income, this evaluation uses the FFIEC estimated median family income for the St. Louis, MO-IL MSA. The following table sets forth the estimated median family income for 2018 through 2020 and provides a breakdown of the range of estimated annual family income for each income

[174] "Offices and Deposits of All FDIC-Insured Institutions Deposit Market Share Report." *Federal Deposit Insurance Corporation*, 30 June 2020, https://www7.fdic.gov/sod/sodMarketBank.asp?barItem=2. Accessed 1 Mar. 2022.
[175] "QuickFacts." *United States Census Bureau*, https://www.census.gov/quickfacts/fact/table/US/PST045221. Accessed 1 Mar. 2022.
[176] Ibid.
[177] Ibid.
[178] Ibid.
[179] Renn, Aaron M. "St. Louis Blues: Once a Major American City, the Gateway to the West Struggles to Redefine Itself." *Manhattan Institute for Policy Research, Inc.* , 17 June 2019, https://www.city-journal.org/st-louis-better-together-proposal. Accessed 1 Mar. 2022.
[180] FRB Atlanta calculations of 2020 FFIEC census data.

category (low, moderate, middle, and upper). As shown, the median family income for the St. Louis, MO-IL MSA increased from $76,600 in 2018 to $82,600 in 2020. However, there is considerable variation in the median family income throughout the assessment area. The City of St. Louis had the lowest median family income between from the period 2015 through 2019 at $57,639.[181] St. Charles County and Monroe County had the highest median family income at $100,320 and $101,294, respectively. It should also be noted that 38.3 percent of families in the assessment area are considered low- to moderate-income.

Borrower Income Levels
St. Louis, MO-IL MSA

FFIEC Estimated Median Family Income		Low 0 - 49.99%	Moderate 50% - 79.99%	Middle 80% - 119.99%	Upper 120% - & above
2018	**$76,600**	0 - $38,299	$38,300 - $61,279	$61,280 - $91,919	$91,920 - & above
2019	**$81,200**	0 - $40,599	$40,600 - $64,959	$64,960 - $97,439	$97,440 - & above
2020	**$82,600**	0 - $41,299	$41,300 - $66,079	$66,080 - $99,119	$99,120 - & above

According to 2020 FFIEC census data, 9.6 percent of families in the assessment area live in poverty.[182] From the period of 2015 through 2019, St. Clair County and St. Louis County were the counties with the highest percentages of families living in poverty at 10.7 percent 6.8 percent, respectively.[183] In the assessment area, St. Charles County and Monroe County were the counties with the lowest percentages of families living in poverty at 3.3 percent and 2.9 percent, respectively.[184] From the period of 2015 to 2019, St. Louis City had the highest percentage of families living in poverty within the assessment area at 16.7 percent.[185] According to census data, 36.1 percent of families living in low-income tracts and 15.8 percent of families living in moderate-income tracts in the assessment area are below the poverty level.[186]

Economic Conditions

The St. Louis metropolitan area started as a trading center in the late 1700s. As time progressed, the area's economy changed into being a manufacturing-focused economy. Over the past two decades, the St. Louis metropolitan area experienced an expansion in the service and tech sectors that caused dramatic economic diversification.[187] Currently, the St. Louis metropolitan area's economy is ranked as the third most economically diverse metropolitan area in the United States.[188] Additionally, the metropolitan area's economy is the 4th largest economy in the Midwest at $161 billion.[189]

[181] "Estimated Median Income of a Family, between 2015-2019." *PolicyMap*, www.policymap.com. Based on data from United States Census Bureau. Accessed 1 Mar. 2022.
[182] FRB Atlanta calculations of 2020 FFIEC census data.
[183] "Estimated Percent of All Families That Live in Poverty, between 2015-2019." *PolicyMap*, www.policymap.com. Based on data from United States Census Bureau. Accessed 1 Mar. 2022.
[184] Ibid.
[185] Ibid.
[186] FRB Atlanta calculations of 2020 FFIEC census data.
[187] "Regional Economy." *AllianceSTL*, https://alliancestl.com/work-smarter-in-stl/regional-economy/. Accessed 2 Mar. 2022.
[188] Ibid.
[189] Ibid.

The St. Louis metropolitan area has many large businesses that represent key industries making up the regional economy. The key industries include bioscience, consumer services and goods, energy, financial services, healthcare, manufacturing, and transportation and distribution.[190] The St. Louis metropolitan area is home to the headquarters of 14 businesses that are Fortune 1000 companies.[191] These companies include Centene, Emerson Electric, Reinsurance Group of America, Edward Jones, Graybar Electric, Olin, Ameren Post Holdings, Peabody Energy, Stifel Financial, Caleres, Energizer Holdings, Belden, and Arch Resources.[192] Out of all 14 companies, the top three companies, in terms of revenue, include Centene ($74.6 billion), Emerson Electric ($18.4 billion), and Reinsurance Group of America ($14.3 billion).[193] For employment, the largest employers in St. Louis include BJCHealthCare (29,305 employees), Mercy (20,182 employees), Washing University in St. Louis (17,688 employees), Boeing Defense, Space, & Security (14,566 employees), and SSM Health (13,500 employees).[194]

Furthermore, the City of St. Louis has a variety of public and private employment opportunities. In 2018, the City of St. Louis had $200,000 private sector jobs, which accounted for 17 percent of the total jobs in the region.[195] Within the city, the biggest industries included hospitals (29,400 jobs), food services and drinking places (16,700 jobs), and professional, scientific, and technical services (16,700 jobs). Additionally, the City of St. Louis is home to 30,000 public sector jobs; out of the total public sector jobs, 54 percent of jobs are local government positions, 35 percent are federal government positions, and 11 percent are state government positions.

According to 2020 Dun & Bradstreet information, there were 111,994 businesses within the St. Louis assessment area, 89.8 percent of which had total annual revenues less than or equal to $1 million and were therefore considered to be small businesses.[196] Additionally, 17.6 percent of small businesses in the assessment area were located in moderate-income tracts, while there were fewer in low-income tracts at 6.3 percent.[197] According to CRA reportable data from all reporters in the assessment area, loan originations to small businesses posted growth from 2018 to 2019. Specifically, the number of loans made to small businesses increased by 10.9 percent. From 2019 to 2020, there was a decrease in the number of loans made to small businesses. At this time, there was a 7.6 percent decrease in the number of loans made to small businesses.

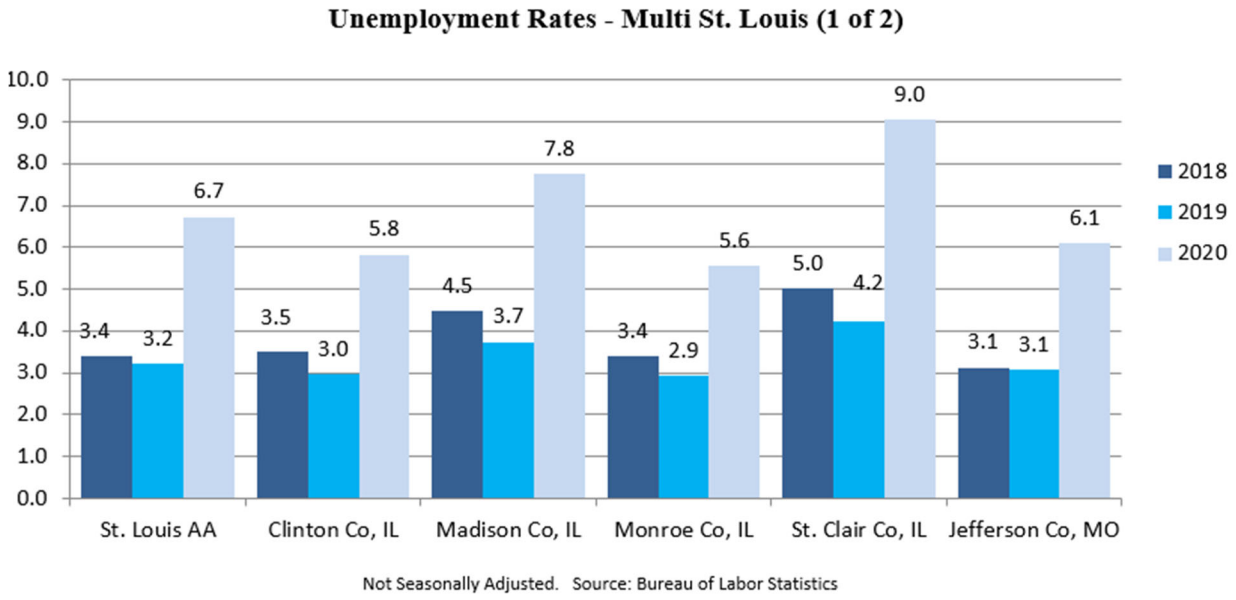
The COVID-19 global pandemic was a major event in 2020 that impacted the economy in the assessment area and nationwide. As the pandemic unfolded, many businesses were impacted by stay-at-home orders, which mandated that individuals should only leave their residence for essential activities. For example, on March 21, 2020, the Health Commissioner in the City of St. Louis issued a stay-at-home order that required individuals to stay-at-home, and it limited business activities for certain industries.[198] In response to the decline

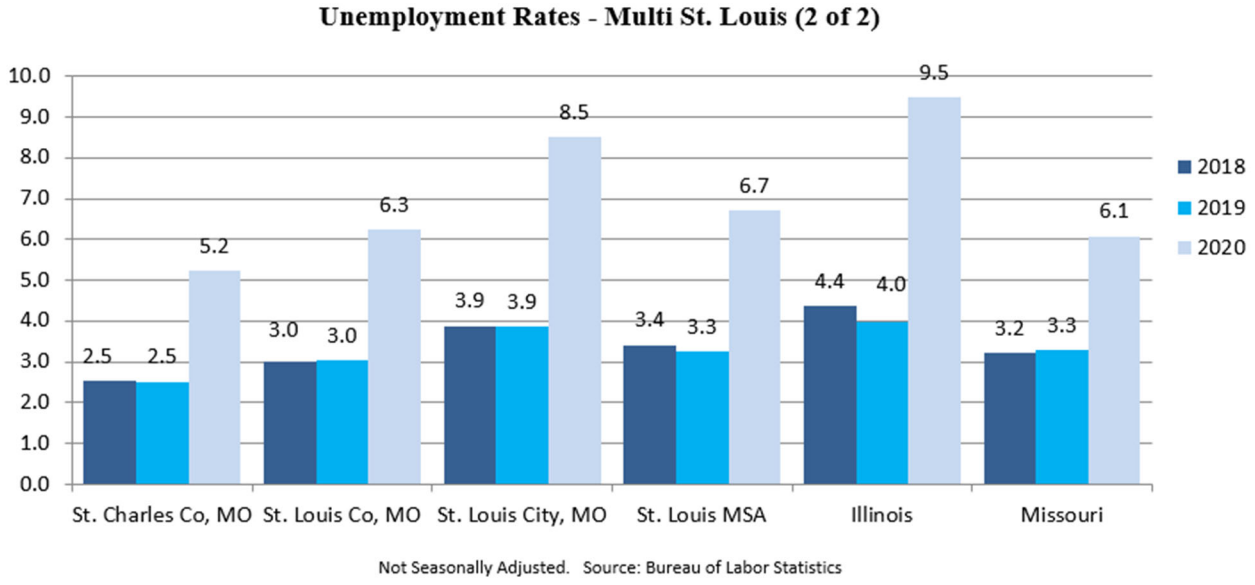
[190] "Major Employers." *AllianceSTL*, https://alliancestl.com/work-and-live-in-stl/major-employers/. Accessed 2 Mar. 2022.
[191] "STLMade Industries." *AllianceSTL*, https://alliancestl.com/stlmade-industries/. Accessed 2 Mar. 2022.
[192] "Major Employers." *AllianceSTL*, https://alliancestl.com/work-and-live-in-stl/major-employers/. Accessed 2 Mar. 2022.
[193] Ibid.
[194] Konczal, Lea. "St. Louis' Largest Employers." *American City Business Journals*, 10 July 2020, https://www.bizjournals.com/stlouis/subscriber-only/2020/07/10/st-louis-largest-employers.html. Accessed 3 Mar. 2022.
[195] *2020 Vision: An Equitable Economic Development Framework for St. Louis*. The City of St. Louis, 2020, https://www.stlouis-mo.gov/government/departments/sldc/documents/2020-vision-framework-for-stlouis.cfm. Accessed 2 Mar. 2022.
[196] FRB Atlanta calculations of 2020 Dun & Bradstreet data.
[197] Ibid.
[198] Echols, Fredrick. *Health Commissioner's Order No. 5*. The City of St. Louis, 21 Mar. 2020, https://www.stlouis-mo.gov/government/departments/health/communicable-disease/covid-19/documents/upload/Health-Commission-s-Order-5-03-21-2020.pdf. Accessed 2 Mar. 2022.

in economic activity, the United States' Congress passed the Coronavirus Aid, Relief, and Economic Security (CARES) Act on March 25, 2020; this legislation established the Paycheck Protection Program, which was implemented by the Small Business Administration (SBA), to provide loans to small businesses nationwide for payroll costs and certain other expenses.[199] On a local level, there were resources available to assist small businesses through the pandemic. Specifically, in the City of St. Louis, there were resource programs such as the Small Business Grant Fund, The Gateway Resilience Fund, and the COVID-19 Regional Response Fund that provided funding for small businesses, bars, restaurants, and nonprofits impacted by the pandemic.[200]

The following graph shows the unemployment rates from 2018 through 2020 for the seven counties in the bank's assessment area, the City of St. Louis, the St. Louis MSA, and the states of Illinois and Missouri. As shown, the assessment area saw a period of both falling and rising unemployment rates. From 2018 to 2019, unemployment in the assessment area decreased from 3.4 percent in 2018 to 3.2 percent in 2019. During this time, St. Charles County had the lowest unemployment rates for 2018 and 2019 at 2.5 percent for both years. The assessment area's overall unemployment rate for 2018 and 2019 was comparable to Missouri's unemployment rate, 3.2 percent in 2018 and 3.3 percent in 2019, and lower than Illinois's unemployment rate, 4.4 percent in 2018 and 4.0 percent in 2019. Unemployment in all counties making up the assessment area, the City of St. Louis, Illinois, and Missouri rose in 2020. During this year, the COVID-19 pandemic started in the United States and impacted the nation's economy, which caused a rise in unemployment.[201] The assessment area and St. Louis MSA's unemployment rate both rose to 6.7 percent, and the unemployment rate in Illinois and Missouri increased to 9.5 percent and 6.1 percent, respectively. In the assessment area, St. Clair County, St. Louis City, and Madison County had the highest unemployment rates in 2020 of 9.0 percent, 8.5 percent, and 7.8 percent. St. Charles County had the lowest unemployment rate at 5.2 percent.

[199] "Paycheck Protection Program." *United States Department of the Treasury*, https://home.treasury.gov/policy-issues/coronavirus/assistance-for-small-businesses/paycheck-protection-program. Accessed 7 Mar. 2022.
[200] "Economic Support and Recovery Resources for Businesses." *The City of St. Louis*, 7 Apr. 2020, https://www.stlouis-mo.gov/government/departments/health/communicable-disease/covid-19/economic-recovery/business-support.cfm. Accessed 2 Mar. 2022.
[201] *Unemployment Rates During the COVID-19 Pandemic*. Congressional Research Service, 2021, https://crsreports.congress.gov/product/pdf/R/R46554. Accessed 2 Mar. 2022.





According to census data, the assessment area contained 1,113,005 housing units in 2020, of which 61.6 percent were owner-occupied, 28.1 percent were rental, and 10.3 percent were vacant.[202] Housing in the St. Louis MSA is typically older; the median age of the housing stock was 52 years.[203] While most units were owner-occupied, a higher percentage of housing units in low- and moderate-income tracts were rental units or vacant. More specifically, approximately 69.7 percent of all housing units in low-income tracts were rentals or vacant, while 48.7 percent were rentals or vacant in moderate-income census tracts. This factor may suggest that home purchase lending opportunities in low- and moderate-income tracts may be limited, and more opportunities exist for refinancing and home improvement lending.

[202] FRB Atlanta calculations of 2020 FFIEC census data.
[203] 2020 FFIEC census data.

The housing market has seen an increase in prices during the review period. Based on real estate activity for St. Louis City and County combined, prices for residential property and townhouses/condominiums have been increasing. For 2018, the median sales price for a residential property and for a townhouse/condominium was $195,000 and $156,000, respectively.[204] For 2019, the median sales price for a residential property increased 6.7 percent to $208,000, and the median sales price for a townhouse/condominium increased 5.8 percent to $165,000. The prices for both residential properties and townhouse/condominiums increased further in 2020. For that year, the median sales price for a residential property increased 10.6 percent to $230,000, and the median sales price for a townhouse increased 5.5 percent to $174,000.

Rising home prices in St. Louis City and County indicate that homeownership for low- and moderate-income families is becoming less affordable. Using the assumption that a borrower can obtain a loan for approximately three times the borrower's annual income and using the 2020 FFIEC median family income for St. Louis City and St. Louis County, affordable homes would be priced at $133,002 for St. Louis City and $232,197 for St. Louis County.[205] As mentioned earlier, the median sales price in 2020 for a residential property and townhouse/condominium was $230,000 and $174,000, respectively. This data indicates that homeownership is become less affordable in St. Louis City as compared to St. Louis County; however, rising home prices have an overall bigger impact on home affordability for low- and moderate-income families.

Demographic Characteristics by Census Tract

The following table presents key demographic and business information used to help develop a performance context for the assessment area. The data reflects the 2020 FFIEC census data and the 2020 Dun & Bradstreet data used to analyze the bank's CRA performance. Certain components of the data in the table are discussed in this evaluation as they apply to specific parts of the analysis.

[204] Lozano, Juan A. "Monthly Housing Report." *St. Louis Realtors*, 6 Jan. 2021, https://www.stlrealtors.com/clientuploads/New%20Website%20PDFs/Housing%20Reports/2020/12%20December/MARIS_Report_-_December.pdf. Accessed 1 Mar. 2022.

[205] The 2020 FFIEC census data indicates that the median family income for St. Louis City is $46,334 and $77,399 for St. Louis County.

Combined Demographics Report

Assessment Area: Multi St. Louis

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	79	14.1	52,106	8.1	18,802	36.1	137,955	21.4
Moderate-income	118	21	117,756	18.3	18,580	15.8	108,881	16.9
Middle-income	188	33.5	237,938	37	16,382	6.9	126,963	19.7
Upper-income	172	30.7	234,562	36.4	7,562	3.2	270,002	41.9
Unknown-income	4	0.7	1,439	0.2	642	44.6	0	0
Total Assessment Area	**561**	**100.0**	**643,801**	**100.0**	**61,968**	**9.6**	**643,801**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	123,787	37,507	5.5	30.3	55,877	45.1	30,403	24.6
Moderate-income	228,177	117,095	17.1	51.3	81,205	35.6	29,877	13.1
Middle-income	405,578	266,421	38.9	65.7	106,772	26.3	32,385	8
Upper-income	352,345	263,623	38.5	74.8	67,021	19	21,701	6.2
Unknown-income	3,118	858	0.1	27.5	1,906	61.1	354	11.4
Total Assessment Area	**1,113,005**	**685,504**	**100.0**	**61.6**	**312,781**	**28.1**	**114,720**	**10.3**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	7,177	6.4	6,365	6.3	744	7.2	68	6.7
Moderate-income	20,009	17.9	17,745	17.6	2,101	20.2	163	16.2
Middle-income	38,043	34	34,429	34.2	3,263	31.4	351	34.8
Upper-income	45,751	40.9	41,371	41.1	3,965	38.1	415	41.2
Unknown-income	1,014	0.9	672	0.7	331	3.2	11	1.1
Total Assessment Area	**111,994**	**100.0**	**100,582**	**100.0**	**10,404**	**100.0**	**1,008**	**100.0**
	Percentage of Total Businesses:			**89.8**		**9.3**		**.9**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	18	1.1	16	1	2	6.5	0	0
Moderate-income	137	8.7	131	8.5	6	19.4	0	0
Middle-income	757	48.2	746	48.7	8	25.8	3	50
Upper-income	655	41.7	637	41.6	15	48.4	3	50
Unknown-income	3	0.2	3	0.2	0	0	0	0
Total Assessment Area	**1,570**	**100.0**	**1,533**	**100.0**	**31**	**100.0**	**6**	**100.0**
	Percentage of Total Farms:			**97.6**		**2.0**		**.4**

2020 FFIEC Census Data and 2020 D&B Information

Credit and Community Development Needs

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

One contact engaged in community and small business development was interviewed. This person stated that North St. Louis, North County, and East St. Louis combined have the highest concentrated poverty rate in the state and are among the poorest in the country. Additionally, the contact said that St. Clair County, Illinois is mostly rural and faces poverty challenges due to a lack of economic opportunities. Further, it was mentioned that there has been a population shift in the St. Louis MSA over the past several decades as more people are moving to St. Louis County and North County through HUD's Section 8 Voucher Programs. The contact said the main reason for this outward migration was due to the better quality of affordable housing.

Furthermore, the contact indicated that the St. Louis MSA has a robust and thriving banking industry with a lot of bank branches. However, the individual mentioned that banks are not taking a proactive approach in designing products and services that meet the needs of poor urban communities. Also, it was stated that the lack of product innovation and adaption has resulted in residents from poor urban communities having to rely on predatory financial providers, which causes further debt and continued poverty. The contact explained that some communities have lost trust in banks. Concerning business lending, the contact stated that many minority businesses are not able to apply for loans because they do not qualify under the commercial lending standards of banks.

The contact mentioned that there are opportunities for financial institutions to assist in the community. In particular, the contact stated that financial institutions need take more risk and work with community partners to elevate minority-owned businesses and to build-up poor urban neighborhoods. Also, there are opportunities for banks to provide tiered services for small business customers; specifically, banks can provide low interest business loans to customers who have established a relationship with a bank, per the contact. Lastly, it was stated that banks can be innovative and partner with CDFIs to share some of the risk to provide lower interest rate micro loans to small minority-owned businesses as well as start-ups. Per the contact, this service will allow businesses to grow so that they are eligible to receive loans from traditional banks.

A contact engaged in affordable housing was also interviewed. The contact stated that the access to credit was good to adequate in the city of St. Louis. This person explained that while the majority of banks have more branches in middle- and upper-income areas of the city, those banks are working with CDFI intermediaries. The contact explained that based on the needs of his clients, the products with the highest need are affordable home improvement/repair and home purchase loans. It was mentioned that most single-family homes in the city are around 100 years old, and there is very little to no new construction. In the North and South City neighborhoods, many homes need repairs, and there is a high percentage of abandoned homes in North City. The contact explained that there is a lack of decent affordable housing in the city.

Furthermore, the contact described the issues facing low- and moderate-income areas and low- and moderate-income people. The contact mentioned that 30 percent to 40 percent of housing in low- to moderate-income areas

are rentals with project-based multifamily units being newer construction, whereas rentals provided by property owners participating in the Section 8 Voucher program are of older housing stock. In general, rental housing used for the Section 8 programs are in better repair because management companies and area property owners must meet HUD guidelines to continue to receive subsidy payments, per the contact. The contact indicated that the largest barriers low- to moderate-income people face when applying for bank mortgages include poor credit histories, being able to afford down payments, and low appraisal amounts in North City. The contact explained that the mortgage products most in need for low and moderate-income people in St. Louis City include first time homebuyer and home repair programs.

The contact talked about an opportunity for banks to get involved in affordable housing initiatives. Specifically, the contact mentioned that there are several organizations, like Justine Peterson, IF, Gateway Neighborhood, and Gateway Lending Funders, that are working to improve affordable housing in St. Louis City; these organizations are looking for both loans and investments, per the contact.

Both contacts discussed the impact that the COVID-19 pandemic had on the St. Louis region. According to contacts, the pandemic caused temporary and permanent closures of businesses, which resulted in job losses and income losses for many people. Additionally, many households are having issues paying rent or mortgages due to job losses and business closures. According to one contact, credit companies are working with their organization to help homeowners apply for and receive loan forbearance. Another contact said that they are seeing more requests for mortgage assistance and forbearance. Through discussions with contacts, it was mentioned that food insecurity is a concern due to job losses during the pandemic, and it was stated that health care bills are not being paid and people are unable to afford their medications. Also, one person said that there is a need for utility assistance. One contact stated that the major credit challenges during the pandemic include banks raising the minimum credit score needed for home loans and that banks are not buying mortgages. Lastly, contacts discussed how funding is an issue for themselves as well as other organizations that provide services to low- and moderate-income families and to the community.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE ST. LOUIS MO-IL MULTISTATE ASSESSMENT AREA

LENDING TEST

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

The analysis included 3,757 HMDA-reportable loans and 2,811 CRA small business loans reported by the bank in the St. Louis assessment area during the review period. Therefore, HMDA-reportable lending received greater weight in determining the bank's lending test rating in the assessment area. Additionally, greater weight was assigned to home refinance loans over the other HMDA products given their relative share of all HMDA lending in this assessment area.

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

Geographic Distribution of Loans

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

Home Purchase Loans

Of the 3,757 HMDA-reportable loans analyzed, 1,115 loans (29.7 percent) were home purchase loans. Of the total home purchase loans made, 28 loans (2.5 percent) were located in low-income tracts, and 180 loans (16.1 percent) were located in moderate-income tracts.

Home purchase lending in low-income tracts is adequate. From 2018 through 2020, Regions Bank's home purchase lending in low-income tracts (2.5 percent) was below the percentage of owner-occupied units (5.5 percent) in these tracts. In 2018, the bank's home purchase lending in low-income tracts (2.0 percent) was similar to the aggregate lending performance (1.9 percent) in these tracts. In 2019, Regions Bank's home purchase lending in low-income tracts (2.4 percent) was slightly above the aggregate lending performance (2.1 percent) in these tracts. In 2020, the bank's home purchase lending in low-income tracts (3.0 percent) was above the aggregate lending performance (2.2 percent) in these tracts.

Home purchase lending in moderate-income tracts is adequate. From 2018 through 2020, Regions Bank's home purchase lending in moderate-income tracts (16.1 percent) was similar to the percentage of owner-occupied units (17.1 percent) in these tracts. In 2018, the bank's home purchase lending in moderate-income tracts (17.1 percent) was slightly above the aggregate lending performance (14.3 percent) in these tracts. In 2019, Regions Bank's home purchase lending in moderate-income tracts (15.9 percent) was similar to the aggregate lending performance (14.8 percent) in these tracts. In 2020, the bank's home purchase lending in moderate-income tracts (15.6 percent) was similar to the aggregate lending performance (14.7 percent) in these tracts.

Home Refinance Loans

Regions Bank made 1,878 home refinance loans from 2018 through 2020, which represents 50.0 percent of the HMDA-reportable loans analyzed. Of the total home refinance loans made, 32 loans (1.7 percent) were located in low-income tracts, and 210 loans (11.2 percent) were located in moderate-income tracts.

Home refinance lending in low-income tracts is excellent. From 2018 through 2020, Regions Bank's home refinance lending in low-income tracts (1.7 percent) was below the percentage of owner-occupied units (5.5 percent) in these tracts. In 2018, the bank's home refinance lending in low-income tracts (2.0 percent) was slightly above the aggregate lending performance (1.6 percent) in these tracts. In 2019, Regions Bank's home refinance lending in low-income tracts (2.6 percent) was significantly above the aggregate lending performance (1.0 percent) in these tracts. In 2020, the bank's home refinance lending in low-income tracts (1.2 percent) was significantly above the aggregate lending performance (0.6 percent) in these tracts.

Home refinance lending in moderate-income tracts is good. From 2018 through 2020, Regions Bank's home refinance lending in moderate-income tracts (11.2 percent) was below the percentage of owner-occupied units (17.1 percent) in these tracts. In 2018, the bank's home refinance lending in moderate-income tracts (12.2 percent) was similar to the aggregate lending performance (11.9 percent) in these tracts. In 2019, Regions Bank's home refinance lending in moderate-income tracts (13.3 percent) was significantly above the aggregate lending performance (8.5 percent) in these tracts. In 2020, the bank's home refinance lending in moderate-income tracts (9.9 percent) was above the aggregate lending performance (7.2 percent) in these tracts.

Home Improvement Loans

Regions Bank made 764 home improvement loans from 2018 through 2020, which represents 20.3 percent of the HMDA-reportable loans analyzed. Of the total home improvement loans made, 18 loans (2.4 percent) were located in low-income tracts, and 81 loans (10.6 percent) were located in moderate-income tracts.

Home improvement lending in low-income tracts is good. From 2018 through 2020, Regions Bank's home improvement lending in low-income tracts (2.4 percent) was below the percentage of owner-occupied units (5.5 percent) in these tracts. In 2018, the bank's home improvement lending in low-income tracts (1.7 percent) was similar to the aggregate lending performance (1.6 percent) in these tracts. In 2019, Regions Bank's home improvement lending in low-income tracts (2.2 percent) was above the aggregate lending performance (1.7 percent) in these tracts. In 2020, the bank's home improvement lending in low-income tracts (3.2 percent) was significantly above the aggregate lending performance (1.6 percent) in these tracts.

Home improvement lending in moderate-income tracts is adequate. From 2018 through 2020, Regions Bank's home improvement lending in moderate-income tracts (10.6 percent) was below the percentage of owner-occupied units (17.1 percent) in these tracts. In 2018, the bank's home improvement lending in moderate-income tracts (11.3 percent) was slightly above the aggregate lending performance (9.4 percent) in these tracts. In 2019, Regions Bank's home improvement lending in moderate-income tracts (10.9 percent) was similar to the aggregate lending performance (11.1 percent) in these tracts. In 2020, the bank's home improvement lending in moderate-income tracts (9.5 percent) was similar to the aggregate lending performance (8.8 percent) in these tracts.

Small Business Loans

Regions Bank made 2,811 small business loans in the assessment area from 2018 through 2020. Of the total number of small business loans made, 273 loans (9.7 percent) were located in low-income tracts, and 548 loans (19.5 percent) were located in moderate-income tracts.

Small business lending in low-income tracts is excellent. From 2018 through 2020, Regions Bank's small business lending in low-income tracts (9.7 percent) was above the percentage of businesses (6.4 percent) in these tracts. In 2018, the bank's small business lending in low-income tracts (11.9 percent) was significantly above the aggregate lending performance (5.3 percent) in these tracts. In 2019, Regions Bank's small business lending in low-income tracts (9.9 percent) was significantly above the aggregate lending performance (5.5 percent) in these tracts. In 2020, the bank's small business lending in low-income tracts (8.7 percent) was significantly above the aggregate lending performance (5.5 percent) in these tracts.

Small business lending in moderate-income tracts is good. From 2018 through 2020, Regions Bank's small business lending in moderate-income tracts (19.5 percent) was above the percentage of businesses (17.9 percent) in these tracts. In 2018, the bank's small business lending in moderate-income tracts (23.3 percent) was above the aggregate lending performance (17.0 percent) in these tracts. In 2019, Regions Bank's small business lending in moderate-income tracts (17.5 percent) was similar to the aggregate lending performance (17.1 percent) in these tracts. In 2020, the bank's small business lending in moderate-income tracts (18.5 percent) was slightly above the aggregate lending performance (16.8 percent) in these tracts.

Lending to Borrowers of Different Incomes and Businesses of Different Sizes

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

Home Purchase Loans

Home purchase lending to low-income borrowers is excellent. From 2018 through 2020, Regions Bank's home purchase lending to low-income borrowers (15.4 percent) was similar to the percentage of low-income families (21.4 percent). In 2018, the bank's home purchase lending to low-income borrowers (15.6 percent) was significantly above the aggregate lending performance (9.2 percent) to these borrowers. In 2019, Regions Bank's home purchase lending to low-income borrowers (13.2 percent) was above the aggregate lending performance (10.4 percent) to these borrowers. In 2020, the bank's home purchase lending to low-income borrowers (17.0 percent) was significantly above the aggregate lending performance (10.9 percent) to these borrowers.

Home purchase lending to moderate-income borrowers is excellent. From 2018 through 2020, Regions Bank's home purchase lending to moderate-income borrowers (27.7 percent) was above the percentage of moderate-income families (16.9 percent). In 2018, the bank's home purchase lending to moderate-income borrowers (25.1 percent) was above the aggregate lending performance (19.7 percent) to these borrowers. In 2019, Regions Bank's home purchase lending to moderate-income borrowers (27.4 percent) was above the aggregate lending performance (20.9 percent) to these borrowers. In 2020, the bank's home purchase lending to moderate-income borrowers (30.1 percent) was above the aggregate lending performance (22.6 percent) to these borrowers.

Home Refinance Loans

Home refinance lending to low-income borrowers is excellent. From 2018 through 2020, Regions Bank's home refinance lending to low-income borrowers (11.9 percent) was below the percentage of low-income families (21.4 percent). In 2018, the bank's home refinance lending to low-income borrowers (16.2 percent) was

significantly above the aggregate lending performance (8.3 percent) to these borrowers. In 2019, the Regions Bank's home refinance lending to low-income borrowers (13.5 percent) was significantly above the aggregate lending performance (6.1 percent) to these borrowers. In 2020, the bank's home refinance lending to low-income borrowers (9.8 percent) was significantly above the aggregate lending performance (4.2 percent) to these borrowers.

Home refinance lending to moderate-income borrowers is excellent. From 2018 through 2020, Regions Bank's home refinance lending to moderate-income borrowers (20.2 percent) was above the percentage of moderate-income families (16.9 percent). In 2018, the bank's home refinance lending to moderate-income borrowers (21.6 percent) was slightly above the aggregate lending performance (17.3 percent) to these borrowers. In 2019, Regions Bank's home refinance lending to moderate-income borrowers (22.7 percent) was significantly above the aggregate lending performance (14.7 percent) to these borrowers. In 2020, the bank's home refinance lending to moderate-income borrowers (18.7 percent) was above the aggregate lending performance (13.5 percent) to these borrowers.

Home Improvement Loans

Home improvement lending to low-income borrowers is excellent. From 2018 through 2020, Regions Bank's home improvement lending to low-income borrowers (11.4 percent) was below the percentage of low-income families (21.4 percent). In 2018, the bank's home improvement lending to low-income borrowers (9.1 percent) was significantly above the aggregate lending performance (5.7 percent) to these borrowers. In 2019, Regions Bank's home improvement lending to low-income borrowers (14.1 percent) was significantly above the aggregate lending performance (8.3 percent) to these borrowers. In 2020, the bank's home improvement lending to low-income borrowers (9.9 percent) was above the aggregate lending performance (7.4 percent) to these borrowers.

Home improvement lending to moderate-income borrowers is excellent. From 2018 through 2020, Regions Bank's home improvement lending to moderate-income borrowers (22.3 percent) was above the percentage of moderate-income families (16.9 percent). In 2018, the bank's home improvement lending to moderate-income borrowers (20.0 percent) was significantly above the aggregate lending performance (12.6 percent) to these borrowers. In 2019, Regions Bank's home improvement lending to moderate-income borrowers (22.1 percent) was above the aggregate lending performance (16.7 percent) to these borrowers. In 2020, the bank's home improvement lending to moderate-income borrowers (24.8 percent) was significantly above the aggregate lending performance (14.1 percent) to these borrowers.

Small Business Loans

The distribution of small business loans to businesses of different sizes is good. From 2018 through 2020, 61.7 percent of the bank's small business loans were originated to businesses with revenues of $1 million or less. By comparison, 89.8 percent of total businesses in the assessment area are classified as small businesses. In 2018, the bank's small business lending to small businesses (71.4 percent) was significantly above the aggregate lending performance (45.4 percent) to these businesses. In 2019, the bank's small business lending to small businesses (70.5 percent) was above the aggregate lending performance (47.5 percent) to these businesses. In 2020, the bank's small business lending to small businesses (54.0 percent) was above the aggregate lending performance (40.7 percent) to these businesses. Lastly, 91.5 percent of small business loans were originated in amounts of

$250,000 or less, indicating a willingness to lend in the smaller amounts that are typically requested by small businesses.

Community Development Lending

Regions Bank makes a relatively high level of community development loans in the St. Louis assessment area. During the review period, the bank originated or renewed 30 community development loans totaling $35.5 million and 136 community development PPP loans totaling $15.1 million. Specifically, the bank originated or renewed $22.5 million towards revitalization and stabilization efforts both through the PPP and outside of the PPP; $14.2 million to support economic development; $13.9 million towards community services benefiting LMI individuals and families; and $100,000 in affordable housing initiatives.

Many of the qualified loans were impactful, aligning directly with formal revitalization plans. In addition, the bank continues to form partnerships with local CDCs and/or CDFIs to address area-specific needs not only in the city of St. Louis but also in the Illinois portion of the metro, which community contacts consistently note as severely blighted and an area of concentrated disinvestment. While the bank's current dollar of lending is below most peer dollar volume in this area, the bank's number of loans continues to increase and exceeds the number of loans originated by peers. Continued increases in the number of loans indicates that more organizations are benefiting from Regions Bank's efforts but for smaller dollar amounts, which further aligns with micro lending needs in the area.

Some of the most impactful loans directly benefiting the assessment area include:

- An $8 million loan to restore low-income housing in the Historic Preservation District of St. Louis. As outlined in formal revitalization plans, restoration of housing within the area is critical to help spur future development in the area.

- A $2 million loan to construct and open a new grocery store in a food desert within the city of St. Louis.

- Twenty-two loans totaling $1.2 million made through the PPP to small businesses located in low-income and blighted areas of Illinois. All 22 loans were made to nonprofits serving residents throughout St. Clair and Madison counties, including East St. Louis and Granite City, among others.

- A $1 million line of credit to a local CDFI serving the greater St. Louis area, particularly focused in the city of St. Louis, Missouri, and areas in and around East St. Louis, Illinois. The line of credit was created to form a loan pool for micro lending to underserved small businesses in the area.

- A $250,000 loan to a nonprofit offering essential preventive health care for low-income residents of East St. Louis, Illinois. This loan is particularly noteworthy given that East St. Louis is a community with a continued level of disinvestment toward essential services and has one of the highest poverty rates in the nation.

- A $100,000 loan to a local CDC for the rehabilitation and development of vacant homes for low-income individuals in North St. Louis.

- Two loans totaling $78,000 to a nonprofit for necessary improvements to public housing for low-income residents in the city of Wellston. These loans are especially impactful given the improvements kept the housing development from being demolished, which would have displaced approximately 200 low-income individuals.

INVESTMENT TEST

Regions Bank's investment test rating in the St. Louis multistate assessment area is low satisfactory. The bank made an adequate level of investments relative to its presence in the assessment area. Combined investment and contribution activity inside the assessment area totaled $34.0 million. The bank's investments (excluding contributions) totaled $32.4 million, of which $24.1 million (74.3 percent) were new investments acquired during the review period. During the review period, the bank invested $23.6 million in mortgage-backed securities. Additionally, the bank purchased stock in a fund designed to provide mortgage financing in markets where low home values make it difficult to obtain first mortgages, particularly for homes that need significant rehabilitation and where appraised values are low. The fund will target LMI and majority African American neighborhoods in St. Louis and is responsive to the need for creative financing solutions to support affordable housing. The bank also held investments from prior review periods with a book value of $8.3 million at the end of the review period. The bank had investments in two LIHTC projects with a book value of $4.6 million; the remaining prior period investments were primarily mortgage-backed securities.

Regions Bank made $1.6 million in contributions that demonstrated responsiveness to credit and community development needs in the St. Louis assessment area. Specifically, the bank provided $1.2 million to organizations that provide community services targeted to low- and moderate-income individuals; $223,300 for activities that promote economic development; $193,400 for support affordable housing; and $27,500 for activities that support revitalization and stabilization of LMI communities. Overall, approximately $200,000 in donations were responsive to the COVID-19 pandemic, providing support for organizations providing emergency and recovery assistance to LMI individuals, small businesses, and nonprofits.

Examples of notable donations include:

- A $100,000 donation to a nonprofit organization to support affordable housing, workforce development, and homebuyer education targeted to a low-income neighborhood in north St. Louis;

- A $75,000 donation to a fund that will provide emergency grants and relief to underserved small businesses impacted by COVID-19;

- $50,000 in grants to a community development organization focused on affordable housing and community development in a suburb of St. Louis that has suffered decades of disinvestment and decline. The grants will support homebuyer education and a home repair program;

- $50,000 in grants to provide operational support to a nonprofit working to create employment and workforce development opportunities through education and outreach for low-income, unemployed, and formerly incarcerated individuals and families;

- $45,000 in grants to a CDFI to support work with small businesses, including a grant to assist with operational needs to meet the increased demand for PPP loans from CDFI customers; and

- $15,000 to support a regional community development initiative working to encourage growth and reduce inequality across the St. Louis MSA, with a particular focus on economically distressed communities.

SERVICE TEST

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

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

The distribution of 63 branch offices and 63 full-service ATMs as of December 31, 2020, was compared to the distribution of households and businesses among the tract categories within the assessment area. The percentage of branches in low-income tracts was similar to the percentage of households and greater than businesses in the same geography: 9.4 percent of households and 6.4 percent of businesses were located in low-income census tracts compared to 9.5 percent of the bank's branches. The proportion of the bank's branches in moderate- income tracts was comparable to the percentage of households and businesses in the same geography: 20.6 percent of total branches were in moderate-income tracts compared to 19.9 percent of households and 17.9 percent of businesses. Overall, the bank's retail delivery systems are reasonably accessible to Regions Bank's geographies and individuals of different income levels.

The bank's hours and services do not vary in a way that inconveniences the multi-state St. Louis assessment area, particularly low- and moderate-geographies and/or low- and moderate-individuals.

During the review period, Regions Bank opened 14 branch offices: one in a low-income tract, four in moderate-income tracts, and nine in upper-income census tracts. The bank also closed 12 branch offices: one in a low-income tract, one in a moderate-income tract, seven in middle-income tracts, and three in upper-income tracts. Regarding full-service ATMs, the bank opened 16 full-service ATMs: two in low-income tracts, four in moderate-income tracts, one in a middle-income tract, and nine in upper-income tracts. However, 13 full-service ATMs were closed: one was closed in a low-income tract, one was closed in a moderate-income tract, seven in middle-income tracts, and four in upper-income tracts. Overall, the bank's record of opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, particularly to low- and moderate-income geographies and individuals in the assessment area.

Geographic Distribution of Branches & ATMS

Assessment Area: Multi St. Louis

Tract Category	Branches							ATMs											Demographics			
	Total Branches				Drive thrus	Extend-ed Hours	Week-end Hours	Total ATMs			Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses
			Open	Closed									Open	Closed			Open	Closed				
	#	%	#	#	#	#	#		#	%	#	%	#	#	#	%	#	#	#	%	%	%
Low	6	9.5%	1	1	6	6	5	Total	6	9.2%	6	9.5%	2	1	0	0.0%	0	0	79	14.1%	9.4%	6.4%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Moderate	13	20.6%	4	1	10	13	11	Total	14	21.5%	13	20.6%	4	1	1	50.0%	0	0	118	21.0%	19.9%	17.9%
DTO	0		0	0				SA	1		0		0	0	1		0	0				
Middle	22	34.9%	0	7	20	22	22	Total	22	33.8%	22	34.9%	1	7	0	0.0%	0	0	188	33.5%	37.4%	34.0%
DTO	1		0	0				SA	0		0		0	0	0		0	0				
Upper	22	34.9%	9	3	19	22	20	Total	22	33.8%	22	34.9%	9	4	0	0.0%	0	0	172	30.7%	33.1%	40.9%
DTO	0		0	0				SA	1		1		0	1	0		0	0				
Unknown	0	0.0%	0	0	0	0	0	Total	1	1.5%	0	0.0%	0	0	1	50.0%	0	0	4	0.7%	0.3%	0.9%
DTO	0		0	0				SA	1		0		0	0	1		0	0				
Total	63	100.0%	14	12	55	63	58	Total	65	100.0%	63	100.0%	16	13	2	100.0%	0	0	561	100.0%	100.0%	100.0%
DTO	1		0	0				SA	3		1		0	1	2		0	0				

2020 FFIEC Census Data, 2020 D&B Info, and 2015 ACS Data
Closed branches/ATMs are only included in "closed" columns and are not included in any other totals.
DTO - Drive thru only is a subset of total branches
SA = Stand Alone ATM is a subset of total ATMs

Community Development Services

Regions Bank provides an excellent level of community development services in the St. Louis multistate assessment area. During the review period, Regions Bank employees provided 199 service activities for a total of 3,816 service hours to qualified organizations. Regions employees were active in providing a variety of services to a diverse group of local organizations. Regions Bank's community development service activities benefited organizations that provide affordable housing, community services, revitalization/stabilization, and economic development and that support low- and moderate-income individuals, communities, and small businesses in the St. Louis assessment area. Of the bank's total service hours, 770 hours were committed to financial and homebuyer education. Additionally, 76.2 percent of service hours were board service at community development organizations or committee memberships.

CRA RATING FOR TEXARKANA TX-AR MULTISTATE: SATISFACTORY

The Lending Test is rated: High Satisfactory
The Investment Test is rated: Low Satisfactory
The Service Test is rated: High Satisfactory

Major factors supporting the rating include the following:

- The geographic distribution of loans reflects good penetration throughout the assessment area, and the distribution of loans by borrower income reflects good penetration among customers of different income levels and businesses of different revenue sizes.

- The bank makes an adequate level of community development loans in the Texarkana multistate assessment area.

- The bank provides an adequate level of qualified community development investments and grants that are responsive to community development needs of the Texarkana multistate assessment area.

- Retail services are reasonably accessible to the bank's geographies and individuals of different income levelsin the assessment area.

- The bank provides an excellent level of community development services throughout the assessment area.

SCOPE OF EXAMINATION

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

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

Overview

The Texarkana assessment area includes Bowie County in Texas and Little River and Miller counties in Arkansas, which make up the Texarkana MSA. As of December 31, 2020, Regions Bank operated three branches inside the assessment area, which represent 0.2 percent of the institutional branches. In addition, 0.2 percent of the bank's deposits are in this market. The assessment area represents 0.2 percent of the institution's combined HMDA-reportable and CRA small business lending by dollar volume.

Texarkana is an active banking market. According to the FDIC Summary of Deposits Report dated June 30, 2020, there were 16 financial institutions operating 46 branch offices inside the assessment area with a total of

$2.8 billion in deposits.[206] Wells Fargo, Farmers Bank & Trust, BancorpSouth Bank, and Guaranty Bank hold the largest share of deposits at 58.3 percent collectively.[207] Regions Bank ranks 5th, with $259 million in deposits and 9.2 percent of total deposits.[208]

HMDA-reportable lending in the assessment is similarly competitive. Regions Bank originated or purchased 2.7 percent in loans during 2018. For that year, the bank ranked 11th out of 179 reporters. In 2019, Regions Bank originated or purchased 2.5 percent in loans. The bank ranked 13th out of 193 reporters for the year. Lastly, Regions Bank originated or purchased 2.9 percent in loans during 2020. For that year, Regions Bank ranked 11h out of 212 reporters. From 2018 through 2020, HMDA-reportable lending in the assessment area was primarily dominated by Farmers Bank and Trust Company, Red River Credit Union, and State Bank of Dekalb.

CRA small business lending is also competitive. For CRA small business and small farm lending, Regions Bank ranked 14th out of 74 reporters in 2018, with 1.6 percent of reported loans. In 2019, the bank ranked 14th out of 69 reporters, with 1.1 percent of reported loans. Furthermore, Regions Bank ranked 11th out of 91 reporters, with 2.3 percent of reported loans for 2020. From 2018 through 2020, lending in the assessment area was primarily dominated by Farmers Bank & Trust Company, BankcorpSouth Bank, Guaranty Bank, and American Express.

Population and Income Characteristics

The assessment area population decreased from 2010 to 2020 by 1.1 percent, reaching an estimated 149,198 residents as of April 1, 2020.[209] The majority of people reside in Bowie County, which is home to the city of Texarkana. During this same period, the population in Arkansas and Texas increased by 15.9 and 3.3 percent, respectively.[210]

The assessment area comprises 34 census tracts.[211] According to 2020 FFIEC census data, 1 tract is low-income (2.9 percent), 9 tracts are moderate-income (26.5 percent), 18 tracts are middle-income (52.9 percent), 5 tracts are upper-income (14.7 percent), and 1 tract has an unknown income level (2.9 percent).[212]

For purposes of classifying borrower income, this evaluation uses the FFIEC estimated median family income for the Texarkana, TX-AR MSA. As shown, the median family income increased from $52,500 in 2018 to $69,200 in 2020. Data shows that the median family income varied across the assessment area. The highest median family income was in Bowie County ($51,792) compared to the lowest in Little River County ($47,237).[213] In addition, 39.0 percent of families were considered low- to moderate-income in the assessment area in 2020.[214]

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[206] "Offices of Deposits of All FDIC-Insured Institutions Deposit Market Share Report." *Federal Deposit Insurance Corporation*, 30 June 2020, https://www7.fdic.gov/sod/sodMarketRpt.asp?barItem=2&sZipCode=&InfoAsOf=2020&SortBy=Market%20Share&reRun=Y. Accessed 28 Feb. 2022.
[207] Ibid.
[208] Ibid.
[209] "QuickFacts." *United States Census Bureau*, https://www.census.gov/quickfacts/fact/table/AR,TX,millercountyarkansas,littlerivercountyarkansas,bowiecountytexas/PST045221. Accessed 28 Feb. 2022.
[210] Ibid.
[211] FRB Atlanta calculations of 2020 FFIEC census data.
[212] Ibid.
[213] Ibid.
[214] Ibid.

Borrower Income Levels
Texarkana, TX-AR MSA

FFIEC Estimated Median Family Income		Low 0 - 49.99%	Moderate 50% - 79.99%	Middle 80% - 119.99%	Upper 120% - & above
2018	**$52,500**	0 - $26,249	$26,250 - $41,999	$42,000 - $62,999	$63,000 - & above
2019	**$57,200**	0 - $28,599	$28,600 - $45,759	$45,760 - $68,639	$68,640 - & above
2020	**$69,200**	0 - $34,599	$34,600 - $55,359	$55,360 - $83,039	$83,040 - & above

Rising poverty rates are a concern in the assessment area, particularly in Miller County. The percentage of families living below the federal poverty line in Miller County was 17.3 percent between 2015 and 2019.[215] In Bowie County and Little River County, the percentage of families living below the federal poverty line was 12.9 percent and 11.1 percent, respectively.[216] The statewide percentage of families living in poverty for Arkansas and Texas was 12.4 percent and 11.3 percent, respectively.[217] In addition, a significant percentage of families living in low- and moderate-income tracts live below the poverty level. Specifically, 51.1 percent of families living in low-income census tracts are below the poverty level, and 31.6 percent of families living in moderate-income census tracts are below the poverty level.[218]

Economic Conditions

The Texarkana economy is largely based on manufacturing, specifically the paper industry and the U.S. Army's maintenance and repair of tactical wheeled vehicles. Even though the economy is focused on manufacturing, Texarkana serves as the retail, transportation, medical, manufacturing, educational, and residential hub for the region.[219] Texarkana's trade area encompasses 17 counties and is part of three states.[220] Furthermore, the area's workforce is also drawn from a 60-mile radius.[221] As of August 2019, the top five employers include Red River Army Depot & Tenants (3,797 employees), CHRISTUS St. Michael Health System (1,902 employees), Cooper Tire and Rubber (1,750 employees), Texarkana, TX ISD (1,200 employees,) and Southern Refrigerated Transport (1,115 employees).[222]

The Texarkana area has a variety of occupations. In 2019, the five largest occupations include office and administrative support (10,033 employees), sales and related (7,500 employees), food preparation and serving related (7,066 employees), transportation and material moving (5,783 employees), and production

[215] "Estimated Percent of All Families that Live in Poverty, between 2015-2019." *PolicyMap*, www.policymap.com. Based on data from United States Census Bureau. Accessed 28 Feb. 2022.
[216] Ibid.
[217] Ibid.
[218] FRB Atlanta calculations of 2020 FFIEC census data.
[219] "Economic Development." *Texarkana USA Chamber of Commerce*, https://www.texarkana.org/develop. Accessed 28 Feb. 2022.
[220] "Economic Development." *City of Texarkana*, https://www.ci.texarkana.tx.us/255/Economic-Development. Accessed 28 Feb. 2022.
[221] Ibid.
[222] "Major Employers as of August 2019." *Texarkana USA Chamber of Commerce*, https://www.texarkana.org/major-employers. Accessed 28 Feb. 2022.

(5,734 employees).[223] Additionally, the five occupations with highest average annual wages in the Texarkana area include architecture and engineering ($85,300), management ($78,900), computer and mathematical ($71,400) healthcare practitioners and technical ($70,400), and legal ($69,400).[224]

Furthermore, the Texarkana area's Gross Domestic Product (GDP) consists of ten sectors: manufacturing, health care and social assistance, public administration, retail trade, educational services, wholesale trade, real estate and rental and leasing, transportation and warehousing, construction, and accommodation and food services.[225] In terms of GDP, which is defined as the total value of goods and services produced by an area, the three largest sectors in 2018 was manufacturing ($1.3 billion), health care and social assistance ($732.9 million), and public administration ($563.7 million).[226] The three smallest sectors were transportation and warehousing ($355 million), construction ($304 million), and accommodation and food services ($237 million).[227]

In terms of economic conditions for small businesses, there were 5,745 businesses within the Texarkana assessment area in 2020, of which 91.0 percent had total annual revenues less than or equal to $1 million and were therefore considered to be small businesses.[228] Additionally, 24.5 percent of small businesses in the assessment area were in moderate-income tracts, while there were far fewer in low-income tracts at 0.5 percent.

According to CRA reportable data from all reporters in the assessment area, loan originations made to small businesses posted growth from 2018 to 2019. From 2018 to 2019, there was a 5.4 percent increase in loan originations to small businesses. Even though there was an increase in loan originations from 2018 to 2019, there was a decline in loan originations made to small businesses from 2019 to 2020. Specifically, the number of loan originations declined 2.3 percent.

The COVID-19 global pandemic was a major event in 2020 that impacted the economy in the assessment area and nationwide. As the pandemic unfolded, many businesses were impacted by stay-at-home orders. These orders indicated that individuals should only leave their residence for essential activities. As a result, some businesses were impacted due to a decrease in the number of customers they saw. In response to the decline in economic activity, the United States' Congress passed the Coronavirus Aid, Relief, and Economic Security (CARES) Act on March 25, 2020; this legislation established the Paycheck Protection Program, which was implemented by the Small Business Administration (SBA), to provide loans to small businesses nationwide for payroll costs and certain other expenses.[229] Locally, the Texarkana USA Chamber of Commerce created the COVID-19 Business Support Program by committing $25,000 to support small businesses in the Texarkana area.[230] All these efforts were available to businesses in order to help support their operations during the pandemic.

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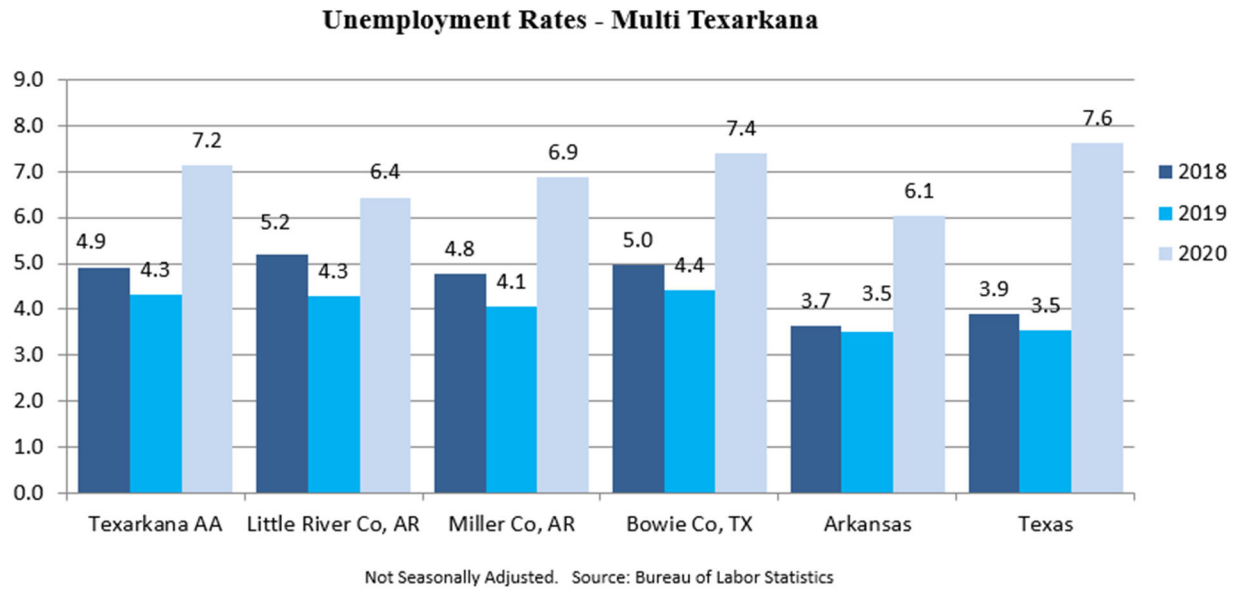
[223] *Texarkana Area Economic Overview.* Hibbs Institute for Business & Economic Research, UT Tyler Soules College of Business, https://www.uttyler.edu/hibbs-institute/files/economic-overviews/2020/june/hibbs-institute-economic-overview-texarkana-area.pdf. Accessed 28 Feb. 2022.
[224] Ibid.
[225] Ibid.
[226]Ibid.
[227] Ibid.
[228] FRB calculations of 2020 Dun & Bradstreet data.
[229] "Small Business Paycheck Protection Program." *United States Department of the Treasury*, https://home.treasury.gov/policy-issues/coronavirus/assistance-for-small-businesses/paycheck-protection-program. Accessed 25 Feb. 2022.
[230] "Texarkana USA Chamber of Commerce COVID-19 Business Support Program." *Texarkana USA Chamber of Commerce*, https://www.texarkana.org/covid19-grant. Accessed 28 Feb. 2022.

The Texarkana assessment area experienced both a fall and a rise in unemployment during the review period. The unemployment rate in the assessment area was 4.9 percent in 2018 and decreased to 4.3 percent in 2019. During this time, the assessment area's unemployment rate was more than both Arkansas and Texas's unemployment rates. In 2020, unemployment in the assessment area, Arkansas, and Texas collectively increased due to the negative impact that the COVID-19 global pandemic had on the U.S. economy.[231] Unemployment rates in the assessment area, Arkansas, and Texas increased to 7.2 percent, 6.1 percent, and 7.6 percent, respectively. Out of all the counties in the assessment area, Bowie County had the highest unemployment rate at 7.4 percent, followed by Miller County at 6.9 percent and Little River County at 6.4 percent.



Census data indicates there were 64,837 housing units located in the assessment area in 2020, of which 56.8 percent were owner-occupied, 29.0 percent were rental units, and 14.2 percent were vacant.[232] Rental and vacant units were more concentrated in low- and moderate-income tracts. Specifically, 69.4 percent of units in low-income census tracts and 63.2 percent of units in moderate-income tracts were rental or vacant.[233] The median age of the housing stock across the assessment area was 42 years, though housing was older in low- and moderate-income census tracts at 54 years and 50 years, respectively.[234] These factors suggest that home purchase lending opportunities may be limited in low- and moderate-income census tracts.

The assessment area's housing market experienced a rise in home prices during the review period. The median listing price for a home in the Texarkana, TX-AR CBSA was $133,900 in January 2018.[235,236] From January 2018 to January 2019, the median listing price for a home increased 14.6 percent to $153,400.[237] Furthermore, the

[231] *Unemployment Rates During the COVID-19 Pandemic*. Congressional Research Service, 20 Aug. 2021, *https://crsreports.congress.gov/product/pdf/R/R46554.* Accessed 28 Feb. 2022.
[232] FRB Atlanta calculations of 2020 FFIEC census data.
[233] Ibid.
[234] Ibid.
[235] Core-Based Statical Area (CBSA) is a term that refers to both Metropolitan and Micropolitan Statistical Areas.
[236] "Market Hotness: Median Listing Price in Texarkana, TX-AR (CBSA)." *Federal Reserve Bank of St. Louis*, 8 Feb. 2022, https://fred.stlouisfed.org/series/MELIPRMSA45500. Accessed 28 Feb. 2022.
[237] Ibid.

median listing price increased an additional 5.9 percent to $162,400 by January 2020.[238] From January 2020 to December 2020, the median listing price for a home increased 17.0 percent to $190,000.[239]

The rise in home prices in the assessment area indicates that homeownership for low- and moderate- income families is becoming less affordable. Using the assumption that a borrower can obtain a loan for approximately three times the borrower's annual income and using the 2020 FFIEC median family income for the assessment area, affordable homes would be priced at $153,888.[240] As stated previously, the median sales price for a home in December 2020 was $190,000.

Demographic Characteristics by Census Tract

The following table presents key demographic and business information used to help develop a performance context for the assessment area. The data reflects the 2020 FFIEC census data and the 2020 Dun & Bradstreet data used to analyze the bank's CRA performance. Certain components of the data in the table are discussed in this evaluation as they apply to specific parts of the analysis.

[238] Ibid.
[239] Ibid.
[240] According to 2020 FFIEC census data, the median family income was $51,296 for the assessment area.

Combined Demographics Report

Assessment Area: Multi Texarkana

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	2.9	474	1.3	242	51.1	8,662	23
Moderate-income	9	26.5	6,576	17.4	2,076	31.6	6,058	16.1
Middle-income	18	52.9	22,468	59.5	3,118	13.9	7,377	19.5
Upper-income	5	14.7	8,205	21.7	667	8.1	15,639	41.4
Unknown-income	1	2.9	13	0	0	0	0	0
Total Assessment Area	**34**	**100.0**	**37,736**	**100.0**	**6,103**	**16.2**	**37,736**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	941	288	0.8	30.6	563	59.8	90	9.6
Moderate-income	13,172	4,852	13.2	36.8	6,134	46.6	2,186	16.6
Middle-income	38,080	22,777	61.8	59.8	9,720	25.5	5,583	14.7
Upper-income	12,631	8,905	24.2	70.5	2,382	18.9	1,344	10.6
Unknown-income	13	13	0	100	0	0	0	0
Total Assessment Area	**64,837**	**36,835**	**100.0**	**56.8**	**18,799**	**29.0**	**9,203**	**14.2**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	29	0.5	25	0.5	4	0.9	0	0
Moderate-income	1,404	24.4	1,281	24.5	106	24.5	17	20.2
Middle-income	2,882	50.2	2,626	50.2	214	49.4	42	50
Upper-income	1,424	24.8	1,293	24.7	106	24.5	25	29.8
Unknown-income	6	0.1	3	0.1	3	0.7	0	0
Total Assessment Area	**5,745**	**100.0**	**5,228**	**100.0**	**433**	**100.0**	**84**	**100.0**
	Percentage of Total Businesses:			**91.0**		**7.5**		**1.5**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1	0.5	1	0.5	0	0	0	0
Moderate-income	11	5.3	11	5.6	0	0	0	0
Middle-income	140	68	134	68	5	71.4	1	50
Upper-income	54	26.2	51	25.9	2	28.6	1	50
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**206**	**100.0**	**197**	**100.0**	**7**	**100.0**	**2**	**100.0**
	Percentage of Total Farms:			**95.6**		**3.4**		**1.0**

2020 FFIEC Census Data and 2020 D&B Information

Credit and Community Development Needs

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

One contacted engaged in affordable housing was contacted and interviewed. This contact indicated that Bowie and Miller counties are economically stable as compared to the states of Arkansas and Texas. The individual mentioned that there have been significant events within the last few years that have affected the economic conditions in the Texarkana MSA, which include threats of business closures and the sale of major manufacturers. Specifically, the contact mentioned that the government has proposed closing the Red River Army Depot, which would mean the loss of many jobs. Additionally, the contact mentioned that there were two paper mills that were bought out, and Cooper Tire and Rubber Company was sold. The individual further stated that the three largest industries in the Texarkana MSA include health care and social assistance, retail trade, and manufacturing, while the largest employers are Red River Army Depot, Christus St. Michael Hospital System, Graphic Packaging, and Cooper Tire and Rubber Company. Lastly, the contact mentioned that there has been growth in the healthcare industry, especially with nursing jobs and programs.

Furthermore, this same contact mentioned that the population in the MSA has remained stable and has not grown much over the past few years. The individual did state that current population trends show that people are moving to smaller, rural communities where the school districts are smaller and are considered to have a better-quality education. The contact stated that leadership in the area has been trying to create opportunities to bring people back to area by working with the high schools and community colleges to incorporate more trades into the educational curriculum and collaborating with large manufacturers for jobs.

Moreover, the contact mentioned that there is not enough affordable single-family and rental housing stock to meet the demand of low- and moderate-income individuals in the area. The contact explained that there are several community partners that are working towards increasing affordable housing options in the Texarkana MSA. Specifically, there are revitalization efforts in some of the buildings in downtown Texarkana, Texas to make affordable rentals available. Additionally, there have been some post-war housing developments demolished and new housing developments are being constructed on those sites. The contact stated that most of the affordable single-family stock and rentals are concentrated in northwest area of Texarkana, Texas, and Texarkana has not had a lot of new affordable housing development. The contact stated that the largest financial and credit barriers preventing low- and moderate-income renters from transiting to home ownership is the lack of money management and poor credit histories. Also, the interviewee said that there is need for first-time home purchase mortgage products in the area.

The contact also indicated that there are opportunities for local financial institutions to provide loans, investments, and services in the area. Specifically, the contact mentioned that financial institutions can help by participating in home repair programs to help older residents (age 65 and older) with the critical repairs needed for their homes. Additionally, the contact stated that there are opportunities for banks to provide services and investments through grants to support financial and homebuyer education workshops. The interviewee

explained that there is an opportunity in the area to continue to implement housing-related programs that assist low- and moderate-income individuals in qualifying for mortgages. Lastly, it was mentioned that there is an opportunity for banks to collaborate with community organizations involved in affordable housing by providing them with community development loans, investments, and services.

Furthermore, another contact who is engaged in regional economic development was contacted and interviewed. This individual mentioned that Bowie and Miller counties have been economically stagnant compared to the states of Texas and Arkansas, and the COVID-19 pandemic has had a positive and negative impact on the community. Specifically, the contact explained that there are manufacturers within the MSA that have continued to do well during the pandemic; however, retail stores, hotels, and restaurants were negatively impacted because people did not travel to the area to shop, stay, or eat. Lastly, the contact stated that other significant events that have impacted the area include the threat of closing the Red River Army Depot.

Moreover, the contact mentioned that the Texarkana MSA has favorable attributes for businesses looking to start, expand, or relocate, which includes a dedicated workforce in key industries, strategic location to consumers, suppliers, and markets, and a good transportation infrastructure. However, the contact indicated that there are barriers that detract businesses form starting or expanding in the MSA, including a lack of start-up capital and a lack of awareness of the resources within the region that businesses can use. Additionally, the individual stated that the barriers start-up and existing small businesses face when applying for credit include the lack of business history.

There are opportunities for financial institutions to get involved in the community. The contact stated that banks can assist in creating an angel fund or capital investment fund for new and existing small businesses. Additionally, it was mentioned that banks can invest in the new creator's space or in an incubator to be developed for the Texarkana MSA. The contact stated that there is an opportunity for banks to collaborate with groups that serve the Texarkana MSA, such as the TexAmericas Center and the Chamber of Commerce, and to provide them with any community development loans, investments, and services needed.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE TEXARKANA TX-AR MULTISTATE ASSESSMENT AREA

LENDING TEST

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

The analysis included 272 HMDA-reportable loans and 157 CRA small business loans reported by the bank in the Texarkana assessment area during the review period. Therefore, HMDA-reportable lending received greater weight in determiningthe bank's lending test rating in the assessment area. Additionally, greater weight was

assigned to home purchase loans over the other HMDA products given their relative share of all HMDA lending in this assessment area.

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

Geographic Distribution of Loans

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

Home Purchase Loans

Of the 272 HMDA-reportable loans analyzed, 112 loans (41.2 percent) were home purchase loans. Of the total home purchase loans made, none were located in the one low-income tract within the assessment area; however, 22 home purchase loans (19.6 percent) were located in moderate-income tracts.

Home purchase lending in the one low-income tract within the assessment area was not rated due to a low share of owner-occupied housing within that tract (0.8 percent) and a low volume of lending by all lenders in that tract.

Home purchase lending in moderate-income tracts is excellent. From 2018 through 2020, Regions Bank's home purchase lending in moderate-income tracts (19.6 percent) was above the percentage of owner-occupied units (13.2 percent) in these tracts. In 2018, the bank's home purchase lending in moderate-income tracts (25.0 percent) was significantly above the aggregate lending performance (10.0 percent) in these tracts. In 2019, Regions Bank's home purchase lending in moderate-income tracts (13.8 percent) was slightly above the aggregate lending performance (11.1 percent) in these tracts. In 2020, the bank's home purchase lending in moderate-income tracts (20.6 percent) was significantly above the aggregate lending performance (10.6 percent) in these tracts.

Home Refinance Loans

Regions Bank made 102 home refinance loans from 2018 through 2020, which represents 37.5 percent of the HMDA-reportable loans analyzed. Of the total home refinance loans made, none were located in the one low-income tract within the assessment area; however, 11 home refinance loans (10.8 percent) were located in moderate-income tracts.

Home refinance lending in the one low-income tract within the assessment area was not rated due to a low share of owner-occupied housing in that tract (0.8 percent) and a low volume of lending by all lenders in that tract.

Home refinance lending in moderate-income tracts is good. From 2018 through 2020, Regions Bank's home refinance lending in moderate-income tracts (10.8 percent) was similar to the percentage of owner-occupied units (13.2 percent) in these tracts. In 2018, the bank's home refinance lending in moderate-income tracts (18.8 percent) was significantly above the aggregate lending performance (8.8 percent) in these tracts. In 2019, Regions Bank made no home refinance loans (0.0 percent) in moderate-income tracts and was significantly below the aggregate lending performance (8.5 percent) in these tracts. In 2020, the bank's home refinance lending in moderate-income tracts (10.0 percent) was significantly above the aggregate lending performance (5.4 percent) in these tracts.

Home Improvement Loans

Regions Bank made 58 home improvement loans from 2018 through 2020, which represents 21.3 percent of the HMDA-reportable loans analyzed. Of the total home improvement loans made, none were located in the one low-income tract within the assessment area; however, six home improvement loans (10.3 percent) were located in moderate-income tracts.

Home improvement lending in the one low-income tract within the assessment area was not rated due to a low share of owner-occupied housing in that tract (0.8 percent); also, Regions Bank as well as the other lenders in the assessment area did not make any home improvement loans in the one low-income tract in the assessment area during the period of 2018 through 2020.

Home improvement lending in moderate-income tracts is poor. From 2018 through 2020, Regions Bank's home improvement lending in moderate-income tracts (10.3 percent) was similar to the percentage of owner-occupied units (13.2 percent) in these tracts. In 2018, the bank's home improvement lending in moderate-income tracts (5.3 percent) was below the aggregate lending performance (7.9 percent) in these tracts. In 2019, Regions Bank's home improvement lending in moderate-income tracts (20.0 percent) was similar to the aggregate lending performance (18.9 percent) in these tracts. In 2020, the bank's home improvement lending in moderate-income tracts (5.3 percent) was below the aggregate lending performance (9.0 percent) in these tracts.

Small Business Loans

Regions Bank made 157 small business loans in the assessment area from 2018 through 2020. Of the total number of small business loans made, one loan (0.6 percent) was located within the one low-income tract in the assessment area, and 41 loans (26.1 percent) were located in moderate-income tracts.

Small business lending in the one low-income tract was not rated due to a low share of businesses within that tract (0.5 percent) and a low volume of lending by all lenders in that tract.

Small business lending in moderate-income tracts is good. From 2018 through 2020, Regions Bank's small business lending in moderate-income tracts (26.1 percent) was above the percentage of businesses (24.4 percent) in these tracts. In 2018, the bank's small business lending in moderate-income tracts (33.3 percent) was significantly above the aggregate lending performance (20.3 percent) in these tracts. In 2019, Regions Bank's small business lending in moderate-income tracts (17.6 percent) was similar to the aggregate lending performance (19.4 percent) in these tracts. In 2020, the bank's small business lending in moderate-income tracts (25.6 percent) was above the aggregate lending performance (18.1 percent) in these tracts.

Lending to Borrowers of Different Incomes and Businesses of Different Sizes

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

Home Purchase Loans

Home purchase lending to low-income borrowers is excellent. From 2018 through 2020, Regions Bank's home purchase lending to low-income borrowers (13.4 percent) was below the percentage of low-income families (23.0 percent). In 2018, the bank's home purchase lending to low-income borrowers (10.0 percent) was significantly above the aggregate lending performance (2.1 percent) to these borrowers. In 2019, Regions Bank's home purchase lending to low-income borrowers (10.3 percent) was significantly above the aggregate lending performance (2.7 percent) to these borrowers. In 2020, the bank's home purchase lending to low-income borrowers (15.9 percent) was significantly above the aggregate lending performance (7.4 percent) to these borrowers.

Home purchase lending to moderate-income borrowers is good. From 2018 through 2020, Regions Bank's home purchase lending to moderate-income borrowers (28.6 percent) was above the percentage of moderate-income families (16.1 percent). In 2018, the bank's home purchase lending to moderate-income borrowers (10.0 percent) was slightly below the aggregate lending performance (11.6 percent) to these borrowers. In 2019, Regions Bank's home purchase lending to moderate-income borrowers (10.3 percent) was below the aggregate lending performance (14.5 percent) to these borrowers. In 2020, the bank's home purchase lending to moderate-income borrowers (42.9 percent) was significantly above the aggregate lending performance (21.5 percent) to these borrowers.

Home Refinance Loans

Home refinance lending to low-income borrowers is good. From 2018 through 2020, Regions Bank's home refinance lending to low-income borrowers (9.8 percent) was below the percentage of low-income families (23.0 percent). In 2018, the bank's home refinance lending to low-income borrowers (6.3 percent) was above the aggregate lending performance (4.4 percent) to these borrowers. In 2019, Regions Bank made no home refinance loans to low-income borrowers (0.0 percent) and was significantly below the aggregate lending performance (2.8 percent) to these borrowers. In 2020, the bank's home refinance lending to low-income borrowers (16.0 percent) was significantly above the aggregate lending performance (2.9 percent) to these borrowers.

Home refinance lending to moderate-income borrowers is excellent. From 2018 through 2020, Regions Bank's home refinance lending to moderate-income borrowers (19.6 percent) was above the percentage of moderate-income families (16.1 percent). In 2018, the bank's home refinance lending to moderate-income borrowers (21.9 percent) was significantly above the aggregate lending performance (9.4 percent) to these borrowers. In 2019, Regions Bank's home refinance lending to moderate-income borrowers (10.0 percent) was slightly above the aggregate lending performance (8.8 percent) to these borrowers. In 2020, the bank's home refinance lending to moderate-income borrowers (22.0 percent) was significantly above the aggregate lending performance (10.0 percent) to these borrowers.

Home Improvement Loans

Home improvement lending to low-income borrowers is adequate. From 2018 through 2020, Regions Bank's home improvement lending to low-income borrowers (8.6 percent) was below the percentage of low-income families (23.0 percent). In 2018, the bank's home improvement lending to low-income borrowers (5.3 percent) was below the aggregate lending performance (7.9 percent) to these borrowers. In 2019, Regions Bank's home improvement lending to low-income borrowers (10.0 percent) was slightly above the aggregate lending performance (8.4 percent) to these borrowers. In 2020, the bank's home improvement lending to low-income borrowers (10.5 percent) was significantly above the aggregate lending performance (4.5 percent) to these borrowers.

Home improvement lending to moderate-income borrowers is poor. From 2018 through 2020, Regions Bank's home improvement lending to moderate-income borrowers (5.2 percent) was below the percentage of moderate-income families (16.1 percent). In 2018, the bank made no improvement loans to moderate-income borrowers (0.0 percent) and was significantly below the aggregate lending performance (5.3 percent) to these borrowers. In 2019, Regions Bank made no home improvement loans to moderate-income borrowers (0.0 percent) and was significantly below the aggregate lending performance (10.5 percent) to these borrowers. In 2020, the bank's home improvement lending to moderate-income borrowers (15.8 percent) was similar to the aggregate lending performance (14.9 percent) to these borrowers.

Small Business Loans

The distribution of small business loans to businesses of different sizes is good. From 2018 through 2020, 61.1 percent of the bank's small business loans were originated to businesses with revenues of $1 million or less. By comparison, 91.0 percent of total businesses in the assessment area are classified as small businesses. In 2018, the bank's small business lending to small businesses (73.3 percent) was significantly above the aggregate lending performance (48.6 percent) to these businesses. In 2019, the bank's small business lending to small businesses (76.5 percent) was significantly above the aggregate lending performance (48.1 percent) to these businesses. In 2020, the bank's small business lending to small businesses (47.4 percent) was slightly above the aggregate lending performance (39.5 percent) to these businesses. Lastly, 85.4 percent of small business loans were originated in amounts of $250,000 or less, indicating a willingness to lend in the smaller amounts that are typically requested by small businesses.

Community Development Lending

Regions Bank makes an adequate level of community development loans in the Texarkana assessment area. During the review period, the bank originated two community development loans totaling $1.4 million – both loans supporting affordable housing initiatives – and five community development PPP loans totaling $2.9 million – all to support economic development.

While the bank's current lending by number of loans and dollar volume is lower than peer performance in this area, performance is deemed adequate in light of the bank's presence and available community development opportunities in the area. Additionally, most of the qualified loans were impactful and responsive to affordable housing needs in the assessment area, including two loans to a nonprofit for the construction of two apartment complexes providing 1,166 units of affordable housing in Texarkana.

INVESTMENT TEST

Regions Bank's investment test rating in the Texarkana multistate assessment area is low satisfactory. The bank made an adequate level of investments and grants given its presence and available community development opportunities in the assessment area. Combined investment and contribution activity inside the assessment area totaled $1.4 million. The bank made two investments during the review period for approximately $448,600 in a mortgage-backed security secured by loans to low- and moderate-income individuals. The bank held investments from prior review periods, including LIHTC investments and mortgage-backed securities.

During the review period, the bank made contributions totaling $105,000. Specifically, the bank provided $101,900 to organizations that provide community services for LMI individuals and $3,000 to support affordable housing. Regions donated about $52,000 in advertising to local food banks to help solicit food donations to meet the increased need during the pandemic. The bank also donated approximately $46,000 to a national financial education provider to fund financial education in schools in the assessment area that serve a majority of LMI students.

SERVICE TEST

Regions Bank's service test rating in the Texarkana multistate assessment area is high satisfactory.

Retail Services

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

The distribution of three branch offices and three full-service ATMs as of December 31, 2020, was compared to the distribution of households and businesses among the tract categories within the assessment area. The bank had no branches in low-income tracts compared to 1.5 percent of households and 0.5 percent of businesses in the same geography. The proportion of the bank's branches in moderate-income tracts, however, was greater than the percentage of households and businesses in the same geography: 33.3 percent of total branches were in moderate-income tracts compared to 19.7 percent of households and 24.4 percent of businesses. Overall, the bank's retail delivery systems are reasonably accessible to Regions Bank's geographies and individuals of different income levels.

The bank's hours and services do not vary in a way that inconveniences the multi-state Texarkana assessment area, particularly low- and moderate-geographies and/or low- and moderate-individuals.

During the review period, Regions Bank did not open a branch or full-service ATM in the assessment area. However, one branch and one full-service ATM were closed in a moderate-income tract. Overall, the bank's record of opening and closing of branches has limited the accessibility of its delivery systems, particularly to low- and moderate-income geographies and individuals in the assessment area.

Geographic Distribution of Branches & ATMS

Assessment Area: Multi Texarkana

Tract Category	Branches							ATMs											Demographics			
	Total Branches				Drive thrus	Extend-ed Hours	Week-end Hours	Total ATMs			Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses
			Open	Closed									Open	Closed			Open	Closed				
	#	%	#	#	#	#	#		#	%	#	%	#	#	#	%	#	#	#	%	%	%
Low	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	1	2.9%	1.5%	0.5%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Moderate	1	33.3%	0	1	1	1	1	Total	1	33.3%	1	33.3%	0	1	0	0.0%	0	0	9	26.5%	19.7%	24.4%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Middle	2	66.7%	0	0	2	2	1	Total	2	66.7%	2	66.7%	0	0	0	0.0%	0	0	18	52.9%	58.4%	50.2%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Upper	0	0.0%	0	1	0	0	0	Total	0	0.0%	0	0.0%	0	1	0	0.0%	0	0	5	14.7%	20.3%	24.8%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Unknown	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	1	2.9%	0.0%	0.1%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Total	3	100.0%	0	2	3	3	2	Total	3	100.0%	3	100.0%	0	2	0	0.0%	0	0	34	100.0%	100.0%	100.0%
DTO	0		0	0				SA	0		0		0	0	0		0	0				

2020 FFIEC Census Data, 2020 D&B Info, and 2015 ACS Data
Closed branches/ATMs are only included in "closed" columns and are not included in any other totals.
DTO - Drive thru only is a subset of total branches
SA = Stand Alone ATM is a subset of total ATMs

Community Development Services

Regions Bank provides an excellent level of community development services in the Texarkana multistate assessment area. During the review period, Regions Bank employees engaged in 17 qualified service activities for a total of 273 qualified service hours. Notably, 64.2 percent of service hours were board or committee service at community development organizations. Bank employees engaged in service hours related to affordable housing, community services, and neighborhood revitalization and stabilization. The bank's performance is excellent considering the bank's size and presence in the assessment area and the opportunities that exist for community development.

Alabama

CRA RATING FOR ALABAMA: OUTSTANDING

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

Major factors supporting the rating include the following:

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

SCOPE OF EXAMINATION

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

- Birmingham
- Mobile

Limited-scope reviews were conducted for the remaining 14 assessment areas:

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

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

DESCRIPTION OF INSTITUTION'S OPERATIONS IN ALABAMA

As of June 30, 2020, Regions Bank had $29.4 billion in deposits in Alabama accounting for 24.4 percent of the bank's total deposits. Regions Bank operated 194 branch offices in Alabama as of December 31, 2020, representing 14.2 percent of the bank's total branches. HMDA-reportable lending in Alabama accounted for 18.9 percent of total institutional HMDA-reportable lending by number of loans and 16.9 percent by dollar volume. CRA small business lending in Alabama accounted for 13.0 percent of the bank's total CRA small business lending by number of loans and 15.5 percent by dollar volume. Overall, the bank's HMDA-reportable and CRA lending activity in the state was less than the percentage of total institutional deposits.

The following table shows lending activity from January 1, 2018, through December 31, 2020.

Statewide Summary of Lending Activity
Assessment Areas Located in
Alabama

Loan Type	#	%	$ (000s)	%
HMDA Home Purchase	8,150	21.8%	$1,930,163	34.7%
HMDA Refinance	9,781	26.1%	$1,798,263	32.3%
HMDA Home Improvement	4,144	11.1%	$308,274	5.5%
HMDA Multi-Family	5	0.0%	$89,381	1.6%
HMDA Other Purpose LOC	2,516	6.7%	$183,441	3.3%
HMDA Other Purpose Closed/Exempt	1,064	2.8%	$121,798	2.2%
HMDA Loan Purpose NA	2	0.0%	$135	0.0%
Total HMDA	**25,662**	**68.6%**	**$4,431,455**	**79.6%**
Total Small Business	**11,475**	**30.7%**	**$1,104,883**	**19.8%**
Total Farm	**284**	**0.8%**	**$31,625**	**0.6%**
TOTAL LOANS	**37,421**	**100.0%**	**$5,567,963**	**100.0%**

Originations and Purchases

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN ALABAMA

Lending Test

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

During the review period, Regions Bank reported 25,662 HMDA-reportable loans and 11,475 small business loans in Alabama. The rating for Alabama is based on performance in the Birmingham and Mobile full-scope

assessment areas. Approximately 52.0 percent of the bank's HMDA-reportable and small business lending by number of loans in Alabama occurred within these assessment areas.

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

Geographic and Borrower Distribution

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

Community Development Lending

Regions Bank is a leader in making community development loans in the state of Alabama. During the review period, the bank originated or renewed 803 qualifying community development loans totaling $409.7 million within its Alabama assessment areas, including 495 loans totaling $244.9 million directly benefiting the full-scope assessment areas of Birmingham and Mobile. Moreover, 12 of the 14 limited-scope assessment areas had noticeable improvement since the previous CRA examination, with the bank being rated a leader in four limited-scope assessment areas where the bank has significant market share.

The total community development lending includes ten loans totaling $11.8 million with a purpose, mandate, or function (P/M/F) of serving a broader statewide or regional area that includes more than one of the bank's assessment areas in the state. Some of the most impactful loans include:

- A $3 million loan to a nonprofit for the initial construction and permanent financing of 40 units of transitional housing across the state. The housing development qualified for and received additional funding through the Federal Home Loan Bank of Atlanta's Affordable Housing Program, which restricts incomes of residents to less than 80 percent of area median income.

- A $2.5 million loan to a statewide loan fund that provides early-stage venture capital funding primarily to small businesses.

The bank was considered responsive to the credit and community development needs within the state of Alabama. As a result, and in addition to the total community development lending previously noted, the bank received positive consideration for 19 community development loans totaling $60.1 million that were outside any of the bank's assessment areas in the state. The most impactful of these loans included $50.5 million that provided critical operating support to a Historically Black College and University that serves a majority of students receiving Pell grants. More information on community development loans can be found in the full-scope assessment area sections of this report.

Investment Test

The investment test rating for Alabama is outstanding.

Regions Bank made an excellent level of qualified investments and contributions totaling $221.7 million in Alabama. The bank had qualified investments of $199.6 million in the Alabama assessment areas, with approximately 53.8 percent of investments acquired during the current review period. In addition, the bank made qualified contributions in the assessment areas totaling $16.1 million. Further, the bank made $450,000 in investments and $1.4 million in contributions that benefit a broader statewide area that includes the Alabama assessment areas. The contributions included support for several statewide organizations and initiatives including those focused on microenterprise and small business development, financial stability, and fostering partnerships between financial institutions and community partners to increase community development capacity across the state. The bank also provided nearly $175,000 to support three CDFIs that serve the state of Alabama.

Notable statewide investments and contributions include:

- A $150,000 program-related investment in a regional CDFI to fund a loan loss reserve pool that will help municipalities in the Alabama Black Belt leverage funding provided by the Coronavirus Aid, Relief, and Economic Security Act (the CARES Act) to help reimburse local governments for COVID-19 related expenses;

- A project-related investment to fund a pilot program to explore whether a healthcare coaching model can be used to provide academic coaching for the benefit of LMI Alabama students who are at risk of underperforming academically or failing to graduate from Alabama public two- and four-year institutions of higher learning. The pilot program will initially benefit schools located in the Mobile and Daphne assessment areas;

- A $65,000 donation to an organization that runs volunteer income tax assistance sites across the state that provide free tax assistance to LMI individuals; and

- $312,000 in contributions to a statewide organization that provides programs and services to the Lantinx community, including free tax assistance, small business education, and homebuyer education. The contributions also support an emergency assistance program for LMI families impacted by job and income loss due to the COVID-19 pandemic as well as a microloan program to assist small business owners.

Birmingham and Mobile were the two assessment areas in the state reviewed using full-scope procedures. Approximately 42.5 percent of combined investment and contribution activity was in these assessment areas, compared to 59.8 percent of deposits in these markets as of June 30, 2021. Performance in the Birmingham assessment area was considered excellent while performance in Mobile was adequate; performance in the Birmingham assessment area had the greatest impact on the investment test rating for the state. The bank was considered responsive to community credit needs in the state. Therefore, positive consideration was given for

$3.7 million in investments and $355,322 in donations that benefit a broader statewide area, without a purpose, mandate or function of serving the Alabama assessment areas. The investments were in LIHTC projects that provide affordable housing.

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

Service Test

The service test rating for Alabama is outstanding.

Retail Services

Overall, the bank's retail service performance is considered good in Alabama. This evaluation was driven primarily by performance in the two full-scope assessment areas with more weight given to the Birmingham assessment area. Regions Bank's retail banking services are good in the Birmingham assessment area while the Mobile assessment area exhibited adequate performance. Delivery systems, including ATMs and branch office locations, are accessible to the bank's geographies and individuals of different income levels in the assessment areas. Statewide, banking services and hours of operations do not vary in a way that inconveniences the bank's assessment areas, including low- and moderate-income geographies or low- and moderate-income individuals. The record of opening and closing of branches has not adversely affected the accessibility of the bank's delivery systems, particularly for low- and moderate-income geographies and/or low- and moderate-income individuals. During the review period, the bank opened two branch offices in Alabama: one in a low-income tract and one in an upper-income tract. However, the bank closed 23 branch offices: two in low-income tracts, four in moderate-income tracts, eight in middle-income tracts, and nine in upper-income tracts.

Community Development Services

Regions Bank is a leader in providing community development services that benefit residents and smallbusinesses in Alabama. Employees engaged in 1,067 qualified service activities totaling 19,027 service hours during the examination period throughout the bank's assessment areas in the state. Performance in the two full-scope assessment areas was the primary driver for the statewide rating, with Birmingham having the largest impact. Performance in Birmingham, the larger of thetwo full-scope assessment areas, was excellent with 14,642 qualified service hours. Performance in Mobile was adequate with 787 qualified service hours. Bank employees served as board and committee members for a significant number of activities in the full-scope assessment areas. Additionally, financial education and homebuying activities were a primary community development service provided by the bank. Also, employees engaged in 3,598 service hours in limited-scope assessment areas. Finally, bank employees engaged in 1,047 hours of qualified service activities that benefited a broader statewide or regional area, including the bank's assessment areas. Overall, the community development service performance is considered excellent in Alabama.

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

METROPOLITAN AREA
FULL-SCOPE REVIEW

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

Overview

The Birmingham assessment area included all six counties in the Birmingham MSA: Blount, Chilton, Jefferson, Shelby, St. Clair, and Walker counties. In 2019, Walker County was removed from the MSA and the assessment area. As a result, Walker County was added to the bank's Northern Alabama assessment area. Regions operated 59 branches in the Birmingham assessment area as of December 31, 2020, which represent 30.4 percent of the bank's branches statewide, 54.5 percent of the bank's deposits statewide and 48.7 percent of the bank's total statewide HMDA-reportable and CRA small business loans (by dollar).

The Birmingham assessment area is a highly competitive banking market where national and regional banks have a significant presence. According to the June 30, 2020 FDIC Summary of Deposits Report, there were 47 financial institutions operating 296 branch offices in the Birmingham assessment area with a total of $51.8 billion in deposits. Regions Bank had the largest deposit market share at 30.9 percent of deposits ($16.0 billion). BBVA USA, Wells Fargo Bank, and ServisFirst Bank also held a significant share of deposits in the assessment area at 42.8 percent collectively.[241]

HMDA-reportable and CRA small business lending are similarly competitive. In 2018, Regions Bank originated or purchased 7.5 percent of the HMDA-reportable loans in the Birmingham assessment area, ranking 1st out of 459 reporters. In 2020, the bank originated or purchased 8.1 percent of the HMDA-reportable loans in the assessment area, ranking 1st out of 527 reporters. The other top HMDA lenders in the market were Wells Fargo Bank, Quicken Loans, and Fairway Independent Mortgage Corporation.

For CRA small business and small farm lending, Regions Bank ranked 6th out of 126 reporters in 2018, with 5.2 percent of reported loans in the Birmingham assessment area. In 2020, the bank ranked 2nd out of 159 reporters, with 10.9 percent of reported loans in the assessment area. Other top CRA lenders in the assessment area included American Express, ServisFirst Bank, and Wells Fargo Bank.

Population and Income Characteristics

The assessment area population increased 5.3 percent from 2010 to 2020, reaching approximately 1.1 million residents as of 2020.[242] In the same time period, Alabama's population grew 5.1 percent and the United States' population grew 7.4 percent.[243] Shelby County and St. Clair County, which grew at 14.3 percent and 9.0 percent

[241] "Offices and Deposits of all FDIC-Insured Institutions: Deposit Market Share Report." *Federal Deposit Insurance Corporation*, https://www7.fdic.gov/sod/sodMarketRpt.asp?barItem=2&sZipCode=&InfoAsOf=2020&SortBy=Market%20Share&reRun=Y. Accessed 25 March 2022.
[242] "QuickFacts: United States; St. Clair County, Alabama; Shelby County, Alabama; Jefferson County, Alabama; Chilton County, Alabama; Blount County, Alabama." *United States Census Bureau*, https://www.census.gov/quickfacts/fact/table/US,stclaircountyalabama,shelbycountyalabama,jeffersoncountyalabama,chiltoncountyalabama,blountcountyalabama/PST045221. Accessed 25 March 2022.
[243] Ibid.

respectively between 2010 and 2020, were the fastest growing counties in the assessment area.[244] Jefferson County, the most populous county in the state, experienced the slowest population growth in the assessment area between 2010 and 2020 at 2.5 percent.[245]

According to 2020 FFIEC census data, the assessment area is made up of 242 census tracts: 31 tracts are low-income (12.8 percent), 63 tracts are moderate-income (26.0 percent), 75 tracts are middle-income (31.0 percent), 71 tracts are upper-income (29.3 percent), and 2 tracts are an unknown income level (0.8 percent). According to 2018 FFIEC census data, in 2018 there were 260 census tracts distributed as follows: 11.9 percent low-income, 27.3 percent moderate-income, 31.9 percent middle-income, 28.1 percent upper-income, and 0.8 percent unknown income. Therefore, the change in census tract distribution between 2018 and 2020 was as follows: +0.9 percent low-income census tracts, -1.3 percent moderate-income census tracts, -0.9 percent middle-income census tracts, +1.2 percent upper-income census tracts, and no change in unknown income census tracts. Note that the total number of census tracts and the distribution of census tracts were affected by the 2019 removal of Walker County from both the MSA and the assessment area. The paragraph below contains additional discussion on this removal and its effects.

For purposes of classifying borrower income, this evaluation uses the FFIEC estimated median family income for the Birmingham-Hoover MSA. The table below provides a breakdown of the estimated annual family income for each income category (low, moderate, middle, and upper) in the MSA. As shown, the median family income increased from $69,400 in 2018 to $71,100 in 2020. Note that Walker County was removed from the MSA and the assessment area in 2019. Walker County's median family income from 2016-2020 was $45,833 and its population as of the 2020 Census was 65,342.[246] Because Walker County's median income was lower than the median income for the MSA, the removal of Walker County had a positive effect on the median family income in the MSA. However, Walker County comprised less than 6 percent of the MSA's population before its removal, so this effect was limited.

Borrower Income Levels
Birmingham-Hoover, AL MSA

FFIEC Estimated Median Family Income		Low	Moderate	Middle	Upper
		0 - 49.99%	50% - 79.99%	80% - 119.99%	120% - & above
2018	**$69,400**	0 - $34,699	$34,700 - $55,519	$55,520 - $83,279	$83,280 - & above
2019	**$69,000**	0 - $34,499	$34,500 - $55,199	$55,200 - $82,799	$82,800 - & above
2020	**$71,100**	0 - $35,549	$35,550 - $56,879	$56,880 - $85,319	$85,320 - & above

There is a wide disparity in economic conditions within the assessment area. For example, the highest income county in the assessment area (Shelby County) had a median family income of $95,848 between 2015 and 2019, which is nearly 75 percent higher than the median family income for the lowest income county in the assessment

[244] Ibid.
[245] Ibid.
[246] "QuickFacts: Walker County, Alabama." *United States Census Bureau*, https://www.census.gov/quickfacts/fact/table/walkercountyalabama,US/PST045221. Accessed 28 March 2022.

area (Chilton County, at $54,928).[247] Additionally, the percentage of families living in poverty between 2015 and 2019 was only 4.3 percent in Shelby County, while it was 15.4 percent in Chilton County.[248] 39.6 percent of families in low-income census tracts and 20.1 percent of families in moderate-income census tracts in the assessment area have incomes below the poverty level, which may limit lending opportunities in these areas.[249]

Economic Conditions

Birmingham was historically a manufacturing-based economy driven by the iron and steel industry. The economy has gradually transitioned to a diversified service-based economy, with manufacturing declining to only 6.9 percent of total employment in the region in 2020.[250] The top sectors by employment count include trade/transportation; government; education and health services; and professional services.[251] The University of Alabama at Birmingham is the largest employer in the region with 23,000 employees. Other major employers include Regions Financial Corp., St. Vincent's Health System, Children's of Alabama, AT&T, and Honda Manufacturing of Alabama.[252]

Employment in the Birmingham MSA totaled approximately 537,100 in December 2020, which represented 1.1% growth since January 2018.[253] The industries experiencing the most employment growth by percentage from 2018 to 2020 were construction, trade/transportation/utilities, and professional/business services.[254] Meanwhile, the leisure/hospitality, mining/logging, and manufacturing industries saw net decreases in total jobs during this timeframe.

Small businesses play an important role in the Birmingham metro economy. A healthy entrepreneurial infrastructure is in place to help local entrepreneurs turn ideas into viable businesses. Available resources for these entrepreneurs include the University of Alabama at Birmingham's Institute for Innovation and Entrepreneurship[255] and the Innovation Depot, which has helped launch over 110 member companies.[256]

According to Dun & Bradstreet data, there were 46,798 businesses in the Birmingham assessment area in 2020.[257] This represented a 1.2 percent decrease from 2018.[258] Note that this decrease can be attributed to the 2019 removal of Walker County from the assessment area. Of the total businesses in the assessment area, 90.3 percent had total annual revenues less than or equal to $1 million and thus were considered small businesses.[259] Only 6.5 percent

[247] "Estimated Median Income of a Family, between 2015-2019." *PolicyMap,* www.policymap.com. Based on data from the Decennial Census and American Community Survey (ACS). Accessed 28 March 2022.
[248] "Estimated Percent of All Families That Live in Poverty, between 2015-2019." *PolicyMap*, www.policymap.com. Based on data from the Decennial Census and American Community Survey. Accessed 28 March 2022.
[249] FRB Atlanta calculations of 2020 FFIEC census data
[250] "Economy at a Glance: Birmingham-Hoover, AL." *U.S. Bureau of Labor Statistics*, https://www.bls.gov/eag/eag.al_birmingham_msa.htm#eag_al_birmingham_msa.f.3. Accessed 28 March 2022.
[251] Ibid.
[252] "Metropolitan Birmingham Major Employers." *Birmingham Business Alliance*, https://www.birminghambusinessalliance.com/major-employers. Accessed 28 March 2022.
[253] "Economy at a Glance: Birmingham-Hoover, AL." *U.S. Bureau of Labor Statistics*, https://www.bls.gov/eag/eag.al_birmingham_msa.htm#eag_al_birmingham_msa.f.3. Accessed 28 March 2022.
[254] Ibid.
[255] "Bill L. Harbert Institute for Innovation and Entrepreneurship." *The University of Alabama at Birmingham*, https://www.uab.edu/innovation/. Accessed 29 March 2022.
[256] "Innovation in Numbers." *Innovation Depot*, https://innovationdepot.org/. Accessed 29 March 2022.
[257] FRB calculations of 2018 and 2020 Dunn & Bradstreet data
[258] Ibid.
[259] Ibid.

of small businesses in the assessment area were in low-income census tracts, while 21.1 percent of small businesses were in moderate-income census tracts.[260] This distribution may present challenges for originating small business loans in low- and moderate-income census tracts.

Total lending to small businesses posted strong growth during the review period of 2018 to 2020. According to analysis of CRA loan data, the total number of small business loans (loans less than $1 million in principal) originated in the assessment area increased by 24.9 percent between 2018 and 2020, with 25,267 loans made in 2020. 39.0 percent of these loans in 2020 were made to small businesses (less than $1 million in annual revenue), while 43.8 percent of these loans in 2018 were made to small businesses.

The COVID-19 pandemic had a harmful effect on the Birmingham area's economy, much as it did across the nation. On March 20, 2020, the Alabama Department of Public Health issued a statewide order that prohibited all non-work gatherings of 25 people or more.[261] On March 24, 2020, the City of Birmingham instituted a shelter-in-place order.[262] On March 27, 2020, Governor Kay Ivey ordered all "non-essential businesses" in the state to be temporarily closed.[263] On April 3, 2020, Governor Ivey issued a statewide stay-at-home order lasting through April 30, 2020.[264] Alabama gradually began reopening in May 2020, but continued to struggle with some of the highest COVID-19 case numbers and mortality rates in the nation.[265] The COVID-19 pandemic and the resulting restrictions had an adverse effect on many businesses in the assessment area, but had a particularly negative effect on those in the leisure and hospitality industry.[266] To help keep the nation's economy afloat during the crisis, the U.S. Congress passed the Coronavirus Aid, Relief, and Economic Security (CARES) Act. The CARES Act established the Paycheck Protection Act (PPP), which provided fully forgivable loans to small businesses to cover payroll costs.[267] In the assessment area alone, 38,384 PPP loans were approved for a total of nearly $2.7 billion.[268]

Labor market conditions in the Birmingham assessment area were generally strong throughout the review period. As shown in the graph below, the assessment area unemployment rate declined from 3.5 percent in 2018 to 2.7 percent in 2019 before increasing to 5.5 percent in 2020 due to the COVID-19 pandemic. As of 2020, Shelby County had the lowest unemployment rate within the assessment area at 3.9 percent. Meanwhile, Jefferson County had the highest unemployment rate at 6.2 percent.

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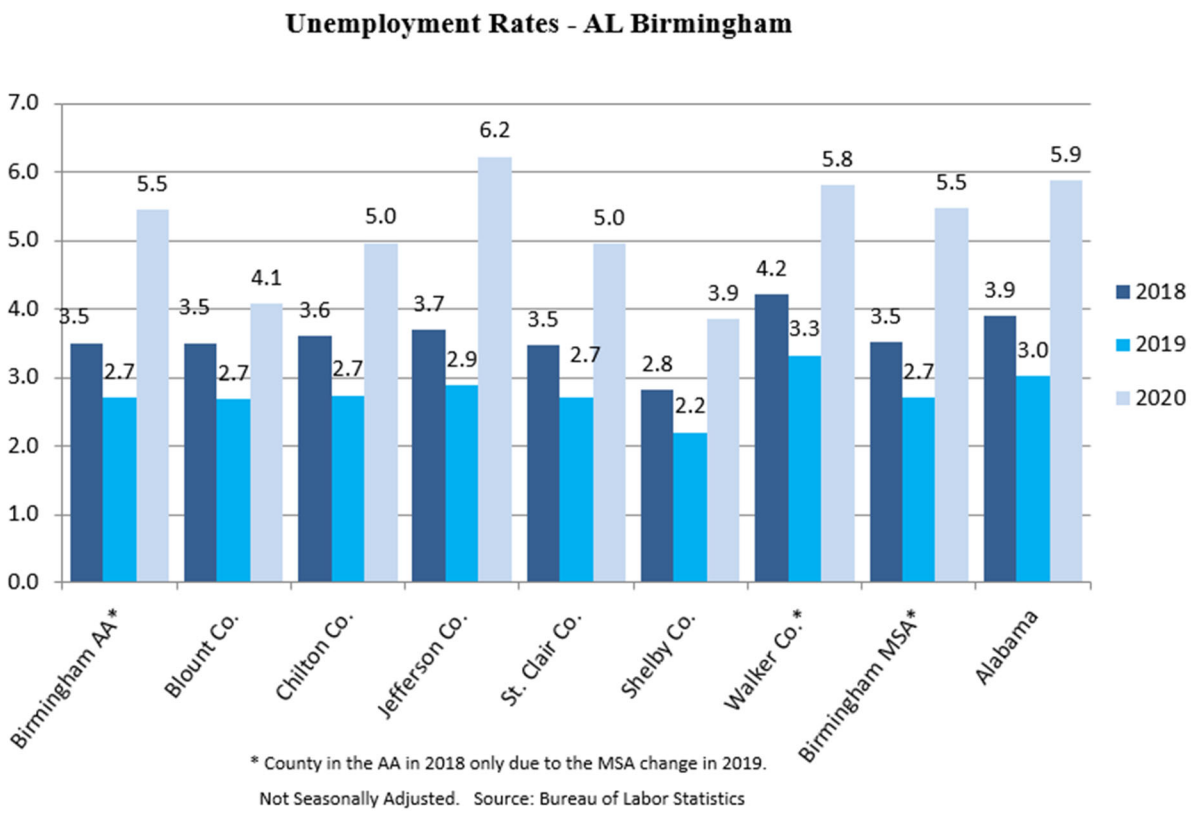
[260] Ibid.
[261] "Governor Ivey, ADPH Issue Statewide Health Order." *WBRC*, 20 March 2020, https://www.wbrc.com/2020/03/19/governor-ivey-issues-statewide-health-order/. Accessed 29 March 2022.
[262] "City of Birmingham under Shelter in Place Order." *WBRC*, 24 March 2020, https://www.wsfa.com/2020/03/24/birminghams-mayor-proposes-ordinance-shelter-place-during-coronavirus-outbreak/. Accessed 29 March 2022.
[263] Gore, Leada. "All 'Non-Essential Businesses' Closed Statewide until April 17; Ivey Doesn't Issue Shelter-in-Place." *AL.com*, 27 March 2020, https://www.al.com/news/2020/03/all-non-essential-businesses-closed-statewide-ivey-doesnt-issue-shelter-in-place.html. Accessed 29 March 2022.
[264]Gore, Leada. "Stay-at-Home Order Issued for Alabama: What You Can and Can't Do." *AL.com*, 3 April 2020, https://www.al.com/news/2020/04/stay-at-home-order-issued-for-alabama-what-you-can-and-cant-do.html. Accessed 29 March 2022.
[265] Elflein, John. "COVID-19 Death Rates in the United States as of March 28, 2022, by State." *Statista*, 28 March 2022, https://www.statista.com/statistics/1109011/coronavirus-covid19-death-rates-us-by-state/. Accessed 29 March 2022.
[266] "Economy at a Glance: Birmingham-Hoover, AL." *U.S. Bureau of Labor Statistics*, https://www.bls.gov/eag/eag.al_birmingham_msa.htm#eag_al_birmingham_msa.f.3. Accessed 28 March 2022.
[267] "Paycheck Protection Program." *United States Department of the Treasury*, https://home.treasury.gov/policy-issues/coronavirus/assistance-for-small-businesses/paycheck-protection-program. Accessed 24 March 2022.
[268] "Who in Alabama Got Paycheck Protection Program Loans during the Pandemic?" *The Augusta Chronicle*, https://data.augustachronicle.com/paycheck-protection-program-loans/summary/alabama/st-clair-county/01115/. Accessed 29 March 2022.



According to FFIEC census data, there were 465,453 total housing units in the assessment area as of 2020. 59.9 percent were owner-occupied, 27.2 percent were rental units, and 12.9 percent were vacant. In low-income census tracts, only 29.5 percent of units were owner occupied, while 49.7 percent of units were owner-occupied in moderate-income census tracts. The median age of housing stock in the assessment area was 42 years. However, the median age of housing stock in low- and moderate-income census tracts was significantly higher, at 60 years and 50 years, respectively. These factors may result in limited opportunities for home purchase loans in low- and moderate-income census tracts, but opportunities for refinancing and home improvement lending may be more abundant.

The Birmingham housing market experienced significant price appreciation from 2018 to 2020. From January 2018 to December 2020, the median listing price in the MSA increased 30.7 percent, from $199,900 to $261,250.[269] Meanwhile, median days on the market in the MSA declined by 40.6 percent, from 106 days to 63 days.[270] Median home sales price in the assessment area varies widely by county. In 2020, Shelby County had the highest median home sales price at $320,431 while Chilton County had the lowest, at $186,679.[271] Homeownership rates also vary significantly by county, from a low of 62.7 percent in Jefferson County to a high of 80.5 percent in Shelby County.[272]

[269] "Housing Inventory: Median Listing Price in Birmingham-Hoover, AL." *Federal Reserve Economic Data (FRED), St. Louis Fed*, https://fred.stlouisfed.org/series/MEDLISPRI13820. Accessed 29 March 2022.
[270] "Housing Inventory: Median Days on Market in Birmingham-Hoover, AL." *Federal Reserve Economic Data (FRED), St. Louis Fed*, https://fred.stlouisfed.org/series/MEDDAYONMAR13820. Accessed 29 March 2022.
[271] "Median Sales Price for Single Family Homes in 2020." *PolicyMap*, www.policymap.com. Based on data from Moody's Analytics. Accessed 29 March 2022.
[272] "Estimated Percent of All Households That Own a Home, between 2015-2019." *PolicyMap*, www.policymap.com. Based on data from the Decennial Census and American Community Survey (ACS). Accessed 29 March 2022.

The recent price appreciation in the Birmingham metro area is making homeownership less affordable for low- and moderate-income families in the assessment area. Using the assumption that a borrower can obtain a loan for approximately three times their annual income, and using the 2020 FFIEC median income figures, affordable homes would be priced at $106,647 or below for low-income families and $170,637 or below for moderate-income families. As mentioned in the paragraph above, the median home sales price in 2020 was $186,679 or higher in all counties in the assessment area.

Demographic Characteristics by Census Tract

The following tables present key demographic and business information used to help develop a performance context for the assessment area for the years 2018 through 2020. The data reflects the 2018 and 2020 FFIEC census data and Dun & Bradstreet data used to analyze the bank's CRA performance. Certain components of the data in the table are discussed in this evaluation as they apply to specific parts of the analysis.

Combined Demographics Report - 2018

Assessment Area: AL Birmingham

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	31	11.9	21,614	7.5	8,559	39.6	69,458	24
Moderate-income	71	27.3	67,229	23.3	13,721	20.4	45,578	15.8
Middle-income	83	31.9	100,213	34.7	10,934	10.9	54,178	18.8
Upper-income	73	28.1	99,423	34.4	4,032	4.1	119,677	41.4
Unknown-income	2	0.8	412	0.1	343	83.3	0	0
Total Assessment Area	**260**	**100.0**	**288,891**	**100.0**	**37,589**	**13.0**	**288,891**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	49,012	14,468	4.9	29.5	23,222	47.4	11,322	23.1
Moderate-income	127,384	64,747	21.7	50.8	40,609	31.9	22,028	17.3
Middle-income	166,165	107,807	36.2	64.9	37,929	22.8	20,429	12.3
Upper-income	151,980	110,755	37.2	72.9	30,255	19.9	10,970	7.2
Unknown-income	1,585	112	0	7.1	1,193	75.3	280	17.7
Total Assessment Area	**496,126**	**297,889**	**100.0**	**60.0**	**133,208**	**26.8**	**65,029**	**13.1**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	3,073	6.5	2,569	6.1	471	10.4	33	5.3
Moderate-income	9,558	20.2	8,390	19.9	1,002	22.2	166	26.5
Middle-income	14,833	31.3	13,310	31.5	1,311	29	212	33.9
Upper-income	19,324	40.8	17,455	41.4	1,656	36.7	213	34
Unknown-income	564	1.2	485	1.1	77	1.7	2	0.3
Total Assessment Area	**47,352**	**100.0**	**42,209**	**100.0**	**4,517**	**100.0**	**626**	**100.0**
	Percentage of Total Businesses:			**89.1**		**9.5**		**1.3**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	3	0.6	3	0.6	0	0	0	0
Moderate-income	159	29.7	152	29.9	6	24	1	50
Middle-income	195	36.4	180	35.4	14	56	1	50
Upper-income	176	32.9	171	33.7	5	20	0	0
Unknown-income	2	0.4	2	0.4	0	0	0	0
Total Assessment Area	**535**	**100.0**	**508**	**100.0**	**25**	**100.0**	**2**	**100.0**
	Percentage of Total Farms:			**95.0**		**4.7**		**.4**

2018 FFIEC Census Data and 2018 D&B Information

Combined Demographics Report - 2019-2020

Assessment Area: AL Birmingham

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	31	12.8	21,614	8	8,559	39.6	64,723	23.9
Moderate-income	63	26	61,082	22.5	12,295	20.1	42,452	15.7
Middle-income	75	31	90,966	33.6	9,542	10.5	50,957	18.8
Upper-income	71	29.3	96,840	35.7	3,788	3.9	112,782	41.6
Unknown-income	2	0.8	412	0.2	343	83.3	0	0
Total Assessment Area	**242**	**100.0**	**270,914**	**100.0**	**34,527**	**12.7**	**270,914**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	49,012	14,468	5.2	29.5	23,222	47.4	11,322	23.1
Moderate-income	116,464	57,907	20.8	49.7	38,828	33.3	19,729	16.9
Middle-income	150,914	98,675	35.4	65.4	34,039	22.6	18,200	12.1
Upper-income	147,478	107,784	38.6	73.1	29,267	19.8	10,427	7.1
Unknown-income	1,585	112	0	7.1	1,193	75.3	280	17.7
Total Assessment Area	**465,453**	**278,946**	**100.0**	**59.9**	**126,549**	**27.2**	**59,958**	**12.9**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	3,207	6.9	2,742	6.5	447	11	18	4
Moderate-income	9,977	21.3	8,908	21.1	965	23.7	104	23
Middle-income	13,516	28.9	12,308	29.1	1,064	26.1	144	31.8
Upper-income	19,496	41.7	17,784	42.1	1,528	37.5	184	40.6
Unknown-income	602	1.3	532	1.3	67	1.6	3	0.7
Total Assessment Area	**46,798**	**100.0**	**42,274**	**100.0**	**4,071**	**100.0**	**453**	**100.0**
	Percentage of Total Businesses:			**90.3**		**8.7**		**1.0**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	6	1.2	6	1.3	0	0	0	0
Moderate-income	141	28.6	135	28.7	5	23.8	1	50
Middle-income	177	35.9	167	35.5	9	42.9	1	50
Upper-income	168	34.1	161	34.3	7	33.3	0	0
Unknown-income	1	0.2	1	0.2	0	0	0	0
Total Assessment Area	**493**	**100.0**	**470**	**100.0**	**21**	**100.0**	**2**	**100.0**
	Percentage of Total Farms:			**95.3**		**4.3**		**.4**

2020 FFIEC Census Data and 2020 D&B Information

Credit and Community Development Needs

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

Individuals from an organization involved in revitalization and economic development in Birmingham were contacted. These individuals indicated that there has been a steady increase in small business growth in Birmingham. They further explained that private investments have been plentiful to assist with revitalization efforts and the creation of small businesses. Per the contacts, the catalyst of small business growth is with the food industry, and the retail industry has also been very strong. It was mentioned that retail and food businesses have a significant role in the creation of small businesses in Birmingham. The contacts further stated that their organization has seen greater challenges among minority and women-owned businesses due to financial literacy and financial foundation (e.g. how to structure a business). The individuals expressed that financial education is a major need as well as a need to provide a higher level of support to small businesses. It was explained that because many businesses in Birmingham are food related, there are a lot of traditional financial institutions that are hesitant to invest because of the risk and high failure rates of those businesses.

The contacts further talked about the challenges facing small businesses. It was mentioned by the contacts that Community Development Financial Institutions (CDFIs) strive to help small businesses; however, if the small businesses cannot articulate a good business plan, then it becomes difficult for those businesses to get capital through CDFIs. The contacts explained that a lot of institutions offer learning workshops; however, the contacts feel that it has been proven to be difficult to implement what has been learned in those workshops, such as setting up QuickBooks. For the food service businesses, the individuals mentioned that obtaining commissary space is a challenge, and this space can be very expensive.

Lastly, the contacts explained that banks could be more responsive in the area. The organization believes that banks have taken a "boxed-CRA" approach that is no longer sustainable. The individuals indicated that they would like more creativity in how projects are funded. Also, it was mentioned that there is difficulty to get small businesses to attend workshops provided by banks when those learning sessions are not engaging, especially when the sessions cover marketing strategies and how to start a business.

A community contact engaged in providing community development services was also interviewed. This contact stated that prior to the COVID-19 pandemic, the organization witnessed an influx of families who were actively seeking employment and educational opportunities. However, since the pandemic, residents of the community are currently facing many obstacles including unemployment, housing stability, food insecurity, mental health issues and education challenges as they attempt to navigate the changing economic and social climate. In addition to being unsure how to regroup and navigate the current working environment, the contact stated that the organization is noticing that families are stuck in, what the contact referred to as, "the deserving mode," which she explained as those who do not want to seek employment but are more comfortable receiving government assistance. She said that a study was conducted by her organization and found that pre-pandemic government assistance/social benefits amounted to approximately $25K to $29K annually; currently, individuals are receiving

approximately $32K to $35K annually, so there is a challenge within the community to get persons back to becoming self-sufficient.

The contact indicated that one challenge facing small businesses within the community was the communication style of larger institutions when approached to establish a banking relationship. The contact stated that these larger banks tend to have high standards and communicate in a language that is not easily understandable. She said that based on her experience, smaller financial institutions and credit unions are more responsive to the needs of small businesses. These institutions are more likely to take the time to explain complex terms and are better at forming interpersonal relationships and connections with the business owners so that there is a comfort level when approaching these smaller institutions, per the contact.

Lastly, the contact said that one way financial institutions can be more responsive to the needs of the community is by partnering with local organizations to offer career and trade opportunities; provide education on general budgeting and credit building; provide financial literacy and education; and provide mentorship programs. She mentioned that there is an immediate need for financial literacy programs since a lot of residents have low credit scores, which affects their ability to obtain credit.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE BIRMINGHAM, ALABAMA ASSESSMENT AREA

LENDING TEST

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

The analysis included 9,203 HMDA-reportable loans and 4,889 CRA small business loans reported by the bank in the Birmingham assessment area during the review period. Therefore, HMDA-reportable lending received greater weight in determining the bank's lending test rating in the assessment area. Additionally, greater weight was assigned to home refinance loans over the other HMDA products given their relative share of all HMDA lending in this assessment area.

The Birmingham assessment area accounted for 50.8 percent of Regions Bank's total HMDA-reportable lending in Alabama by dollar volume and 40.5 percent of its total statewide CRA small business lending by dollar volume during the review period. In comparison, 54.5 percent of Regions Bank's Alabama deposits are in the Birmingham assessment area.

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

Geographic Distribution of Loans

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

Home Purchase Loans

Of the 9,203 HMDA-reportable loans analyzed, 3,535 loans (38.4 percent) were home purchase loans. Of the total home purchase loans made, 44 loans (1.2 percent) were located in low-income tracts, and 385 loans (10.9 percent) were located in moderate-income tracts.

Home purchase lending in low-income tracts is adequate. In 2018, Regions Bank's home purchase lending in low-income tracts (1.3 percent) was below the percentage of owner-occupied units (4.9 percent) in these tracts. In 2019, Walker County was removed from the MSA and the bank's assessment area, which caused a change in the demographic data for the assessment area. For the period of 2019 through 2020, the bank's home purchase lending in low-income tracts (1.2 percent) was below the percentage of owner-occupied units (5.2 percent) in these tracts. Concerning the bank's lending performance compared to the aggregate's lending performance, in 2018, the bank's home purchase lending in low-income tracts (1.3 percent) was slightly above the aggregate lending performance (1.1 percent) in these tracts. In 2019, Regions Bank's home purchase lending in low-income tracts (1.3 percent) was similar to the aggregate lending performance (1.3 percent) in these tracts. In 2020, the bank's home purchase lending in low-income tracts (1.2 percent) was similar to the aggregate lending performance (1.3 percent) in these tracts.

Home purchase lending in moderate-income tracts is poor. In 2018, Regions Bank's home purchase lending in moderate-income tracts (10.0 percent) was below the percentage of owner-occupied units (21.7 percent) in these tracts. In 2019, Walker County was removed from the MSA and the bank's assessment area, which caused a change in the demographic data for the assessment area. For the period of 2019 through 2020, the bank's home purchase lending in moderate-income tracts (11.2 percent) was below the percentage of owner-occupied units (20.8 percent) in these tracts. Concerning the bank's lending performance compared to the aggregate's lending performance, in 2018, the bank's home purchase lending in moderate-income tracts (10.0 percent) was slightly below the aggregate lending performance (12.7 percent) in these tracts. In 2019, Regions Bank's home purchase lending in moderate-income tracts (11.2 percent) was slightly below the aggregate lending performance (13.6 percent) in these tracts. In 2020, the bank's home purchase lending in moderate-income tracts (11.2 percent) was slightly below the aggregate lending performance (12.9 percent) in these tracts.

Home Refinance Loans

Of the 9,203 HMDA-reportable loans analyzed, 3,954 loans (43.0 percent) were home refinance loans. Of the total home refinance loans made, 86 loans (2.2 percent) were located in low-income tracts, and 384 loans (9.7 percent) were located in moderate-income tracts.

Home refinance lending in low-income tracts is good. In 2018, Regions Bank's home refinance lending in low-income tracts (4.2 percent) was similar to the percentage of owner-occupied units (4.9 percent) in these tracts. In 2019, Walker County was removed from the MSA and the bank's assessment area, which caused a change in the demographic data for the assessment area. For the period of 2019 through 2020, the bank's home refinance lending in low-income tracts (1.7 percent) was below the percentage of owner-occupied units (5.2 percent) in these tracts. Concerning the bank's lending performance compared to the aggregate's lending performance, in 2018, the bank's home refinance lending in low-income tracts (4.2 percent) was significantly above the aggregate lending performance (1.8 percent) in these tracts. In 2019, Regions Bank's home refinance lending in low-income tracts (3.4 percent) was significantly above the aggregate lending performance (1.3 percent) in these tracts. In 2020, the bank's home refinance lending in low-income tracts (1.0 percent) was slightly above the aggregate lending performance (0.8 percent) in these tracts.

Home refinance lending in moderate-income tracts is adequate. In 2018, Regions Bank's home refinance lending in moderate-income tracts (15.6 percent) was similar to the percentage of owner-occupied units (21.7 percent) in these tracts. In 2019, Walker County was removed from the MSA and the bank's assessment area, which caused a change in the demographic data for the assessment area. For the period of 2019 through 2020, the bank's home refinance lending in moderate-income tracts (8.4 percent) was below the percentage of owner-occupied units (20.8 percent) in these tracts. Concerning the bank's lending performance compared to the aggregate's lending performance, in 2018, the bank's home refinance lending in moderate-income tracts (15.6 percent) was slightly above the aggregate lending performance (13.2 percent) in these tracts. In 2019, Regions Bank's home refinance lending in moderate-income tracts (12.5 percent) was slightly above the aggregate lending performance (10.6 percent) in these tracts. In 2020, the bank's home refinance lending in moderate-income tracts (6.6 percent) was slightly below the aggregate lending performance (7.8 percent) in these tracts.

Home Improvement Loans

Of the 9,203 HMDA-reportable loans analyzed, 1,714 loans (18.6 percent) were home improvement loans. Of the total home improvement loans made, 42 loans (2.5 percent) were located in low-income tracts, and 149 loans (8.7 percent) were located in moderate-income tracts.

Home improvement lending in low-income tracts is adequate. In 2018, Regions Bank's home improvement lending in low-income tracts (2.9 percent) was below the percentage of owner-occupied units (4.9 percent) in these tracts. In 2019, Walker County was removed from the MSA and the bank's assessment area, which caused a change in the demographic data for the assessment area. For the period of 2019 through 2020, the bank's home improvement lending in low-income tracts (2.3 percent) was below the percentage of owner-occupied units (5.2 percent) in these tracts. Concerning the bank's lending performance compared to the aggregate's lending performance, in 2018, the bank's home improvement lending in low-income tracts (2.9 percent) was above the aggregate lending performance (2.2 percent) in these tracts. In 2019, Regions Bank's home improvement lending in low-income tracts (3.0 percent) was slightly above the aggregate lending performance (2.5 percent) in these tracts. In 2020, the bank's home improvement lending in low-income tracts (1.3 percent) was slightly below the aggregate lending performance (1.6 percent) in these tracts.

Home improvement lending in moderate-income tracts is poor. In 2018, Regions Bank's home improvement lending in moderate-income tracts (8.5 percent) was below the percentage of owner-occupied units (21.7 percent)

in these tracts. In 2019, Walker County was removed from the MSA and the bank's assessment area, which caused a change in the demographic data for the assessment area. For the period of 2019 through 2020, the bank's home improvement lending in moderate-income tracts (8.8 percent) was below the percentage of owner-occupied units (20.8 percent) in these tracts. Concerning the bank's lending performance compared to the aggregate's lending performance, in 2018, the bank's home improvement lending in moderate-income tracts (8.5 percent) was slightly below the aggregate lending performance (9.6 percent) in these tracts. In 2019, Regions Bank's home improvement lending in moderate-income tracts (8.8 percent) was slightly below the aggregate lending performance (10.6 percent) in these tracts. In 2020, the bank's home improvement lending in moderate-income tracts (8.8 percent) was slightly below the aggregate lending performance (10.0 percent) in these tracts.

Small Business Loans

Regions Bank made 4,889 small business loans in the assessment area from 2018 through 2020. Of the total number of small business loans made, 395 loans (8.1 percent) were located in low-income tracts, and 899 loans (18.4 percent) were located in moderate-income tracts.

Small business lending in low-income tracts is good. In 2018, Regions Bank's small business lending in low-income tracts (8.3 percent) was above the percentage of businesses (6.5 percent) in these tracts. In 2019, Walker County was removed from the MSA and the bank's assessment area, which caused a change in the demographic data for the assessment area. For the period of 2019 through 2020, the bank's small business lending in low-income tracts (8.0 percent) was above the percentage of businesses (6.9 percent) in these tracts. Concerning the bank's lending performance compared to the aggregate's lending performance, in 2018, the bank's small business lending in low-income tracts (8.3 percent) was slightly above the aggregate lending performance (7.2 percent) in these tracts. In 2019, Regions Bank's small business lending in low-income tracts (9.7 percent) was above the aggregate lending performance (7.1 percent) in these tracts. In 2020, the bank's small business lending in low-income tracts (7.5 percent) was similar to the aggregate lending performance (7.1 percent) in these tracts.

Small business lending in moderate-income tracts is adequate. In 2018, Regions Bank's small business lending in moderate-income tracts (18.0 percent) was similar to the percentage of businesses (20.2 percent) in these tracts. In 2019, Walker County was removed from the MSA and the bank's assessment area, which caused a change in the demographic data for the assessment area. For the period of 2019 through 2020, the bank's small business lending in moderate-income tracts (18.5 percent) was similar to the percentage of businesses (21.3 percent) in these tracts. Concerning the bank's lending performance compared to the aggregate's lending performance, in 2018, the bank's small business lending in moderate-income tracts (18.0 percent) was similar to the aggregate lending performance (17.7 percent) in these tracts. In 2019, Regions Bank's small business lending in moderate-income tracts (19.6 percent) was similar to the aggregate lending performance (18.3 percent) in these tracts. In 2020, the bank's small business lending in moderate-income tracts (18.2 percent) was similar to the aggregate lending performance (18.0 percent) in these tracts.

Lending to Borrowers of Different Incomes and Businesses of Different Sizes

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

Home Purchase Loans

Home purchase lending to low-income borrowers is poor. In 2018, Regions Bank's home purchase lending to low-income borrowers (5.2 percent) was below the percentage of low-income families (24.0 percent). In 2019, Walker County was removed from the MSA and the bank's assessment area, which caused a change in the demographic data for the assessment area. For the period of 2019 through 2020, the bank's home purchase lending to low-income borrowers (6.0 percent) was below the percentage of low-income families (23.9 percent). Concerning the bank's lending performance compared to the aggregate's lending performance, in 2018, the bank's home purchase lending to low-income borrowers (5.2 percent) was below the aggregate lending performance (7.2 percent) to these borrowers. In 2019, Regions Bank's home purchase lending to low-income borrowers (5.2 percent) was slightly below the aggregate lending performance (6.2 percent) to these borrowers. In 2020, the bank's home purchase lending to low-income borrowers (6.6 percent) was similar to the aggregate lending performance (6.7 percent) to these borrowers.

Home purchase lending to moderate-income borrowers is adequate. In 2018, Regions Bank's home purchase lending to moderate-income borrowers (18.4 percent) was above the percentage of moderate-income families (15.8 percent). In 2019, Walker County was removed from the MSA and the bank's assessment area, which caused a change in the demographic data for the assessment area. For the period of 2019 through 2020, the bank's home purchase lending to moderate-income borrowers (22.1 percent) was above the percentage of moderate-income families (15.7 percent). Concerning the bank's lending performance compared to the aggregate's lending performance, in 2018, the bank's home purchase lending to moderate-income borrowers (18.4 percent) was slightly below the aggregate lending performance (21.4 percent) to these borrowers. In 2019, Regions Bank's home purchase lending to moderate-income borrowers (20.3 percent) was similar to the aggregate lending performance (20.5 percent) to these borrowers. In 2020, the bank's home purchase lending to moderate-income borrowers (23.4 percent) was similar to the aggregate lending performance (21.7 percent) to these borrowers.

Home Refinance Loans

Home refinance lending to low-income borrowers is good. In 2018, Regions Bank's home refinance lending to low-income borrowers (12.3 percent) was below the percentage of low-income families (24.0 percent). In 2019, Walker County was removed from the MSA and the bank's assessment area, which caused a change in the demographic data for the assessment area. For the period of 2019 through 2020, the bank's home refinance lending to low-income borrowers (5.8 percent) was below the percentage of low-income families (23.9 percent). Concerning the bank's lending performance as compared to the aggregate's lending performance, in 2018, the bank's home refinance lending to low-income borrowers (12.3 percent) was above the aggregate lending performance (9.1 percent) to these borrowers. In 2019, Regions Bank's home refinance lending to low-income borrowers (11.0 percent) was significantly above the aggregate lending performance (5.9 percent) to these borrowers. In 2020, the bank's home refinance lending to low-income borrowers (3.5 percent) was similar to the aggregate lending performance (3.3 percent) to these borrowers.

Home refinance lending to moderate-income borrowers is adequate. In 2018, Regions Bank's home refinance lending to moderate-income borrowers (18.1 percent) was above the percentage of moderate-income families (15.8 percent). In 2019, Walker County was removed from the MSA and the bank's assessment area, which caused a change in the demographic data for the assessment area. For the period of 2019 through 2020, the bank's home refinance lending to moderate-income borrowers (12.1 percent) was similar to the percentage of moderate-

income families (15.7 percent). Concerning the bank's lending performance as compared to the aggregate's lending performance, in 2018, the bank's home refinance lending to moderate-income borrowers (18.1 percent) was similar to the aggregate lending performance (17.6 percent) to these borrowers. In 2019, Regions Bank's home refinance lending to moderate-income borrowers (15.3 percent) was slightly above the aggregate lending performance (13.0 percent) to these borrowers. In 2020, the bank's home refinance lending to moderate-income borrowers (10.6 percent) was similar to the aggregate lending performance (10.9 percent) to these borrowers.

Home Improvement Loans

Home improvement lending to low-income borrowers is adequate. In 2018, Regions Bank's home improvement lending to low-income borrowers (5.8 percent) was below the percentage of low-income families (24.0 percent). In 2019, Walker County was removed from the MSA and the bank's assessment area, which caused a change in the demographic data for the assessment area. For the period of 2019 through 2020, the bank's home improvement lending to low-income borrowers (6.3 percent) was below the percentage of low-income families (23.9 percent). Concerning the bank's lending performance compared to the aggregate's lending performance, in 2018, the bank's home improvement lending to low-income borrowers (5.8 percent) was slightly below the aggregate lending performance (6.6 percent) to these borrowers. In 2019, Regions Bank's home improvement lending to low-income borrowers (6.8 percent) was similar to the aggregate lending performance (6.2 percent) to these borrowers. In 2020, the bank's home improvement lending to low-income borrowers (5.5 percent) was slightly above the aggregate lending performance (4.9 percent) to these borrowers.

Home improvement lending to moderate-income borrowers is adequate. In 2018, Regions Bank's home improvement lending to moderate-income borrowers (13.3 percent) was similar to the percentage of moderate-income families (15.8 percent). In 2019, Walker County was removed from the MSA and the bank's assessment area, which caused a change in the demographic data for the assessment area. For the period of 2019 through 2020, the bank's home improvement lending to moderate-income borrowers (13.3 percent) was similar to the percentage of moderate-income families (15.7 percent). Concerning the bank's lending performance compared to the aggregate's lending performance, in 2018, the bank's home improvement lending to moderate-income borrowers (13.3 percent) was similar to the aggregate lending performance (13.0 percent) to these borrowers. In 2019, Regions Bank's home improvement lending to moderate-income borrowers (13.5 percent) was similar to the aggregate lending performance (14.8 percent) to these borrowers. In 2020, the bank's home improvement lending to moderate-income borrowers (13.0 percent) was slightly above the aggregate lending performance (11.8 percent) to these borrowers.

Small Business Loans

The distribution of small business loans to businesses of different sizes is excellent. In 2018, 71.5 percent of the bank's loans were originated to businesses with revenues of $1 million or less. By comparison, 89.1 percent of the total businesses in the assessment area were classified as small businesses. In 2019, Walker County was removed from the MSA and the bank's assessment area, which caused a change in the demographic data for the assessment area. For the period of 2019 through 2020, 57.7 percent of the bank's loans were originated to businesses with revenues of $1 million or less. During this period, 90.3 percent of the total businesses in the assessment area were classified as small businesses. Concerning the bank's lending performance compared to the aggregate's lending performance, in 2018, the bank's small business lending (71.5 percent) was significantly above the aggregate's small business lending performance (41.2 percent). In 2019, the bank's small business

lending to small businesses (65.8 percent) was significantly above the aggregate's small business lending performance (39.8 percent) to these businesses. In 2020, the bank's small business lending to small businesses (55.3 percent) was above the aggregate's lending performance (37.6 percent) to these businesses. Lastly, 90.5 percent of small business loans were originated in amounts of $250,000 or less, indicating a willingness to lend in the smaller amounts that are typically requested by small businesses.

Community Development Lending

Regions Bank is a leader in making community development loans in the Birmingham assessment area. During the review period, the bank originated or renewed 37 community development loans totaling $53.1 million and 299 community development PPP loans totaling $85.1 million. Specifically, the bank originated or renewed $75.2 million towards revitalization and stabilization efforts both through the PPP and outside of the PPP; $44.4 million towards community services benefiting LMI individuals and families; $14.2 million to support economic development; and $4.4 million in affordable housing initiatives.

Many of the qualified loans were impactful, and the bank's current lending by number of loans and dollar volume exceeds peer performance in this area. Additionally, while not included directly in the Birmingham totals, several loans were originated or renewed to organizations operating in Birmingham that serve multiple areas throughout Alabama. These loans had a positive impact on performance in this assessment area, but as described previously, were credited to the state of Alabama.

Some of the most impactful loans directly benefiting the assessment area include:

- A $2.9 million loan used to extend the LIHTC construction term for a 120-unit apartment complex. The original loan was used to support the first phase of redevelopment for public housing that is part of the city's Rental Assistance Demonstration program. The renewal provided additional time to meet stabilization requirements associated with obtaining permanent financing for the LIHTC project.

- $2.5 million in newly originated loans to nonprofits and the renewal of a $1.5 million loan to a small business incubator, all for the purpose of revitalization and stabilization. The loans provided funds for redevelopment and creation of new businesses throughout downtown, the Historic District, the Theatre District, and the Civil Rights District. Each loan's purpose aligned with needs noted in formal city plans for Birmingham.

- Six loans totaling $1.8 million were highly responsive to the needs of nonprofits impacted by COVID-19. They included two lines of credit totaling $1.3 million for emergency cash flow needs in early March 2020 before the PPP was created and four PPP loans totaling $467,000 to homeless shelters and a daycare.

- A $780,000 line of credit to a nonprofit for the creation of seven affordable single-family homes exclusively for LMI individuals and families in Jefferson and St. Clair counties.

- A $500,000 loan to a nonprofit for city improvement projects in Midfield, a city that is primarily LMI. The loan was used to pay for construction of streets and sidewalks and helped the city obtain reimbursement from state grant funds that require payment upfront.

- A $300,000 line of credit and a $213,000 working capital loan to a newly formed charter school. The funds were used by the nonprofit to cover operating expenses during initial opening, and Regions Bank partnered with a CDFI to provide a flexible repayment schedule that coincided with anticipated grant receipts from the Department of Education and venture funds from nonprofits.

INVESTMENT TEST

Regions Bank's investment performance in the Birmingham assessment area is excellent. The bank made an excellent level of investments and grants, and made significant use of complex investments to support community development initiatives. Qualified investments and contributions demonstrate excellent responsiveness to a wide range of identified assessment area needs. Combined investment and contribution activity inside the assessment area totaled nearly $79.0 million.

The bank made investments (excluding contributions) totaling $66.3 million in the Birmingham assessment area, including $36.0 million in new investments during the review period. The bank was responsive to the need across the region for affordable rental housing, including $4.2 million for a LIHTC project that provided 48 new affordable units during the review period. This LIHTC project was developed by a local Neighborworks affiliate and involved multiple financing partners, including an Alabama-based CDFI bank, which provided the construction financing utilizing Capital Magnet Funds awarded to the bank by the CDFI Fund. The bank also provided financing for affordable housing through current period investments in mortgage-backed securities (MBS) totaling $31.7 million. The bank's MBS investments provided financing for both affordable rental housing projects and mortgages to LMI borrowers. During the review period, Regions also made a $100,000 project-related investment in a nonprofit to support the development of a cultural center in a low-income neighborhood. This investment will both revitalize the area and support the development of a unique educational program for LMI students to receive high school diplomas and obtain hands-on experience in the construction trades. During prior examination periods, the bank invested $30.3 million, which primarily financed affordable housing through LIHTCs and MBS. Lastly, the bank made several investments in a regional CDFI that serves multiple states, including Alabama, and benefited the Birmingham assessment area.

Regions Bank made contributions totaling $12.7 million during the review period. Specifically, the bank provided $10.0 million for community services benefiting low- and moderate-income individuals, $1.5 million to support economic development, $208,000 for affordable housing initiatives, and $920,000 to support revitalization and stabilization activities in low- and moderate-income communities. The bank made significant contributions that were highly responsive to addressing the COVID-19 pandemic, providing support for emergency and recovery assistance. The bank also made contributions responsive to community needs ranging from educational support for LMI students; emergency and transitional housing, particularly for the homeless; small business education and technical assistance; supportive services and affordable housing for LMI persons; and the ongoing

revitalization of low- and moderate-income communities in downtown Birmingham. In addition, the bank provided $1.4 million in contributions that benefited a broader regional area that includes the bank's assessment area.

Examples of notable contributions include:

- Contributions to multiple organizations totaling $1.6 million to help provide services to LMI individuals, small businesses, and nonprofits to help sustain operations during the COVID-19 pandemic, including funding for educational institutions to support online learning, support for food banks, and other critical service providers. Contributions also included $250,000 to Birmingham Strong, which is a public-private partnership formed to build, link, and coordinate people, projects, and resources to strengthen Birmingham's COVID-19 response;
- A $500,000 donation to support a charter school that serves 500 students and their families that is part of a comprehensive revitalization effort for a low-income community led by a local foundation;
- A $595,000 donation to a city-wide coalition of community, civic, and business leaders committed to creating a more vibrant and racially inclusive economy in Birmingham, that includes a specific focus on supporting minority- and women-owned businesses.
- $2.0 million in donations over the review period to support a public-private partnership focused on improving educational and economic outcomes for youth in Birmingham, working through the city schools where the majority of students receive free or reduced-price lunch;
- $400,000 in donations to support a small business incubator, specifically targeting funds to support a program that provides resources and training for new entrepreneurs; and
- $250,000 to a CDFI to support early-stage investments in technology companies that are founded by people of color or women.

SERVICE TEST

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

Retail Services

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

The distribution of 59 branch offices and 74 full-service ATMs as of December 31, 2020, was compared to the distribution of households and businesses among the tract categories within the assessment area. The percentage of branches in low-income tracts exceeded the percentage of households and businesses in the same geography: 9.3 percent of households and 6.9 percent of businesses were located in low-income census tracts compared to 11.9 percent of the bank's branches. Additionally, the proportion of the bank's branches in moderate-income tracts was above the percentage of households and businesses in the same geography: 25.4 percent of total branches were in moderate-income-tracts compared to 23.9 percent of households and 21.3 percent of businesses. Overall, the bank's retail delivery systems are accessible to the bank's geographies and individuals of different income levels.

It was noted that in 2019, Walker County was removed from the Birmingham MSA and the bank's assessment area. As a result, Walker County became part of the Northern Alabama assessment area. During the review period, the bank opened no branch offices in low- or moderate-income census tracts. However, nine full-service ATMs were opened, including three in moderate-income tracts. The bank closed 10 branch offices in the assessment area. Two branches were closed in a moderate-income tracts. Additionally, 10 full-service ATMs were closed: two in moderate-income tracts. Therefore, the bank's record of opening and closing of branches has not adversely affected the accessibility of its delivery systems, particularly to low- and moderate-income geographies and individuals in the assessment area. Lastly, banking services and hours of operation do not vary in a way that inconveniences its assessment area, particularly low- and moderate-income geographies and/or low- and moderate-income individuals.

Geographic Distribution of Branches & ATMS

Assessment Area: AL Birmingham (2018)

Tract Category	Branches							ATMs												Demographics			
	Total Branches				Drive thrus	Extend-ed Hours	Week-end Hours	Total ATMs			Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses
			Open	Closed									Open	Closed			Open	Closed				
	#	%	#	#	#	#	#		#	%	#	%	#	#	#	%	#	#	#	%	%	%
Low	7	10.5%	0	0	7	7	3	Total	8	8.2%	6	7.9%	0	0	2	9.1%	1	0	31	11.9%	8.7%	6.5%
DTO	0		0	0				SA	3		1		0	0	2		1	0				
Moderate	14	20.9%	0	1	13	14	6	Total	21	21.4%	16	21.1%	1	1	5	22.7%	0	0	71	27.3%	24.4%	20.2%
DTO	2		0	1				SA	8		3		0	0	5		0	0				
Middle	19	28.4%	0	1	19	19	8	Total	32	32.7%	24	31.6%	1	1	8	36.4%	0	0	83	31.9%	33.8%	31.3%
DTO	1		0	0				SA	13		5		0	0	8		0	0				
Upper	23	34.3%	0	2	21	23	8	Total	29	29.6%	24	31.6%	2	2	5	22.7%	0	0	73	28.1%	32.7%	40.8%
DTO	1		0	0				SA	7		3		0	0	4		0	0				
Unknown	4	6.0%	0	0	2	4	1	Total	8	8.2%	6	7.9%	0	0	2	9.1%	0	0	2	0.8%	0.3%	1.2%
DTO	1		0	0				SA	4		2		0	0	2		0	0				
Total	67	100.0%	0	4	62	67	26	Total	98	100.0%	76	100.0%	4	4	22	100.0%	1	0	260	100.0%	100.0%	100.0%
DTO	5		0	1				SA	35		14		0	0	21		1	0				

2018 FFIEC Census Data, 2018 D&B Info, and 2015 ACS Data
Closed branches/ATMs are only included in "closed" columns and are not included in any other totals.
DTO - Drive thru only is a subset of total branches
SA = Stand Alone ATM is a subset of total ATMs

Geographic Distribution of Branches & ATMS
Assessment Area: AL Birmingham (2019-2020)

Tract Category	Branches							ATMs											Demographics			
	Total Branches				Drive thrus	Extend-ed Hours	Week-end Hours	Total ATMs			Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses
			Open	Closed									Open	Closed			Open	Closed				
	#	%	#	#	#	#	#		#	%	#	%	#	#	#	%	#	#	#	%	%	%
Low	7	11.9%	0	0	7	7	3	Total	8	8.2%	6	8.1%	0	0	2	8.7%	0	0	31	12.8%	9.3%	6.9%
DTO	0		0	0				SA	3		1		0	0	2		0	0				
Moderate	15	25.4%	0	1	14	15	6	Total	25	25.8%	20	27.0%	2	1	5	21.7%	1	1	63	26.0%	23.9%	21.3%
DTO	2		0	0				SA	11		6		2	0	5		1	1				
Middle	13	22.0%	0	2	13	13	7	Total	27	27.8%	19	25.7%	1	2	8	34.8%	0	0	75	31.0%	32.7%	28.9%
DTO	0		0	0				SA	14		6		1	0	8		0	0				
Upper	21	35.6%	0	2	21	21	8	Total	30	30.9%	24	32.4%	1	1	6	26.1%	1	0	71	29.3%	33.8%	41.7%
DTO	1		0	0				SA	8		3		1	1	5		1	0				
Unknown	3	5.1%	0	1	2	3	1	Total	7	7.2%	5	6.8%	1	2	2	8.7%	0	0	2	0.8%	0.3%	1.3%
DTO	1		0	0				SA	4		2		1	1	2		0	0				
Total	59	100.0%	0	6	57	59	25	Total	97	100.0%	74	100.0%	5	6	23	100.0%	2	1	242	100.0%	100.0%	100.0%
DTO	4		0	0				SA	40		18		5	2	22		2	1				

2020 FFIEC Census Data, 2020 D&B Info, and 2015 ACS Data
Closed branches/ATMs are only included in "closed" columns and are not included in any other totals.
DTO - Drive thru only is a subset of total branches
SA = Stand Alone ATM is a subset of total ATMs

Community Development Services

Regions Bank is considered a leader in providing community development services in the Birmingham assessment area. During the review period, employees engaged in 543 qualified service activities totaling 14,642 hours that positively impacted the assessment area. The bank's service activities benefited organizations that provide affordable housing, community services, economic development, and revitalization and stabilization activities for low- and moderate-income individuals, geographies, and small businesses in the Birmingham assessment area. Of the bank's total service hours, 1,604 supported adult and youth financial education and homebuyer education through partnership with local schools, organizations, and businesses. Additionally, the bank provided 5,870 hours of technical assistance to a variety of organizations that provide community services in low- and moderate-income geographies and for low- and moderate-income individuals. Bank employees also engaged in 7,147 hours of board or committee service to various qualified nonprofit organizations.

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

- A bank employee served as president and later as a board member for an organization that serves as a coalition of community, civic and business leaders to help create an inclusive economy in the Greater Birmingham area. The organization is working to bring businesses and industries that create sustainable jobs as well as access to these opportunities to the Birmingham area.

- A Regions associate served on the board of directors and provided financial education classes for an organization that provides literacy and enrichment programs for students in Birmingham City Schools. The organization's programs empower community youth by helping them increase their reading comprehension and retention skills.

- Regions senior managers served on the board and provided technical assistance for a foundation that supports the revitalization efforts in the Woodlawn community in Birmingham. The foundation is engaged

in researching and purchasing property for future land-bank uses and has been involved in a land assembly initiative that will include affordable housing, charter schools and other revitalization efforts in the community.

- Several bank managers and associates served over 159 hours in various capacities, including on the board of directors, as committee members, homebuyer education instructors and provided technical assistance, for an organization that provides programs and services to LMI individuals within the Birmingham Latino community. This organization provides support with life skill development, homebuying education, tax preparation and small business development.

METROPOLITAN AREA
FULL-SCOPE REVIEW

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

Overview

The Mobile assessment area includes only Mobile County, which is one of the two counties that comprise the Mobile, AL MSA. Prior to 2019, the Mobile, AL MSA consisted of only Mobile County; however, Washington County was added in 2019. After Washington County was added to the MSA, the family income distribution for the assessment area did not change. As of December 31, 2020, Regions operated 24 branches in the assessment area, which represented 12.4 percent of the bank's branches statewide, 9.7 percent of the bank's statewide deposits and 7.7 percent of the bank's total statewide HMDA-reportable and CRA small business loans (by dollar).

The Mobile assessment area is a smaller banking market where national, regional, and local banks have a presence. According to the June 30, 2020 FDIC Summary of Deposits Report, there were 24 financial institutions operating 113 branch offices in the Mobile assessment area with a total of $8.6 billion in deposits.[273] Regions Bank had the largest deposit market share at 31.2 percent of deposits ($2.7 billion). After Regions, Hancock Whitney Bank, BBVA USA, and PNC Bank were the other deposit share leaders in the assessment area.[274]

HMDA-reportable and CRA small business lending in the assessment area is competitive. In 2018, Regions Bank originated or purchased 8.3 percent of the HMDA-reportable loans in the Mobile assessment area, ranking 1st out of 305 reporters. In 2019, the bank originated or purchased 8.1 percent of the HMDA-reportable loans in the assessment area, ranking 1st out of 331 reporters. For 2020, Regions Bank originated or purchased 6.3 percent of the HMDA-reportable loans in the assessment, ranking 3rd out of 328 reporters. Besides Regions, the other top HMDA lenders in the market were Wells Fargo Bank, Trustmark National Bank, and Quicken Loans, LLC.

For CRA small business and small farm lending, Regions Bank ranked 8th out of 86 reporters in 2018, with 4.1 percent of reported loans in the Mobile assessment area. In 2019, the bank ranked 14th out of 87 reporters, with 2.5 percent of reported loans in the assessment area. For 2020, Regions Bank ranked 3rd out of 103 reporters, with

[273] "Offices and Deposits of All FDIC-Insured Institutions Deposit Market Share Report." *Federal Deposit Insurance Corporation*, https://www7.fdic.gov/sod/sodMarketRpt.asp?barItem=2. Accessed 8 Apr. 2022.
[274] Ibid.

8.0 percent of reported loans in the assessment area. In general, the top CRA lenders in the assessment area included American Express, PNC Bank, and Hancock Whitney Bank.

Population and Income Characteristics

The assessment area's population has not significantly increased since the last decennial census. As of April 1, 2020, the assessment area population increased 0.4 percent from 2010, reaching approximately 414,809 residents.[275] The city of Mobile, which is the seat of Mobile County, had a 4.1 percent decrease in population since the last decennial census, and the population as of April 1, 2020, was estimated to be 187,041 residents.[276] Since the last decennial census, population growth in the assessment area from 2010 to 2020 was significantly below the state's population growth, which was 5.1 percent.[277]

According to 2020 FFIEC census data, the assessment area is made up of 115 census tracts: 19 tracts are low-income (16.5 percent), 27 tracts are moderate-income (23.5 percent), 37 tracts are middle-income (32.2 percent), 30 tracts are upper-income (26.1 percent), and 2 tracts are an unknown income level (1.7 percent).

For purposes of classifying borrower income, this evaluation uses the FFIEC estimated median family income for the Mobile, AL MSA. The table below provides a breakdown of the estimated annual family income for each income category (low, moderate, middle, and upper) in the MSA. As shown, the median family income remained relatively stable throughout the review period. In 2018, the median family income was $59,800, and it decreased slightly to $58,300 in 2019. By 2020, the median family income for the MSA increased to $59,800, which was the same as the median family income for 2018. For Mobile County, the median family income between the period 2015 through 2019 was $60,779,[278] which is comparable to the MSA's median family income.

Borrower Income Levels
Mobile, AL MSA

FFIEC Estimated Median Family Income		Low	Moderate	Middle	Upper
		0 - 49.99%	50% - 79.99%	80% - 119.99%	120% - & above
2018	**$59,800**	0 - $29,899	$29,900 - $47,839	$47,840 - $71,759	$71,760 - & above
2019	**$58,300**	0 - $29,149	$29,150 - $46,639	$46,640 - $69,959	$69,960 - & above
2020	**$59,800**	0 - $29,899	$29,900 - $47,839	$47,840 - $71,759	$71,760 - & above

Concerning poverty, 15.7 percent of families in the assessment area live below the poverty level.[279] Additionally, 43.7 percent of families in low-income census tracts and 28.2 percent of families in moderate-income tracts live below the poverty level.[280] The high percentages of families living below the poverty level in low- and moderate-income census tracts may impact the lending opportunities in those area.

[275] "QuickFacts." *United States Census Bureau*, https://www.census.gov/quickfacts/fact/table/AL,mobilecityalabama,mobilecountyalabama/PST045221. Accessed 8 Apr. 2022.
[276] Ibid.
[277] Ibid.
[278] "Estimated Median Income of a Family, between 2015-2019." *PolicyMap*, www.policymap.com. Based on data from the United States Census Bureau. Accessed 8 Apr. 2022.
[279] FRB Atlanta calculation of 2020 FFIEC census data.
[280] Ibid.

Furthermore, the percentage of families living in poverty in Mobile County has remained relatively the same from the period of 2010 through 2014 and from the period 2015 through 2019. Specifically, the percentage of families living in poverty from the period 2010 through 2014 was 16.2 percent.[281] From the period 2015 through 2019, the percentage of families living in poverty decreased slightly to 14.1 percent.[282] Overtime, there has not been much change in the percentage of families living in poverty in Mobile County.

Economic Conditions

The assessment area is located in the southwest corner of the state of Alabama and is home to the city of Mobile, which is the fourth most populated and the oldest city in Alabama.[283] The Mobile area has access to five Class I railroads as well as Interstates 10 and 65 that lead to major markets in the United States, and there are two airports, Mobile Downtown Airport and Mobile Regional Airport, that service the area.[284] Mobile has a strong foreign investment presence with more than 40 companies that represent more than 20 countries.[285] The established clusters of key industries in the area include aviation/aerospace, chemical, and steel manufacturing.[286]

Mobile is home to the Port of Mobile, which is the 9th largest port by tonnage in the United States.[287] This port is vital to the state's economy because 58 million tons of international and domestic cargo is handled annually, which delivers $26.8 billion in economic value to the state each year.[288] The Port of Mobile also generates 161,130 jobs due to the activity handled by the port's public and private terminals on an annual basis.[289]

Furthermore, Mobile is also home to Airbus, which began operations in 2015 and is the first commercial aircraft manufacturing facility in the United States.[290] By the fifth-year production anniversary for the company, the business had increased its employment base from an initial workforce of around 250 to 1,000 employees.[291] Additionally, the factory had delivered more than 180 A320 Family Aircrafts that have flown 60 million passengers 500 million miles.[292]

Mobile has a variety of manufacturing and non-manufacturing businesses that offer employment opportunities to the area. The top five manufacturing employers in the mobile area, by number of employees, include Austal USA (4,000 plus), AM/NS Calvert (1,600 plus), Airbus U.S. Manufacturing Facility (1,100 plus), VT MAE (1,060 plus), and Outokumpu Stainless (1,000 plus).[293] The top five non-manufacturing employers, by number of

[281] "Estimated Percent of All Families That Live in Poverty, between 2015-2019." *PolicyMap*, www.policymap.com. Based on data from the United States Census Bureau. Accessed 8 Apr. 2022.
[282] Ibid.
[283] "Welcome to Mobile." *Visit Mobile*, https://www.mobile.org/. Accessed 11 Apr. 2022.
[284] Rodgers, David. "Economic Development." *Mobile Chamber*, https://mobilechamber.com/economic-development/. Accessed 11 Apr. 2022.
[285] Ibid.
[286] Ibid.
[287] Ibid.
[288] "Economic Impact." *Alabama State Port Authority,* https://www.alports.com/economic-impact/. Accessed 11 Apr. 2022.
[289] Ibid.
[290] "Celebrating Five Years of Production in Mobile, U.S." *AirBus,* https://www.airbus.com/en/newsroom/news/2020-09-celebrating-five-years-of-production-in-mobile-us. Accessed 11 Apr. 2022.
[291] Ibid.
[292] Ibid.
[293] "Top Manufacturer Employers in the Mobile Area." *Mobile Area Chamber of Commerce*, Oct. 2021, http://mobilechamber.com/wp-content/uploads/2021/10/Top-10-Manufacturer-Employers-in-Mobile-County-AL-102021.pdf. Accessed 11 Apr. 2022.

employees, in the Mobile area include Mobile County Public Schools (7,200 plus), University of South Alabama and Medical Facilities (6,000 plus), Infirmary Health System (5,400 plus), City of Mobile (2,000 plus), AltaPointe (1,700 plus), and Springhill Medical Center (1,600 plus).[294]

According to 2020 Dun & Bradstreet data, there were 15,507 businesses in the Mobile assessment area.[295] Of the total businesses in the assessment area, 90.0 percent had total annual revenues less than or equal to $1 million and thus were considered to be small businesses.[296] Only 6.3 percent of small businesses in the assessment area were in low-income census tracts, while 18.3 percent of small businesses were in moderate-income census tracts.[297] This distribution may present challenges for originating small business loans in low- and moderate-income census tracts.

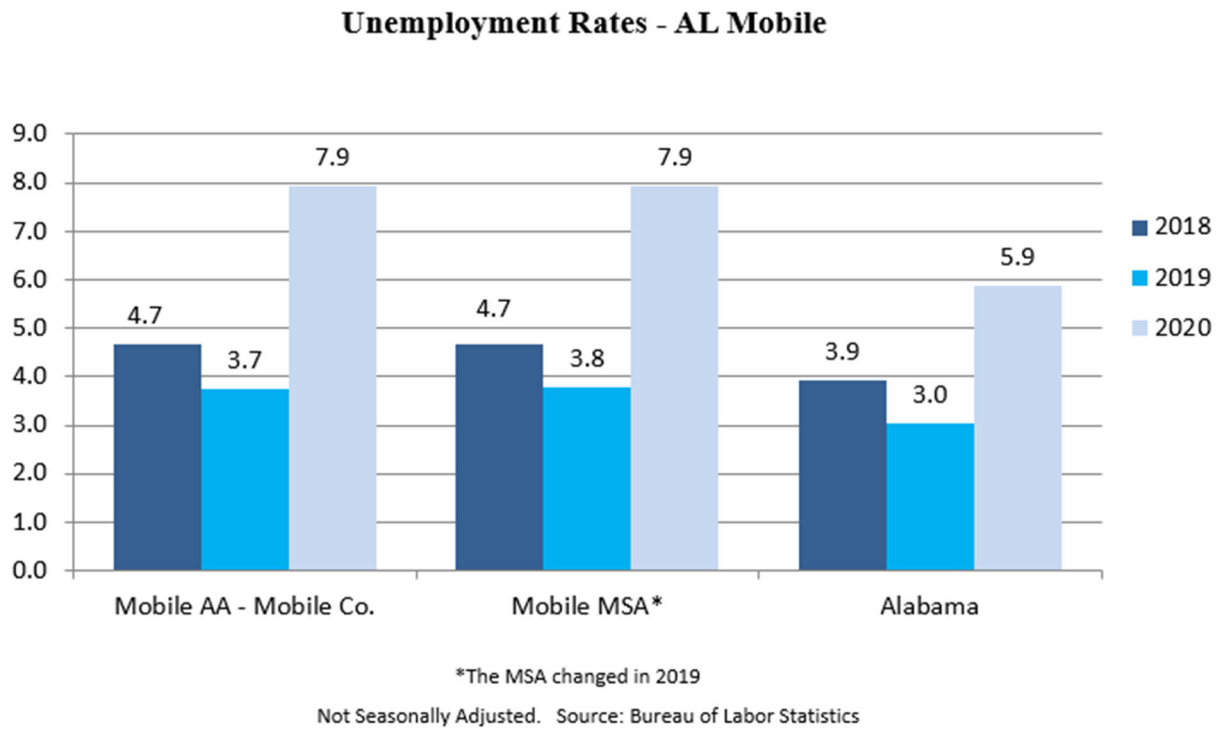
Furthermore, lending to small businesses has both increased and decreased during the review period. According to an analysis of CRA loan data, the total number of small business loans (loans less than $1 million in principal amount) originated to small businesses located in the assessment area decreased 2.8 percent between 2018 and 2019. From 2019 to 2020, there was a 12.0 percent increase in the total small business loans made to small businesses. This significant increase in small business lending during 2020 was most likely due to Paycheck Protection Loans made during the COVID-19 pandemic.

The COVID-19 pandemic had a harmful effect on the Mobile area's economy like it did across the nation. On March 20, 2020, the Alabama Department of Public Health issued a statewide order that prohibited all non-work gatherings of 25 people or more.[298] On March 27, 2020, Governor Kay Ivey ordered all "non-essential businesses" in the state to be temporarily closed.[299] On April 3, 2020, Governor Ivey issued a statewide stay-at-home order lasting through April 30, 2020.[300] The statewide order impacted the economy because many businesses had to reduce or cease operations during the pandemic. To help keep the nation's economy afloat during the crisis, the U.S. Congress passed the Coronavirus Aid, Relief, and Economic Security (CARES) Act. The CARES Act established the Paycheck Protection Act (PPP), which provided loans to small businesses to cover payroll costs.[301] In the assessment area alone, 20,632 PPP loans were approved for a total of $1.0 billion.[302] On a local level, the City of Mobile created Ignite Mobile as a grant program to provide financial support for local businesses that

[294] "Top Non-Manufacturer Employers in the Mobile Area." *Mobile Area Chamber of Commerce*, Oct. 2021, http://mobilechamber.com/wp-content/uploads/2021/10/Top-10-Non-Manufacturer-Employers-in-Mobile-County-AL-102021.pdf. Accessed 11 Apr. 2022.
[295] FRB calculations of 2020 Dunn & Bradstreet data
[296] Ibid.
[297] Ibid.
[298] "Governor Ivey, ADPH Issue Statewide Health Order." *WBRC*, 20 Mar. 2020, https://www.wbrc.com/2020/03/19/governor-ivey-issues-statewide-health-order/. Accessed 11 Apr. 2022.
[299] Gore, Leada. "All 'Non-Essential Businesses' Closed Statewide until April 17; Ivey Doesn't Issue Shelter-in-Place." *AL.com*, 27 Mar 2020, https://www.al.com/news/2020/03/all-non-essential-businesses-closed-statewide-ivey-doesnt-issue-shelter-in-place.html. Accessed 11 Apr. 2022.
[300] Gore, Leada. "Stay-at-Home Order Issued for Alabama: What You Can and Can't Do." *AL.com*, 3 Apr. 2020, https://www.al.com/news/2020/04/stay-at-home-order-issued-for-alabama-what-you-can-and-cant-do.html. Accessed 11 Apr. 2022.
[301] "Paycheck Protection Program." *United States Department of the Treasury*, https://home.treasury.gov/policy-issues/coronavirus/assistance-for-small-businesses/paycheck-protection-program. Accessed 11 Apr. 2022.
[302] "Who in Alabama Got Paycheck Protection Program Loans during the Pandemic?" *The Augusta Chronicle*, https://data.augustachronicle.com/paycheck-protection-program-loans/summary/alabama/st-clair-county/01115/. Accessed 11 Apr. 2022.

were forced to close under state mandated orders.[303] Within a week of accepting applications for relief, 182 businesses had been awarded funds from the grant program.[304] Overall, many businesses were impacted by the pandemic, and they utilized federal and local relief resources to help sustain operations during this period.

The Mobile assessment area has seen both a decrease and an increase in unemployment during the review period. In 2018, the unemployment rate in the assessment area was 4.7 percent. In 2019, the unemployment rate decreased to 3.7 percent. For 2018 and 2019, the unemployment rate in the assessment area was higher than the unemployment rate for the state, which was 3.9 percent in 2018 and 3.0 percent in 2019. In 2020, the COVID-19 pandemic had a significant impact on the United States economy and caused unemployment to rise.[305] In the assessment area, the unemployment rate was 7.9 percent for the year, which was greater than the unemployment rate for the state at 5.9 percent.



According to 2020 FFIEC census data, there were 180,932 total housing units in the assessment area: 56.7 percent were owner-occupied, 28.5 percent were rental units, and 14.8 percent were vacant. In low-income census tracts, 35.1 percent of units were owner occupied, and 44.1 percent of units were owner-occupied in moderate-income census tracts.[306] Additionally, 40.9 percent of units were rental, and 24.0 percent of units were vacant in low-income census tracts; for moderate-income census tracts, 36.8 percent of units were rental, 19.2 percent of units were vacant.[307] The median age of housing stock in the assessment area was 44 years.[308] However, the median age of housing stock in low- and moderate-income census tracts was significantly higher, at 61 years and 52 years,

[303] Bullard, Lindsey. "182 Businesses Awarded Ignite Mobile Grants Amid Coronavirus Pandemic." *NBC15News*, 12 May 2022, https://mynbc15.com/news/local/182-businesses-awarded-ignite-mobile-grants-amid-coronavirus-pandemic. Accessed 11 Apr. 2022.
[304] Ibid.
[305] *Unemployment Rates During the COVID-19 Pandemic*. Congressional Research Service, 2021, https://crsreports.congress.gov/product/pdf/R/R46554. Accessed 8 Apr. 2022.
[306] FRB Atlanta calculations of 2020 FFIEC census data.
[307] Ibid.
[308] Ibid.

respectively.[309] These factors may result in limited opportunities for home purchase loans in low- and moderate-income census tracts, but opportunities for refinancing and home improvement lending may be more abundant. During the review period, home prices in the assessment area have increased year-over-year. In 2018, the median sales price for a single-family home in Mobile County was $145,209.[310] In 2019, the median sales price for a single-family home in Mobile County increased 5.1 percent to $152,575.[311] By 2020, the median sales price for a single-family home in Mobile County increased 9.5 percent to $167,053.[312]

The price appreciation for single-family residences in the Mobile assessment area is having an impact on home affordability. Using the assumption that a borrower can obtain a loan for approximately three times their annual income and using the 2020 FFIEC median family income for the assessment area, affordable homes would be priced at $163,179 or below.[313] As mentioned in the paragraph above, the median home sales price in 2020 was $167,053. Overall, even though the affordable home statistic and the median sales price for a single-family residence are similar, the upward trend in home prices are impacting home affordability in the assessment area, especially for low- and moderate-income families.

Demographic Characteristics by Census Tract

The following table presents key demographic and business information used to help develop a performance context for the assessment area for the years 2018 through 2020. The data reflects the 2020 FFIEC census data and Dun & Bradstreet data used to analyze the bank's CRA performance. Certain components of the data in the table are discussed in this evaluation as they apply to specific parts of the analysis.

[309] Ibid.
[310] "Median Sales Price for Single Family Homes in 2020." *PolicyMap,* www.policymap.com. Based on data from Moody's Analytics. Accessed 8 Apr. 2022.
[311] Ibid.
[312] Ibid.
[313] According to 2020 FFIEC census data, the median family income for the assessment area is $54,393.

Combined Demographics Report

Assessment Area: AL Mobile

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	19	16.5	7,740	7.5	3,381	43.7	24,834	24
Moderate-income	27	23.5	17,894	17.3	5,046	28.2	16,146	15.6
Middle-income	37	32.2	38,772	37.4	5,279	13.6	19,670	19
Upper-income	30	26.1	39,148	37.8	2,553	6.5	42,904	41.4
Unknown-income	2	1.7	0	0	0	0	0	0
Total Assessment Area	**115**	**100.0**	**103,554**	**100.0**	**16,259**	**15.7**	**103,554**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	16,560	5,807	5.7	35.1	6,774	40.9	3,979	24
Moderate-income	34,844	15,357	15	44.1	12,813	36.8	6,674	19.2
Middle-income	66,447	39,525	38.5	59.5	17,203	25.9	9,719	14.6
Upper-income	63,081	41,919	40.9	66.5	14,790	23.4	6,372	10.1
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**180,932**	**102,608**	**100.0**	**56.7**	**51,580**	**28.5**	**26,744**	**14.8**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1,030	6.6	873	6.3	150	10.4	7	7
Moderate-income	2,913	18.8	2,556	18.3	340	23.5	17	17
Middle-income	4,794	30.9	4,347	31.1	417	28.8	30	30
Upper-income	6,750	43.5	6,170	44.2	534	36.9	46	46
Unknown-income	20	0.1	14	0.1	6	0.4	0	0
Total Assessment Area	**15,507**	**100.0**	**13,960**	**100.0**	**1,447**	**100.0**	**100**	**100.0**
	Percentage of Total Businesses:			**90.0**		**9.3**		**.6**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	3	2	3	2.2	0	0	0	0
Moderate-income	12	7.9	9	6.6	3	21.4	0	0
Middle-income	72	47.4	65	47.4	6	42.9	1	100
Upper-income	65	42.8	60	43.8	5	35.7	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**152**	**100.0**	**137**	**100.0**	**14**	**100.0**	**1**	**100.0**
	Percentage of Total Farms:			**90.1**		**9.2**		**.7**

2020 FFIEC Census Data and 2020 D&B Information

Credit and Community Development Needs

To better understand the community and economic development landscapes, community and economic development practitioners were contacted. These individuals discussed the various needs and opportunities across the region as well as how financial institutions can be responsive to local community development needs. Several themes emerged from the discussions; contacts noted that the city of Mobile is performing well from an economic perspective, and capital is largely available to businesses, particularly those which operate near the port; however, low- to moderate-income communities outside the city of Mobile struggle to find affordable housing, access to credit, and local jobs.

According to a contact focused on economic development, the retail and food industries in Mobile County struggled during the early stages of the COVID-19 pandemic. Some of these businesses closed permanently, but most of them successfully adapted and recovered. The contact added that Mobile's economy bounced back quickly from the pandemic and is now stronger than ever. Further, it was explained that the city of Mobile is a port city and although global supply chain delays were noted as a significant concern for continued economic stability, she said that the areas nearest to the port are doing especially well.

According to another contact focused on affordable housing much of Mobile County is rural, and there is a need in those communities for commercial development in order to produce jobs, which would help keep dollars within the smaller communities. This contact primarily focuses on affordable housing on areas outside the city limits of Mobile and explained that from 2018 to early 2020 public housing was considered affordable with many communities having vacancies, and the majority of those in need were families seeking three or more bedrooms. During this time, the contact said housing was moderately increasing in price, and the county-led down payment assistance program was adequate in helping low- and moderate-income individuals secure a home. However, as the pandemic continued and home prices became unattainable, the homeless population increased significantly, and the county's down payment assistance program became restrictive causing many individuals in the Section 8 housing program to no longer qualify. Most public housing communities are currently on a waitlist and the demand for more affordable one- and two-bedroom units has skyrocketed. The contact noted that there is a need for new construction as housing stock in Mobile County is quite old and lacking quality. This sentiment was echoed by the economic development contact which stated that Mobile is healthy as a commercial district but not as a residential area. This person explained that over the last 15 years many people who work in Mobile have elected to live in the neighboring county of Baldwin, and this trend is especially prevalent for more affluent residents.

One of the contacts discussed the banking and community development needs of the area. Specifically, it was mentioned that there is a need for less restrictive down payment assistance programs, more access to credit to purchase homes, more affordable one- and two-bedroom homes, the use of alternative credit score for obtaining homes, and to provide more money to be a community partner for building homes. These may be opportunities for banks to help assist individuals and businesses within the community.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE MOBILE, ALABAMA ASSESSMENT AREA

LENDING TEST

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

The analysis included 2,054 HMDA-reportable loans and 1,450 CRA small business loans reported by the bank in the Mobile assessment area during the review period. Therefore, HMDA-reportable lending received greater weight in determining the bank's lending test rating in the assessment area. Additionally, greater weight was assigned to home refinance loans over the other HMDA products given their relative share of all HMDA lending in this assessment area.

The Mobile assessment area accounted for 6.6 percent of Regions Bank's total HMDA-reportable lending by dollar volume in Alabama and 12.2 percent of its total statewide CRA small business lending by dollar volume during the review period. In comparison, 9.1 percent of Regions Bank's Alabama deposits are in the Mobile assessment area.

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

Geographic Distribution of Loans

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

Home Purchase Loans

Of the 2,054 HMDA-reportable loans analyzed, 672 loans (32.7 percent) were home purchase loans. Of the total home purchase loans made, six loans (0.9 percent) were located in low-income tracts, and 55 loans (8.2 percent) were located in moderate-income tracts.

Home purchase lending in low-income tracts is adequate. From 2018 through 2020, Regions Bank's home purchase lending in low-income tracts (0.9 percent) was below the percentage of owner-occupied units (5.7 percent) in these tracts. In 2018, the bank's home purchase lending in low-income tracts (1.1 percent) was significantly above the aggregate lending performance (0.7 percent) in these tracts. In 2019, Regions Bank's home purchase lending in low-income tracts (0.9 percent) was above the aggregate lending performance (0.7 percent) in these tracts. In 2020, the bank's home purchase lending in low-income tracts (0.7 percent) was below the aggregate lending performance (1.0 percent) in these tracts.

Home purchase lending in moderate-income tracts is adequate. From 2018 through 2020, Regions Bank's home purchase lending in moderate-income tracts (8.2 percent) was below the percentage of owner-occupied units (15.0 percent) in these tracts. In 2018, the bank's home purchase lending in moderate-income tracts (8.2 percent) was slightly above the aggregate lending performance (6.6 percent) in these tracts. In 2019, Regions Bank's home purchase lending in moderate-income tracts (9.7 percent) was slightly above the aggregate lending performance (7.9 percent) in these tracts. In 2020, the bank's home purchase lending in moderate-income tracts (7.0 percent) was similar to the aggregate lending performance (7.8 percent) in these tracts.

Home Refinance Loans

Regions Bank made 883 home refinance loans from 2018 through 2020, which represents 43.0 percent of the HMDA-reportable loans analyzed. Of the total home refinance loans made, 13 loans (1.5 percent) were located in low-income tracts, and 77 loans (8.7 percent) were located in moderate-income tracts.

Home refinance lending in low-income tracts is good. From 2018 through 2020, Regions Bank's home refinance lending in low-income tracts (1.5 percent) was below the percentage of owner-occupied units (5.7 percent) in these tracts. In 2018, the bank's home refinance lending in low-income tracts (1.6 percent) was slightly above the aggregate lending performance (1.3 percent) in these tracts. In 2019, Regions Bank's home refinance lending in low-income tracts (2.4 percent) was significantly above the aggregate lending performance (1.1 percent) in these tracts. In 2020, the bank's home refinance lending in low-income tracts (0.8 percent) was slightly above the aggregate lending performance (0.7 percent) in these tracts.

Home refinance lending in moderate-income tracts is good. From 2018 through 2020, Regions Bank's home refinance lending in moderate-income tracts (8.7 percent) was below the percentage of owner-occupied units (15.0 percent) in these tracts. In 2018, the bank's home refinance lending in moderate-income tracts (7.8 percent) was similar to the aggregate lending performance (8.6 percent) in these tracts. In 2019, Regions Bank's home refinance lending in moderate-income tracts (10.4 percent) was above the aggregate lending performance (7.2 percent) in these tracts. In 2020, the bank's home refinance lending in moderate-income tracts (8.2 percent) was significantly above the aggregate lending performance (5.4 percent) in these tracts.

Home Improvement Loans

Regions Bank made 499 home improvement loans from 2018 through 2020, which represents 24.3 percent of the HMDA-reportable loans analyzed. Of the total home improvement loans made, five loans (1.0 percent) were located in low-income tracts, and 58 loans (11.6 percent) were located in moderate-income tracts.

Home improvement lending in low-income tracts is poor. From 2018 through 2020, Regions Bank's home improvement lending in low-income tracts (1.0 percent) was below the percentage of owner-occupied units (5.7 percent) in these tracts. In 2018, the bank's home improvement lending in low-income tracts (2.5 percent) was similar to the aggregate lending performance (2.6 percent) in these tracts. In 2019, Regions Bank's home improvement lending in low-income tracts (0.4 percent) was significantly below the aggregate lending performance (1.3 percent) in these tracts. In 2020, the bank made no home improvement loans in low-income tracts (0.0 percent) and was significantly below the aggregate lending performance (1.1 percent) in these tracts.

Home improvement lending in moderate-income tracts is good. From 2018 through 2020, Regions Bank's home improvement lending in moderate-income tracts (11.6 percent) was similar to the percentage of owner-occupied units (15.0 percent) in these tracts. In 2018, the bank's home improvement lending in moderate-income tracts (8.0 percent) was slightly above the aggregate lending performance (7.2 percent) in these tracts. In 2019, Regions Bank's home improvement lending in moderate-income tracts (13.2 percent) was above the aggregate lending performance (9.7 percent) in these tracts. In 2020, the bank's home improvement lending in moderate-income tracts (13.6 percent) was above the aggregate lending performance (9.2 percent) in these tracts.

Small Business Loans

Regions Bank made 1,450 small business loans in the assessment area from 2018 through 2020. Of the total number of small business loans made, 107 loans (7.4 percent) were located in low-income tracts, and 266 loans (18.3 percent) were located in moderate-income tracts.

Small business lending in low-income tracts is good. From 2018 through 2020, Regions Bank's small business lending in low-income tracts (7.4 percent) was above the percentage of businesses (6.6 percent) in these tracts. In 2018, the bank's small business lending in low-income tracts (6.4 percent) was similar to the aggregate lending performance (6.4 percent) in these tracts. In 2019, Regions Bank's small business lending in low-income tracts (10.2 percent) was significantly above the aggregate lending performance (6.0 percent) in these tracts. In 2020, the bank's small business lending in low-income tracts (7.1 percent) was similar to the aggregate lending performance (6.5 percent) in these tracts.

Small business lending in moderate-income tracts is adequate. From 2018 through 2020, Regions Bank's small business lending in moderate-income tracts (18.3 percent) was similar to the percentage of businesses (18.8 percent) in these tracts. In 2018, the bank's small business lending in moderate-income tracts (21.1 percent) was slightly above the aggregate lending performance (18.1 percent) in these tracts. In 2019, Regions Bank's small business lending in moderate-income tracts (13.0 percent) was below the aggregate lending performance (17.6 percent) in these tracts. In 2020, the bank's small business lending in moderate-income tracts (18.6 percent) was similar to the aggregate lending performance (17.6 percent) in these tracts.

Lending to Borrowers of Different Incomes and Businesses of Different Sizes

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

Home Purchase Loans

Home purchase lending to low-income borrowers is adequate. From 2018 through 2020, Regions Bank's home purchase lending to low-income borrowers (6.5 percent) was below the percentage of low-income families (24.0 percent). In 2018, the bank's home purchase lending to low-income borrowers (8.8 percent) was significantly above the aggregate lending performance (5.8 percent) to these borrowers. In 2019, Regions Bank's home purchase lending to low-income borrowers (6.0 percent) was similar to the aggregate lending performance (5.5 percent) to these borrowers. In 2020, the bank's home purchase lending to low-income borrowers (5.5 percent) was similar to the aggregate lending performance (5.3 percent) to these borrowers.

Home purchase lending to moderate-income borrowers is adequate. From 2018 through 2020, Regions Bank's home purchase lending to moderate-income borrowers (21.6 percent) was above the percentage of moderate-income families (15.6 percent). In 2018, the bank's home purchase lending to moderate-income borrowers (22.0 percent) was slightly above the aggregate lending performance (19.9 percent) to these borrowers. In 2019, Regions Bank's home purchase lending to moderate-income borrowers (23.5 percent) was above the aggregate lending performance (18.2 percent) to these borrowers. In 2020, the bank's home purchase lending to moderate-income borrowers (19.8 percent) was similar to the aggregate lending performance (20.8 percent) to these borrowers.

Home Refinance Loans

Home refinance lending to low-income borrowers is good. From 2018 through 2020, Regions Bank's home refinance lending to low-income borrowers (7.7 percent) was below the percentage of low-income families (24.0 percent). In 2018, the bank's home refinance lending to low-income borrowers (8.2 percent) was similar to the aggregate lending performance (8.4 percent) to these borrowers. In 2019, Regions Bank's home refinance lending to low-income borrowers (10.0 percent) was significantly above the aggregate lending performance (5.9 percent) to these borrowers. In 2020, the bank's home refinance lending to low-income borrowers (5.8 percent) was significantly above the aggregate lending performance (3.1 percent) to these borrowers.

Home refinance lending to moderate-income borrowers is excellent. From 2018 through 2020, Regions Bank's home refinance lending to moderate-income borrowers (16.5 percent) was above the percentage of moderate-income families (15.6 percent). In 2018, the bank's home refinance lending to moderate-income borrowers (21.6 percent) was above the aggregate lending performance (15.0 percent) to these borrowers. In 2019, Regions Bank's home refinance lending to moderate-income borrowers (17.7 percent) was above the aggregate lending performance (11.8 percent) to these borrowers. In 2020, the bank's home refinance lending to moderate-income borrowers (12.4 percent) was above the aggregate lending performance (8.3 percent) to these borrowers.

Home Improvement Loans

Home improvement lending to low-income borrowers is good. From 2018 through 2020, Regions Bank's home improvement lending to low-income borrowers (9.8 percent) was below the percentage of low-income families (24.0 percent). In 2018, the bank's home improvement lending to low-income borrowers (8.6 percent) was similar to the aggregate lending performance (7.9 percent) to these borrowers. In 2019, Regions Bank's home improvement lending to low-income borrowers (9.3 percent) was slightly above the aggregate lending performance (8.2 percent) to these borrowers. In 2020, the bank's home improvement lending to low-income

borrowers (12.7 percent) was significantly above the aggregate lending performance (6.5 percent) to these borrowers.

Home improvement lending to moderate-income borrowers is adequate. From 2018 through 2020, Regions Bank's home improvement lending to moderate-income borrowers (15.2 percent) was similar to the percentage of moderate-income families (15.6 percent). In 2018, the bank's home improvement lending to moderate-income borrowers (20.4 percent) was slightly above the aggregate lending performance (17.7 percent) to these borrowers. In 2019, Regions Bank's home improvement lending to moderate-income borrowers (13.7 percent) was similar to the aggregate lending performance (13.1 percent) to these borrowers. In 2020, the bank's home improvement lending to moderate-income borrowers (10.9 percent) was slightly below the aggregate lending performance (14.1 percent) to these borrowers.

Small Business Loans

The distribution of small business loans to businesses of different sizes is good. From 2018 through 2020, 58.6 percent of the bank's small business loans were originated to businesses with revenues of $1 million or less. By comparison, 90.0 percent of total businesses in the assessment area are classified as small businesses. In 2018, the bank's small business lending to small businesses (72.8 percent) was significantly above the aggregate lending performance (40.3 percent) to these businesses. In 2019, the bank's small business lending to small businesses (58.8 percent) was significantly above the aggregate lending performance (37.6 percent) to these businesses. In 2020, the bank's small business lending to small businesses (52.9 percent) was significantly above the aggregate lending performance (32.9 percent) to these businesses. Lastly, 90.5 percent of small business loans were originated in amounts of $250,000 or less, indicating a willingness to lend in the smaller amounts that are typically requested by small businesses.

Community Development Lending

Regions Bank is a leader in making community development loans in the Mobile assessment area. During the review period, the bank originated or renewed 13 community development loans totaling $83.9 million and 146 community development PPP loans totaling $22.7 million. Specifically, the bank originated or renewed $73.0 million towards community services benefiting LMI individuals and families; $21.5 million towards revitalization and stabilization efforts both through the PPP and outside of the PPP; $7.5 million in affordable housing initiatives; and $4.6 million to support economic development. The dollar volume of community development lending exceeds the bank's performance at its previous examination and exceeds peer performance in this area.

Some of the most impactful loans directly benefiting the assessment area include:

- A $35 million line of credit originated to ensure continued funding for approximately 90 Community Eligibility Provision (CEP) schools in the area. The line of credit was issued to provide continued operations and cover current expenses for the schools due to temporary delays in funding from the state. Under the CEP, high poverty schools and those in low-income areas can provide free meals to all students. The dollar amount of the loan, coupled with the need for continued operations within CEP schools, makes it impactful.

- Two loans totaling $7.5 million made through RCDC for construction and/or renovations of housing units under the HUD Section 8 program. Renovations impact 176 units across three separate developments, including one LIHTC development, and all residents are low income.

- A $416,000 loan and a $2.0 million renewing line of credit to a nonprofit for revitalization efforts impacting the city of Prichard. The loan was originated for the purchase of new equipment used for trash services and replacement of outdated equipment used for other basic services throughout the city. Similarly, the line of credit was renewed for use of improvements to the city's water and sewer system. Prichard is located in a moderate-income tract, and improvements to basic services were specifically noted in a grant proposal for the city.

- A $94,000 loan made through the PPP for a nonprofit drug and alcohol recovery center serving LMI women.

- A $92,000 loan to purchase buses for a nonprofit organization offering daycare services in a moderate-income tract. The organization's day care center offers a childcare subsidy program to LMI families as administered by the state and primarily serves families that are LMI.

INVESTMENT TEST

Regions Bank's investment performance in the Mobile assessment area is adequate. The bank made an adequate level of investments and grants that demonstrated adequate responsiveness to credit and community development needs in the assessment area. Combined investment and contribution activity inside the assessment area totaled $12.8 million. The bank's investments (excluding contributions) totaled $12.0 million, of which $8.3 million (68.5 percent) were new investments acquired during the review period. The bank's investments during the review period provided financing for affordable housing, including mortgage-backed securities secured by loans for multifamily rental housing and mortgages for low- and moderate-income individuals. The bank also purchased a $250,000 certificate of deposit in a minority-owned bank, which is also a CDFI, and renewed a $250,000 investment in a regional CDFI that serves southern Alabama and northwest Florida, including the Mobile assessment area. Lastly, the bank made several investments in a regional CDFI that serves multiple states, including Alabama, and benefited the Mobile assessment area.

Regions Bank also made contributions totaling $733,300 in the Mobile assessment area. Specifically, the bank provided $458,000 to organizations that offer community services to low- and moderate-income individuals, $222,800 to support economic development, $50,000 for revitalization and stabilization efforts, and $2,500 toward affordable housing initiatives. Overall, approximately $73,000 in donations were responsive to the COVID-19 pandemic, providing support for organizations providing emergency and recovery assistance to LMI individuals, small businesses, and nonprofits. Notable contributions include $250,000 to a minority-owned bank that is also a CDFI (also supported by the certificate of deposit described above). The funding provided support for the bank to hire a new relationship manager and provided funding to be used as loan-loss reserve to enhance lending for minority-owned businesses in Mobile County. Additionally, Regions donated about $26,000 in advertising to a local food bank to help solicit food donations to meet the increased need during the pandemic.

The bank also made $450,000 in investments and $1.4 million in donations that benefited all assessment areas in Alabama, which positively impacted the bank's performance in Mobile.

SERVICE TEST

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

Retail Services

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

The distribution of 24 branch offices and 26 full-service ATMs as of December 31, 2020, was compared to the distribution of households and businesses among the tract categories within the assessment area. The bank had one branch (4.2 percent) in a low-income tract compared to 8.2 percent of households and 6.6 percent of businesses in thesame geography. The distribution of the bank's branches in moderate-income tracts was less than the percentage of households and businesses in the same geography: 16.7 percent of total branches were in moderate-income tracts compared to 18.3 percent of households and 18.8 percent of businesses. Overall, the bank's retail delivery systems are reasonably accessible to the bank's geographies and individuals of different income levels.

During the review period, the bank neither opened nor closed any branch offices or full-service ATMs in low- or moderate-income census tracts. Therefore, the bank's record of opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, particularly to low- and moderate-income geographies and individuals in the Mobile assessment area. Lastly, banking services and hours of operation do not vary in a way that inconveniences its assessment area, particularly low- and moderate-income geographies and/or low- and moderate-income individuals.

Geographic Distribution of Branches & ATMS

Assessment Area: AL Mobile

Tract Category	Branches							ATMs											Demographics			
	Total Branches				Drive thrus	Extend-ed Hours	Week-end Hours	Total ATMs			Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses
			Open	Closed									Open	Closed			Open	Closed				
	#	%	#	#	#	#	#		#	%	#	%	#	#	#	%	#	#	#	%	%	%
Low	1	4.2%	0	0	1	1	0	Total	1	3.0%	1	3.8%	0	0	0	0.0%	0	0	19	16.5%	8.2%	6.6%
DTO	1		0	0				SA	0		0		0	0	0		0	0				
Moderate	4	16.7%	0	0	4	4	1	Total	7	21.2%	5	19.2%	0	0	2	28.6%	0	0	27	23.5%	18.3%	18.8%
DTO	0		0	0				SA	3		1		0	0	2		0	0				
Middle	7	29.2%	0	0	7	7	0	Total	8	24.2%	7	26.9%	0	0	1	14.3%	0	0	37	32.2%	36.8%	30.9%
DTO	0		0	0				SA	1		0		0	0	1		0	0				
Upper	12	50.0%	0	0	11	12	1	Total	16	48.5%	13	50.0%	0	0	3	42.9%	0	1	30	26.1%	36.8%	43.5%
DTO	1		0	0				SA	4		2		0	0	2		0	1				
Unknown	0	0.0%	0	0	0	0	0	Total	1	3.0%	0	0.0%	0	0	1	14.3%	0	0	2	1.7%	0.0%	0.1%
DTO	0		0	0				SA	1		0		0	0	1		0	0				
Total	24	100.0%	0	0	23	24	2	Total	33	100.0%	26	100.0%	0	0	7	100.0%	0	1	115	100.0%	100.0%	100.0%
DTO	2		0	0				SA	9		3		0	0	6		0	1				

2020 FFIEC Census Data, 2020 D&B Info, and 2015 ACS Data
Closed branches/ATMs are only included in "closed" columns and are not included in any other totals.
DTO - Drive thru only is a subset of total branches
SA = Stand Alone ATM is a subset of total ATMs

Community Development Services

Regions Bank provides an adequate level of community development services in the Mobile assessmentarea. During the review period, Regions Bank employees engaged in 84 qualified service activities totaling 787hours. The bank's service activities benefited organizations that provide affordable housing, community services, economic development, and revitalization and stabilization support to low- and moderate-income individuals, communities, and small businesses in the Mobile assessment area. Of the bank's total service activities, 308 activities supported adult and youth financial education and homeownership counseling. Additionally, bank staff engaged in 462 hours of board or committee member service to various qualified organizations, making up 58.7 percent of total hours in the assessment area. Most notably, a bank manager served on the board of a corporation that coordinates enhanced services within a business improvement district in Mobile. The corporation works with the city and the county to support projects that revitalize the area, encouraging new sustainable business development and investments. Another Regions associate served on a committee of the South Alabama Regional Planning Commission. The committee oversaw the South Alabama Regional Planning Commission Revolving Loan Fund, which is a locally controlled source of capital used to finance small business start-ups and expansions whose projects must create permanent jobs.

METROPOLITAN AREAS
LIMITED-SCOPE REVIEW

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

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

- *Anniston Assessment Area (Calhoun County)*
  - As of December 31, 2020, Regions Bank operated six branches in the assessment area, representing 3.1 percent of its branches in Alabama.
  - As of June 30, 2020, the bank had $475.4 million in deposits in this assessment area, representing a market share of 21.4 percent and 1.6 percent of Regions Bank's total deposits in Alabama.
- *Auburn Assessment Area (Lee County)*
  - As of December 31, 2020, Regions Bank operated three branches in the assessment area,representing 1.5 percent of its branches in Alabama.
  - As of June 30, 2020, the bank had $261.4 million in deposits in this assessment area, representing a market share of 7.0 percent and 0.9 percent of Regions Bank's total deposits in Alabama.
- *Daphne-Fairhope-Foley Assessment Area (Baldwin County)*
  - As of December 31, 2020, Regions Bank operated 10 branches in the assessment area, representing 5.2 percent of its branches in Alabama.
  - As of June 30, 2020, the bank had $1.1 billion in deposits in this assessment area, representing a market share of 19.8 percent and 3.6 percent of Regions Bank's total deposits in Alabama.
- *Decatur Assessment Area (Lawrence and Morgan counties)*
  - As of December 31, 2020, Regions Bank operated five branches in the assessment area, representing 2.6 percent of its branches in Alabama.
  - As of June 30, 2020, the bank had $619.7 million in deposits in this assessment area, representing a market share of 23.4 percent and 2.1 percent of Regions Bank's total deposits in Alabama.
- *Dothan Assessment Area (Houston County)*
  - As of December 31, 2020, Regions Bank operated five branches in the assessment area, representing 2.6 percent of its branches in Alabama.
  - As of June 30, 2020, the bank had $ 538.7 million in deposits in this assessment area, representing a market share of 16.5 percent and 1.8 percent of Regions Bank's total deposits in Alabama.
- *Florence Assessment Area (Colbert and Lauderdale counties)*
  - As of December 31, 2020, Regions Bank operated four branches in the assessment area, representing 2.1 percent of its branches in Alabama.
  - As of June 30, 2020, the bank had $261.2 million in deposits in this assessment area, representing a market share of 8.1 percent and 0.9 percent of Regions Bank's total deposits in Alabama.
- *Gadsden Assessment Area (Etowah County)*
  - As of December 31, 2020, Regions Bank operated four branches in the assessment area, representing 2.1 percent of its branches in Alabama.
  - As of June 30, 2020, the bank had $286.1 million in deposits in this assessment area, representing a market share of 22.0 percent and 1.0 percent of Regions Bank's total deposits in Alabama.

- *Huntsville Assessment Area (Limestone and Madison counties)*
  - As of December 31, 2020, Regions Bank operated 18 branches in the assessment area, representing 9.3 percent of its branches in Alabama.
  - As of June 30, 2020, the bank had $2.4 billion in deposits in this assessment area, representing a market share of 23.1 percent and 8.2 percent of Regions Bank's total deposits in Alabama.
- *Montgomery Assessment Area (Autauga, Elmore, and Montgomery counties)*
  - As of December 31, 2020, Regions Bank operated 17 branches in the assessment area, representing 8.8 percent of its branches in Alabama.
  - As of June 30, 2020, the bank had $1.8 billion in deposits in this assessment area, representing a market share of 20.0 percent and 6.3 percent of Regions Bank's total deposits in Alabama.
- *Tuscaloosa Assessment Area (Tuscaloosa County)*
  - As of December 31, 2020, Regions Bank operated eight branches in the assessment area, representing 4.1 percent of its branches in Alabama.
  - As of June 30, 2020, the bank had $803.1 million in deposits in this assessment area, representing a market share of 19.6 percent and 2.7 percent of Regions Bank's total deposits in Alabama.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

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

Performance in the Limited-Scope Review
Metropolitan Assessment Areas

Assessment Area	Lending Test	Investment Test	Service Test
Anniston	Not Consistent (Below)	Not Consistent (Below)	Not Consistent (Below)
Auburn	Not Consistent (Below)	Consistent	Not Consistent (Below)
Daphne-Fairhope-Foley	Not Consistent (Below)	Not Consistent (Below)	Not Consistent (Below)
Decatur	Not Consistent (Below)	Not Consistent (Below)	Not Consistent (Below)
Dothan	Not Consistent (Below)	Not Consistent (Below)	Not Consistent (Below)
Florence	Not Consistent (Below)	Consistent	Not Consistent (Below)
Gadsden	Not Consistent (Below)	Not Consistent (Below)	Not Consistent (Below)
Huntsville	Consistent	Not Consistent (Below)	Not Consistent (Below)
Montgomery	Consistent	Not Consistent (Below)	Not Consistent (Below)
Tuscaloosa	Not Consistent (Below)	Not Consistent (Below)	Not Consistent (Below)

For the lending test, Regions Bank received a rating of high satisfactory for the State of Alabama. Performance in two metropolitan limited-scope assessment areas was consistent with the statewide lending test performance, while performance was below the statewide lending test performance in the remaining eight metropolitan limited-scope assessment areas. For the geographic distribution of loans, lending levels were adequate in Anniston, Decatur, Dothan, Gadsden, Huntsville, Montgomery, and Tuscaloosa, and poor in Auburn, Daphne-Fairhope-Foley, and Florence. Performance was good for the borrower distribution of loans in Anniston, Decatur, Dothan, Gadsden, Huntsville, Montgomery, and Tuscaloosa, and adequate in Auburn, Daphne-Fairhope-Foley, and Florence. Community development lending performance in limited-scope metropolitan assessment areas was as follows: the bank was a leader in Florence ($10.8 million), Huntsville ($46.3 million), and Montgomery ($37.5 million); made an adequate level in Decatur ($5.2 million) and Anniston ($3.5 million); made a low level in Daphne-Fairhope-Foley ($1.6 million) and Tuscaloosa ($2.2 million); and made few, if any, in Auburn ($68,000), Dothan ($352,000), and Gadsden ($794,000).

For the investment test, Regions Bank received a rating of outstanding for the State of Alabama. Performance in the Auburn and Florence metropolitan limited-scope assessment areas was consistent with the bank's statewide investment test performance; however, performance was below the bank's statewide investment test performance in the remaining eight metropolitan limited-scope assessment areas. The bank's level of lending was excellent in the Auburn and Florence assessment areas; significant in the Montgomery assessment area; adequate in the Gadsden and Tuscaloosa assessment areas; and poor in the Anniston, Daphne-Fairhope-Foley, Decatur, Dothan, and Huntsville assessment areas.

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

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

NONMETROPOLITAN STATEWIDE AREAS
LIMITED-SCOPE REVIEW

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

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

- *Coffee-Covington-Escambia Assessment Area (Coffee, Covington, and Escambia counties)*
  - As of December 31, 2020, Regions Bank operated five branches in the assessment area, representing 2.6 percent of its branches in Alabama.
  - As of June 30, 2020, the bank had $233.2 million in deposits in this assessment area, representing a market share of 9.6 percent and 0.8 percent of Regions Bank's total deposits in Alabama.
- *Northern Alabama Assessment Area (Cherokee, Cullman, Dekalb, Jackson, Marshall, Fayette, and Walker(removed in 2019) counties)*
  - As of December 31, 2020, Regions Bank operated 11 branches in the assessment area, representing 5.7 percent of its branches in Alabama.
  - As of June 30, 2020, the bank had $1.2 billion in deposits in this assessment area, representing a market share of 15.6 percent and 4.1 percent of Regions Bank's total deposits in Alabama.
- *Southern Alabama Assessment Area (Choctaw, Clarke, Conecuh, Dallas, Marengo, Monroe, Pike and Sumter counties)*
  - As of December 31, 2020, Regions Bank operated 11 branches in the assessment area, representing 5.7 percent of its branches in Alabama.
  - As of June 30, 2020, the bank had $510.9 million in deposits in this assessment area, representing a market share of 14.0 percent and 1.7 percent of Regions Bank's total deposits in Alabama.
- *Talladega-Tallapoosa Assessment Area (Talladega and Tallapoosa counties)*
  - As of December 31, 2020, Regions Bank operated four branches in the assessment area, representing 2.1 percent of its branches in Alabama.
  - As of June 30, 2020, the bank had $191.3 million in deposits in this assessment area, representing a market share of 10.8 percent and 0.7 percent of Regions Bank's total deposits in Alabama.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

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

Performance in the Limited-Scope Review Nonmetropolitan Assessment Areas			
Assessment Area	**Lending Test**	**Investment Test**	**Service Test**
Coffee-Covington-Escambia	Not Consistent (Below)	Not Consistent (Below)	Not Consistent (Below)
Northern Alabama	Consistent	Not Consistent (Below)	Not Consistent (Below)
Southern Alabama	Not Consistent (Below)	Not Consistent (Below)	Not Consistent (Below)
Talladega-Tallapoosa	Not Consistent (Below)	Not Consistent (Below)	Not Consistent (Below)

For the lending test, Regions Bank received a rating of high satisfactory for the State of Alabama. Performance was consistent with the statewide performance in one of the nonmetropolitan limited-scope assessment areas, while performance was below the statewide lending test in the remaining three nonmetropolitan limited-scope assessment areas. For the geographic distribution of loans, lending levels were good in Coffee-Covington-Escambia, Northern Alabama, and Southern Alabama, while adequate in Talladega-Tallapoosa. Performance was good for the borrower distribution of loans in Coffee-Covington-Escambia and Northern Alabama, while adequate in Southern Alabama and Talladega-Tallapoosa. Community development lending performance in limited-scope nonmetropolitan assessment areas was as follows: the bank was a leader in Northern Alabama ($37.0 million); made an adequate level in Southern Alabama ($6.3 million); made a low level in Talladega-Tallapoosa ($2.2 million); and made few, if any, in Coffee-Covington ($185,000).

For the investment test, Regions Bank received a rating of outstanding for the State of Alabama. Performance in all four of the nonmetropolitan limited-scope assessment areas was below the bank's statewide investment test performance. The bank's level of investments was significant in the Coffee-Covington-Escambia, Southern Alabama, and Talladega-Tallapoosa assessment areas, while adequate in the Northern Alabama assessment area.

For the service test, Regions Bank received a rating of outstanding for the State of Alabama. Performance in the five nonmetropolitan limited-scope assessment areas was weaker than the bank's state performance. The performance in Northern Alabama, and Southern Alabama was considered adequate based on community development service and retail delivery services. The Coffee-Covington-Escambia assessment area performance was also adequate—retail delivery services were good in the assessment area; however, the community development performance was poor. Additionally, performance in Talladega-Tallapoosa was considered poor, which was due to weak retail delivery services and community development performance.

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

Arkansas

CRA RATING FOR ARKANSAS: SATISFACTORY

The Lending Test is rated: High Satisfactory
The Investment Test is rated: Low Satisfactory
The Service Test is rated: Low Satisfactory

Major factors supporting the rating include the following:

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

SCOPE OF EXAMINATION

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

- Little Rock

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

- Fayetteville
- Ft. Smith
- Hot Springs
- Jonesboro
- Northeast Arkansas
- Northwest Arkansas
- Southern Arkansas
- Union

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

DESCRIPTION OF INSTITUTION'S OPERATIONS IN ARKANSAS

As of June 30, 2020, Regions Bank had $3.9 billion in deposits in Arkansas accounting for 3.3 percent of the bank's total deposits. Regions Bank operated 61 branch offices in Arkansas as of December 31, 2020, representing 4.5 percent of the bank's total branches. HMDA-reportable lending in Arkansas accounted for 4.8 percent of total institutional HMDA-reportable lending by number of loans and 3.9 percent by dollar volume. CRA small business lending in Arkansas accounted for 2.8 percent of the bank's total CRA small business lending by number of loans and 3.7 percent by dollar volume. Overall, the bank's HMDA-reportable and CRA lending activity in the state was greater than the percentage of total institutional deposits.

The following table shows lending activity from January 1, 2018, through December 31, 2020.

Statewide Summary of Lending Activity
Assessment Areas Located in
Arkansas

Loan Type	#	%	$ (000s)	%
HMDA Home Purchase	2,979	32.6%	$590,393	44.7%
HMDA Refinance	1,909	20.9%	$337,327	25.5%
HMDA Home Improvement	906	9.9%	$48,989	3.7%
HMDA Multi-Family	1	0.0%	$2,415	0.2%
HMDA Other Purpose LOC	415	4.5%	$24,069	1.8%
HMDA Other Purpose Closed/Exempt	237	2.6%	$17,473	1.3%
HMDA Loan Purpose NA	0	0.0%	$0	0.0%
Total HMDA	**6,447**	**70.5%**	**$1,020,666**	**77.3%**
Total Small Business	**2,475**	**27.0%**	**$267,114**	**20.2%**
Total Farm	**228**	**2.5%**	**$33,256**	**2.5%**
TOTAL LOANS	**9,150**	**100.0%**	**$1,321,036**	**100.0%**

Originations and Purchases

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN ARKANSAS

Lending Test

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

During the review period, Regions Bank reported 6,447 HMDA-reportable loans and 2,475 small business loans in Arkansas. The rating for Arkansas is based on performance in the Little Rock full-scope assessment area.

Approximately 45.7 percent of the bank's HMDA-reportable and small business lending by number of loans in Arkansas occurred within this assessment area.

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

Geographic and Borrower Distribution

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

Community Development Lending

Regions Bank makes a low level of community development loans in the state of Arkansas. During the review period, the bank originated or renewed 108 qualifying community development loans totaling $56.7 million benefiting the Arkansas assessment areas, including four loans totaling $10.1 million that benefit a broader regional area that includes two limited-scope assessment areas in the state.

Most of the community development dollars were attributed to the Fayetteville limited-scope assessment area while performance was poor in the Little Rock full-scope assessment area, which is the primary driver in determining the state rating. Additionally, performance in five of the eight limited-scope assessment areas was consistent with or below the poor performance of Little Rock, including assessment areas where Regions Bank has significant market share. Therefore, the bank's community development lending activities that occurred outside of its Arkansas assessment areas were not given consideration for this evaluation. More information on community development lending can be found in the full-scope assessment area section of this report.

Investment Test

The investment test rating for Arkansas is low satisfactory.

Regions Bank made an adequate level of qualified investments and contributions totaling $44.5 million in Arkansas. The bank had qualified investments of $44.0 million in the Arkansas assessment areas, with approximately 40.1 percent of investments acquired during the current review period. In addition, the bank made qualified contributions in the assessment areas totaling $552,100. Further, the bank made $109,000 in contributions that benefit a broader statewide area that includes the Arkansas assessment areas. Notable contributions include $95,000 to two separate CDFIs to assist with COVID-relief efforts.

Little Rock was the assessment areas in the state reviewed using full-scope procedures. Approximately 30.2 percent of combined investment and contribution activity was in Little Rock, compared to 47.7 percent of deposits in the market as of June 30, 2021. Performance in the Little Rock assessment area was considered adequate. The bank was considered responsive to community credit needs in the state. Therefore, positive consideration was given for $19.3 million in investments and $26,000 in donations that benefit a broader statewide area, without a

purpose, mandate, or function of serving the Arkansas assessment areas. The investments were in LIHTC projects that provide affordable housing.

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

Service Test

The service test rating for Arkansas is low satisfactory.

Retail Services

Delivery systems, including ATMs and branch office locations, are reasonably accessible to the bank's geographies and individuals of different income levels in the assessment areas. Overall, banking services and hours of operations do not vary in a way that inconveniences the bank's assessment areas, including low- and moderate-income geographies or low- and moderate-income individuals. The record of opening and closing of branch offices has generally not adversely affected the accessibility of the bank's delivery systems, particularly for low- and moderate-income geographies and/or low- and moderate-income individuals. During the review period, the bank did not open any branch offices in the state. The bank closed 17 branch offices, primarily through consolidation. Of those closed, one was in a low-income tract, three in moderate-income tracts, 11in middle-income tracts, and two in upper-income tracts. Overall, the bank's retail service performance is considered adequate in Arkansas.

Community Development Services

Regions Bank provides an adequate level of community development services that benefit residents and small businesses in Arkansas. Employees engaged in 158 qualified service activities totaling 2,077 hours in the Arkansasassessment areas. The majority of community development service hours were provided in the Little Rock full-scope assessment, where performance was considered adequate. Employees engaged in 1,134 total service hours in limited-scope assessment areas. Finally, bank employees engaged in 105 hours of qualified community development services that benefited a broader statewide or regional area, including the bank's assessment areas.

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

METROPOLITAN AREA
FULL-SCOPE REVIEW

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

Overview

The Little Rock assessment area includes Faulkner, Grant, Lonoke, Pulaski, and Saline counties, which are five of the six counties located in the Little Rock-North Little Rock-Conway, Arkansas MSA. As of December 31, 2020, Regions Bank operated 24 branches inside the assessment area, which represent 39.3 percent of the branches statewide. In addition, 48.4 percent of the bank's statewide deposits are in this market. The assessment area represents the largest concentration of combined HMDA-reportable and CRA small business lending by dollar volume in the state at 51.6 percent.

According to the FDIC Summary of Deposits Report dated June 30, 2020, there were 37 financial institutions operating 301 branch offices inside the assessment area with a total of $28.4 billion in deposits.[314] Bank of the Ozarks, Bank of America, and Arvest Bank hold the largest share of deposits at 52.7 percent collectively. Regions Bank ranks 6th, with $1.9 billion in deposits and 6.8 percent of total deposits.[315]

HMDA-reportable lending in the assessment area is competitive. Regions Bank originated or purchased 3.6 percent in loans during 2018. For that year, the bank ranked 6th out of 365 reporters. In 2019, Regions Bank originated or purchased 3.4 percent in loans and ranked 6th out of 373 reporters for the year. Lastly, Regions Bank originated or purchased 3.0 percent in loans for the assessment area during 2020. For that year, Regions Bank ranked 12th out of 408 reporters. From 2018 through 2020, HMDA-reportable lending in the assessment area was primarily dominated by Well Fargo Bank, Arvest Bank, and Penny Mac Loan Services, LLC.

CRA small business lending is also competitive. For CRA small business and small farm lending, Regions Bank ranked 14th out of 101 reporters in 2018, with 2.5 percent of reported loans. In 2019, the bank ranked 15th out of 105 reporters, with 1.8 percent of reported loans. Furthermore, Regions Bank ranked 11th out of 146 reporters, with 3.6 percent of reported loans for 2020. From 2018 through 2020, lending in the assessment area was primarily dominated by American Express, U.S. Bank, Lake Forest Bank, and Capital One Bank.

[314] "Offices and Deposits of All FDIC-Insured Institutions Deposit Market Share Report." *Federal Deposit Insurance Corporation*, 30 June 2020.
https://www7.fdic.gov/sod/sodMarketRpt.asp?barItem=2&sZipCode=&InfoAsOf=2020&SortBy=Market%20Share&reRun=.
Accessed 23 Feb. 2022.
[315] Ibid.

Population and Income Characteristics

The assessment area population increased from 2010 to 2020 by 7.1 percent, reaching 738,012 residents in 2020.[316] The majority of people reside in Pulaski County, home to Little Rock, but Saline County was one of the fastest growing counties in the state, growing 15.2 percent between 2010 and 2020. During this same period, the state's population grew by 3.3 percent.[317]

The assessment area has 161 census tracts. According to 2020 FFIEC census data, 11 tracts are low-income (6.8 percent), 38 tracts are moderate-income (23.6 percent), 62 tracts are middle-income (38.5 percent), 48 tracts are upper-income (29.8 percent), and 2 tracts have an unknown income level (1.2 percent).[318]

For purposes of classifying borrower income, this evaluation uses the FFIEC estimated median family income for the Little Rock-North Little Rock-Conway, AR MSA. As shown, the median family income increased from $65,900 in 2018 to $72,300 in 2020. Data shows that the median family income varied across the assessment area. The highest median family income was in Saline County ($65,438) compared to the lowest in Grant County ($57,052).319 In addition, 38.8 percent of families were considered low- to moderate-income (LMI) in the assessment area in 2020.320

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

FFIEC Estimated Median Family Income		Low	Moderate	Middle	Upper
		0 - 49.99%	50% - 79.99%	80% - 119.99%	120% - & above
2018	**$65,900**	0 - $32,949	$32,950 - $52,719	$52,720 - $79,079	$79,080 - & above
2019	**$69,800**	0 - $34,899	$34,900 - $55,839	$55,840 - $83,759	$83,760 - & above
2020	**$72,300**	0 - $36,149	$36,150 - $57,839	$57,840 - $86,759	$86,760 - & above

Poverty is a concern in the assessment area. Pulaski County had the highest percentage of people living in poverty at 16.8 percent, and the percentage of people living in poverty was the lowest in Saline County at 9.2 percent.[321] Pulaski County had the highest percentage of families living in poverty at 12.3 percent, and Saline County had the lowest percentage of families living in poverty at 6.1 percent.[322] In the assessment area, 36.8 percent of families in low-income tracts and 18.0 percent of families in moderate-income tracts lived below the poverty level.[323]

[316] "QuickFacts." *United States Census Bureau*, https://www.census.gov/quickfacts/fact/table/AR,salinecountyarkansas,pulaskicountyarkansas,lonokecountyarkansas,grantcountyarkansas,faulknercountyarkansas/PST04522. Accessed 23 Feb. 2022.
[317] Ibid.
[318] FRB Atlanta calculations of 2020 FFIEC census data.
[319] Ibid.
[320] Ibid.
[321] "Estimated Percent of All People that Are Living in Poverty as of 2015-2019." *PolicyMap*, www.policymap.com. Based on data from United States Census Bureau. Accessed 22 Feb. 2022.
[322] "Estimated Percent of All Families that Live in Poverty, between 2015-2019." *PolicyMap*, www.policymap.com. Based on data from United States Census Bureau. Accessed 22 Feb. 2022.
[323] FRB Atlanta calculations of 2020 FFIEC census data.

Economic Conditions

The assessment area is home to the city of Little Rock, which is the state capital of Arkansas and the state's most populous city. Little Rock is an economic engine and fuels much of the state's economic activity. The area has a diverse economy consisting of various sectors such as advanced manufacturing, aerospace, information technology, medical and healthcare, military, and nonprofit industries.[324] Little Rock has many major employers in the region. The federal, state, and local government are the largest employers in the region with 71,900 employees.[325] Outside the government sector, other major employers include Baptist Health with 7,340 employees, Arkansas Children's Hospital with 4,370 employees, CHI St. Vincent with 3,000 employees, AT&T with 2,615 employees, Arkansas Blue Cross Blue Shield with 2,610 employees, Entergy Arkansas with 2,5801 employees, Verizon Wireless with 2,500 employees, and Dillard's, Inc. with 2,000 employees.[326]

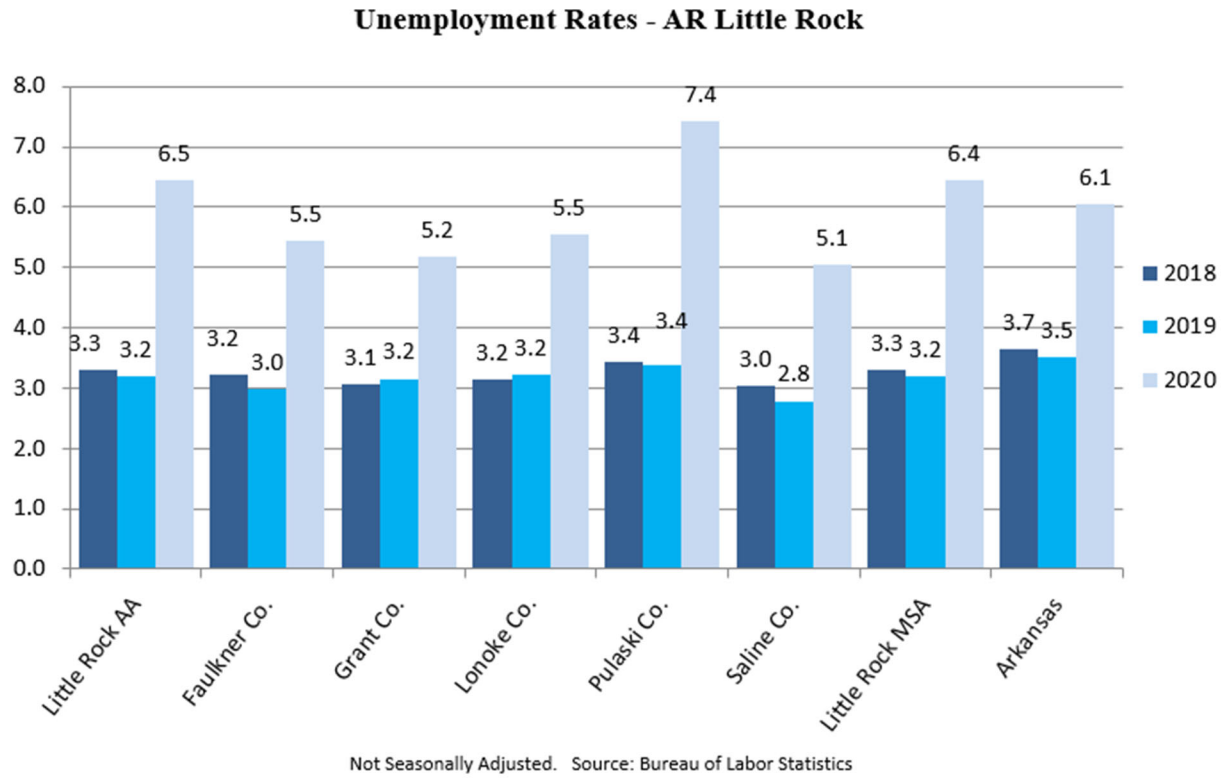
Small businesses are an integral part of the assessment area's economy. In 2020, there were 33,696 businesses within the Little Rock assessment area, of which 90.7 percent had total annual revenues less than or equal to $1 million and were therefore considered to be small businesses.[327] Additionally, 20.1 percent of small businesses in the assessment area were in moderate-income tracts, while there were far fewer in low-income tracts at 4.5 percent.[328] According to CRA reportable data from all reporters in the assessment area, loan originations made to small businesses posted growth from 2018 to 2019. Specifically, there was a 5.5 percent increase in loan originations to small businesses during that time. On the contrary, there was a decrease in the percentage of loan originations made to small businesses from 2019 to 2020. During that period, there was a 4.6 percent decline in the number of loan originations.

The COVID-19 global pandemic represented a major event impacting the economy in the assessment area and nationwide. Because of the impact, the State of Arkansas established a $7 million loan program on March 17, 2020, to provide assistance to businesses as well as a Quick Action Loan Program to prioritize loans for small- and medium-sized businesses.[329] Furthermore, to sustain the nation's economy, the United States' Congress passed the Coronavirus Aid, Relief, and Economic Security (CARES) Act on March 25, 2020; this legislation established the Paycheck Protection Program, which was implemented by the Small Business Administration (SBA), to provide loans to small businesses for payroll costs and certain other expenses.[330] These programs allowed businesses in the assessment area to access credit to help sustain operations during the pandemic.

Unemployment rates in the Little Rock MSA have varied during the review period. The chart below shows that there was a slight decrease, 0.1 percent, in unemployment in the assessment area from 2018 to 2019. During this time, Saline had the lowest unemployment rate, which was 3.0 percent in 2018 and 2.8 percent in 2019. Pulaski County had the highest unemployment at 3.4 percent for both 2018 and 2019. From 2018 through 2019, the

[324] "Explore Our Region." *Little Rock Regional Chamber*, https://www.littlerockchamber.com/economic-development/explore-our-region/. Accessed 23 Feb. 2022.
[325] "Major Employers in the Little Rock Region." *Little Rock Regional Chamber*, https://www.littlerockchamber.com/economic-development/locate-or-expand/major-employers/. Accessed 23 Feb. 2022.
[326] Ibid.
[327] FRB Atlanta calculations of 2020 Dunn & Bradstreet data.
[328] Ibid.
[329] "Arkansas—Coronavirus State Actions." *National Governors Association*, 9 Mar. 2020, https://www.nga.org/coronavirus-state-actions/arkansas/. Accessed 25 Feb. 2022.
[330] "Small Business Paycheck Protection Program." *United States Department of the Treasury*, https://home.treasury.gov/policy-issues/coronavirus/assistance-for-small-businesses/paycheck-protection-program. Accessed 25 Feb. 2022.

assessment area's unemployment rate was less than the state's unemployment rate, 0.4 percent less in 2018 and 0.3 percent less in 2019. However, during 2020, the unemployment rates in the assessment area, MSA, and state significantly rose due to the impact that the COVID-19 pandemic had on the global economy.[331] At this time, unemployment rose to 6.5 percent in the assessment area. Additionally, during 2020, Pulaski County had the highest unemployment rate at 7.4 percent, and Lonoke and Faulkner counties each had unemployment rates of 5.5 percent. For 2020, the unemployment rate in the assessment was 0.4 percent higher than Arkansas' unemployment rate at 6.1 percent.



2020 FFIEC census data indicates there were 310,822 housing units located in the assessment area, of which 56.7 percent were owner-occupied, 31.0 percent were rental units, and 12.3 percent were vacant. Rental and vacant units were more concentrated in low- and moderate-income tracts. The median age of the housing stock across the assessment area was 36 years, though housing was much older in low- and moderate-income census tracts at 49 years and 46 years, respectively.

Furthermore, the 2020 FFIEC census data shows that 20.9 percent of the housing stock in the assessment area is in moderate-income tracts and 5.1 percent is in low-income census tracts. In moderate-income census tracts, 44.6 percent of the housing is owner-occupied while 39.6 percent of housing is rental. In low-income tracts, 27.7 percent of the housing is owner-occupied, and 49.2 percent is rental. These factors suggest that residential lending opportunities, both home purchase and home improvement, exist but to a greater extent in moderate-income geographies than in low-income geographies.

[331] *Unemployment Rates During the COVID-19 Pandemic*. Congressional Research Service, updated 20 Aug. 2021, *https://crsreports.congress.gov/product/pdf/R/R46554*. Accessed 22 Feb. 2022.

The Little Rock-North Little Rock-Conway Core-Based Statistical Area (CBSA) has seen an increase in the median listing price for housing during the review period.[332] In January 2018, the median listing price for housing inventory was $173,250.[333] By January 2019, the median listing price for housing inventory in the CBSA increased 5.5 percent to $182,750.[334] From January 2019 to January 2020, the median listing price in 2020 for housing inventory increased further by 9.1 percent to $199,400.[335]

As home prices increase, homeownership for low- and moderate-income families in the assessment area becomes less affordable. Using the assumption that a borrower can obtain a loan for approximately three times the borrower's annual income and using 2020 FFIEC median family income figures for the assessment area, affordable homes would be priced at $184,260 or below.[336] As mentioned before, the median listing price for housing inventory in the Little Rock-North Little Rock-Conway CBSA was $199,400.

Demographic Characteristics by Census Tract

The following table presents key demographic and business information used to help develop a performance context for the assessment area. The data reflects the 2020 FFIEC census data and the 2020 Dun & Bradstreet data used to analyze the bank's CRA performance. Certain components of the data in the table are discussed in this evaluation as they apply to specific parts of the analysis.

[332] Core-Based Statical Area (CBSA) is a term that refers to both Metropolitan and Micropolitan Statistical Areas.
[333] "Housing Inventory: Median Listing Price in Little Rock-North Little Rock-Conway, AR (CBSA)." *Federal Reserve Bank of St. Louis*, https://fred.stlouisfed.org/series/MEDLISPRI30780. Accessed 25 Feb. 2022.
[334] Ibid.
[335] Ibid.
[336] According to the 2020 FFEIC census data, the median family income for the assessment area is $61,420.

Combined Demographics Report

Assessment Area: AR Little Rock

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	11	6.8	6,383	3.6	2,352	36.8	37,505	21.3
Moderate-income	38	23.6	31,956	18.1	5,763	18	30,852	17.5
Middle-income	62	38.5	75,764	42.9	6,907	9.1	35,121	19.9
Upper-income	48	29.8	61,640	34.9	2,939	4.8	72,963	41.4
Unknown-income	2	1.2	698	0.4	355	50.9	0	0
Total Assessment Area	**161**	**100.0**	**176,441**	**100.0**	**18,316**	**10.4**	**176,441**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	15,787	4,380	2.5	27.7	7,760	49.2	3,647	23.1
Moderate-income	64,889	28,952	16.4	44.6	25,687	39.6	10,250	15.8
Middle-income	125,901	77,241	43.8	61.4	34,630	27.5	14,030	11.1
Upper-income	102,729	65,230	37	63.5	27,448	26.7	10,051	9.8
Unknown-income	1,516	463	0.3	30.5	720	47.5	333	22
Total Assessment Area	**310,822**	**176,266**	**100.0**	**56.7**	**96,245**	**31.0**	**38,311**	**12.3**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1,629	4.8	1,377	4.5	230	8.5	22	5.1
Moderate-income	6,907	20.5	6,150	20.1	701	25.9	56	13
Middle-income	11,171	33.2	10,332	33.8	703	26	136	31.5
Upper-income	13,928	41.3	12,641	41.4	1,070	39.5	217	50.2
Unknown-income	61	0.2	57	0.2	3	0.1	1	0.2
Total Assessment Area	**33,696**	**100.0**	**30,557**	**100.0**	**2,707**	**100.0**	**432**	**100.0**
	Percentage of Total Businesses:			**90.7**		**8.0**		**1.3**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	7	1	6	0.9	1	6.7	0	0
Moderate-income	109	16	106	15.9	3	20	0	0
Middle-income	335	49.3	325	48.9	10	66.7	0	0
Upper-income	229	33.7	228	34.3	1	6.7	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**680**	**100.0**	**665**	**100.0**	**15**	**100.0**	**0**	**.0**
	Percentage of Total Farms:			**97.8**		**2.2**		**.0**

2020 FFIEC Census Data and 2020 D&B Information

Credit and Community Development Needs

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

One community contact engaged in small business development was interviewed. This person stated that Grant and Saline counties are significantly economically different compared to the other counties in the Little Rock MSA. Specifically, the contact mentioned that there is industry, retail, and population growth occurring in Saline County; whereas Grant County is not growing, and the population is declining. The contact stated that there have not been any significant events, other than the COVID-19 pandemic, that have impacted the economic conditions in Grant and Saline counties over the past few years. It was indicated that the pandemic put a strain on businesses, which resulted in some temporary and permanent closures. Also, personal care businesses, such as barbershops, nail salons, etcetera, had to close, and restaurants had restrictions on indoor dining, per the contact.

Moreover, the contact described the general banking and credit needs of Saline and Grant counties. It was mentioned that Saline County has a good supply of banks, and there is healthy competition amongst them. However, it was mentioned that Grant County has some banks, but there are banking deserts in that area. The contact said that credit offering gaps exist due to the presence of fewer banks. The individual mentioned there is a demand for personal, small dollar loans for low- to moderate-income individuals as well as for businesses in both counties. The contact explained that low- and moderate-income individuals in the area rely more on alternative financial providers, like check cashers, due to the physical proximity and the need and convenience of services. It was mentioned that banks can improve the access to banking products and services by designing products that meet the needs of the populations they are trying to reach.

Furthermore, this contact described the state of small business activity in Grant and Saline counties. It was mentioned that there are more businesses in Saline County as compared to Grant County due to Grant County's size and rural characteristics. Additionally, Saline County has seen a growing population and an increase in residential, commercial, and retail developments, which makes the area favorable for businesses looking to start, expand, and relocate, per the contact. It was stated that small businesses and start-ups in both counties face issues when applying for credit due to a lack of collateral, personal capital, or poor credit.

The contact mentioned that there are opportunities that financial institutions can get involved in within the community. The contact stated that one opportunity is for banks to design a loan product that is targeted to small businesses or start-ups that have deferred or interest-only payment features or that have fixed-terms with no balloon features. Furthermore, it was mentioned that banks can improve the flow of credit to potential and existing small businesses by taking a wholistic view of each project and evaluating the underwriting guidelines, credit scores, debt service, and collateral requirements. The contact indicated that there are opportunities for banks to provide technical assistance, referrals, and funding to organizations that assist small businesses. Lastly, the contact stated that banks should work with groups that serve Grant and Saline counties to provide community development loans, investments, and services.

Another contact who works in providing affordable housing in Saline County was interviewed. The individual stated that the economy in Saline County has been growing over the past few years, and the county tends to draw and retain higher wealth individuals and families who are looking for better schools and surroundings to raise families. The contact further explained that Saline County is one of the more affluent counties in the MSA, and the affluent individuals live north of the interstate while the majority of low- and moderate-income communities are found in the county's rural areas and near Pulaski County, which is south of the interstate. The contact mentioned that the county's population has been growing, and the general population increase has created a need for more affordable housing.

For housing, the contact mentioned that the needs of low- to moderate-income individuals include purchase money mortgage loans with additional funds for rehabilitation, refinance mortgages, and small dollar ($10,000 or less) home repair/rehabilitation loans for current homeowners. The contact indicated that most affordable homes in the area are of older construction and usually require repairs. Also, when affordable homes are available on the market, low- to moderate-income individuals face a lot of competition from landlords who want to purchase the properties. These landlords typically win contracts because they offer cash to purchase properties or have access to lending relationships through bankers with whom they have an established history. Overall, the contact stated that the largest barriers facing most low- to moderate-income individuals in obtaining credit is a lack of financial literacy and poor credit histories due to late payments, unpaid debt, and student loans. Also, for the individuals who are not facing those issues, they do not have sufficient funds for down payments or have no access to lending avenues with area bankers with whom they have an established history. The contact stated that homeowner education and down payment assistance programs are limited in Saline County.

Concerning banking needs, the contact explained that there is a lot of competition among banks, and there is good access to bank branches, products, and services. However, there is a large portion of low- to moderate-income individuals who do not utilize banking services due to lack of financial literacy or having previous bad experiences with banks. The contact stated that many low- and moderate-income people use check cashing services as well as buy-here and pay-here financing through local car dealers who charge higher interest rates. The contact reiterated that the lack of financial literacy has left many low- and moderate-income individuals in a cycle of high interest rate debts that they cannot exit.

The contact indicated several opportunities for banks to get involved in with the community. One opportunity is for banks to provide grants to community organizations to fund home repair loan programs. Additionally, there is an opportunity to provide financial literacy to students in the local school system. The contact mentioned that banks can provide donations to organizations like the Central Arkansas Development Corporation; this organization has several funds that help low- to moderate- income individuals pay rent, mortgages, and utilities during the pandemic and has been a resource for down payment assistance in the past.

Moreover, another contact working in housing and economic development in Little Rock was interviewed. This person mentioned that start-up businesses and minority businesses are experiencing issues due to a lack of capital to grow and sustain their businesses. Also, the contact stated that there are several small minority-owned businesses that do not have relationships with banks; these businesses struggle to have the capacity banks are

looking for to lend to them. The contact mentioned that there does not appear to be a good connection with the Small Business Administration in the community.

For housing, the contact indicated that the real estate industry in the area is growing, and the cost of housing has increased. It was mentioned that there is a small supply of affordable housing, and there are community-based organizations that are pushing for more affordable housing; however, some community-based organizations engaged in affordable housing have closed due to a lack of funding. The contact explained that down payment assistance and homebuyer counseling is needed for first time homebuyers. Additionally, the contact stated that affordable housing is the highest need in the area, followed by a need for decent paying jobs and better access to grocery stores.

The contact stated that there are opportunities for banks to be more responsive to the needs of the community. It was mentioned that banks need to establish relationships with community organizations that serve the community to build trust between the banks and community development organizations and find ways to collaborate and to support these community-based entities.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE LITTLE ROCK, ARKANSAS ASSESSMENT AREA

LENDING TEST

Regions Bank's lending performance in the Little Rock assessment area is good. The geographic distribution of loans reflects good penetration throughout the assessment area, and the distribution of loans reflects excellent penetration among borrowers of different income levels and businesses of different revenue sizes. However, the bank makes a low level of community development loans in the Little Rock assessment area.

The analysis included 2,610 HMDA-reportable loans and 1,239 CRA small business loans reported by the bank in the Little Rock assessment area during the review period. Therefore, HMDA-reportable lending received greater weight in determining the bank's lending test rating in the assessment area. Additionally, greater weight was assigned to home purchase loans over the other HMDA products given their relative share of all HMDA lending in this assessment area.

The Little Rock assessment area accounted for 51.0 percent of Regions Bank's total HMDA-reportable lending by dollar volume in Arkansas and 54.0 percent of its total statewide CRA small business lending by dollar volume during the review period. In comparison, 48.4 percent of Regions Bank's Arkansas deposits are in the Little Rock assessment area.

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

Geographic Distribution of Loans

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

Home Purchase Loans

Of the 2,610 HMDA-reportable loans analyzed, 1,444 loans (55.3 percent) were home purchase loans. Of the total home purchase loans made, 34 loans (2.4 percent) were located in low-income tracts, and 183 loans (12.7 percent) were located in moderate-income tracts.

Home purchase lending in low-income tracts is excellent. From 2018 through 2020, Regions Bank's home purchase lending in low-income tracts (2.4 percent) was similar to the percentage of owner-occupied units (2.5 percent) in these tracts. In 2018, the bank's home purchase lending in low-income tracts (1.6 percent) was above the aggregate lending performance (1.2 percent) in these tracts. In 2019, Regions Bank's home purchase lending in low-income tracts (2.5 percent) was significantly above the aggregate lending performance (1.3 percent) in these tracts. In 2020, the bank's home purchase lending in low-income tracts (2.8 percent) was significantly above the aggregate lending performance (1.1 percent) in these tracts.

Home purchase lending in moderate-income tracts is good. From 2018 through 2020, Regions Bank's home purchase lending in moderate-income tracts (12.7 percent) was similar to the percentage of owner-occupied units (16.4 percent) in these tracts. In 2018, the bank's home purchase lending in moderate-income tracts (13.2 percent) was above the aggregate lending performance (10.4 percent) in these tracts. In 2019, Regions Bank's home purchase lending in moderate-income tracts (13.2 percent) was above the aggregate lending performance (10.5 percent) in these tracts. In 2020, the bank's home purchase lending in moderate-income tracts (11.8 percent) was slightly above the aggregate lending performance (10.7 percent) in these tracts.

Home Refinance Loans

Regions Bank made 756 home refinance loans from 2018 through 2020, which represents 29.0 percent of the HMDA-reportable loans analyzed. Of the total home refinance loans made, 11 loans (1.5 percent) were located in low-income tracts, and 83 loans (11.0 percent) were located in moderate-income tracts.

Home refinance lending in low-income tracts is good. From 2018 through 2020, Regions Bank's home refinance lending in low-income tracts (1.5 percent) was below the percentage of owner-occupied units (2.5 percent) in these tracts. In 2018, the bank's home refinance lending in low-income tracts (0.7 percent) was significantly below the aggregate lending performance (1.5 percent) in these tracts. In 2019, Regions Bank's home refinance lending in low-income tracts (1.3 percent) was significantly above the aggregate lending performance (0.8 percent) in these tracts. In 2020, the bank's home refinance lending in low-income tracts (1.7 percent) was significantly above the aggregate lending performance (0.6 percent) in these tracts.

Home refinance lending in moderate-income tracts is good. From 2018 through 2020, Regions Bank's home refinance lending in moderate-income tracts (11.0 percent) was below the percentage of owner-occupied units (16.4 percent) in these tracts. In 2018, the bank's home refinance lending in moderate-income tracts (17.0 percent) was above the aggregate lending performance (12.4 percent) in these tracts. In 2019, Regions Bank's home refinance lending in moderate-income tracts (13.2 percent) was above the aggregate lending performance (9.4 percent) in these tracts. In 2020, the bank's home refinance lending in moderate-income tracts (8.4 percent) was above the aggregate lending performance (6.7 percent) in these tracts.

Home Improvement Loans

Regions Bank made 410 home improvement loans from 2018 through 2020, which represents 15.7 percent of the HMDA-reportable loans analyzed. Of the total home improvement loans made, four loans (1.0 percent) were located in low-income tracts, and 52 loans (12.7 percent) were located in moderate-income tracts.

Home improvement lending in low-income tracts is poor. From 2018 through 2020, Regions Bank's home improvement lending in low-income tracts (1.0 percent) was below to the percentage of owner-occupied units (2.5 percent) in these tracts. In 2018, the bank's home improvement lending in low-income tracts (0.7 percent) was significantly below the aggregate lending performance (2.6 percent) in these tracts. In 2019, Regions Bank's home improvement lending in low-income tracts (2.1 percent) was similar to the aggregate lending performance (2.1 percent) in these tracts. In 2020, the bank made no home improvement loans in low-income tracts (0.0 percent) and was significantly below the aggregate lending performance (1.3 percent) in these tracts.

Home improvement lending in moderate-income tracts is adequate. From 2018 through 2020, Regions Bank's home improvement lending in moderate-income tracts (12.7 percent) was similar to the percentage of owner-occupied units (16.4 percent) in these tracts. In 2018, the bank's home improvement lending in moderate-income tracts (13.1 percent) was similar to the aggregate lending performance (13.5 percent) in these tracts. In 2019, Regions Bank's home improvement lending in moderate-income tracts (14.7 percent) was slightly above the aggregate lending performance (12.9 percent) in these tracts. In 2020, the bank's home improvement lending in moderate-income tracts (9.8 percent) was slightly below the aggregate lending performance (11.1 percent) in these tracts.

Small Business Loans

Regions Bank made 1,239 small business loans in the assessment area from 2018 through 2020. Of the total number of small business loans made, 81 loans (6.5 percent) were located in low-income tracts, and 278 loans (22.4 percent) were located in moderate-income tracts.

Small business lending in low-income tracts is excellent. From 2018 through 2020, Regions Bank's small business lending in low-income tracts (6.5 percent) was above the percentage of businesses (4.8 percent) in these tracts. In 2018, the bank's small business lending in low-income tracts (6.1 percent) was above the aggregate lending performance (4.7 percent) in these tracts. In 2019, Regions Bank's small business lending in low-income tracts (9.2 percent) was significantly above the aggregate lending performance (5.0 percent) in these tracts. In 2020, the bank's small business lending in low-income tracts (5.5 percent) was slightly above the aggregate lending performance (4.8 percent) in these tracts.

Small business lending in moderate-income tracts is good. From 2018 through 2020, Regions Bank's small business lending in moderate-income tracts (22.4 percent) was above the percentage of businesses (20.5 percent) in these tracts. In 2018, the bank's small business lending in moderate-income tracts (26.2 percent) was above the aggregate lending performance (18.3 percent) in these tracts. In 2019, Regions Bank's small business lending in moderate-income tracts (23.3 percent) was above the aggregate lending performance (17.9 percent) in these tracts. In 2020, the bank's small business lending in moderate-income tracts (19.9 percent) was similar to the aggregate lending performance (18.4 percent) in these tracts.

Lending to Borrowers of Different Incomes and Businesses of Different Sizes

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

Home Purchase Loans

Home purchase lending to low-income borrowers is good. From 2018 through 2020, Regions Bank's home purchase lending to low-income borrowers (8.9 percent) was below the percentage of low-income families (21.3 percent). However, the bank's lending performance improved over the review period and was above aggregate lending performance for two of the three years in the review period. In 2018, the bank's home purchase lending to low-income borrowers (5.2 percent) was similar to the aggregate lending performance (5.4 percent) to these borrowers. In 2019, Regions Bank's home purchase lending to low-income borrowers (8.8 percent) was above the aggregate lending performance (6.6 percent) to these borrowers. In 2020, the bank's home purchase lending to low-income borrowers (12.1 percent) was above the aggregate lending performance (8.3 percent) to these borrowers.

Home purchase lending to moderate-income borrowers is excellent. From 2018 through 2020, Regions Bank's home purchase lending to moderate-income borrowers (28.8 percent) was above the percentage of moderate-income families (17.5 percent). In 2018, the bank's home purchase lending to moderate-income borrowers (28.2 percent) was above the aggregate lending performance (19.1 percent) to these borrowers. In 2019, Regions Bank's home purchase lending to moderate-income borrowers (29.4 percent) was above the aggregate lending performance (20.5 percent) to these borrowers. In 2020, the bank's home purchase lending to moderate-income borrowers (28.8 percent) was above the aggregate lending performance (21.1 percent) to these borrowers.

Home Refinance Loans

Home refinance lending to low-income borrowers is good. From 2018 through 2020, Regions Bank's home refinance lending to low-income borrowers (5.8 percent) was below the percentage of low-income families (21.3 percent). In 2018, the bank's home refinance lending to low-income borrowers (9.9 percent) was above the aggregate lending performance (7.3 percent) to these borrowers. In 2019, Regions Bank's home refinance lending to low-income borrowers (8.6 percent) was significantly above the aggregate lending performance (5.5 percent) to these borrowers. In 2020, the bank's home refinance lending to low-income borrowers (3.7 percent) was slightly above the aggregate lending performance (3.0 percent) to these borrowers.

Home refinance lending to moderate-income borrowers is good. From 2018 through 2020, Regions Bank's home refinance lending to moderate-income borrowers (15.2 percent) was similar to the percentage of moderate-income families (17.5 percent). In 2018, the bank's home refinance lending to moderate-income borrowers (15.6 percent) was similar to the aggregate lending performance (14.3 percent) to these borrowers. In 2019, Regions Bank's home refinance lending to moderate-income borrowers (20.5 percent) was significantly above the aggregate lending performance (11.5 percent) to these borrowers. In 2020, the bank's home refinance lending to moderate-income borrowers (13.4 percent) was above the aggregate lending performance (9.9 percent) to these borrowers.

Home Improvement Loans

Home improvement lending to low-income borrowers is excellent. From 2018 through 2020, Regions Bank's home improvement lending to low-income borrowers (10.0 percent) was below the percentage of low-income families (21.3 percent). However, in 2018, the bank's home improvement lending to low-income borrowers (6.2 percent) was similar to the aggregate lending performance (6.7 percent) to these borrowers. In 2019, Regions Bank's home improvement lending to low-income borrowers (14.0 percent) was significantly above the aggregate lending performance (7.6 percent) to these borrowers. In 2020, the bank's home improvement lending to low-income borrowers (9.8 percent) was significantly above the aggregate lending performance (6.1 percent) to these borrowers.

Home improvement lending to moderate-income borrowers is excellent. From 2018 through 2020, Regions Bank's home improvement lending to moderate-income borrowers (24.6 percent) was above the percentage of moderate-income families (17.5 percent). In 2018, the bank's home improvement lending to moderate-income borrowers (22.8 percent) was significantly above the aggregate lending performance (13.8 percent) to these borrowers. In 2019, Regions Bank's home improvement lending to moderate-income borrowers (20.3 percent) was above the aggregate lending performance (15.9 percent) to these borrowers. In 2020, the bank's home improvement lending to moderate-income borrowers (32.0 percent) was significantly above the aggregate lending performance (13.7 percent) to these borrowers.

Small Business Loans

The distribution of small business loans to businesses of different sizes is excellent. From 2018 through 2020, 61.3 percent of the bank's small business loans were originated to businesses with revenues of $1 million or less. By comparison, 90.7 percent of total businesses in the assessment area are classified as small businesses. In 2018, the bank's small business lending to small businesses (69.7 percent) was significantly above the aggregate lending performance (43.4 percent) to these businesses. In 2019, the bank's small business lending to small businesses (68.6 percent) was significantly above the aggregate lending performance (41.8 percent) to these businesses. In 2020, the bank's small business lending to small businesses (53.3 percent) was significantly above the aggregate lending performance (33.4 percent) to these businesses. Lastly, 86.4 percent of small business loans were originated in amounts of $250,000 or less, indicating a willingness to lend in the smaller amounts that are typically requested by small businesses.

Community Development Lending

Regions Bank makes a low level of community development loans in the Little Rock assessment area. During the review period, the bank originated or renewed 5 community development loans totaling $4.4 million and 51 community development PPP loans totaling $13.6 million. Specifically, the bank originated or renewed $9.7 million towards revitalization and stabilization efforts both through the PPP and outside of the PPP; $3.9 million to support economic development; $3.8 million in affordable housing initiatives; and $643,000 towards community services benefiting LMI individuals and families.

The most impactful loan in this area was a bridge loan to fund a newly formed LIHTC in North Little Rock. The LIHTC development created 104 new apartment units of affordable housing for LMI individuals and/or families. While the LIHTC loan is impactful, the remaining loans demonstrate limited responsiveness to the area, and the bank's current lending by number of loans and dollar volume is below performance of peers in this area.

INVESTMENT TEST

Regions Bank's investment performance in the Little Rock assessment area is adequate. The bank made an adequate level of investments and grants that demonstrated adequate responsiveness to credit and community development needs. Combined investment and contribution activity inside the assessment area totaled $13.4 million. The bank's investments (excluding contributions) totaled $13.1 million, of which $10.8 million (82.3 percent) were new investments acquired during the review period. During the review period, the bank invested $6.8 million in a LIHTC project that provided 104 units of housing affordable to families earning less than 60 percent of the area median income. The bank's remaining investments during the review period also provided financing for affordable housing through purchases of mortgage-backed securities secured by loans to low- and moderate-income individuals. The bank also held investments from prior review periods that financed affordable housing, including mortgage-backed securities and several LIHTC investments. The bank also made several investments in regional CDFIs that serve multiple states, including Arkansas, and benefited the Little Rock assessment area.

Regions Bank made contributions totaling $373,000 in the Little Rock assessment area. Specifically, the bank provided $180,400 to organizations that provide community services targeted to low- and moderate-income individuals, $155,000 to support economic development, and $37,500 for affordable housing. Overall, approximately $169,000 in donations were responsive to the COVID-19 pandemic, providing support for organizations providing emergency and recovery assistance to LMI individuals, small businesses, and nonprofits. The bank provided support for several local CDFIs, including $100,000 to a CDFI to provide financing for women- and minority-owned small businesses impacted by COVID-19 and $25,000 to a second CDFI to provide COVID relief. Other notable contributions include a grant for $45,000 to an area chamber of commerce to support a workforce development program targeting LMI high school students and $25,000 to a local Habitat affiliate to support the construction of four new affordable homes.

The bank also made $109,000 in donations that benefited all assessment areas in Arkansas, which positively impacted the bank's performance in Little Rock.

SERVICE TEST

Regions Bank's service test performance in the Little Rock full-scope assessment area is adequate.

Retail Services

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

The distribution of 24 branch offices and 30 full-service ATMs as of December 31, 2020, was compared to the distribution of households and businesses among the tract categories within the assessment area. The bank had two branches in low-income tracts and exceeded the percentage of households and businesses in the same geography: 4.5 percent of households and 4.8 percent of businesses were located in low-income census tracts compared to 8.3 percent of the bank's branches. The proportion of the bank's branches in moderate-income tracts, however, was less than the percentage of households and businesses in the same geography: 12.5 percent of total branches were in moderate-income tracts compared to 20.1 percent of households and 20.5 percent of businesses. Overall, the bank's retail delivery systems are reasonably accessible to the bank's geographies and individuals of different income levels in the Little Rock assessment area.

During the review period, Regions Bank did not open or close any branch offices or full-service ATMs in low- or moderate-income tracts. However, the bank closed five branches in middle-income tracts and one branch in an upper-income tract. Additionally, the bank opened two full-service ATMs in middle-income tracts and two in upper-income tracts while they closed three full-service ATMs in middle-income tracts and one in an upper-income tract. Overall, the bank's record of opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, particularly to low- and moderate-income geographies and individuals in the assessment area. Lastly, banking services and hours of operation do not vary in a way that inconveniences its assessment area, particularly low- and moderate-income geographies and/or low- and moderate-income individuals.

Geographic Distribution of Branches & ATMS

Assessment Area: AR Little Rock

Tract Category	Branches							ATMs											Demographics			
	Total Branches				Drive thrus	Extend-ed Hours	Week-end Hours	Total ATMs			Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses
			Open	Closed									Open	Closed			Open	Closed				
	#	%	#	#	#	#	#		#	%	#	%	#	#	#	%	#	#	#	%	%	%
Low	2	8.3%	0	0	2	2	0	Total	3	8.1%	2	6.7%	0	0	1	14.3%	0	0	11	6.8%	4.5%	4.8%
DTO	0		0	0				SA	1		0		0	0	1		0	0				
Moderate	3	12.5%	0	0	3	3	3	Total	6	16.2%	5	16.7%	0	0	1	14.3%	0	0	38	23.6%	20.1%	20.5%
DTO	0		0	0				SA	3		2		0	0	1		0	0				
Middle	8	33.3%	0	5	8	8	5	Total	11	29.7%	10	33.3%	2	3	1	14.3%	0	1	62	38.5%	41.1%	33.2%
DTO	0		0	1				SA	3		2		2	0	1		0	0				
Upper	11	45.8%	0	1	11	11	6	Total	17	45.9%	13	43.3%	2	1	4	57.1%	0	1	48	29.8%	34.0%	41.3%
DTO	0		0	1				SA	6		2		2	0	4		0	1				
Unknown	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	2	1.2%	0.4%	0.2%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Total	24	100.0%	0	6	24	24	14	Total	37	100.0%	30	100.0%	4	4	7	100.0%	0	2	161	100.0%	100.0%	100.0%
DTO	0		0	2				SA	13		6		4	0	7		0	1				

2020 FFIEC Census Data, 2020 D&B Info, and 2015 ACS Data
Closed branches/ATMs are only included in "closed" columns and are not included in any other totals.
DTO - Drive thru only is a subset of total branches
SA = Stand Alone ATM is a subset of total ATMs

Community Development Services

Regions Bank provides an adequate level of community development services in the Little Rock assessment area. During the review period, employees engaged in 72 qualified service activities totaling 943hours that positively impacted the assessment area. The bank's service activities benefited organizations that provide affordable housing, community service, economic development, and revitalization and stabilization activities for low- and moderate-income individuals, geographies, and small businesses in the Little Rock assessment area. Of the bank's total service hours, 324 hours were committed to adult and youth financial and homebuyer education in partnership with schools, community organizations and local businesses. Bank employees served almost 60 percent of their total hours on boards and committees for various qualified organizations, demonstrating good community leadership and engagement. Overall, the bank's activities exhibited adequate responsiveness to community development needs in the Little Rock assessment area.

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

- A Regions associate served as the treasurer of the board of directors for a coalition that focuses on the need for affordable and sustainable housing solutions in the City of Little Rock.
- Regions associates logged over 148 hours with an organization that focuses on providing life skills for LMI youth. Associates sat on the board, conducted financial education classes, and served as mentors.
- A Regions associate served as the chairman of the board of directors for a nonprofit organization that is focused on economic development and the revitalization of the South Main Street area. The organization pushes capacity building and historic preservation for small businesses in the area.

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

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

- *Fayetteville Assessment Area (Benton and Washington counties)*
  - As of December 31, 2020, Regions Bank operated four branches in the assessment area, representing 6.6 percent of its branches in Arkansas.
  - As of June 30, 2020, the bank had $300.1 million in deposits in this assessment area, representing a market share of 2.3 percent and 7.6 percent of Regions Bank's total deposits in Arkansas.
- *Ft. Smith Assessment Area (Sebastian County)*
  - As of December 31, 2020, Regions Bank operated four branches in the assessment area, representing 6.6 percent of its branches in Arkansas.
  - As of June 30, 2020, the bank had $207.5 million in deposits in this assessment area, representing a market share of 6.0 percent and 5.2 percent of Regions Bank's total deposits in Arkansas.
- *Hot Springs Assessment Area (Garland County)*
  - As of December 31, 2020, Regions Bank operated five branches in the assessment area, representing 8.2 percent of its branches in Arkansas.
  - As of June 30, 2020, the bank had $461.2 million in deposits in this assessment area, representing a market share of 20.2 percent and 11.7 percent of Regions Bank's total deposits in Arkansas.
- *Jonesboro Assessment Area (Craighead County)*
  - As of December 31, 2020, Regions Bank operated two branches in the assessment area,representing 3.3 percent of its branches in Arkansas.
  - As of June 30, 2020, the bank had $221.4 million in deposits in this assessment area, representing a market share of 6.4 percent and 5.6 percent of Regions Bank's total deposits in Arkansas.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

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

Performance in the Limited-Scope Review
Metropolitan Assessment Areas

Assessment Area	Lending Test	Investment Test	Service Test
Fayetteville	Consistent	Not Consistent (Above)	Not Consistent (Below)
Ft. Smith	Consistent	Not Consistent (Below)	Not Consistent (Above)
Hot Springs	Not Consistent (Below)	Not Consistent (Below)	Not Consistent (Above)
Jonesboro	Not Consistent (Below)	Not Consistent (Above)	Consistent

For the lending test, Regions Bank received a rating of high satisfactory for the State of Arkansas. Performance in two of the four metropolitan limited-scope assessment areas was consistent with the statewide lending test performance, while performance in the Hot Springs and Jonesboro assessment areas was below the statewide performance. For the geographic distribution of loans, the lending level was good in Ft. Smith, while adequate in the remaining three metropolitan limited-scope assessment areas. Performance was good for the borrower distribution of loans in three assessment areas and adequate in Fayetteville. Community development lending performance in limited scope metropolitan assessment areas was as follows: the bank was a leader in Fayetteville ($21.6 million); made an adequate level in Fort Smith ($1.3 million); made a low level in Hot Springs ($2.3 million); and made few, if any, in Jonesboro ($801,444). It is worth noting that performance in Fort Smith was enhanced by four community development loans totaling $10.1 million with a P/M/F of serving the broader regional area of Western Arkansas. Because these loans impact a broader regional area that includes two of the bank's assessment areas, their volume was included within totals for the state of Arkansas.

For the investment test, Regions Bank received a rating of low satisfactory for the State of Arkansas. Performance in the Fayetteville and Jonesboro metropolitan limited-scope assessment areas was stronger than the bank's statewide investment test performance. Additionally, performance in the Ft. Smith and Hot Springs metropolitan limited-scope assessment areas was weaker than the statewide investment test performance. The bank had an excellent level of investments in Fayetteville; a significant level of investments in Jonesboro; and a poor level of investments in Ft. Smith and Hot Springs.

For the service test, Regions Bank received a rating of low satisfactory for the State of Arkansas. Ft. Smith and Hot Springs metropolitan assessment areas exceeded the bank's state performance primarily due to excellent community development performance. The Jonesboro assessment area was consistent with the bank's state performance even though it had limited retail delivery services. However, the Fayetteville assessment area was weaker than the bank's state performance due to limited retail delivery services and weak community development performance.

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

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

- *Northeast Arkansas Assessment Area (Clay (REMOVED IN 2019), Cross, Greene, Jackson, Lawrence, St.Francis, White, and Mississippi counties)*
  - As of December 31, 2020, Regions Bank operated 11 branches in the assessment area, representing 18.0 percent of its branches in Arkansas.
  - As of June 30, 2020, the bank had $353.4 million in deposits in this assessment area, representing a market share of 7.0 percent and 8.9 percent of Regions Bank's total deposits in Arkansas.
- *Northwest Arkansas Assessment Area (Boone, Conway, Johnson, Logan, Pope, and Van Buren counties)*
  - As of December 31, 2020, Regions Bank operated 8 branches in the assessment area, representing 13.1 percent of its branches in Arkansas.
  - As of June 30, 2020, the bank had $365.8 million in deposits in this assessment area, representing a market share of 10.7 percent and 9.2 percent of Regions Bank's total deposits in Arkansas.

- *Southern Arkansas Assessment Area (Clark, Dallas (REMOVED IN 2019), and Howard counties)*
  - As of December 31, 2020, Regions Bank operated two branches in the assessment area, representing 3.3 percent of its branches in Arkansas.
  - As of June 30, 2020, the bank had $80.1 million in deposits in this assessment area, representing a market share of 8.6 percent and 2.0 percent of Regions Bank's total deposits in Arkansas.
- *Union Assessment Area (Union County)*
  - As of December 31, 2020, Regions Bank operated one branch in the assessment area, representing 1.6 percent of its branches in Arkansas.
  - As of June 30, 2020, the bank had $51.9 million in deposits in this assessment area, representing a market share of 4.0 percent and 1.3 percent of Regions Bank's total deposits in Arkansas.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

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

Performance in the Limited-Scope Review
Nonmetropolitan Assessment Areas

Assessment Area	Lending Test	Investment Test	Service Test
Northeast Arkansas	Consistent	Not Consistent (Above)	Not Consistent (Below)
Northwest Arkansas	Consistent	Not Consistent (Below)	Not Consistent (Below)
Southern Arkansas	Not Consistent (Below)	Not Consistent (Above)	Not Consistent (Below)
Union	Not Consistent (Below)	Not Consistent (Below)	Not Consistent (Above)

For the lending test, Regions Bank received a rating of high satisfactory for the State of Arkansas. While performance in Northeast Arkansas and Northwest Arkansas was consistent with the statewide lending test performance, the performance in Southern Arkansas and Union was below the statewide performance. For the geographic distribution of loans, lending levels were good in Northeast Arkansas and Northwest Arkansas, while poor in Union. The geographic distribution of loans in Southern Arkansas was not rated because this nonmetropolitan limited-scope assessment area did not have any low- or moderate-income tracts. Performance was good for the borrower distribution of loans in Northeast Arkansas and Northwest Arkansas, while adequate in Southern Arkansas and Union. Community development lending performance in limited-scope nonmetropolitan assessment areas was as follows: the bank made an adequate level in Northwest Arkansas ($1.9 million); made a low level in Northeast Arkansas ($718,000); and made no community development loans in

Southern Arkansas or in Union. It is worth noting that performance in Northwest Arkansas was enhanced by four community development loans totaling $10.1 million with a P/M/F of serving the broader regional area of Western Arkansas. Because these loans impact a broader regional area that includes two of the bank's assessment areas, their volume was included within totals for the state of Arkansas.

For the investment test, Regions Bank received a rating of low satisfactory for the State of Arkansas. The bank's investment performance was stronger than the statewide investment test performance in the Northeast Arkansas and Southern Arkansas nonmetropolitan limited-scope assessment areas, while performance was weaker in the Northwest Arkansas and Union nonmetropolitan limited-scope assessment areas. The bank had an excellent level of investments in Northeast Arkansas and Southern Arkansas, while there was a poor level of investments in Northwest Arkansas. Lastly, the bank made few, if any, investments in Union.

For the service test, Regions Bank received a rating of low satisfactory for the State of Arkansas. The performance in the Union assessment area exceeded the state's performance due to excellent community development performance. The service test performance in the Northeast Arkansas, Northwest Arkansas and Southern Arkansas nonmetropolitan assessment areas was weaker than the bank's state performance. Both the Northeast and Northwest Arkansas assessment areas had limited retail delivery services. However, the Northwest Arkansas assessment area also had poor community development performance. Additionally, weak community development performance was observed in the Southern Arkansas assessment area.

Florida

CRA RATING FOR FLORIDA: SATISFACTORY

The Lending Test is rated: High Satisfactory
The Investment Test is rated: High Satisfactory
The Service Test is rated: Low Satisfactory

Major factors supporting the rating include the following:

- The geographic distribution of loans reflects adequate penetration throughout the assessment areas, and the distribution of loans by borrower income reflects good penetration among customers of different income levels and businesses of different revenue sizes.

- The bank makes a relatively high level of community development loans in its Florida assessment areas.

- The bank provides a significant level of qualified community development investments and grants that are responsive to community development needs of the Florida assessment areas.

- Retail banking services are adequate in the bank's Florida assessment areas.

- The bank provides an adequate level of community development services that benefit residents and small businesses in the Florida assessment areas.

SCOPE OF EXAMINATION

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

- Orlando
- Tampa

Limited-scope reviews were conducted for the remaining 21 assessment areas:

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

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

DESCRIPTION OF INSTITUTION'S OPERATIONS IN FLORIDA

As of June 30, 2020, Regions Bank had $23.1 billion in deposits in Florida accounting for 19.1 percent of the bank's total deposits. Regions Bank operated 289 branch offices in Florida as of December 31, 2020, representing 21.1 percent of the bank's total branches. HMDA-reportable lending in Florida accounted for 22.2 percent of total institutional HMDA-reportable lending by number of loans and 26.8 percent by dollar volume. CRA small business lending in Florida accounted for 40.2 percent of the bank's total CRA small business lending by number of loans and 35.2 percent by dollar volume. Overall, the bank's HMDA-reportable and CRA lending activity in the state was greater than the percentage of total institutional deposits.

The following table shows lending activity from January 1, 2018, through December 31, 2020.

Statewide Summary of Lending Activity
Assessment Areas Located in
Florida

Loan Type	#	%	$ (000s)	%
HMDA Home Purchase	10,832	16.5%	$3,585,007	37.5%
HMDA Refinance	9,616	14.6%	$2,344,614	24.5%
HMDA Home Improvement	5,674	8.6%	$483,031	5.1%
HMDA Multi-Family	13	0.0%	$244,379	2.6%
HMDA Other Purpose LOC	2,778	4.2%	$252,422	2.6%
HMDA Other Purpose Closed/Exempt	1,093	1.7%	$125,194	1.3%
HMDA Loan Purpose NA	4	0.0%	$409	0.0%
Total HMDA	**30,010**	**45.7%**	**$7,035,056**	**73.6%**
Total Small Business	**35,434**	**54.0%**	**$2,515,648**	**26.3%**
Total Farm	**197**	**0.3%**	**$13,763**	**0.1%**
TOTAL LOANS	**65,641**	**100.0%**	**$9,564,467**	**100.0%**

Originations and Purchases

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN FLORIDA

Lending Test

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

During the review period, Regions Bank reported 30,010 HMDA-reportable loans and 35,434 small business loans in Florida. The rating for Florida is based on performance in the Orlando and Tampa full-scope assessment areas. Approximately 32.8 percent of the bank's HMDA-reportable and small business lending by number of loans in Florida occurred within these assessment areas.

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

Geographic and Borrower Distribution

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

Community Development Lending

Regions Bank makes a relatively high level of community development loans in the state of Florida. During the review period, the bank originated or renewed 948 qualifying community development loans totaling $606.2 million within the Florida assessment areas, including 379 loans totaling $173.0 million directly benefiting the full-scope assessment areas of Tampa and Orlando. Performance in Tampa was adequate, and performance in Orlando was at a relatively high level.

The bank's presence and impact, with branches spanning across 23 different assessment areas throughout the state of Florida, are significant. Furthermore, a number of assessment areas analyzed under limited-scope examination procedures have similar levels of market share and/or number of branches as full-scope assessment areas, including Jacksonville, Miami, Panama City, and Northern Florida – all of which were rated as leaders. As such, stronger performance in limited-scope areas was considered in the assessment of the bank's overall community development lending performance for the state of Florida.

The total community development lending includes five loans totaling $5.8 million serving a broader statewide or regional area that includes more than one of the bank's assessment areas in the state. Each of these loans was impactful and include:

- $3.7 million toward essential improvements to nursing facilities in Jacksonville, Ocala, and Orlando. The loan allowed flexibility for the borrower to fund projects across the facilities as needed, with no prescribed amount reserved to individual facilities.

- A $1 million loan to a CDFI for the creation of a statewide loan fund designed to provide flexible financing to families in low-income communities.

- A loan and a renewing line of credit totaling $1.1 million to a statewide nonprofit focused on empowering low-income and minority communities by attracting investments for health, education, home ownership, employment, and minority entrepreneurship.

The bank was considered responsive to the credit and community development needs within the state of Florida. As a result, and in addition to the total community development lending previously noted, the bank received positive consideration for seven community development loans totaling $2.0 million that were outside any of the bank's assessment areas in the state. More information on community development loans can be found in the full-scope assessment area sections of this report.

Investment Test

The investment test rating for Florida is high satisfactory.

Regions Bank made a significant level of qualified investments and contributions totaling $556.4 million in Florida. The bank had qualified investments of $553.9 million in the Florida assessment areas, with approximately 65.3 percent of investments acquired during the current review period. In addition, the bank made qualified contributions in the assessment areas totaling $2.6 million. Further, the bank made $1.0 million in investments and $53,000 in contributions that benefit a broader statewide area that includes the Florida assessment areas, including a $13,000 donation to a CDFI that serves the state of Florida. Additional statewide contributions supported statewide organizations or initiatives focused on small business technical assistance, workforce development, financial stability, and other community services targeting LMI individuals.

Orlando and Tampa were the two assessment areas in the state reviewed using full-scope procedures. Approximately 43.1 percent of combined investment and contribution activity was in these assessment areas, compared to 37.3 percent of deposits in these markets as of June 30, 2021. Performance in both assessment areas was considered good. The bank was considered responsive to community credit needs in the state. Therefore, positive consideration was given for a $2.6 million investment in a LIHTC project and $26,000 in donations that benefit a broader statewide area, without a purpose, mandate, or function of serving the Florida assessment areas.

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

Service Test

The service test rating for Florida is low satisfactory.

Retail Services

Overall, the bank's retail service performance is considered adequate in Florida. This evaluation was driven primarily by performance in the two full-scope assessment areas, Orlando and Tampa. Regions Bank's retail banking service performance is adequate in both full-scope assessment areas. Delivery systems, including ATMs and branch office locations, are reasonably accessible to the bank's geographies and individuals of different income levels in the assessment areas. Overall, banking services and hours of operations do not vary in a way that inconveniences the bank's assessment areas, including low- and moderate-income geographies or low- and moderate-income individuals. The record of opening and closing of branch offices has generally not adversely affected the accessibility of the bank's delivery systems, particularly for low- and moderate-income geographies and/or low- and moderate-income individuals. During the review period the bank opened four branch offices in Florida: two in middle-income tracts and two in upper-income tracts. The bank closed 31 branch offices throughout the state; of those closed, one was in a low-income tract, six were in moderate-income tracts, 13 in middle-income tracts, and 11 in upper-income tracts. Overall, the bank's retail service performance is considered adequate in Florida.

Community Development Services

Regions Bank provides an adequate level of community development services that benefit residents and small businesses in Florida. The bank provided a total of 876 qualified service activities for a total of 6,573 qualified service hours during the examination period. These hours include 545 hours in the Orlando full-scope assessment area and 2,270 hours in the Tampa full-scope assessment area. Performance in Tampa, the larger of the two full-scope assessment areas, was adequate. Performance in Orlando was also adequate. Employees engaged in 3,758 service hours in limited-scope assessment areas. Finally, bank employees engaged in 121 service hours in statewide organizations that benefited a broader statewide or regional area, including the bank's assessment areas.

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

METROPOLITAN AREA
FULL-SCOPE REVIEW

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE ORLANDO, FLORIDA ASSESSMENT AREA

Overview

The Orlando assessment area consists of Lake County, Orange County, Osceola County, and Seminole County, which are the four counties that comprise the Orlando-Kissimmee-Sanford, FL MSA. As of December 31, 2020, Regions Bank operated 32 branches in the assessment area, representing 11.1 percent of the institution's branches statewide and 11.2 percent of the institution's deposits statewide. The assessment area accounts for 11.2 percent of the bank's combined HMDA and small business loan originations (by dollar) in Florida.

Regions operates in a highly competitive environment in the Orlando assessment area. According to the June 30, 2020 FDIC Summary of Deposits Report, there were 42 financial institutions operating 517 branch locations in the assessment area.[337] Truist Bank was the leader in the Orlando assessment area with 24.2 percent of total deposits, while Bank of America ranked 2nd with 18.2 percent. Regions Bank ranked 5th in the market with a deposit market share of 4.2 percent.[338]

Regions Bank's loan production accounted for 2.2 percent of total CRA-reportable activity and 0.8 percent of total HMDA-reportable lending activity in the assessment area from 2018 through 2020. The bank's market share of CRA-reportable activity was 2.1 percent in 2018, 1.5 percent in 2019, and 3.0 percent in 2020. The bank's market share of HMDA-reportable activity was 1.0 percent in 2018, 0.8 percent in 2019, and 0.8 percent in 2020. The leading CRA lenders in the assessment area included American Express, Bank of America, and JP Morgan Chase, while the leading HMDA lenders included Quicken Loans, Wells Fargo Bank, and Freedom Mortgage Corporation.

Population and Income Characteristics

The Orlando assessment area has grown rapidly in the past decade. Population in the assessment area was approximately 2.7 million as of the 2020 Census, representing an increase of 25.3 percent since 2010, which was significantly above the state (14.6 percent) and national (7.4 percent) growth levels in the same timeframe.[339] Osceola County was the fastest growing county in the assessment area with 44.7 percent growth from 2010 through 2020, while Seminole County was the slowest growing county with 11.4 percent growth from 2010 through 2020.[340] Orange County is the most populous county in the assessment area, with a population of more than 1.4 million as of the 2020 Census.[341]

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[337] "Offices and Deposits of All FDIC-Insured Institutions Deposit Market Share Report." *Federal Deposit Insurance Corporation*, 30 June 2020, https://www7.fdic.gov/sod/sodMarketRpt.asp?barItem=2. Accessed 7 April 2022.
[338] Ibid.
[339] "QuickFacts: Florida; Seminole County, Florida; Osceola County, Florida; Orange County, Florida; Lake County, Florida; United States." *United States Census Bureau*, https://www.census.gov/quickfacts/fact/table/FL,seminolecountyflorida,osceolacountyflorida,orangecountyflorida,lakecountyflorida,US/PST045221. Accessed 7 April 2022.
[340] Ibid.
[341] Ibid.

According to 2020 FFIEC Census data, the assessment area contains 390 total census tracts: 14 (3.6 percent) low-income tracts, 116 (29.7 percent) moderate-income tracts, 140 (35.9 percent) middle-income tracts, 118 (30.3 percent) upper-income tracts, and 2 (0.5 percent) unknown-income tracts.[342] For purposes of classifying borrower income, this evaluation uses the FFIEC estimated median family income for the Orlando-Kissimmee-Sanford, FL MSA. The table below provides a detailed breakdown of the estimated median family income for each income category (low, moderate, middle, and upper) in the MSA. Between 2018 and 2020, the estimated median family income in the assessment area increased from $62,900 to $68,100.[343]

Borrower Income Levels
Orlando-Kissimmee-Sanford, FL MSA

FFIEC Estimated Median Family Income		Low	Moderate	Middle	Upper
		0 - 49.99%	50% - 79.99%	80% - 119.99%	120% - & above
2018	**$62,900**	0 - $31,449	$31,450 - $50,319	$50,320 - $75,479	$75,480 - & above
2019	**$65,100**	0 - $32,549	$32,550 - $52,079	$52,080 - $78,119	$78,120 - & above
2020	**$68,100**	0 - $34,049	$34,050 - $54,479	$54,480 - $81,719	$81,720 - & above

Within the assessment area, 39.6 percent of families are considered low- or moderate-income (LMI).[344] Furthermore, 38.6 percent of families living in low-income tracts and 20.6 percent of families in moderate-income tracts have incomes below the poverty level, which may limit lending opportunities in these areas.[345]

Economic Conditions

The Orlando assessment area has a diverse economy with a large presence in several sectors, including tourism, technology, aerospace/defense, and healthcare.[346] Leading employers in the metro area include Walt Disney World, AdventHealth, Universal Orlando, Orlando Health, Orlando International Airport, Publix Supermarkets, University of Central Florida, and Lockheed Martin.[347] Between January 2018 and December 2020, total nonfarm payrolls in the Orlando MSA declined 2.6 percent, from 1.268 million to 1.235 million.[348] In the same timeframe, total nonfarm payrolls in the United States declined 3.5 percent, from 147.662 million to 142.497 million.[349] Within the assessment area, industries experiencing the highest-percentage employment growth from January 2018 to December 2020 included manufacturing (+7.3 percent), construction (+5.1 percent), and financial activities (+5.0 percent).[350] Meanwhile, the industries that experienced the highest-percentage employment decline during this period included leisure and hospitality (-19.1 percent), other services (-8.9 percent), and

[342] FRB Atlanta calculations of 2020 FFIEC Census data
[343] Ibid.
[344] Ibid.
[345] Ibid.
[346] "Key Sectors." *Orlando Economic Partnership*, https://business.orlando.org/l/key-sectors/. Accessed 7 April 2022.
[347] "Top 75 Employers: Orlando MSA." *Orlando Economic Partnership*, July 2021, https://business.orlando.org/wp-content/uploads/sites/3/2020/02/Top-75-Employers.pdf. Accessed 7 April 2022.
[348] "Economy at a Glance: Orlando-Kissimmee-Sanford, FL." *U.S. Bureau of Labor Statistics*, https://www.bls.gov/eag/eag.fl_orlando_msa.htm. Accessed 7 April 2022.
[349] "All Employees, Total Nonfarm." *Federal Reserve Economic Data (FRED), St. Louis Fed.* https://fred.stlouisfed.org/series/PAYEMS. Accessed 7 April 2022.
[350] "Economy at a Glance: Orlando-Kissimmee-Sanford, FL." *U.S. Bureau of Labor Statistics*, https://www.bls.gov/eag/eag.fl_orlando_msa.htm. Accessed 7 April 2022.

information (-5.6 percent).[351] The leisure and hospitality industry's decline was caused by a rapid decrease of visitors to Disney World, Universal Studios, and Sea World in 2020 due to the COVID-19 pandemic.[352] This reduction in theme park visitors also led to decreased employment in the hotels and resorts that house these visitors during their stays.

Small businesses play an important role in the Orlando metro economy. According to 2020 Dun & Bradstreet data, there were 181,937 businesses in the Orlando assessment area. Of these businesses, 94.5 percent had revenues less than or equal to $1 million and thus were considered small businesses. 26 percent of the small businesses were in moderate-income census tracts, while only 1.6 percent were in low-income census tracts. As a result, opportunities for lending to small businesses in moderate-income census tracts sexist, but opportunities are likely scarce in low-income census tracts.

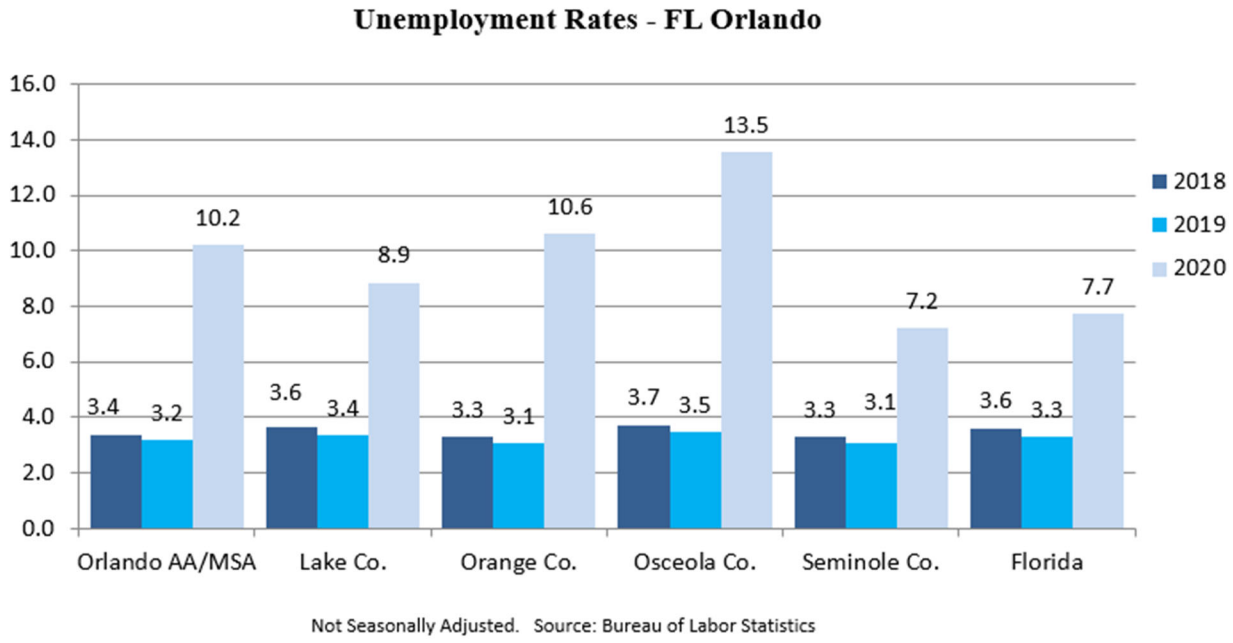
Total lending to small businesses in the assessment area posted strong growth over the past several years. According to an analysis of CRA loan data, the total number of small business loans (loans less than $1 million in principal) originated in the assessment area increased by 22.3 percent between 2018 and 2020, with 78,460 loans made in 2020. 43.5 percent of these loans in 2020 were made to small businesses (less than $1 million in annual revenue), which represented a 5.9 percent decrease from 49.4 percent of such loans in 2018. Despite a reduction in the share of total small loans, small loans to small businesses (less than $1 million in annual revenue) still increased 7.6 percent between 2018 and 2020, from 31,692 loans to 34,111 loans.

The early stages of the COVID-19 pandemic had a harmful effect on the economy in the Orlando assessment area. On March 9, 2020, Florida Governor Ron DeSantis declared a state of emergency in response to the COVID-19 outbreak.[353] On March 17, 2020, Governor DeSantis issued an additional executive order closing bars and limiting restaurants to half capacity.[354] On March 24, 2020, Orange County (the most populous county in the assessment area) issued a stay-at-home order.[355] Governor DeSantis followed by issuing a statewide "safer at home" order limiting citizens to only leaving their home for essential activities on April 1, 2020.[356] The state gradually began reopening in early June 2020.[357] However, the COVID-19 pandemic and the associated restrictions resulted in a significant decline in economic activity and a spike in unemployment across the country, including in the assessment area. In an effort to counteract these effects across the nation, the United States Congress passed the Coronavirus Aid, Relief, and Economic Security (CARES) Act on March 25, 2020. This legislation established the Paycheck Protection Program (PPP), which provided fully forgivable loans to small

[351] Ibid.
[352] Bilbao, Richard. "Study: COVID Caused Steep Drop in 2020 Turnout at Disney, Universal and SeaWorld." *Orlando Business Journal*, 23 September 2021, https://www.bizjournals.com/orlando/news/2021/09/23/2020-theme-park-turnout-covid-impact-orlando.html. Accessed 7 April 2022.
[353] "Executive Order Number 20-52." *State of Florida: Office of the Governor*, 9 March 2020, https://www.flgov.com/wp-content/uploads/orders/2020/EO_20-52.pdf. Accessed 8 April 2022.
[354] "Executive Order Number 20-68." *State of Florida: Office of the Governor*, 17 March 2020, https://www.flgov.com/wp-content/uploads/orders/2020/EO_20-68.pdf. Accessed 8 April 2022.
[355] "Florida Coronavirus Update for Tuesday: Orange County Gets Stay-at-Home Order; Schools Cancel Prom." *Orlando Sentinel*, 24 March 2020, https://www.orlandosentinel.com/coronavirus/os-ne-coronavirus-tuesday-march-24-20200324-y24elg7fqjettawo4dpd4wqyyq-story.html. Accessed 8 April 2022.
[356] "Executive Order Number 20-91." *State of Florida: Office of the Governor*, 1 April 2020, https://www.flgov.com/wp-content/uploads/orders/2020/EO_20-91-compressed.pdf. Accessed 8 April 2022.
[357] Associated Press. "Gov. DeSantis: Florida Can Move into Phase 2 on Friday; South Florida Excluded." *7 News*, 3 June 2020, https://wsvn.com/news/local/miami-dade/gov-desantis-florida-can-move-into-phase-2-on-friday-south-florida-excluded/. Accessed 8 April 2022.

businesses to cover payroll costs.[358] In the assessment area, 123,842 total PPP loans were approved for a sum of nearly $6.1 billion.[359] Although there were still significant job losses in the assessment area, this allowed many small businesses to keep their doors open and their workers on the payroll until economic activity accelerated again.

As shown in the following chart, the unemployment rate in the Orlando assessment area improved from 2018 to 2019 but spiked in 2020 due to the economic ramifications of the COVID-19 pandemic. From 2018 to 2019, the unemployment rate for the assessment area decreased from 3.4 percent to 3.2 percent before spiking to 10.2 percent in 2020. The unemployment rate in the assessment area was slightly lower than overall state unemployment rate for 2018 and 2019 but was 2.5 percent higher than the state level in 2020. Additionally, the unemployment rates of the counties in the assessment area diverged widely in 2020; Osceola County (13.5 percent) and Orange County (10.6 percent) had double digit unemployment rates while Lake County (8.9 percent) and Seminole County (7.2 percent) had unemployment rates more in line with the state average. Osceola County and Orange County are home to the Disney World and Universal Studios theme parks, both of which experienced rapidly declining foot-traffic and massive layoffs in response to the COVID-19 pandemic.[360] The decrease in tourists visiting these parks also adversely affected the various businesses that serve these tourists during their stays, including restaurants and hotels, resulting in further layoffs in these businesses. Ultimately, this led to a weak labor market in the assessment area in 2020, particularly in the tourism-centric Orange County and Osceola County.



[358] "Paycheck Protection Program." *United States Department of the Treasury*, https://home.treasury.gov/policy-issues/coronavirus/assistance-for-small-businesses/paycheck-protection-program. Accessed 17 March 2022.
[359] "Who in Florida Got Paycheck Protection Program Loans during the Pandemic?" *The Augusta Chronicle*, https://data.augustachronicle.com/paycheck-protection-program-loans/summary/florida/osceola-county/12097/. Accessed 8 April 2022.
[360] Lynch, Ryan. "Disney, Universal among Firms with Biggest Local Job Losses of 2020." *Orlando Business Journal*, 28 December 2020, https://www.bizjournals.com/orlando/news/2020/12/28/disney-universal-orlando-resort-layoffs-furloughs.html. Accessed 8 April 2022.

According to 2020 FFIEC census data, there were 964,253 housing units in the assessment area, 50.5 percent of which were owner-occupied, 32.3 percent of which were rental units, and 17.2 percent of which were vacant. Rental units represented a disproportionate share of housing in LMI tracts. In low-income census tracts, 62.4 percent of housing units were rentals, 18.6 percent were owner-occupied, and 19 percent were vacant. In moderate-income census tracts, 43.7 percent of housing units were rentals, 38 percent were owner-occupied, and 18.3 percent were vacant. This could indicate limited mortgage lending opportunities in these areas, particularly low-income tracts.

The area's population growth, limited new home construction, and record-low interest rates have contributed to a tight housing market.[361] As of December 2020, housing inventory available for sale in the assessment area stood at 6,800, which was a 23.0 percent decrease from 8,833 available in January 2018.[362] During the same time period, the median days on the market for a house available for sale in the assessment area decreased from 75 to 65.[363] Meanwhile, the housing price index in the assessment area increased 18.6 percent from Q1 2018 to Q4 2020.[364]

First-time homebuyers and LMI families may find it challenging to purchase homes at current prices. Under the assumption that a borrower can obtain a loan for approximately three times their annual income, affordable homes would be priced at $163,437 or less for the moderate-income households and $102,147 or less for lower-income households in 2020 (see table above for 2020 FFIEC Estimated Median Family Income). The median sales price in the assessment area was far above that level in December 2020, at $287,180.[365] These high housing prices may present a barrier to homeownership in the assessment area, especially for LMI individuals and households.

The rental market in the assessment area has also experienced rising prices. Median monthly gross residential rent in the assessment area stood at $1,303 in 2019, which represented a 5.2 percent increase from 2018.[366] Rental prices vary by neighborhood, with the most expensive areas, including College Park, Lake Shore Village, and Palomar seeing average rents well over $2,000 per month.[367] The rental vacancy rate stood at 11.7 percent in 2019, which was higher than the state rate of 8.7 percent and the national rate of 6.0 percent.[368] Despite this

[361] "New Private Housing Structures Authorized by Building Permits for Orlando-Kissimmee-Sanford, FL." *Federal Reserve Economic Data (FRED), St. Louis Fed*. https://fred.stlouisfed.org/series/ORLA712BPPRIV. Accessed 8 April 2022.
[362] "Housing Inventory: Active Listing Count in Orlando-Kissimmee-Sanford, FL." *Federal Reserve Economic Data (FRED), St. Louis Fed*, https://fred.stlouisfed.org/series/ACTLISCOU36740. Accessed 8 April 2022.
[363] "Housing Inventory: Median Days on Market in Orlando-Kissimmee-Sanford, FL." *Federal Reserve Economic Data (FRED), St. Louis Fed,* https://fred.stlouisfed.org/series/MEDDAYONMAR36740. Accessed 8 April 2022.
[364] "All-Transactions House Price Index for Orlando-Kissimmee-Sanford, FL." *Federal Reserve Economic Data (FRED), St. Louis Fed*. https://fred.stlouisfed.org/series/ATNHPIUS36740Q. Accessed 8 April 2022.
[365] "Orlando (MSA) Real Estate Market Snapshot - Monthly." *YourOrlando*, https://yourorlando.com/real-estate/market-stats-monthly. Accessed 8 April 2022.
[366] "Orlando Florida Residential Rent and Rental Statistics." *Department of Numbers*, https://www.deptofnumbers.com/rent/florida/orlando/. Based on data from the US Census Bureau's ACS survey. Accessed 8 April 2022.
[367] "Orlando, FL Rental Market Trends." *RentCafe*, https://www.rentcafe.com/average-rent-market-trends/us/fl/orlando/#:~:text=The%20most%20affordable%20neighborhoods%20in%20Orlando%20are%20Mercy%20Drive%2C%20where,rent%20goes%20for%20%241%2C241%2Fmo. Accessed 8 April 2022.
[368] "Orlando Florida Residential Rent and Rental Statistics." *Department of Numbers*, https://www.deptofnumbers.com/rent/florida/orlando/. Based on data from the US Census Bureau's ACS survey. Accessed 8 April 2022.

relatively high vacancy rate, developers have continued to build new apartment complexes in anticipation of continued population inflows to the Orlando area.[369]

Demographic Characteristics by Census Tract

The following table presents key demographic and business information used to help develop a performance context for the assessment area for the years 2018 through 2020. The data reflects the 2020 FFIEC census data and 2020 Dun & Bradstreet data used to analyze the bank's CRA performance. Certain components of the data in the table are discussed in this evaluation as they apply to specific parts of the analysis.

[369] Dukes, Amanda. "Apartment Buildings Popping up across Orlando." *WESH 2 News*, 13 October 2020, https://www.wesh.com/article/apartment-boom-orlando/34362433. Accessed 8 April 2022.

Combined Demographics Report

Assessment Area: FL Orlando

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	14	3.6	11,824	2.2	4,560	38.6	114,610	21.5
Moderate-income	116	29.7	140,320	26.4	28,937	20.6	96,121	18.1
Middle-income	140	35.9	199,442	37.5	22,443	11.3	102,366	19.2
Upper-income	118	30.3	180,699	33.9	9,814	5.4	219,319	41.2
Unknown-income	2	0.5	131	0	3	2.3	0	0
Total Assessment Area	**390**	**100.0**	**532,416**	**100.0**	**65,757**	**12.4**	**532,416**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	25,701	4,787	1	18.6	16,029	62.4	4,885	19
Moderate-income	269,765	102,605	21.1	38	117,849	43.7	49,311	18.3
Middle-income	372,591	190,459	39.1	51.1	110,590	29.7	71,542	19.2
Upper-income	296,013	189,201	38.8	63.9	66,487	22.5	40,325	13.6
Unknown-income	183	144	0	78.7	17	9.3	22	12
Total Assessment Area	**964,253**	**487,196**	**100.0**	**50.5**	**310,972**	**32.3**	**166,085**	**17.2**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	2,874	1.6	2,739	1.6	116	1.4	19	1.2
Moderate-income	47,729	26.2	44,646	26	2,753	32.2	330	21.5
Middle-income	63,130	34.7	59,726	34.8	2,953	34.6	451	29.3
Upper-income	68,132	37.4	64,675	37.6	2,722	31.8	735	47.8
Unknown-income	72	0	67	0	3	0	2	0.1
Total Assessment Area	**181,937**	**100.0**	**171,853**	**100.0**	**8,547**	**100.0**	**1,537**	**100.0**
	Percentage of Total Businesses:			**94.5**		**4.7**		**.8**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	4	0.3	4	0.4	0	0	0	0
Moderate-income	189	16.2	179	16.3	9	13.8	1	100
Middle-income	523	44.8	488	44.3	35	53.8	0	0
Upper-income	446	38.2	426	38.7	20	30.8	0	0
Unknown-income	5	0.4	4	0.4	1	1.5	0	0
Total Assessment Area	**1,167**	**100.0**	**1,101**	**100.0**	**65**	**100.0**	**1**	**100.0**
	Percentage of Total Farms:			**94.3**		**5.6**		**.1**

2020 FFIEC Census Data and 2020 D&B Information

Credit and Community Development Needs

Although Regions Bank operates in a competitive financial market within the assessment area, community needs and opportunities for community development engagement still exist in the Orlando area. To better understand those community development and credit needs, local community development organizations were contacted. Individuals of these organizations discussed the various opportunities and challenges across the region as well as how financial institutions can be responsive to local community development needs through lending, investment, and/or service activities.

One contact engaged in neighborhood housing revitalization that serves the West Lake area of Orlando was interviewed. The contact explained that the area's median income was around $20,000 prior to the pandemic, and the prevalence of the underserved and low-income level population was brought to light after the pandemic hit. The contact said that the pandemic exposed the wage levels and wage gaps in the area. However, since 2020, the economy has started to rebound since Orlando is dominated by service-industry/entertainment jobs. Concerning the needs of the area, the contact said that there is a need for more philanthropic dollars and unrestricted dollars, a need for more think tanks for the local community, and need from banks to better serve those who are seeking establishment capital for start-up businesses that lack a guarantor or acceptable collateral.

Furthermore, two contacts from an organization engaged in providing community social services were also interviewed. They stated that the cost of housing compared to average wage has gotten worse since the pandemic, and the gap between the two has become a huge problem for people to find affordable housing. Additionally, the contacts mentioned that the Orlo Vista neighborhood is a specific LMI community within the area that is in most of assistance due to the impact that Hurricane Ian and Hurricane Irma had on it. As it relates to the credit needs, the contact said that access to traditional banking for the LMI community is very limited. The contacts explained that they would like to see banks lower the cost of banking by offering accounts with no minimum balance requirements, free debit cards, access to check cashing and little to no transaction fees.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE ORLANDO, FLORIDA ASSESSMENT AREA

LENDING TEST

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

The analysis included 4,946 CRA small business loans and 2,376 HMDA-reportable loans reported by the bank in the Orlando assessment area during the review period. Therefore, CRA small business lending received greater weight in determining the bank's lending test rating in the assessment area. Within HMDA-reportable lending, greater weight was assigned to home refinance loans over the other HMDA products given their relative share of all HMDA lending in this assessment area.

The Orlando assessment area accounted for 9.5 percent of Regions Bank's total HMDA-reportable lending by dollar volume in Florida and 16.0 percent of its total statewide CRA small business lending by dollar volume during the review period. In comparison, 11.2 percent of Regions Bank's Florida deposits are in the Orlando assessment area.

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

Geographic Distribution of Loans

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

Home Purchase Loans

Of the 2,376 HMDA-reportable loans analyzed, 856 loans (36.0 percent) were home purchase loans. Of the total home purchase loans made, four loans (0.5 percent) were located in low-income tracts, and 128 loans (15.0 percent) were located in moderate-income tracts.

Home purchase lending in low-income tracts is poor. From 2018 through 2020, Regions Bank's home purchase lending in low-income tracts (0.5 percent) was below the percentage of owner-occupied units (1.0 percent) in these tracts. In 2018, the bank's home purchase lending in low-income tracts (0.6 percent) was below the aggregate lending performance (1.1 percent) in these tracts. In 2019, Regions Bank made no home purchase loans in low-income tracts (0.0 percent) and was significantly below the aggregate lending performance (1.2 percent) in these tracts. In 2020, the bank's home purchase lending in low-income tracts (0.7 percent) was below the aggregate lending performance (1.1 percent) in these tracts.

Home purchase lending in moderate-income tracts is poor. From 2018 through 2020, Regions Bank's home purchase lending in moderate-income tracts (15.0 percent) was similar to the percentage of owner-occupied units (21.1 percent) in these tracts. In 2018, the bank's home purchase lending in moderate-income tracts (12.6 percent) was below the aggregate lending performance (18.8 percent) in these tracts. In 2019, Regions Bank's home purchase lending in moderate-income tracts (19.3 percent) was similar to the aggregate lending performance (18.6 percent) in these tracts. In 2020, the bank's home purchase lending in moderate-income tracts (13.8 percent) was slightly below the aggregate lending performance (17.7 percent) in these tracts.

Home Refinance Loans

Regions Bank made 867 home refinance loans from 2018 through 2020, which represents 36.5 percent of the HMDA-reportable loans analyzed. Of the total home refinance loans made, two loans (0.2 percent) were located in low-income tracts, and 105 loans (12.1 percent) were located in moderate-income tracts.

Home refinance lending in low-income tracts was not rated due to a low volume of lending by all lenders in these tracts. Home refinance lending in moderate-income tracts is poor. From 2018 through 2020, Regions Bank's home refinance lending in moderate-income tracts (12.1 percent) was below the percentage of owner-occupied units (21.1 percent) in these tracts. In 2018, the bank's home refinance lending in moderate-income tracts (12.0 percent) was below the aggregate lending performance (18.6 percent) in these tracts. In 2019, Regions Bank's home refinance lending in moderate-income tracts (14.8 percent) was similar to the aggregate lending performance (15.7 percent) in these tracts. In 2020, the bank's home refinance lending in moderate-income tracts (10.9 percent) was slightly below the aggregate lending performance (12.8 percent) in these tracts.

Home Improvement Loans

Regions Bank made 653 home improvement loans from 2018 through 2020, which represents 27.5 percent of the HMDA-reportable loans analyzed. Of the total home improvement loans made, three loans (0.5 percent) were located in low-income tracts, and 92 loans (14.1 percent) were located in moderate-income tracts.

Home improvement lending in low-income tracts was not rated due to a low volume of lending by all lenders in these tracts. Home improvement lending in moderate-income tracts is adequate. From 2018 through 2020, Regions Bank's home improvement lending in moderate-income tracts (14.1 percent) was below the percentage of owner-occupied units (21.1 percent) in these tracts. In 2018, the bank's home improvement lending in moderate-income tracts (13.3 percent) was similar to the aggregate lending performance (12.6 percent) in these tracts. In 2019, Regions Bank's home improvement lending in moderate-income tracts (16.1 percent) was above the aggregate lending performance (12.2 percent) in these tracts. In 2020, the bank's home improvement lending in moderate-income tracts (12.8 percent) was slightly above the aggregate lending performance (11.6 percent) in these tracts.

Small Business Loans

Regions Bank made 4,946 small business loans in the assessment area from 2018 through 2020. Of the total number of small business loans made, 80 loans (1.6 percent) were located in low-income tracts, and 1,294 loans (26.2 percent) were located in moderate-income tracts.

Small business lending in low-income tracts is good. From 2018 through 2020, Regions Bank's small business lending in low-income tracts (1.6 percent) was similar to the percentage of businesses (1.6 percent) in these tracts. In 2018, the bank's small business lending in low-income tracts (1.7 percent) was above the aggregate lending performance (1.3 percent) in these tracts. In 2019, Regions Bank's small business lending in low-income tracts (1.9 percent) was above the aggregate lending performance (1.5 percent) in these tracts. In 2020, the bank's small business lending in low-income tracts (1.5 percent) was similar to the aggregate lending performance (1.4 percent) in these tracts.

Small business lending in moderate-income tracts is adequate. From 2018 through 2020, Regions Bank's small business lending in moderate-income tracts (26.2 percent) was similar to the percentage of businesses (26.2 percent) in these tracts. In 2018, the bank's small business lending in moderate-income tracts (26.1 percent) was similar to the aggregate lending performance (24.1 percent) in these tracts. In 2019, Regions Bank's small business lending in moderate-income tracts (28.8 percent) was slightly above the aggregate lending performance (24.4 percent) in these tracts. In 2020, the bank's small business lending in moderate-income tracts (25.0 percent) was similar to the aggregate lending performance (24.7 percent) in these tracts.

Lending to Borrowers of Different Incomes and Businesses of Different Sizes

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

Home Purchase Loans

Home purchase lending to low-income borrowers is poor. From 2018 through 2020, Regions Bank's home purchase lending to low-income borrowers (2.2 percent) was below the percentage of low-income families (21.5 percent). In 2018, the bank's home purchase lending to low-income borrowers (1.6 percent) was below the aggregate lending performance (3.0 percent) to these borrowers. In 2019, Regions Bank's home purchase lending to low-income borrowers (2.4 percent) was slightly below the aggregate lending performance (2.8 percent) to these borrowers. In 2020, the bank's home purchase lending to low-income borrowers (2.8 percent) was similar to the aggregate lending performance (3.1 percent) to these borrowers.

Home purchase lending to moderate-income borrowers is poor. From 2018 through 2020, Regions Bank's home purchase lending to moderate-income borrowers (11.3 percent) was below the percentage of moderate-income families (18.1 percent). In 2018, the bank's home purchase lending to moderate-income borrowers (10.4 percent) was slightly below the aggregate lending performance (13.9 percent) to these borrowers. In 2019, Regions Bank's home purchase lending to moderate-income borrowers (10.0 percent) was below the aggregate lending performance (14.9 percent) to these borrowers. In 2020, the bank's home purchase lending to moderate-income borrowers (13.4 percent) was slightly below the aggregate lending performance (16.2 percent) to these borrowers.

Home Refinance Loans

Home refinance lending to low-income borrowers is poor. From 2018 through 2020, Regions Bank's home refinance lending to low-income borrowers (3.7 percent) was below the percentage of low-income families (21.5 percent). In 2018, the bank's home refinance lending to low-income borrowers (5.4 percent) was slightly below the aggregate lending performance (7.1 percent) to these borrowers. In 2019, Regions Bank's home refinance lending to low-income borrowers (4.9 percent) was similar to the aggregate lending performance (4.7 percent) to these borrowers. In 2020, the bank's home refinance lending to low-income borrowers (2.4 percent) was slightly below the aggregate lending performance (2.8 percent) to these borrowers.

Home refinance lending to moderate-income borrowers is adequate. From 2018 through 2020, Regions Bank's home refinance lending to moderate-income borrowers (12.7 percent) was similar to the percentage of moderate-income families (18.1 percent). In 2018, the bank's home refinance lending to moderate-income borrowers (15.2

percent) was similar to the aggregate lending performance (16.6 percent) to these borrowers. In 2019, Regions Bank's home refinance lending to moderate-income borrowers (15.7 percent) was slightly above the aggregate lending performance (13.1 percent) to these borrowers. In 2020, the bank's home refinance lending to moderate-income borrowers (10.2 percent) was similar to the aggregate lending performance (10.4 percent) to these borrowers.

Home Improvement Loans

Home improvement lending to low-income borrowers is adequate. From 2018 through 2020, Regions Bank's home improvement lending to low-income borrowers (4.3 percent) was below the percentage of low-income families (21.5 percent). In 2018, the bank's home improvement lending to low-income borrowers (4.1 percent) was similar to the aggregate lending performance (4.4 percent) to these borrowers. In 2019, Regions Bank's home improvement lending to low-income borrowers (3.7 percent) was slightly below the aggregate lending performance (4.5 percent) to these borrowers. In 2020, the bank's home improvement lending to low-income borrowers (5.0 percent) was similar to the aggregate lending performance (4.8 percent) to these borrowers.

Home improvement lending to moderate-income borrowers is poor. From 2018 through 2020, Regions Bank's home improvement lending to moderate-income borrowers (9.8 percent) was below the percentage of moderate-income families (18.1 percent). In 2018, the bank's home improvement lending to moderate-income borrowers (10.6 percent) was slightly below the aggregate lending performance (12.1 percent) to these borrowers. In 2019, Regions Bank's home improvement lending to moderate-income borrowers (10.6 percent) was slightly below the aggregate lending performance (12.2 percent) to these borrowers. In 2020, the bank's home improvement lending to moderate-income borrowers (8.3 percent) was below the aggregate lending performance (12.1 percent) to these borrowers.

Small Business Loans

The distribution of small business loans to businesses of different sizes is good. From 2018 through 2020, 62.0 percent of the bank's small business loans were originated to businesses with revenues of $1 million or less. By comparison, 94.5 percent of total businesses in the assessment area are classified as small businesses. In 2018, the bank's small business lending to small businesses (70.2 percent) was above the aggregate lending performance (47.1 percent) to these businesses. In 2019, the bank's small business lending to small businesses (66.8 percent) was above the aggregate lending performance (48.9 percent) to these businesses. In 2020, the bank's small business lending to small businesses (55.1 percent) was above the aggregate lending performance (41.7 percent) to these businesses. Lastly, 92.7 percent of small business loans were originated in amounts of $250,000 or less, indicating a willingness to lend in the smaller amounts that are typically requested by small businesses.

Community Development Lending

Regions Bank makes a relatively high level of community development loans in the Orlando assessment area. During the review period, the bank originated or renewed 14 community development loans totaling $39.0 million and 127 community development PPP loans totaling $54.6 million. Specifically, the bank originated or renewed $49.7 million towards revitalization and stabilization efforts both through the PPP and outside of the PPP; $31.0 million to support economic development, nearly all being through the SBA 504 program; and $12.9 million towards community services benefiting LMI individuals and families. Performance in Orlando was enhanced by a $3.7 million community development loan with a P/M/F of serving three different assessment areas in Florida. Because this loan impacts multiple Florida assessment areas, its volume was included within totals for the state of Florida.

Some of the most impactful loans directly benefiting the assessment area include:

- Two loans totaling $6.9 million for the purchase of a shopping center in Orlando. The shopping center primarily contains a supermarket surrounded by a small number of essential service stores including a low-cost general store, a laundromat, a hair and nail salon, a phone store, and a tax preparation office. Not only is the supermarket an anchor business in the shopping center but because the area is a food desert, its continued operation is especially impactful. The loan was originated through the SBA 504 program and is expected to retain approximately 70 LMI jobs throughout the entire shopping center.

- A $1.9 million loan for the construction and rehabilitation of a Title 1 school in Osceola County. This was part of a loan syndication in which Regions Bank was the lead lender.

- Three loans totaling $513,000 were highly responsive to the needs of nonprofits impacted by COVID-19. The loans were made through the PPP and originated to homeless shelters in Orlando.

INVESTMENT TEST

Regions Bank's investment performance in the Orlando assessment area is good. The bank made a significant level of investments and grants that demonstrated adequate responsiveness to credit and community development needs. Combined investment and contribution activity inside the assessment area totaled $129.9 million. The bank's investments (excluding contributions) totaled $129.7 million, of which $84.9 million (65.5 percent) were new investments acquired during the review period. The bank invested $81.0 million in mortgage-backed securities during the review period and $3.9 million in an SBIC that provided financing for a small business in the assessment area. The bank also held $44.8 million in investments from prior review periods. All of the prior period investments were in Low Income Housing Tax Credits, including two projects that were financed in 2017 (immediately preceding the current review period) and that provided 438 units of affordable housing to households earning less than 60 percent of the area median income.

Regions Bank made contributions totaling $180,000 in the Orlando assessment area. Specifically, the bank provided $117,000 to organizations that provide community services targeted to low- and moderate-income individuals, $42,000 to support economic development, and $21,000 for affordable housing. Overall,

approximately $43,000 in donations were responsive to the COVID-19 pandemic, providing support for organizations providing emergency and recovery assistance to LMI individuals, small businesses, and nonprofits. Notably, the bank provided advertising to an area food bank to solicit donations to meet the increased demand for assistance during COVID-19. The bank also provided a $10,000 grant to support the operating expenses of a CDFI serving the assessment area and grants totaling $20,000 to support a public-private partnership working to create a national model to help grow and sustain entrepreneurs and small businesses.

As discussed earlier in the report, the bank also made a $1.0 million investment and $53,000 in donations that benefited all assessment areas in Florida, which positively impacted the bank's performance in Orlando.

SERVICE TEST

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

Retail Services

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

The distribution of 32 branch offices and 33 full-service ATMs as of December 31, 2020, was compared to the distribution of households and businesses among the tract categories within the assessment area. The bank did not have any branches in low-income tracts and therefore was below the percentage of households and businesses in the same geography; 2.6 percent of households and 1.6 percent of businesses were located in low-income census tracts. The proportion of the bank's branches in moderate-income tracts was slightly below the percentage of households and businesses in the same geography: 25.0 percent of total branches were in moderate-income-tracts compared to 27.6 percent of households and 26.2 percent of businesses. Overall, the bank's retail delivery systems are reasonably accessible to the bank's geographies and individuals of different income levels in its assessment area.

During the review period, the bank neither opened nor closed any branch offices or full-service ATMs in low-income census tracts. However, two branches and full-service ATMs were closed in moderate-income census tracts and none were opened. A review of the area showed there is a branch less than a mile from one of the closed branches and three branches within a five-mile radius of the other closed branch. As a result, the bank's record of opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, particularly to low- and moderate-income geographies and individuals in the assessment area. Lastly, banking services and hours of operation do not vary in a way that inconveniences its assessment area, particularly low- and moderate-income geographies and/or low- and moderate-income individuals.

Geographic Distribution of Branches & ATMS

Assessment Area: FL Orlando

Tract Category	Branches							ATMs											Demographics			
	Total Branches				Drive thrus	Extend-ed Hours	Week-end Hours	Total ATMs			Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses
			Open	Closed									Open	Closed			Open	Closed				
	#	%	#	#	#	#	#		#	%	#	%	#	#	#	%	#	#	#	%	%	%
Low	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	14	3.6%	2.6%	1.6%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Moderate	8	25.0%	0	2	7	8	6	Total	10	28.6%	9	27.3%	0	2	1	50.0%	0	0	116	29.7%	27.6%	26.2%
DTO	0		0	0				SA	1		1		0	0	0		0	0				
Middle	9	28.1%	1	2	9	9	9	Total	10	28.6%	9	27.3%	1	2	1	50.0%	0	0	140	35.9%	37.7%	34.7%
DTO	0		0	0				SA	1		0		0	0	1		0	0				
Upper	15	46.9%	0	2	15	15	13	Total	15	42.9%	15	45.5%	1	2	0	0.0%	0	0	118	30.3%	32.0%	37.4%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Unknown	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	2	0.5%	0.0%	0.0%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Total	32	100.0%	1	6	31	32	28	Total	35	100.0%	33	100.0%	2	6	2	100.0%	0	0	390	100.0%	100.0%	100.0%
DTO	0		0	0				SA	2		1		0	0	1		0	0				

2020 FFIEC Census Data, 2020 D&B Info, and 2015 ACS Data
Closed branches/ATMs are only included in "closed" columns and are not included in any other totals.
DTO - Drive thru only is a subset of total branches
SA = Stand Alone ATM is a subset of total ATMs

Community Development Services

Regions Bank provides an adequate level of community development services in the Orlando assessment area. Regions Bank's community development activities in the Orlando assessment area benefited organizations that provide affordable housing, community services, economic development, and revitalization and stabilization to low- and moderate-income individuals and communities. Of the total 55 qualified service activities, 33 activities were committed to adult and youth financial education and homebuyer training through partnerships with various schools, affordable housing communities, and community-based organizations. Bank employees also provided 201 hours as board or committee members for various qualified nonprofit organizations. Overall, the bank's activities exhibited adequate responsiveness to community development needs in the Orlando assessment area.

Highlighted below are examples of community development activities undertaken during the review period:

- Bank employees served on the board of directors and as committee members of a nonprofit organization designed to empower Hispanic small business entrepreneurs through training, support, and other resources to establish or grow their small businesses.
- A Regions associate served on the board of directors for an organization that provides information and education around business creation and growth for people with disabilities.
- A Regions manager served on the board and provided homebuyer education classes for a HUD-approved agency that was created to assist with the supply and creation of affordable housing, for both rental and ownership.

METROPOLITAN AREA
FULL-SCOPE REVIEW

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE TAMPA, FLORIDA ASSESSMENT AREA

Overview

The Tampa, Florida assessment area includes Hernando, Hillsborough, Pasco, and Pinellas counties, which comprise the Tampa-St. Petersburg-Clearwater MSA. As of December 31, 2020, Regions Bank operated 61 branches in the assessment area, representing 21.1 percent of its Florida branches. The Tampa assessment area represents the bank's largest concentration of combined HMDA-reportable and CRA small business lending in the state of Florida, at 21.1 percent of total lending by number of loans.

The Tampa MSA is a competitive banking market dominated by several large institutions. According to the FDIC Summary of Deposits Report dated June 30, 2020, there were 57 depository institutions operating 675 branch locations in the assessment area, with a total of $101.2 billion in deposits. Regions Bank ranked fifth in deposit market share at 5.2 percent of total deposits ($5.3 billion). Raymond James Bank had the largest deposit marketshare, with 25.2 percent followed by Bank of America and Truist Bank with 13.8 and 13.1 percent, respectively.

HMDA-reportable lending and CRA lending are similarly competitive. For HMDA-reportable lending, Regions Bank originated or purchased 1.7 percent of total HMDA-reportable loans in the assessment area in 2018, 2019, and in 2020. Regions Bank was ranked 14th out of 995 reporters in 2018; in 2019, Regions Bank was ranked 15th out of 1,019 reporters; and in 2020, Regions Bank ranked 12th out of 1,101 reporters. Wells Fargo, Quicken Loans, and United Wholesale Mortgage, LLC were the top HMDA lenders in the market for 2018, 2019, and 2020.

For CRA lending, Regions Bank ranked 11th out of 193 CRA loan reporters in 2018 with 1.8 percent of CRA loans. In 2019, the bank ranked 12th out of 184 reporters with 1.4 percent of total CRA loans. In 2020, Regions Bank ranked 6th out of 289 reporters with 4.1 percent of total CRA loans. American Express Bank, Bank of America, and JP Morgan Chase Bank were the top CRA lenders in the market for 2018, 2019, and 2020.

Population and Income Characteristics

The assessment area is in Central Florida and borders the Gulf of Mexico. As of April 1, 2020, the assessment area had an estimated population of 3.1 million people, and a growth of 14.0 percent since the 2010 census.[370] Hillsborough County, home to the city of Tampa, is the most densely populated county in the assessment area with approximately 1.5 million residents and represents about 46 percent of the assessment area's total population.[371]

[370] "QuickFacts." *United States Census Bureau*, https://www.census.gov/quickfacts/fact/table/pascocountyflorida,pinellascountyflorida,hernandocountyflorida,hillsboroughcountyflorida,US/PST045221. Accessed 15 Feb. 2022.

[371] Ibid.

According to 2020 FFIEC census data, the assessment area contains 746 census tracts: 41 low-income census tracts (5.5 percent), 195 moderate-income tracts (26.1 percent), 271 middle-income tracts (36.3 percent), 222 upper-income tracts (29.8 percent), and 17 tracts with unknown income levels (2.3 percent).

For purposes of classifying borrower income, this evaluation uses the FFIEC estimated median family income. The following table sets forth the estimated median family income for 2018, 2019, and 2020 for the MSA. The median income increased by $5,300, or 8.3 percent from 2018 to 2020. The table also provides a range of the estimated annual family income for each income category (low, moderate, middle, and upper).

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

FFIEC Estimated Median Family Income		Low	Moderate	Middle	Upper
		0 - 49.99%	50% - 79.99%	80% - 119.99%	120% - & above
2018	**$63,900**	0 - $31,949	$31,950 - $51,119	$51,120 - $76,679	$76,680 - & above
2019	**$66,900**	0 - $33,449	$33,450 - $53,519	$53,520 - $80,279	$80,280 - & above
2020	**$69,200**	0 - $34,599	$34,600 - $55,359	$55,360 - $83,039	$83,040 - & above

Poverty rates throughout the assessment were in line with statewide poverty rates. Between 2015 and 2019, families in poverty, as a percentage of total families, ranged from a low of 7.8 percent in Pinellas County to ahigh of 10.6 percent in Hillsborough County.[372] The statewide poverty rate during the same timeframe was 9.9 percent.[373] For the MSA, the percentage of families in poverty was 9.4 percent.[374] Within the assessment area, 39.5 percent of families are considered low- to moderate-income, and 21.3 percent of the families living in low- and moderate-income tracts have incomes below the poverty level.

Economic Conditions

The COVID-19 global pandemic represented a major event impacting the economy in Tampa and nationwide. During 2018 and 2019, Tampa's economy was expanding and benefiting from an influx of businesses, migration, and tourism. During the pandemic, job insecurity escalated exponentially, and many businesses suffered due to closing mandates. Tampa's economy had remained strong during this time, which allowed for the area to withstand the impact of the pandemic.

Tampa's labor force ranked 1st in 2018, 2019, and 2020 among 24 metropolitan division and metropolitan statistical areas within the state of Florida.[375] Tampa's labor force increased to 1.573 million in December 2019 from 1.529 million in 2018 and reached a high of 1.608 million by March 2020.[376] Due to the pandemic, the

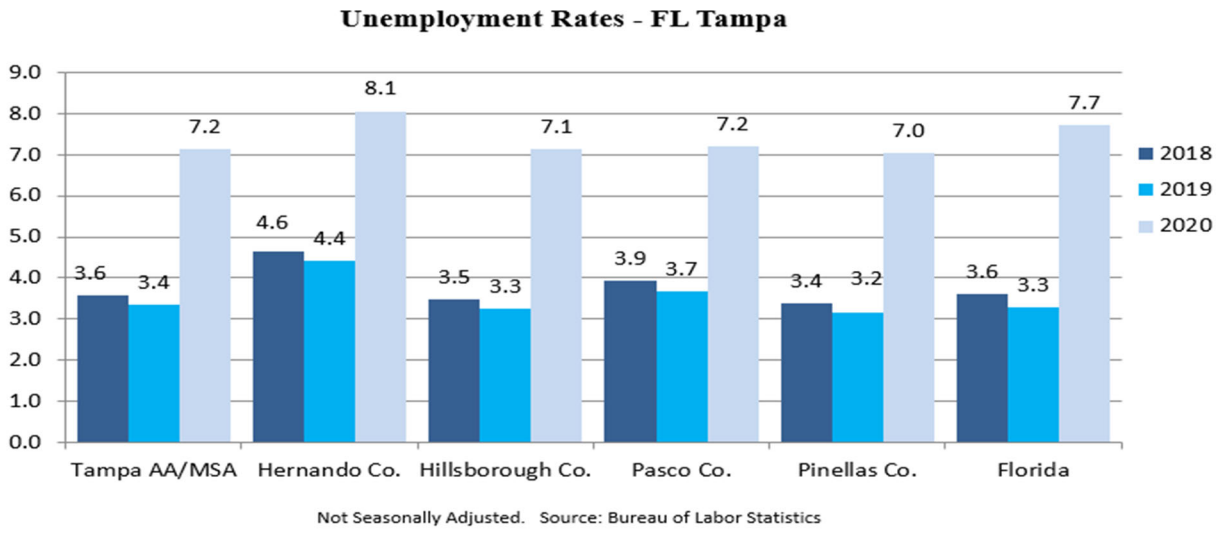
[372] "Estimated Percent of All Families That Live in Poverty, 2015-2019." *PolicyMap,* https://www.policymap.com, Based on data from United States Census Bureau. Accessed 16 Feb. 2022.
[373] Ibid.
[374] Ibid.
[375] "Local Area Unemployment Statistics (LAUS)." *Florida Department of Economic Opportunity*, https://floridajobs.org/economic-data/local-area-unemployment-statistics-(laus). Accessed 16 Feb. 2022.
[376] "Local Area Unemployment Statistics." *U.S. Bureau of Labor Statistics*, https://data.bls.gov/pdq/SurveyOutputServlet. Accessed 16 Feb. 2022.

labor force was significantly reduced to 1.496 million in April 2020; by the end of December 2020, the labor force had regained some ground and increased to 1.535 million.[377]

During 2018 and 2019, Tampa's nonfarm payroll surpassed the growth rate of nearby regional areas.[378] In 2020, Tampa lost less nonfarm payrolls than the rest of the country.[379] As of May 2020, the major occupational groups in Tampa included office and administrative support representing 15.9 percent of local area employment, followed by sales representing 10.9 percent, and food preparation at 9.0 percent, all above the national share.[380] However, the hourly wage as of May 2020 was about 8 percent below the national average.[381] While nonfarm payrolls within Tampa had been experiencing expansion during 2018 and 2019, in April of 2020, 170,900 jobs were lost as a result of the pandemic.[382]

As illustrated in the chart below, the unemployment rate in the assessment area was trending downward with 3.6 percent in 2018 followed by 3.4 percent in 2019. In 2020, the COVID-19 pandemic brought about an economic crisis that resulted in unforeseen job losses. In April 2020, the unemployment rate in the country reached 14.8 percent, the highest level since 1948.[383] Representing a similar shift, Tampa's unemployment rate reached 7.2 percent in 2020. Among the four counties encompassing the assessment area, Hernando County already had the highest unemployment rate in 2018 and 2019; in the first year of the pandemic, the county endured the highest surge in unemployment at 8.1 percent. Pasco County had the second highest unemployment rate increase at 7.2 percent.

[377] Ibid.
[378] "HUD PD&R Housing Market Profiles — May 2018, Nov 2019 and Apr 2021." *U.S. Department of Housing and Urban Development, Office of Policy Development and Research (PD& R)*, https://www.huduser.gov/portal/ushmc/profile_archive.html. Accessed 16 Feb. 2022.
[379] Ibid.
[380] "Occupational Employment and Wages in Tampa-St. Petersburg-Clearwater — May 2020." *U.S. Bureau of Labor Statistics, United States Department of Labor*, https://www.bls.gov/regions/southeast/news-release/occupationalemploymentandwages_tampa.htm. Accessed 16 Feb. 2022.
[381] Ibid.
[382] "HUD PD&R Housing Market Profiles — May 2018, Nov 2019 and Apr 2021." *U.S. Department of Housing and Urban Development. Office of Policy Development and Research (PD& R),* https://www.huduser.gov/portal/ushmc/profile_archive.html. Accessed 16 Feb. 2022.
[383] *Unemployment Rates During the COVID-19 Pandemic.* Congressional Research Service (CRS), 2021, https://crsreports.congress.gov/product/pdf/R/R46554. Accessed 16. Feb. 2022.



Lower income families and individuals suffered considerably as a result of the pandemic because many were employed in industries that were most impacted due to mandatory closures and travel restrictions. For example, within the tourism industry, maids and housekeeping cleaners earned an average of $11.21 per hour in 2020 (around 33.7 percent the median income in Tampa), waiters and waitresses earned an average of $14.24 per hour (around 42.8 percent the median income in Tampa), and janitors and building cleaners earned $16.78 per hour (around 50.4 percent the median income in Tampa).[384] Many low- and moderate-income individuals and families had to depend on rent and unemployment assistance.

The assessment area is home to the Port of Tampa, which is Florida'slargest port and within the top ten cruise ports in the United States.[385] The port's annual economic impact is estimated to be $18 billion, managing approximately 32 million tons of cargo , and supporting about 85,000 jobs.[386] The port is also responsible for the influx of 43.0 percent of petroleum being distributed within the state of Florida.[387] The Central Florida Pipeline brings 12.0 percent of the operating revenue in the port, followed by Carnival Cruise Lines with 6.3 percent.[388] At the beginning of the pandemic, the cruise industry came to a halt; the port lost 67 scheduled cruises, and port-related revenue decreased.[389] Similarly, the revenue resulting from petroleum was negatively affected as demand declined due to travel restrictions and mandatory closures. Port operating revenues decreased by $13.6 million

[384] "Occupational Employment and Wage Statistics." *State of Florida Department of Economic Opportunity*, *Occupational Employment and Wage Statistics (OEWS),* https://crsreports.congress.gov/product/pdf/R/R46554. Accessed 21 Feb. 2022; "FY 2020 Income Limits Summary." *U.S. Department of Housing and Urban Development*, *Office of Policy Development and Research (PD&R),* https://www.huduser.gov/portal/datasets/il/il2020/2020summary.odn. Accessed 21 Feb. 2022.
[385] *Comprehensive Annual Financial Report (CAFR) for Fiscal Year Ended September 30, 2020.* Tampa Port Authority, 2021, https://frontrunner-bucket.s3.amazonaws.com/C4F4D864-5056-907D-8D61-F60C1BA3823A.pdf. Accessed 21. Feb. 2022.
[386] "Port Tampa Bay Is an Economic Driver in Polk County & Central Florida." *Central Florida Development Council*, 28 July 2021, https://www.cfdc.org/port-tampa-bay-is-an-economic-driver-in-polk-county-central-florida/. Accessed 21 Feb. 2022.
[387] Ibid.
[388] *Comprehensive Annual Financial Report (CAFR) for Fiscal Year Ended September 30, 2020.* Tampa Port Authority, 2021, https://frontrunner-bucket.s3.amazonaws.com/C4F4D864-5056-907D-8D61-F60C1BA3823A.pdf. Accessed 21. Feb. 2022.
[389] "Port Tampa Bay Is an Economic Driver in Polk County & Central Florida." *Central Florida Development Council*, 28 July 2021, https://www.cfdc.org/port-tampa-bay-is-an-economic-driver-in-polk-county-central-florida/. Accessed 21 Feb. 2022.

during 2020.[390] Notwithstanding this major event, the port pursues a diversified business strategy enabling the continuous revenues from multiple sources.[391]

The assessment area is also home to the Tampa International Airport and the St. Pete-Clearwater International Airport. Tampa International Airport contributed to the movement of about 492 million pounds in cargo during 2020, and the St. Pete-Clearwater International Airport served about 1.39 million passengers during 2020.[392] These venues are also large contributors to the area's economy.

The largest employers in the assessment area were MacDill Air Force Base, HCA West Florida, the University of South Florida, and BayCare Health System.[393] These employers are involved in the education, health services, and governmental industries.[394] The leisure and hospitality section added the most jobs in 2018. In 2019, the professional and business services saw the biggest increase in jobs with the opening of Baker McKenzie office in the city of Tampa.[395]

Small businesses play an important role in the assessment area. Out of the 206,053 businesses in the assessment area, 93.9 percent had total annual revenues less than or equal to $1 million and were considered to be small businesses. From the total number of small businesses, 25.6 percent were in low- or moderate-income tracts. Businesses with revenues less than or equal to $1 million received a total of 39,047 small business loans (as defined by the Community Reinvestment Act) in 2018, and 43,261 loans in 2019, representing an increase of 10.8 percent.[396] Hernando County's small businesses have historically received the lowest number of small business loans, with 1,836 in 2018 and 1,946 in 2019.[397] Hillsborough County's small businesses received 17,314 small business loans in 2018, and 19,402 in 2019, the highest number amongst the other counties in the assessment area.[398] Additionally, in 2018 and 2019, an average of 96 percent of small business loans were in the amount of less than $100,000 indicating that banks were providing the types of loans that small businesses need.[399]

The Coronavirus Aid, Relief, and Economic Security Act (CARES Act) enacted in March 2020 allocated billions of dollars for economic aid. Under this law, businesses in the assessment area received approval for a total of 122,414 Paycheck Protection Program (PPP) loans aimed at job retention.[400] Businesses in Hernando County received the least number of PPP loans among the remaining counties in the assessment area for a total

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[390] Ibid.
[391] Ibid.
[392] "HUD PD&R Housing Market Profiles — May 2018, Nov 2019 and Apr 2021." *U.S. Department of Housing and Urban Development, Office of Policy Development and Research (PD& R)*, https://www.huduser.gov/portal/ushmc/profile_archive.html. Accessed 16 Feb. 2022
[393] Ibid.
[394] Ibid.
[395] Ibid.
[396] "Number of Small Business Loans Made to Businesses with Revenues of One Million Dollars or Less 2018-2019." *PolicyMap,* https://www.policymap.com. Based on data from FFIEC: CRA (Federal Financial Institutions Examination Council: Community Reinvestment Act). Accessed 16 Feb. 2022.
[397] Ibid.
[398] Ibid.
[399] "Number of Small Business Loans of Less Than $100,000, between 2018-2019." *PolicyMap,* https://www.policymap.com, Based on data from FFIEC: CRA (Federal Financial Institutions Examination Council: Community Reinvestment Act). Accessed 16 Feb. 2022.
[400] "Paycheck Protection Program Loans." *The Augusta Chronicle*, https://data.augustachronicle.com/paycheck-protection-program-loans/. Accessed 9 Mar. 2022.

of 4,093 loans totaling $165 million.[401] Businesses in Hillsborough County received the largest number of PPP loans among all the other counties for a total of 64,658 loans totaling $3.7 billion in approved funds.[402] To help the local economy, Hernando County offers investment incentive programs designed create new employment opportunities. These include the Economic Development Investment Incentive Program targeted to industries such as aviation, manufacturing, back-office operations, and corporate relocations.[403] The program uses a system whereby the higher the number of employments created the more points are earned towards the grant. Additionally, the City of Tampa offers multiple resources, such as the Equal Business Opportunity Program designed to help small businesses, women and minority-owned businesses, Service-Disabled Veteran-Owned Businesses, Veteran-Owned Small Businesses, and LGBT-owned businesses.[404]

According to 2020 census data, the assessment area contains 1,368,924 housing units, of which 53.9 percent of the units are owner occupied, 29.8 percent are rental units, and 16.3 percent are vacant. Only 1.9 percent of the owner- occupied units in the assessment area were in low-income tracts; therefore, opportunities for home mortgage lending in these tracts may be limited. The median age of the housing stock in the assessment area was 39 years. Housing units in the low- and moderate-income census tracts were older compared to the assessment area overall. The median housing value in the assessment area was $144,603. Hillsborough County had the highest median housing value at $159,200 and Hernando County had the lowest median housing value at $109,300.

While the 2018 and 2019home sales market was stable, inventory was already experiencing low levels of availability. In January 2018, the months' supply of inventory was 2.6, and in January 2019 it was 3.0.[405] The median time to sell a single-family home in January 2018 and 2019 was about 80 days.[406] By December 2019, the median time to sell dropped to 72 days with 2.3 months supply of inventory.[407] As demand accelerated and inventory contracted, the average sales price in the assessment area grew 15.0 percent from December 2019 to 2020.[408] The average sale price in the assessment area was $289,900 by the end of 2020 with 1.1 months supply of inventory, a decrease of 52.2 percent from the previous year.[409] In Hillsborough County, the average price for a new home increased 10.0 percent during 2020, the strongest amongst the other counties, while Pinellas County had the strongest average sale price growth for existing homes.[410] More than 50 percent of the new homes built since 2015 were in Hillsborough County given that the area is home to many of the employment centers.[411] In Pinellas County, new homebuilding was mostly limited to infill and redevelopment.[412]

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[401] Ibid.
[402] Ibid.
[403] "Economic Development Investment Incentive Program." *Hernando County,* https://www.hernandobusiness.com/economic-development-investment-incentive-program. Accessed 22 Feb. 2022.
[404] "Small, Women and Minority-Owned Businesses." *Tampa.gov*, https://www.tampa.gov/DEO/doing-business/swmbusinesses. Accessed 22 Feb. 2022.
[405] "Local Market Statistics, Metropolitan Statistical Area (MSA) and County Reports." *Greater Tampa Realtors,* https://tamparealtors.org/resources/market-stats/#1613745395407-8f6042ae-740c. Accessed 9 Mar. 2022.
[406] Ibid.
[407] Ibid.
[408] Ibid.
[409] Ibid.
[410] "HUD PD&R Housing Market Profiles — May 2018, Nov 2019 and Apr 2021." *U.S. Department of Housing and Urban Development, Office of Policy Development and Research (PD& R)*, https://www.huduser.gov/portal/ushmc/profile_archive.html. Accessed 16 Feb. 2022.
[411] Ibid.
[412] Ibid.

Affordability in the assessment area is an enduring issue because more than half of low-income homeowners paid 30.0 percent or more of household income towards housing costs and were therefore considered to be cost-burdened from 2013-2017. Within the same timeframe, in Hillsborough and Pinellas County, 65.0 percent of low-income homeowners were considered to be cost-burdened. Based on 2020 FFIEC census data, 47.3 percent of households located in low- and moderate- income tracts within the assessment area live below the poverty level.

In Tampa, rental vacancy rates have been falling since the past decade.[413] By the end of 2020, the vacancy rate had decreased to 4.2 percent.[414] In 2018, the average monthly rent in Tampa was $1,125, in 2019 it was $1,238, and in 2020 the average rent reached $1,242.[415] From 2015 until 2019, rental occupancy varied from 22 percent in Hernando County to 41.4 percent in Hillsborough.[416] In late 2020, West Pasco and Hernando counties had the lowest vacancy rate of 2.0 percent, down from 3.3 percent a year earlier. The areas surrounding the employment center in central Tampa had the highest average asking monthly rent at $1,816.[417] Population growth because of the pandemic is one of the factors influencing the high demand in rental units, which in turn increases the amount of rent individuals are willing to pay. Therefore, rent affordability continues to be a challenge. The affordability issue is underscored by the percentage of renters that are considered cost-burdened, meaning that rental costs accountfor more than 30.0 percent of household income. In the assessment area, 81 percent of low-income renters were considered cost-burdened during the period of 2013-2017. Based on 2020 FFIEC census data, 42.9 percent of cost-burdened renters were located in low- and moderate-income tracts within the assessment area.

Demographic Characteristics by Census Tract

The following table, based on 2020 FFIEC census data and Dun & Bradstreet data, presents key demographic and business information used to help develop a performance context for the assessment area.

[413] Ibid.
[414] Ibid.
[415] Ibid.
[416] Ibid.
[417] "HUD PD&R Housing Market Profiles — May 2018, Nov 2019 and Apr 2021." *U.S. Department of Housing and Urban Development, Office of Policy Development and Research (PD& R)*, https://www.huduser.gov/portal/ushmc/profile_archive.html. Accessed 16 Feb. 2022

Combined Demographics Report

Assessment Area: FL Tampa

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	41	5.5	25,578	3.6	10,031	39.2	151,617	21.6
Moderate-income	195	26.1	163,714	23.3	30,306	18.5	125,667	17.9
Middle-income	271	36.3	268,231	38.2	26,645	9.9	134,278	19.1
Upper-income	222	29.8	243,900	34.7	11,670	4.8	290,682	41.4
Unknown-income	17	2.3	821	0.1	202	24.6	0	0
Total Assessment Area	**746**	**100.0**	**702,244**	**100.0**	**78,854**	**11.2**	**702,244**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	59,342	14,061	1.9	23.7	34,692	58.5	10,589	17.8
Moderate-income	348,136	161,253	21.9	46.3	119,764	34.4	67,119	19.3
Middle-income	536,375	292,441	39.7	54.5	157,352	29.3	86,582	16.1
Upper-income	422,818	269,219	36.5	63.7	94,753	22.4	58,846	13.9
Unknown-income	2,253	437	0.1	19.4	1,529	67.9	287	12.7
Total Assessment Area	**1,368,924**	**737,411**	**100.0**	**53.9**	**408,090**	**29.8**	**223,423**	**16.3**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	8,384	4.1	7,494	3.9	820	7.6	70	3.8
Moderate-income	44,660	21.7	41,911	21.7	2,466	22.8	283	15.4
Middle-income	73,225	35.5	68,416	35.4	4,232	39.2	577	31.4
Upper-income	79,187	38.4	75,056	38.8	3,231	29.9	900	49
Unknown-income	597	0.3	539	0.3	50	0.5	8	0.4
Total Assessment Area	**206,053**	**100.0**	**193,416**	**100.0**	**10,799**	**100.0**	**1,838**	**100.0**
	Percentage of Total Businesses:			**93.9**		**5.2**		**.9**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	19	1.2	17	1.1	2	3.5	0	0
Moderate-income	320	20.5	307	20.5	13	22.8	0	0
Middle-income	660	42.4	631	42.1	27	47.4	2	100
Upper-income	559	35.9	544	36.3	15	26.3	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**1,558**	**100.0**	**1,499**	**100.0**	**57**	**100.0**	**2**	**100.0**
	Percentage of Total Farms:			**96.2**		**3.7**		**.1**

2020 FFIEC Census Data and 2020 D&B Information

Credit and Community Development Needs

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

A contact engaged in affordable housing was interviewed. This person indicated that there are very few homes in the area for low- to moderate-income individuals to purchase. It was outlined that there is a lot of activity with all-cash investors who are buying properties and flipping within short timeframes in Pinellas and Pasco counties. Also, home prices are rising rapidly. The contact explained that it is a struggle to get low- and moderate-income individuals an affordable home in a safe community. Also, the individual explained that due to the COVID-19 pandemic, people from northeastern states are moving to Florida, which has resulted in higher home prices. According to the contact, South St. Pete is the highest priority low- and moderate-income neighborhood in terms of need for affordable housing. The contact also stated that additional training and education are needed to help lenders in the area develop a better understanding of available down payment assistance programs. Low- and moderate-income individuals are also in need of homebuyer education, and assistance with repairing their credit and providing required documentation for underwriting. Per the contact, there is ample need for assistance and support from banks to support local affordable housing and community development organizations.

A contact engaged in revitalization and stabilization efforts was interviewed. The contact stated that economic growth in Tampa has been strong. It was indicated that the growth comes from residents who migrated to Tampa, especially with residents who work remotely. The contact stated that current residents are not seeing their wages increase as fast as the increase in cost for food, gas, and housing. He indicated that the impact of the pandemic was not as harsh as expected because once the government injected money into the economy, markets like Tampa were seeing a surge in demand for everything. For small businesses, they see an opportunity to repurpose properties and utilize commercial space in an effort to develop office space. According to the contact, Tampa Heights, areas near the University of South Florida, Seminole Heights, Channelside and East Bound are areas with the most need for revitalization. These areas are underserved in terms of food deserts and accessibility to banking and financial institutions. The challenge for private developers is that these areas are so large it is difficult to get funding to develop these areas. The contact said that the areas most impacted by blight are East Tampa and Downtown Temple Terrace. He also mentioned that they are seeing a number of displaced LMI residents and unbanked communities in these areas. Concerning affordable housing, the contact identified that South Tampa, Westshore, and areas near the airport are in most need for affordable housing. The contact said that banks can be responsive by providing underwriting assistance and back-office support to organizations that serve the community. He also said that banks can also be more responsive by supporting CDFIs and offering their knowledge and expertise to organizations with the CDFI application.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE TAMPA, FLORIDA ASSESSMENT AREA

LENDING TEST

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

The analysis included 6,786 CRA small business loans and 6,073 HMDA-reportable loans reported by the bank in the Tampa assessment area. Therefore, CRA small business lending received greater weight in determining the bank's lending test rating in the assessment area. Within HMDA-reportable lending, greater weight was assigned to home purchase loans over the other HMDA products given their relative share of all HMDA lending in this assessment area.

The Tampa assessment area accounted for 21.3 percent of Regions Bank's total HMDA-reportable lending by dollar volume in Florida and 18.4 percent of its total statewide CRA small business lending by dollar volume during the review period. In comparison, 22.9 percent of Regions Bank's Florida deposits are in the Tampa assessment area.

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

Geographic Distribution of Loans

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

Home Purchase Loans

Of the 6,073 HMDA-reportable loans analyzed, 2,270 loans (37.4 percent) were home purchase loans. Of the total home purchase loans made, 40 loans (1.8 percent) were located in low-income tracts, and 348 loans (15.3 percent) were located in moderate-income tracts.

Home purchase lending in low-income tracts is adequate. From 2018 through 2020, Regions Bank's home purchase lending in low-income tracts (1.8 percent) was similar to the percentage of owner-occupied units (1.9 percent) in these tracts. In 2018, the bank's home purchase lending in low-income tracts (1.2 percent) was slightly below the aggregate lending performance (1.6 percent) in these tracts. In 2019, Regions Bank's home purchase lending in low-income tracts (2.1 percent) was similar to the aggregate lending performance (2.1 percent) in these tracts. In 2020, the bank's home purchase lending in low-income tracts (1.9 percent) was similar to the aggregate lending performance (2.1 percent) in these tracts.

Home purchase lending in moderate-income tracts is poor. From 2018 through 2020, Regions Bank's home purchase lending in moderate-income tracts (15.3 percent) was below the percentage of owner-occupied units (21.9 percent) in these tracts. In 2018, the bank's home purchase lending in moderate-income tracts (16.7 percent) was slightly below the aggregate lending performance (18.9 percent) in these tracts. In 2019, Regions Bank's home purchase lending in moderate-income tracts (16.8 percent) was slightly below the aggregate lending performance (19.5 percent) in these tracts. In 2020, the bank's home purchase lending in moderate-income tracts (13.2 percent) was below the aggregate lending performance (19.4 percent) in these tracts.

Home Refinance Loans

Regions Bank made 2,249 home refinance loans from 2018 through 2020, which represents 37.0 percent of the HMDA-reportable loans analyzed. Of the total home refinance loans made, 13 loans (0.6 percent) were located in low-income tracts, and 299 loans (13.3 percent) were located in moderate-income tracts.

Home refinance lending in low-income tracts is poor. From 2018 through 2020, Regions Bank's home refinance lending in low-income tracts (0.6 percent) was below the percentage of owner-occupied units (1.9 percent) in these tracts. In 2018, the bank's home refinance lending in low-income tracts (0.7 percent) was significantly below the aggregate lending performance (1.6 percent) in these tracts. In 2019, Regions Bank's home refinance lending in low-income tracts (0.6 percent) was significantly below the aggregate lending performance (1.4 percent) in these tracts. In 2020, the bank's home refinance lending in low-income tracts (0.6 percent) was below the aggregate lending performance (1.1 percent) in these tracts.

Home refinance lending in moderate-income tracts is adequate. From 2018 through 2020, Regions Bank's home refinance lending in moderate-income tracts (13.3 percent) was below the percentage of owner-occupied units (21.9 percent) in these tracts. In 2018, the bank's home refinance lending in moderate-income tracts (18.1 percent) was similar to the aggregate lending performance (17.3 percent) in these tracts. In 2019, Regions Bank's home refinance lending in moderate-income tracts (14.4 percent) was similar to the aggregate lending performance (15.0 percent) in these tracts. In 2020, the bank's home refinance lending in moderate-income tracts (11.1 percent) was slightly below the aggregate lending performance (12.5 percent) in these tracts.

Home Improvement Loans

Regions Bank made 1,554 home improvement loans from 2018 through 2020, which represents 25.6 percent of the HMDA-reportable loans analyzed. Of the total home improvement loans made, 13 loans (0.8 percent) were located in low-income tracts, and 249 loans (16.0 percent) were located in moderate-income tracts.

Home improvement lending in low-income tracts is adequate. From 2018 through 2020, Regions Bank's home improvement lending in low-income tracts (0.8 percent) was below the percentage of owner-occupied units (1.9 percent) in these tracts. In 2018, the bank's home improvement lending in low-income tracts (1.2 percent) was above the aggregate lending performance (0.9 percent) in these tracts. In 2019, Regions Bank's home improvement lending in low-income tracts (0.3 percent) was significantly below the aggregate lending performance (1.4 percent) in these tracts. In 2020, the bank's home improvement lending (1.1 percent) was similar to the aggregate lending performance (1.2 percent) in these tracts.

Home improvement lending in moderate-income tracts is adequate. From 2018 through 2020, Regions Bank's home improvement lending in moderate-income tracts (16.0 percent) was similar to the percentage of owner-occupied units (21.9 percent) in these tracts. In 2018, the bank's home improvement lending in moderate-income tracts (17.6 percent) was slightly above the aggregate lending performance (14.2 percent) in these tracts. In 2019, Regions Bank's home improvement lending in moderate-income tracts (15.0 percent) was similar to the aggregate lending performance (14.0 percent) in these tracts. In 2020, the bank's home improvement lending in moderate-income tracts (15.7 percent) was similar to the aggregate lending performance (14.3 percent) in these tracts.

Small Business Loans

Regions Bank made 6,786 small business loans in the assessment area from 2018 through 2020. Of the total number of small business loans made, 265 loans (3.9 percent) were located in low-income tracts, and 1,583 loans (23.3 percent) were located in moderate-income tracts.

Small business lending in low-income tracts is adequate. From 2018 through 2020, Regions Bank's small business lending in low-income tracts (3.9 percent) was similar to the percentage of businesses (4.1 percent) in these tracts. In 2018, the bank's small business lending in low-income tracts (3.9 percent) was similar to the aggregate lending performance (4.2 percent) in these tracts. In 2019, Regions Bank's small business lending in low-income tracts (4.8 percent) was similar to the aggregate lending performance (4.6 percent) in these tracts. In 2020, the bank's small business lending in low-income tracts (3.6 percent) was slightly below the aggregate lending performance (4.7 percent) in these tracts.

Small business lending in moderate-income tracts is good. From 2018 through 2020, Regions Bank's small business lending in moderate-income tracts (23.3 percent) was above the percentage of businesses (21.7 percent) in these tracts. In 2018, the bank's small business lending in moderate-income tracts (25.3 percent) was slightly above the aggregate lending performance (20.3 percent) in these tracts. In 2019, Regions Bank's small business lending in moderate-income tracts (25.7 percent) was slightly above the aggregate lending performance (21.2 percent) in these tracts. In 2020, the bank's small business lending in moderate-income tracts (21.9 percent) was similar to the aggregate lending performance (20.3 percent) in these tracts.

Lending to Borrowers of Different Incomes and Businesses of Different Sizes

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

Home Purchase Loans

Home purchase lending to low-income borrowers is adequate. From 2018 through 2020, Regions Bank's home purchase lending to low-income borrowers (3.7 percent) was below the percentage of low-income families (21.6 percent). In 2018, the bank's home purchase lending to low-income borrowers (4.8 percent) was slightly above the aggregate lending performance (3.9 percent) to these borrowers. In 2019, Regions Bank's home purchase lending to low-income borrowers (4.6 percent) was similar to the aggregate lending performance (4.4 percent) to these borrowers. In 2020, the bank's home purchase lending to low-income borrowers (2.2 percent) was below the aggregate lending performance (4.1 percent) to these borrowers.

Home purchase lending to moderate-income borrowers is adequate. From 2018 through 2020, Regions Bank's home purchase lending to moderate-income borrowers (15.4 percent) was similar to the percentage of moderate-income families (17.9 percent). In 2018, the bank's home purchase lending to moderate-income borrowers (17.0 percent) was similar to the aggregate lending performance (16.3 percent) to these borrowers. In 2019, Regions Bank's home purchase lending to moderate-income borrowers (14.8 percent) was slightly below the aggregate lending performance (17.5 percent) to these borrowers. In 2020, the bank's home purchase lending to moderate-income borrowers (14.6 percent) was slightly below the aggregate lending performance (18.9 percent) to these borrowers.

Home Refinance Loans

Home refinance lending to low-income borrowers is good. From 2018 through 2020, Regions Bank's home refinance lending to low-income borrowers (7.1 percent) was below the percentage of low-income families (21.6 percent). In 2018, the bank's home refinance lending to low-income borrowers (10.7 percent) was above the aggregate lending performance (7.8 percent) to these borrowers. In 2019, Regions Bank's home refinance lending to low-income borrowers (8.6 percent) was significantly above the aggregate lending performance (5.7 percent) to these borrowers. In 2020, the bank's home refinance lending to low-income borrowers (5.2 percent) was significantly above the aggregate lending performance (3.2 percent) to these borrowers.

Home refinance lending to moderate-income borrowers is good. From 2018 through 2020, Regions Bank's home refinance lending to moderate-income borrowers (15.2 percent) was similar to the percentage of moderate-income families (17.9 percent). In 2018, the bank's home refinance lending to moderate-income borrowers (18.6 percent) was similar to the aggregate lending performance (17.6 percent) to these borrowers. In 2019, Regions Bank's home refinance lending to moderate-income borrowers (17.8 percent) was above the aggregate lending performance (13.5 percent) to these borrowers. In 2020, the bank's home refinance lending to moderate-income borrowers (12.9 percent) was slightly above the aggregate lending performance (10.8 percent) to these borrowers.

Home Improvement Loans

Home improvement lending to low-income borrowers is adequate. From 2018 through 2020, Regions Bank's home improvement lending to low-income borrowers (6.1 percent) was below the percentage of low-income families (21.6 percent). In 2018, the bank's home improvement lending to low-income borrowers (4.8 percent) was slightly below the aggregate lending performance (6.1 percent) to these borrowers. In 2019, Regions Bank's home improvement lending to low-income borrowers (6.5 percent) was similar to the aggregate lending

performance (6.3 percent) to these borrowers. In 2020, the bank's home improvement lending to low-income borrowers (7.0 percent) was slightly above the aggregate lending performance (5.7 percent) to these borrowers.

Home improvement lending to moderate-income borrowers is good. From 2018 through 2020, Regions Bank's home improvement lending to moderate-income borrowers (17.8 percent) was similar to the percentage of moderate-income families (17.9 percent). In 2018, the bank's home improvement lending to moderate-income borrowers (18.0 percent) was slightly above the aggregate lending performance (15.7 percent) to these borrowers. In 2019, Regions Bank's home improvement lending to moderate-income borrowers (17.8 percent) was slightly above the aggregate lending performance (15.5 percent) to these borrowers. In 2020, the bank's home improvement lending to moderate-income borrowers (17.6 percent) was slightly above the aggregate lending performance (15.3 percent) to these borrowers.

Small Business Loans

The distribution of small business loans to businesses of different sizes is good. From 2018 through 2020, 63.2 percent of the bank's small business loans were originated to businesses with revenues of $1 million or less. By comparison, 93.9 percent of total businesses in the assessment area are classified as small businesses. In 2018, the bank's small business lending to small businesses (70.9 percent) was above the aggregate lending performance (47.5 percent) to these businesses. In 2019, the bank's small business lending to small businesses (71.6 percent) was above the aggregate lending performance (49.2 percent) to these businesses. In 2020, the bank's small business lending to small businesses (57.9 percent) was above the aggregate lending performance (41.5 percent) to these businesses. Lastly, 94.2 percent of small business loans were originated in amounts of $250,000 or less, indicating a willingness to lend in the smaller amounts that are typically requested by small businesses.

Community Development Lending

Regions Bank makes an adequate level of community development loans in the Tampa assessment area. During the review period, the bank originated 9 community development loans totaling $15.2 million and 229 community development PPP loans totaling $64.3 million. Specifically, the bank originated $57.4 million towards revitalization and stabilization efforts both through the PPP and outside of the PPP; $15.6 million to support economic development; $5.8 million in affordable housing initiatives; and $750,000 towards community services benefiting LMI individuals and families.

While the dollar volume of community development lending is below performance of peers in this area, all the community development loans were new originations, and many of them had qualitative impact of being responsive to assessment area needs. These qualitative factors contributed to the overall adequate conclusion for this assessment area.

Some of the most impactful loans directly benefiting the assessment area include:

- A $2.8 million bridge loan to purchase and renovate a 36-unit apartment complex in Tampa. The apartment complex is a HUD-approved, Section 8 property and restricts all units to individuals and/or families making less than 60 percent of median family income.

- A $550,000 line of credit to a nonprofit focused on affordable housing opportunities for low-income individuals and families in Pinellas County. The purpose of the line of credit was for the nonprofit to purchase ten land lots and construct affordable homes on those lots for low-income buyers.

- A $250,000 line of credit to a nonprofit specializing in affordable housing for low-income individuals and families in Hillsborough County.

- A $200,000 line of credit to a nonprofit offering free legal services to low-income individuals and families throughout the Tampa MSA. The nonprofit handles a variety of legal issues, including mortgage foreclosure, predatory lending, domestic violence, immigration/human trafficking, unemployment, and homelessness. This nonprofit is especially noteworthy in this area given that many of these issues were noted by community contacts in the area as challenges facing the population.

- A $37,000 loan made through the PPP to a food bank serving LMI individuals and families in Hillsborough County.

INVESTMENT TEST

Regions Bank's investment performance in the Tampa assessment area is good. The bank made a significant level of investments and grants that demonstrated adequate responsiveness to credit and community development needs. Combined investment and contribution activity inside the assessment area totaled $109.7 million. The bank's investments (excluding contributions) totaled $109.0 million, of which $64.4 million (59.1 percent) were new investments acquired during the review period. The bank invested $50.5 million in mortgage-backed securities during the review period, which primarily financed multifamily affordable housing. Additionally, the bank invested $4.4 million in Low Income Housing Tax Credits to help finance 36 units of affordable rental housing and $2.5 million in a fund to help create and preserve affordable housing across several states, including a project in the Tampa assessment area. Finally, the bank invested $6.9 million in two SBICs that financed small businesses in the assessment area. The bank held $44.6 million in investments from prior review periods. Prior period investments included investments in Low Income Housing Tax Credits, mortgage-backed securities, SBICs, and a bond to finance school renovations in schools that primarily serve LMI students.

Regions Bank made contributions totaling $671,500 to a diverse group of organizations in the Tampa assessment area. Specifically, the bank provided $368,100 to organizations that provide community services targeted to low- and moderate-income individuals, $240,500 to support economic development, and $63,000 for affordable housing. Overall, approximately $112,400 in donations were responsive to the COVID-19 pandemic, providing support for organizations providing emergency and recovery assistance to LMI individuals, small businesses, and nonprofit organizations. Notably, the bank provided $53,400 to area food banks to solicit donations to meet the increased demand for assistance during COVID-19. The bank provided $75,000 in grants to support a local organization convening an annual summit on empowering low-income and minority communities, and a $50,000 grant to support a local foundation's work to develop an inclusive growth initiative for the Tampa Bay region. Regions provided $42,500 to a local YMCA to help develop a long-term collective impact initiative designed to serve low-income kids and families in a very distressed neighborhood and donations totaling $59,000 to provide financial support for LMI students in 5th through 8th grade to attend local preparatory schools.

As discussed earlier in the report, the bank also made a $1.0 million investment and $53,000 in donations that benefited all assessment areas in Florida, which positively impacted the bank's performance in Tampa.

SERVICE TEST

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

Retail Services

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

The distribution of 61 branch offices and 61 full-service ATMs as of December 31, 2020, was compared to the distribution of households and businesses among the tract categories within the assessment area. The percentage of branches in low-income tracts was slightly less than the percentage of households and businesses in the same geography: 4.3 percent of households and 4.1 percent of businesses were located in low-income census tracts compared to 3.3 percent of the bank's branches. The proportion of the bank's branches in moderate-income tracts, however, exceeded the percentage of households and businesses in the same geography: 31.2 percent of total branches were in moderate-income tracts compared to 24.5 percent of households and 21.7 percent of businesses. Overall, the bank's retail delivery systems are reasonably accessible to the bank's geographies and individuals of different income levels in its assessment area.

During the review period, Regions Bank did not open or close any branches or full-service ATMs in low-income tracts. Additionally, the bank did not open or close any branch offices in moderate-income tracts; however, one full-service ATM was closed. The bank closed three branch offices in middle-income tracts. Regions also opened one full-service ATM and closed three full-service ATMs in middle-income tracts. Finally, the bank opened one and closed five branch offices in upper-income tracts as well as opened four and closed five full-service ATMs. The bank's recordof opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, particularly to low- and moderate-income geographies and individuals in the assessment area. Lastly, banking services and hours of operation do not vary in a way that inconveniences its assessment area, particularly low- and moderate-income geographies and/or low- and moderate-income individuals.

Geographic Distribution of Branches & ATMS

Assessment Area: FL Tampa

Tract Category	Branches							ATMs											Demographics			
	Total Branches				Drive thrus	Extend-ed Hours	Week-end Hours	Total ATMs			Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses
			Open	Closed									Open	Closed			Open	Closed				
	#	%	#	#	#	#	#		#	%	#	%	#	#	#	%	#	#	#	%	%	%
Low	2	3.3%	0	0	2	2	2	Total	2	3.3%	2	3.3%	0	0	0	0.0%	0	0	41	5.5%	4.3%	4.1%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Moderate	19	31.2%	0	0	19	19	10	Total	19	31.1%	19	31.1%	0	1	0	0.0%	0	0	195	26.1%	24.5%	21.7%
DTO	0		0	0				SA	0		0		0	1	0		0	0				
Middle	21	34.4%	0	3	21	21	9	Total	21	34.4%	21	34.4%	1	3	0	0.0%	0	0	271	36.3%	39.3%	35.5%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Upper	19	31.2%	1	5	17	19	11	Total	19	31.1%	19	31.1%	4	5	0	0.0%	0	1	222	29.8%	31.8%	38.4%
DTO	0		0	1				SA	0		0		0	0	0		0	1				
Unknown	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	17	2.3%	0.2%	0.3%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Total	61	100.0%	1	8	59	61	32	Total	61	100.0%	61	100.0%	5	9	0	0.0%	0	1	746	100.0%	100.0%	100.0%
DTO	0		0	1				SA	0		0		0	1	0		0	1				

2020 FFIEC Census Data, 2020 D&B Info, and 2015 ACS Data
Closed branches/ATMs are only included in "closed" columns and are not included in any other totals.
DTO - Drive thru only is a subset of total branches
SA = Stand Alone ATM is a subset of total ATMs

Community Development Services

Regions Bank provides an adequate level of community development services in the Tampa assessment area. During the review period, employees engaged in 175 qualified service activities totaling 2,270 hours that positively affected the assessment area. The bank's service activities benefited organizations that provide affordable housing, community services, and economic development activities for low- and moderate-income individuals, communities, and small businesses in the Tampa assessment area. Overall, Regions exhibited adequate responsiveness to community development needs in the Tampa assessment area.

Of the bank's total service hours, 1,754 hours (77.2 percent) were committed to financial education for adults and youth, small business education, and homebuyer education. The bank also provided 458 hours as board or committee members for various qualified nonprofit organizations. Regions employees engaged in over 959 hours with a nonprofit who renders care for the homeless and those at risk of becoming homeless in the greater Tampa area. Services include food, housing, financial education, life skills and other resources to promote dignity and instill self-sufficiency. Employees served in numerous roles including on the board of directors, on non-board committees, and as financial education instructors. In addition, Regions employees dedicated approximately 100 hours towards assisting with an organization dedicated to creating sustainable affordable housing in the Tampa assessment area.

METROPOLITAN STATEWIDE AREAS
LIMITED-SCOPE REVIEW

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

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

- *Daytona Assessment Area (Volusia County)*
  - As of December 31, 2020, Regions Bank operated seven branches in the assessment area, representing 2.4 percent of its branches in Florida.
  - As of June 30, 2020, the bank had $408.9 million in deposits in this assessment area, representing a market share of 3.8 percent and 1.8 percent of Regions Bank's total deposits in Florida.
- *Ft. Lauderdale Assessment Area (Broward County)*
  - As of December 31, 2020, Regions Bank operated 15 branches in the assessment area, representing 5.2 percent of its branches in Florida.
  - As of June 30, 2020, the bank had $1.0 billion in deposits in this assessment area, representing a market share of 1.6 percent and 4.4 percent of Regions Bank's total deposits in Florida.
- *Ft. Myers Assessment Area (Lee County)*
  - As of December 31, 2020, Regions Bank operated nine branches in the assessment area, representing 3.1 percent of its branches in Florida.
  - As of June 30, 2020, the bank had $553.8 million in deposits in this assessment area, representing a market share of 3.0 percent and 2.4 percent of Regions Bank's total deposits in Florida.
- *Ft. Walton Assessment Area (Okaloosa and Walton counties)*
  - As of December 31, 2020, Regions Bank operated 14 branches in the assessment area, representing 4.8 percent of its branches in Florida.
  - As of June 30, 2020, the bank had $1.1 billion in deposits in this assessment area, representing a market share of 17.0 percent and 4.7 percent of Regions Bank's total deposits in Florida.
- *Gainesville Assessment Area (Alachua County)*
  - As of December 31, 2020, Regions Bank operated two branches in the assessment area, representing 0.7 percent of its branches in Florida.
  - As of June 30, 2020, the bank had $111.9 million in deposits in this assessment area, representing a market share of 2.1 percent and 0.5 percent of Regions Bank's total deposits in Florida.
- *Homosassa Springs Assessment Area (Citrus County)*
  - As of December 31, 2020, Regions Bank operated four branches in the assessment area, representing 1.4 percent of its branches in Florida.
  - As of June 30, 2020, the bank had $265.3 million in deposits in this assessment area, representing a market share of 10.6 percent and 1.2 percent of Regions Bank's total deposits in Florida.
- *Jacksonville Assessment Area (Clay, Duval, Nassau, and St. Johns counties)*
  - As of December 31, 2020, Regions Bank operated 18 branches in the assessment area, representing 5.9 percent of its branches in Florida.

  - As of June 30, 2020, the bank had $1.2 billion in deposits in this assessment area, representing a market share of 1.3 percent and 5.3 percent of Regions Bank's total deposits in Florida.

- *Lakeland Assessment Area (Polk County)*
  - As of December 31, 2020, Regions Bank operated four branches in the assessment area, representing 1.0 percent of its branches in Florida.
  - As of June 30, 2020, the bank had $212.8 million in deposits in this assessment area, representing a market share of 2.4 percent and 0.9 percent of Regions Bank's total deposits in Florida.
- *Miami Assessment Area (Miami-Dade County)*
  - As of December 31, 2020, Regions Bank operated 39 branches in the assessment area, representing 13.5 percent of its branches in Florida.
  - As of June 30, 2020, the bank had $4.1 billion in deposits in this assessment area, representing a market share of 2.3 percent and 18.0 percent of Regions Bank's total deposits in Florida.
- *Naples Assessment Area (Collier County)*
  - As of December 31, 2020, Regions Bank operated seven branches in the assessment area, representing 2.4 percent of its branches in Florida.
  - As of June 30, 2020, the bank had $444.6 million in deposits in this assessment area, representing a market share of 2.5 percent and 1.9 percent of Regions Bank's total deposits in Florida.
- *Ocala Assessment Area (Marion County)*
  - As of December 31, 2020, Regions Bank operated 12 branches in the assessment area, representing 4.2 percent of its branches in Florida.
  - As of June 30, 2020, the bank had $756.2 million in deposits in this assessment area, representing a market share of 11.7 percent and 3.3 percent of Regions Bank's total deposits in Florida.
- *Palm Bay Assessment Area (Brevard County)*
  - As of December 31, 2020, Regions Bank operated eight branches in the assessment area, representing 2.8 percent of its branches in Florida.
  - As of June 30, 2020, the bank had $442.6 million in deposits in this assessment area, representing a market share of 4.2 percent and 1.9 percent of Regions Bank's total deposits in Florida.
- *Panama City Assessment Area (Bay County)*
  - As of December 31, 2020, Regions Bank operated nine branches in the assessment area, representing 3.1 percent of its branches in Florida.
  - As of June 30, 2020, the bank had $846.4 million in deposits in this assessment area, representing a market share of 21.7 percent and 3.7 percent of Regions Bank's total deposits in Florida.
- *Pensacola Assessment Area (Escambia and Santa Rosa counties)*
  - As of December 31, 2020, Regions Bank operated 14 branches in the assessment area, representing 4.8 percent of its branches in Florida.
  - As of June 30, 2020, the bank had $1.4 billion in deposits in this assessment area, representing a market share of 17.8 percent and 5.9 percent of Regions Bank's total deposits in Florida.
- *Punta Gorda Assessment Area (Charlotte County)*
  - As of December 31, 2020, Regions Bank operated four branches in the assessment area, representing 1.4 percent of its branches in Florida.
  - As of June 30, 2020, the bank had $243.7 million in deposits in this assessment area, representing

a market share of 5.5 percent and 1.1 percent of Regions Bank's total deposits in Florida.

- *Sarasota Assessment Area (Manatee and Sarasota counties)*
  - As of December 31, 2020, Regions Bank operated 13 branches in the assessment area, representing 4.5 percent of its branches in Florida.
  - As of June 30, 2020, the bank had $738.7 million in deposits in this assessment area, representing a market share of 2.9 percent and 3.2 percent of Regions Bank's total deposits in Florida.
- *Tallahassee Assessment Area (Leon County)*
  - As of December 31, 2020, Regions Bank operated four branches in the assessment area, representing 1.4 percent of its branches in Florida.
  - As of June 30, 2020, the bank had $548.0 million in deposits in this assessment area, representing a market share of 6.4 percent and 2.4 percent of Regions Bank's total deposits in Florida.
- *The Villages Assessment Area (Sumter County)*
  - As of December 31, 2020, Regions Bank operated two branches in the assessment area, representing 0.7 percent of its branches in Florida.
  - As of June 30, 2020, the bank had $109.1 million in deposits in this assessment area, representing a market share of 3.2 percent and 0.5 percent of Regions Bank's total deposits in Florida.
- *West Palm Beach Assessment Area (Palm Beach County)*
  - As of December 31, 2020, Regions Bank operated eight branches in the assessment area, representing 2.8 percent of its branches in Florida.
  - As of June 30, 2020, the bank had $449.1 million in deposits in this assessment area, representing a market share of 0.7 percent and 1.9 percent of Regions Bank's total deposits in Florida.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

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

Performance in the Limited-Scope Review Metropolitan Assessment Areas			
Assessment Area	**Lending Test**	**Investment Test**	**Service Test**
Daytona	Not Consistent (Below)	Not Consistent (Above)	Consistent
Ft. Lauderdale	Consistent	Not Consistent (Above)	Consistent
Ft. Myers	Not Consistent (Below)	Not Consistent (Below)	Not Consistent (Above)
Ft. Walton	Not Consistent (Below)	Not Consistent (Below)	Not Consistent (Below)

Gainesville	Not Consistent (Below)	Not Consistent (Above)	Not Consistent (Below)
Homosassa Springs	Not Consistent (Below)	Not Consistent (Below)	Consistent
Jacksonville	Consistent	Not Consistent (Above)	Not Consistent (Above)
Lakeland	Not Consistent (Below)	Not Consistent (Above)	Consistent
Miami	Consistent	Not Consistent (Below)	Consistent
Naples	Not Consistent (Below)	Not Consistent (Above)	Consistent
Ocala	Not Consistent (Below)	Not Consistent (Below)	Consistent
Palm Bay	Consistent	Not Consistent (Below)	Not Consistent (Below)
Panama City	Consistent	Not Consistent (Below)	Consistent
Pensacola	Not Consistent (Below)	Not Consistent (Below)	Consistent
Punta Gorda	Not Consistent (Below)	Not Consistent (Below)	Not Consistent (Below)
Sarasota	Not Consistent (Below)	Consistent	Consistent
Tallahassee	Not Consistent (Below)	Consistent	Consistent
The Villages	Consistent	Not Consistent (Above)	Not Consistent (Below)
West Palm Beach	Consistent	Not Consistent (Above)	Consistent

For the lending test, Regions Bank received a rating of high satisfactory for the State of Florida. Lending performance in seven of the metropolitan limited-scope assessment areas was consistent with the statewide performance, while performance in the remaining 12 metropolitan limited-scope assessment areas was below the statewide lending performance. For the geographic distribution of loans, lending levels were good in five assessment areas; adequate in 13 assessment areas; and poor in one assessment area. Performance was good for the borrower distribution of loans in six assessment areas and adequate in 13 assessment areas. Community development lending performance in limited scope metropolitan assessment areas was as follows: the bank was a leader in Ft. Lauderdale ($63.0 million), Jacksonville ($40.9 million), Miami ($120.5 million), Palm Bay ($13.4 million), Panama City ($66.1 million), The Villages ($14.3 million), and West Palm Beach ($32.4 million); made a relatively high level in Daytona ($10.0 million) and Naples ($14.0 million); made an adequate level in Ft. Myers ($8.8 million), Ocala ($3.6 million), and Sarasota ($15.2 million); made a low level in Lakeland ($2.0 million), Pensacola ($8.8 million), and Tallahassee ($4.2 million); and made few, if any, in Ft. Walton ($815,000), Gainesville (70,000), Homosassa Springs ($277,000), and Punta Gorda ($462,000). It is worth noting that performance in Jacksonville and Ocala was enhanced by a $3.7 million community development loan with a P/M/F of serving three different assessment areas in Florida. Because this loan impacts multiple Florida assessment areas, its volume was included within totals for the state of Florida.

For the investment test, Regions Bank received a rating of high satisfactory for the State of Florida. Performance was stronger than the statewide investment test performance in eight metropolitan limited-scope assessment areas, consistent with the statewide investment test performance in two metropolitan limited-scope assessment areas, and weaker than the statewide investment test performance in nine metropolitan limited-scope assessment areas. Investment levels were excellent in Daytona, Ft. Lauderdale, Gainesville, Jacksonville, Lakeland, Naples, The Villages, and West Palm Beach, while investment levels were significant in Sarasota and Tallahassee. Additionally, investment levels were adequate in Miami; poor in Ft. Myers, Ft. Walton, Homosassa Springs, Ocala, Palm Bay, Panama City, and Pensacola; and the bank made few, if any, investments in Punta Gorda.

For the service test, Regions Bank received a rating of low satisfactory for the State of Florida. Performance in the Ft. Myers and Jacksonville metropolitan assessment areas exceeded the bank's state performance due to good and excellent community development services, respectively. The bank had comparable service performance in Daytona, Ft. Lauderdale, Homosassa Springs, Lakeland, Miami, Naples, Ocala, Panama City, Pensacola, Sarasota, Tallahassee, and West Palm Beach. Of the 12 metropolitan assessment areas with comparable service performance, all had similar community development performance to the state with the exception of Homosassa which was weaker. However, retail delivery services were good in Homosassa, Miami, Pensacola, Sarasota, and West Palm Beach. Retail delivery services were adequate in Daytona, Lakeland, Naples, and Panama City and limited in Ft. Lauderdale, Ocala, and Tallahassee. The bank's performance was weaker in Ft. Walton, Gainesville, Palm Bay, Punta Gorda, and The Villages primarily due to limited community development performance.

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

NONMETROPOLITAN STATEWIDE AREAS
LIMITED-SCOPE REVIEW

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

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE FLORIDA NONMETROPOLITAN ASSESSMENT AREAS

- *Northern Florida Assessment Area (Calhoun, Holmes, and Jackson counties)*
  - As of December 31, 2020, Regions Bank operated four branches in the assessment area, representing 1.4 percent of its branches in Florida.
  - As of June 30, 2020, the bank had $237.1 million in deposits in this assessment area, representing a market share of 16.8 percent and 1.0 percent of Regions Bank's total deposits in Florida.
- *Okeechobee Assessment Area (Okeechobee County)*
  - As of December 31, 2020, Regions Bank operated one branch in the assessment area, representing 0.3 percent of its branches in Florida.
  - As of June 30, 2020, the bank had $27.1 million in deposits in this assessment area, representing a market share of 4.3 percent and 0.1 percent of Regions Bank's total deposits in Florida.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

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

Performance in the Limited-Scope Review Nonmetropolitan Assessment Areas			
Assessment Area	**Lending Test**	**Investment Test**	**Service Test**
Northern Florida	Consistent	Not Consistent (Below)	Consistent
Okeechobee	Not Consistent (Below)	Not Consistent (Below)	Not Consistent (Below)

For the lending test, Regions Bank received a rating of high satisfactory for the State of Florida. Performance in the Northern Florida nonmetropolitan limited-scope assessment area was consistent with the statewide lending test performance, while the performance in the Okeechobee nonmetropolitan limited-scope assessment area was below the statewide lending test performance. For the geographic distribution of loans, lending levels were adequate in both nonmetropolitan limited-scope assessment areas, and the performance was good for the borrower distribution of loans in both nonmetropolitan limited-scope assessment areas. Community development lending

performance in limited scope nonmetropolitan assessment areas was as follows: the bank was a leader in Northern Florida ($8.3 million) and made few, if any, in Okeechobee ($19,000).

For the investment test, Regions Bank received a rating of high satisfactory for the State of Florida. Performance was below the statewide investment test performance in both nonmetropolitan limited-scope assessment areas. Investment levels were poor in the Northern Florida assessment area, and the bank made few, if any, investments in the Okeechobee assessment area.

For the service test, Regions Bank received a rating of low satisfactory for the State of Florida. Performance in the Northern Florida nonmetropolitan assessment area was comparable to the bank's state performance, while performance in the Okeechobee assessment area was weaker. Limited community development performance and retail delivery services contributed to overall poor service performance in the Okeechobee assessment area.

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

Georgia

CRA RATING FOR GEORGIA: SATISFACTORY

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

Major factors supporting the rating include the following:

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

SCOPE OF EXAMINATION

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

- Atlanta

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

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

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

DESCRIPTION OF INSTITUTION'S OPERATIONS IN GEORGIA

As of June 30, 2020, Regions Bank had $7.5 billion in deposits in Georgia accounting for 6.2 percent of the bank's total deposits. Regions Bank operated 104 branch offices in Georgia as of December 31, 2020, representing 7.6 percent of the bank's total branches. HMDA-reportable lending in Georgia accounted for 7.5 percent of total institutional HMDA-reportable lending by number of loans and 9.0 percent by dollar volume. CRA small business lending in Georgia accounted for 7.1 percent of the bank's total CRA small business lending by number of loans and 7.5 percent by dollar volume. Overall, the bank's HMDA-reportable and CRA lending activity in the state was greater than the percentage of total institutional deposits.

The following table shows lending activity from January 1, 2018, through December 31, 2020.

Statewide Summary of Lending Activity
Assessment Areas Located in
Georgia

Loan Type	#	%	$ (000s)	%
HMDA Home Purchase	3,259	19.8%	$1,023,845	35.3%
HMDA Refinance	4,043	24.6%	$1,104,548	38.1%
HMDA Home Improvement	1,552	9.4%	$106,041	3.7%
HMDA Multi-Family	3	0.0%	$25,000	0.9%
HMDA Other Purpose LOC	834	5.1%	$62,344	2.1%
HMDA Other Purpose Closed/Exempt	408	2.5%	$37,595	1.3%
HMDA Loan Purpose NA	2	0.0%	$228	0.0%
Total HMDA	**10,101**	**61.4%**	**$2,359,601**	**81.3%**
Total Small Business	**6,266**	**38.1%**	**$534,155**	**18.4%**
Total Farm	**94**	**0.6%**	**$6,824**	**0.2%**
TOTAL LOANS	**16,461**	**100.0%**	**$2,900,580**	**100.0%**

Originations and Purchases

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN GEORGIA

Lending Test

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

During the review period, Regions Bank reported 10,101 HMDA-reportable loans and 6,266 small business loans in Georgia. The rating for Georgia is based on performance in the Atlanta full-scope assessment area. Approximately 68.0 percent of the bank's HMDA-reportable and small business lending by number of loans in Georgia occurred within this assessment area.

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

Geographic and Borrower Distribution

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

Community Development Lending

Regions Bank makes a relatively high level of community development loans in the state of Georgia. During the review period, the bank originated or renewed 301 qualifying community development loans totaling $249.1 million within its Georgia assessment areas, including 235 loans totaling $209.5 million directly benefiting the Atlanta full-scope assessment area.

While the bank was a leader in making community development loans in Atlanta, performance across 11 of the 12 limited-scope assessment areas was noticeably weaker, with 9 of those areas considered poor or very poor. Moreover, all but one of the community development loans made across limited-scope assessment areas were PPP loans, and while PPP loans were a need for part of the review period, they were not the only need throughout these assessment areas. Additionally, the bank has notable market share throughout most of the limited-scope assessment areas. As such, weaker performance in limited-scope areas was considered in the assessment of the bank's overall community development lending performance for the state of Georgia.

The total community development lending includes four loans totaling $3.5 million with a P/M/F of serving a broader statewide or regional area that includes five of the bank's assessment areas in the state, including Atlanta, Dalton, Rome, Northeast Georgia, and Northwest Georgia. The most impactful of these loans was a renewing line of credit for $500,000 to a CDFI that provides small business financing and technical assistance in Atlanta and Northeast Georgia.

Despite the weaker performance in limited-scope assessment areas, the bank was considered responsive to the credit and community development needs within the state of Georgia. As a result, and in addition to the total community development lending previously noted, the bank received positive consideration for 25 community development loans totaling $95.0 million that were outside any of the bank's assessment areas in the state. The most impactful of these activities included three loans totaling $10.8 million for construction and rehabilitation of affordable housing using LIHTCs. The projects were designed to create 148 new units of affordable housing for low-income individuals and/or families. More information on community development loans can be found in the full-scope assessment area section of this report.

Investment Test

The investment test rating for Georgia is outstanding.

Regions Bank made an excellent level of qualified investments and contributions totaling $236.1 million in Georgia. The bank had qualified investments of $233.6 million in the Georgia assessment areas, with approximately 85.7 percent of investments acquired during the current review period. In addition, the bank made qualified contributions in the assessment areas totaling $2.5 million. Further, the bank made $238,000 in contributions that benefit a broader statewide area that includes the Georgia assessment areas. The bank donated $200,000 to support the statewide network of small business development centers, as well as donations to support statewide microenterprise and workforce development initiatives.

Atlanta was the assessment area in the state reviewed using full-scope procedures. Approximately 91.6 percent of combined investment and contribution activity was in this assessment area, compared to 64.9 percent of deposits in the market as of June 30, 2021. Performance in the assessment area was excellent. The bank was considered responsive to community credit needs in the state. Therefore, positive consideration was given for $16.7 million in investments and $26,000 in donations that benefit a broader statewide area, without a purpose, mandate, or function of serving the Georgia assessment areas. All of the investments are in LIHTC projects that provide affordable housing.

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

Service Test

The service test rating for Georgia is high satisfactory.

Retail Services

Delivery systems, including ATMs and branch office locations, are reasonably accessible to the bank's geographies and individuals of different income levels in the assessment areas. Overall, banking services and hours of operations do not vary in a way that inconveniences the bank's assessment areas, including low- and moderate-income geographies or low- and moderate-income individuals. The record of opening and closing of branch offices has not adversely affected the accessibility of the bank's delivery systems, particularly for low- and moderate-income geographies and/or low- and moderate-income individuals. During the review period the bank opened 15 branch offices in Georgia, of which 14 were opened in the Atlanta full-scope assessment area. Of the branches opened, two were located in moderate-income tracts, four were located in middle-income tracts, and nine were located in upper-income tracts. The bank closed 18 branch offices throughout the state; of those closed, one was in a low-income tract, three were in moderate-income tracts, nine in middle-income tracts, and five in upper-income tracts. Overall, the bank's retail service performance is considered good in Georgia.

Community Development Services

Regions Bank provides a relatively high level of community development services that benefit low- and moderate-income residents and small businesses in Georgia. During the examination period, employees engaged in 432 qualified service activities totaling 3,619 hours in the Georgia assessment areas. The majority of community development services were provided in the Atlanta full-scope assessment area, where performance was good. Employees engaged in 708 service hours in limited-scope assessment areas. Finally, bank employees engaged in 23 hours of qualified community development services that benefited a broader statewide or regional area, including the bank's assessment areas.

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

METROPOLITAN AREA
FULL-SCOPE REVIEW

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE ATLANTA, GEORGIA ASSESSMENT AREA

Overview

The Atlanta assessment area consists of 24 of the 29 counties that comprise the Atlanta-Sandy Springs-Roswell, Georgia MSA, including Barrow, Bartow, Carroll, Cherokee**,** Clayton, Cobb, Coweta, Dawson, DeKalb, Douglas, Fayette, Forsyth, Fulton, Gwinnett, Haralson, Heard, Henry, Morgan, Newton, Paulding, Pickens, Rockdale, Spalding and Walton counties. As of December 31, 2020, Regions Bank had 68 branches in the Atlanta assessment area, representing 65.4 percent of its Georgia branches. The Atlanta assessment area's combined HMDA-reportable and CRA small business lending comprises 5.0 percent of the institution's lending overall, by number of loans, and 68.0 percent of the institution's lending in the state.

The Atlanta banking market is competitive, with a significant presence of national and multi-regional banks. According to the June 30, 2020 FDIC Summary of Deposits Report, there were 77 financial institutions operating 1,161 branch locations in the Atlanta assessment area. Ranked 7th, Regions Bank held 2.5 percent deposit market share with approximately $4.8 billion in total deposits. Leaders in the Atlanta assessment area were Bank of America, followed by Truist Bank and Wells Fargo Bank.

HMDA-reportable lending and CRA lending are similarly competitive. For HMDA-reportable lending, Regions Bank ranked 31st out of all reporters for each year during the review period; even though Regions Bank's ranking remained the same, the number of HMDA reporters in the assessment area changed with 870 reporters in 2018, 920 reporters in 2019, and 886 reporters in 2020. Overall, Regions Bank originated or purchased 0.7 percent of total HMDA-reportable loans in the assessment area in 2018, 0.8 percent in 2019, and 0.7 percent in 2020. Wells Fargo and Quicken Loans were the top HMDA lenders in the market for 2018, 2019, and in 2020.

For CRA lending, Regions Bank ranked 18th out of 209 CRA loan reporters in 2018 with 0.7 percent of CRA loans. In 2019, the bank ranked 18th out of 222 reporters with 0.6 percent of total CRA loans. In 2020, Regions

Bank ranked 17th out of 322 reporters with 1.4 percent of total CRA loans. American Express Bank and Bank of America were the top CRA lenders in the market for 2018, 2019 and 2020.

Population and Income Characteristics

Atlanta is the 9th largest metro area in the U.S., with a population of more than 6.1 million by the end of 2020.[418] The assessment area had an estimated population of 5.9 million, and a growth of 15.4 percent since the 2010 census.[419] Fulton County, home to the City of Atlanta, was the most populous county with 1.1 million people.[420] Other large population centers were the neighboring counties of Gwinnett, Cobb, and DeKalb, with a combined population of approximately 2.5 million.[421] Forsyth County experienced the highest population surge since 2010 with 43.2 percent, followed by Cherokee County with 24.4 percent, and Barrow County with 20.4 percent.[422]

According to 2020 FFIEC census data, the Atlanta assessment area contains 934 census tracts: 101 low-income census tracts (10.8 percent), 241 moderate-income tracts (25.8 percent), 285 middle-income tracts (30.5 percent), 299 upper-income tracts (32.0 percent), and 8 tracts with unknown income levels (0.9 percent).

For purposes of classifying borrower income, this evaluation uses the FFIEC's estimated median family income. The following table sets forth the estimated median family income for the Atlanta MSA and shows that the median family income increased between 2018 and 2020. The chart also provides a range of the estimated annual family income for each income category (low, moderate, middle, and upper).

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

FFIEC Estimated Median Family Income		Low	Moderate	Middle	Upper
		0 - 49.99%	50% - 79.99%	80% - 119.99%	120% - & above
2018	**$74,400**	0 - $37,199	$37,200 - $59,519	$59,520 - $89,279	$89,280 - & above
2019	**$79,200**	0 - $39,599	$39,600 - $63,359	$63,360 - $95,039	$95,040 - & above
2020	**$82,200**	0 - $41,099	$41,100 - $65,759	$65,760 - $98,639	$98,640 - & above

There is considerable variation in the median family income in the counties throughout the assessment area. According to 2020 FFIEC census data, Clayton County had the lowest median family income at $45,702, followed by Spalding at $48,886 and Heard County at $51,108. Forsyth County had the highest median family income at $101,155. Nearly 40.0 percent of families are considered low- to moderate-income, and 22.9 percent of the total families living in low- and moderate-income tracts have incomes below poverty level.

[418] *Profile of Metro Atlanta.* Metro Atlanta Chamber, 2021, https://www.metroatlantachamber.com/assets/executive_profile_-_october_2021_final_ZOy6bJK.pdf. Accessed 13 Mar. 2022.
[419] "QuickFacts." *United States Census Bureau*, https://www.census.gov/quickfacts/fact/table/US/PST045221, Accessed 11 Mar. 2022.
[420] Ibid.
[421] "Population in 2020." *PolicyMap,* https://www.policymap.com/tables, Based on data from Census: Decennial Census and American Community Survey (ACS). Accessed 13 Mar. 2022.
[422] "QuickFacts." *United States Census Bureau*, https://www.census.gov/quickfacts/fact/table/barrowcountygeorgia,cherokeecountygeorgia,forsythcountygeorgia/PST045221. Accessed 11 Mar. 2022.

Financial instability is a concern throughout parts of the assessment area. According to 2020 census data, the percentage of families with incomes below the poverty level in the Atlanta MSA was 12.0 percent, while the poverty rate was 14.2 percent statewide. Clayton County had the highest percentage of families living in poverty at 21.1 percent, and the largest percentage of families considered low- to moderate -income at 58.2 percent. Fulton County had the largest number of low-income families at 48,574 where 12.9 percent of families were estimated to live below poverty levels. Spalding County had the largest percentage of families considered low-income at 34.4 percent, and the second largest percentage of families living in poverty at 18.0 percent. The Prosperity Now Scorecard found that 31.1 percent of metro Atlanta households are without sufficient liquid assets to subsist at the poverty level for three months in the absence of income. [423]

Economic Conditions

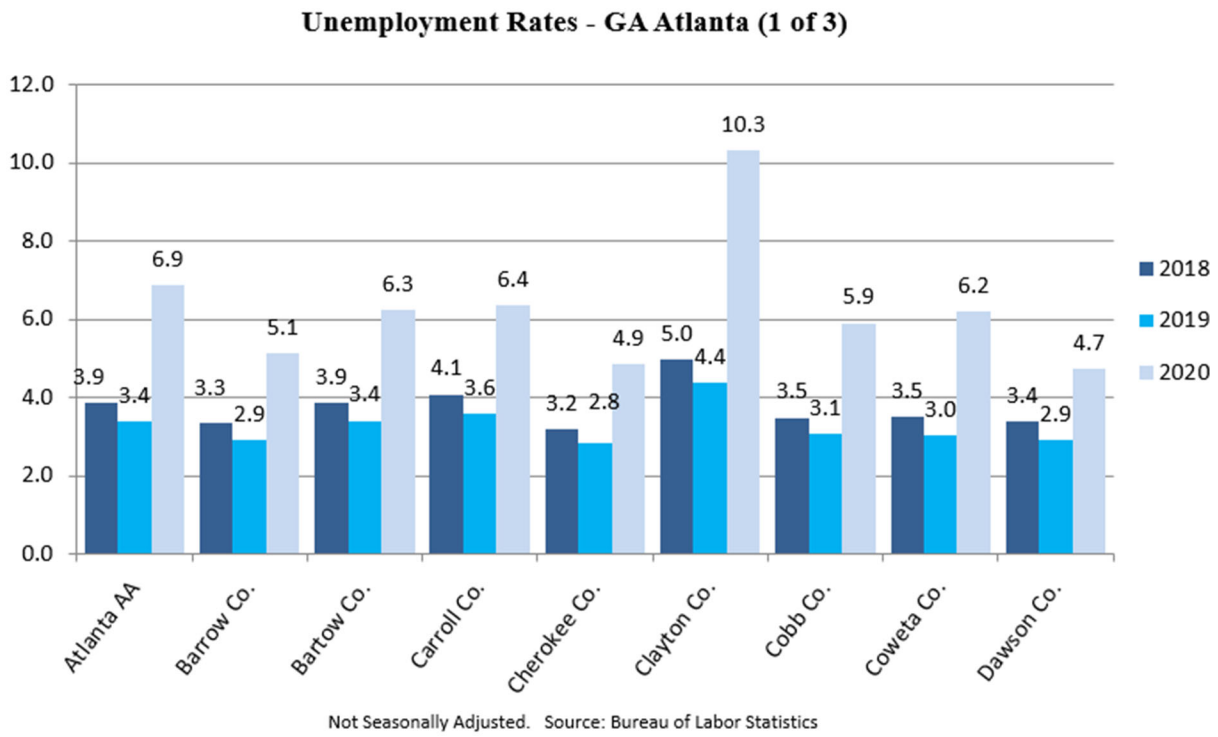
The COVID-19 global pandemic represented a major event impacting the economy in Atlanta and nationwide. During 2018 and 2019, the Atlanta region continued to benefit from a diverse economy. Key economic drivers included population growth, new businesses and investments, and construction projects.[424] At the onset of the COVID-19 pandemic, job insecurity escalated exponentially, and many businesses suffered due to closing mandates. Three industries impacted by this major event were hospitality, restaurants, and aviation, which accounted for 4.7 percent of the Gross Domestic Product (GDP) share in the state of Georgia.[425] Notwithstanding the damages of the pandemic, the Atlanta MSA had the lowest rate for job loss at 2.8 percent compared to other major metropolitan areas in the country.[426]

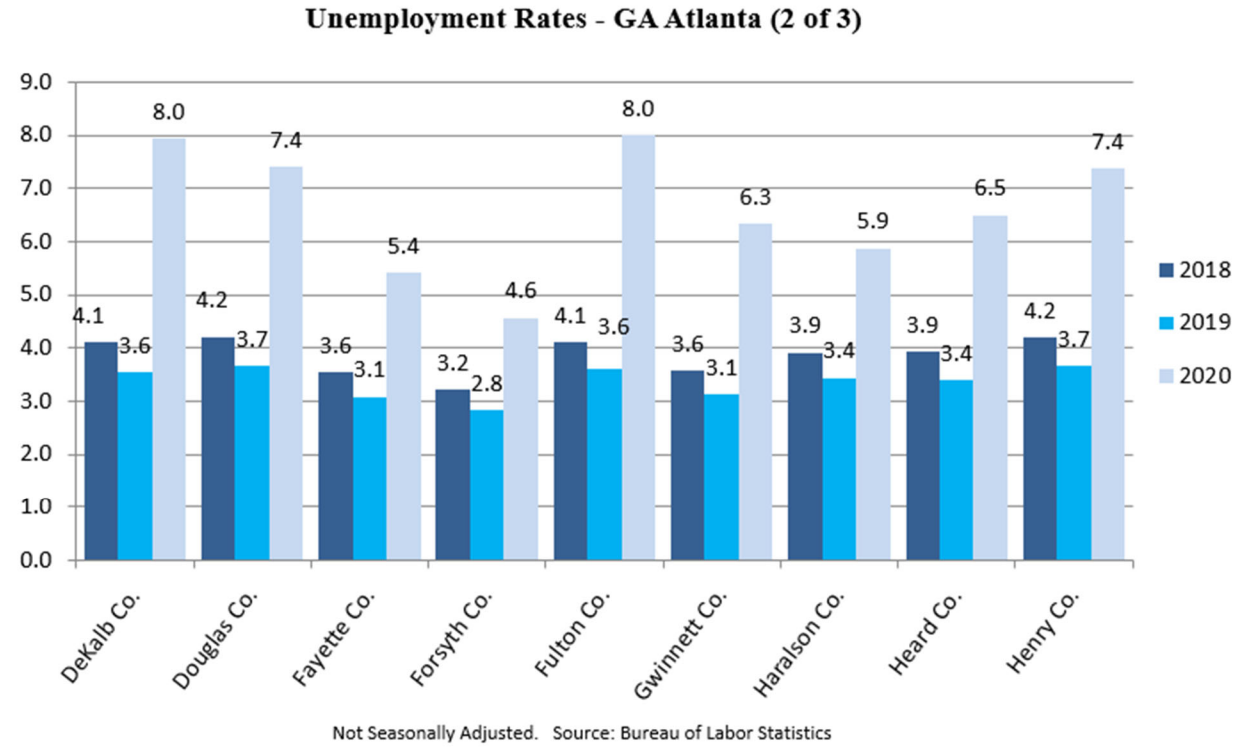
The economic impact of the pandemic was reflected in the unemployment rates across the nation. While in 2018 and 2019 the unemployment rates were trending downwards, in 2020, they suffered sharp increases. In April 2020, the unemployment rate in the country reached 7.2 percent, the highest level since 1948.[427] In the state of Georgia, the unemployment rate went from 4.0 percent in 2018 to 3.5 percent in 2019, and, by 2020, the rate reached 6.5 percent.[428] Similarly, within the assessment area, the unemployment rate went from 3.9 percent in 2018 to 3.4 percent in 2019. By 2020, the unemployment rate increased to 6.9 percent.[429]

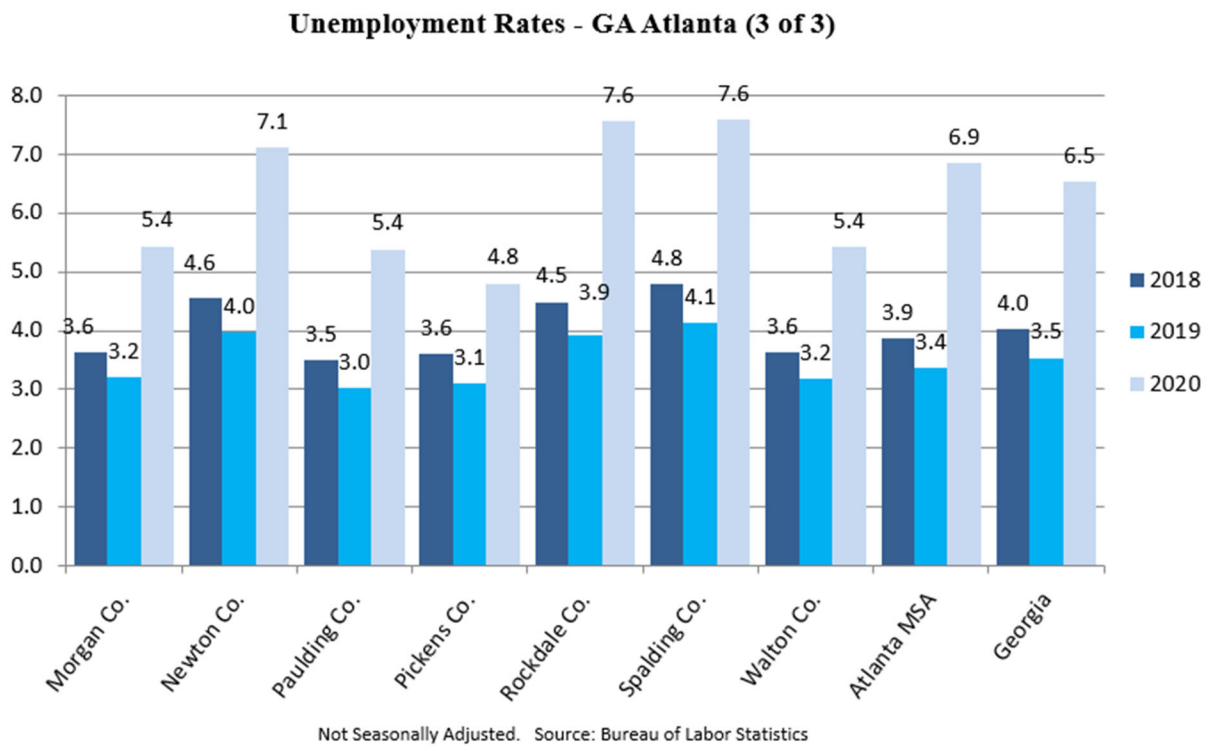
As illustrated in the charts below, among all the counties in the assessment area, Clayton County had the highest unemployment rate in 2018 at 5.0 percent, and 2019 at 4.4 percent. During the pandemic in 2020, Clayton County endured the highest surge in unemployment reaching 10.3 percent. According to the Census data in 2019, this county had 3,781 employer establishments ranking 17th among the other counties in the assessment area, and a

[423] "Liquid Asset Poverty Rate." *Prosperity Now ScoreCard,* https://scorecard.prosperitynow.org/data-by-issue#finance/localoutcome/liquid-asset-poverty-rate. Accessed 14 Mar. 2022.
[424] Anderson, Megan. "The Year in Review: Economic Development in Metro Atlanta in 2019." *SaportaReport*, 6 Jan. 2020, https://saportareport.com/the-year-in-review-economic-development-in-metro-atlanta-in-2019/thought-leadership/manderson/. Accessed 21 Mar. 2022.
[425] Bluestone, Peter and Robert Bushman. *Pandemic-Driven Industry Cutbacks and Closures: Georgia Sales Tax Revenue Impacts.* Fiscal Research Center, Georgia State University, April 2020, https://frc.gsu.edu/download/covid-19-impact-report/?wpdmdl=5505&refresh=5ea9f171ee96c1588195697. Accessed 15 Mar. 2022.
[426] Skinner, Jim. "The Atlanta MSA Job Base: How Low (Relatively) Did We Go…or Not?" *Research and Analytics Division of the Atlanta Regional Commission, 33°n*, 4 Feb. 2021, https://33n.atlantaregional.com/data-diversions/the-atlanta-msa-job-base-how-low-relatively-did-we-go-or-not. Accessed 15 Mar. 2022.
[427] *Unemployment Rates During the COVID-19 Pandemic.* Congressional Research Services (CSR), 2021, https://crsreports.congress.gov/product/pdf/R/R46554. Accessed 16 Feb. 2022.
[428] "Unemployment Rate Across Years." *PolicyMap*, https://www.policymap.com/tables, Based on data from Bureau of Labor Statistics Local Area Unemployment Statistics. Accessed 16 Mar. 2022.
[429] Ibid.

population of 297,595. Although in 2018 and 2019, Newton and Spalding counties followed in ranking of high unemployment rates, Fulton and DeKalb counties suffered the second highest surge as a result of the pandemic in 2020. Based on the Census data in 2019, Fulton County had largest number of employer establishments with 37,892 and DeKalb County had the 4th largest with 17,293 employer establishments.







The Atlanta MSA is the 9th largest labor market in the nation.[430] Largest sectors of the economy include government, retail trade, health care, and accommodation and food services.[431] The metropolitan area is also a hub for Fortune 1000 companies and elite Fortune 500 companies.[432] Some of these were also the largest employers in the metropolitan area in 2020, namely The Home Depot with 16,500 employees and Delta Airlines with 34,500 employees.[433] Atlanta is also home to the Hartsfield-Jackson Atlanta International Airport, the world's busiest passenger airport for 21 consecutive years as of 2019.[434] The airport's estimated annual economic impact in 2020 was $65 billion providing 63,000 jobs.[435] The United Postal Service (UPS) was also a major contributor to the economy of the area by creating 3,000 jobs in 2018.[436]

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[430] "Metro Region." *Georgia Power, Community & Economic Development*, https://www.selectgeorgia.com/discover-georgia/regions-communities/metro-region/. Accessed 16 Mar. 2022.
[431] "Top Brands." *Georgia Power, Community & Economic Development*, https://www.selectgeorgia.com/discover-georgia/industries/why-atlanta/top-brands/. Accessed 16 Mar. 2022.
[432] "Metro Atlanta Fortune 500 & 1000 Headquarters." *Metro Atlanta Chamber*, https://www.metroatlantachamber.com/resources/most-popular/fortune-500-fortune-1000-in-metro-atlanta. Accessed 16 Mar. 2022.
[433] "HUD PD&R Housing Market Profiles – March 2020." *U.S. Department of Housing and Urban Development, Office of Policy Development and Research (PD & R),* https://www.huduser.gov/portal/periodicals/USHMC/reg//Atlanta-SandySprings-RoswellGA-HMP-March20.pdf. Accessed 16 Mar. 2022.
[434] "About ATL, Recent Awards." *Hartsfield-Jackson Atlanta International Airport,* https://www.atl.com/about-atl/awards/#1619637161750-b2f50bc6-4712. Accessed 16 Mar. 2022; "HUD PD&R Housing Market Profiles – March 2020." *U.S. Department of Housing and Urban Development, Office of Policy Development and Research (PD & R),* https://www.huduser.gov/portal/periodicals/USHMC/reg//Atlanta-SandySprings-RoswellGA-HMP-March20.pdf. Accessed 16 Mar. 2022.
[435] Ibid.
[436] "HUD PD&R Housing Market Profiles – March 2020." *U.S. Department of Housing and Urban Development, Office of Policy Development and Research (PD & R),* https://www.huduser.gov/portal/periodicals/USHMC/reg//Atlanta-SandySprings-RoswellGA-HMP-March20.pdf. Accessed 16 Mar. 2022.

As of March 2020, the economic conditions in the metropolitan area were considered to be robust.[437] As of March 2020, nonfarm payrolls increased 2.1 percent from 2019.[438] Additionally, the education and health services industries expanded by adding 18,000 jobs, as such, Emory University and Emory Healthcare were among the top employers in the metropolitan area.[439] Correspondingly, as of May 2020, the healthcare support occupational group earned above the national mean wage at $16.40 (a 2.0 percent difference), while educational instruction and library occupational group earned below the national mean wage at $25.94 (a negative 10.0 percent difference). [440] Occupations with higher mean hourly wages included computer network architects and statisticians, at $59.85 and $53.21, respectively. Occupations with lower mean hourly wages included computer user support specialists and computer network support specialists at $28.15 and $34.62, respectively.[441]

Small businesses are an important part of the economy in the assessment area. Out of the 336,476 businesses, 93.1 percent had total annual revenues less than or equal to $1 million and were therefore considered to be small businesses. From the total number of small businesses, 28.2 percent were in low- or moderate-income tracts. Businesses with revenues less than or equal to $1 million received a total of 73,389 small business loans (as defined by the Community Reinvestment Act) in 2018, and 80,605 loans in 2019, representing an increase of 9.8 percent.[442] Heard County's small businesses have historically received the lowest number of small business loans, with 40 received for each of both years 2018 and 2019. Fulton County's small businesses received 17,451 small business loans in 2018, and 19,039 in 2019, the highest number amongst the other counties in the assessment area.[443] Additionally, in 2018 and 2019, an average of 95.1 percent of small business loans were in the amount of less than $100,000 indicating that banks were providing the types of loans that small businesses need.[444]

The Coronavirus Aid, Relief, and Economic Security Act (CARES Act) enacted in March 2020 allocated billions of dollars for economic aid. Under this law, businesses in the assessment area received approval for a total of 381,091 Paycheck Protection Program (PPP) loans aimed at job retention.[445] Businesses in Heard County received the least number of PPP loans among the remaining counties in the assessment area for a total of 169 loans totaling $5 million in approved funds.[446] Businesses in Fulton County received the largest number of PPP loans among all the other counties with 106,528 loans totaling $6.5 billion.[447]

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[437] "HUD PD&R Housing Market Profiles – March 2020." *U.S. Department of Housing and Urban Development, Office of Policy Development and Research (PD & R),* https://www.huduser.gov/portal/periodicals/USHMC/reg//Atlanta-SandySprings-RoswellGA-HMP-March20.pdf. Accessed 16 Mar. 2022.
[438] Ibid.
[439] Ibid.
[440] "Occupational Employment and Wages in Atlanta-Sandy Springs-Roswell — May 2020." *U.S. Bureau of Labor Statistics, United States Department of Labor*, https://www.bls.gov/regions/southeast/news-release/2021/occupationalemploymentandwages_atlanta_20210518.htm. Accessed 17 Mar. 2022.
[441] Ibid.
[442] "Number of Small Business Loans Made to Business with Revenues of One Million Dollars or Less 2018-2019." *PolicyMap,* https://www.policymap.com/tables, Based on data from FFIEC: CRA (Federal Financial Institutions Examination Council: Community Reinvestment Act). Accessed 17 Mar. 2022.
[443] Ibid.
[444] "Number of Small Business Loans Less Than $100,000 Made in 2018-2019." *PolicyMap,* https://www.policymap.com/tables, Based on data from FFIEC: CRA (Federal Financial Institutions Examination Council: Community Reinvestment Act). Accessed 17 Mar. 2022.
[445] "Paycheck Protection Program Loans." *The Augusta Chronicle*, https://data.augustachronicle.com/paycheck-protection-program-loans/. Accessed 17 Mar. 2022.
[446] Ibid.
[447] Ibid.

Businesses in the assessment area have access to different resources. For example, the Small Business Development Center in the University of Georgia provides resources and training.[448] This center has been designated as one of Georgia's providers of small business assistance.[449] Additionally, the city of Atlanta offers investment programs designed to revitalize targeted commercial areas, promote business development projects, and stimulate job creation.[450] They also offer resources for small and women-owned businesses looking to expand or relocate to Atlanta.[451]

According to 2020 census data, there are approximately 2.2 million housing units in the assessment area, of which 56.6 percent are owner-occupied, 32.7 percent are rental units, and 10.7 percent are vacant. From the total of housing units, 13.1 percent were owner-occupied units located in low-income tracts. The median age of the housing stock in the assessment area was 30 years. Housing units in the low- and moderate-income census tracts were older compared to the assessment area overall, with the median age of housing stock at 43 for low -income tracts and 35 for moderate-income tracts. The median housing value in the assessment area was $169,037. Forsyth County had the highest median housing value at $267,300 and Clayton County had the lowest median housing value at $85,200. Forsyth, Fayette, Dawson, Cherokee, Pickens, Paulding, and Barrow counties had the highest homeownership rates (above 75.0 percent), and Clayton County had the lowest rate at 49.5 percent.[452] Within the low-income tracts, rental units accounted for more than half of the housing units at 57.6 percent. Similarly, within moderate-income tracts, rental units accounted for 43.6 percent of the total units within this category. Also, 20.6 percent of total units within low-income tracts were vacant. These factors suggest that lending may be more challenging in low- and moderate- income areas than in other areas.

The housing market for the Atlanta metropolitan area was considered balanced as of March 2020, with a declining sales vacancy rate of 2.1 percent.[453] The low available inventory of 3.1 months was associated with a decrease in distress properties in the market.[454] New homes sales were estimated to be 21,550 with an average sale price of $364,600, while existing home sales were estimated to be 132,200 with an average sale price of $269,700.[455] High sales prices were related to a significant decline in distress properties.[456] Construction of new homes was considered moderate, with a total of 26,000 approved new single-family homes in February of 2020.[457] Cobb and Gwinnett Counties accounted for 42.0 percent of the new single-family home permits.[458]

[448] "About Us." Small Business Development Center, University of Georgia, https://www.georgiasbdc.org/about-us/. Accessed 21 Mar. 2022.
[449] Ibid.
[450] "Economic Development." *City of Atlanta, Georgia*, https://www.atlantaga.gov/government/departments/city-planning/office-of-housing-community-development/economic-development-division/small-business-support. Accessed 21 Mar. 2022.
[451] Ibid.
[452] "QuickFacts." *United States Census Bureau*, https://www.census.gov/quickfacts/US. Accessed 17 Mar. 2022.
[453] "HUD PD&R Housing Market Profiles – March 2020." *U.S. Department of Housing and Urban Development, Office of Policy Development and Research (PD & R),* https://www.huduser.gov/portal/periodicals/USHMC/reg//Atlanta-SandySprings-RoswellGA-HMP-March20.pdf. Accessed 16 Mar. 2022.
[454] Ibid.
[455] Ibid.
[456] Ibid.
[457] Ibid.
[458] Ibid.

Furthermore, the percentage of homes affordable for a four-person family earning 80.0 percent of the area median income between 2014 and 2018 varied by county.[459] Only 8.8 percent of all homes were affordable to those earning 80.0 percent of the area median income in Forsyth County, followed by Fayette County at 14.4 percent.[460] This figure increased drastically to 78.4 percent in Clayton County. More than half of low-income homeowners paid 30.0 percent or more of household income towards housing costs and were therefore considered cost-burdened from 2013-2017. In Fayette County, 75.0 percent of low-income homeowners were cost-burdened, followed by Dekalb County at 73.0 percent and Gwinnett County at 72 percent. The number of cost-burdened households with annual incomes between $35,000 and $50,000 sustained the greatest increase in 2020.[461] Based on 2020 FFIEC census data, 55.8 percent of households below poverty level were in low- and moderate-income tracts within the assessment area.

During the 2018 through 2020 period, the Atlanta MSA rental housing market experienced renter household growth and low vacancy rates at 5.5 percent.[462] The price of rent increased faster than household incomes among renters, which magnified the problem of rent affordability.[463] High demand for rental units and new apartment construction contributed to these surges.[464] The percentage of one-bedroom rental units considered affordable for a two-person family earning 80.0 percent of the area median income between 2014 and 2018 was the lowest at 41.6 percent in Forsyth County, followed by 45.6 percent in Fulton County.[465] For a two-person family earning 50.0 percent of the area median income, the affordability reached a low 8.9 percent in Fayette County, followed by 12.6 percent in Henry County.[466] Based on 2020 FFIEC census data , in the assessment area, 81 percent of low-income renters were considered cost-burdened, meaning that rental costs accounted for more than 30.0 percent of household income. Additionally, 55.9 percent of cost-burdened renters were in low- and moderate-income tracts within the assessment area.

Demographic Characteristics by Census Tract

The following table, based on 2020 FFIEC census data and Dun & Bradstreet data, presents key demographic and business information used to help develop a performance context for the assessment area.

[459] "Percent of All Homes That Are Likely Affordable for A 4-Person Family Earning 80% of AMI between 2014-2018." *PolicyMap,* https://www.policymap.com/tables, Based on data from PolicyMap, HUD, and Census: Home Ownership and Rental Affordability Estimate. Accessed 21 Mar. 2022.
[460] Ibid.
[461] "Regional Snapshot: 2020 Regional Housing Affordability." *Research and Analytics Division of the Atlanta Regional Commission, 33°n*, 17 Feb. 2020, https://33n.atlantaregional.com/regional-snapshot/regional-snapshot-2020-regional-housing-affordability. Accessed 21 Mar. 2022.
[462] "HUD PD&R Housing Market Profiles – March 2020." *U.S. Department of Housing and Urban Development, Office of Policy Development and Research (PD & R),* https://www.huduser.gov/portal/periodicals/USHMC/reg//Atlanta-SandySprings-RoswellGA-HMP-March20.pdf. Accessed 16 Mar. 2022.
[463] "Regional Snapshot: 2020 Regional Housing Affordability." *Research and Analytics Division of the Atlanta Regional Commission, 33°n*, 17 Feb. 2020, https://33n.atlantaregional.com/regional-snapshot/regional-snapshot-2020-regional-housing-affordability. Accessed 21 Mar. 2022.
[464] Ibid.
[465] "Percent of All One-Bedroom or Studio Rental Units That Are Likely Affordable for A 2-Person Family Earning 80% of AMI between 2014-2018." *PolicyMap,* https://www.policymap.com/tables, Based on data from PolicyMap, HUD, and Census: Home Ownership and Rental Affordability Estimates. Accessed 21 Mar. 2022.
[466] "Percent of All One-Bedroom or Studio Rental Units That Are Likely Affordable for A 2-Person Family Earning 50% of AMI between 2014-2018." *PolicyMap,* https://www.policymap.com/tables, Based on data from PolicyMap, HUD, and Census: Home Ownership and Rental Affordability Estimates. Accessed 21 Mar. 2022.

Combined Demographics Report

Assessment Area: GA Atlanta

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	101	10.8	80,695	6.2	29,092	36.1	299,527	22.9
Moderate-income	241	25.8	313,231	24	61,190	19.5	218,913	16.7
Middle-income	285	30.5	465,876	35.6	45,486	9.8	238,362	18.2
Upper-income	299	32	447,664	34.2	20,412	4.6	550,926	42.1
Unknown-income	8	0.9	262	0	93	35.5	0	0
Total Assessment Area	**934**	**100.0**	**1,307,728**	**100.0**	**156,273**	**11.9**	**1,307,728**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	182,314	39,804	3.3	21.8	105,009	57.6	37,501	20.6
Moderate-income	564,568	244,106	19.9	43.2	246,291	43.6	74,171	13.1
Middle-income	715,049	456,527	37.3	63.8	192,208	26.9	66,314	9.3
Upper-income	697,983	483,424	39.5	69.3	161,348	23.1	53,211	7.6
Unknown-income	2,621	186	0	7.1	2,086	79.6	349	13.3
Total Assessment Area	**2,162,535**	**1,224,047**	**100.0**	**56.6**	**706,942**	**32.7**	**231,546**	**10.7**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	18,476	5.5	17,113	5.5	1,258	6.1	105	3.8
Moderate-income	76,356	22.7	71,043	22.7	4,755	23.1	558	20.4
Middle-income	106,620	31.7	100,088	32	5,743	27.9	789	28.8
Upper-income	133,252	39.6	123,503	39.4	8,489	41.3	1,260	46
Unknown-income	1,775	0.5	1,439	0.5	308	1.5	28	1
Total Assessment Area	**336,479**	**100.0**	**313,186**	**100.0**	**20,553**	**100.0**	**2,740**	**100.0**
	Percentage of Total Businesses:			**93.1**		**6.1**		**.8**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	52	2.5	51	2.5	1	2.9	0	0
Moderate-income	397	19	387	18.9	10	29.4	0	0
Middle-income	907	43.5	896	43.7	11	32.4	0	0
Upper-income	724	34.7	714	34.8	10	29.4	0	0
Unknown-income	5	0.2	3	0.1	2	5.9	0	0
Total Assessment Area	**2,085**	**100.0**	**2,051**	**100.0**	**34**	**100.0**	**0**	**.0**
	Percentage of Total Farms:			**98.4**		**1.6**		**.0**

2020 FFIEC Census Data and 2020 D&B Information

Credit and Community Development Needs

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

According to a community contact, small business credit needs remain unmet. There are opportunities for banks to help address the credit needs of small businesses. The contact noted that businesses, particularly those contracting work for federal or local agencies, have been challenged in obtaining unsecured lines of credit. A line of credit of $1 million or less is the most difficult for small businesses to find, according to the contact. Although some banks may offer a business owner a credit card in lieu of a line of credit, the contact noted that this is not usually a good alternative as the credit card may accrue higher interest, cannot be billed from, and presents longer term challenges for the business. The same contact also described the importance of banks building a relationship with small businesses and opening bank accounts after seeing many businesses blocked from accessing PPP loans because many banks required applicant firms to have a bank account with the institution. There is also an opportunity for banks to provide financial education for small business owners according to the contact.

Another community contact indicated that there is a need for more down payment assistance for homebuyers in the assessment area. The contact noted that the low housing stock in the area has been an issue, in addition to other pressures impacting housing affordability. The contact also noted that the demand for low-income housing tax credits is mostly driven by developers. Based on the information shared by the community contacts, there are opportunities for banks to provide credit products to support small businesses as well as investments or other community service activities that support affordable housing.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE ATLANTA, GEORGIA ASSESSMENT AREA

LENDING TEST

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

The analysis included 5,708 HMDA-reportable loans and 4,647 CRA small businessloans reported by the bank in the Atlanta assessment area during the review period. Therefore, HMDA-reportable lending received greater weight in determining the bank's lending test rating in the assessment area. Additionally, greater weight was assigned to home refinance loans over the other HMDA products given their relative share of all HMDA lending in this assessment area.

The Atlanta assessment area accounted for 76.0 percent of Regions Bank's total HMDA-reportable lending by dollar volume in Georgia and 73.6 percent of its total statewide CRA small business lending by dollar

volume during the review period. In comparison, 63.1 percent of Regions Bank's Georgia deposits are in the Atlanta assessment area.

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

Geographic Distribution of Loans

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

Home Purchase Loans

Of the 5,708 HMDA-reportable loans analyzed, 2,089 loans (36.6 percent) were home purchase loans. Of the total home purchase loans made, 71 loans (3.4 percent) were located in low-income tracts, and 363 loans (17.4 percent) were located in moderate-income tracts.

Home purchase lending in low-income tracts is adequate. From 2018 through 2020, Regions Bank's home purchase lending in low-income tracts (3.4 percent) was above the percentage of owner-occupied units (3.3 percent) in these tracts. In 2018, the bank's home purchase lending in low-income tracts (2.5 percent) was slightly below the aggregate lending performance (3.2 percent) in these tracts. In 2019, Regions Bank's home purchase lending in low-income tracts (3.8 percent) was similar to the aggregate lending performance (3.6 percent) in these tracts. In 2020, the bank's home purchase lending in low-income tracts (3.8 percent) was similar to the aggregate lending performance (3.7 percent) in these tracts.

Home purchase lending in moderate-income tracts is poor. From 2018 through 2020, Regions Bank's home purchase lending in moderate-income tracts (17.4 percent) was similar to the percentage of owner-occupied units (19.9 percent) in these tracts. In 2018, the bank's home purchase lending in moderate-income tracts (17.5 percent) was slightly below the aggregate lending performance (20.2 percent) in these tracts. In 2019, Regions Bank's home purchase lending in moderate-income tracts (16.4 percent) was slightly below the aggregate lending performance (20.9 percent) in these tracts. In 2020, the bank's home purchase lending in moderate-income tracts (18.0 percent) was slightly below the aggregate lending performance (20.5 percent) in these tracts.

Home Refinance Loans

Regions Bank made 2,630 home refinance loans from 2018 through 2020, which represents 46.1 percent of the HMDA-reportable loans analyzed. Of the total home refinance loans made, 45 loans (1.7 percent) were located in low-income tracts, and 314 loans (11.9 percent) were located in moderate-income tracts.

Home refinance lending in low-income tracts is poor. From 2018 through 2020, Regions Bank's home refinance lending in low-income tracts (1.7 percent) was below the percentage of owner-occupied units (3.3 percent) in these tracts. In 2018, the bank's home refinance lending in low-income tracts (2.8 percent) was similar to the aggregate lending performance (2.7 percent) in these tracts. In 2019, Regions Bank's home refinance lending in low-income tracts (1.8 percent) was slightly below the aggregate lending performance (2.4 percent) in these tracts. In 2020, the bank's home refinance lending in low-income tracts (1.4 percent) was below the aggregate lending performance (2.0 percent) in these tracts.

Home refinance lending in moderate-income tracts is adequate. From 2018 through 2020, Regions Bank's home refinance lending in moderate-income tracts (11.9 percent) was below the percentage of owner-occupied units (19.9 percent) in these tracts. In 2018, the bank's home refinance lending in moderate-income tracts (16.2 percent) was similar to the aggregate lending performance (16.7 percent) in these tracts. In 2019, Regions Bank's home refinance lending in moderate-income tracts (14.6 percent) was similar to the aggregate lending performance (15.2 percent) in these tracts. In 2020, the bank's home refinance lending in moderate-income tracts (9.9 percent) was slightly below the aggregate lending performance (12.8 percent) in these tracts.

Home Improvement Loans

Regions Bank made 989 home improvement loans from 2018 through 2020, which represents 17.3 percent of the HMDA-reportable loans analyzed. Of the total home improvement loans made, 13 loans (1.3 percent) were located in low-income tracts, and 150 loans (15.2 percent) were located in moderate-income tracts.

Home improvement lending in low-income tracts is poor. From 2018 through 2020, Regions Bank's home improvement lending in low-income tracts (1.3 percent) was below the percentage of owner-occupied units (3.3 percent) in these tracts. In 2018, the bank's home improvement lending in low-income tracts (2.1 percent) was similar to the aggregate lending performance (2.2 percent) in these tracts. In 2019, Regions Bank's home improvement lending in low-income tracts (0.9 percent) was significantly below the aggregate lending performance (2.0 percent) in these tracts. In 2020, the bank's home improvement lending in low-income tracts (0.9 percent) was significantly below the aggregate lending performance (1.9 percent) in these tracts.

Home improvement lending in moderate-income tracts is good. From 2018 through 2020, Regions Bank's home improvement lending in moderate-income tracts (15.2 percent) was similar to the percentage of owner-occupied units (19.9 percent) in these tracts. In 2018, the bank's home improvement lending in moderate-income tracts (17.0 percent) was above the aggregate lending performance (11.9 percent) in these tracts. In 2019, Regions Bank's home improvement lending in moderate-income tracts (15.2 percent) was slightly above the aggregate lending performance (13.0 percent) in these tracts. In 2020, the bank's home improvement lending in moderate-income tracts (13.2 percent) was similar to the aggregate lending performance (12.3 percent) in these tracts.

Small Business Loans

Regions Bank made 4,647 small business loans in the assessment area from 2018 through 2020. Of the total number of small business loans made, 199 loans (4.3 percent) were located in low-income tracts, and 1,016 loans (21.9 percent) were located in moderate-income tracts.

Small business lending in low-income tracts is adequate. From 2018 through 2020, Regions Bank's small business lending in low-income tracts (4.3 percent) was similar to the percentage of businesses (5.5 percent) in these tracts. In 2018, the bank's small business lending in low-income tracts (5.3 percent) was slightly above the aggregate lending performance (4.6 percent) in these tracts. In 2019, Regions Bank's small business lending in low-income tracts (6.0 percent) was above the aggregate lending performance (4.7 percent) in these tracts. In 2020, the bank's small business lending in low-income tracts (3.2 percent) was below the aggregate lending performance (4.9 percent) in these tracts.

Small business lending in moderate-income tracts is good. From 2018 through 2020, Regions Bank's small business lending in moderate-income tracts (21.9 percent) was similar to the percentage of businesses (22.7 percent) in these tracts. In 2018, the bank's small business lending in moderate-income tracts (24.2 percent) was slightly above the aggregate lending performance (20.0 percent) in these tracts. In 2019, Regions Bank's small business lending in moderate-income tracts (24.5 percent) was slightly above the aggregate lending performance (20.4 percent) in these tracts. In 2020, the bank's small business lending in moderate-income tracts (19.9 percent) was similar to the aggregate lending performance (20.6 percent) in these tracts.

Lending to Borrowers of Different Incomes and Businesses of Different Sizes

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

Home Purchase Loans

Home purchase lending to low-income borrowers is poor. From 2018 through 2020, Regions Bank's home purchase lending to low-income borrowers (5.6 percent) was below the percentage of low-income families (22.9 percent). In 2018, the bank's home purchase lending to low-income borrowers (4.9 percent) was slightly below the aggregate lending performance (6.4 percent) to these borrowers. In 2019, Regions Bank's home purchase lending to low-income borrowers (5.7 percent) was slightly below the aggregate lending performance (6.9 percent) to these borrowers. In 2020, the bank's home purchase lending to low-income borrowers (6.0 percent) was slightly below the aggregate lending performance (8.0 percent) to these borrowers.

Home purchase lending to moderate-income borrowers is adequate. From 2018 through 2020, Regions Bank's home purchase lending to moderate-income borrowers (19.8 percent) was above the percentage of moderate-income families (16.7 percent). In 2018, the bank's home purchase lending to moderate-income borrowers (18.1 percent) was similar to the aggregate lending performance (18.2 percent) to these borrowers. In 2019, Regions Bank's home purchase lending to moderate-income borrowers (21.4 percent) was similar to the aggregate lending

performance (21.6 percent) to these borrowers. In 2020, the bank's home purchase lending to moderate-income borrowers (19.9 percent) was similar to the aggregate lending performance (22.3 percent) to these borrowers.

Home Refinance Loans

Home refinance lending to low-income borrowers is good. From 2018 through 2020, Regions Bank's home refinance lending to low-income borrowers (7.3 percent) was below the percentage of low-income families (22.9 percent). In 2018, the bank's home refinance lending to low-income borrowers (10.5 percent) was slightly above the aggregate lending performance (9.1 percent) to these borrowers. In 2019, Regions Bank's home refinance lending to low-income borrowers (9.9 percent) was above the aggregate lending performance (6.6 percent) to these borrowers. In 2020, the bank's home refinance lending to low-income borrowers (5.5 percent) was slightly above the aggregate lending performance (4.4 percent) to these borrowers.

Home refinance lending to moderate-income borrowers is adequate. From 2018 through 2020, Regions Bank's home refinance lending to moderate-income borrowers (14.4 percent) was similar to the percentage of moderate-income families (16.7 percent). In 2018, the bank's home refinance lending to moderate-income borrowers (19.7 percent) was slightly above the aggregate lending performance (16.5 percent) to these borrowers. In 2019, Regions Bank's home refinance lending to moderate-income borrowers (18.1 percent) was above the aggregate lending performance (14.4 percent) to these borrowers. In 2020, the bank's home refinance lending to moderate-income borrowers (11.7 percent) was similar to the aggregate lending performance (11.7 percent) to these borrowers.

Home Improvement Loans

Home improvement lending to low-income borrowers is good. From 2018 through 2020, Regions Bank's home improvement lending to low-income borrowers (7.3 percent) was below the percentage of low-income families (22.9 percent). In 2018, the bank's home improvement lending to low-income borrowers (7.6 percent) was significantly above the aggregate lending performance (5.0 percent) to these borrowers. In 2019, Regions Bank's home improvement lending to low-income borrowers (7.8 percent) was above the aggregate lending performance (5.7 percent) to these borrowers. In 2020, the bank's home improvement lending to low-income borrowers (6.5 percent) was slightly above the aggregate lending performance (5.4 percent) to these borrowers.

Home improvement lending to moderate-income borrowers is good. From 2018 through 2020, Regions Bank's home improvement lending to moderate-income borrowers (16.2 percent) was similar to the percentage of moderate-income families (16.7 percent). In 2018, the bank's home improvement lending to moderate-income borrowers (15.5 percent) was above the aggregate lending performance (11.3 percent) to these borrowers. In 2019, Regions Bank's home improvement lending to moderate-income borrowers (17.6 percent) was slightly above the aggregate lending performance (14.2 percent) to these borrowers. In 2020, the bank's home improvement lending to moderate-income borrowers (15.4 percent) was above the aggregate lending performance (12.1 percent) to these borrowers.

Small Business Loans

The distribution of small business loans to businesses of different sizes is good. From 2018 through 2020, 60.8 percent of the bank's small business loans were originated to businesses with revenues of $1 million or less. By comparison, 93.1 percent of total businesses in the assessment area are classified as small businesses. In 2018,

the bank's small business lending to small businesses (68.7 percent) was above the aggregate lending performance (46.7 percent) to these businesses. In 2019, the bank's small business lending to small businesses (69.0 percent) was above the aggregate lending performance (48.0 percent) to these businesses. In 2020, the bank's small business lending to small businesses (54.4 percent) was above the aggregate lending performance (42.3 percent) to these businesses. Lastly, 91.4 percent of small business loans were originated in amounts of $250,000 or less, indicating a willingness to lend in the smaller amounts that are typically requested by small businesses.

Community Development Lending

Regions Bank is a leader in making community development loans in the Atlanta assessment area. During the review period, the bank originated or renewed 30 community development loans totaling $131.3 million and 205 community development PPP loans totaling $78.2 million. Specifically, the bank originated or renewed $89.3 million in affordable housing initiatives; $64.7 million towards revitalization and stabilization efforts both through the PPP and outside of the PPP; $47.1 million to support economic development; and $8.4 million towards community services benefiting LMI individuals and families.

Most of the qualified loans were impactful and responsive to assessment area needs. Additionally, the bank's current lending by number of loans and dollar volume exceeds most peer performance in this area. Some of the most impactful loans directly benefiting the assessment area include:

- Eight loans totaling $77.7 million for new construction of apartments using LIHTCs. The loans were originated as construction, bridge, and permanent financing in various phases of the LIHTC project. The projects were designed to create 673 new units of affordable housing for low-income individuals and/or families throughout the assessment area.

- Two loans totaling $5.9 million were originated to a nonprofit for the purpose of building new medical facilities using New Market Tax Credits. The medical facilities are Community Health Centers providing affordable health care options to primarily LMI individuals and families.

- $3.5 million in new originations and a $500,000 renewal in lines of credit for a nonprofit focused on transitional housing for LMI women and children. Each of these lines of credit was originated for the purchase of condo units and/or apartment complexes used by the organization to house LMI women and children.

- One renewing line of credit to a local CDFI totaling $1 million. The line of credit was created exclusively for the purpose of allowing the CDFI to create and maintain affordable housing developments in the city of Atlanta.

INVESTMENT TEST

Regions Bank's investment performance in the Atlanta assessment area is excellent. The bank made an excellent level of investments and grants, and made significant use of complex investments to support community development initiatives. Qualified investments and contributions demonstrate excellent responsiveness to a wide

range of community development needs. Combined investment and contribution activity inside the assessment area totaled nearly $216.3 million.

The bank made investments (excluding contributions) totaling $214.0 million in the Atlanta assessment area, including $191.1 million in new investments during the review period. The bank was responsive to the need across the region for affordable housing, utilizing several different types of investment vehicles during the review period. First, the bank invested in six LIHTC projects totaling $55.0 million that provided nearly 1,000 new affordable units. Additionally, the bank invested approximately $129.4 million in mortgage-backed securities that primarily financed affordable multifamily housing. Third, the bank invested $1.5 million in a fund that provides low-interest-rate gap or mezzanine financing for affordable housing projects that might not otherwise get developed, creating a model for private sector engagement in addressing the affordable housing need in Atlanta. During the review period, the bank also invested $5.3 million in two SBICs, financing small business in the assessment area. Lastly, the bank held investments totaling $22.9 million from prior examination periods, including several LIHTC investments, two investments in SBICs, and several mortgage-backed securities.

Regions Bank made contributions totaling $2.3 million during the review period. Specifically, the bank provided $1.0 million to support economic development, $929,000 for community services targeting low- and moderate-income individuals, and $309,250 for affordable housing initiatives. The bank made $240,000 in contributions responsive to the COVID-19 pandemic, providing support for emergency and recovery assistance to LMI individuals, nonprofits, and small businesses.

Examples of notable contributions include:

- A $300,000 contribution to a national CDFI to support its expansion into Atlanta to provide its services to low-income women entrepreneurs;
- $270,000 in donations to a CDFI that creates and preserves affordable housing throughout Atlanta;
- $150,000 donation to support the construction of a Launch Pad space for small business owners to create prototypes for new products and receive other business services and assistance;
- $400,000 in donations to support an entrepreneurship training program for small business owners hosted by a local university; and
- $60,000 in donations to support a crime diversion program, providing educational assistance and workforce training to LMI youth.

The bank also made $237,500 in donations that benefited all assessment areas in Georgia, which positively impacted the bank's performance in Atlanta.

SERVICE TEST

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

Retail Services

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

The distribution of 68 branch offices and 66 full-service ATMs as of December 31, 2020, was compared to the distribution of households and businesses among the tract categories within the assessment area. The bank's percentage of branches in low-income tracts was less than the percentage of households and businesses in the same geography: 7.5 percent of households and 5.5 percent of businesses were located in low-income census tracts compared to 2.9 percent of the bank's branches. The proportion of the bank's branches in moderate-income tracts, however, was comparable to the percentage of households and greater than the percentage of businesses in the same geography: 25.0 percent of total branches were in moderate-income tracts compared to 25.4 percent of households and 22.7 percent of businesses.Overall, the bank's retail delivery systems are reasonably accessible to the bank's geographies and individualsof different income levels.

During the review period, Regions Bank did not open or close any branch offices or full-service ATMs in low-income tracts. However, the bank opened two branch offices and two full-service ATMs in moderate-income tracts. Regions also opened four branch offices in middle-income tracts and eight in upper-income tracts. Additionally, seven full-service ATMs were opened in middle-income tracts and nine in upper-income tracts. In terms of closures, Regions Bank closed one branch office and one full-service ATM in a moderate-income tract. The bank also closed seven branch offices in middle-income tracts and three in upper-income tracts. Additionally, seven full-service ATMs were closed in middle-income tracts and three were closed in upper-income tracts. Overall, the bank's record of opening and closing of branches has not adversely affected the accessibility of its delivery systems, particularly to low- and moderate-income geographies and individuals in the assessment area. Lastly, banking services and hours of operation do not vary in a way that inconveniences its assessment area, particularly low- and moderate-income geographies and/or low- and moderate-income individuals.

Geographic Distribution of Branches & ATMS

Assessment Area: GA Atlanta

Tract Category	Branches							ATMs												Demographics			
	Total Branches				Drive thrus	Extend-ed Hours	Week-end Hours	Total ATMs			Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses
			Open	Closed									Open	Closed			Open	Closed				
	#	%	#	#	#	#	#		#	%	#	%	#	#	#	%	#	#	#	%	%	%
Low	2	2.9%	0	0	2	2	2	Total	2	2.9%	1	1.5%	0	0	1	25.0%	0	0	101	10.8%	7.5%	5.5%
DTO	1		0	0				SA	1		0		0	0	1		0	0				
Moderate	17	25.0%	2	1	14	17	16	Total	17	24.3%	16	24.2%	2	1	1	25.0%	0	1	241	25.8%	25.4%	22.7%
DTO	0		0	0				SA	1		0		0	0	1		0	1				
Middle	19	27.9%	4	7	16	19	19	Total	20	28.6%	19	28.8%	7	7	1	25.0%	0	0	285	30.5%	33.6%	31.7%
DTO	0		0	0				SA	1		0		0	0	1		0	0				
Upper	30	44.1%	8	3	22	30	29	Total	31	44.3%	30	45.5%	9	3	1	25.0%	1	0	299	32.0%	33.4%	39.6%
DTO	0		0	0				SA	1		0		0	0	1		1	0				
Unknown	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	8	0.9%	0.1%	0.5%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Total	68	100.0%	14	11	54	68	66	Total	70	100.0%	66	100.0%	18	11	4	100.0%	1	1	934	100.0%	100.0%	100.0%
DTO	1		0	0				SA	4		0		0	0	4		1	1				

2020 FFIEC Census Data, 2020 D&B Info, and 2015 ACS Data
Closed branches/ATMs are only included in "closed" columns and are not included in any other totals.
DTO - Drive thru only is a subset of total branches
SA = Stand Alone ATM is a subset of total ATMs

Community Development Services

Regions Bank provides a relatively high level of community development services in the Atlanta assessment area. During the review period, Regions Bank employees engaged in 336 qualified service activities totaling 2,911 hours. Regions Bank's service activities benefited organizations that provide affordable housing, community services, economic development, and revitalization and stabilization support to low- and moderate-income individuals, communities, and small businesses in the Atlanta assessment area. The majority of the bank's service activities (79.5 percent) supported adult and youth financial education and homeownership counseling through partnerships with schools, community-based organizations serving LMI individuals, and small businesses.

Highlighted below are examples of community development activities undertaken during the review period:

- Bank employees engaged in over 700 hours with a nonprofit community development organization that provides education, housing, and support services to under-resourced neighborhoods in Atlanta.
- A Regions associate provided 80 hours of technical assistance with a nonprofit organization that supports and funds viable micro-businesses in an effort to create new jobs and business opportunities at the local level. The associate provided technical expertise with one of the organization's programs that specifically provides financial education, entrepreneurship training, mentorship, and capital to LMI formerly incarcerated adults.
- Regions employees provided technical assistance for an organization that provides free small business training programs that provide entrepreneurs the tools and networking opportunities to build and grow successful businesses within LMI tracts.

METROPOLITAN AREAS
LIMITED-SCOPE REVIEW

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

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

- *Albany Assessment Area (Dougherty County)*
  - As of December 31, 2020, Regions Bank operated three branches in the assessment area, representing 2.9 percent of its branches in Georgia.
  - As of June 30, 2020, the bank had $235.6 million in deposits in this assessment area, representing a market share of 14.1 percent and 3.1 percent of Regions Bank's total deposits in Georgia.
- *Athens Assessment Area (Clarke County)*
  - As of December 31, 2020, Regions Bank operated two branches in the assessment area, representing 1.9 percent of its branches in Georgia.
  - As of June 30, 2020, the bank had $99.7 million in deposits in this assessment area, representing a market share of 2.8 percent and 1.3 percent of Regions Bank's total deposits in Georgia.
- *Dalton Assessment Area (Murray and Whitfield counties)*
  - As of December 31, 2020, Regions Bank operated three branches in the assessment area, representing 2.9 percent of its branches in Georgia.
  - As of June 30, 2020, the bank had $274.8 million in deposits in this assessment area, representing a market share of 10.7 percent and 3.6 percent of Regions Bank's total deposits in Georgia.
- *Gainesville Assessment Area (Hall County)*
  - As of December 31, 2017, Regions Bank operated five branches in the assessment area, representing 4.8 percent of its branches in Georgia.
  - As of June 30, 2020, the bank had $658.1 million in deposits in this assessment area, representing a market share of 12.3 percent and 8.7 percent of Regions Bank's total deposits in Georgia.
- *Rome Assessment Area (Floyd County)*
  - As of December 31, 2020, Regions Bank operated two branches in the assessment area,representing 1.9 percent of its branches in Georgia.
  - As of June 30, 2020, the bank had $237.0 million in deposits in this assessment area, representing a market share of 12.7 percent and 3.1 percent of Regions Bank's total deposits in Georgia.
- *Savannah Assessment Area (Chatham County)*
  - As of December 31, 2020, Regions Bank operated one branch in the assessment area, representing 1.0 percent of its branches in Georgia.
  - As of June 30, 2020, the bank had $87.3 million in deposits in this assessment area, representing a market share of 1.2 percent and 1.2 percent of Regions Bank's total deposits in Georgia.
- *Valdosta Assessment Area (Lowndes County)*
  - As of December 31, 2020, Regions Bank operated one branches in the assessment area, representing 1.0 percent of its branches in Georgia.
  - As of June 30, 2020, the bank had $114.3 million in deposits in this assessment area, representing a market share of 4.6 percent and 1.5 percent of Regions Bank's total deposits in Georgia.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

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

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

For the lending test, Regions Bank received a rating of low satisfactory for the State of Georgia. Performance in one of the seven metropolitan limited-scope assessment areas was consistent with the statewide lending test performance, while performance in the remaining metropolitan limited-scope assessment areas was below the statewide rating. For the geographic distribution of loans, the lending level was good in Dalton and Gainesville; adequate in Albany, Rome, Savannah, and Valdosta; and poor in Athens. Performance was good for the borrower distribution of loans in Albany, Dalton, Gainesville, and Rome, and adequate in the remaining three metropolitan limited-scope assessment areas. Community development lending performance in limited-scope metropolitan assessment areas was as follows: the bank made a relatively high level in Gainesville ($29.2 million); made an adequate level in Savannah ($2.3 million); made a low level in Rome ($1.4 million); and made few, if any, in Albany ($299,000), Athens ($70,000), Dalton ($227,000), and Valdosta ($40,000).

For the investment test, Regions Bank received a rating of outstanding for the State of Georgia. Performance was below the statewide investment test performance in all seven metropolitan limited-scope assessment areas. The bank's level of investments was significant in Athens, Gainesville, Savannah, and Valdosta, while poor in Albany, Dalton, and Rome.

For the service test, Regions Bank received a rating of high satisfactory for the State of Georgia. Service performance in the Gainesville metropolitan assessment area was consistent with thebank's state performance. However, the remaining metropolitan assessment areas' performance was weaker than the state. Dalton and Valdosta had poor retail delivery services and very poor community development services, while Athens had poor retail services and poor community development services. Although the Albany and Rome assessment areas had a poor and very poor community development service performance, respectively, retail delivery services were adequate. The Savannah assessment area displayed excellent performance with community development services, however, very poor retail delivery services.

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

NONMETROPOLITAN STATEWIDE AREAS
LIMITED-SCOPE REVIEW

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

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

- *Elbert-Wilkes Assessment Area (Elbert and Wilkes counties)*
  - As of December 31, 2020, Regions Bank operated two branches in the assessment area, representing 1.9 percent of its branches in Georgia.
  - As of June 30, 2020, the bank had $99.5 million in deposits in this assessment area, representing a market share of 15.6 percent and 1.3 percent of Regions Bank's total deposits in Georgia.
- *Jefferson-Jenkins Assessment Area (Jefferson and Jenkins counties)*
  - As of December 31, 2020, Regions Bank operated two branches in the assessment area, representing 1.9 percent of its branches in Georgia.
  - As of June 30, 2020, the bank had $65.5 million in deposits in this assessment area, representing a market share of 14.9 percent and 0.9 percent of Regions Bank's total deposits in Georgia.
- *Northeast Georgia Assessment Area (Banks, Habersham, Jackson, Rabun, Stephens, and White counties)*
  - As of December 31, 2020, Regions Bank operated seven branches in the assessment area, representing 6.7 percent of its branches in Georgia.
  - As of June 30, 2020, the bank had $488.5 million in deposits in this assessment area, representing a market share of 14.6 percent and 6.5 percent of Regions Bank's total deposits in Georgia.
- *Northwest Georgia Assessment Area (Chattooga, Gilmer, Gordon, and Polk counties)*
  - As of December 31, 2020, Regions Bank operated four branches in the assessment area, representing 3.8 percent of its branches in Georgia.
  - As of June 30, 2020, the bank had $236.3 million in deposits in this assessment area, representing a market share of 10.0 percent and 3.1 percent of Regions Bank's total deposits in Georgia.
- *Southwest Georgia Assessment Area (Crisp, Clay, Decatur, and Randolph counties)*
  - As of December 31, 2020, Regions Bank operated four branches in the assessment area, representing 3.8 percent of its branches in Georgia.

- As of June 30, 2020, the bank had $185.7 million in deposits in this assessment area, representing a market share of 16.8 percent and 2.5 percent of Regions Bank's total deposits in Georgia.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

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

Performance in the Limited-Scope Review
Nonmetropolitan Assessment Areas

Assessment Area	Lending Test	Investment Test	Service Test
Elbert-Wilkes	Not Consistent (Below)	Not Consistent (Below)	Not Consistent (Below)
Jefferson-Jenkins	Consistent	Not Consistent (Below)	Not Consistent (Below)
Northeast Georgia	Not Consistent (Below)	Not Consistent (Below)	Not Consistent (Below)
Northwest Georgia	Not Consistent (Below)	Not Consistent (Below)	Not Consistent (Below)
Southwest Georgia	Consistent	Not Consistent (Below)	Not Consistent (Below)

For the lending test, Regions Bank received a rating of low satisfactory for the State of Georgia. Performance in one of the five nonmetropolitan limited-scope assessment areas was consistent with the statewide lending test performance, whereas performance in the remaining four nonmetropolitan limited-scope assessment areas was below the statewide performance. For the geographic distribution of loans, lending levels were excellent in Southwest Georgia and adequate in the remaining four nonmetropolitan limited-scope assessment areas. Performance was good for the borrower distribution of loans in Northeast Georgia and Northwest Georgia and adequate in the remaining three nonmetropolitan limited-scope assessment areas. Community development lending performance in limited-scope nonmetropolitan assessment areas was as follows: the bank made an adequate level in Jefferson-Jenkins ($1.4 million); made a low level in Southwest Georgia ($1.1 million); and made few, if any, in Elbert-Wilkes ($0), Northeast Georgia ($70,000), and Northwest Georgia ($48,000).

For the investment test, Regions Bank received a rating of outstanding for the State of Georgia. Performance was below the statewide investment test performance in all five nonmetropolitan limited-scope assessment areas. The bank's investment levels were significant in Jefferson-Jenkins and Northwest Georgia; poor in Northeast Georgia and Southwest Georgia; and the bank made few, if any, investments in Elberton-Wilkes.

For the service test, Regions Bank received a rating high satisfactory for the State of Georgia. Performance in all the nonmetropolitan assessment area were below the bank's state performance. In all four assessment areas the

retail delivery services, and community development services were weaker than the state performance with the exception of the Southwest assessment area in which the retail delivery service performance was consistent with the state.

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

Illinois

CRA RATING FOR ILLINOIS: NEEDS TO IMPROVE

The Lending Test is rated: Low Satisfactory
The Investment Test is rated: Low Satisfactory
The Service Test is rated: Needs to Improve

Major factors supporting the rating include the following:

- The geographic distribution of loans reflects poor penetration throughout the assessment areas, and the distribution of loans by borrower income reflects good penetration among customers of different income levels and businesses of different revenue sizes.

- The bank makes an adequate level of community development loans in its Illinois assessment areas.

- The bank provides an adequate level of qualified community development investments and grants that demonstrate adequate responsiveness to community development needs of the Illinois assessment areas.

- Retail banking services are very poor in the bank's Illinois assessment areas.

- The bank provides an adequate level of community development services throughout the Illinois assessment areas.

SCOPE OF EXAMINATION

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

- Southern Illinois

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

- Bloomington
- Carbondale
- Central Illinois
- Champaign
- Decatur
- Peoria
- Southeast Illinois
- Springfield

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

DESCRIPTION OF INSTITUTION'S OPERATIONS IN ILLINOIS

As of June 30, 2020, Regions Bank had $1.1 billion in deposits in Illinois accounting for 0.9 percent of the bank's total deposits. Regions Bank operated 18 branch offices in Illinois as of December 31, 2020, representing 1.3 percent of the bank's total branches. HMDA-reportable lending in Illinois accounted for 1.2 percent of total institutional HMDA-reportable lending by number of loans and 0.5 percent by dollar volume. CRA small business lending in Illinois accounted for 0.4 percent of the bank's total CRA small business lending by number of loans and 0.5 percent by dollar volume. Overall, the bank's HMDA-reportable and CRA lending activity in the state was similar to the percentage of total institutional deposits.

The following table shows lending activity from January 1, 2018, through December 31, 2020.

Statewide Summary of Lending Activity
Assessment Areas Located in
Illinois

Loan Type	#	%	$ (000s)	%
HMDA Home Purchase	576	29.0%	$72,221	41.8%
HMDA Refinance	540	27.2%	$45,411	26.3%
HMDA Home Improvement	246	12.4%	$11,199	6.5%
HMDA Multi-Family	0	0.0%	$0	0.0%
HMDA Other Purpose LOC	151	7.6%	$6,538	3.8%
HMDA Other Purpose Closed/Exempt	45	2.3%	$1,861	1.1%
HMDA Loan Purpose NA	0	0.0%	$0	0.0%
Total HMDA	**1,558**	**78.6%**	**$137,230**	**79.4%**
Total Small Business	**387**	**19.5%**	**$32,669**	**18.9%**
Total Farm	**38**	**1.9%**	**$2,872**	**1.7%**
TOTAL LOANS	**1,983**	**100.0%**	**$172,771**	**100.0%**

Originations and Purchases

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN ILLINOIS

Lending Test

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

During the review period, Regions Bank reported 1,558 HMDA-reportable loans and 387 small business loans in Illinois. The rating for Illinois is based on performance in the Southern Illinois full-scope assessment area.

Approximately 18.1 percent of the bank's HMDA-reportable and small business lending by number of loans in Illinois occurred within this assessment area.

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

Geographic and Borrower Distribution

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

Community Development Lending

Regions Bank makes an adequate level of community development loans in the state of Illinois. During the review period, the bank originated or renewed 22 qualifying community development loans totaling $10.1 million benefiting its Illinois assessment areas. The total community development lending includes one loan to a nonprofit for $1.0 million with a P/M/F of serving a broader regional area that includes the bank's Southern Illinois and Carbondale assessment areas in the state.

The bank was considered responsive to the credit and community development needs within the state of Illinois. As a result, and in addition to the total community development lending previously noted, the bank received positive consideration for two community development loans totaling $214,000 that were outside any of the bank's assessment areas in the state. More information on community development loans can be found in the full-scope assessment area section of this report.

Investment Test

The investment test rating for Illinois is low satisfactory.

Regions Bank made an adequate level of qualified investments and contributions totaling $14.4 million in Illinois. The bank had qualified investments of $12.6 million in the Illinois assessment areas, with approximately 28.9 percent of investments acquired during the current review period. In addition, the bank made qualified contributions in the assessment areas totaling $253,500.

Southern Illinois was the assessment area in the state reviewed using full-scope procedures. Approximately 25.5 percent of combined investment and contribution activity was in this assessment area, compared to 19.9 percent of deposits in the market as of June 30, 2021. Performance in the assessment area was adequate.

The bank was considered responsive to the credit and community needs in its assessment areas. Therefore, the bank also received consideration for two investments totaling $1.6 million within the state of Illinois but did not benefit one or more of the bank's assessment areas. These investments included one investment in an SBIC and one investment in a mortgage-backed security.

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

Service Test

The service test rating for Illinois is needs to improve.

Retail Services

Delivery systems, including ATMs and branch office locations, are unreasonably inaccessible to significant portions of the bank's geographies and individuals of different income levels in the assessment areas. This evaluation was driven primarily by performance in the Southern Illinois full-scope assessment area. While there are no low-income census tracts in the full-scope assessment area, the bank did not have branches in any moderate-income tracts within the assessment area and displayed a limited number of branch offices in most of the low- and moderate-income tracts throughout the state. The reasonableness of business hours and services was not rated given the lack of branches in low- and moderate-income tracts in the full-scope assessment area. The record of opening and closing of branch offices has significantly adversely affected the accessibility of the bank's delivery systems, particularly for low- and moderate-income geographies and/or low- and moderate-income individuals. During the review period, the bank did not open any branch offices in low- or moderate-income tracts; however, one branch office was opened in a middle-income tract in Illinois. The bank closed five branch offices throughout the state; of those closed, one was in a low-income tract, and four were in middle-income tracts. Overall, the bank's retail service performance is considered very poor in Illinois.

Community Development Services

Regions Bank provides an adequate level of community development services that benefit low- and moderate-income residents and small businesses in Illinois. During the examination period, employees engaged in 43 qualified service activities totaling 718 hours in the Illinois assessment areas, including 615 service hours in limited-scope assessment areas. Performance in the Southern Illinois full-scope assessment area was adequate. Additionally, performance in seven of the eight limited-scope assessment areas was adequate, good, or excellent. Finally, bank employees engaged in 60 service hours that benefited a broader statewide or regional area, including the bank's assessment areas.

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

NONMETROPOLITAN STATEWIDE AREA
FULL-SCOPE REVIEW

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE SOUTHERN ILLINOIS ASSESSMENT AREA

Overview

The Southern Illinois assessment area included Franklin, Marion, Perry, Randolph, and Washington counties in 2018 and 2019. In 2020, the bank removed Franklin County from the assessment area, and only Marion, Perry, Randolph, and Washington counties remained. As of December 31, 2020, Regions operated 3 branches in the assessment area, which represented 16.7 percent of the bank's branches statewide, 21.0 percent of the bank's statewide deposits, and 14.6 percent of the bank's total statewide HMDA-reportable and CRA small business loans (by dollar).

The Southern Illinois assessment area is a competitive banking market where national, regional, and local banks have a presence. According to the FDIC Summary of Deposits Report dated June 30, 2020, there were 30 financial institutions operating 60 branch offices in the assessment area with a total of $2.7 billion in deposits.[467] Regions Bank ranked 1st in deposit market share with 8.5 percent of deposits ($226.3 million). After Regions, the top financial institutions for deposit market share consisted of Peoples National Bank ($210.8 million), Buena Vista National Bank ($189.0 million), and First National Bank of Steeleville ($186.8 million).[468]

Regions Bank originated or purchased 4.3 percent of the HMDA-reportable loans in the Southern Illinois assessment area in 2018, ranking 5th out of 193 reporters. In 2019, the bank originated or purchased 3.7 percent of the HMDA-reportable loans in the assessment area, ranking 6th out of 188 reporters. In 2020, Regions Bank originated or purchased 4.1 percent of the HDMA-reportable loans in the assessment area, ranking 7th out of 157 reporters. In general, the top HMDA lenders in the market were Buena Vista National Bank, Peoples National Bank, and U.S. Bank National Association.

For CRA small business and small farm lending, Regions Bank ranked 19th out of 66 reporters in 2018, with 0.9 percent of reported loans in the Southern Illinois assessment area. In 2019, the bank ranked 28th out of 62 reporters, with 0.3 percent of reported loans. In 2020, Regions Bank ranked 8th out of 68 reporters, with 4.2 percent of reported loans. CRA lending in the assessment area was generally dominated by American Express, Chase Bank, and U.S. Bank National Association.

Population and Income Characteristics

The assessment area's population has declined since the last decennial census. As of April 1, 2020, the assessment area's population decreased 6.7 percent from 2010, reaching approximately 102,598 residents.[469] Marion and Randolph counties are the most populous in the assessment area with an estimated 37,729 and 30,163 residents,

[467] "Offices and Deposits of All FDIC-Insured Institutions Deposit Market Share Report." *Federal Deposit Insurance Corporation*, https://www7.fdic.gov/sod/sodMarketRpt.asp?barItem=2. Accessed 29 Mar. 2022.
[468] Ibid.
[469] "QuickFacts." *United States Census Bureau*, https://www.census.gov/quickfacts/fact/table/US/PST045221. Accessed 9 May 2022.

respectively.[470] Washington County is the least populous county with approximately 13,761 residents.[471] From April 2010 to April 2020, all four counties in the assessment area saw a decrease in population. Randolph County had the largest decrease in population of 9.9 percent, followed by Washington County (6.5 percent), Perry County (6.3 percent), and Marion County (4.3 percent).[472]

The 2019 FFIEC census data showed that there were 43 census tracts in the five counties in the assessment area: 8 tracts were moderate-income (18.6 percent), 34 tracts were middle-income (79.1 percent), and 1 tract was upper-income (2.3 percent). After removal of Franklin County from the assessment area in 2020, the assessment area is now made up of 31 census tracts: 5 tracts are moderate-income (16.1 percent), 25 tracts are middle-income (80.7 percent), and 1 tract is upper-income (3.2 percent).[473] During the review period, there were not any low-income or unknown income census tracts in the assessment area.

Furthermore, Franklin County had distressed middle-income tracts for both 2018 and 2019. During 2018, Franklin County's distressed middle-income tracts were due to poverty; however, in 2019, the county's distressed middle-income census tracts were due to unemployment. Additionally, in 2019, Perry County had distressed middle-income census tracts due to unemployment; however, in 2020, the county did not have any distressed middle-income census tracts.

For purposes of classifying borrower income, this evaluation uses the FFIEC estimated median family income for the Illinois State nonmetropolitan areas. The table below provides a breakdown of the estimated annual family income for each income category (low, moderate, middle, and upper). As shown, the median family income increased slightly during the review period. The median family income in 2018 was $63,900 and increased in 2019 to $64,200. For 2020, the median family income increased slightly again to $65,800.

Borrower Income Levels
IL State Non-metro

FFIEC Estimated Median Family Income		Low	Moderate	Middle	Upper
		0 - 49.99%	50% - 79.99%	80% - 119.99%	120% - & above
2018	**$63,900**	0 - $31,949	$31,950 - $51,119	$51,120 - $76,679	$76,680 - & above
2019	**$64,200**	0 - $32,099	$32,100 - $51,359	$51,360 - $77,039	$77,040 - & above
2020	**$65,800**	0 - $32,899	$32,900 - $52,639	$52,640 - $78,959	$78,960 - & above

Poverty is a concern in the assessment area. From the period 2015 through 2019, Franklin, Marion, and Perry counties had the highest percentage of families living in poverty at 15.3 percent, 13.5 percent, and 12.4 percent, respectively.[474] During this same period, Randolph and Washington counties had the lowest percentage of

[470] Ibid.
[471] Ibid.
[472] FRB Atlanta calculations of U.S. Census data.
[473] FRB Atlanta calculations of 2020 FFIEC census data.
[474] "Estimated Percent of All Families That Live in Poverty, between 2015-2019." *PolicyMap*, www.policymap.com. Based on data from the United States Census Bureau. Accessed 11 May 2022.

families living in poverty at 8.6 percent and 4.2 percent, respectively.[475] According to 2019 FFIEC census data, 23.9 percent of moderate-income families in the assessment area were below the poverty level. After the removal of Franklin County from the assessment area in 2020, the 2020 FFIEC census data showed that there was an increase in this percentage with now 27.5 percent of families located in moderate-income census living below the poverty level.

Economic Conditions

The assessment area is located in the southern portion of Illinois, and the counties comprising the assessment area are a part of different regions within that part of the state. Specifically, Franklin County is in the Southeast Region,[476] while Randolph and Washington counties the Southwest Region, and Franklin and Marion counties are in the Southern Region.[477] Most of the assessment area is rural, but residents have access to major highways such as Illinois Interstate Highway 70 and Illinois US Highway 50 that can take them to cities like Effingham and Mount Vernon (in Illinois) as well as St. Louis (in Missouri).[478]

Each region in southern Illinois has key industries that provide employment opportunities to residents in the area. In the Southern Region and Southwest Region, the key industries mostly consist of transportation, distribution logistics, and manufacturing.[479,480] For the Southeast Region, the key industries include automotive, printing services, furniture, oil and gas production and transportation downstream metal products, production technology and heavy machinery, wood products, upstream chemical products leather and related products, and food processing and manufacturing.[481]

Within the different regions in southern Illinois, there are a variety of companies that are headquartered in the area: National Railway Equipment and Pepsi MidAmerica are headquartered in the Southern Region;[482] Midland States Bancorp, North American Lighting, and RK Holdings, LLP are headquartered in the Southeast Region;[483] and, Fkg Oil Company, Gilster-Mary Lee Packaging, and Prairie Farms Dairy are headquartered in the Southwest Region.[484]

Furthermore, there are a variety of employers in the Southern, Southeast, and Southwest regions that provide employment opportunities to the area. In the Southern Region, the largest employers include Aisin Electronics

[475] Ibid.
[476] "Illinois Southwest Region." *Illinois Department of Commerce & Economic Opportunity*, https://www2.illinois.gov/dceo/SmallBizAssistance/RegionSpecificAssistance/Pages/SouthwestRegion.aspx. Accessed 12 May 2022.
[477] "Illinois Southern Region." *Illinois Department of Commerce & Economic Opportunity,* https://www2.illinois.gov/dceo/SmallBizAssistance/RegionSpecificAssistance/Pages/SouthernRegion.aspx. Accessed 12 May 2022.
[478] "Official Highway Map." *Illinois Department of Transportation*, https://idot.illinois.gov/transportation-system/Network-Overview/highway-system/maps#General. Accessed 12 May 2022.
[479] "Illinois Southern Region." *Illinois Department of Commerce & Economic Opportunity,* https://www2.illinois.gov/dceo/SmallBizAssistance/RegionSpecificAssistance/Pages/SouthernRegion.aspx. Accessed 12 May 2022.
[480] "Illinois Southwest Region." *Illinois Department of Commerce & Economic Opportunity*, https://www2.illinois.gov/dceo/SmallBizAssistance/RegionSpecificAssistance/Pages/SouthwestRegion.aspx. Accessed 12 May 2022.
[481] "Illinois Southeast Region." *Illinois Department of Commerce & Economic Opportunity,* https://www2.illinois.gov/dceo/SmallBizAssistance/RegionSpecificAssistance/Pages/SoutheastRegion.aspx. Accessed 12 May 2022.
[482] "Illinois Southern Region." *Illinois Department of Commerce & Economic Opportunity,* https://www2.illinois.gov/dceo/SmallBizAssistance/RegionSpecificAssistance/Pages/SouthernRegion.aspx. Accessed 12 May 2022.
[483] "Illinois Southeast Region." *Illinois Department of Commerce & Economic Opportunity,* https://www2.illinois.gov/dceo/SmallBizAssistance/RegionSpecificAssistance/Pages/SoutheastRegion.aspx. Accessed 12 May 2022.
[484] "Illinois Southwest Region." *Illinois Department of Commerce & Economic Opportunity*, https://www2.illinois.gov/dceo/SmallBizAssistance/RegionSpecificAssistance/Pages/SouthwestRegion.aspx. Accessed 12 May 2022.

Illinois, Aisin Light Metals, Aisin Manufacturing IL, Continental Tire, Champion Laboratories, Pepsi MidAmerica, and Walgreens.[485] In the Southeast Region, the largest employers include North American Lighting, Inc. Continental Mills, Inc., Dana Sealing Manufacturing, and Toyota Boshoku Illinois.[486] Lastly, in the Southwest Region, the largest employers include ADM, Amazon, Amsted Rail, Boeing, Conoco-Philips Petroleum, Fed Ex, Hershey, Phillips 66, Prairie Farms, P&G, Scott Air Force Base, U.S. Steel, Walgreens, and World Wide Technology.[487]

Regarding education, the assessment area is near Southern Illinois University, located in Carbondale, Illinois, which is ranked among the top five percent of all U.S. higher education institutions for research.[488] In addition to offering research and education opportunities to the area, the university helps small businesses in southern Illinois by offering advising services, training, and resources through the Illinois Small Business Development Center.[489] In 2020, the Small Business Development Center advised 696 clients, assisted 28 entrepreneurs to create new businesses, helped 5 businesses expand, created 67 new jobs, and retained 434 jobs.[490] Additionally, the organization provided $16.4 million in loans and investments as well as provided 83 business seminars that trained 1,569 individuals.[491]

According to 2019 Dun & Bradstreet data, there were 4,573 businesses in the Southern Illinois assessment area.[492] Of the total businesses, 88.2 percent had total annual revenues less than or equal to $1 million and thus were considered to be small businesses.[493] Out of the total small businesses in the assessment area in 2019, 22.5 percent of them area were located in moderate-income census tracts.[494] When Franklin County was removed from the assessment area in 2020, there was a decrease in the number of businesses within the assessment area; for 2020, there were 3,381 businesses in the Southern Illinois assessment area, 87.8 percent of those businesses were small businesses, and 20.8 percent of the small businesses were in moderate-income census tracts.[495]

Moreover, lending to small businesses has both increased and decreased during the review period. According to an analysis of CRA loan data from all reporters in the assessment area, the total number of small business loans (loans less than $1 million in principal amount) originated to small businesses located in the assessment area increased 2.2 percent between 2018 and 2019. From 2019 to 2020, there was a 42.1 percent decrease in small business loans made to small businesses. The significant decrease in CRA reportable small business lending in 2020 was most likely due to competition from financial institutions, who were not CRA loan reporters, that made Paycheck Protection Loans to small businesses during the year.

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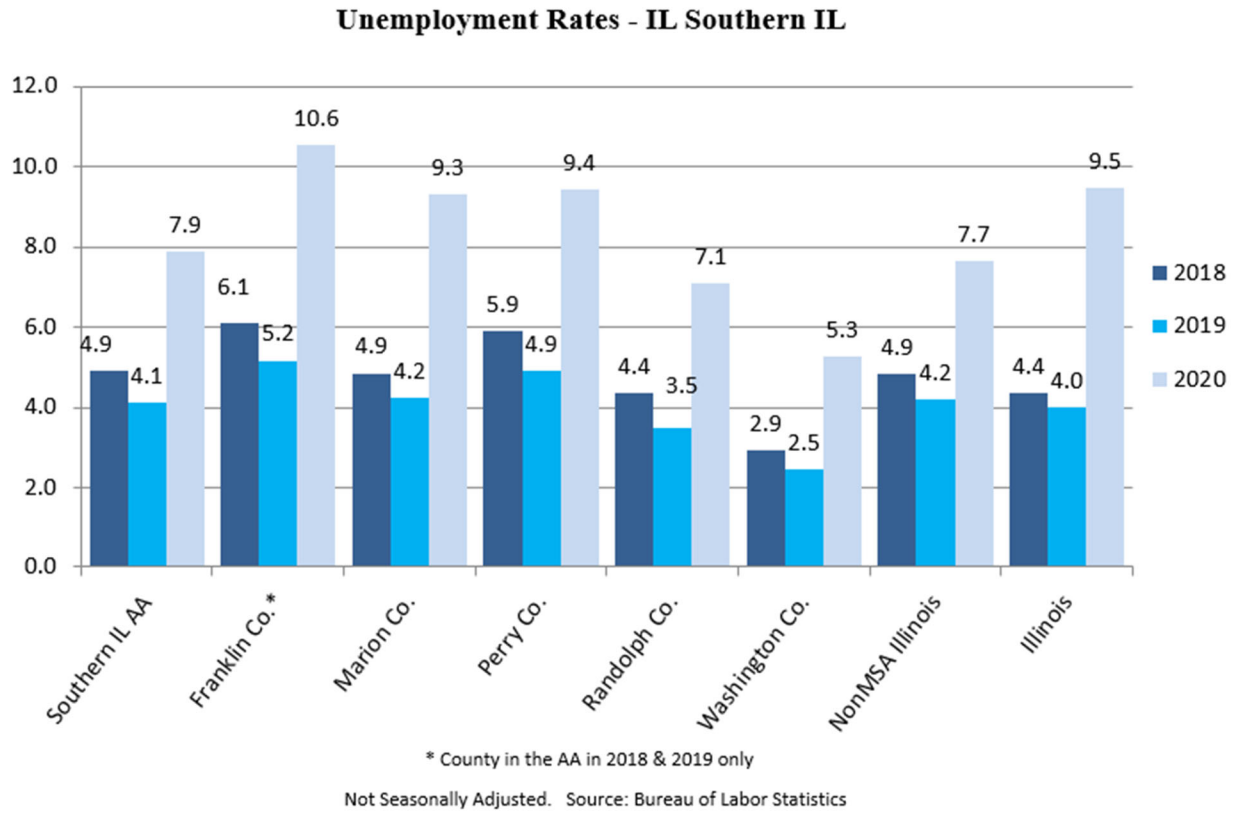
[485] "Illinois Southern Region." *Illinois Department of Commerce & Economic Opportunity,* https://www2.illinois.gov/dceo/SmallBizAssistance/RegionSpecificAssistance/Pages/SouthernRegion.aspx. Accessed 12 May 2022.
[486] "Illinois Southeast Region." *Illinois Department of Commerce & Economic Opportunity,* https://www2.illinois.gov/dceo/SmallBizAssistance/RegionSpecificAssistance/Pages/SoutheastRegion.aspx. Accessed 12 May 2022.
[487] "Illinois Southwest Region." *Illinois Department of Commerce & Economic Opportunity*, https://www2.illinois.gov/dceo/SmallBizAssistance/RegionSpecificAssistance/Pages/SouthwestRegion.aspx. Accessed 12 May 2022.
[488] "Illinois Southern Region." *Illinois Department of Commerce & Economic Opportunity,* https://www2.illinois.gov/dceo/SmallBizAssistance/RegionSpecificAssistance/Pages/SouthernRegion.aspx. Accessed 12 May 2022.
[489] "Helping Businesses in Southern Illinois Start, Grow, and Succeed." *Southern Illinois University*, https://sbdc.siu.edu/. Accessed 12 May 2022.
[490] Ibid.
[491] Ibid.
[492] FRB calculations of 2019 Dunn & Bradstreet data
[493] Ibid.
[494] Ibid.
[495] FRB Atlanta calculations of 2020 Dunn & Bradstreet data.

The COVID-19 pandemic was a major event that impacted the economy in the assessment area. On March 20, 2020, Governor JB Pritzker signed Executive Order 2020-10 to help prevent the spread of the Coronavirus Disease 2019 (COVID-19).[496] This order implemented stay-at-home orders for residents and instructed non-essential businesses to cease operations except for basic minimum operations.[497] This order caused some businesses to reduce business operations, which resulted in a decrease in revenue. In order to help keep the nation's economy afloat during the crisis, the U.S. Congress passed the Coronavirus Aid, Relief, and Economic Security (CARES) Act in March 2020.[498] The CARES Act established the Paycheck Protection Act (PPP), which provided loans to small businesses to cover payroll costs.[499] In the assessment area, 4,347 PPP loans were approved with a total initial loan approval amount of $206.3 million.[500] Marion and Randolph counties had the most PPP loan approvals with the largest initial loan approval amounts. Specifically, Marion County had 1,651 PPP loan approvals with an initial approval amount of $71.8 million, and Randolph County had 1,083 PPP loan approvals with an initial approval amount of $66.9 million.[501]

During the review period, the Southern Illinois assessment area saw a decrease and increase in unemployment. The unemployment rate in the assessment area was 4.9 percent for 2018 and 4.1 percent for 2019. In 2018 and 2019, Franklin County had the highest unemployment rate of 6.1 percent for 2018 and 5.2 percent for 2019, whereas Washington County had the lowest unemployment rate of 2.9 percent for 2018 and 2.5 percent for 2019. During 2020, the COVID-19 pandemic had a significant impact on the United States economy and caused unemployment to rise.[502] The unemployment rate in the assessment area increased to 7.9 percent for the year, which was less than the state's unemployment rate of 9.5 percent. Additionally, Marion County had the highest unemployment rate during the year at 9.3 percent, followed by Perry County at 9.4 percent and Randolph County at 7.1 percent.[503] For 2020, Washington County had the lowest unemployment rate of 5.3 percent.

[496] *Executive Order in Response to COVID-19 (COVID-19 Executive Order No. 8).* State of Illinois Executive Department, 20 Mar. 2020, https://www2.illinois.gov/Documents/ExecOrders/2020/ExecutiveOrder-2020-10.pdf. Accessed 12 May 2022.
[497] Ibid.
[498] "Coronavirus Aid, Relief, and Economic Security (CARES) Act." *Investopedia*, 31 Oct. 2021, https://www.investopedia.com/coronavirus-aid-relief-and-economic-security-cares-act-4800707. Accessed 9 May 2022.
[499] "Paycheck Protection Program." *United States Department of the Treasury*, https://home.treasury.gov/policy-issues/coronavirus/assistance-for-small-businesses/paycheck-protection-program. Accessed 11 May 2022.
[500] "Who in Illinois Got Paycheck Protection Program Loans during the Pandemic?" *The Augusta Chronicle*, https://data.augustachronicle.com/paycheck-protection-program-loans/summary/illinois/17/. Accessed 11 May 2022.
[501] Ibid.
[502] *Unemployment Rates During the COVID-19 Pandemic*. Congressional Research Service, 2021, https://crsreports.congress.gov/product/pdf/R/R46554. Accessed 11 May 2022.
[503] Franklin County was removed from the assessment area in 2020.



According to the 2019 FFIEC census data, there were 66,752 total housing units in the assessment area: 65.6 percent were owner-occupied, 21.2 percent were rental, and 13.3 percent were vacant. In moderate-income census tracts 52.3 percent of units were owner-occupied, 31.5 percent were rental, and 16.2 percent were vacant.[504] After Franklin County was removed from the assessment area, the 2020 FFIEC census data showed that there were 47,986 housing units in the assessment area: 65.9 percent were owner-occupied, 20.5 percent were rental, and 13.6 percent were vacant. In moderate-income census tracts, 50.0 percent of units were owner-occupied, 32.0 percent were rental, 18.0 percent were vacant.[505] In 2019, the median age of housing stock in the assessment area was 54 years and was 61 years in moderate-income census tracts.[506] In 2020, the median age of housing stock in the assessment area was slightly lower at 53 years, and the median age of housing stock in moderate-income census tracts remained the same at 61 years. These factors suggests that there may be limited opportunities for home purchase loans in moderate-income census tracts; however, there may be more refinancing and home improvement lending opportunities.

Furthermore, there is a significant portion of homeowners in the assessment area who are cost-burdened with housing.[507] From the period of 2015 through 2019, Franklin County and Marion County had the highest percentage of homeowners who were cost-burdened at 16.9 percent and 16.6 percent, respectively.[508] Washington and Perry counties had the second highest percentage of cost-burdened homeowners at 14.6 percent

[504] FRB Atlanta calculations of 2019 FFIEC census data.
[505] FRB Atlanta calculations of 2020 FFIEC census data.
[506] 2019 FFIEC census data.
[507] Cost-burdened means that someone spends more than 30 percent of their income on housing.
[508] "Estimated Percent of All Homeowners Who Are Burdened by Housing Costs, between 2015-2019." *PolicyMap*, www.policymap.com. Based on data from United States Census Bureau. Accessed 12 May 2022.

and 14.2 percent, respectively.[509] Lastly, Randolph County had the lowest percentage of cost-burdened homeowners in the assessment area at 12.9 percent.[510]

Concerning rental expenses, the median gross rent for a two-bedroom apartment varied throughout the assessment area. During the period of 2015 through 2019, Washington County had the highest rental cost for a two-bedroom apartment at $713.[511] The second highest rental cost for a two-bedroom apartment during that period was in Randolph, Franklin, and Marion counties, where the cost was $673, $659, and $622, respectively.[512] Furthermore, Perry County had the lowest rental cost for a two-bedroom apartment at $550.[513] Even though rental costs appear to be low in the assessment area, there are many households who are cost-burdened. Specifically, Franklin, Marion, and Perry counties have the highest percentage of renters who are cost-burdened at 39.6 percent, 38.2 percent, and 35.1 percent, respectively.[514] Randolph and Washington counties have the lowest percentage of renters who are cost-burdened at 33.5 percent and 23.3 percent, respectively.[515] Ultimately, the high percentage of renters who are cost-burdened shows that rent affordability is a problem in the assessment area.

Demographic Characteristics by Census Tract

The following tables present key demographic and business information used to help develop a performance context for the assessment area for the years 2018 through 2020. The data reflects the 2019 and 2020 FFIEC census data and Dun & Bradstreet data used to analyze the bank's CRA performance. Certain components of the data in the tables are discussed in this evaluation as they apply to specific parts of the analysis.

[509] Ibid.
[510] Ibid.
[511] "Estimated Median Gross Rent of Two-Bedroom Units, between 2015-2019." *PolicyMap*, www.policymap.com. Based on data from United States Census Bureau. Accessed 9 May 2022.
[512] Ibid.
[513] Ibid.
[514] "Estimated Percent of All Renters Who Are Cost Burdened, between 2015-2019." *PolicyMap*, www.policymap.com. Based on data from United States Census Bureau. Accessed 12 May 2022.
[515] Ibid.

Combined Demographics Report - 2018-2019

Assessment Area: IL Southern IL

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	8,205	22
Moderate-income	8	18.6	5,856	15.7	1,401	23.9	7,061	18.9
Middle-income	34	79.1	30,123	80.7	3,005	10	8,301	22.2
Upper-income	1	2.3	1,352	3.6	28	2.1	13,764	36.9
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**43**	**100.0**	**37,331**	**100.0**	**4,434**	**11.9**	**37,331**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	11,665	6,099	14	52.3	3,673	31.5	1,893	16.2
Middle-income	52,904	36,078	82.7	68.2	10,058	19	6,768	12.8
Upper-income	2,003	1,473	3.4	73.5	356	17.8	174	8.7
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**66,572**	**43,650**	**100.0**	**65.6**	**14,087**	**21.2**	**8,835**	**13.3**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	1,031	22.5	906	22.5	108	25.9	17	13.8
Middle-income	3,286	71.9	2,905	72	279	66.9	102	82.9
Upper-income	256	5.6	222	5.5	30	7.2	4	3.3
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**4,573**	**100.0**	**4,033**	**100.0**	**417**	**100.0**	**123**	**100.0**
	Percentage of Total Businesses:			**88.2**		**9.1**		**2.7**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	13	2.3	13	2.4	0	0	0	0
Middle-income	515	92.3	509	92.2	5	100	1	100
Upper-income	30	5.4	30	5.4	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**558**	**100.0**	**552**	**100.0**	**5**	**100.0**	**1**	**100.0**
	Percentage of Total Farms:			**98.9**		**.9**		**.2**

2019 FFIEC Census Data and 2019 D&B Information

Combined Demographics Report - 2020

Assessment Area: IL Southern IL

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	5,574	20.6
Moderate-income	5	16.1	3,508	12.9	964	27.5	5,012	18.5
Middle-income	25	80.6	22,256	82.1	2,074	9.3	5,983	22.1
Upper-income	1	3.2	1,352	5	28	2.1	10,547	38.9
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**31**	**100.0**	**27,116**	**100.0**	**3,066**	**11.3**	**27,116**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	7,030	3,515	11.1	50	2,250	32	1,265	18
Middle-income	38,953	26,645	84.2	68.4	7,241	18.6	5,067	13
Upper-income	2,003	1,473	4.7	73.5	356	17.8	174	8.7
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**47,986**	**31,633**	**100.0**	**65.9**	**9,847**	**20.5**	**6,506**	**13.6**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	708	20.9	619	20.8	78	24	11	12.6
Middle-income	2,417	71.5	2,129	71.7	217	66.8	71	81.6
Upper-income	256	7.6	221	7.4	30	9.2	5	5.7
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**3,381**	**100.0**	**2,969**	**100.0**	**325**	**100.0**	**87**	**100.0**
	Percentage of Total Businesses:			**87.8**		**9.6**		**2.6**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	7	1.6	7	1.6	0	0	0	0
Middle-income	406	91.4	401	91.3	4	100	1	100
Upper-income	31	7	31	7.1	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**444**	**100.0**	**439**	**100.0**	**4**	**100.0**	**1**	**100.0**
	Percentage of Total Farms:			**98.9**		**.9**		**.2**

2020 FFIEC Census Data and 2020 D&B Information

Credit and Community Development Needs

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

One contact engaged in community development for economically and socially disadvantaged people discussed the challenges people face in Marion County as well as in two other counties that are located outside of the assessment area. This individual mentioned that Marion County and the two other counties consist of rural and poor communities. He explained that these three counties suffer economically due to population loss, lack of job opportunities, the lack of childcare facilities for working parents, and a need for affordable housing for low- and moderate-income people.

The contact discussed how the COVID-19 pandemic impacted the area. It was mentioned that the pandemic caused employment layoffs, and the unemployment rate in Marion County reached a peak of 22.4 percent in April 2020. The contact explained that businesses are rehiring, but the lack of affordable daycare has prevented many workers from returning to work. The contact also stated that finding affordable daycare has been a long-standing issue in Marion County as well as in the other two counties and that the COVID-19 pandemic has exacerbated this problem.

Furthermore, the individual discussed the community development and affordable housing needs of the area. He mentioned that financial education for low- and moderate-income individuals is greatly needed. Also, it was stated that there is a need for more affordable housing and multifamily housing. Concerning credit needs, he explained that those needs include home improvement loans because of the age of housing stock; home mortgages products with down payment assistance and home buyer programs; and small dollar loans. Additionally, the contact explained that there is a need for funding to provide ramps for senior citizens and funding to help repair front porches and roofs. Overall, the contact provided a list of opportunities for financial institutions to participate, which included financial education, budget counseling, homebuyer education, small dollar lending, and home improvement lending. Lastly, the contact stated that he feels that banks need to be intentional about educating the community about the benefits of having relationships with financial institutions.

Moreover, two individuals from an organization engaged in providing community development services for low-income individuals and families were interviewed. These individuals discussed the current economic conditions in Randolph County as well as in other counties that were outside of the assessment area. It was noted by the interviewees that Randolph County's economy is stable and that the higher income parts of the county include Redbud, Chester, Sparta, and Steeleville. One interviewee mentioned that there are many residents who commute to St. Louis, Missouri for higher paying professional jobs because of the higher cost of living in Illinois as well as the lack of high paying jobs within the area. This person also mentioned that the largest employers within Randolph County include Gilster-Mary Lee, Walmart, hospitals, and the school district. Further, it was stated by the contacts that many smaller businesses were not able to sustain themselves during the COVID-19 pandemic. Some of these smaller businesses had to close permanently.

Furthermore, the contacts discussed the general banking and credit needs of the area. For banking and credit needs, the contacts noted that there are many banks, primarily small and locally owned community banks, that are meeting the needs of low- to moderate-income individuals and families. Also, it was explained that although banks offer products and services that meet the needs of low- to moderate-income customers, many individuals use payday services. The contacts suggested that banks should consider removing the $100 minimum needed to open a checking account as well as relaxing underwriting and collateral standards, especially during the pandemic. Lastly, the contacts highlighted that during the COVID-19 pandemic most banks provided extended drive-thru services to help serve the needs of residents.

The contacts also explained the affordable housing needs of the area and the barriers people face when trying to obtain homeownership. In particular, the contacts mentioned that there is a need from individuals on fixed incomes as well as from senior citizens for more decent affordable housing in Randolph County. Additionally, they stated that the biggest barrier for renters who want to become homeowners is the required down payment. It was noted that another barrier people face when trying to obtain home ownership is credit and credit scores. Lastly, there is a growing need from low- and moderate-income homeowners for funds to repair their homes, per the contacts.

The contacts identified opportunities for participation by local financial institutions. One opportunity is building better relationships between community organizations and financial institutions. Also, it was mentioned that there is an opportunity to institute a referral program with banks that would route low- to moderate-income individuals to the assistive services they need. Lastly, the contacts stated that they would like to see more innovation and non-traditional products and services from the banking community that are for low- to moderate-income individuals.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE SOUTHERN ILLINOIS ASSESSMENT AREA

LENDING TEST

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

The analysis included 248 HMDA-reportable loans and 63 CRA small business loans reported by the bank in the Southern Illinois assessment area during the review period. Therefore, HMDA-reportable lending received greater weight in determining the bank's lending test rating in the assessment area. Additionally, greater weight was assigned to home refinance loans over the other HMDA products given their relative share of all HMDA lending in this assessment area.

The Southern Illinois assessment area accounted for 15.9 percent of Regions Bank's total HMDA-reportable lending by dollar volume in Illinois and 9.2 percent of its total statewide CRA small business lending by dollar volume during the review period. In comparison, 21.0 percent of Regions Bank's Illinois deposits are in the Southern Illinois assessment area.

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

Geographic Distribution of Loans

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

This assessment area contained no low-income tracts during the period 2018 through 2020. As a result, examiners did not rate performance in low-income tracts for each product but instead evaluated the bank's performance in moderate-income tracts. Considering all of these factors, Regions Bank's geographic distribution of loans reflects poor penetration throughout the assessment area.

Home Purchase Loans

Of the 248 HMDA-reportable loans analyzed, 77 loans (31.0 percent) were home purchase loans. Of the total home purchase loans made, six loans (7.8 percent) were located in moderate-income tracts. Home purchase lending in moderate-income tracts is poor. For the period of 2018 through 2019, Regions Bank's home purchase lending in moderate-income tracts (8.3 percent) was below the percentage of owner-occupied units (14.0 percent) in these tracts. In 2020, Franklin County was removed from the bank's assessment area, which caused a change in the demographic data for the assessment area. For that year, the bank's home purchase lending in moderate-income tracts (6.9 percent) was below the percentage of owner-occupied units (11.1 percent) in these tracts. Concerning the bank's lending performance compared to the aggregate's lending performance, in 2018, the bank's home purchase lending in moderate-income tracts (11.5 percent) was similar to the aggregate lending performance (12.5 percent) in these tracts. In 2019, Regions Bank's home purchase lending in moderate-income tracts (4.5 percent) was significantly below the aggregate lending performance (14.9 percent) in these tracts. In 2020, the bank's home purchase lending in moderate-income tracts (6.9 percent) was below the aggregate lending performance (11.8 percent) in these tracts.

Home Refinance Loans

Of the 248 HMDA-reportable loans analyzed, 118 loans (47.6 percent) were home refinance loans. Of the total home refinance loans made, four loans (3.4 percent) were located in moderate-income tracts.

Home refinance lending in moderate-income tracts is poor. For the period of 2018 through 2019, Regions Bank's home refinance lending in moderate-income tracts (2.8 percent) was below the percentage of owner-occupied units (14.0 percent) in these tracts. In 2020, Franklin County was removed from the bank's assessment area, which caused a change in the demographic data for the assessment area. For that year, the bank's home refinance lending in moderate-income tracts (4.3 percent) was below the percentage of owner-occupied units (11.1 percent) in these tracts. Concerning the bank's lending performance compared to the aggregate's lending performance, in 2018,

the bank made no home refinance loans in moderate-income tracts (0.0 percent) and was significantly below the aggregate lending performance (8.3 percent) in these tracts. In 2019, Regions Bank's home refinance lending in moderate-income tracts (6.5 percent) was slightly below the aggregate lending performance (7.4 percent) in these tracts. In 2020, the bank's home refinance lending in moderate-income tracts (4.3 percent) was similar to the aggregate lending performance (4.2 percent) in these tracts.

Home Improvement Loans

Of the 248 HMDA-reportable loans analyzed, 53 loans (21.4 percent) were home improvement loans. Of the total home improvement loans made, four loans (7.5 percent) were located in moderate-income tracts.

Home improvement lending in moderate-income tracts is poor. For the period of 2018 through 2019, Regions Bank's home improvement lending in moderate-income tracts (9.8 percent) was similar to the percentage of owner-occupied units (14.0 percent) in these tracts. In 2020, Franklin County was removed from the bank's assessment area, which caused a change in the demographic data for the assessment area. In that year, the bank made no home improvement loans in moderate-income tracts (0.0 percent), yet the percentage of owner-occupied units was 11.1 percent in these tracts. Concerning the bank's lending performance compared to the aggregate's lending performance, in 2018, the bank's home improvement lending in moderate-income tracts (10.5 percent) was similar to the aggregate lending performance (11.6 percent) in these tracts. In 2019, Regions Bank's home improvement lending in moderate-income tracts (9.1 percent) was slightly below the aggregate lending performance (11.4 percent) in these tracts. In 2020, the bank made no home improvement loans in moderate-income tracts (0.0 percent) and was significantly below the aggregate lending performance (14.6 percent) in these tracts.

Small Business Loans

Regions Bank made 63 small business loans in the assessment area from 2018 through 2020. Of the total number of small business loans made, 11 loans (17.5 percent) were located in moderate-income tracts.

Small business lending in moderate-income tracts is good. For the period of 2018 through 2019, Regions Bank's small business lending in moderate-income tracts (33.3 percent) was above the percentage of businesses (22.5 percent) in these tracts. In 2020, Franklin County was removed from the bank's assessment area, which caused a change in the demographic data for the assessment area. For that year, the bank's small business lending in moderate-income tracts (9.5 percent) was below the percentage of businesses (20.9 percent) in these tracts. Concerning the bank's lending performance compared to the aggregate's lending performance, in 2018, the bank's small business lending in moderate-income tracts (25.0 percent) was above the aggregate lending performance (18.2 percent) in these tracts. In 2019, Regions Bank's small business lending in moderate-income tracts (60.0 percent) was significantly above the aggregate lending performance (18.6 percent) in these tracts. In 2020, the bank's small business lending in moderate-income tracts (9.5 percent) was below the aggregate lending performance (15.8 percent) in these tracts.

Lending to Borrowers of Different Incomes and Businesses of Different Sizes

The distribution of loans based on borrower's income or gross annual revenues is good. For this analysis, the distribution of small business lending across business revenue sizes and HMDA-reportable lending across

borrower income levels was compared to available demographic information. Performance context issues were also considered as well as the performance of other banks.

Home Purchase Loans

Home purchase lending to low-income borrowers is good. For the period of 2018 through 2019, Regions Bank's home purchase lending to low-income borrowers (16.7 percent) was similar to the percentage of low-income families (22.0 percent). In 2020, Franklin County was removed from the bank's assessment area, which caused a change in the demographic data for the assessment area. For that year, the bank's home purchase lending to low-income borrowers (13.8 percent) was below the percentage of low-income families (20.6 percent). Concerning the bank's lending performance compared to the aggregate's lending performance, in 2018, the bank's home purchase lending to low-income borrowers (19.2 percent) was significantly above the aggregate lending performance (8.4 percent) to these borrowers. In 2019, Regions Bank's home purchase lending to low-income borrowers (13.6 percent) was above the aggregate lending performance (10.1 percent) to these borrowers. In 2020, the bank's home purchase lending to low-income borrowers (13.8 percent) was above the aggregate lending performance (10.3 percent) to these borrowers.

Home purchase lending to moderate-income borrowers is good. For the period of 2018 through 2019, Regions Bank's home purchase lending to moderate-income borrowers (41.7 percent) was above the percentage of moderate-income families (18.9 percent). In 2020, Franklin County was removed from the bank's assessment area, which caused a change in the demographic data for the assessment area. For that year, the bank's home purchase lending to moderate-income borrowers (24.1 percent) was above the percentage of moderate-income families (18.5 percent). Concerning the bank's lending performance compared to the aggregate's lending performance, in 2018, the bank's home purchase lending to moderate-income borrowers (46.2 percent) was significantly above the aggregate lending performance (28.1 percent) to these borrowers. In 2019, Regions Bank's home purchase lending to moderate-income borrowers (36.4 percent) was above the aggregate lending performance (26.2 percent) to these borrowers. In 2020, the bank's home purchase lending to moderate-income borrowers (24.1 percent) was similar to the aggregate lending performance (26.6 percent) to these borrowers.

Home Refinance Loans

Home refinance lending to low-income borrowers is good. For the period of 2018 through 2019, Regions Bank's home refinance lending to low-income borrowers (7.0 percent) was below the percentage of low-income families (22.0 percent). In 2020, Franklin County was removed from the bank's assessment area, which caused a change in the demographic data for the assessment area. For that year, the bank's home refinance lending to low-income borrowers (10.6 percent) was below the percentage of low-income families (20.6 percent). Concerning the bank's lending performance as compared to the aggregate's lending performance, in 2018, the bank's home refinance lending to low-income borrowers (2.5 percent) was significantly below the aggregate lending performance (7.9 percent) to these borrowers. In 2019, Regions Bank's home refinance lending to low-income borrowers (12.9 percent) was significantly above the aggregate lending performance (6.5 percent) to these borrowers. In 2020, the bank's home refinance lending to low-income borrowers (10.6 percent) was significantly above the aggregate lending performance (4.1 percent) to these borrowers.

Home refinance lending to moderate-income borrowers is good. For the period of 2018 through 2019, Regions Bank's home refinance lending to moderate-income borrowers (21.1percent) was above the percentage of

moderate-income families (18.9 percent). In 2020, Franklin County was removed from the bank's assessment area, which caused a change in the demographic data for the assessment area. For that year, the bank's home refinance lending to moderate-income borrowers (19.1 percent) was above the percentage of moderate-income families (18.5 percent). Concerning the bank's lending performance as compared to the aggregate's lending performance, in 2018, the bank's home refinance lending to moderate-income borrowers (25.0 percent) was above the aggregate lending performance (19.2 percent) to these borrowers. In 2019, Regions Bank's home refinance lending to moderate-income borrowers (16.1 percent) was similar to the aggregate lending performance (15.7 percent) to these borrowers. In 2020, the bank's home refinance lending to moderate-income borrowers (19.1 percent) was significantly above the aggregate lending performance (11.2 percent) to these borrowers.

Home Improvement Loans

Home improvement lending to low-income borrowers is poor. For the period of 2018 through 2019, Regions Bank's home improvement lending to low-income borrowers (7.3 percent) was below the percentage of low-income families (22.0 percent). In 2020, Franklin County was removed from the bank's assessment area, which caused a change in the demographic data for the assessment area. In that year, the bank made no home improvement loans to low-income borrowers (0.0 percent), yet the percentage of low-income families was 20.6 percent. Concerning the bank's lending performance compared to the aggregate's lending performance, in 2018, the bank made no home improvement loans to low-income borrowers (0.0 percent) and was significantly below the aggregate lending performance (8.3 percent) to these borrowers. In 2019, Regions Bank's home improvement lending to low-income borrowers (13.6 percent) was above the aggregate lending performance (10.6 percent) to these borrowers. In 2020, the bank made no home improvement loans to low-income borrowers (0.0 percent) and was significantly below the aggregate lending performance (4.2 percent) to these borrowers.

Home improvement lending to moderate-income borrowers is adequate. For the period of 2018 through 2019, Regions Bank's home improvement lending to moderate-income borrowers (22.0 percent) was above the percentage of moderate-income families (18.9 percent). In 2020, Franklin County was removed from the bank's assessment area, which caused a change in the demographic data for the assessment area. In that year, the bank made no home improvement loans to moderate-income borrowers (0.0 percent), yet the percentage of moderate-income families was 18.5 percent. Concerning the bank's lending performance compared to the aggregate's lending performance, in 2018, the bank's home improvement lending to moderate-income borrowers (21.1 percent) was slightly above the aggregate lending performance (19.0 percent) to these borrowers. In 2019, Regions Bank's home improvement lending to moderate-income borrowers (22.7 percent) was above the aggregate lending performance (17.1 percent) to these borrowers. In 2020, the bank made no home improvement loans to moderate-income borrowers (0.0 percent) and was significantly below the aggregate lending performance (4.2 percent) to these borrowers.

Small Business Loans

The distribution of small business loans to businesses of different sizes is excellent. For the period of 2018 through 2020, 90.5 percent of the bank's loans were originated to businesses with revenues of $1 million or less. By comparison, 88.2 percent of the total businesses in the assessment area were classified as small businesses. In 2020, Franklin County was removed from the bank's assessment area, which caused a change in the demographic data for the assessment area. For that year, 61.9 percent of the bank's loans were originated to businesses with revenues of $1 million or less, and 87.8 percent of the total businesses in the assessment area were classified as

small businesses. Concerning the bank's lending performance compared to the aggregate's lending performance, in 2018, the bank's small business lending (87.5 percent) was significantly above the aggregate's small business lending performance (40.6 percent). In 2019, the bank's small business lending to small businesses (100.0 percent) was significantly above the aggregate's small business lending performance (41.7 percent) to these businesses. In 2020, the bank's small business lending to small businesses (61.9 percent) was significantly above the aggregate's lending performance (39.1 percent) to these businesses. Lastly, 98.4 percent of small business loans were originated in amounts of $250,000 or less, indicating a willingness to lend in the smaller amounts that are typically requested by small businesses.

Community Development Lending

Regions Bank makes an adequate level of community development loans in the Southern Illinois assessment area. During the review period, the bank originated or renewed two community development loans totaling $1.2 million and three community development PPP loans totaling $495,000. Specifically, the bank originated or renewed $1.2 million towards community services benefiting LMI individuals and families; $468,000 to support economic development; and $27,000 towards revitalization and stabilization efforts both through the PPP and outside of the PPP. Performance in this full-scope area was enhanced by one community development loan for $1.0 million with a P/M/F of serving the broader regional area of South Illinois. Because the loan impacts a broader regional area that includes two of the bank's assessment areas, its volume was included within totals for the state of Illinois.

INVESTMENT TEST

Regions Bank's investment performance in the Southern Illinois assessment area is adequate. The bank made an adequate level of investments and grants that demonstrated limited responsiveness to credit and community development needs. Combined investment and contribution activity inside the assessment area totaled $3.3 million. The bank made one investment during the review period for approximately $200,000 in a mortgage-backed security secured by loans to low- and moderate-income individuals. The bank held investments from prior review periods, including mortgage-backed securities, securities backed by SBA 504 loans, and an investment in a bond that helped rehabilitate or repair schools with a majority of students eligible for free or reduced-price lunch.

During the review period, the bank made contributions totaling $18,300 to organizations that provide community services to LMI individuals. The bank's donations supported a community organization providing a food pantry during the COVID-19 pandemic and a local HUD-certified housing counseling agency.

SERVICE TEST

Regions Bank's service test performance in the Southern Illinois assessment area is poor.

Retail Services

Retail banking services are very poor in the Southern Illinois full-scope assessment area.

The distribution of three branch offices and four full-service ATMs as of December 31, 2020, was compared to the distribution of households and businesses among the tract categories within the assessment area. The Southern Illinois assessment area does not have any low-income tracts; therefore, no distribution comparison was completed with households and businesses in low-income tracts. The assessment area contains eight moderate-income tracts. The bank does not have any branches in moderate-income tracts. Therefore, the percentage of the bank's branches was less than the percentage of households and businesses in the same geography. Overall, the bank's branch distribution relative to available demographic information is unreasonably inaccessible to significant portions of the bank's geographies and individuals of different income levels in the assessment area.

During the review period, the bank neither opened nor closed any branch offices or full-service ATMs in low- or moderate-income census tracts. However, the bank closed one branch office and one full-service ATM in a middle-income tract. As a result, the bank's record of opening and closing of branches may have significantly adversely affected the accessibility of its delivery systems, particularly to low- and moderate-income geographies and individuals in the assessment area.

Geographic Distribution of Branches & ATMS

Assessment Area: IL Southern IL (2018-2019)

Tract Category	Branches							ATMs											Demographics			
	Total Branches				Drive thrus	Extend-ed Hours	Week-end Hours	Total ATMs			Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses
			Open	Closed									Open	Closed			Open	Closed				
	#	%	#	#	#	#	#		#	%	#	%	#	#	#	%	#	#	#	%	%	%
Low	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	0	0.0%	0.0%	0.0%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Moderate	0	0.0%	0	0	0	0	0	Total	1	25.0%	1	25.0%	0	0	0	0.0%	0	0	8	18.6%	16.9%	22.5%
DTO	0		0	0				SA	1		1		0	0	0		0	0				
Middle	3	100.0%	0	1	3	3	3	Total	3	75.0%	3	75.0%	0	1	0	0.0%	0	0	34	79.1%	79.9%	71.9%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Upper	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	1	2.3%	3.2%	5.6%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Unknown	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	0	0.0%	0.0%	0.0%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Total	3	100.0%	0	1	3	3	3	Total	4	100.0%	4	100.0%	0	1	0	0.0%	0	0	43	100.0%	100.0%	100.0%
DTO	0		0	0				SA	1		1		0	0	0		0	0				

2019 FFIEC Census Data, 2019 D&B Info, and 2015 ACS Data
Closed branches/ATMs are only included in "closed" columns and are not included in any other totals.
DTO - Drive thru only is a subset of total branches
SA = Stand Alone ATM is a subset of total ATMs

Geographic Distribution of Branches & ATMS

Assessment Area: IL Southern IL (2020)

Tract Category	Branches							ATMs											Demographics			
	Total Branches				Drive thrus	Extend-ed Hours	Week-end Hours	Total ATMs			Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses
			Open	Closed									Open	Closed			Open	Closed				
	#	%	#	#	#	#	#		#	%	#	%	#	#	#	%	#	#	#	%	%	%
Low	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	0	0.0%	0.0%	0.0%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Moderate	0	0.0%	0	0	0	0	0	Total	1	25.0%	1	25.0%	0	0	0	0.0%	0	0	5	16.1%	13.9%	20.9%
DTO	0		0	0				SA	1		1		0	0	0		0	0				
Middle	3	100.0%	0	0	3	3	3	Total	3	75.0%	3	75.0%	0	0	0	0.0%	0	0	25	80.6%	81.7%	71.5%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Upper	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	1	3.2%	4.4%	7.6%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Unknown	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	0	0.0%	0.0%	0.0%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Total	3	100.0%	0	0	3	3	3	Total	4	100.0%	4	100.0%	0	0	0	0.0%	0	0	31	100.0%	100.0%	100.0%
DTO	0		0	0				SA	1		1		0	0	0		0	0				

2020 FFIEC Census Data, 2020 D&B Info, and 2015 ACS Data
Closed branches/ATMs are only included in "closed" columns and are not included in any other totals.
DTO - Drive thru only is a subset of total branches
SA = Stand Alone ATM is a subset of total ATMs

Community Development Services

Regions Bank provides an adequate level of community development services in the Southern Illinois assessment area. During the review period, Regions Bank employees engaged in four qualified service activities totaling 103 hours. The bank's service activities benefited organizations that provide community services and economic developmentto low- and moderate-income individuals and communities in the Southern Illinois assessment area.

All of the qualifying service hours from the bank were for technical assistance. A notable activity includes 24 hours a bank associate served as a consultant and provided technical assistance with a nonprofit corporation that works to eliminate the causes and effects of poverty by improving the conditions in which people, live, work, and learn. The bank associate specifically worked with the organization's housing and community development program.

Overall, the bank demonstrated an adequate level of engagement in community services given its limited presence in the Southern Illinois assessment area.

METROPOLITAN AREAS
LIMITED-SCOPE REVIEW

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

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

- *Bloomington Assessment Area (McLean County)*
  - As of December 31, 2020, Regions Bank operated one branch in the assessment area, representing 5.6 percent of its branches in Illinois.
  - As of June 30, 2020, the bank had $81.3 million in deposits in this assessment area, representing a market share of 0.5 percent and 7.5 percent of Regions Bank's total deposits in Illinois.
- *Carbondale Assessment Area (Jackson and Williamson counties)*
  - As of December 31, 2020, Regions Bank operated three branches in the assessment area, representing 16.7 percent of its branches in Illinois.
  - As of June 30, 2020, the bank had $212.0 million in deposits in this assessment area, representing a market share of 8.4 percent and 19.7 percent of Regions Bank's total deposits in Illinois.
- *Champaign Assessment Area (Champaign County)*
  - As of December 31, 2020, Regions Bank operated one branch in the assessment area, representing 5.6 percent of its branches in Illinois.
  - As of June 30, 2020, the bank had $24.4 million in deposits in this assessment area, representing a market share of 0.4 percent and 2.3 percent of Regions Bank's total deposits in Illinois.
- *Decatur Assessment Area (Macon County)*
  - As of December 31, 2020, Regions Bank operated three branch in the assessment area, representing 16.7 percent of its branches in Illinois.
  - As of June 30, 2020, the bank had $254.0 million in deposits in this assessment area, representing a market share of 12.2 percent and 23.5 percent of Regions Bank's total deposits in Illinois.
- *Peoria Assessment Area (Peoria and Tazewell counties)*
  - As of December 31, 2020, Regions Bank operated two branches in the assessment area, representing 11.1 percent of its branches in Illinois.
  - As of June 30, 2020, the bank had $74.5 million in deposits in this assessment area, representing a market share of 1.0 percent and 6.9 percent of Regions Bank's total deposits in Illinois.
- *Springfield Assessment Area (Sangamon County)*
  - As of December 31, 2020, Regions Bank operated two branches in the assessment area, representing 11.1 percent of its branches in Illinois.
  - As of June 30, 2020, the bank had $63.6 million in deposits in this assessment area, representing a market share of 0.9 percent and 5.9 percent of Regions Bank's total deposits in Illinois.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

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

Performance in the Limited-Scope Review
Metropolitan Assessment Areas

Assessment Area	Lending Test	Investment Test	Service Test
Bloomington	Consistent	Consistent	Not Consistent (Above)
Carbondale	Consistent	Not Consistent (Below)	Not Consistent (Above)
Champaign	Consistent	Not Consistent (Above)	Consistent
Decatur	Not Consistent (Above)	Not Consistent (Below)	Not Consistent (Above)
Peoria	Consistent	Not Consistent (Below)	Not Consistent (Above)
Springfield	Consistent	Not Consistent (Above)	Not Consistent (Above)

For the lending test, Regions Bank received a rating of low satisfactory for the State of Illinois. Performance in Decatur was above the statewide lending performance, while performance was consistent in the remaining five metropolitan limited-scope assessment areas. For the geographic distribution of loans, lending levels were good in Decatur and adequate in the remaining five metropolitan limited-scope assessment areas. Performance was good for the borrower distribution of loans in five of the metropolitan limited-scope assessment areas and adequate in Champaign. Community development lending performance in limited-scope metropolitan assessment areas was as follows: the bank made an adequate level in Carbondale ($1.5 million), Decatur ($4.3 million), and Peoria ($1.5 million); and made few, if any, in Bloomington ($14,000), Champaign ($0), and Springfield ($5,000). It is worth noting that performance in Carbondale was enhanced by one community development loan for $1.0 million with a P/M/F of serving the broader regional area of South Illinois. Because the loan impacts a broader regional area that includes two of the bank's assessment areas, its volume was included within totals for the state of Illinois.

For the investment test, Regions Bank received a rating of low satisfactory for the State of Illinois. Performance was stronger than the bank's statewide investment test performance in Champaign and Springfield; consistent in Bloomington; and weaker in Carbondale, Decatur, and Peoria. The bank's level of investments was excellent in Champaign and Springfield; adequate in Bloomington; and poor in Carbondale, Decatur, and Peoria.

For the service test, Regions Bank received a rating of needs to improve for the State of Illinois. Performance in the Champaign metropolitan assessment area was consistent with the bank's state performance while performance in the Bloomington, Carbondale, Decatur, Peoria, and Springfield assessment areas was stronger than the bank's state performance. Bloomington, Carbondale, and Springfield had adequate community development services while Decatur and Peoria had good and excellent community development services, respectively. Additionally, Decatur, Peoria, and Springfield had good retail delivery services. Retail delivery services performance in Carbondale was adequate, however it was poor in Bloomington.

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

NONMETROPOLITAN STATEWIDE AREAS LIMITED-SCOPE REVIEW

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

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

- *Central Illinois Assessment Area (Christian and Logan counties)*
  - As of December 31, 2020, Regions Bank operated two branches in the assessment area, representing 11.1 percent of its branches in Illinois.
  - As of June 30, 2020, the bank had $85.0 million in deposits in this assessment area, representing a market share of 5.9 percent and 7.9 percent of Regions Bank's total deposits in Illinois.
- *Southeast Illinois Assessment Area (Crawford County)*
  - As of December 31, 2020, Regions Bank operated one branches in the assessment area, representing 5.6 percent of its branches in Illinois.
  - As of June 30, 2020, the bank had $57.5 million in deposits in this assessment area, representing a market share of 10.8 percent and 5.3 percent of Regions Bank's total deposits in Illinois.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

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

Performance in the Limited-Scope Review Nonmetropolitan Assessment Areas			
Assessment Area	**Lending Test**	**Investment Test**	**Service Test**
Central Illinois	Consistent	Not Consistent (Below)	Consistent
Southeast Illinois	Consistent	Not Consistent (Below)	Not Consistent (Above)

For the lending test, Regions Bank received a rating of low satisfactory for the State of Illinois. Performance in both of the nonmetropolitan limited-scope assessment areas was consistent with the statewide lending test performance. For the geographic distribution of loans, lending levels were adequate in both nonmetropolitan limited-scope assessment areas. Performance was good for the borrower distribution of loans in both nonmetropolitan limited-scope assessment areas. The bank made few, if any, community development loans in both nonmetropolitan assessment areas reviewed under limited-scope procedures, including Central Illinois ($64,000) and Southeast Illinois ($13,000).

For the investment test, Regions Bank received a rating of low satisfactory for the State of Illinois. Performance in both of the nonmetropolitan limited-scope assessment areas was weaker than the statewide investment test performance. The bank's level of investments was poor in the Central Illinois assessment area, and the bank made few, if any, investments in the Southeast Illinois assessment area.

For the service test, Regions Bank received a rating of needs to improve for the State of Illinois. Performance in the Central Illinois nonmetropolitan assessment area was consistent with the bank's state performance; the bank provided few, if any, community development services but adequate retail delivery services in this assessment area. In the Southeast Illinois assessment area, the bank had slightly stronger service test performance due to adequate community development performance, but still had poor retail delivery systems.

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

Indiana

CRA RATING FOR INDIANA: SATISFACTORY

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

Major factors supporting the rating include the following:

- The geographic distribution of loans reflects good penetration throughout the assessment areas, and the distribution of loans by borrower income reflects good penetration among customers of different income levels and businesses of different revenue sizes.

- The bank makes a relatively high level of community development loans in its Indiana assessment areas.

- The bank provides a significant level of qualified community development investments and grants that are responsive to community development needs of the Indiana assessment areas.

- Retail banking services are adequate in the bank's Indiana assessment areas.

- The bank provides an excellent level of community development services in the Indiana assessment areas.

SCOPE OF EXAMINATION

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

- Indianapolis

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

- Bloomington
- Clinton-Grant
- Evansville
- Kokomo
- Lafayette
- Louisville
- Southwest Indiana
- Terre Haute

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

DESCRIPTION OF INSTITUTION'S OPERATIONS IN INDIANA

As of June 30, 2020, Regions Bank had $2.8 billion in deposits in Indiana accounting for 2.3 percent of the bank's total deposits. Regions Bank operated 49 branch offices in Indiana as of December 31, 2020, representing 3.6 percent of the bank's total branches. HMDA-reportable lending in Indiana accounted for 3.8 percent of total institutional HMDA-reportable lending by number of loans and 3.0 percent by dollar volume. CRA small business lending in Indiana accounted for 1.9 percent of the bank's total CRA small business lending by number of loans and 2.5 percent by dollar volume. Overall, the bank's HMDA-reportable and CRA lending activity in the state was greater than the percentage of total institutional deposits.

The following table shows lending activity from January 1, 2018, through December 31, 2020.

Statewide Summary of Lending Activity
Assessment Areas Located in
Indiana

Loan Type	#	%	$ (000s)	%
HMDA Home Purchase	1,768	25.6%	$350,059	35.4%
HMDA Refinance	2,046	29.6%	$333,861	33.7%
HMDA Home Improvement	721	10.4%	$44,376	4.5%
HMDA Multi-Family	1	0.0%	$32,110	3.2%
HMDA Other Purpose LOC	466	6.7%	$27,679	2.8%
HMDA Other Purpose Closed/Exempt	83	1.2%	$8,095	0.8%
HMDA Loan Purpose NA	0	0.0%	$0	0.0%
Total HMDA	**5,085**	**73.6%**	**$796,180**	**80.5%**
Total Small Business	**1,708**	**24.7%**	**$176,276**	**17.8%**
Total Farm	**114**	**1.7%**	**$17,120**	**1.7%**
TOTAL LOANS	**6,907**	**100.0%**	**$989,576**	**100.0%**

Originations and Purchases

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN INDIANA

Lending Test

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

During the review period, Regions Bank reported 5,085 HMDA-reportable loans and 1,708 small business loans in Indiana. The rating for Indiana is based on performance in the Indianapolis full-scope assessment area. Approximately 56.2 percent of the bank's HMDA-reportable and small business lending by number of loans in Indiana occurred within this assessment area.

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

Geographic and Borrower Distribution

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

Community Development Lending

Regions Bank makes a relatively high level of community development loans in the state of Indiana. During the review period, the bank originated or renewed 137 qualifying community development loans totaling $64.4 million benefiting its Indiana assessment areas, including 88 loans totaling $33.1 million benefiting the full-scope Indianapolis assessment area. The total community development lending includes one loan for $1.0 million with a P/M/F of serving a broader statewide area that includes all of the bank's assessment areas in the state. This loan is part of a statewide loan pool consortium through a nonprofit that seeks to provide micro loans to start-up businesses without access to conventional bank financing.

The bank was considered responsive to the credit and community development needs within the state of Indiana. As a result, and in addition to the total community development lending previously noted, the bank received positive consideration for seven community development loans totaling $1.6 million that were outside any of the bank's assessment areas in the state. More information on community development loans can be found in the full-scope assessment area section of this report.

Investment Test

The investment test rating for Indiana is high satisfactory.

Regions Bank made a significant level of qualified investments and contributions totaling $55.4 million in Indiana. The bank had qualified investments of $54.4 million in the Indiana assessment areas, with approximately 83.5 percent of investments acquired during the current review period. In addition, the bank made qualified contributions in the assessment areas totaling $1.0 million. Further, the bank made $48,000 in contributions that benefit a broader statewide area that includes the Indiana assessment areas. The majority of the donations supported a workforce development and career readiness program.

Indianapolis was the assessment area in the state reviewed using full-scope procedures. Approximately 69.2

percent of combined investment and contribution activity was in this assessment area, compared to 61.7 percent of deposits in the market as of June 30, 2021. Performance in the assessment area was good. The bank was considered responsive to community credit needs in the state. Therefore, positive consideration was given to investments and donations that benefit a broader statewide area, without a purpose, mandate, or function of serving the Indiana assessment areas. Specifically, the bank invested $5.2 million to support affordable housing through investments in LIHTC projects and mortgage-backed securities. The bank also donated $80,100 to food banks outside the bank's assessment areas in the state to help solicit food donations to support increased demand during the pandemic.

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

Service Test

The service test rating for Indiana is high satisfactory.

Retail Services

The retail services ratings were primarily driven by performance in the Indianapolis full-scope assessment area. Delivery systems, including ATMs and branch office locations, may be unreasonably inaccessible to portions of the bank's geographies and individuals of different income levels in the assessment areas. However, overall, banking services and hours of operations do not vary in a way that inconveniences the bank's assessment areas, including low- and moderate-income geographies and/or low- and moderate-income individuals. Additionally, the record of opening and closing of branch offices has generally not adversely affected the accessibility of the bank's delivery systems, particularly for low- and moderate-income geographies and/or low- and moderate-income individuals. During the review period, the bank opened one branch office in a middle-income tract and two in upper-income tracts in Indiana. The bank closedfive branch offices throughout the state; of those closed, one was in a moderate-income tract, three were in middle-income tracts, and two were in upper-income tracts. Overall, the bank's retail service performance is considered adequate in Indiana.

Community Development Services

Regions Bank provides an excellent level of community development services that benefit low- and moderate-income residents and small businesses in Indiana. During the examination period, employees engaged in 389 qualified service activities totaling 2,787 hours in the Indiana assessment areas. The majority of community development services were provided in the Indianapolis full-scope assessment area, where performance was excellent. Employees engaged in 421 service activities in limited-scope assessment areas. Finally, bank employees engaged in 29 hours of qualified community development services that benefited a broader statewide or regional area, including the bank's assessment areas.

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

METROPOLITAN AREA
FULL-SCOPE REVIEW

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE INDIANAPOLIS, INDIANA ASSESSMENT AREA

Overview

The Indianapolis assessment area consists of Boone, Hamilton, Johnson, Marion, and Morgan counties, 5 of the 11 counties that comprise the Indianapolis-Carmel-Anderson, Indiana MSA. In 2020, the bank added Boone County to its assessment area. As of December 31, 2020, Regions Bank had 27 branches in the Indianapolis assessment area, representing 55.1 percent of its Indiana branches. The Indianapolis assessment area accounts for 1.4 percent of the institution's total deposits and 2.0 percent of the bank's total HMDA- reportable and CRA small business loans (by dollar).

According to the FDIC Summary of Deposits Report dated June 30, 2020, there were 39 financial institutions operating 394 branch locations in the Indianapolis assessment area.[516] Regions Bank held 2.9 percent deposit market share with approximately $1.7 billion in total deposits.[517] The deposit leaders in the Indianapolis assessment area were JPMorgan Chase Bank, followed by PNC Bank and Fifth Third Bank.[518]

HMDA-reportable lending in the assessment is similarly competitive. Regions Bank originated or purchased 0.9 percent in loans during 2018. For that year, the bank ranked 26th out of 546 reporters. In 2019, Regions Bank originated or purchased 1.1 percent in loans. The bank ranked 22nd out of 725 reporters for the year. Lastly, Regions Bank originated or purchased 1.2 percent in loans for the assessment area during 2020. For that year, Regions Bank ranked 22nd out of 679 reporters. From 2018 through 2020, HMDA-reportable lending in the assessment area was primarily dominated by The Huntington National Bank, Caliber Home Loans, Inc., and JPMorgan Chase Bank.

CRA small business lending is also competitive. For CRA small business and small farm lending, Regions Bank ranked 21st out of 253 reporters in 2018, with 0.9 percent of reported loans. In 2019, the bank ranked 20th out of 232 reporters, with 0.8 percent of reported loans. Furthermore, Regions Bank ranked 14th out of 701 reporters, with 2.0 percent of reported loans in 2020. From 2018 through 2020, lending in the assessment area was primarily dominated by JPMorgan Chase Bank, American Express, and PNC Bank.

Population and Income Characteristics

The population in the assessment area was an estimated 1,629,027 in 2020, representing a 12.9 percent increase since 2010.[519] Indianapolis, located in Marion County, is the capital of Indiana as well as the largest city in the

[516] "Offices and Deposits of All FDIC-Insured Institutions Deposit Market Share Report." *Federal Deposit Insurance Corporation*, 30 June 2020, https://www7.fdic.gov/sod/sodMarketBank.asp?barItem=2. Accessed 7 Mar. 2022.
[517] Ibid.
[518] Ibid.
[519] "QuickFacts." *United States Census Bureau*, https://www.census.gov/quickfacts/fact/table/indianapoliscitybalanceindiana,morgancountyindiana,marioncountyindiana,johnsoncountyindiana,hamiltoncountyindiana,boonecountyindiana/PST045221. Accessed 7 Mar. 2022.

state.[520] As of April 1, 2020, the city had an estimated population of 887,642 individuals, representing an 8.2 percent increase since April 1, 2010.[521] From April 2010 to April 2020, all counties in the assessment area showed an increase in population. Hamilton County had largest increase in population at 26.5 percent, followed by Boone County at 25.0 percent and Johnson County at 15.8 percent.[522]

From 2018 to 2019, the assessment area contained a total of 298 census tracts: 60 low-income tracts (20.1 percent), 88 moderate-income tracts (29.5 percent), 75 middle-income tracts (25.2 percent), 74 upper-income tracts (24.8 percent), and one tract (0.3 percent) with an unknown income level.[523] After Boone County was added in 2020, there were 308 census tracts in the assessment area: 60 low-income tracts (19.5 percent), 89 moderate-income tracts (28.9 percent), 81 middle-income tracts (26.3 percent), 77 upper-income tracts (25.0 percent), and one tract (0.3 percent) with an unknown income level.[524]

For purposes of classifying borrower income, this evaluation uses the FFIEC's estimated median family income for each relevant area. The following table sets forth the estimated median family income for the Indianapolis MSA and shows that the median family income increased from $75,100 in 2018 to $79,600 in 2020.

Borrower Income Levels
Indianapolis-Carmel-Anderson, IN MSA

FFIEC Estimated Median Family Income		Low	Moderate	Middle	Upper
		0 - 49.99%	50% - 79.99%	80% - 119.99%	120% - & above
2018	**$75,100**	0 - $37,549	$37,550 - $60,079	$60,080 - $90,119	$90,120 - & above
2019	**$77,800**	0 - $38,899	$38,900 - $62,239	$62,240 - $93,359	$93,360 - & above
2020	**$79,600**	0 - $39,799	$39,800 - $63,679	$63,680 - $95,519	$95,520 - & above

There is considerable variation in the median family income in the counties located throughout the assessment area. From the period of 2015 through 2019, Marion County had the lowest median family income at $62,678 while Hamilton County had the highest median family income at $116,580.[525]

Poverty and financial instability are concerns throughout the Indianapolis assessment area, and the percentage of families living below the poverty level varies between counties. From the period 2015 to 2019, Hamilton County had the lowest percentage of families living in poverty at 3.2 percent, followed by Boone County at 4.4 percent and Johnson County at 5.0 percent.[526] Morgan County's percentage of families living in poverty was 7.2 percent

[520] "About Indianapolis." *Office of International Affairs, Indiana University*, https://international.iupui.edu/indianapolis/about.html. Accessed 7 Mar. 2022.
[521] "QuickFacts." *United States Census Bureau*, https://www.census.gov/quickfacts/fact/table/indianapoliscitybalanceindiana,morgancountyindiana,marioncountyindiana,johnsoncountyindiana,hamiltoncountyindiana,boonecountyindiana/PST045221. Accessed 7 Mar. 2022.
[522] Ibid.
[523] FRB Atlanta calculations of 2019 FFIEC census data.
[524] FRB Atlanta calculations of 2020 FFIEC census data.
[525] "Estimated Median Income of a Family, between 2015-2109." *PolicyMap*, www.policymap.com. Accessed 7 Mar. 2022.
[526] "Estimated Percent of All Families That Live in Poverty, between 2015-2019." *PolicyMap*, www.policymap.com. Based on data from United States Census Bureau. Accessed 7 Mar. 2022.

while Marion County's percentage of families living in poverty was 13.0 percent, which was the highest percentage in the assessment area.[527] During the period 2015 to 2019, 14.1 percent of families living in Indianapolis were below the poverty level.[528] According to 2020 FFIEC census data, 37.1 percent of families in low-income census tracts and 18.3 percent of families in moderate-income census tracts live below the poverty level.[529] The high poverty rates in low- and moderate-income tracts may make lending in these tracts more challenging.

Economic Conditions

The Indianapolis metro area is projected to grow its labor force nearly twice as fast as any other Indiana metro area over the next twenty years.[530] The area has a diverse economy with the presence of pharmaceutical, insurance and financial services, automobile manufacturing, transportation and logistics, and high-tech industries.[531] Since the recession in 2012, the area has seen an increase in nonfarm payroll jobs.[532] The fastest growing sector since 2013 has been the transportation and utilities sector with the expansion of 14,400 jobs in the area.[533] Additionally, the professional and business sector added the most jobs, 30,400 jobs, and is the largest employment sector.[534] In the metro area, the logistics and distribution and high-tech industries have grown since the 2012 recession.[535] For the logistics and distribution industry, new businesses such as Amzon.com, Inc., Kohl's Corporation, Chewy, Inc. and several foodservice distribution centers have opened in the area.[536] Since 2010, these businesses have added 17,000 jobs.[537] For the high-tech industry, the area expanded this sector and currently has three businesses that each employ more than 1,000 individuals.[538] These businesses include Salesforce.com, InfoSys Limited, and ANGI Homeservices, Inc.[539] The metropolitan area is well known for the location of the Indianapolis Motor Speedway and for hosting the Indianapolis 500 racing event. The Indianapolis 500 has an economic impact of upwards of $336 million annually.[540]

Furthermore, the Indianapolis region has many different employers that offer job opportunities to the area. In terms of employment, city, county, and township governments and the State of Indiana employ the most people with 80,988 and 34,517 individuals, respectively.[541] Outside government, the top five largest employers include

[527] Ibid.
[528] Ibid.
[529] FRB Atlanta calculations of 2020 FFIEC census data.
[530] "Executive Summary Indy's Metro Momentum Agenda." *Central Indiana Regional Development Authority: Regional Development Plan*, https://www.iedc.in.gov/docs/default-source/iedc-assets/regional-cities/central-in-rda-regional-cities-summary-5-pgs.pdf?sfvrsn=ebc142d1_10. Accessed 8 Mar. 2022.
[531] Dolin, Marissa. *Indianapolis-Carmel-Anderson, Indiana Comprehensive Housing Market Analysis.* United States Department of Housing and Urban Development, Office of Policy Development and Research, 2019, https://www.huduser.gov/portal/publications/pdf/Indianapolis-Carmel-AndersonIN-CHMA-19.pdf. Accessed 8 Mar. 2022.
[532] Ibid.
[533] Ibid.
[534] Ibid.
[535] Ibid.
[536] Ibid.
[537] Ibid.
[538] Ibid.
[539] Ibid.
[540] Burris, Alexandria. "Indy 500 Delay Creates 'Void' for Speedway Businesses." *Indianapolis Star*, 22 May 2020, https://www.indystar.com/story/money/2020/05/22/indy-500-postponement-hurts-speedway-businesses/5197601002/. Accessed 8 Mar. 2022.
[541] "Largest Regional Employers in the Indy Region." *Indy Chamber*, https://indychamber.com/economic-development/indy-partnership/market-research-reports/. Accessed 8 Mar. 2022.

IU Health (23,187 regional employees), St. Vincent Hospitals & Health Center (17,398 regional employees), Community Health Network (11,328 regional employees), Eli Lilly and Company (10,845 regional employees), and Walmart (8,926 regional employees).[542]

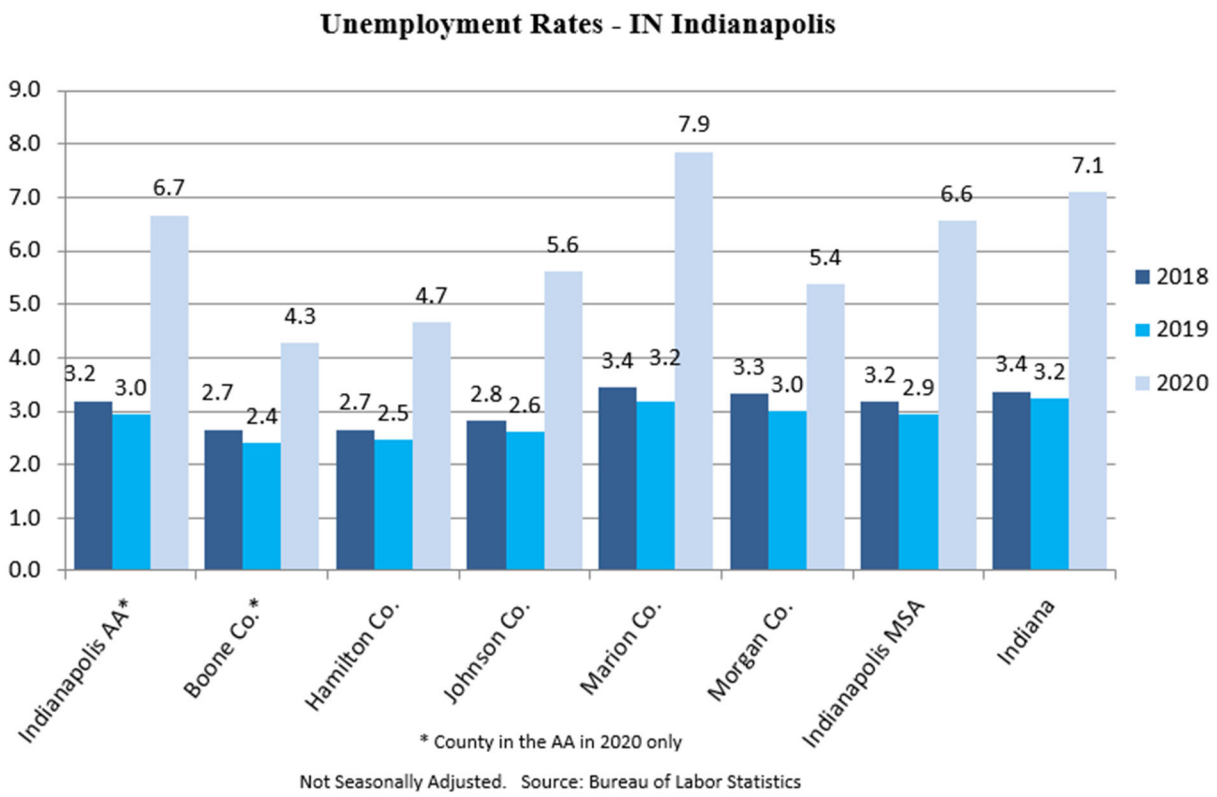
Small businesses play an important role in the Indianapolis assessment area. According to 2020 Dun & Bradstreet information, there were 73,987 businesses within the assessment area, 90.3 percent of them had total annual revenues less than or equal to $1 million and were therefore considered to be small businesses.[543] Additionally, 19.6 percent of small businesses were in moderate-income census tracts, while there were fewer in low-income tracts at 9.2 percent.[544] According to an analysis of CRA loan data for all reporters in the assessment area, the volume of CRA small business loans made to small businesses has both increased and decreased during the review period. Specifically, there was an 18.0 percent increase in the number of loans made to small business from 2018 to 2019. From 2019 to 2020, the number of loans made to small businesses decreased slightly by 0.2 percent.

The COVID-19 pandemic brought many challenges to the economy, both in the assessment area and nationwide. To combat the spread of the coronavirus, Indiana's governor issued stay-at-home orders in March 2020, which mandated that individuals stay at home except for them to engage in essential activities.[545] These orders also reduced operations for many businesses.[546] Due to the statewide orders, economic activity declined during the pandemic. On March 25, 2020, the United States' Congress passed the Coronavirus Aid, Relief, and Economic Security (CARES) Act to help the nation's economy; this legislation established the Paycheck Protection Program, which was implemented by the Small Business Administration (SBA), to provide loans to small businesses for payroll costs and certain other expenses.[547] In the assessment area, Marion County had the largest number of Paycheck Protection Program (PPP) loan approvals (36,424 PPP loans), followed by Hamilton County (10,762 PPP loans), Johnson County (3,747 PPP loans), Boone County (2,080 PPP loans), and Morgan County (1,123 PPP loans).[548] Businesses in the assessment area also had access to state and local COVID-19 relief resources, such as the Rapid Response Loan Fund and the Indiana Small Business Restart Fund, to help provide support during the pandemic.[549]

As shown in the chart below, the assessment area experienced a period of falling and rising unemployment rates during the review period. In 2018, the unemployment rate in the assessment area was 3.2 percent, which was lower than the state's unemployment rate of 3.4 percent. During this year, Boone County and Hamilton County had the lowest unemployment rates at 2.7 percent. For 2019, the unemployment rate in the assessment area

[542] Ibid.
[543] FRB Atlanta calculations of 2020 Dun & Bradstreet data.
[544] Ibid.
[545] "2020 Executive Orders." *Indiana Governor Eric J. Holcomb*, https://www.in.gov/gov/newsroom/executive-orders/2020-executive-orders/. Accessed 8 Mar. 2022.
[546] Ibid.
[547] "Paycheck Protection Program." *United States Department of the Treasury*, https://home.treasury.gov/policy-issues/coronavirus/assistance-for-small-businesses/paycheck-protection-program. Accessed 7 Mar. 2022.
[548] "Paycheck Protection Program Loans." *The Augusta Chronical*, https://data.augustachronicle.com/paycheck-protection-program-loans/summary/indiana/boone-county/18011/. Accessed 8 Mar. 2022.
[549] "Small Business Resources." *Indiana Economic Development Corporation*, 9 Dec. 2020, https://www.iedc.in.gov/resources/covid-19-updates resources/home#:~:text=Indiana%20has%20secured%20federal%20disaster,advance%20of%20up%20to%20%2410%2C000. Accessed 8 Mar. 2022.

decreased to 3.0 percent, which was still lower than the state's unemployment rate of 3.2 percent. Out of all the counties in the assessment area, Boone County had the lowest unemployment rate in 2019 at 2.4 percent. Unemployment in the assessment area, state, and nationwide collectively increased in 2020 due to the impact that the COVID-19 pandemic had on the economy.[550] The assessment area's unemployment rate rose to 6.7 percent for the year, and the state's unemployment rate increased to 7.1 percent. For 2020, Marion County had the highest unemployment rate at 7.9 percent, while Boone County had the lowest unemployment rate at 4.3 percent.



The 2020 FFIEC census data indicates there were approximately 643,536 housing units in the assessment area, of which 55.4 percent were owner-occupied, 33.7 percent were rental units, and 10.9 percent were vacant.[551] Many of the housing units located in low- and moderate-income census tracts were rental or vacant. More specifically, 71.3 percent of housing units in low-income census tracts and 61.0 percent of housing units in moderate-income tracts were rental or vacant.[552] Out of all the counties in the assessment area, Marion County had the highest number of rental and vacant units at 166,268 units and 55,551 units, respectively.[553] The high percentage of rental and vacant units in low- and moderate-income tracts in the assessment area as well as in Marion County indicate that home mortgage lending may be limited in those areas. The median age of housing stock in the assessment area was 44 years, with housing tending to be newest in Hamilton County at 19 years.[554] Housing units in low- and moderate-income tracts were older at 61 years and 52 years, respectively.[555]

[550] *Unemployment Rates During the COVID-19 Pandemic*. Congressional Research Service, 2021, https://crsreports.congress.gov/product/pdf/R/R46554. Accessed 7 Mar. 2022.
[551] FRB Atlanta calculations of 2020 FFIEC census data.
[552] Ibid.
[553] Ibid.
[554] Ibid.
[555] Ibid.

The housing market in the Indianapolis-Carmel-Anderson Indiana CBSA has grown during the review period.[556] In January 2018, the median listing price for a home in the CBSA was $229,750.[557] By January 2019, the median listing price for a home in the CBSA increased 4.4 percent to $239,950.[558] For 2020, the median listing price for a home increased an additional 10.4 percent to $264,950.[559] The increase in listing prices shows that the housing market is growing in the CBSA.

Even though the housing market is growing, home ownership for low- and moderate-income families is a concern. Using the assumption that a borrower can obtain a loan for approximately three times the borrower's annual income and using 2020 FFIEC median family income, affordable homes would be priced at $197,178 or below.[560] As stated previously, the median listing price for a home in 2020 was $264,950.

For renting, the median gross rent for a two-bedroom apartment varies throughout the assessment area. Morgan County has the lowest median monthly rental cost for a two-bedroom apartment at $822.[561] For Marion County and Indianapolis, where most of the population resides in the assessment area, the median monthly rental cost for a two-bedroom apartment is $899 and $902, respectively.[562] Overall, Hamilton County has the highest median monthly rental cost for a two-bedroom apartment at $1,167.[563]

Moreover, the 2020 FFIEC census data indicates that there are many renters who pay more than 30 percent of their income towards rent, which means that they are cost-burdened with rental expense. Specifically, 48.6 percent of renters in the assessment area are considered cost-burdened.[564] Additionally, 25.7 percent of renters located in low-income tracts and 39.5 percent of renters located in moderate-income are considered cost-burdened.[565] Furthermore, the 2020 FFIEC data shows that Marion County, where Indianapolis is located, has the highest percentage of cost-burdened renters at 50.8 percent.[566] The overall high percentage of cost-burdened renters indicates that rent affordability is a concern throughout the assessment area.

Demographic Characteristics by Census Tract

The following tables present key demographic and business information used to help develop a performance context for the assessment area. One table reflects the 2019 FFIEC Census Data and the 2019 Dun & Bradstreet data and the other table reflects the 2020 FFIEC census data and the 2020 Dun & Bradstreet data used to analyze the bank's CRA performance. Certain components of the data in the table are discussed in this evaluation as they apply to specific parts of the analysis.

[556] Core-Based Statical Area (CBSA) is a term that refers to both Metropolitan and Micropolitan Statistical Areas.
[557] "Housing Inventory: Median Listing Price in Indianapolis-Carmel-Anderson, IN (CBSA)." *Federal Reserve Bank of St. Louis*, https://alfred.stlouisfed.org/series?seid=MEDLISPRI26900. Accessed 7 Mar. 2022.
[558] Ibid.
[559] Ibid.
[560] According to 2020 FFIEC census data, the median family income for the assessment area is $65,726.
[561] "Estimated Median Gross Rent of Two-Bedroom Units, between 2015-2019." *PolicyMap*, www.policymap.com. Based on data from United States Census Bureau. Accessed 7 Mar. 2022.
[562] Ibid.
[563] Ibid.
[564] FRB Atlanta calculation of 2020 FFIEC census data.
[565] Ibid.
[566] Ibid.

Combined Demographics Report - 2018-2019

Assessment Area: IN Indianapolis

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	60	20.1	41,093	11.8	15,245	37.1	82,493	23.7
Moderate-income	88	29.5	80,941	23.3	14,992	18.5	58,936	17
Middle-income	75	25.2	97,263	28	7,608	7.8	64,825	18.7
Upper-income	74	24.8	127,817	36.8	4,166	3.3	141,271	40.7
Unknown-income	1	0.3	411	0.1	196	47.7	0	0
Total Assessment Area	**298**	**100.0**	**347,525**	**100.0**	**42,207**	**12.1**	**347,525**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	94,791	27,320	8	28.8	46,664	49.2	20,807	22
Moderate-income	168,255	65,128	19.2	38.7	79,628	47.3	23,499	14
Middle-income	162,773	104,536	30.8	64.2	45,901	28.2	12,336	7.6
Upper-income	191,936	142,116	41.9	74	38,524	20.1	11,296	5.9
Unknown-income	1,216	284	0.1	23.4	589	48.4	343	28.2
Total Assessment Area	**618,971**	**339,384**	**100.0**	**54.8**	**211,306**	**34.1**	**68,281**	**11.0**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	6,755	9.8	5,904	9.5	801	12.7	50	7.9
Moderate-income	14,021	20.3	12,553	20.2	1,380	22	88	13.9
Middle-income	20,419	29.6	18,047	29	2,121	33.7	251	39.7
Upper-income	27,799	40.2	25,596	41.2	1,960	31.2	243	38.4
Unknown-income	105	0.2	79	0.1	25	0.4	1	0.2
Total Assessment Area	**69,099**	**100.0**	**62,179**	**100.0**	**6,287**	**100.0**	**633**	**100.0**
	Percentage of Total Businesses:			**90.0**		**9.1**		**.9**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	13	1.9	13	1.9	0	0	0	0
Moderate-income	74	10.8	72	10.7	2	16.7	0	0
Middle-income	287	41.8	282	41.9	4	33.3	1	100
Upper-income	311	45.3	305	45.3	6	50	0	0
Unknown-income	1	0.1	1	0.1	0	0	0	0
Total Assessment Area	**686**	**100.0**	**673**	**100.0**	**12**	**100.0**	**1**	**100.0**
	Percentage of Total Farms:			**98.1**		**1.7**		**.1**

2019 FFIEC Census Data and 2019 D&B Information

Combined Demographics Report - 2020

Assessment Area: IN Indianapolis

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	60	19.5	41,093	11.3	15,245	37.1	84,513	23.2
Moderate-income	89	28.9	82,627	22.7	15,129	18.3	61,939	17
Middle-income	81	26.3	105,910	29.1	8,051	7.6	68,063	18.7
Upper-income	77	25	134,424	36.9	4,204	3.1	149,950	41.1
Unknown-income	1	0.3	411	0.1	196	47.7	0	0
Total Assessment Area	**308**	**100.0**	**364,465**	**100.0**	**42,825**	**11.8**	**364,465**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	94,791	27,320	7.7	28.8	46,664	49.2	20,807	22
Moderate-income	170,916	66,645	18.7	39	80,529	47.1	23,742	13.9
Middle-income	175,608	113,725	31.9	64.8	48,660	27.7	13,223	7.5
Upper-income	201,005	148,806	41.7	74	40,392	20.1	11,807	5.9
Unknown-income	1,216	284	0.1	23.4	589	48.4	343	28.2
Total Assessment Area	**643,536**	**356,780**	**100.0**	**55.4**	**216,834**	**33.7**	**69,922**	**10.9**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	6,957	9.4	6,124	9.2	780	12.1	53	7.5
Moderate-income	14,621	19.8	13,120	19.6	1,403	21.7	98	13.9
Middle-income	22,266	30.1	19,792	29.6	2,203	34.1	271	38.3
Upper-income	30,034	40.6	27,707	41.5	2,043	31.7	284	40.2
Unknown-income	109	0.1	83	0.1	25	0.4	1	0.1
Total Assessment Area	**73,987**	**100.0**	**66,826**	**100.0**	**6,454**	**100.0**	**707**	**100.0**
	Percentage of Total Businesses:			**90.3**		**8.7**		**1.0**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	15	1.9	15	1.9	0	0	0	0
Moderate-income	80	10	78	9.9	2	16.7	0	0
Middle-income	407	50.7	401	50.8	5	41.7	1	100
Upper-income	299	37.3	294	37.3	5	41.7	0	0
Unknown-income	1	0.1	1	0.1	0	0	0	0
Total Assessment Area	**802**	**100.0**	**789**	**100.0**	**12**	**100.0**	**1**	**100.0**
	Percentage of Total Farms:			**98.4**		**1.5**		**.1**

2020 FFIEC Census Data and 2020 D&B Information

Credit and Community Development Needs

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

A community contact at an organization engaged in small business development was interviewed. The contact stated that despite the struggles of small businesses during the COVID-19 pandemic, particularly on the restaurant and services industries, many people began to explore the idea of starting their own business, mainly in logistics, transportation and courier services and storage, warehouse, and liquidation centers, resulting in a need for greater assistance with their start-ups. The contact believes banks should make efforts to participate in micro-lending opportunities for small businesses and more specialized credit products and credit education for entrepreneurs. With the increased number of business start-ups, according to the contact, there is a greater need for microloans in amounts as low as $5,000 with no collateral required to secure the loan, which is lower than the typical $50,000, as well as more community loan funds/revolving loan funds and flexible terms. Due to the lack of such products, as many financial institutions tend to focus on more wealthy customers or those with proven track-records, start-ups end up having to use private funds to start their business. However, the contact stated he has seen a community organization with loan funds that offers small business micro loans for $5,000 to $15,000 with favorable terms such as interest rates as low as 1 percent and no collateral or credit score requirements.

Two community contacts who work for an organization involved in a variety of affordable and sustainable housing programs to low- to moderate-income were interviewed. The community contacts stated the supply of affordable housing has been decreasing while the median home price has been increasing, particularly due to investors purchasing homes for cash, making affordable housing out of reach for low- to moderate-income individuals. The contacts explained that most of the affordable housing in Indianapolis is geared toward building in low- and moderate-income census tracts but needs to be placed where it benefits low- and moderate-income residents, such as near transit sites so that individuals can have access to jobs, healthcare, etc., and not just a geography. The contacts stated that in addition to affordable housing options, such as purchase money mortgage products with flexible credit terms and no private mortgage insurance requirements, there is a need for loans targeted to individuals on limited fixed incomes for necessary deferred maintenance home repairs to existing homes to keep aging homes habitable or accessible.

Moreover, the contacts stated that low- to moderate-income individuals face several barriers when it comes to obtaining necessary financial assistance. The contacts stated that the top needs in the area are access to banking services, access to credit and access to loan products to both acquire and maintain homes. The contacts mentioned that there are banking deserts in Indianapolis, specifically the Valley area near the GM plant and west of the White River, where low-income areas are located. Regarding home lending, the contacts said that banks need the ability to provide more types of flexible terms and below market rates that are not risk based.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE INDIANAPOLIS, INDIANA ASSESSMENT AREA

LENDING TEST

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

The analysis included 2,340 HMDA-reportable loans and 1,183 CRA small business loans reported by the bank in the Indianapolis assessment area during the review period. Therefore, HMDA-reportable lending received greater weight in determining the bank's lending test rating in the assessment area. Additionally, greater weight was assigned to home refinance loans over the other HMDA products given their relative share of all HMDA lending in this assessment area.

The Indianapolis assessment area accounted for 65.2 percent of Regions Bank's total HMDA-reportable lending by dollar volume in Indiana and 75.9 percent of its total statewide CRA small business lending by dollar volume during the review period. In comparison, 60.8 percent of Regions Bank's Indiana deposits are in the Indianapolis assessment area.

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

Geographic Distribution of Loans

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

Home Purchase Loans

Of the 2,340 HMDA-reportable loans analyzed, 893 loans (38.2 percent) were home purchase loans. Of the total home purchase loans made, 58 loans (6.5 percent) were located in low-income tracts, and 162 loans (18.1 percent) were located in moderate-income tracts.

Home purchase lending in low-income tracts is good. For the period of 2018 through 2019, Regions Bank's home purchase lending in low-income tracts (7.2 percent) was similar to the percentage of owner-occupied units (8.0 percent) in these tracts. In 2020, Boone County was added to the bank's assessment area, which caused a change in the demographic data for the assessment area. For that year, the bank's home purchase lending in low-income tracts (5.7 percent) was similar to the percentage of owner-occupied units (7.7 percent) in these tracts. Concerning the bank's lending performance compared to the aggregate's lending performance, in 2018, the bank's home purchase lending in low-income tracts (7.3 percent) was above the aggregate lending performance (5.7 percent) in these tracts. In 2019, Regions Bank's home purchase lending in low-income tracts (7.2 percent) was slightly above the aggregate lending performance (6.2 percent) in these tracts. In 2020, the bank's home purchase lending in low-income tracts (5.7 percent) was similar to the aggregate lending performance (6.4 percent) in these tracts.

Home purchase lending in moderate-income tracts is good. For the period of 2018 through 2019, Regions Bank's home purchase lending in moderate-income tracts (19.8 percent) was above the percentage of owner-occupied units (19.2 percent) in these tracts. In 2020, Boone County was added to the bank's assessment area, which caused a change in the demographic data for the assessment area. For that year, the bank's home purchase lending in moderate-income tracts (16.3 percent) was similar to the percentage of owner-occupied units (18.7 percent) in these tracts. Concerning the bank's lending performance compared to the aggregate's lending performance, in 2018, the bank's home purchase lending in moderate-income tracts (21.9 percent) was above the aggregate lending performance (17.2 percent) in these tracts. In 2019, Regions Bank's home purchase lending in moderate-income tracts (17.9 percent) was similar to the aggregate lending performance (17.2 percent) in these tracts. In 2020, the bank's home purchase lending in moderate-income tracts (16.3 percent) was similar to the aggregate lending performance (16.9 percent) in these tracts.

Home Refinance Loans

Regions Bank made 1,088 home refinance loans from 2018 through 2020, which represents 46.5 percent of the HMDA-reportable loans analyzed. Of the total home refinance loans made, 62 loans (5.7 percent) were located in low-income tracts, and 166 loans (15.3 percent) were located in moderate-income tracts.

Home refinance lending in low-income tracts is excellent. For the period of 2018 through 2019, Regions Bank's home refinance lending in low-income tracts (6.8 percent) was similar to the percentage of owner-occupied units (8.0 percent) in these tracts. In 2020, Boone County was added to the bank's assessment area, which caused a change in the demographic data for the assessment area. For that year, the bank's home refinance lending in low-income tracts (5.1 percent) was below the percentage of owner-occupied units (7.7 percent) in these tracts. Concerning the bank's lending performance compared to the aggregate's lending performance, in 2018, the bank's home refinance lending in low-income tracts (6.7 percent) was significantly above the aggregate lending performance (4.3 percent) in these tracts. In 2019, Regions Bank's home refinance lending in low-income tracts (6.9 percent) was significantly above the aggregate lending performance (3.6 percent) in these tracts. In 2020, the bank's home refinance lending in low-income tracts (5.1 percent) was significantly above the aggregate lending performance (2.6 percent) in these tracts.

Home refinance lending in moderate-income tracts is good. For the period of 2018 through 2019, Regions Bank's home refinance lending in moderate-income tracts (17.6 percent) was similar to the percentage of owner-occupied units (19.2 percent) in these tracts. In 2020, Boone County was added to the bank's assessment area, which caused

a change in the demographic data for the assessment area. For that year, the bank's home refinance lending in moderate-income tracts (14.0 percent) was similar to the percentage of owner-occupied units (18.7 percent) in these tracts. Concerning the bank's lending performance compared to the aggregate's lending performance, in 2018, the bank's home refinance lending in moderate-income tracts (18.7 percent) was slightly above the aggregate lending performance (15.7 percent) in these tracts. In 2019, Regions Bank's home refinance lending in moderate-income tracts (16.9 percent) was above the aggregate lending performance (12.7 percent) in these tracts. In 2020, the bank's home refinance lending in moderate-income tracts (14.0 percent) was above the aggregate lending performance (10.5 percent) in these tracts.

Home Improvement Loans

Regions Bank made 359 home improvement loans from 2018 through 2020, which represents 15.3 percent of the HMDA-reportable loans analyzed. Of the total home improvement loans made, 21 loans (5.8 percent) were located in low-income tracts, and 39 loans (10.9 percent) were located in moderate-income tracts.

Home improvement lending in low-income tracts is adequate. For the period of 2018 through 2019, Regions Bank's home improvement lending in low-income tracts (6.2 percent) was similar to the percentage of owner-occupied units (8.0 percent) in these tracts. In 2020, Boone County was added to the bank's assessment area, which caused a change in the demographic data for the assessment area. For that year, the bank's home improvement lending in low-income tracts (5.2 percent) was below the percentage of owner-occupied units (7.7 percent) in these tracts. Concerning the bank's lending performance compared to the aggregate's lending performance, in 2018, the bank's home improvement lending in low-income tracts (9.0 percent) was significantly above the aggregate lending performance (5.9 percent) in these tracts. In 2019, Regions Bank's home improvement lending in low-income tracts (4.4 percent) was similar to the aggregate lending performance (4.8 percent) in these tracts. In 2020, the bank 's home improvement lending in low-income tracts (5.2 percent) was similar to the aggregate lending performance (4.9 percent) in these tracts.

Home improvement lending in moderate-income tracts is poor. For the period of 2018 through 2019, Regions Bank's home improvement lending in moderate-income tracts (12.4 percent) was below the percentage of owner-occupied units (19.2 percent) in these tracts. In 2020, Boone County was added to the bank's assessment area, which caused a change in the demographic data for the assessment area. For that year, the bank's home improvement lending in moderate-income tracts (8.2 percent) was below the percentage of owner-occupied units (18.7 percent) in these tracts. Concerning the bank's lending performance compared to the aggregate's lending performance, in 2018, the bank's home improvement lending in moderate-income tracts (9.0 percent) was below the aggregate lending performance (12.7 percent) in these tracts. In 2019, Regions Bank's home improvement lending in moderate-income tracts (14.7 percent) was slightly above the aggregate lending performance (12.9 percent) in these tracts. In 2020, the bank's home improvement lending in moderate-income tracts (8.2 percent) was below the aggregate lending performance (11.4 percent) in these tracts.

Small Business Loans

Regions Bank made 1,183 small business loans in the assessment area from 2018 through 2020. Of the total number of small business loans made, 122 loans (10.3 percent) were located in low-income tracts, and 211 loans (17.8 percent) were located in moderate-income tracts.

Small business lending in low-income tracts is good. For the period of 2018 through 2019, Regions Bank's small business lending in low-income tracts (12.2 percent) was above the percentage of businesses (9.8 percent) in these tracts. In 2020, Boone County was added to the bank's assessment area, which caused a change in the demographic data for the assessment area. For that year, the bank's small business lending in low-income tracts (9.0 percent) was similar to the percentage of businesses (9.4 percent) in these tracts. Concerning the bank's lending performance compared to the aggregate's lending performance, in 2018, the bank's small business lending in low-income tracts (12.3 percent) was above the aggregate lending performance (9.0 percent) in these tracts. In 2019, Regions Bank's small business lending in low-income tracts (12.1 percent) was above the aggregate lending performance (9.5 percent) in these tracts. In 2020, the bank's small business lending in low-income tracts (9.0 percent) was similar to the aggregate lending performance (8.6 percent) in these tracts.

Small business lending in moderate-income tracts is adequate. For the period of 2018 through 2019, Regions Bank's small business lending in moderate-income tracts (18.2 percent) was similar to the percentage of businesses (20.3 percent) in these tracts. In 2020, Boone County was added to the bank's assessment area, which caused a change in the demographic data for the assessment area. For that year, the bank's small business lending in moderate-income tracts (17.6 percent) was similar to the percentage of businesses (19.8 percent) in these tracts. Concerning the bank's lending performance compared to the aggregate's lending performance, in 2018, the bank's small business lending in moderate-income tracts (18.2 percent) was similar to the aggregate lending performance (18.1 percent) in these tracts. In 2019, Regions Bank's small business lending in moderate-income tracts (18.2 percent) was similar to the aggregate lending performance (18.3 percent) in these tracts. In 2020, the bank's small business lending in moderate-income tracts (17.6 percent) was similar to the aggregate lending performance (17.2 percent) in these tracts.

Lending to Borrowers of Different Incomes and Businesses of Different Sizes

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

Home Purchase Loans

Home purchase lending to low-income borrowers is excellent. For the period of 2018 through 2019, Regions Bank's home purchase lending to low-income borrowers (15.1 percent) was below the percentage of low-income families (23.7 percent). In 2020, Boone County was added to the bank's assessment area, which caused a change in the demographic data for the assessment area. For that year, the bank's home purchase lending to low-income borrowers (17.7 percent) was similar to the percentage of low-income families (23.2 percent). Concerning the bank's lending performance compared to the aggregate's lending performance, in 2018, the bank's home purchase lending to low-income borrowers (18.7 percent) was significantly above the aggregate lending performance (10.5 percent) to these borrowers. In 2019, Regions Bank's home purchase lending to low-income borrowers (12.0 percent) was slightly above the aggregate lending performance (10.4 percent) to these borrowers. In 2020, the bank's home purchase lending to low-income borrowers (17.7 percent) was significantly above the aggregate lending performance (10.4 percent) to these borrowers.

Home purchase lending to moderate-income borrowers is excellent. For the period of 2018 through 2019, Regions Bank's home purchase lending to moderate-income borrowers (36.0 percent) was above the percentage of moderate-income families (17.0 percent). In 2020, Boone County was added to the bank's assessment area, which caused a change in the demographic data for the assessment area; even though a change in the demographic data occurred, the overall statistical percentage rate of moderate-income families in the assessment area remained the same. For that year, the bank's home purchase lending to moderate-income borrowers (28.8 percent) was above the percentage of moderate-income families (17.0 percent). Concerning the bank's lending performance compared to the aggregate's lending performance, in 2018, the bank's home purchase lending to moderate-income borrowers (36.5 percent) was significantly above the aggregate lending performance (21.4 percent) to these borrowers. In 2019, Regions Bank's home purchase lending to moderate-income borrowers (35.5 percent) was significantly above the aggregate lending performance (22.5 percent) to these borrowers. In 2020, the bank's home purchase lending to moderate-income borrowers (28.8 percent) was above the aggregate lending performance (23.0 percent) to these borrowers.

Home Refinance Loans

Home refinance lending to low-income borrowers is excellent. For the period of 2018 through 2019, Regions Bank's home refinance lending to low-income borrowers (15.2 percent) was below the percentage of low-income families (23.7 percent). In 2020, Boone County was added to the bank's assessment area, which caused a change in the demographic data for the assessment area. For that year, the bank's home refinance lending to low-income borrowers (15.4 percent) was below the percentage of low-income families (23.2 percent). Concerning the bank's lending performance as compared to the aggregate's lending performance, in 2018, the bank's home refinance lending to low-income borrowers (15.3 percent) was above the aggregate lending performance (11.8 percent) to these borrowers. In 2019, Regions Bank's home refinance lending to low-income borrowers (15.2 percent) was significantly above the aggregate lending performance (7.7 percent) to these borrowers. In 2020, the bank's home refinance lending to low-income borrowers (15.4 percent) was significantly above the aggregate lending performance (5.8 percent) to these borrowers.

Home refinance lending to moderate-income borrowers is good. For the period of 2018 through 2019, Regions Bank's home refinance lending to moderate-income borrowers (23.1 percent) was above the percentage of moderate-income families (17.0 percent). In 2020, Boone County was added to the bank's assessment area, which caused a change in the demographic data for the assessment area; even though a change in the demographic data occurred, the overall statistical percentage rate of moderate-income families in the assessment area remained the same. For that year, the bank's home refinance lending to moderate-income borrowers (21.4 percent) was above the percentage of moderate-income families (17.0 percent). Concerning the bank's lending performance as compared to the aggregate's lending performance, in 2018, the bank's home refinance lending to moderate-income borrowers (24.0 percent) was slightly above the aggregate lending performance (20.3 percent) to these borrowers. In 2019, Regions Bank's home refinance lending to moderate-income borrowers (22.5 percent) was above the aggregate lending performance (16.4 percent) to these borrowers. In 2020, the bank's home refinance lending to moderate-income borrowers (21.4 percent) was above the aggregate lending performance (14.4 percent) to these borrowers.

Home Improvement Loans

Home improvement lending to low-income borrowers is good. For the period of 2018 through 2019, Regions Bank's home improvement lending to low-income borrowers (13.3 percent) was below the percentage of low-income families (23.7 percent). In 2020, Boone County was added to the bank's assessment area, which caused a change in the demographic data for the assessment area. For that year, the bank's home improvement lending to low-income borrowers (7.5 percent) was below the percentage of low-income families (23.2 percent). Concerning the bank's lending performance compared to the aggregate's lending performance, in 2018, the bank's home improvement lending to low-income borrowers (12.4 percent) was above the aggregate lending performance (9.9 percent) to these borrowers. In 2019, Regions Bank's home improvement lending to low-income borrowers (14.0 percent) was significantly above the aggregate lending performance (7.9 percent) to these borrowers. In 2020, the bank's home improvement lending to low-income borrowers (7.5 percent) was slightly above the aggregate lending performance (6.6 percent) to these borrowers.

Home improvement lending to moderate-income borrowers is adequate. For the period of 2018 through 2019, Regions Bank's home improvement lending to moderate-income borrowers (13.8 percent) was similar to the percentage of moderate-income families (17.0 percent). In 2020, Boone County was added to the bank's assessment area, which caused a change in the demographic data for the assessment area; even though a change in the demographic data occurred, the overall statistical percentage rate of moderate-income families in the assessment area remained the same. For that year, the bank's home improvement lending to moderate income borrowers (20.1 percent) was above the percentage of moderate-income families (17.0 percent). Concerning the bank's lending performance compared to the aggregate's lending performance, in 2018, the bank's home improvement lending to moderate-income borrowers (13.5 percent) was slightly below the aggregate lending performance (17.8 percent) to these borrowers. In 2019, Regions Bank's home improvement lending to moderate-income borrowers (14.0 percent) was slightly below the aggregate lending performance (17.8 percent) to these borrowers. In 2020, the bank's home improvement lending to moderate-income borrowers (20.1 percent) was above the aggregate lending performance (14.4 percent) to these borrowers.

Small Business Loans

The distribution of small business loans to businesses of different sizes is good. For the period of 2018 through 2020, 60.5 percent of the bank's loans were originated to businesses with revenues of $1 million or less. By comparison, 90.0 percent of the total businesses in the assessment area were classified as small businesses. In 2020, Boone County was added to the bank's assessment area, which caused a change in the demographic data for the assessment area. For that year, 45.9 percent of the bank's loans were originated to businesses with revenues of $1 million or less, and 90.3 percent of the total businesses in the assessment area were classified as small businesses. Concerning the bank's lending performance compared to the aggregate's lending performance, in 2018, the bank's small business lending (59.3 percent) was above the aggregate's small business lending performance (40.8 percent). In 2019, the bank's small business lending to small businesses (61.9 percent) was above the aggregate's small business lending performance (44.1 percent) to these businesses. In 2020, the bank's small business lending to small businesses (45.9 percent) was above the aggregate's lending performance (36.7 percent) to these businesses. Lastly, 87.2 percent of small business loans were originated in amounts of $250,000 or less, indicating a willingness to lend in the smaller amounts that are typically requested by small businesses.

Community Development Lending

Regions Bank makes a relatively high level of community development loans in the Indianapolis assessment area. During the review period, the bank originated or renewed 23 community development loans totaling $14.2 million and 65 community development PPP loans totaling $18.9 million. Specifically, the bank originated or renewed $16.7 million to support economic development exclusively through SBA programs supporting small businesses; $14.9 million towards revitalization and stabilization efforts both through the PPP and outside of the PPP; and $1.5 million in affordable housing initiatives through participation in a loan fund operated by a CDFI that provides first mortgages for LMI homebuyers.

Most of the qualified loans were impactful and responsive to assessment area needs. Additionally, the bank's current lending by number of loans and dollar volume exceeds its previous exam performance. Some of the most impactful loans directly benefiting the assessment area include:

- 17 loans totaling $1.5 million were made in conjunction with the previously noted CDFI's loan fund. The loan fund is designed to allow the strategic acquisition and holding of transit-accessible properties for future development or to preserve existing affordable housing. As a result, while individual loans originated through the loan fund are typically smaller in dollar, the loan fund's overall impact to LMI homebuyers is significant.

- Over 70 percent of the community development PPP loans in this assessment area were originated to nonprofits. This is particularly responsive given the needs of nonprofits and the unique challenges faced by nonprofits during the pandemic.

INVESTMENT TEST

Regions Bank's investment performance in the Indianapolis assessment area is good. The bank made a significant level of investments totaling $38.4 million in the assessment area. The bank's investments (excluding contributions) totaled $37.5 million, of which $29.3 million (78.2 percent) were new investments acquired during the review period. All of the bank's investments during the review period provided financing for affordable housing, including mortgage-backed securities secured by loans for multifamily rental housing and mortgages for low- and moderate-income individuals. The bank also held investments from prior review periods that included an investment in a bond that financed renovations for schools that primarily serve LMI students as well as mortgage-backed securities and one LIHTC investment.

Regions Bank made $849,200 in contributions that demonstrated responsiveness to credit and community development needs in the Indianapolis assessment area. Specifically, the bank provided $501,400 to organizations that provide community services targeted to low- and moderate-income individuals, $246,750 to support economic development, and $97,000 for affordable housing. Overall, approximately $255,700 in donations were responsive to the COVID-19 pandemic, providing support for organizations providing emergency and recovery assistance to LMI individuals, small businesses, and nonprofits. Examples of notable donations include:

- $50,000 donation to help fund a rapid response loan fund that provided affordable loans to small businesses to help sustain them through the pandemic;
- $50,000 donation to support a program that provided grants to minority-, immigrant-, and women-owned businesses impacted by COVID-19;
- $50,000 donation to a nonprofit housing organization that develops innovative and nontraditional mortgage products to help LMI individuals become homeowners; and
- $15,000 donation to support a nonprofit focused on providing micro-enterprise support, with a specific focus on minority entrepreneurship.

The bank also made $48,000 in donations that benefited all assessment areas in Indiana, which positively impacted the bank's performance in Indianapolis.

SERVICE TEST

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

Retail Services

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

The distribution of 27 branch offices and 26 full-service ATMs as of December 31, 2020, was compared to the distribution of households and businesses among the tract categories within the assessment area. The percentage of branches in low-income tracts was less than the percentage of households and businesses in the same geography: 12.9 percent of households and 9.4 percent of businesses were located in low-income census tracts compared to 7.4 percent of the bank's branches. The proportion of the bank's branches in moderate-income tracts was similar to the percentage of households and greater than the percentage of businesses in the same geography: 25.9 percent of total branches were in moderate-income-tracts compared to 25.7 percent of households and 19.8 percent of businesses. The assessment area had a change during the review period. Boone County was added to the assessment area; however, this change did not alter the distribution of the bank's branch offices by census tract income level. The bank's branch distribution showed opportunities for better penetration in low- and moderate-income tracts. Overall, the bank's branch distribution relative to availabledemographic information might be limited in portions of the bank's geographies and to individuals of different income levels in the assessment area and may therefore be considered unreasonably inaccessible.

During the review period, the bank neither opened nor closed any branch offices or full-service ATMs in low- or moderate-income census tracts. Overall, the bank's record of opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, particularly to low- and moderate-income geographies and individuals in the assessment area. Lastly, banking services and hours of operation do not vary in a way that inconveniences its assessment area, particularly low- and moderate-income geographies and/or low- and moderate-income individuals.

Geographic Distribution of Branches & ATMS

Assessment Area: IN Indianapolis (2018-2019)

Tract Category	Branches							ATMs											Demographics			
	Total Branches				Drive thrus	Extend-ed Hours	Week-end Hours	Total ATMs			Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses
			Open	Closed									Open	Closed			Open	Closed				
	#	%	#	#	#	#	#		#	%	#	%	#	#	#	%	#	#	#	%	%	%
Low	2	7.4%	0	0	1	2	1	Total	2	7.7%	2	7.7%	0	0	0	0.0%	0	0	60	20.1%	13.4%	9.8%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Moderate	7	25.9%	0	0	6	7	6	Total	6	23.1%	6	23.1%	0	0	0	0.0%	0	0	88	29.5%	26.3%	20.3%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Middle	7	25.9%	0	0	6	7	6	Total	7	26.9%	7	26.9%	1	0	0	0.0%	0	0	75	25.2%	27.3%	29.6%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Upper	11	40.7%	0	0	10	11	11	Total	11	42.3%	11	42.3%	0	0	0	0.0%	0	0	74	24.8%	32.8%	40.2%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Unknown	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	1	0.3%	0.2%	0.2%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Total	27	100.0%	0	0	23	27	24	Total	26	100.0%	26	100.0%	1	0	0	0.0%	0	0	298	100.0%	100.0%	100.0%
DTO	0		0	0				SA	0		0		0	0	0		0	0				

2019 FFIEC Census Data, 2019 D&B Info, and 2015 ACS Data
Closed branches/ATMs are only included in "closed" columns and are not included in any other totals.
DTO - Drive thru only is a subset of total branches
SA = Stand Alone ATM is a subset of total ATMs

Geographic Distribution of Branches & ATMS

Assessment Area: IN Indianapolis (2020)

Tract Category	Branches							ATMs											Demographics			
	Total Branches				Drive thrus	Extend-ed Hours	Week-end Hours	Total ATMs			Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses
			Open	Closed									Open	Closed			Open	Closed				
	#	%	#	#	#	#	#		#	%	#	%	#	#	#	%	#	#	#	%	%	%
Low	2	7.4%	0	0	1	2	1	Total	2	7.7%	2	7.7%	0	0	0	0.0%	0	0	60	19.5%	12.9%	9.4%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Moderate	7	25.9%	0	0	6	7	6	Total	6	23.1%	6	23.1%	0	0	0	0.0%	0	0	89	28.9%	25.7%	19.8%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Middle	7	25.9%	0	0	6	7	6	Total	7	26.9%	7	26.9%	1	0	0	0.0%	0	0	81	26.3%	28.3%	30.1%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Upper	11	40.7%	1	1	9	11	11	Total	11	42.3%	11	42.3%	1	1	0	0.0%	0	0	77	25.0%	33.0%	40.6%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Unknown	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	1	0.3%	0.2%	0.1%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Total	27	100.0%	1	1	22	27	24	Total	26	100.0%	26	100.0%	2	1	0	0.0%	0	0	308	100.0%	100.0%	100.0%
DTO	0		0	0				SA	0		0		0	0	0		0	0				

2020 FFIEC Census Data, 2020 D&B Info, and 2015 ACS Data
Closed branches/ATMs are only included in "closed" columns and are not included in any other totals.
DTO - Drive thru only is a subset of total branches
SA = Stand Alone ATM is a subset of total ATMs

Community Development Services

Regions Bank provides an excellent level of community development services in the Indianapolis assessment area. During the review period, Regions Bank employees engaged in 323 qualified service activities totaling 2,366 hours. The bank's service activities benefited organizations that provide affordable housing, community services, economic development, and revitalization and stabilization to low- and moderate-income individuals, communities, and small businesses in the Indianapolis assessment area. Of the bank's total service hours, 1,158 hours supported adult and youth financial education and homebuyer education through partnerships with various

organizations and local schools. The remaining hours were committed to technical assistance to organizations that provide community services in low- and moderate-income geographies and for low- and moderate-income individuals, as well as to service on boards and committees of qualified organizations.

Highlighted below are examples of community development activities undertaken during the review period:

- Bank employees taught a Regions at Work financial basics module for parents and students involved in a summer program hosted by an organization that drives community development initiatives in an LMI community in the assessment area.
- Regions associates provided over 325 hours of service in various capacities, including serving on the board of directors, committees, and financial education instructors for an organization that fosters the advancement of minority youth in Central Indiana as future professional, business owners, and community leaders.
- A Regions employee served on the board of an organization that helps people obtain housing through creative housing solutions. A majority of the participants experience chronic homelessness.
- A Regions associate served on the board of an organization that is located in a low-income tract and serves the surrounding community. The organization focuses on identifying community resources and implementing programs and activities that increase housing opportunities and improve the quality of life for the residents in the area.

METROPOLITAN AREAS
LIMITED-SCOPE REVIEW

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

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

- *Bloomington Assessment Area (Monroe County)*
  - As of December 31, 2020, Regions Bank operated three branches in the assessment area, representing 6.1 percent of its branches in Indiana.
  - As of June 30, 2020, the bank had $103.3 million in deposits in this assessment area, representing a market share of 3.5 percent and 3.7 percent of Regions Bank's total deposits in Indiana.
- *Evansville Assessment Area (Vanderburgh County)*
  - As of December 31, 2020, Regions Bank operated one branch in the assessment area, representing 2.0 percent of its branches in Indiana.
  - As of June 30, 2020, the bank had $35.2 million in deposits in this assessment area, representing a market share of 0.6 percent and 1.2 percent of Regions Bank's total deposits in Indiana.
- *Kokomo Assessment Area (Howard County)*
  - As of December 31, 2020, Regions Bank operated one branch in the assessment area, representing 2.0 percent of its branches in Indiana.
  - As of June 30, 2020, the bank had $ 19.2 million in deposits in this assessment area, representinga market share of 1.4 percent and 0.7 percent of Regions Bank's total deposits in Indiana.
- *Lafayette Assessment Area (Carroll and Tippecanoe counties)*
  - As of December 31, 2020, Regions Bank operated five branches in the assessment area, representing 10.2 percent of its branches in Indiana.
  - As of June 30, 2020, the bank had $354.8 million in deposits in this assessment area, representing a market share of 10.0 percent and 12.6 percent of Regions Bank's total deposits in Indiana.
- *Louisville Assessment Area (Clark, Harrison, and Washington counties)*
  - As of December 31, 2020, Regions Bank operated two branches in the assessment area,representing 4.1 percent of its branches in Indiana.
  - As of June 30, 2020, the bank had $139.1 million in deposits in this assessment area, representing a market share of 12.6 percent and 4.9 percent of Regions Bank's total deposits in Indiana.
- *Terre Haute Assessment Area (Vigo County)*
  - As of December 31, 2020, Regions Bank operated one branch in the assessment area, representing 2.0 percent of its branches in Indiana.
  - As of June 30, 2020, the bank had $23.7 million in deposits in this assessment area, representing a market share of 1.1 percent and 0.8 percent of Regions Bank's total deposits in Indiana.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

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

Performance in the Limited-Scope Review Metropolitan Assessment Areas			
Assessment Area	**Lending Test**	**Investment Test**	**Service Test**
Bloomington	Consistent	Not Consistent (Above)	Not Consistent (Below)
Evansville	Consistent	Not Consistent (Above)	Not Consistent (Below)
Kokomo	Not Consistent (Below)	Not Consistent (Below)	Not Consistent (Below)
Lafayette	Not Consistent (Below)	Not Consistent (Below)	Not Consistent (Below)
Louisville	Not Consistent (Below)	Not Consistent (Below)	Not Consistent (Below)
Terre Haute	Not Consistent (Below)	Consistent	Consistent

For the lending test, Regions Bank received a rating of high satisfactory for the State of Indiana. Performance in Bloomington and Evansville was consistent with the statewide performance, while performance in the remaining four metropolitan limited-scope assessment areas was below the statewide performance. For the geographic distribution of loans, lending levels were good in Lafayette; adequate in Bloomington, Kokomo, and Terre Haute; and poor in Evansville and Louisville. Performance for the borrower distribution of loans was good in four of the metropolitan limited-scope assessment areas, while adequate in Bloomington and Terre Haute. Community development lending performance in limited-scope metropolitan assessment areas was as follows: the bank was a leader in Bloomington ($5.5 million) and Evansville ($2.5 million); made a low level in Kokomo ($122,000) and Terre Haute ($175,000); and made few, if any, in Lafayette ($283,000) and Louisville ($368,000).

For the investment test, Regions Bank received a rating of high satisfactory for the State of Indiana. Performance was stronger than the bank's statewide investment test performance in Bloomington and Evansville; consistent in Terre Haute; and weaker in Kokomo, Lafayette, and Louisville. The bank's level of investments was excellent in Bloomington and Evansville; significant in Terre Haute; and poor in Lafayette and Louisville. The bank made few, if any, investments in Kokomo.

For the service test, Regions Bank received a rating of high satisfactory for the State of Indiana. Performance in the Terre Haute metropolitan assessment area was consistent with the bank's state performance. In the remaining

five assessment areas, service test performance was weaker than the bank's state performance. While the retail delivery services were better than the state in Lafayette and Louisville, and comparable in Bloomington and Terre Haute, the bank had weaker retail delivery services in Evansville and Kokomo. It was noted that the bank exited the Kokomo assessment area in May 2020. Community development service performance in the metropolitan limited-scope areas was as follows: excellent in Terre Haute; adequate in Evansville and Lafayette; poor in Bloomington; and few, if any, in Kokomo and Louisville.

NONMETROPOLITAN STATEWIDE AREAS LIMITED-SCOPE REVIEW

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

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

- *Clinton-Grant Assessment Area (Clinton and Grant counties)*
  - As of December 31, 2020, Regions Bank operated two branches in the assessment area, representing 4.1 percent of its branches in Indiana.
  - As of June 30, 2020, the bank had $149.4 million in deposits in this assessment area, representing a market share of 11.2 percent and 5.3 percent of Regions Bank's total deposits in Indiana.
- *Southwest Indiana Assessment Area (Knox, Lawrence, Greene, and Gibson counties)*
  - As of December 31, 2020, Regions Bank operated seven branches in the assessment area, representing 14.3 percent of its branches in Indiana.
  - As of June 30, 2020, the bank had $282.3 million in deposits in this assessment area, representing a market share of 12.6 percent and 10.0 percent of Regions Bank's total deposits in Indiana.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

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

Performance in the Limited-Scope Review Nonmetropolitan Assessment Areas			
Assessment Area	**Lending Test**	**Investment Test**	**Service Test**
Clinton-Grant	Consistent	Not Consistent (Below)	Consistent
Southwest Indiana	Consistent	Not Consistent (Below)	Not Consistent (Below)

For the lending test, Regions Bank received a rating of high satisfactory for the State of Indiana. Performance in both nonmetropolitan limited-scope assessment areas was consistent with the statewide lending test performance. For the geographic distribution of loans, lending levels were excellent in Southwest Indiana and adequate in Clinton-Grant. Performance was good for the borrower distribution of loans in both nonmetropolitan limited-scope assessment areas. Community development lending performance in limited-scope nonmetropolitan assessment areas was as follows: the bank was a leader in Clinton-Grant ($21.1 million) and made few, if any, in Southwest Indiana ($278,000).

For the investment test, Regions Bank received a rating of high satisfactory for the State of Indiana. Performance in both nonmetropolitan limited-scope assessment areas was weaker than the bank's statewide investment test performance. Additionally, the bank's level of investments was poor in both nonmetropolitan limited-scope assessment areas.

For the service test, Regions Bank received a rating of high satisfactory for the State of Indiana. Performance in the Clinton-Grant assessment area was consistent with the bank's state performance while performance in the Southwest Indiana assessment area was weaker than the bank's state performance due to limited community development service performance.

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

Iowa

CRA RATING FOR IOWA: SATISFACTORY

The Lending Test is rated: Low Satisfactory
The Investment Test is rated: Low Satisfactory
The Service Test is rated: High Satisfactory

Major factors supporting the rating include the following:

- The geographic distribution of loans reflects adequate penetration throughout the assessment areas, and the distribution of loans by borrower income reflects good penetration among customers of different income levels and businesses of different revenue sizes.

- The bank makes a low level of community development loans in its Iowa assessment areas.

- The bank provides an adequate level of qualified community development investments and grants that demonstrate adequate responsiveness to community development needs of the Iowa assessment areas.

- Retail banking services are good in the bank's Iowa assessment areas.

- The bank provides a relatively high level of community development services throughout the Iowa assessment areas.

SCOPE OF EXAMINATION

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

- Waterloo

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

- Cedar Rapids
- Des Moines
- Fayette

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

DESCRIPTION OF INSTITUTION'S OPERATIONS IN IOWA

As of June 30, 2020, Regions Bank had $307.1 million in deposits in Iowa accounting for 0.3 percent of the bank's total deposits. Regions Bank operated eight branch offices in Iowa as of December 31, 2020, representing 0.6 percent of the bank's total branches. HMDA-reportable lending in Iowa accounted for 0.2 percent of total institutional HMDA-reportable lending by number of loans and 0.1 percent by dollar volume. CRA small business lending in Iowa accounted for 0.1 percent of the bank's total CRA small business lending by number of loans and by dollar volume for each. Overall, the bank's HMDA-reportable and CRA lending activity in the state was less than the percentage of total institutional deposits.

The following table shows lending activity from January 1, 2018, through December 31, 2020.

Statewide Summary of Lending Activity
Assessment Areas Located in
Iowa

Loan Type	#	%	$ (000s)	%
HMDA Home Purchase	85	19.5%	$15,424	36.7%
HMDA Refinance	124	28.4%	$12,866	30.6%
HMDA Home Improvement	51	11.7%	$2,245	5.3%
HMDA Multi-Family	0	0.0%	$0	0.0%
HMDA Other Purpose LOC	38	8.7%	$1,778	4.2%
HMDA Other Purpose Closed/Exempt	10	2.3%	$752	1.8%
HMDA Loan Purpose NA	0	0.0%	$0	0.0%
Total HMDA	**308**	**70.6%**	**$33,065**	**78.6%**
Total Small Business	**98**	**22.5%**	**$4,367**	**10.4%**
Total Farm	**30**	**6.9%**	**$4,619**	**11.0%**
TOTAL LOANS	**436**	**100.0%**	**$42,051**	**100.0%**

Originations and Purchases

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN IOWA

Lending Test

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

During the review period, Regions Bank reported 308 HMDA-reportable loans and 98 small business loans in Iowa. The rating for Iowa is based on performance in the Waterloo full-scope assessment area. Approximately

31.3 percent of the bank's HMDA-reportable and small business lending by number of loans in Iowa occurred within this assessment area.

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

Geographic and Borrower Distribution

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

Community Development Lending

Regions Bank makes a low level of community development loans in the state of Iowa. During the review period, the bank originated five qualifying community development loans totaling $77,000, all of which were in the full-scope Waterloo assessment area. More information on community development loans can be found in the full-scope assessment area section of this report.

Investment Test

The investment test rating for Iowa is low satisfactory.

Regions Bank made an adequate level of qualified investments and contributions totaling $36.2 million in Iowa. During the review period, the bank exited two assessment areas in Iowa (Cedar Rapids and Fayette). Investments in these assessment areas were considered in the review of investments in the state, but the closure of branches in these markets was taken into account. Overall, the bank had qualified investments of $36.0 million in the Iowa assessment areas, with approximately 84.7 percent of investments acquired during the current review period. In addition, the bank made qualified contributions in the assessment areas totaling $122,800. Further, the bank made a contribution of $15,000 to support a statewide workforce development program that benefits a broader statewide area that includes the Iowa assessment areas.

Waterloo was the assessment area in the state reviewed using full-scope procedures. Approximately 6.1 percent of combined investment and contribution activity was in this assessment area, compared to 59.4 percent of deposits in the market as of June 30, 2021. Performance in the assessment area was adequate. The largest volume of investments during the review period was in the Des Moines assessment area.

The bank was considered responsive to community credit needs in the state. Therefore, positive consideration was given for investments and donations that benefit a broader statewide area, without a purpose, mandate, or function of serving Iowa's assessment areas. Specifically, the bank held an investment of $11,700 in a mortgage-backed security and made donations of $80,100 to food banks outside the bank's assessment areas in the state to help solicit food donations to support increased demand during the pandemic.

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

Service Test

The service test rating for Iowa is high satisfactory.

Retail Services

Delivery systems, including ATMs and branch office locations, are accessible to the bank's geographies and individuals of different income levels in the assessment areas. Overall, banking services and hours of operations do not vary in a way that inconveniences the bank's assessment areas, particularly low- and moderate-income geographies and/or low- and moderate-income individuals. The record of opening and closing of branch offices has generally not adversely affected the accessibility of the bank's delivery systems, particularly for low- and moderate-income geographies and/or low- and moderate-income individuals. During the review period the bank did not open or close any branch offices in Iowa. Overall, the bank's retail service performance is considered good in Iowa.

Community Development Services

Regions Bank provides a relatively high level of community development services that benefit low- and moderate-income residents and small businesses in Iowa. The bank provided a total of 368 qualified service hours during the examination period, including 180 hours in the Waterloo full-scope assessment area, where performance was good. Employees engaged in 188 service hours in limited-scope assessment areas.

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

METROPOLITAN AREA
FULL-SCOPE REVIEW

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE WATERLOO, IOWA ASSESSMENT AREA

Overview

The Waterloo assessment area includes only Black Hawk County, which is one of the three counties that comprise the Waterloo-Cedar Falls, IA MSA. As of December 31, 2020, Regions operated 3 branches in the assessment area, which represented 37.5 percent of the bank's branches statewide, 53.2 percent of the bank's statewide deposits and 26.6 percent of the bank's total statewide HMDA-reportable and CRA small business loans (by dollar).

The Waterloo assessment area is a smaller banking market where national, regional, and local banks have a presence. According to the June 30, 2020 FDIC Summary of Deposits Report, there were 13 financial institutions operating 38 branch offices in the Waterloo assessment area with a total of $2.6 billion in deposits.[567] Regions Bank ranked 5th in deposit market share with 6.3 percent of deposits ($163.4 million). In terms of deposit market

[567] "Offices and Deposits of All FDIC-Insured Institutions Deposit Market Share Report." *Federal Deposit Insurance Corporation*, https://www7.fdic.gov/sod/sodMarketRpt.asp?barItem=2. Accessed 20 Apr. 2022.

share, the top financial institutions were Farmers State Bank ($793.9 million), U.S. Bank National Association ($457.6 million), and Wells Fargo Bank ($284.9 million).[568]

Regions Bank's loan production accounted for less than 1.0 percent of the total HMDA- reportable lending activity in the Waterloo assessment area from 2018 through 2020. For CRA-reportable lending, Regions Bank's loan production accounted for less than 1.0 percent of the total CRA-reportable lending activity in the assessment area for 2018 and 2019; however, the bank originated or purchased 1.3 percent of the total reportable lending activity in 2020. In general, the top HMDA lenders in the market were Veridian Credit Union, GreenState Credit Union, and Farmers State Bank, and the top CRA lenders in the assessment area were U.S. Bank, JPMorgan Chase Bank, and American Express.

Population and Income Characteristics

The assessment area's population has not significantly changed since the last decennial census. As of April 1, 2020, the assessment area population increased less than 1.0 percent from 2010, reaching approximately 131,144 residents.[569] The city of Waterloo, which is the seat of Black Hawk County and the most populous city in the county, had a 1.6 percent decrease in population since the last decennial census with an estimated population of 67,314 residents as of April 1, 2020.[570] The city of Cedar Falls, which is the second largest city in Black Hawk County, had a 3.7 percent increase in population since the last decennial census with an estimated population of 40,713 as of April 1, 2020.[571] Since the last decennial census, population growth in the assessment area from 2010 to 2020 was significantly below the state's population growth, which was 4.7 percent.[572]

According to 2020 FFIEC census data, the assessment area is made up of 38 census tracts: 4 tracts are low-income (10.5 percent), 9 tracts are moderate-income (23.7 percent), 18 tracts are middle-income (47.4 percent), 6 tracts are upper-income (15.8 percent), and 1 tract is an unknown income level (2.6 percent).

For purposes of classifying borrower income, this evaluation uses the FFIEC estimated median family income for the Waterloo-Cedar Falls, IA MSA. The table below provides a breakdown of the estimated annual family income for each income category (low, moderate, middle, and upper) in the MSA. As shown, the median family income slightly increased during the review period. In 2018, the median family income was $71,500, and it increased to $76,800 in 2019. By 2020, the median family income for the MSA decreased to $73,200, which was comparable to the median family income in 2018 for the MSA.

[568] Ibid.
[569] "QuickFacts." *United States Census Bureau*, https://www.census.gov/quickfacts/fact/table/IA,blackhawkcountyiowa,waterloocityiowa,cedarfallscityiowa/PST045221. Accessed 21 Apr. 2022.
[570] Ibid.
[571] Ibid.
[572] Ibid.

Borrower Income Levels
Waterloo-Cedar Falls, IA MSA

FFIEC Estimated Median Family Income		Low	Moderate	Middle	Upper
		0 - 49.99%	50% - 79.99%	80% - 119.99%	120% - & above
2018	**$71,500**	0 - $35,749	$35,750 - $57,199	$57,200 - $85,799	$85,800 - & above
2019	**$76,800**	0 - $38,399	$38,400 - $61,439	$61,440 - $92,159	$92,160 - & above
2020	**$73,200**	0 - $36,599	$36,600 - $58,559	$58,560 - $87,839	$87,840 - & above

Concerning poverty, 9.1 percent of families living in the assessment area are below the poverty level; this percentage is slightly higher than the state's and the MSA's percentage of families living below the poverty level of 8.1 percent and 7.9 percent, respectively.[573] From the period of 2015 through 2019, 9.7 percent of families in Black Hawk County lived in poverty.[574] During this same period, 13.0 percent of families in Waterloo and 6.5 percent of families in Cedar Falls lived in poverty.[575] According to the Waterloo/Cedar Falls Home Consortium's five year consolidated plan, there is a continued need to address poverty in the Waterloo area.[576]

Economic Conditions

The assessment area consists of Black Hawk County, which is located in the northeastern part of Iowa. The county has two main cities, Cedar Falls and Waterloo, where around 80 percent of the population within the county lives.[577] Black Hawk County is the 5th most populous county in Iowa with 576 square miles of land.[578] The major employers in the county include John Deere, Wheaton Fransiscan Healthcare, Tyson Fresh Meats, University of Northern Iowa, Unity Point Health, Waterloo Community Schools, Hy-Vee Food Stores, CBE Companies, Bertch Cabinet Manufacturing, Target Regional Distribution, Omega Cabinetry, Ltd, Cedar Falls Community Schools, VGM Group, and Black Hawk County.[579]

The Waterloo-Cedar Falls MSA has a variety of industry sectors that provide employment opportunities in the area. The Waterloo-Cedar Falls MSA has a total of 88,684 jobs, which account for 5.7 percent of the state's total employment.[580] Most of the jobs in the MSA are in the manufacturing industry (16,664 jobs), followed by education and health services (13,616 jobs) and government (12,444 jobs).[581] According to the Iowa Workforce

[573] FRB Atlanta calculations of 2020 FFIEC census data.
[574] "Estimated Percent of All Families That Live in Poverty, between 2015-2019." *PolicyMap*, www.policymap.com. Based on data from the United States Census Bureau. Accessed 21 Apr. 2022.
[575] Ibid.
[576] *2020-2024 Five Year Consolidated Plan: 2020 Annual Action Plan Housing and Community Development*. Waterloo/Cedar Falls Home Consortium, https://cms6.revize.com/revize/waterlooiowa/CommunityDevelopment/FINAL%20FY%2019-23%20(20-24)%20Con%20Plan%208-12-19.pdf. Accessed 21 Apr. 2022.
[577] "Black Hawk County Est. 1843." *Iowa State Association of Counties*, http://www.iowacounties.org/wp-content/uploads/2016/01/Employment-BlackHawkFinanceDirector.pdf/. Accessed 9 May 2022.
[578] Ibid.
[579] Ibid.
[580] "Waterloo-Cedar Falls Metropolitan Statistical Area Iowa Workforce Development 2019 Profile." *Iowa Workforce Development*, https://www.iowaworkforcedevelopment.gov/sites/search.iowaworkforcedevelopment.gov/files/documents/2018/2019%20Waterloo%20MSA%20profile.pdf. Accessed 9 May 2022.
[581] Ibid.

Development, 59.4 percent of workers in the MSA live less than 10 miles from their primary place of employment.[582]

Furthermore, the Waterloo-Cedar Falls MSA saw an increase in industry wages from 2017 to 2018. The average annual wage for all industries in 2017 was $45,291 and increased 3.5 percent in 2018 to $46,883.[583] From 2017 to 2018, the information industry saw the greatest percentage growth in the average annual wage with wages being $53,819 in 2017 and increasing 19.1 percent in 2018 to $60,798.[584] For 2018, the industries with the highest average annual wages in the MSA included manufacturing ($67,743), information ($64,101), and finance, insurance, and real estate ($60,798), while the industries with the lowest average annual wages included other services ($35,814), trade ($35,301), and leisure and hospitality ($14,938).[585]

According to 2020 Dun & Bradstreet data, there were 5,198 businesses in the Waterloo assessment area.[586] Of the total businesses in the assessment area, 88.9 percent had total annual revenues less than or equal to $1 million and thus were considered to be small businesses.[587] Only 7.0 percent of small businesses in the assessment area were in low-income census tracts, while 16.8 percent of small businesses were in moderate-income census tracts.[588] This distribution may present challenges for originating small business loans in low- and moderate-income census tracts.

Furthermore, lending to small businesses has both increased and decreased during the review period. According to an analysis of CRA loan data, the total number of small business loans (loans less than $1 million in principal amount) originated to small businesses located in the assessment area increased 13.5 percent between 2018 and 2019. From 2019 to 2020, there was a 23.0 percent decrease in the total small business loans made to small businesses. The decrease in small business lending in 2020 was most likely due to competition from financial institutions who were not CRA loan reporters, but they made Paycheck Protection Loans to small businesses during the year.

The COVID-19 pandemic had a negative impact on the economy in Black Hawk County like it did across the nation. As the pandemic began, many businesses were impacted by the spread of the novel coronavirus. According to a University of Northern Iowa survey of 529 businesses located in Black Hawk County, 85.5 percent of those businesses indicated that the COVID-19 outbreak had a negative overall organization impact.[589] This survey showed that business operations, business development/sales, and customer demand of products/services were the top three areas that had the biggest impact on organizations.[590] Additionally, one of Black Hawk County's largest employers, Tyson Foods, shut down operations on April 22, 2020 due an outbreak of COVID-19 amongst

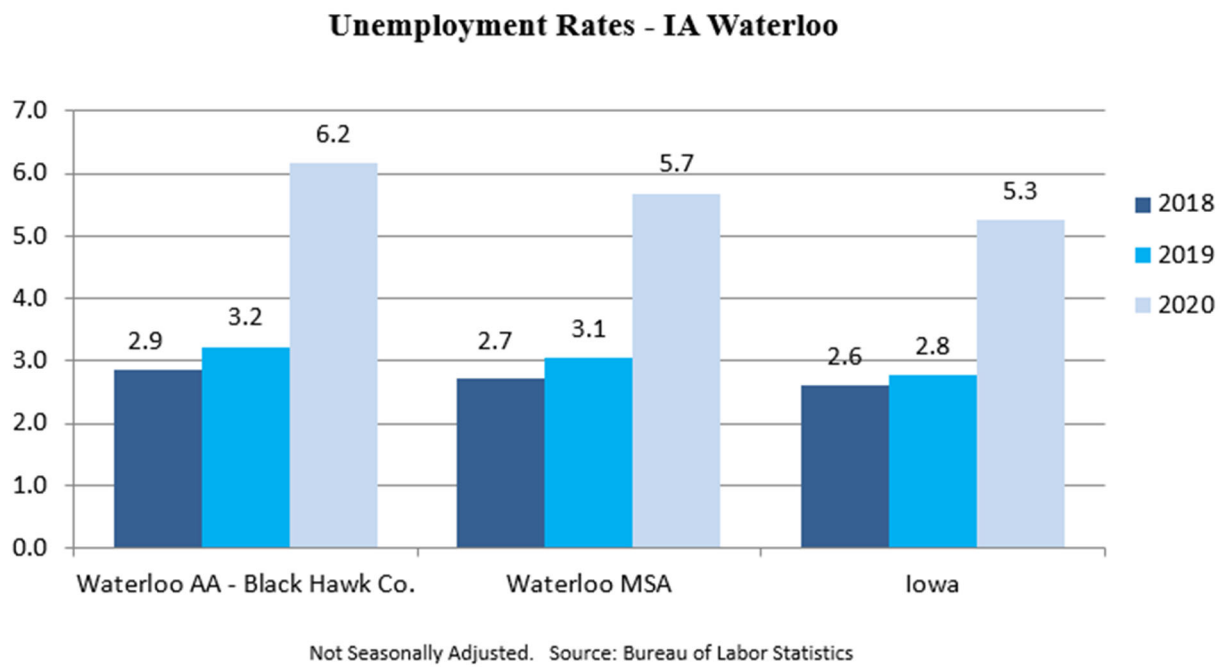
[582] Ibid.
[583] Ibid.
[584] Ibid.
[585] Ibid.
[586] FRB calculations of 2020 Dunn & Bradstreet data
[587] Ibid.
[588] Ibid.
[589] "COVID-19 Impact on Iowa Businesses: Black Hawk County Survey Report." *University of Northern Iowa Business & Community Services Institute For Decision Making,* 20 April 2020, https://www.growcedarvalley.com/webres/File/Grow%20Cedar%20Valley%20-%20Black%20Hawk%20County%20IEDA%20Survey%20Results%20-%20March%202020.pdf. Accessed 9 May 2022.
[590] Ibid.

its employees.[591] Ultimately, business closures and other events during the pandemic had a negative effect on businesses located in the assessment area.

As mentioned above, the COVID-19 pandemic had a major impact on businesses in the assessment area and nationwide. In order to help keep the nation's economy afloat during the crisis, the U.S. Congress passed the Coronavirus Aid, Relief, and Economic Security (CARES) Act in March 2020.[592] The CARES Act established the Paycheck Protection Act (PPP), which provided loans to small businesses to cover payroll costs.[593] In the assessment area, 4,453 PPP loans were approved for a total amount of $299.4 million.[594] On a state-level, Governor Kimberly Reynolds established the Iowa Small Business Relief Program, which provided financial assistance to small businesses impacted by the pandemic; the program allowed small businesses to apply for monetary grants ranging in amounts from $5,000 to $25,000.[595] All these efforts were in place to help small businesses sustain operations during the COVID-19 pandemic.

The Waterloo assessment area has seen an increase in unemployment during the review period. In 2018, the unemployment rate in the assessment area was 2.9 percent, and it increased to 3.2 percent for 2019. During 2020, the COVID-19 pandemic had a significant impact on the United States economy and caused unemployment to rise.[596] In the assessment area, the unemployment rate increased to 6.2 percent for the year, which was greater than the unemployment rate for the state at 5.3 percent.

[591] Pagel, Hannah. "It Was a 'Bit Surreal': Inside a Packing Plant and Community Rocked by COVID-19." *Agri-Pulse*, 13 May 2020, https://www.agri-pulse.com/articles/13670-how-do-we-protect-our-workers-while-also-protecting-our-food-supply. Accessed 9 May 2022.
[592] "Coronavirus Aid, Relief, and Economic Security (CARES) Act." *Investopedia*, 31 Oct. 2021, https://www.investopedia.com/coronavirus-aid-relief-and-economic-security-cares-act-4800707. Accessed 9 May 2022.
[593] "Paycheck Protection Program." *United States Department of the Treasury*, https://home.treasury.gov/policy-issues/coronavirus/assistance-for-small-businesses/paycheck-protection-program. Accessed 11 Apr. 2022.
[594] "Who in Iowa Got Paycheck Protection Program Loans during the Pandemic?" *The Augusta Chronicle*, https://data.augustachronicle.com/paycheck-protection-program-loans/summary/iowa/black-hawk-county/19013/. Accessed 9 May 2022.
[595] "Financial Assistance and Tax Deferral for Businesses Affected by COVID-19." *Iowa Economic Development Authority*, https://www.iowaeda.com/covid-funding-programs/small-business-relief-grant/. Accessed 9 May 2022.
[596] *Unemployment Rates During the COVID-19 Pandemic*. Congressional Research Service, 2021, https://crsreports.congress.gov/product/pdf/R/R46554. Accessed 8 Apr. 2022.



According to 2020 FFIEC census data, there were 56,591 total housing units in the assessment area: 62.5 percent were owner-occupied, 30.1 percent were rental, and 7.4 percent were vacant. In low-income census tracts 33.2 percent of units were owner-occupied; however, in moderate-income census tracts, 52.5 percent of units were owner-occupied.[597] Furthermore, in low-income census tracts, 52.7 percent of units were rental, and 14.1 percent of units were vacant.[598] In moderate-income census tracts, 37.0 percent of units were rental, and 10.5 percent of units were vacant.[599] The median age of housing stock in the assessment area was 58 years.[600] However, the median age of housing stock in low- and moderate-income census tracts was higher, at 61 years for both tract levels.[601] These factors suggest that there may be limited opportunities for home purchase loans in low- and moderate-income census tracts; however, there may be more refinancing and home improvement lending opportunities within those two tract levels.

During the review period, the median listing price of housing inventory in Black Hawk County increased year-over-year. In January 2018, the median listing price of housing inventory in Black Hawk County was $129,900.[602] By January 2019, the median listing price of housing inventory increased 7.7 percent to $139,900.[603] For January 2020, the median sales price of housing inventory showed further growth and increased 9.0 percent to $152,450.[604]

The price appreciation for housing inventory in Black Hawk County impacts home affordability, especially for low- and moderate-income families. According to 2020 FFIEC data, the estimated median family income range in the MSA for low-income families was $0 to $36,599, and the estimated median family income range for

[597] FRB Atlanta calculations of 2020 FFIEC census data.
[598] Ibid.
[599] Ibid.
[600] Ibid.
[601] Ibid.
[602] "Housing Inventory: Median Listing Price in Black Hawk County, IA." *Federal Reserve Bank of St. Louis*, https://fred.stlouisfed.org/series/MEDLISPRI19013. Accessed 20 Apr. 2022.
[603] Ibid.
[604] Ibid.

moderate-income families was $36,600 to $58,559. Using the assumption that a borrower can obtain a loan for approximately three times their annual income and using the 2020 FFIEC median family income for low- and moderate-income families in the MSA, affordable homes would be priced at $109,797 and $175,797, respectively.[605] As such, these prices show that home affordability for low-income families is a challenge considering that the median sales price of housing inventory in 2020 was $154,900. For moderate-income families with annual incomes closer to $58,559, they may not experience as great of a challenge obtaining home ownership. On the contrary, moderate-income families whose income falls on the lower end of the income range ($36,600) may have trouble obtaining home ownership.

Demographic Characteristics by Census Tract

The following table presents key demographic and business information used to help develop a performance context for the assessment area for the years 2018 through 2020. The data reflects the 2020 FFIEC census data and Dun & Bradstreet data used to analyze the bank's CRA performance. Certain components of the data in the table are discussed in this evaluation as they apply to specific parts of the analysis.

[605] This example assumes that the median family income for low-income families would be $36,599 and the median family income for-moderate income families would be $58,559.

Combined Demographics Report

Assessment Area: IA Waterloo

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	4	10.5	1,438	4.6	556	38.7	6,500	21
Moderate-income	9	23.7	5,947	19.2	809	13.6	5,904	19.1
Middle-income	18	47.4	16,685	53.9	1,074	6.4	7,231	23.3
Upper-income	6	15.8	6,814	22	361	5.3	11,349	36.6
Unknown-income	1	2.6	100	0.3	4	4	0	0
Total Assessment Area	**38**	**100.0**	**30,984**	**100.0**	**2,804**	**9.0**	**30,984**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	3,326	1,105	3.1	33.2	1,751	52.6	470	14.1
Moderate-income	11,253	5,907	16.7	52.5	4,160	37	1,186	10.5
Middle-income	29,026	20,407	57.7	70.3	7,006	24.1	1,613	5.6
Upper-income	12,489	7,876	22.3	63.1	3,754	30.1	859	6.9
Unknown-income	497	63	0.2	12.7	381	76.7	53	10.7
Total Assessment Area	**56,591**	**35,358**	**100.0**	**62.5**	**17,052**	**30.1**	**4,181**	**7.4**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	371	7.1	322	7	46	8.9	3	5.1
Moderate-income	896	17.2	778	16.8	112	21.7	6	10.2
Middle-income	2,630	50.6	2,358	51	240	46.4	32	54.2
Upper-income	1,271	24.5	1,138	24.6	116	22.4	17	28.8
Unknown-income	30	0.6	26	0.6	3	0.6	1	1.7
Total Assessment Area	**5,198**	**100.0**	**4,622**	**100.0**	**517**	**100.0**	**59**	**100.0**
	Percentage of Total Businesses:			**88.9**		**9.9**		**1.1**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	4	1.2	4	1.3	0	0	0	0
Moderate-income	2	0.6	2	0.6	0	0	0	0
Middle-income	222	68.9	220	69.2	1	33.3	1	100
Upper-income	94	29.2	92	28.9	2	66.7	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**322**	**100.0**	**318**	**100.0**	**3**	**100.0**	**1**	**100.0**
	Percentage of Total Farms:			**98.8**		**.9**		**.3**

2020 FFIEC Census Data and 2020 D&B Information

Credit and Community Development Needs

To better understand the community and economic development landscapes, community and economic development practitioners were contacted. These individuals discussed the various needs and opportunities across the region as well as how financial institutions can be responsive to local community development needs. Several themes emerged from the discussions; in particular, contacts noted that low- to moderate-income communities need improvements in overall bank participation, availability of capital, and affordable housing preservation and construction.

From the perspectives of the community contacts, Waterloo has stagnated in many regards. According to one contact focused on affordable housing, the city contains fifty percent of Black Hawk County's population but only thirty percent of new construction takes place within the city. Furthermore, the city is the largest metropolitan area in Iowa but has the lowest median income. It has also experienced home abandonment, and the city government is acquiring these properties after a period of time for revitalization efforts. A contact primarily focused on small business lending listed several concerns pertaining to Waterloo. This contact noted an annual study consistently names Waterloo one of the worst cities in America for minorities, the demographics and population of the city have remained largely unchanged for over fifteen years, small businesses have a growing debt burden coupled with a worker shortage, and it has been years since large companies, such as John Deere and Tyson, have taken interest in Waterloo.

The city's growing stock of abandoned homes was the primary concern and opportunity for the contact focused on affordable housing. The local government is determined to provide affordable housing and has implemented strategies to facilitate the razing of abandoning homes and subsequent new construction. Although rising dwelling costs have incentivized new home construction in wealthier areas of Black Hawk County, city government has implemented an infill program consisting of tax credits, cash incentives, friendly zoning ordinances, approval of many housing styles, and local building partnerships with Habitat for Humanity and Hawk Eye Community College. The contact stated the infill program is focused on providing one-hundred affordable homes per year to low- and moderate-income individuals who live predominately on the North and East sides of Waterloo. The city is meeting only a third of its stated housing goals in part due to funding. Municipal bonds are the primary funding vehicle for the infill program and federal funds are secondary due to associated restrictions.

A community contact that works with small businesses cited access to adequate capital and low commercial appraisals as significant hindrances to economic development. The surrounding area is largely agrarian and relies on heavy machinery for farming. Metal fabrication shops provide needed services to maintain this equipment however, many of these small businesses are owned by aging baby boomers, are heavily debt-burdened from the pandemic and are short- staffed. The contact stated that even though there is interest from younger individuals to purchase these businesses, they do not have access to the amount of capital needed and banks are being overly conservative in their business valuations. The contact believes banks could have greater participation in SBA lending and further financial product and underwriting innovation is needed to serve the community.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE WATERLOO, IOWA ASSESSMENT AREA

LENDING TEST

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

The analysis included 82 HMDA-reportable loans and 33 CRA small business loans reported by the bank in the Waterloo assessment area during the review period. Therefore, HMDA-reportable lending received slightly greater weight in determining the bank's lending test rating in the assessment area. Additionally, greater weight was assigned to home refinance loans over the other HMDA products given their relative share of all HMDA lending in this assessment area.

The Waterloo assessment area accounted for 25.7 percent of Regions Bank's total HMDA-reportable lending by dollar volume in Iowa and 34.0 percent of its total statewide CRA small business lending by dollar volume during the review period. In comparison, 53.2 percent of Regions Bank's Iowa deposits are in the Waterloo assessment area.

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

Geographic Distribution of Loans

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

Home Purchase Loans

Of the 82 HMDA-reportable loans analyzed, 22 loans (26.8 percent) were home purchase loans. Of the total home purchase loans made, none were located in low-income tracts; however, nine loans (40.9 percent) were located in moderate-income tracts.

The bank did not make any home purchase loans in low-income tracts during the period of 2018 through 2020. Also, the percentage of owner-occupied units was limited in these tracts at 3.1 percent and aggregate lending

performance also indicated limited lending opportunities in these tracts. Together with the bank's overall low volume of home purchase loans during this three-year review period, home purchase lending in low-income tracts was not rated.

Home purchase lending in moderate-income tracts is good. From 2018 through 2020, Regions Bank's home purchase lending in moderate-income tracts (40.9 percent) was above the percentage of owner-occupied units (16.7 percent) in these tracts. In 2018, the bank's home purchase lending in moderate-income tracts (100.0 percent) was significantly above the aggregate lending performance (14.5 percent) in these tracts. In 2019, Regions Bank's home purchase lending in moderate-income tracts (27.3 percent) was significantly above the aggregate lending performance (13.6 percent) in these tracts. In 2020, the bank's home purchase lending in moderate-income tracts (37.5 percent) was significantly above the aggregate lending performance (13.5 percent) in these tracts.

Home Refinance Loans

Regions Bank made 39 home refinance loans from 2018 through 2020, which represents 47.6 percent of the HMDA-reportable loans analyzed. Of the total home refinance loans made, two loans (5.1 percent) were located in low-income tracts, and 10 loans (25.6 percent) were located in moderate-income tracts.

Home refinance lending in low-income tracts was not rated due to a low volume of lending by all lenders in these tracts and the limited percentage of owner-occupied units in these tracts.

Home refinance lending in moderate-income tracts is good. From 2018 through 2020, Regions Bank's home refinance lending in moderate-income tracts (25.6 percent) was above the percentage of owner-occupied units (16.7 percent) in these tracts. In 2018, the bank's home refinance lending in moderate-income tracts (37.5 percent) was significantly above the aggregate lending performance (16.5 percent) in these tracts. In 2019, Regions Bank's home refinance lending in moderate-income tracts (33.3 percent) was significantly above the aggregate lending performance (11.4 percent) in these tracts. In 2020, the bank's home refinance lending in moderate-income tracts (15.8 percent) was significantly above the aggregate lending performance (9.1 percent) in these tracts.

Home Improvement Loans

Regions Bank made 21 home improvement loans from 2018 through 2020, which represents 25.6 percent of the HMDA-reportable loans analyzed. Of the total home improvement loans made, none were located in low-income tracts; however, three loans (14.3 percent) were located in moderate-income tracts.

The bank did not make any home improvement loans in low-income tracts during the period of 2018 through 2020. As previously mentioned, lending opportunities may also be limited given the percentage of owner-occupied units in these tracts. Together with the bank's overall low volume of home improvement loans during this three-year review period, home improvement lending in low-income tracts was not rated.

Home improvement lending in moderate-income tracts is adequate. From 2018 through 2020, Regions Bank's home improvement lending in moderate-income tracts (14.3 percent) was similar to the percentage of owner-occupied units (16.7 percent) in these tracts. In 2018, the bank's home improvement lending in moderate-income

tracts (100.0 percent) was significantly above the aggregate lending performance (16.5 percent) in these tracts. In 2019, Regions Bank's home improvement lending in moderate-income tracts (9.1 percent) was below the aggregate lending performance (16.0 percent) in these tracts. In 2020, the bank's home improvement lending in moderate-income tracts (11.1 percent) was similar to the aggregate lending performance (12.2 percent) in these tracts.

Small Business Loans

Regions Bank made 33 small business loans in the assessment area from 2018 through 2020. Of the total number of small business loans made, four loans (12.1 percent) were located in low-income tracts, and seven loans (21.2 percent) were located in moderate-income tracts.

Small business lending in low-income tracts is poor. From 2018 through 2020, Regions Bank's small business lending in low-income tracts (12.1 percent) was above the percentage of businesses (7.1 percent) in these tracts. In 2018, the bank made no small business loans (0.0 percent) in low-income tracts and was significantly below the aggregate lending performance (7.9 percent) in these tracts. In 2019, Regions Bank made no small business loans (0.0 percent) in low-income tracts and was significantly below the aggregate lending performance (6.7 percent) in these tracts. In 2020, the bank's small business lending in low-income tracts (20.0 percent) was significantly above the aggregate lending performance (8.2 percent) in these tracts.

Small business lending in moderate-income tracts is adequate. From 2018 through 2020, Regions Bank's small business lending in moderate-income tracts (21.2 percent) was above the percentage of businesses (17.2 percent) in these tracts. In 2018, the bank's small business lending in moderate-income tracts (50.0 percent) was significantly above the aggregate lending performance (17.1 percent) in these tracts. In 2019, Regions Bank made no small business loans (0.0 percent) in moderate-income tracts and was significantly below the aggregate lending performance (16.3 percent) in these tracts. In 2020, the bank's small business lending in moderate-income tracts (15.0 percent) was slightly below the aggregate lending performance (19.2 percent) in these tracts.

Lending to Borrowers of Different Incomes and Businesses of Different Sizes

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

Home Purchase Loans

Home purchase lending to low-income borrowers is good. From 2018 through 2020, Regions Bank's home purchase lending to low-income borrowers (36.4 percent) was above the percentage of low-income families (21.0 percent). In 2018, the bank's home purchase lending to low-income borrowers (33.3 percent) was significantly above the aggregate lending performance (13.7 percent) to these borrowers. In 2019, Regions Bank's home purchase lending to low-income borrowers (36.4 percent) was significantly above the aggregate lending performance (16.0 percent) to these borrowers. In 2020, the bank's home purchase lending to low-income borrowers (37.5 percent) was significantly above the aggregate lending performance (13.9 percent) to these borrowers.

Home purchase lending to moderate-income borrowers is adequate. From 2018 through 2020, Regions Bank's home purchase lending to moderate-income borrowers (27.3 percent) was above the percentage of moderate-income families (19.1 percent). In 2018, the bank's home purchase lending to moderate-income borrowers (33.3 percent) was above the aggregate lending performance (25.4 percent) to these borrowers. In 2019, Regions Bank's home purchase lending to moderate-income borrowers (36.4 percent) was above the aggregate lending performance (25.5 percent) to these borrowers. In 2020, the bank's home purchase lending to moderate-income borrowers (12.5 percent) was significantly below the aggregate lending performance (25.8 percent) to these borrowers.

Home Refinance Loans

Home refinance lending to low-income borrowers is excellent. From 2018 through 2020, Regions Bank's home refinance lending to low-income borrowers (33.3 percent) was above the percentage of low-income families (21.0 percent). In 2018, the bank's home refinance lending to low-income borrowers (37.5 percent) was significantly above the aggregate lending performance (12.4 percent) to these borrowers. In 2019, Regions Bank's home refinance lending to low-income borrowers (50.0 percent) was significantly above the aggregate lending performance (9.3 percent) to these borrowers. In 2020, the bank's home refinance lending to low-income borrowers (21.1 percent) was significantly above the aggregate lending performance (4.5 percent) to these borrowers.

Home refinance lending to moderate-income borrowers is good. From 2018 through 2020, Regions Bank's home refinance lending to moderate-income borrowers (25.6 percent) was above the percentage of moderate-income families (19.1 percent). In 2018, the bank's home refinance lending to moderate-income borrowers (37.5 percent) was significantly above the aggregate lending performance (23.6 percent) to these borrowers. In 2019, Regions Bank's home refinance lending to moderate-income borrowers (16.7 percent) was slightly below the aggregate lending performance (19.1 percent) to these borrowers. In 2020, the bank's home refinance lending to moderate-income borrowers (26.3 percent) was significantly above the aggregate lending performance (15.7 percent) to these borrowers.

Home Improvement Loans

Home improvement lending to low-income borrowers is adequate. From 2018 through 2020, Regions Bank's home improvement lending to low-income borrowers (19.0 percent) was similar to the percentage of low-income families (21.0 percent). In 2018, the bank made no home improvement loans to low-income borrowers (0.0 percent) and was significantly below the aggregate lending performance (12.4 percent) to these borrowers. In 2019, Regions Bank's home improvement lending to low-income borrowers (9.1 percent) was significantly below the aggregate lending performance (18.8 percent) to these borrowers. In 2020, the bank's home improvement lending to low-income borrowers (33.3 percent) was significantly above the aggregate lending performance (11.5 percent) to these borrowers.

Home improvement lending to moderate-income borrowers is good. From 2018 through 2020, Regions Bank's home improvement lending to moderate-income borrowers (28.6 percent) was above the percentage of moderate-income families (19.1 percent). In 2018, the bank's home improvement lending to moderate-income borrowers (100.0 percent) was significantly above the aggregate lending performance (26.3 percent) to these borrowers. In 2019, Regions Bank's home improvement lending to moderate-income borrowers (45.5 percent) was significantly

above the aggregate lending performance (22.9 percent) to these borrowers. In 2020, the bank made no home improvement loans to moderate-income borrowers (0.0 percent) and was significantly below the aggregate lending performance (23.7 percent) to these borrowers.

Small Business Loans

The distribution of small business loans to businesses of different sizes is adequate. From 2018 through 2020, 36.4 percent of the bank's small business loans were originated to businesses with revenues of $1 million or less. By comparison, 88.9 percent of total businesses in the assessment area are classified as small businesses. In 2018, the bank's small business lending to small businesses (50.0 percent) was similar to the aggregate lending performance (47.5 percent) to these businesses. In 2019, the bank's small business lending to small businesses (60.0 percent) was slightly above the aggregate lending performance (48.7 percent) to these businesses. In 2020, the bank's small business lending to small businesses (25.0 percent) was below the aggregate lending performance (39.3 percent) to these businesses. Lastly, 100.0 percent of small business loans were originated in amounts of $250,000 or less, indicating a willingness to lend in the smaller amounts that are typically requested by small businesses.

Community Development Lending

Regions Bank makes a low level of community development loans in the Waterloo assessment area. During the review period, the bank originated one community development loan totaling $17,000 toward community service activities benefiting LMI people and four community development PPP loans totaling $60,000 primarily towards revitalization and stabilization efforts through the PPP.

INVESTMENT TEST

Regions Bank's investment performance in the Waterloo assessment area is adequate. The bank made an adequate level of investments and grants that demonstrated adequate responsiveness to credit and community development needs. Combined investment and contribution activity inside the assessment area totaled $2.2 million. The bank made one investment during the review period for approximately $545,400 in a mortgage-backed security secured by loans to low- and moderate-income individuals. The bank held investments from prior review periods, including a LIHTC investment and mortgage-backed securities.

During the review period, the bank made contributions totaling $38,100. Regions donated about $26,000 in advertising to a local food bank to help solicit food donations to meet the increased need during the pandemic. The remaining donations were to organizations providing community services to LMI individuals. As described earlier in the report, the bank also made several contributions to statewide organizations that will benefit all of the bank's assessment areas in Iowa, including Waterloo.

SERVICE TEST

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

Retail Services

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

The distribution of three branch offices and three full-service ATMs as of December 31, 2020, was compared to the distribution of households and businesses among the tract categories within the assessment area. The percentage of branches in low-income tracts greatly exceeded the percentage of households and businesses in the same geography: 5.4 percent of households and 7.1 percent of businesses were located in low-income census tracts compared to 33.3 percent of the bank's branches. The bank had nobranches in moderate-income tracts compared to 19.2 percent of households and 17.2 percent of businesses in the same geography. Overall, the bank's retail delivery systems are accessible to the bank's geographies and individuals of different incomelevels in its assessment area.

During the review period, the bank neither opened nor closed any branch offices or full-service ATMs in low- or moderate-income census tracts. As a result, the bank's record of opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, particularly to low- and moderate-income geographies and individuals in the assessment area. Lastly, banking services and hours of operation do not vary in a way that inconveniences its assessment area, particularly low- and moderate-income geographies and/or low- and moderate-income individuals.

Geographic Distribution of Branches & ATMS

Assessment Area: IA Waterloo

Tract Category	Branches							ATMs												Demographics			
	Total Branches				Drive thrus	Extend-ed Hours	Week-end Hours	Total ATMs			Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses
			Open	Closed									Open	Closed			Open	Closed				
	#	%	#	#	#	#	#		#	%	#	%	#	#	#	%	#	#	#	%	%	%
Low	1	33.3%	0	0	1	1	1	Total	1	33.3%	1	33.3%	0	0	0	0.0%	0	0	4	10.5%	5.4%	7.1%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Moderate	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	9	23.7%	19.2%	17.2%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Middle	1	33.3%	0	0	1	1	1	Total	1	33.3%	1	33.3%	0	0	0	0.0%	0	0	18	47.4%	52.3%	50.6%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Upper	1	33.3%	0	0	1	1	1	Total	1	33.3%	1	33.3%	0	0	0	0.0%	0	0	6	15.8%	22.2%	24.5%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Unknown	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	1	2.6%	0.8%	0.6%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Total	3	100.0%	0	0	3	3	3	Total	3	100.0%	3	100.0%	0	0	0	0.0%	0	0	38	100.0%	100.0%	100.0%
DTO	0		0	0				SA	0		0		0	0	0		0	0				

2020 FFIEC Census Data, 2020 D&B Info, and 2015 ACS Data
Closed branches/ATMs are only included in "closed" columns and are not included in any other totals.
DTO - Drive thru only is a subset of total branches
SA = Stand Alone ATM is a subset of total ATMs

Community Development Services

Regions Bank provides a relatively high level of community development services in the Waterloo assessment area. During the review period, Regions Bank employees engaged in 12 qualified service activities totaling 180 hours. All of the bank's service activities were committed to organizations that provide community services to low- and moderate-income individuals, communities, and small businesses in the Waterloo assessment area. The bank engaged with two qualifying organizations in the assessment area. A notable activity included a bank employee serving on the board of directors and providing technical assistance to an organization that provides programs assisting with emergency shelter, utility assistance, financial education, and youth services to economically disadvantaged families in the area.

METROPOLITAN AREAS
LIMITED-SCOPE REVIEW

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

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

- *Cedar Rapids Assessment Area (Benton, Jones, and Linn counties)*
  - As of December 31, 2020, Regions Bank operated two branches in the assessment area, representing 25.0 percent of its branches in Iowa.
  - As of June 30, 2020, the bank had $41.2 million in deposits in this assessment area, representing a market share of 0.6 percent and 13.4 percent of Regions Bank's total deposits in Iowa.
- *Des Moines Assessment Area (Polk and Warren counties)*
  - As of December 31, 2020, Regions Bank operated two branches in the assessment area, representing 25.0 percent of its branches in Iowa.
  - As of June 30, 2020, the bank had $78.2 million in deposits in this assessment area, representing a market share of 0.4 percent and 25.5 percent of Regions Bank's total deposits in Iowa.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

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

Performance in the Limited-Scope Review Metropolitan Assessment Areas			
Assessment Area	**Lending Test**	**Investment Test**	**Service Test**
Cedar Rapids	Consistent	Not Consistent (Above)	Not Consistent (Below)
Des Moines	Consistent	Not Consistent (Above)	Consistent

For the lending test, Regions Bank received a rating of low satisfactory for the State of Iowa. Performance in the Cedar Rapids and Des Moines metropolitan limited-scope assessment areas was consistent with the statewide lending test performance. For the geographic distribution of loans, the lending level was adequate in both of the metropolitan limited-scope assessment areas. Performance was good for the borrower distribution of loans in Des Moines and adequate in Cedar Rapids. The bank made no community development loans in either of the limited-scope metropolitan areas.

For the investment test, Regions Bank received a rating of low satisfactory for the State of Iowa. The bank's level of investments in the two metropolitan limited scope assessment areas was excellent, and performance was above the bank's statewide investment test performance for both assessment areas.

For the service test, Regions Bank received a rating of high satisfactory for the State of Iowa. Performance in the Des Moines metropolitan limited-scope assessment area was consistent with the bank's statewide performance, while Cedar Rapids was weaker than the state performance due to limited community development performance.

NONMETROPOLITAN STATEWIDE AREA LIMITED-SCOPE REVIEW

The following assessment area was reviewed using limited-scope examination procedures.

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

- *Fayette Assessment Area (Fayette County)*
  - As of December 31, 2020, Regions Bank operated one branch in the assessment area, representing 12.5 percent of its branches in Iowa.
  - As of June 30, 2020, the bank had $24.2 million in deposits in this assessment area, representinga market share of 4.4 percent and 7.9 percent of Regions Bank's total deposits in Iowa.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

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

Performance in the Limited-Scope Review Nonmetropolitan Assessment Areas			
Assessment Area	**Lending Test**	**Investment Test**	**Service Test**
Fayette	Consistent	Consistent	Not Consistent (Below)

For the lending test, Regions Bank received a rating of low satisfactory for the State of Iowa. Performance in the Fayette nonmetropolitan limited-scope assessment area was consistent with the statewide lending test performance. For the geographic distribution of loans, lending levels were good in Fayette. Performance was

adequate for the borrower distribution of loans in Fayette. The bank made no community development loans in the limited-scope nonmetropolitan area.

For the investment test, Regions Bank received a rating of low satisfactory for the State of Iowa. The bank's level of investments in its one limited scope nonmetropolitan assessment area was adequate. Additionally, the bank's investment performance in this assessment area was consistent with the statewide investment test performance.

For the service test, Regions Bank received a rating of high satisfactory for the State of Iowa. Performance in the Fayette assessment area was below the bank's state performance due to weaker retail delivery services and limited community development service performance.

The performance in the nonmetropolitan limited-scope assessment area did not affect the overall state rating.

Kentucky

CRA RATING FOR KENTUCKY: SATISFACTORY

The Lending Test is rated: Low Satisfactory
The Investment Test is rated: Low Satisfactory
The Service Test is rated: Low Satisfactory

Major factors supporting the rating include the following:

- The geographic distribution of loans reflects adequate penetration throughout the assessment areas, and the distribution of loans by borrower income reflects good penetration among customers of difference income levels and businesses of different revenue sizes.
- The bank makes a low level of community development loans in its Kentucky assessment areas.
- The bank provides an adequate level of qualified community development investments and grants in the Kentucky assessment areas.
- Retail banking services are good in the bank's Kentucky assessment areas.
- The bank provides an adequate level of community development services throughout the Kentucky assessment areas.

SCOPE OF EXAMINATION

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

- Southwest Kentucky

A limited-scope review was conducted for the following assessment area:

- Simpson

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

DESCRIPTION OF INSTITUTION'S OPERATIONS IN KENTUCKY

As of June 30, 2020, Regions Bank had $553.6 million in deposits in Kentucky accounting for 0.5 percent of the bank's total deposits. Regions Bank operated 11 branch offices in Kentucky as of December 31, 2020, representing 0.8 percent of the bank's total branches. HMDA-reportable lending in Kentucky accounted for 0.7 percent of total institutional HMDA-reportable lending by number of loans and 0.3 percent by dollar volume. CRA small business lending in Kentucky accounted for 0.2 percent of the bank's total CRA small business lending by both number of loans and dollar volume. Overall, the bank's HMDA- reportable and CRA lending activity in the state was similar to the percentage of total institutional deposits.

The following table shows lending activity from January 1, 2018, through December 31, 2020.

Statewide Summary of Lending Activity
Assessment Areas Located in
Kentucky

Loan Type	#	%	$ (000s)	%
HMDA Home Purchase	210	18.6%	$29,210	28.2%
HMDA Refinance	391	34.6%	$35,197	34.0%
HMDA Home Improvement	146	12.9%	$7,093	6.9%
HMDA Multi-Family	0	0.0%	$0	0.0%
HMDA Other Purpose LOC	169	15.0%	$8,953	8.7%
HMDA Other Purpose Closed/Exempt	28	2.5%	$1,671	1.6%
HMDA Loan Purpose NA	0	0.0%	$0	0.0%
Total HMDA	**944**	**83.5%**	**$82,124**	**79.3%**
Total Small Business	**168**	**14.9%**	**$17,163**	**16.6%**
Total Farm	**18**	**1.6%**	**$4,211**	**4.1%**
TOTAL LOANS	**1,130**	**100.0%**	**$103,498**	**100.0%**

Originations and Purchases

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN KENTUCKY

Lending Test

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

During the review period, Regions Bank reported 944 HMDA-reportable loans and 168 small business loans in Kentucky. The rating for Kentucky is based on performance in the Southwest Kentucky full-scope assessment

area. Approximately 94.2 percent of the bank's HMDA-reportable and small business lending by number of loans in Kentucky occurred within this assessment area.

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

Geographic and Borrower Distribution

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

Community Development Lending

Regions Bank makes a low level of community development loans in the state of Kentucky. During the review period, the bank originated nine qualifying community development loans totaling $1.3 million benefiting its Kentucky assessment areas. All of the community development loans made in Kentucky were PPP loans, and while PPP loans were a need for part of the review period, they were not the only need. Because the bank was not considered responsive to the needs of its Kentucky assessment areas, the bank's community development lending activities that occurred outside of its Kentucky assessment areas were not given consideration for this evaluation. More information on community development loans can be found in the full-scope assessment area section of this report.

Investment Test

The investment test rating for Kentucky is low satisfactory.

Regions Bank made an adequate level of qualified investments and contributions relative to the bank's limited presence in the state. The bank had qualified investments of $1.7 million in the Kentucky assessment areas, with approximately 17.2 percent of investments acquired during the current review period. In addition, the bank made qualified contributions in the assessment areas totaling $275,000.

Southwest Kentucky was the assessment area in the state reviewed using full-scope procedures. Approximately 84.2 percent of combined investment and contribution activity was in this assessment area, compared to 91.2 percent of deposits in the market as of June 30, 2021. Performance in the assessment area was adequate.

The bank was considered responsive to community credit needs in the state. Therefore, positive consideration was given for investments and donations that benefit a broader statewide area, without a purpose, mandate, or function of serving Kentucky's assessment areas. Specifically, the bank had investments totaling $12.9 million outside the bank's assessment areas, including $10.5 million in LIHTC projects and $381,000 in mortgage-backed securities. Additionally, the bank made donations of $29,700 to a food bank and other organizations providing community services to LMI individuals outside the bank's assessment areas in the state.

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

Service Test

The service test rating for Kentucky is low satisfactory.

Retail Services

Delivery systems, including ATMs and branch office locations, are accessible to the bank's geographies and individuals of different income levels in the assessment areas. Overall, banking services and hours of operations do not vary in a way that inconveniences the bank's assessment areas, including low- and moderate-income geographies or low- and moderate-income individuals. The record of opening and closing of branch offices has generally not adversely affected the accessibility of the bank's delivery systems, particularly for low- and moderate-income geographies and/or low- and moderate-income individuals. During the review period, the bank did not open any branch offices in Kentucky. The bank closed one branch office in a middle-income tract. Overall, the bank's retail service performance is considered good in Kentucky.

Community Development Services

Regions Bank provides an adequate level of community development services that benefit residents and small businesses in Kentucky. During the examination period, employees engaged in 21 qualified service activities totaling 285 hours in the Kentucky assessment areas. All of the bank's community development services were provided in the Southwest Kentucky full-scope assessment area, where performance was adequate.

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

NONMETROPOLITAN STATEWIDE AREA
FULL-SCOPE REVIEW

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE SOUTHWEST KENTUCKY ASSESSMENT AREA

Overview

The Southwest Kentucky assessment area is a nonmetropolitan area consisting of the following five counties: Ballard, Calloway, Graves, McCracken, and Marshall. As of December 31, 2020, Regions Bank operated 10 branch offices in the assessment area. The bank's branch presence in the assessment area represents 90.9 percent of the bank's branches and 91.2 percent of its deposits in Kentucky. In addition, the market represents the largest concentration of the bank's combined HMDA- reportable and CRA small business lending in the state at 94.0 percent by dollar volume.

Southwest Kentucky is an active banking market. According to the FDIC Summary of Deposits Report dated June 30, 2020, there are 15 financial institutions operating 72 branch locations in the assessment area with $4.6

billion in total deposits.[606] Regions Bank is ranked 3rd in the market with 11.0 percent of deposits ($504.8 million).[607] Community Financial Services Bank had the largest deposit market share at 26.3 percent, and The Paducah Bank and Trust Company was second in deposit market share (13.4 percent).[608]

HMDA-reportable lending in the assessment is competitive. Regions Bank originated or purchased 8.5 percent in loans during 2018. For that year, the bank ranked 3rd out of 204 reporters. In 2019, Regions Bank originated or purchased 7.7 percent in loans. The bank ranked 2nd out of 215 reporters for the year. Lastly, Regions Bank originated or purchased 6.4 percent in loans for the assessment area during 2020. For that year, Regions Bank ranked 5th out of 338 reporters. From 2018 through 2020, HMDA-reportable lending in the assessment area was primarily dominated by U.S. Bank National Association and Independence Bank of Kentucky.

CRA small business lending is also competitive. For CRA small business and small farm lending, Regions Bank ranked 13th out of 64 reporters in 2018, with 1.6 percent of reported loans. In 2019, the bank ranked 18th out of 67 reporters, with 1.1 percent of reported loans. Furthermore, Regions Bank ranked 10th out of 93 reporters, with 3.2 percent of reported loans in 2020. From 2018 through 2020, lending in the assessment area was primarily dominated by U.S. Bank National Association, American Express, and Independence Bank of Kentucky.

Population and Income Characteristics

According to 2020 U.S. census data, the population of the Southwest Kentucky assessment area was 181,014, which is an increase of less than 1 percent since the last decennial census in 2010.[609] From 2010 to 2020, three counties in the assessment area, Calloway County, Ballard County, and Graves County, posted population losses ranging from 0.2 percent to 6.3 percent.[610] On the contrary, two counties, Marshall County and McCracken County, had population gains of 0.7 percent and 3.5 percent, respectively.[611] McCracken County is the most populous county in the assessment area with 67,875 people.[612] Marshall County, Graves County, and Calloway County each have similar total populations at 31,659, 36,649, and 37,103 individuals, respectively.[613] Ballard County is the least populous county in the assessment area with 7,728 people.[614]

According to 2020 FFIEC census data, the assessment area is made up of 44 census tracts: 1 tract is low- income (2.3 percent), 6 tracts are moderate-income (13.6 percent), 19 tracts are middle-income (43.2 percent), and 18 tracts are upper-income (40.9 percent).[615] Ballard County and Calloway County have designated distressed middle-income census tracts due to unemployment or poverty.

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[606] "Offices and Deposits of All FDIC-Insured Institutions Deposit Market Share Report." *Federal Deposit Insurance Corporation*, 30 June 2022, https://www7.fdic.gov/sod/sodMarketRpt.asp?barItem=2. Accessed 23 Feb. 2022.
[607] Ibid.
[608] Ibid.
[609] "QuickFacts." *United States Census Bureau*, https://www.census.gov/quickfacts/fact/table/KY,callowaycountykentucky,marshallcountykentucky,mccrackencountykentucky,gravescountykentucky,ballardcountykentucky/PST045221. Accessed 23 Feb. 2022.
[610] Ibid.
[611] Ibid.
[612] Ibid.
[613] Ibid.
[614] Ibid.
[615] FRB Atlanta calculations 2020 FFIEC census data.

For purposes of classifying borrower income, this evaluation uses the FFIEC estimated median family income for the Kentucky state nonmetropolitan areas. The table below provides a breakdown of the estimated annual family income for each income category (low, moderate, middle, and upper). As shown, the median family income for the nonmetropolitan areas increased from $49,400 in 2018 to $51,500 in 2020. The 2020 FFIEC census data shows that the median family income was highest in McCracken County ($57,186).[616] Also, the 2020 FFIEC census data indicates that 30.7 percent of families in the assessment area are considered low- to moderate-income.[617]

Borrower Income Levels
KY State Non-Metro

FFIEC Estimated Median Family Income		Low	Moderate	Middle	Upper
		0 - 49.99%	50% - 79.99%	80% - 119.99%	120% - & above
2018	**$49,400**	0 - $24,699	$24,700 - $39,519	$39,520 - $59,279	$59,280 - & above
2019	**$49,800**	0 - $24,899	$24,900 - $39,839	$39,840 - $59,759	$59,760 - & above
2020	**$51,500**	0 - $25,749	$25,750 - $41,199	$41,200 - $61,799	$61,800 - & above

Poverty is a concern in the assessment area. The percentage of families living in poverty in Ballard County, Calloway County, Graves County, and McCracken County's is 12.4 percent, 13.1 percent, 12.5 percent, and 11.3 percent, respectively.[618] Marshall County has the lowest percentage of families living in poverty at 7.1 percent.[619] In the assessment area, 53.0 percent of families living in low-income census tracts and 27.7 percent of families living in moderate-income census tracts are below the poverty level.[620]

Economic Conditions

The Southwest Kentucky assessment area is near the Illinois, Missouri, and Tennessee state borders and located near three major rivers: the Ohio, Mississippi, and Tennessee. Many of the largest employers are tied to the area's location along these rivers. Within the Commonwealth of Kentucky there is a network of 15 area development districts formed by state legislation to plan regional and economic development. As of 2017, all five counties in the Southwest Kentucky assessment area are within the Purchase Area Development District (PADD).[621]

According to the South Western Kentucky Economic Development Council, the Fort Campbell Army Post is the largest regional employer with 31,310 workers followed by Christian County Board of Education, Martinrea, Wal-Mart Distribution Center, T.Rad, Jennie Stuart Medical Center, Western State Psychiatric Hospital,

[616] Ibid.
[617] Ibid.
[618] "Estimated Percent of All Families that Live in Poverty, between 2015-2019." *PolicyMap*, www.policymap.com. Based on data from United States Census Bureau. Accessed 23 Feb. 2022.
[619] Ibid.
[620] FRB Atlanta calculations of 2020 FFIEC census data.
[621] "About Us." *Purchase Area Development District*, https://www.purchaseadd.org/about-us/. Accessed 24 Feb. 2022.

TeleTech Grupo Antolin Kentucky, and TGASK.[622] In McCracken County, Baptist Health—Paducah and Mercy Health-Lourdes are the largest employers because they have more than 1,00 employees.[623] Other major employers in McCracken County include city of Paducah, Computer Services, Inc. Credit Bureau Systems, Ingram Barge, Lowes, Lynx Services, Paducah Public Schools, Triangle Enterprises, TVA Shawnee Power Plant, UACJ Automotive/Whitehall Industries, and ViWin Tech Windows & Doors; these employers have 250 to 499 employees.[624] During 2021, the workforce in McCracken County was primarily employed in the services industry (45.9 percent), retail trade industry (25.1 percent), and manufacturing industry (7.7 percent).[625]

Furthermore, over the past few years, the city of Paducah has concentrated its efforts on increasing tourism through the Riverfront Development Plan.[626] This plan includes a docking point for passenger riverboats to have easy access from the boat to land.[627] The project also includes the installation of multi-use paths for bikes and pedestrians as well as broadband to allow for emergency call boxes, security cameras, and internet access points to be installed along the riverfront.[628] In July 2019, the city of Paducah applied for the Better Utilizing Investments to Leverage Development (BUILD) Grant, issued by the U.S. Department of Transportation, to assist with the Riverfront Development project.[629] In November 2019, the city received $10.4 million in funding from the grant.[630]

There are many opportunities for businesses in the assessment area to take advantage of incentive programs for business development and talent management. Through the Bluegrass State Skills Corporation (BSSC), the Kentucky Cabinet for Economic Development offers financial assistance to qualified companies to expand workforce skills through the Grant-In-Aid and Skills Training Investment Credit programs.[631]

Furthermore, the Kentucky Economic Development Finance Authority (KEDFA) offers business incentives for materials and equipment investment, tax credits for small business and angel investment, direct loans for fixed asset financing, grants, and economic development bonds.[632] In addition to bank lending, the Purchase Area Development District (PADD) offers assistance services to small businesses from start-up through expansion.[633] PADD helps businesses by providing them with access to credit through the Small Business Administration (SBA), United States Department of Agriculture (USDA), and Economic Development Administration (EDA) loan programs.[634]

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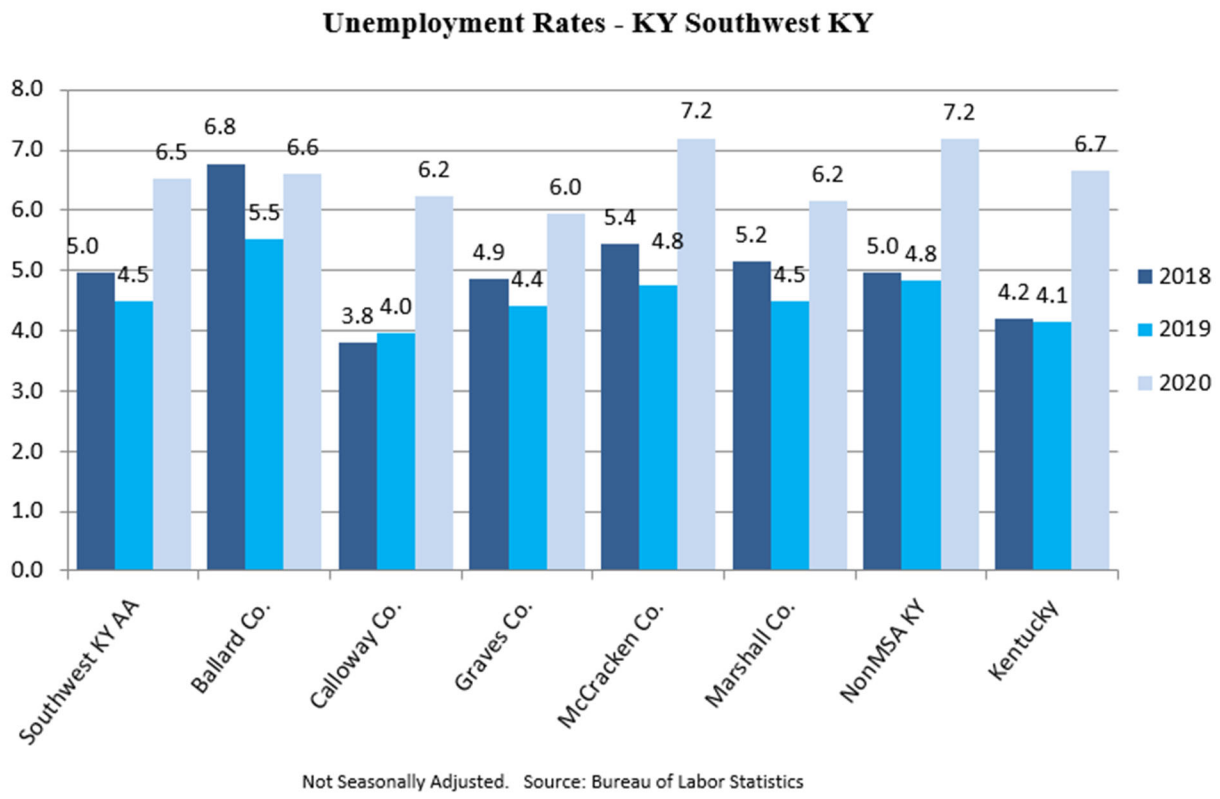
[622] "Top 10 Regional Employers." *South Western Kentucky Economic Development Council*, https://southwesternky.com/local-business/regional_manufacturers/. Accessed 24 Feb. 2022.
[623] "Top McCracken County Employers." *Greater Paducah Economic Development*, https://epaducah.com/business/top-employers/. Accessed 24 Feb. 2022.
[624] Ibid.
[625] "State of Kentucky-Demographics Labor Force Report (McCracken County, Kentucky)." *Team Kentucky Cabinet for Economic Development*, 2021, http://selectkentucky.com/. Accessed 24 Feb. 2022.
[626] "Riverfront Redevelopment." *City of Paducah*, http://www.paducahky.gov/riverfront-redevelopment. Accessed 24 Feb. 2022.
[627] "Build Grant." City of Paducah, http://www.paducahky.gov/build-grant-2019. Accessed 24 Feb. 2022.
[628] Ibid.
[629] Ibid.
[630] Ibid.
[631] "Bluegrass State Skills Corporation." *Team Kentucky Cabinet for Economic Development*, https://ced.ky.gov/Workforce/BSSC. Accessed 25 Feb. 2022.
[632] "KY Business Incentives." *Team Kentucky Cabinet for Economic Development*, https://ced.ky.gov/Locating_Expanding/kybizince. Accessed 25 Feb. 2022.
[633] "Start or Expand Your Business." *Purchase Area Development District*, https://www.purchaseadd.org/businesses/start-or-expand-your-business/. Accessed 25 Feb. 2022.
[634] Ibid.

According to 2020 Dun & Bradstreet information, there were 7,854 businesses within the Southwest Kentucky assessment area, 90.7 percent of which had total annual revenues less than or equal to $1 million and were therefore considered to be small businesses.[635] Additionally, 13.2 percent of small businesses in the assessment area were in moderate-income tracts, while there were far fewer in low-income tracts at less than 1.0 percent.[636] According to CRA reportable data from all reporters in the assessment area, loan originations made to small businesses posted growth from 2018 to 2019. Specifically, during that time, there was a 3.4 percent increase in loan originations to small businesses. On the contrary, from 2019 to 2020, there was a 3.0 percent decline in the number of loan originations made to small businesses.

The COVID-19 global pandemic represented a major event impacting the economy in Southwest Kentucky and nationwide. As the pandemic unfolded, many Kentucky businesses had to reduce or close because of the state's stay-at-home orders that prohibited non-essential in-person work; this order went into effect on March 25, 2020.[637] In order to sustain the nation's economy, the United States' Congress passed the Coronavirus Aid, Relief, and Economic Security (CARES) Act on March 25, 2020; this legislation established the Paycheck Protection Program, which was implemented by the SBA, to provide loans to small businesses for payroll costs and certain other expenses.[638] Also as a result of the declining economy, PADD offered working capital loans to help support local small businesses impacted by the pandemic.[639] This program was only available to businesses that did not receive loans through the Paycheck Protection Program or the Economic Injury Disaster Loan Program. The loans from the capital loan program ranged from $5,000 to $25,000 in amount and could be used to meet short-term payroll, rent, utilities, loan interest, supply, inventory management, and supplier payment needs.[640]

Moreover, the assessment area experienced both a fall and a rise in unemployment during the review period. As shown in the chart below, the assessment area's unemployment rate decreased between 2018 and 2019. Despite this decrease, Callaway County was the only county that saw an increase in unemployment during that time. Specifically, the unemployment rate for the county increased from 3.8 percent in 2018 to 4.0 percent in 2019. Overall, during 2018 and 2019, Ballard County had the highest unemployment rate in the assessment area with a rate of 6.5 percent in 2018 and a rate of 5.5 percent in 2019. In 2020, unemployment rates in the assessment area, Non-MSA Kentucky, and Kentucky collectively increased because of the negative impact the COVID-19 pandemic had on the U.S. economy.[641] For this year, the unemployment rate in the assessment area increased to 6.5 percent.

[635] FRB Atlanta calculations of 2020 Dunn & Bradstreet data.
[636] Ibid.
[637] "Executive Order 2020-257." *Governor Andy Beshear of Commonwealth of Kentucky*, 25 Mar. 2020, https://governor.ky.gov/attachments/20200325_Executive-Order_2020-257_Healthy-at-Home.pdf. Accessed 25 Feb. 2022.
[638] "Small Business Paycheck Protection Program." *United States Department of the Treasury*, https://home.treasury.gov/policy-issues/coronavirus/assistance-for-small-businesses/paycheck-protection-program. Accessed 25 Feb. 2022.
[639] "PADD to Offer COVID-19 Business Relief Working Capital Loan program." *Purchase Area Development District*, 5 May 2020, https://www.purchaseadd.org/2020/03/sba-economic-injury-disaster-loans/. Accessed 25 Feb. 2022.
[640] Ibid.
[641] *Unemployment Rates During the COVID-19 Pandemic*. Congressional Research Service, 20 Aug. 2021, *https://crsreports.congress.gov/product/pdf/R/R46554*. Accessed 23 Feb. 2022.



According to the 2020 FFIEC census data, there were 86,119 housing units located in the assessment area, of which 59.3 percent were owner-occupied, 25.1 percent were rental units, and 15.7 percent were vacant.[642] While most units were owner-occupied, a disproportionately higher percentage of housing units in low- and moderate-income tracts were rental units or vacant. In low-income census tracts, 75.2 percent of all housing units were rentals or vacant.[643] In moderate-income census tracts, 70.1 percent of the units were rental or vacant.[644] The median age of the housing stock was 44 years, though the median age of housing was older, 61 years, in the one low-income census tract in the assessment area compared to 45 years in both the moderate- and middle-income census tracts.[645]

During the review period, the assessment area experienced an increase in the number of HMDA-reportable home purchase loans. Based on HMDA-reportable data, there was a 6.1 percent increase in the number of home purchase loan originations from 2018 to 2019. From 2019 to 2020, there was a 24.5 percent increase in the number of home purchase loans.

Even though there has been an increase in home purchase lending in the assessment area, there is a significant portion of homeowners who are cost-burdened with housing. Cost-burdened means that someone spends more than 30 percent of their income on housing. The percentage of homeowners who are considered to be cost-

[642] FRB Atlanta calculations of 2020 FFIEC census data.
[643] Ibid.
[644] Ibid.
[645] Ibid.

burdened was greater than 15 percent for each county in the assessment area.[646] Ballard County had the lowest percentage of cost-burdened homeowners in the assessment area at 15.7 percent.[647] Both Graves County and McCracken County had similar percentages of cost-burdened homeowners at 16.6 percent and 17.6 percent, respectively.[648] Lastly, Marshall County and Calloway County had the highest percentage of cost-burdened homeowners at 18.2 and 18.9 percent, respectively.[649]

The median gross rent for a two-bedroom apartment varies throughout the assessment area. Marshall County, Graves County, and Ballard County have the lowest median monthly rental cost for a two-bedroom apartment at $607, $612, and $625, respectively.[650] The median monthly rental cost for a two-bedroom apartment in McCracken County is $749.[651] The highest median monthly rental cost for a two-bedroom apartment is in Calloway County at $817.[652] In the assessment area, 43.2 percent of renters pay more than 30 percent of their income towards rent.[653] Overall, this means that there is a large number of individuals in the assessment area who are cost-burdened with rental expense.[654]

Demographic Characteristics by Census Tract

The following table presents key demographic and business information used to help develop a performance context for the assessment area. The data reflects the 2020 FFIEC census data and the 2020 Dun & Bradstreet data used to analyze the bank's CRA performance. Certain components of the data in the table are discussed in this evaluation as they apply to specific parts of the analysis.

[646] "Estimated Percent of All Homeowners Who Are Burdened by Housing Costs, between 2015-2019." *PolicyMap*, www.policymap.com. Based on data from United States Census Bureau. Accessed 24 Feb. 2022.
[647] Ibid.
[648] Ibid.
[649] Ibid.
[650] "Estimated Median Gross Rent of Two-Bedroom Units, between 2015-2019." PolicyMap, www.policymap.com. Based on data from United States Census Bureau. Accessed 24 Feb. 2022.
[651] Ibid.
[652] Ibid.
[653] FRB Atlanta calculations of 2020 FFIEC census data.
[654] "Cost-burdened" means that someone spends more than 30 percent of their income towards housing costs.

Combined Demographics Report

Assessment Area: KY Southwest KY

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	2.3	419	0.9	222	53	7,732	16.6
Moderate-income	6	13.6	4,166	8.9	1,153	27.7	6,576	14.1
Middle-income	19	43.2	19,572	42	2,653	13.6	8,911	19.1
Upper-income	18	40.9	22,417	48.1	1,618	7.2	23,355	50.1
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**44**	**100.0**	**46,574**	**100.0**	**5,646**	**12.1**	**46,574**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	827	205	0.4	24.8	477	57.7	145	17.5
Moderate-income	10,463	3,124	6.1	29.9	5,559	53.1	1,780	17
Middle-income	36,978	21,319	41.8	57.7	8,614	23.3	7,045	19.1
Upper-income	37,851	26,395	51.7	69.7	6,935	18.3	4,521	11.9
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**86,119**	**51,043**	**100.0**	**59.3**	**21,585**	**25.1**	**13,491**	**15.7**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	82	1	65	0.9	17	2.6	0	0
Moderate-income	1,061	13.5	939	13.2	113	17.6	9	10.2
Middle-income	3,113	39.6	2,850	40	232	36.1	31	35.2
Upper-income	3,598	45.8	3,270	45.9	280	43.6	48	54.5
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**7,854**	**100.0**	**7,124**	**100.0**	**642**	**100.0**	**88**	**100.0**
	Percentage of Total Businesses:			**90.7**		**8.2**		**1.1**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1	0.2	1	0.2	0	0	0	0
Moderate-income	17	2.8	16	2.7	1	12.5	0	0
Middle-income	297	48.7	292	48.6	5	62.5	0	0
Upper-income	295	48.4	292	48.6	2	25	1	100
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**610**	**100.0**	**601**	**100.0**	**8**	**100.0**	**1**	**100.0**
	Percentage of Total Farms:			**98.5**		**1.3**		**.2**

2020 FFIEC Census Data and 2020 D&B Information

Credit and Community Development Needs

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

The contacts stated that Calloway County is a college area with around 10,000 students who attend Murray Kentucky University. It was mentioned that Murray University is a major employer; however, manufacturing is also a key economic driver in the region. Based on the interview, the contacts noted that many manufacturing plants in the area are small to medium size, and German, Korean, and Canadian companies have a strong presence. The interviewees highlighted that some of the economic challenges in Calloway County are:

- Individuals having to work two to three jobs to make a livable wage,
- There is a lack of a skilled workforce such as HVAC, plumbers, electricians, and welders. To rectify this issue, the county has started a plumbing training program and is developing an electrical program. These programs target individuals who are unemployed and underemployed,
- Lack of available locations for businesses to locate and expand,
- Calloway lacks the ease of access to major routes. The geographic location of Calloway County is not near a major interstate and that is a barrier for attracting businesses, and
- Within the last year, the county has seen an increase in its transient homeless population.

The contacts discussed the demographics and challenges facing McCracken County. It was noted that McCracken County has a population of just over 65,000 residents, and the major industries in the county include healthcare, education, manufacturing, and transportation. It was also noted that the city in McCracken County is a great place to live and work; however, the area is not without its challenges. According to contacts, about 25 percent to 30 percent of the residents are low-to moderate income individuals/families residing primarily in the Southside within the urban core of Paducah. Per the contacts, some of the challenges of the Southside's low- to moderate-income individuals include:

- The Southside of Paducah is a food desert with a high density of food insecurity among its residents,
- There is a lack of adequate transitional and supportive housing for emergency situations,
- The area faces a shortage of affordable housing—about 600 clients currently are on the Housing Authority's wait list, and
- The lack of accurate data on the actual count of homeless individuals in the community—especially for those that are couch surfing or doubling and tripling up with family/friends.

It was mentioned that Paducah is trying to meet the needs of these individuals/families with various food pantries located throughout the community. Also, several partner organizations and the public school system are looking for ways to address the affordable housing issues. Further, it was noted by the contacts that the city has identified strategic solutions to address housing needs, but it is not close to fully addressing those gaps.

Concerning affordable housing, the contacts mentioned that there is a shortage of affordable housing in both Calloway and McCracken counties. It was noted that Murray, KY (located in Calloway County) has a plethora of rental units for college students, but the quality of those units varies greatly. The contacts explained that there are new apartment complexes that have amenities such as swimming pools and gyms for the students who can afford them, and there are also older complexes and dilapidated homes where six or seven students share units just to afford the rent. The individuals also said that in Paducah City (located in McCracken County) there is a shortage of safe, decent, and affordable housing and rentals. It was noted that most of the affordable units are located within Paducah's city limits, and many families live in places that are not up to code.

Furthermore, the contacts discussed the area's housing market. It was mentioned that when homes are put up for sale, they are selling within 24 hours to 7 days. The contacts noted that starter homes in Murray, KY (located in Calloway County) are selling for over $250,000, which makes finding affordable housing nearly impossible. The contacts also stated that most low- to moderate-income individuals are in the northeast part of the city, and it is rare to find vacancies. Also, the northeast section of the city falls within an Opportunity Zone, and developers are looking to leverage New Market Tax Credits and Opportunity Zone tax credits to develop more affordable housing and combat the affordable housing issue.

Concerning small businesses, the contacts discussed the state of small businesses and how the COVID-19 pandemic impacted them. It was mentioned that the success of small businesses in both counties varied, but some businesses closed permanently. One contact noted that he saw new businesses start during the pandemic, and these businesses flourished while other firms were unstable. Contacts mentioned that minority-owned businesses have suffered the most due to a lack of access to capital, resources, and technical assistance during the pandemic. The contacts explained that some of the reasons businesses have succeeded during the COVID-19 pandemic included:

- The ability to adapt and pivot with the use of technology during COVID-19,
- Support from an organization which manages funds from a grant set aside by the city of Murray, KY, prior to start of PPP, aimed at making modest grants to other businesses to cover payroll,
- Paycheck Protection Program funds which saved many businesses, and financial institutions were very responsive in processing PPP loans,
- Employers improving their company's culture and focusing on retaining employees and using them as active recruiters for the company, and
- The pandemic forced employers to self-reflect on ways to retain and attract employees including offering/paying livable wages.

However, some of the challenges for businesses during the pandemic included:

- Businesses facing labor shortages and struggling to find people who wanted to work,
- Business borrowers having difficulty finding resources due to a lack of outreach from banks and other financial service providers,
- Finding resources is a "scattered process" that lacks smooth connections between organizations and providers,
- Bank have become more conservative in lending practices, and

- Access to capital for business owners needing $50,000 to $100,000 is a challenge. Microloans are available up to $50,000, but there is difficulty finding funding for small dollar loans for around $75,000.

The contacts provided several opportunities that financial institutions can help with in the area. The following opportunities were brought forward:

- Relationship building—banks can play an important role in educating the community on financial literacy, but these programs are found not to be very beneficial if there is not a lasting relationship built between the attendees and the banks,
- Additional credit recovery classes which are of great value for low- and moderate-income individuals,
- Assistance with packaging small business loans, and
- Bank outreach with community residents to break down the barriers of mistrust and fear of financial institutions.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE SOUTHWEST KENTUCKY ASSESSMENT AREA

LENDING TEST

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

The analysis included 697 HMDA-reportable loans and 157 CRA small business loans reported by the bank in the Southwest Kentucky assessment area during the review period. Therefore, HMDA-reportable lending received greater weight in determining the bank's lending test rating in the assessment area. Additionally, greater weight was assigned to home refinance loans over the other HMDA products given their relative share of all HMDA lending in this assessment area.

The Southwest Kentucky assessment area accounted for 93.6 percent of Regions Bank's total HMDA-reportable lending by dollar volume in Kentucky and 96.3 percent of its total statewide CRA small business lending by dollar volume during the review period. In comparison, 91.2 percent of Regions Bank's Kentucky deposits are in the Southwest Kentucky assessment area.

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

Geographic Distribution of Loans

For this analysis the geographic distribution of small business and HMDA-reportable lending, including both originations and purchases, was compared with available demographic information. Performance context

information and aggregate lending data were also taken into consideration. For instance, unemployment rates, poverty rates, the level of owner-occupied units, and the volume of small businesses in low- and moderate-income census tracts were issues considered when assessing the bank's lending performance. Considering all ofthese factors, Regions Bank's geographic distribution of loans reflects adequate penetration throughout the assessment area.

Home Purchase Loans

Of the 697 HMDA-reportable loans analyzed, 193 loans (27.7 percent) were home purchase loans. Of the total home purchase loans made, none were located within the one low-income tract in the assessment area; however, 10 loans (5.2 percent) were located in moderate-income tracts.

Home purchase lending within the one low-income tract in the assessment area was not rated because of a low share of owner-occupied housing inside that tract (0.4 percent) and due to a low volume of lending by all lenders in that tract.

Home purchase lending in moderate-income tracts is poor. From 2018 through 2020, Regions Bank's home purchase lending in moderate-income tracts (5.2 percent) was similar to the percentage of owner-occupied units (6.1 percent) in these tracts. In 2018, the bank's home purchase lending in moderate-income tracts (13.5 percent) was significantly above the aggregate lending performance (7.9 percent) in these tracts. In 2019, Regions Bank's home purchase lending in moderate-income tracts (1.7 percent) was significantly below the aggregate lending performance (6.1 percent) in these tracts. In 2020, the bank's home purchase lending in moderate-income tracts (2.4 percent) was significantly below the aggregate lending performance (5.6 percent) in these tracts.

Home Refinance Loans

Regions Bank made 368 home refinance loans from 2018 through 2020, which represents 52.8 percent of the HMDA-reportable loans analyzed. Of the total home refinance loans made, none were located within the one low-income tract in the assessment area; however, 16 loans (4.3. percent) were located in moderate-income tracts.

Home refinance lending within the one low-income tract in the assessment area was not rated due to a low share of owner-occupied housing inside that tract (0.4 percent) and due to a low volume of lending by all lenders in that tract.

Home refinance lending in moderate-income tracts is adequate. From 2018 through 2020, Regions Bank's home refinance lending in moderate-income tracts (4.3 percent) was similar to the percentage of owner-occupied units (6.1 percent) in these tracts. In 2018, the bank's home refinance lending in moderate-income tracts (4.6 percent) was similar to the aggregate lending performance (5.1 percent) in these tracts. In 2019, Regions Bank's home refinance lending in moderate-income tracts (6.3 percent) was slightly above the aggregate lending performance (5.5 percent) in these tracts. In 2020, the bank's home refinance lending in moderate-income tracts (3.0 percent) was below the aggregate lending performance (4.6 percent) in these tracts.

Home Improvement Loans

Regions Bank made 136 home improvement loans from 2018 through 2020, which represents 19.5 percent of the

HMDA-reportable loans analyzed. Of the total home improvement loans made, one loan (0.7 percent) was located within the one low-income tract in the assessment area, and four loans (2.9 percent) were located in moderate-income tracts.

Home improvement lending within the one low-income tract in the assessment area was not rated because of a low share of owner-occupied housing inside that tract (0.4 percent) and due to a low volume of lending by all lenders in that tract.

Home improvement lending in moderate-income tracts is poor. From 2018 through 2020, Regions Bank's home improvement lending in moderate-income tracts (2.9 percent) was below the percentage of owner-occupied units (6.1 percent) in these tracts. In 2018, the bank made no home improvement loans in moderate-income tracts (0.0 percent) and was significantly below the aggregate lending performance (2.5 percent) in these tracts. In 2019, Regions Bank's home improvement lending in moderate-income tracts (2.0 percent) was significantly below the aggregate lending performance (4.2 percent) in these tracts. In 2020, the bank's home improvement lending in moderate-income tracts (6.1 percent) was similar to the aggregate lending performance (6.5 percent) in these tracts.

Small Business Loans

Regions Bank made 157 small business loans in the assessment area from 2018 through 2020. Of the total number of small business loans made, two loans (1.3 percent) were located in the one low-income tract within the assessment area, and 28 loans (17.8 percent) were located in moderate-income tracts.

Small business lending within the low-income tract in the assessment area is poor. From 2018 through 2020, Regions Bank's small business lending in the low-income tract (1.3 percent) was above the percentage of businesses (1.0 percent) in this tract. In 2018, the bank made no small business loans within the low-income tract (0.0 percent) and was significantly below the aggregate lending performance (2.1 percent) in that tract. In 2019, Regions Bank made no small business loans in the low-income tract (0.0 percent) and was significantly below the aggregate lending performance (1.5 percent) in that tract. In 2020, the bank's small business lending in the low-income tract (2.3 percent) was above the aggregate lending performance (1.7 percent) in that tract.

Small business lending in moderate-income tracts is good. From 2018 through 2020, Regions Bank's small business lending in moderate-income tracts (17.8 percent) was above the percentage of businesses (13.5 percent) in these tracts. In 2018, the bank's small business lending in moderate-income tracts (17.5 percent) was above the aggregate lending performance (13.3 percent) in these tracts. In 2019, Regions Bank's small business lending in moderate-income tracts (17.2 percent) was slightly above the aggregate lending performance (14.0 percent) in these tracts. In 2020, the bank's small business lending in moderate-income tracts (18.2 percent) was above the aggregate lending performance (14.5 percent) in these tracts.

Lending to Borrowers of Different Incomes and Businesses of Different Sizes

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

Home Purchase Loans

Home purchase lending to low-income borrowers is adequate. From 2018 through 2020, Regions Bank's home purchase lending to low-income borrowers (4.1 percent) was below the percentage of low-income families (16.6 percent). In 2018, the bank's home purchase lending to low-income borrowers (1.9 percent) was significantly below the aggregate lending performance (4.1 percent) to these borrowers. In 2019, Regions Bank's home purchase lending to low-income borrowers (3.4 percent) was similar to the aggregate lending performance (3.4 percent) to these borrowers. In 2020, the bank's home purchase lending to low-income borrowers (6.0 percent) was significantly above the aggregate lending performance (3.8 percent) to these borrowers.

Home purchase lending to moderate-income borrowers is excellent. From 2018 through 2020, Regions Bank's home purchase lending to moderate-income borrowers (24.9 percent) was above the percentage of moderate-income families (14.1 percent). In 2018, the bank's home purchase lending to moderate-income borrowers (21.2 percent) was above the aggregate lending performance (15.8 percent) to these borrowers. In 2019, Regions Bank's home purchase lending to moderate-income borrowers (24.1 percent) was significantly above the aggregate lending performance (15.0 percent) to these borrowers. In 2020, the bank's home purchase lending to moderate-income borrowers (27.7 percent) was significantly above the aggregate lending performance (16.8 percent) to these borrowers.

Home Refinance Loans

Home refinance lending to low-income borrowers is excellent. From 2018 through 2020, Regions Bank's home refinance lending to low-income borrowers (7.1 percent) was below the percentage of low-income families (16.6 percent). In 2018, the bank's home refinance lending to low-income borrowers (7.4 percent) was slightly above the aggregate lending performance (6.5 percent) to these borrowers. In 2019, Regions Bank's home refinance lending to low-income borrowers (3.1 percent) was slightly below the aggregate lending performance (3.5 percent) to these borrowers. In 2020, the bank's home refinance lending to low-income borrowers (9.1 percent) was significantly above the aggregate lending performance (1.9 percent) to these borrowers.

Home refinance lending to moderate-income borrowers is excellent. From 2018 through 2020, Regions Bank's home refinance lending to moderate-income borrowers (18.5 percent) was above the percentage of moderate-income families (14.1 percent). In 2018, the bank's home refinance lending to moderate-income borrowers (16.7 percent) was above the aggregate lending performance (12.2 percent) to these borrowers. In 2019, Regions Bank's home refinance lending to moderate-income borrowers (22.9 percent) was significantly above the aggregate lending performance (12.1 percent) to these borrowers. In 2020, the bank's home refinance lending to moderate-income borrowers (17.1 percent) was significantly above the aggregate lending performance (8.1 percent) to these borrowers.

Home Improvement Loans

Home improvement lending to low-income borrowers is good. From 2018 through 2020, Regions Bank's home improvement lending to low-income borrowers (7.4 percent) was below the percentage of low-income families (16.6 percent). In 2018, the bank's home improvement lending to low-income borrowers (7.9 percent) was above the aggregate lending performance (5.6 percent) to these borrowers. In 2019, Regions Bank's home improvement lending to low-income borrowers (6.1 percent) was similar to the aggregate lending performance (5.6 percent) to

these borrowers. In 2020, the bank's home improvement lending to low-income borrowers (8.2 percent) was significantly above the aggregate lending performance (5.1 percent) to these borrowers.

Home improvement lending to moderate-income borrowers is good. From 2018 through 2020, Regions Bank's home improvement lending to moderate-income borrowers (18.4 percent) was above the percentage of moderate-income families (14.1 percent). In 2018, the bank's home improvement lending to moderate-income borrowers (18.4 percent) was above the aggregate lending performance (12.5 percent) to these borrowers. In 2019, Regions Bank's home improvement lending to moderate-income borrowers (18.4 percent) was similar to the aggregate lending performance (18.1 percent) to these borrowers. In 2020, the bank's home improvement lending to moderate-income borrowers (18.4 percent) was slightly above the aggregate lending performance (15.2 percent) to these borrowers.

Small Business Loans

The distribution of small business loans to businesses of different sizes is good. From 2018 through 2020, 50.3 percent of the bank's small business loans were originated to businesses with revenues of $1 million or less. By comparison, 90.7 percent of total businesses in the assessment area are classified as small businesses. In 2018, the bank's small business lending to small businesses (50.0 percent) was slightly above the aggregate lending performance (42.9 percent) to these businesses. In 2019, the bank's small business lending to small businesses (69.0 percent) was significantly above the aggregate lending performance (44.7 percent) to these businesses. In 2020, the bank's small business lending to small businesses (44.3 percent) was similar to the aggregate lending performance (44.6 percent) to these businesses. Lastly, 87.9 percent of small business loans were originated in amounts of $250,000 or less, indicating a willingness to lend in the smaller amounts that are typically requested by small businesses.

Community Development Lending

Regions Bank makes a low level of community development loans in the southwest Kentucky assessment area. During the review period, the bank originated seven community development PPP loans totaling $1.3 million primarily to support economic development needs during the pandemic.

INVESTMENT TEST

Regions Bank's investment performance in the Southwest Kentucky assessment area is adequate. The bank made an adequate level of investments and grants that demonstrated adequate responsiveness to credit and community development needs. Combined investment and contribution activity inside the assessment area totaled $1.7 million. The bank made one investment during the review period for approximately $171,500 in a mortgage-backed security secured by loans to low- and moderate-income individuals. The bank held investments from prior review periods, including securities backed by SBA 504 loans and mortgage-backed securities.

During the review period, the bank made contributions totaling $256,900. Specifically, the bank provided $236,000 for community services targeting low- and moderate-income individuals and $21,000 for affordable housing. The bank's largest donations were to a national nonprofit to support a financial counselor based in a Regions branch in the Southwest Kentucky area to assist individuals with credit counseling, small business

assistance, disaster recovery and other financial needs. Additionally, the bank provided approximately $20,000 in donations to organizations that provided assistance to LMI families impacted by the COVID-19 pandemic.

SERVICE TEST

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

Retail Services

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

The distribution of 10 branch offices and 9 full-service ATMs as of December 31, 2020, was compared to the distribution of households and businesses among the tract categories within the assessment area. The bank had nobranches in low-income tracts; however, the assessment area includes only one low-income tract, which contains only 0.9 percent of the households and 1.0 percent of the businesses in the assessment area. The percentage of branches in moderate-income tracts was slightly less than the percentage of households and businesses in the same geography: 12.0 percent of households and 13.5 percent of businesses were located in moderate-income census tracts compared to 10.0 percent of the bank's branches. Overall, the bank's retail delivery systems are accessible to the bank's geographies and individuals of different income levels in its assessment area.

During the review period, the bank neither opened nor closed any branch offices or full-service ATMs in low- or moderate-income census tracts. However, one branch office was closed in a middle-income tract. As a result, the bank's record of opening and closing of branches has generally not adversely affectedthe accessibility of its delivery systems, particularly to low- and moderate-income geographies and individuals in the assessment area. Lastly, banking services and hours of operation do not vary in a way that inconveniences its assessment area, particularly low- and moderate-income geographies and/or low- and moderate-income individuals.

Geographic Distribution of Branches & ATMS

Assessment Area: KY Southwest KY

Tract Category	Branches							ATMs											Demographics			
	Total Branches				Drive thrus	Extend-ed Hours	Week-end Hours	Total ATMs			Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses
			Open	Closed									Open	Closed			Open	Closed				
	#	%	#	#	#	#	#		#	%	#	%	#	#	#	%	#	#	#	%	%	%
Low	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	1	2.3%	0.9%	1.0%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Moderate	1	10.0%	0	0	1	1	1	Total	1	11.1%	1	11.1%	0	0	0	0.0%	0	0	6	13.6%	12.0%	13.5%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Middle	6	60.0%	0	1	5	6	2	Total	5	55.6%	5	55.6%	1	1	0	0.0%	0	0	19	43.2%	41.2%	39.6%
DTO	1		0	0				SA	0		0		0	0	0		0	0				
Upper	3	30.0%	0	0	3	3	3	Total	3	33.3%	3	33.3%	0	0	0	0.0%	0	0	18	40.9%	45.9%	45.8%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Unknown	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	0	0.0%	0.0%	0.0%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Total	10	100.0%	0	1	9	10	6	Total	9	100.0%	9	100.0%	1	1	0	0.0%	0	0	44	100.0%	100.0%	100.0%
DTO	1		0	0				SA	0		0		0	0	0		0	0				

2020 FFIEC Census Data, 2020 D&B Info, and 2015 ACS Data
Closed branches/ATMs are only included in "closed" columns and are not included in any other totals.
DTO - Drive thru only is a subset of total branches
SA = Stand Alone ATM is a subset of total ATMs

Community Development Services

Regions Bank provides an adequate level of community development services in the Southwest Kentucky assessment area. The bank's service activities in Southwest Kentucky benefited organizations that provide affordable housing and community services to low- and moderate-income individuals and communities. Of the total 285 qualified service hours, 79 hours were committed to financial education and homebuyer education for LMI adults and youth through partnerships with a variety of schools and community organizations. Bank employees also provided 199 hours of board or committee member service to qualified nonprofit organizations—69.8 percent of total hours. Notably, bank employees contributed 190 hours serving on the board of directors, two committees, and providing technical assistance for a nonprofit organization that builds affordable homes for low- and moderate-income residents in the Southwest Kentucky area.

NONMETROPOLITAN STATEWIDE AREA LIMITED-SCOPE REVIEW

The following assessment area was reviewed using limited-scope examination procedures.

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

- *Simpson Assessment Area (Simpson County)*
  - As of December 31, 2020, Regions Bank operated one branch in the assessment area, representing 9.1 percent of its branches in Kentucky.
  - As of June 30, 2020, the bank had $48.8 million in deposits in this assessment area, representinga market share of 9.4 percent and 8.8 percent of Regions Bank's total deposits in Kentucky.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

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

Performance in the Limited-Scope Review Nonmetropolitan Assessment Areas			
Assessment Area	**Lending Test**	**Investment Test**	**Service Test**
Simpson	Not Consistent (Below)	Not Consistent (Below)	Not Consistent (Below)

For the lending test, Regions Bank received a rating of low satisfactory for the State of Kentucky. Performance in Simpson, the one nonmetropolitan limited-scope assessment area, was below the statewide lending test

performance. The geographic distribution of loans was not rated because there are no low-or moderate- income tracts in Simpson. Performance was adequate for the borrower distribution of loans in Simpson. The bank made few, if any, community development loans in the limited-scope nonmetropolitan area. During the review period, the bank made $12,000 in community development loans within the Simpson assessment area.

For the investment test, Regions Bank received a rating of low satisfactory for the State of Kentucky. Performance in Simpson, the one nonmetropolitan limited-scope assessment area, was weaker than the bank's statewide investment test performance, and the level of investments was poor within this assessment area.

For the service test, Regions Bank received a rating of low satisfactory for the State of Kentucky. Performancein the Simpson assessment area was weaker than the bank's state performance with poor community development performance. There are no low- or moderate-income tracts in the Simpson assessment area, therefore the bank's retail delivery system performance was not rated.

The performance in the nonmetropolitan limited-scope assessment area did not affect the overall state rating.

Louisiana

CRA RATING FOR LOUISIANA: SATISFACTORY

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

Major factors supporting the rating include the following:

- The geographic distribution of loans reflects adequate penetration throughout the assessment areas, and the distribution of loans by borrower income reflects good penetration among customers of different income levels and businesses of different revenue sizes.

- The bank makes an adequate level of community development loans in its Louisiana assessment areas.

- The bank provides an excellent level of qualified community development investments and grants that demonstrate responsiveness to community development needs of the Louisiana assessment areas.

- Retail banking services are adequate in the bank's Louisiana assessment areas.

- The bank is a leader in providing community development services that benefit residents and small businesses in the Louisiana assessment areas.

SCOPE OF EXAMINATION

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

- Baton Rouge
- New Orleans

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

- Alexandria
- Hammond
- Houma
- Lafayette
- Monroe
- Morehouse-West Carroll
- Northwest Louisiana
- Shreveport
- Southern Louisiana

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

DESCRIPTION OF INSTITUTION'S OPERATIONS IN LOUISIANA

As of June 30, 2020, Regions Bank had $8.1 billion in deposits in Louisiana accounting for 6.7 percent of the bank's total deposits. Regions Bank operated 92 branch offices in Louisiana as of December 31, 2020, representing 6.7 percent of the bank's total branches. HMDA-reportable lending in Louisiana accounted for 5.0 percent of total institutional HMDA-reportable lending by number of loans and 5.0 percent by dollar volume. CRA small business lending in Louisiana accounted for 5.5 percent of the bank's total CRA small business lending by number of loans and 5.4 percent by dollar volume. Overall, the bank's HMDA-reportable and CRA lending activity in the state was less than the percentage of total institutional deposits.

The following table shows lending activity from January 1, 2018, through December 31, 2020.

Statewide Summary of Lending Activity
Assessment Areas Located in
Louisiana

Loan Type	#	%	$ (000s)	%
HMDA Home Purchase	2,299	19.4%	$608,984	35.6%
HMDA Refinance	2,428	20.5%	$494,539	28.9%
HMDA Home Improvement	1,003	8.5%	$77,035	4.5%
HMDA Multi-Family	2	0.0%	$14,295	0.8%
HMDA Other Purpose LOC	820	6.9%	$61,523	3.6%
HMDA Other Purpose Closed/Exempt	267	2.3%	$44,532	2.6%
HMDA Loan Purpose NA	0	0.0%	$0	0.0%
Total HMDA	**6,819**	**57.6%**	**$1,300,908**	**76.1%**
Total Small Business	**4,846**	**40.9%**	**$385,240**	**22.5%**
Total Farm	**183**	**1.5%**	**$22,749**	**1.3%**
TOTAL LOANS	**11,848**	**100.0%**	**$1,708,897**	**100.0%**

Originations and Purchases

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN LOUISIANA

Lending Test

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

During the review period, Regions Bank reported 6,819 HMDA-reportable loans and 4,846 small business loans in Louisiana. The rating for Louisiana is based on performance in the New Orleans and Baton Rouge full-scope

assessment areas. Approximately 62.5 percent of the bank's HMDA-reportable and small business lending by number of loans in Louisiana occurred within these assessment areas.

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

Geographic and Borrower Distribution

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

Community Development Lending

Regions Bank makes an adequate level of community development loans in the state of Louisiana, driven in large part by a low level of lending in the bank's New Orleans assessment area. During the review period, the bank originated or renewed 306 qualifying community development loans totaling $245.5 million within its Louisiana assessment areas, including 173 loans totaling $104.9 million directly benefiting the full-scope assessment areas of New Orleans and Baton Rouge. The bank was a leader in community development lending in Baton Rouge, while community development lending was at a low level in New Orleans.

Most of the community development lending dollars in Louisiana were attributed to the Baton Rouge full-scope assessment area, followed by the Shreveport and Monroe limited-scope assessment areas. While these and other areas of Louisiana had strong performance, the bank's presence and market share are by far greatest in New Orleans, which was a key factor in the overall state rating.

The total community development lending includes six loans totaling $4.8 million with a P/M/F of serving a broader regional area that includes more than one of the bank's assessment areas in Louisiana. The most impactful of these loans included:

- Two loans totaling $2.3 million to a federally qualified health center. The loans were used to renovate commercial buildings into new medical clinics serving underserved areas throughout Baton Rouge and Hammond.

- A $1.0 million loan to build a new warehouse location for a food bank serving Northwest Louisiana and Shreveport.

Despite the weaker performance in New Orleans, the bank made an adequate level of lending in Louisiana overall and was considered responsive to the credit and community development needs within the state. As a result, and in addition to the total community development lending previously noted, the bank received consideration for 11 community development loans totaling $31.2 million that were outside any of the bank's assessment areas in the state. The most impactful of these activities included six loans totaling $27.8 million for construction and

rehabilitation of affordable housing using LIHTCs. The projects were designed to create 450 new units of affordable housing for LMI individuals and/or families in Lake Charles and Tallulah. More information on community development loans can be found in the full-scope assessment area sections of this report.

Investment Test

The investment test rating for Louisiana is outstanding.

Regions Bank made an excellent level of qualified investments and contributions totaling $179.8 million in Louisiana. The bank had qualified investments of $177.8 million in the Louisiana assessment areas, with approximately 63.2 percent of investments acquired during the current review period. In addition, the bank made qualified contributions in the assessment areas totaling $2.0 million. Further, the bank made $241,200 in contributions that benefit a broader statewide area that includes the Louisiana assessment areas. The bank made a $75,000 donation to support small business development centers in the state that were assisting small businesses impacted by COVID-19. Additionally, the bank provided $87,500 to a CDFI to support a training program for women-owned small businesses and approximately $35,000 in funding to two CDFIs to assist with their COVID-19 relief programs.

Baton Rouge and New Orleans were the two assessment areas in the state reviewed using full-scope procedures. Approximately 37.2 percent of combined investment and contribution activity was in these assessment areas, compared to 62.6 percent of deposits in these markets as of June 30, 2021. Performance in both assessment areas was considered good. The bank was considered responsive to community credit needs in the state. Therefore, the bank's investment test performance for the state was enhanced by the consideration of 10 investments totaling $14.0 million in LIHTC projects located in the broader statewide area, without a purpose, mandate, or function of serving Louisiana assessment areas.

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

Service Test

The service test rating for Louisiana is high satisfactory.

Retail Services

Overall, the bank's retail service performance is considered adequate in Louisiana. The delivery systems, including ATMs and branch office locations, are reasonably accessible to the bank's geographies and individuals of different income levels. Overall, banking services and hours of operations do not vary in a way that inconveniences the bank's assessment areas, including low- and moderate-income geographies or low- and moderate-income individuals. The record of opening and closing of branch offices has generally not adversely affected the accessibility of the bank's delivery systems, particularly forlow- and moderate-income geographies and/or low- and moderate-income individuals. During the review period, the bank opened three branch offices: one in a moderate-income tract, one in a middle-income tract, and one in an upper-income tract in Louisiana. The bank closed 12 branch offices throughout the state; of those closed, one was in a low-income tract, seven were in middle-income tracts, and four were in upper-income tracts.

Community Development Services

Regions Bank is a leader in providing community development services that benefit residents and smallbusinesses in Louisiana. During the examination period, employees engaged in 394 qualified services totaling 4,746 hours in the Louisiana assessment areas. The greatest number of community development service hours wereprovided in the New Orleans and Baton Rouge full-scope assessment areas, where performance in both assessment areas was excellent. Employees engaged in 1,212 hours in limited-scope assessment areas. Finally, bank employees engaged in 331 qualified community development service hours that benefited a broader statewide or regional area, including the bank's assessment areas.

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

METROPOLITAN AREA
FULL-SCOPE REVIEW

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE BATON ROUGE, LOUISIANA ASSESSMENT AREA

Overview

The Baton Rouge assessment area includes the Parishes of Ascension, East Baton Rouge, Livingston, Pointe Coupee and West Baton Rouge. The assessment area includes five of the nine parishes that make up the Baton Rouge MSA. Additionally, in 2019, Assumption Parish was added to the MSA and the assessment area. As of December 31, 2020, Regions Bank operated 22 branch offices in the assessment area, which represents 1.6 percent of the institution's total branches. The Baton Rouge assessment area represents 23.4 percent of the bank's statewide total deposits and 27.5 percent of the bank's statewide HMDA-reportable and CRA small business-reportable loans by dollar volume.

According to the FDIC Summary of Deposits Report dated June 30, 2020, there are 31 financial institutions operating in the assessment area, with $22.6 billion in total deposits.[655] Regions Bank ranks 4th in the assessment area with $1.9 million in deposits and 8.4 percent of the deposit market share.[656] JP Morgan Chase Bank, N.A. and Capital One, N.A. are the market leaders, with 34.6 percent and 17.1 percent of deposit market share, respectively.[657]

From 2018 to 2020, Regions Bank competed against an increasing number of HMDA reporters each year in the Baton Rouge assessment area. In 2018, Regions Bank ranked 11th out of 378 reporters, originating 2.2 percent of total HMDA-reportable loans. In 2019, the Bank ranked 12th out of 384 reporters, originating 2.1 percent of total HMDA-reportable loans. In 2020, Regions Bank ranked 12th out of 405 reporters, originating 2.0 percent of total

[655] "Offices and Deposits of All FDIC-Insured Institutions Deposit Market Share Report." *Federal Deposit Insurance Corporation*, 30 June 2020, https://www7.fdic.gov/sod/sodMarketRpt.asp?barItem=2. Accessed 27 Apr. 2022.
[656] Ibid.
[657] Ibid.

HMDA-reportable loans. GMFS LLC was the market leader for all three years, along with Wells Fargo Bank and Assurance Financial Group.

Regions Bank faced competition among CRA reporters in the assessment area. In 2018, Regions Bank ranked 12th out of 98 reporters, originating 1.3 percent of total CRA loans. In 2019, Regions Bank ranked 13th out of 93 reporters, originating 1.2 percent of total CRA loans. In 2020, the Regions Bank ranked 7th out of 140 reporters, originating 3.5 percent of total CRA loans. From 2018 to 2020, American Express dominated CRA lending in the MSA.

Population and Income Characteristics

As of 2020, the assessment area has a population of 773,520, representing a 7.1 percent increase since the 2010 population.[658] East Baton Rouge Parish is the most populous Parish in the assessment area with a population of 456,781.[659] However, between 2010 to 2020, Ascension Parish had the fastest population growth rate of 17.9 percent, followed by West Baton Rouge Parish (14.3 percent), Livingston Parish (11.1 percent), and East Baton Rouge Parish (3.8 percent).[660] During this same period, Pointe Coupee Parish saw a 8.9 percent decline in population.[661]

According to the 2018 FFIEC census data, the assessment area comprised of 134 census tracts: 18 low-income tracts (13.4 percent), 35 moderate-income tracts (26.1 percent), 44 middle-income tracts (32.8 percent), 36 upper-income tracts (26.9 percent) and 1 unknown-income tract (0.8 percent).[662] In 2019, Assumption Parish was added to the MSA, which resulted in a slight change in the census tract distribution. According to the 2020 FFIEC census data, the assessment area is comprised of 134 census tracts: 17 low-income tracts (12.7 percent), 35 moderate-income tracts (26.1 percent), 43 middle-income tracts (32.1 percent), 38 upper-income tracts (28.4 percent), and 1 unknown-income tract (0.7 percent).[663]

For purposes of classifying borrower income, this evaluation uses the FFIEC estimated median family income for the Baton Rouge, LA MSA. The following table sets forth the estimated median family income from 2018 through 2020 for the Baton Rouge, LA MSA and provides a breakdown of the range of estimated family income for each income category (low, moderate, middle, and upper).

[658] "Quick Facts." *U.S. Census Bureau*, https://www.census.gov/quickfacts/fact/table/westbatonrougeParishlouisiana,pointecoupeeParishlouisiana,livingstonParishlouisiana,eastbatonrougeParishlouisiana,ascensionParishlouisiana/PST045221. Accessed 28 Apr. 2022.
[659] Ibid.
[660] Ibid.
[661] Ibid.
[662] FRB Atlanta calculations of 2018 FFIEC census data.
[663] FRB Atlanta calculations of 2020 FFIEC census data.

Borrower Income Levels
Baton Rouge, LA MSA

FFIEC Estimated Median Family Income		Low 0 - 49.99%	Moderate 50% - 79.99%	Middle 80% - 119.99%	Upper 120% - & above
2018	**$74,500**	0 - $37,249	$37,250 - $59,599	$59,600 - $89,399	$89,400 - & above
2019	**$70,500**	0 - $35,249	$35,250 - $56,399	$56,400 - $84,599	$84,600 - & above
2020	**$73,800**	0 - $36,899	$36,900 - $59,039	$59,040 - $88,559	$88,560 - & above

As seen from the table above, the median family income decreased from $74,500 in 2018 to $73,800 in 2020. Additionally, there is wide variation in median family income among the Parishes in the MSA. According to the U.S. census, between 2015 to 2019, Ascension Parish had the highest median family income of $92,889.[664] The 2020 FFIEC census data shows that the median family income for the State of Louisiana is $57,144.[665] The 2020 FFIEC census data also indicates that 39.1 percent of families in the assessment area are considered low-to-moderate-income.[666]

Poverty in the assessment area is a concern. Between 2015 to 2019, Pointe Coupee Parish had the highest number of families living in poverty of 12.9 percent, followed by East Baton Rouge Parish (12.3 percent), Livingston Parish (9.7 percent), Ascension Parish (8.1 percent) and West Baton Rouge Parish (7.8 percent).[667] The number of families living in poverty in the assessment area was lower than that of the State of Louisiana (14.5 percent).[668]

In 2018, 34.6 percent of families in low-income census tracts and 20.7 percent of families in moderate-income tracts in the assessment area were below the poverty line.[669] The 2020 FFIEC census data showed a slight increase in the percentage of families living below the poverty line to 34.8 percent in low-income census tracts and to 20.9 percent in moderate-income census tracts.[670]

Economic Conditions

Located in East Baton Rouge Parish, on the eastern bank of the Mississippi River, Baton Rouge is the state capital of Louisiana. The name Baton Rouge is French for "Red Stick." The name Baton Rouge was given to the area by the Native Americans who were there over 300 years ago and used a red stick to demarcate the different tribal hunting grounds.[671]

[664] "Estimated Median Income of a Family, between 2015-2019." *PolicyMap*, https://www.policymap.com. Based on data from U.S. Census Bureau. Accessed 29 Apr. 2022.
[665] FRB Atlanta calculations of 2020 FFIEC census data
[666] Ibid.
[667] "Estimated Percent of All Families That Live in Poverty, between 2015-2019." *Policy Map*, https://www.policymap.com. Based on data from United States Census Bureau. Accessed 29 Apr. 2022.
[668] Ibid.
[669] 2018 FFIEC census data
[670] 2020 FFIEC census data
[671] "22 Things You Should Know about Baton Rouge." *The Red Stick Blog*, https://www.visitbatonrouge.com/blog/post/22-things-you-should-know-about-baton-rouge/. Accessed 29 Apr. 2022.

East Baton Rouge Parish is the largest employment center in the MSA.[672] Baton Rouge is Louisiana's economic engine, and the Baton Rouge Area chamber leads the economic development efforts in East Baton Rouge Parish.[673] The Baton Rouge area has access to multimodal transportation options that help industries grow.[674] These industries have access to an extensive network of deep and shallow water ports, six major interstate highways and all six of North America's class one railroads.[675]

According to the Baton Rouge Area Chamber, the largest industries in the area are healthcare (53,864 employees/13.2 percent), retail trade (52,544 employees/12.8 percent), professional/scientific/technical services (41,529/10.1 percent) and educational services (29,312/7.2 percent).[676] There are approximately 29 healthcare facilities in the MSA.[677] With Louisiana State University's Medical school[678] and other medical training programs in the area such as Baton Rouge General,[679] and Fortis,[680] to name a few, healthcare facilities have a qualified pool of candidates to recruit from for their institutions. Retail trade is the second largest industry in the area. According to Dun & Bradstreet, there were 2,837 companies that fell in this category, ranging from retail stores, restaurants, wholesalers to car dealerships.[681] With great food, a growing downtown and Louisiana State University football home games, there is impetus for growth in the retail trade area.[682] Following retail trade are professional/scientific/technical firms, which provide employment opportunities through 4,544 companies.[683] Companies like Pennington Biomedical Research Center[684] and The Water Institute of the Gulf[685] are a few examples of businesses in this category. Furthermore, the educational services industry employs 7.2 percent of the workforce in the area. Baton Rouge houses several universities and colleges, such as Louisiana State University, Franciscan Missionaries of Our Lady University, Baton Rouge Community College and Southern University and A&M College, among others.[686] These educational centers provide a young workforce pipeline for the area's businesses.[687]

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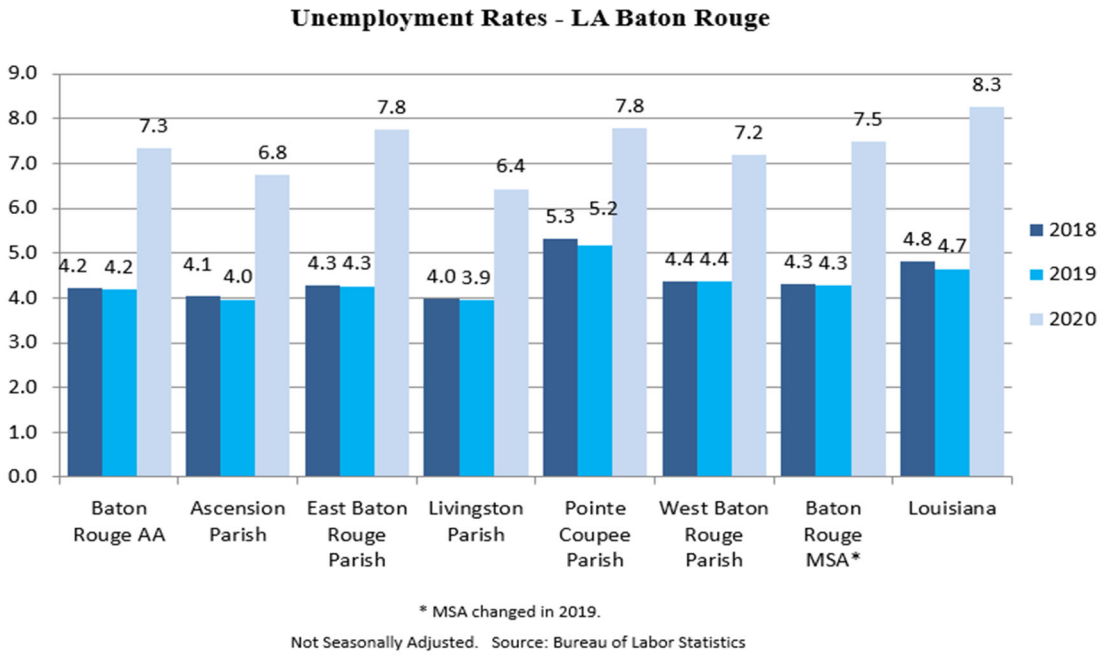
[672] "Economic Development - BRLA." *City of Baton Rouge*, https://www.brla.gov. Accessed 29 Apr. 2022.
[673] "City of Baton Rouge." *City of Baton Rouge Parish of East Baton Rouge*, https://www.brla.gov. Accessed 29 Apr. 2022.
[674] "Target Industries." *Baton Rouge Area Chamber*, https://brac.org/target-industries/. Accessed 2 May 2022.
[675] Ibid.
[676] "Community Profiles & Demographics." *Baton Rouge Area Chamber*, https://buildingsandsites.com/brac/Demographics#report. Accessed 2 May 2022.
[677] "Health Standards." *Louisiana Department of Health*, https://ldh.la.gov/page/2669. Accessed 2 May 2022.
[678] "LSU School of Medicine-New Orleans: Baton Rouge Branch Campus." *LSU Health Foundations*, https://give.lsuhealthfoundation.org/MedicineBatonRouge. Accessed 2 May 2022.
[679] "Medical Education." *Baton Rouge General*, https://www.brgeneral.org/medical-education/. Accessed 2 May 2022.
[680] "Your Fortis College in Baton Rouge, LA." *Fortis*, https://www.fortis.edu/campuses/louisiana/baton-rouge.html. Accessed 2 May 2022.
[681] "Retail Trade Companies in United States of America." *Dun & Bradstreet*, https://www.dnb.com/business-directory/company-information..us.louisiana..html. Accessed 2 May 2022.
[682] "Baton Rouge." *Louisiana*, https://www.louisianatravel.com/cities/baton-rouge. Accessed 2 May 2022.
[683] "Professional, Scientific, And Technical Services Companies in United States of America." *Dun & Bradstreet*, https://www.dnb.com/business-directory/company-information.professional_scientific_and_technical_services.us.louisiana.baton_rouge.html. Accessed 2 May 2022.
[684] "About the Center." *Pennington Biomedical Research Center*, https://www.pbrc.edu/about/. Accessed 2 May 2022.
[685] "Helping Communities Thoughtfully Prepare for an Uncertain Future*." The Water Institute of the Gulf*, https://thewaterinstitute.org/. Accessed 2 May 2022.
[686] "Higher Education Institutions." *Baton Rouge Area Chamber*, https://brac.org/talent-workforce/higher-education-institutions/. Accessed 2 May 2022.[687] Ibid.
[687] Ibid.

Employers in the area have a young and educated talent pool to recruit from. The median age in Baton Rouge is 32 years, younger than the median age of the State of Louisiana (37 years) and the United States (38 years).[688] The area has 87.4 percent of high school graduates, in line with the national rate of 88.5 percent and higher than the State of Louisiana with 85.9 percent.[689] Also, Baton Rouge has 34.9 percent of graduates with a Bachelor's degree or higher, higher than the national rate of 32.9 percent and a lot higher than the State of Louisiana of 24.9 percent.[690]

In 2018, unemployment rates ranged from 4.0 percent for Livingston Parish to 5.3 percent for Pointe Coupee Parish, while East Baton Rouge Parish was in the middle with 4.3 percent. Similarly, in 2019, unemployment rates decreased slightly, with Livingston Parish having the lowest rate in the assessment area of 3.9 percent and Point Coupee Parish having the highest rate of 5.2 percent, and East Baton Rouge Parish was in the middle with an unemployment rate of 4.3 percent. In 2020, unemployment rates rose because of the pandemic. Like the rest of the country, the Baton Rouge MSA was impacted by the COVID-19 pandemic. Stay-at-home orders and changed work timings and environment affected the employment rates in the state and area.[691] Livingston Parish had the lowest rate of 6.4 percent and while Pointe Coupee Parish and East Baton Rouge Parish, both had the highest unemployment rates of 7.8 percent. In 2020, the unemployment rate for the State of Louisiana was 8.3 percent. [692]



[688] "Estimated Median Age of All People, between 2015-2019." *PolicyMap*, https://www.policymap.com/. Based on data from the U.S. Census Bureau. Accessed 2 May 2022.
[689] "QuickFacts." *U.S. Census Bureau*, https://www.census.gov/quickfacts/fact/table/LA,batonrougecitylouisiana,US/PST045221. Accessed 2 May 2022.
[690] Ibid.
[691] Stay At Home Order." *Office of the Governor*, https://gov.louisiana.gov/home/#:~:text=To%20further%20combat%20the%20spread,for%20the%20governor%27s%20official%20order. Accessed 2 May 2022.
[692] "Unemployment Rate in 2020." *PolicyMap*, https://www.policymap.com/. Based on data from the U.S. Census Bureau. Accessed 2 May 2022

As previously mentioned, the COVID-19 pandemic impacted the area's unemployment as several businesses in the either temporarily shut down or permanently closed. Restaurants in the Baton Rouge area, such as the Rum House[693] and Rama[694] are examples of restaurants who were unable to stay afloat during the pandemic. Non-eatery businesses such as Poise'n Ivy, which is a clothing store, and Fleauxt, a massage therapy center, closed after being financially affected by the pandemic.[695] However, there are also businesses that have expanded during the pandemic. In November 2020, Ochsner Health announced plans to invest $100 million to open 15 community health centers in underserved areas, two of which will be in the Baton Rouge and Lafayette area.[696] ExxonMobil will also be investing several hundred million dollars in its Baton Rouge refinery to make it more competitive and prime it for potential expansion in the coming years.[697] Mitsubishi Chemical Corporation, a subsidiary of automaker Mitsubishi Motors, purchased 67-acres of land in December 2020 in Ascension Parish, to build up a synthetic rubber manufacturing plant.[698] This is anticipated to create 100 full-time positions, along with 25 contractor positions, and the jobs needed for construction crews to build the plant.[699]

There are resources that small businesses in the Baton Rouge MSA can avail of during start-up and growth. The Louisiana Small Business Development Center (LSBDC) has partnered with Louisiana State University to provide existing and start-up small businesses with specialized help with technology.[700] Part of the LSBDC mission is to work with entrepreneurs and businesses to commercialize inventions that enhance the economy and benefit the public.[701] The LSBDC provides free technical assistance to small business entrepreneurs who have been impacted by the pandemic.[702] Another resource is Nexus Louisiana, which provides coaching, capital, and connection to local start-up high-potential technology-enabled companies to grow their ideas and transform the technology industry in Louisiana.[703]

Small businesses are pivotal to the economy of the Baton Rouge MSA. According to Dun & Bradstreet, in 2018, there were 37,656 businesses in the assessment area, of which 34,240 (90.9 percent) are small businesses,[704] defined as businesses with gross revenue of less than or equal to $1 million. Of the 34,240 small businesses, 1,934 (5.6 percent) small businesses were in low-income tracts and 6,801 (19.9 percent) were in moderate-income

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[693] "These Baton Rouge Restaurants Have Closed during the Coronavirus Pandemic." *The Advocate*, 27 May 2020, https://www.theadvocate.com/baton_rouge/entertainment_life/food_restaurants/article_a317fd1e-a060-11ea-8ce3-0fc729018ecb.html. Accessed 2 May 2022.
[694] Ibid.
[695] Corfah, Cynthea. "Baton Rouge Restaurants and Businesses We Lost in 2020." *225 Magazine*, 30 Dec. 2020, https://www.225batonrouge.com/food-drink/baton-rouge-restaurants-businesses-lost-2020.
[696] "Our Views: Ochsner expansion good news for community health care." *The Advocate*. Our Views, 19 Nov. 2020. *NewsBank: America's News*,infoweb.newsbank.com/apps/news/document-view?p=NewsBank&docref=news/17EDA56A88D5F680. Accessed 3 May 2022.
[697] "Exxon Planning Multibillion-Dollar Gulf Coast Expansion That Would Boost Baton Rouge Refinery." *The Acadian Advocate*, 13 Mar. 2018, *NewsBank*, https://infoweb.newsbank.com/apps/news/document-view?p=NewsBank&t=&sort=YMD_date%3AD&fld-base-0=alltext&maxresults=20&val-base-0=Exxon%20Mobil%20Baton%20Rouge%20refinery%20expansion&fld-nav-0=YMD_date&val-nav-0=2018%20-%202020&docref=news/16AA6398E1F99DD8. Accessed 5 May 2022.
[698] Mosbrucker, Kristen. "Mitsubishi Chemical Buys Land in Geismar for $1 Billion Plant." *The Advocate*, 30 Dec. 2020, https://www.theadvocate.com/baton_rouge/news/business/article_8f277b92-7790-11eb-aa88-6b1ee041fbf3.html. Accessed 2 May 2022.
[699] Ibid.
[700] "Welcome to LSBDC at Louisiana State University." *America's SBDC-Louisiana*. https://www.louisianasbdc.org/lsbdc-louisiana-state-university. Accessed 3 May 2022.
[701] Ibid.
[702] Ibid.
[703] "Where Ideas and Action Meet." *Nexus Louisiana*, https://nexusla.org/. Accessed 3 May 2022.
[704] FRB Atlanta calculations of 2018 Dun & Bradstreet data

tracts.[705] In 2020, the Dun & Bradstreet data shows there were 38,527 businesses in the assessment area. Of the total businesses, 35,331 businesses (91.7 percent)[706] were small businesses, a slight increase over 2018. Out of the total number of small businesses, 1,924 businesses (5.4 percent)[707] were located in low-income tracts, a slight decrease over 2018. Small businesses in moderate-income tracts also showed a slight percentage decrease from 2018 to 6,960 (19.7 percent).[708] Small business loans, defined as loans with a principal of $1million or less, has declined from 2018 through 2020. Data from CRA reporters in the assessment area shows that in 2018 there were 34.2 percent of small business loans made to small businesses. In 2019, 33.4 percent of loans made were small business loans made to small businesses, decreasing to 31.4 percent in 2020.

To help businesses, especially small businesses in the MSA, sustain operations during the pandemic, the Small Business Administration (SBA), as part of the Coronavirus Aid, Relief, and Economic Security (CARES) Act passed by Congress,[709] provided businesses access to loans through the Paycheck Protection Program (PPP). In the assessment area, there were 35,950 loans approved, totaling $2.1 billion.[710] In the assessment area, East Baton Rouge Parish had the highest amount of PPP loans approved, with 25,294 loans totaling $1.6 billion.[711]

According to the 2018 FFIEC census data, there were total of 307,616 housing units in the assessment area.[712] Of this total, 60.0 percent were owner-occupied, 29.3 percent were rental, and 10.7 percent were vacant.[713] In low-income tracts, 30.4 percent of units were owner-occupied and 52.2 percent were rental; in moderate-income tracts, 48.6 percent of units were owner-occupied, while 38.0 percent were rental.[714] The trend is reversed in upper-income tracts with 67.6 percent of units being owner-occupied and 24.6 percent being rental units.[715] After the MSA change in 2019, there was a slight change in housing occupancy. The 2020 FFIEC census data shows that of the total 307,616 housing units, 60.0 percent were owner-occupied, and 29.3 percent were rental units, with 10.7 percent vacant units.[716] In low-income tracts, 29.6 percent were owner-occupied units and 52.5 percent were rental units; in moderate-income tracts, 48.3 percent were owner-occupied while 38.4 percent were rental units.[717] Upper-income tracts show a higher percentage of housing units as owner-occupied units (66.9 percent) compared to rental units (25.2 percent).[718]

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[705] Ibid.
[706] FRB calculation of 2020 Dun & Bradstreet data
[707] Ibid.
[708] Ibid.
[709] "About the CARES Act and the Consolidated Appropriations Act." *U.S. Department of the Treasury*, https://home.treasury.gov/policy-issues/coronavirus/about-the-cares-act#:~:text=The%20CARES%20Act%20was%20passed,law%20on%20December%2027%2C%202020. Accessed 3 May 2022.
[710] "Who in Louisiana Got Paycheck Protection Program Loans during the Pandemic?" *The Augusta Chronicle*, https://data.augustachronicle.com/paycheck-protection-program-loans/summary/louisiana/22/. Accessed 3 May 2022.
[711] "Who in Louisiana Got Paycheck Protection Program Loans during the Pandemic?" *The Augusta Chronicle*, https://data.augustachronicle.com/paycheck-protection-program-loans/summary/louisiana/west-baton-rouge-Parish/22121/. Accessed 3 May 2022.
[712] FRB Atlanta calculation of 2018 FFIEC census data
[713] Ibid.
[714] Ibid.
[715] Ibid.
[716] FRB Atlanta calculation of 2020 FFIEC census data
[717] Ibid.
[718] Ibid.

In the assessment area, housing units in low-income tracts have a median age of 54 years, and those in moderate-income tracts have a median age of 44 years.[719] In comparison, the median age of housing in upper-income tracts is 29 years.[720] Based on the age of the homes in low- and moderate-income tracts, there may be home improvement and refinance lending opportunities in those tracts.

The median housing value in the assessment area is $164,348, with East Baton Rouge Parish having the highest median housing value of $170,500.[721] The median sales price for single-family homes has increased each year from 2018 through 2020. In 2018, the median sales price was $210,600.[722] In 2019, median sales price increased to $216,400 and increased further in 2020 to $229,700.[723]

Overall, the median sales price for a residence influences home affordability. Using the assumption that a borrower can service a loan that is approximately three times the borrower's gross annual income and using the 2020 Area Median Income for the assessment area ($67,073),[724] families can afford homes priced around $201,219, which is lower than the actual 2020 median house sales prices of 229,700. This information suggests that there are opportunities for more affordable housing in the assessment area.

Comparatively, a family is more likely to afford a two-bedroom rental unit in the assessment area. In 2018, the median rent for a 2-bedroom apartment in the Baton Rouge MSA was $906.[725] In 2019, median rent increased to $981.[726] In 2020, the same apartment rented for less at $894 per month.[727] According to research conducted by the U.S. Department of Housing and Urban Development, the rental vacancy rate as of the second quarter of 2020 is 10.0 percent, up from 9.5 percent during the second quarter of 2019.[728] This increase is because of relatively high levels of new apartment construction since the mid-2010s and a recent decrease in demand as the temporary workforce left the area because of the pandemic.[729]

Demographic Characteristics by Census Tract

The following tables present key demographic and business information used to help develop a performance context for the assessment area. The data reflects the 2020 FFIEC census data and the 2020 Dun & Bradstreet data used to analyze the bank's CRA performance. Certain components of the data in the tables are discussed in this evaluation as they apply to specific parts of the analysis.

[719] Ibid.
[720] Ibid.
[721] 2020 FFIEC census data
[722] "Median Sales Price of Existing Single-Family Homes for Metropolitan Areas." *National Association of Realtors*, https://cdn.nar.realtor/sites/default/files/documents/metro-home-prices-q3-2021-single-family-2021-11-10.pdf. Accessed 3 May. 2022
[723] Ibid.
[724] 2020 FFIE census data
[725] "FY2018 Fair Market Rents Documentation System." *U.S Department of Housing and Urban Development*, https://www.huduser.gov/portal/datasets/fmr/fmrs/FY2018_code/2018summary.odn. Accessed 4 May 2022.
[726] Ibid.
[727] Ibid.
[728] "Comprehensive Housing Market Analysis: Baton Rouge, LA." *U.S. Department of Housing and Urban Development*, July 2020.
[729] Ibid.

Combined Demographics Report - 2018

Assessment Area: LA Baton Rouge

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	18	13.4	11,438	6.3	3,957	34.6	42,418	23.5
Moderate-income	35	26.1	38,466	21.3	7,981	20.7	29,155	16.1
Middle-income	44	32.8	66,265	36.6	6,723	10.1	32,464	18
Upper-income	36	26.9	64,668	35.8	3,663	5.7	76,800	42.5
Unknown-income	1	0.7	0	0	0	0	0	0
Total Assessment Area	**134**	**100.0**	**180,837**	**100.0**	**22,324**	**12.3**	**180,837**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	26,431	8,041	4.4	30.4	13,801	52.2	4,589	17.4
Moderate-income	72,596	35,260	19.1	48.6	27,618	38	9,718	13.4
Middle-income	105,006	71,254	38.6	67.9	23,347	22.2	10,405	9.9
Upper-income	103,583	69,975	37.9	67.6	25,447	24.6	8,161	7.9
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**307,616**	**184,530**	**100.0**	**60.0**	**90,213**	**29.3**	**32,873**	**10.7**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	2,167	5.8	1,934	5.6	179	6.3	54	9.7
Moderate-income	7,654	20.3	6,801	19.9	699	24.4	154	27.7
Middle-income	11,978	31.8	11,028	32.2	817	28.6	133	23.9
Upper-income	15,838	42.1	14,461	42.2	1,162	40.6	215	38.7
Unknown-income	19	0.1	16	0	3	0.1	0	0
Total Assessment Area	**37,656**	**100.0**	**34,240**	**100.0**	**2,860**	**100.0**	**556**	**100.0**
	Percentage of Total Businesses:			**90.9**		**7.6**		**1.5**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	9	2.5	9	2.6	0	0	0	0
Moderate-income	89	24.3	80	22.8	9	60	0	0
Middle-income	157	42.9	151	43	6	40	0	0
Upper-income	111	30.3	111	31.6	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**366**	**100.0**	**351**	**100.0**	**15**	**100.0**	**0**	**.0**
	Percentage of Total Farms:			**95.9**		**4.1**		**.0**

2018 FFIEC Census Data and 2018 D&B Information

Combined Demographics Report - 2019-2020

Assessment Area: LA Baton Rouge

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	17	12.7	10,754	5.9	3,740	34.8	41,846	23.1
Moderate-income	35	26.1	38,013	21	7,963	20.9	28,918	16
Middle-income	43	32.1	64,558	35.7	6,862	10.6	32,308	17.9
Upper-income	38	28.4	67,512	37.3	3,759	5.6	77,765	43
Unknown-income	1	0.7	0	0	0	0	0	0
Total Assessment Area	**134**	**100.0**	**180,837**	**100.0**	**22,324**	**12.3**	**180,837**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	25,273	7,474	4.1	29.6	13,262	52.5	4,537	18
Moderate-income	71,632	34,575	18.7	48.3	27,497	38.4	9,560	13.3
Middle-income	102,069	69,750	37.8	68.3	22,111	21.7	10,208	10
Upper-income	108,642	72,731	39.4	66.9	27,343	25.2	8,568	7.9
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**307,616**	**184,530**	**100.0**	**60.0**	**90,213**	**29.3**	**32,873**	**10.7**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	2,126	5.5	1,924	5.4	165	6.1	37	7.6
Moderate-income	7,737	20.1	6,960	19.7	662	24.4	115	23.7
Middle-income	11,759	30.5	10,875	30.8	750	27.7	134	27.6
Upper-income	16,885	43.8	15,557	44	1,130	41.7	198	40.8
Unknown-income	20	0.1	15	0	4	0.1	1	0.2
Total Assessment Area	**38,527**	**100.0**	**35,331**	**100.0**	**2,711**	**100.0**	**485**	**100.0**
	Percentage of Total Businesses:			**91.7**		**7.0**		**1.3**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	7	1.9	6	1.7	1	5.9	0	0
Moderate-income	85	22.7	77	21.6	8	47.1	0	0
Middle-income	157	42	150	42	7	41.2	0	0
Upper-income	125	33.4	124	34.7	1	5.9	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**374**	**100.0**	**357**	**100.0**	**17**	**100.0**	**0**	**.0**
	Percentage of Total Farms:			**95.5**		**4.5**		**.0**

2020 FFIEC Census Data and 2020 D&B Information

Credit and Community Development Needs

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

One contact engaged in affordable housing in the Baton Rouge area was interviewed. The contact mentioned that the COVID-19 pandemic had a drastic effect on local economic conditions, both through decreased economic activity/job opportunities and through increased housing and rental prices. Low- and moderate-income households have been particularly harmed, as the sharply increasing expenses have stressed these households' already tight budgets. Increasingly, low-income individuals and households in Baton Rouge have been forced out of traditional housing arrangements and into hotels, living with family, or staying in homeless shelters.

This contact mentioned that most of the low- and moderate-income census tracts in Baton Rouge are in the north and mid-city regions. The city as a whole has roughly a 40,000 unit affordable housing shortage, with an outsized percentage of these units needed in the aforementioned areas. However, the contact mentioned that community leaders have been looking to increase the prevalence of "mixed-income neighborhoods" across the entire city by building affordable housing in middle- and upper-income areas as well.

Regarding how financial institutions can be more responsive to the affordable housing needs in Baton Rouge, the contact said that institutions could be more responsive by educating low- and moderate-income populations on first-time homebuyer and FHA loan options, as well as by offering alternative ways of proving credit history, such as rental and utility payment history.

The second community contact interviewed was involved in small business assistance. According to this contact, economic conditions in the Baton Rouge area are stagnant, and the COVID-19 pandemic had a "crushing" effect on the local small business landscape. He mentioned that small retailers in the area were hit hardest by the pandemic, followed closely by small restaurants. However, he mentioned that small service businesses in the area were relatively resilient during the pandemic.

The contact mentioned that obtaining financing is a very difficult proposition for small businesses in the area, especially early-stage businesses. The contact stated that without adequate collateral or a strong personal guarantee, start-ups with less than a two-year track record are usually unable to obtain financing from commercial banks. As a result, they generally must turn to alternative sources of financing. Based on these comments, offering loan programs specifically for early-stage businesses may be an opportunity in the assessment area.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE BATON ROUGE, LOUISIANA ASSESSMENT AREA

LENDING TEST

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

The analysis included 1,437 HMDA-reportable loans and 1,131 CRA small business loans reported by the bank in the Baton Rouge assessment area during the review period. Therefore, HMDA-reportable lending received greater weight in determining the bank's lending test rating in the assessment area. Additionally, greater weight was assigned to home purchase loans over the other HMDA products given their relative share of all HMDA lending in this assessment area.

The Baton Rouge assessment area accounted for 28.1 percent of Regions Bank's total HMDA-reportable lending by dollar volume in Louisiana and 25.6 percent of its total statewide CRA small business lending by dollar volume during the review period. In comparison, 23.4 percent of Regions Bank's Louisiana deposits are in the Baton Rouge assessment area.

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

Geographic Distribution of Loans

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

Home Purchase Loans

Of the 1,437 HMDA-reportable loans analyzed, 643 loans (44.7 percent) were home purchase loans. Of the total home purchase loans made, 12 loans (1.9 percent) were located in low-income tracts, and 97 loans (15.1 percent) were located in moderate-income tracts.

Home purchase lending in low-income tracts is good. In 2018, Regions Bank's home purchase lending in low-income tracts (2.7 percent) was below the percentage of owner-occupied units (4.4 percent) in these tracts. In 2019, Assumption Parish was added to the MSA, which caused a change in the demographic data for the assessment area. For the period of 2019 through 2020, the bank's home purchase lending in low-income tracts (1.5 percent) was below the percentage of owner-occupied units (4.1 percent) in these tracts. Concerning the bank's lending performance compared to the aggregate's lending performance, in 2018, the bank's home purchase lending in low-income tracts (2.7 percent) was significantly above the aggregate lending performance (1.5 percent) in these tracts. In 2019, Regions Bank's home purchase lending in low-income tracts (2.5 percent) was significantly above the aggregate lending performance (1.2 percent) in these tracts. In 2020, the bank's home purchase lending in low-income tracts (0.8 percent) was below the aggregate lending performance (1.2 percent) in these tracts.

Home purchase lending in moderate-income tracts is adequate. In 2018, Regions Bank's home purchase lending in moderate-income tracts (16.0 percent) was similar to the percentage of owner-occupied units (19.1 percent) in these tracts. In 2019, Assumption Parish was added to the MSA, which caused a change in the demographic data for the assessment area. For the period of 2019 through 2020, the bank's home purchase lending in moderate-income tracts (14.7 percent) was similar to the percentage of owner-occupied units (18.7 percent) in these tracts. Concerning the bank's lending performance compared to the aggregate's lending performance, in 2018, the bank's home purchase lending in moderate-income tracts (16.0 percent) was slightly above the aggregate lending performance (14.4 percent) in these tracts. In 2019, Regions Bank's home purchase lending in moderate-income tracts (17.4 percent) was slightly above the aggregate lending performance (15.6 percent) in these tracts. In 2020, the bank's home purchase lending in moderate-income tracts (12.5 percent) was slightly below the aggregate lending performance (14.2 percent) in these tracts.

Home Refinance Loans

Of the 1,437 HMDA-reportable loans analyzed, 582 loans (40.5 percent) were home refinance loans. Of the total home refinance loans made, five loans (0.9 percent) were located in low-income tracts, and 61 loans (10.5 percent) were located in moderate-income tracts.

Home refinance lending in low-income tracts is poor. In 2018, Regions Bank's home refinance lending in low-income tracts (0.9 percent) was below the percentage of owner-occupied units (4.4 percent) in these tracts. In 2019, Assumption Parish was added to the MSA, which caused a change in the demographic data for the assessment area. For the period of 2019 through 2020, the bank's home refinance lending in low-income tracts (0.8 percent) was below the percentage of owner-occupied units (4.1 percent) in these tracts. Concerning the bank's lending performance compared to the aggregate's lending performance, in 2018, the bank's home refinance lending in low-income tracts (0.9 percent) was below the aggregate lending performance (1.7 percent) in these tracts. In 2019, Regions Bank made no home refinance loans in low-income tracts (0.0 percent) and was significantly below the aggregate lending performance (1.1 percent) in these tracts. In 2020, the bank's home

refinance lending in low-income tracts (1.2 percent) was significantly above the aggregate lending performance (0.7 percent) in these tracts.

Home refinance lending in moderate-income tracts is adequate. In 2018, Regions Bank's home refinance lending in moderate-income tracts (12.8 percent) was below the percentage of owner-occupied units (19.1 percent) in these tracts. In 2019, Assumption Parish was added to the MSA, which caused a change in the demographic data for the assessment area. For the period of 2019 through 2020, the bank's home refinance lending in moderate-income tracts (9.9 percent) was below the percentage of owner-occupied units (18.7 percent) in these tracts. Concerning the bank's lending performance compared to the aggregate's lending performance, in 2018, the bank's home refinance lending in moderate-income tracts (12.8 percent) was similar to the aggregate lending performance (13.0 percent) in these tracts. In 2019, Regions Bank's home refinance lending in moderate-income tracts (11.2 percent) was similar to the aggregate lending performance (12.1 percent) in these tracts. In 2020, the bank's home refinance lending in moderate-income tracts (9.4 percent) was similar to the aggregate lending performance (9.2 percent) in these tracts.

Home Improvement Loans

Of the 1,437 HMDA-reportable loans analyzed, 212 loans (14.8 percent) were home improvement loans. Of the total home improvement loans made, three loans (1.4 percent) were located in low-income tracts, and 19 loans (9.0 percent) were located in moderate-income tracts.

Home improvement lending in low-income tracts is poor. In 2018, Regions Bank's home improvement lending in low-income tracts (1.3 percent) was below the percentage of owner-occupied units (4.4 percent) in these tracts. In 2019, Assumption Parish was added to the MSA, which caused a change in the demographic data for the assessment area. For the period of 2019 through 2020, the bank's home improvement lending in low-income tracts (1.5 percent) was below the percentage of owner-occupied units (4.1 percent) in these tracts. Concerning the bank's lending performance compared to the aggregate's lending performance, in 2018, the bank's home improvement lending in low-income tracts (1.3 percent) was below the aggregate lending performance (1.8 percent) in these tracts. In 2019, Regions Bank's home improvement lending in low-income tracts (3.1 percent) was significantly above the aggregate lending performance (1.7 percent) in these tracts. In 2020, the bank made no home improvement loans in low-income tracts (0.0 percent) and was significantly below the aggregate lending performance (3.4 percent) in these tracts.

Home improvement lending in moderate-income tracts is poor. In 2018, Regions Bank's home improvement lending in moderate-income tracts (9.1 percent) was below the percentage of owner-occupied units (19.1 percent) in these tracts. In 2019, Assumption Parish was added to the MSA, which caused a change in the demographic data for the assessment area. For the period of 2019 through 2020, the bank's home improvement lending in moderate-income tracts (8.9 percent) was below the percentage of owner-occupied units (18.7 percent) in these tracts. Concerning the bank's lending performance compared to the aggregate's lending performance, in 2018, the bank's home improvement lending in moderate-income tracts (9.1 percent) was slightly below the aggregate lending performance (11.1 percent) in these tracts. In 2019, Regions Bank's home improvement lending in moderate-income tracts (7.7 percent) was below the aggregate lending performance (11.8 percent) in these tracts. In 2020, the bank's home improvement lending in moderate-income tracts (10.0 percent) was similar to the aggregate lending performance (9.9 percent) in these tracts.

Small Business Loans

Regions Bank made 1,131 small business loans in the assessment area from 2018 through 2020. Of the total number of small business loans made, 46 loans (4.1 percent) were located in low-income tracts, and 205 loans (18.1 percent) were located in moderate-income tracts.

Small business lending in low-income tracts is poor. In 2018, Regions Bank's small business lending in low-income tracts (1.0 percent) was below the percentage of businesses (5.8 percent) in these tracts. In 2019, Assumption Parish was added to the MSA, which caused a change in the demographic data for the assessment area. For the period of 2019 through 2020, the bank's small business lending in low-income tracts (4.7 percent) was similar to the percentage of businesses (5.5 percent) in these tracts. Concerning the bank's lending performance compared to the aggregate's lending performance, in 2018, the bank's small business lending in low-income tracts (1.0 percent) was significantly below the aggregate lending performance (5.2 percent) in these tracts. In 2019, Regions Bank's small business lending in low-income tracts (4.7 percent) was similar to the aggregate lending performance (4.7 percent) in these tracts. In 2020, the bank's small business lending in low-income tracts (4.7 percent) was similar to the aggregate lending performance (4.8 percent) in these tracts.

Small business lending in moderate-income tracts is adequate. In 2018, Regions Bank's small business lending in moderate-income tracts (21.5 percent) was above the percentage of businesses (20.3 percent) in these tracts. In 2019, Assumption Parish was added to the MSA, which caused a change in the demographic data for the assessment area. For the period of 2019 through 2020, the bank's small business lending in moderate-income tracts (17.4 percent) was similar to the percentage of businesses (20.1 percent) in these tracts. Concerning the bank's lending performance compared to the aggregate's lending performance, in 2018, the bank's small business lending in moderate-income tracts (21.5 percent) was slightly above the aggregate lending performance (19.2 percent) in these tracts. In 2019, Regions Bank's small business lending in moderate-income tracts (21.3 percent) was slightly above the aggregate lending performance (18.2 percent) in these tracts. In 2020, the bank's small business lending in moderate-income tracts (16.3 percent) was slightly below the aggregate lending performance (18.5 percent) in these tracts.

Lending to Borrowers of Different Incomes and Businesses of Different Sizes

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

Home Purchase Loans

Home purchase lending to low-income borrowers is adequate. In 2018, Regions Bank's home purchase lending to low-income borrowers (8.6 percent) was below the percentage of low-income families (23.5 percent). In 2019, Assumption Parish was added to the MSA, which caused a change in the demographic data for the assessment area. For the period of 2019 through 2020, the bank's home purchase lending to low-income borrowers (7.7 percent) was below the percentage of low-income families (23.1 percent). Concerning the bank's lending performance compared to the aggregate's lending performance, in 2018, the bank's home purchase lending to low-income borrowers (8.6 percent) was above the aggregate lending performance (6.3 percent) to these borrowers. In 2019, Regions Bank's home purchase lending to low-income borrowers (5.5 percent) was slightly

below the aggregate lending performance (6.4 percent) to these borrowers. In 2020, the bank's home purchase lending to low-income borrowers (9.4 percent) was above the aggregate lending performance (7.4 percent) to these borrowers.

Home purchase lending to moderate-income borrowers is good. In 2018, Regions Bank's home purchase lending to moderate-income borrowers (19.8 percent) was above the percentage of moderate-income families (16.1 percent). In 2019, Assumption Parish was added to the MSA, which caused a change in the demographic data for the assessment area. For the period of 2019 through 2020, the bank's home purchase lending to moderate-income borrowers (28.7 percent) was above the percentage of moderate-income families (16.0 percent). Concerning the bank's lending performance compared to the aggregate's lending performance, in 2018, the bank's home purchase lending to moderate-income borrowers (19.8 percent) was similar to the aggregate lending performance (20.7 percent) to these borrowers. In 2019, Regions Bank's home purchase lending to moderate-income borrowers (25.4 percent) was slightly above the aggregate lending performance (21.2 percent) to these borrowers. In 2020, the bank's home purchase lending to moderate-income borrowers (31.4 percent) was above the aggregate lending performance (25.1 percent) to these borrowers.

Home Refinance Loans

Home refinance lending to low-income borrowers is excellent. In 2018, Regions Bank's home refinance lending to low-income borrowers (10.1 percent) was below the percentage of low-income families (23.5 percent). In 2019, Assumption Parish was added to the MSA, which caused a change in the demographic data for the assessment area. For the period of 2019 through 2020, the bank's home refinance lending to low-income borrowers (5.9 percent) was below the percentage of low-income families (23.1 percent). Concerning the bank's lending performance as compared to the aggregate's lending performance, in 2018, the bank's home refinance lending to low-income borrowers (10.1 percent) was slightly above the aggregate lending performance (8.5 percent) to these borrowers. In 2019, Regions Bank's home refinance lending to low-income borrowers (9.0 percent) was significantly above the aggregate lending performance (4.5 percent) to these borrowers. In 2020, the bank's home refinance lending to low-income borrowers (4.7 percent) was significantly above the aggregate lending performance (2.8 percent) to these borrowers.

Home refinance lending to moderate-income borrowers is adequate. In 2018, Regions Bank's home refinance lending to moderate-income borrowers (14.7 percent) was similar to the percentage of moderate-income families (16.1 percent). In 2019, Assumption Parish was added to the MSA, which caused a change in the demographic data for the assessment area. For the period of 2019 through 2020, the bank's home refinance lending to moderate-income borrowers (12.7 percent) was similar to the percentage of moderate-income families (16.0 percent). Concerning the bank's lending performance as compared to the aggregate's lending performance, in 2018, the bank's home refinance lending to moderate-income borrowers (14.7 percent) was similar to the aggregate lending performance (14.8 percent) to these borrowers. In 2019, Regions Bank's home refinance lending to moderate-income borrowers (14.9 percent) was above the aggregate lending performance (11.7 percent) to these borrowers. In 2020, the bank's home refinance lending to moderate-income borrowers (11.8 percent) was slightly above the aggregate lending performance (10.5 percent) to these borrowers.

Home Improvement Loans

Home improvement lending to low-income borrowers is poor. In 2018, Regions Bank's home improvement lending to low-income borrowers (3.9 percent) was below the percentage of low-income families (23.5 percent). In 2019, Assumption Parish was added to the MSA, which caused a change in the demographic data for the assessment area. For the period of 2019 through 2020, the bank's home improvement lending to low-income borrowers (3.7 percent) was below the percentage of low-income families (23.1 percent). Concerning the bank's lending performance compared to the aggregate's lending performance, in 2018, the bank's home improvement lending to low-income borrowers (3.9 percent) was below the aggregate lending performance (5.5 percent) to these borrowers. In 2019, Regions Bank's home improvement lending to low-income borrowers (6.2 percent) was slightly above the aggregate lending performance (5.2 percent) to these borrowers. In 2020, the bank's home improvement lending to low-income borrowers (1.4 percent) was significantly below the aggregate lending performance (4.2 percent) to these borrowers.

Home improvement lending to moderate-income borrowers is good. In 2018, Regions Bank's home improvement lending to moderate-income borrowers (15.6 percent) was similar to the percentage of moderate-income families (16.1 percent). In 2019, Assumption Parish was added to the MSA, which caused a change in the demographic data for the assessment area. For the period of 2019 through 2020, the bank's home improvement lending to moderate-income borrowers (11.9 percent) was similar to the percentage of moderate-income families (16.0 percent). Concerning the bank's lending performance compared to the aggregate's lending performance, in 2018, the bank's home improvement lending to moderate-income borrowers (15.6 percent) was significantly above the aggregate lending performance (10.1 percent) to these borrowers. In 2019, Regions Bank's home improvement lending to moderate-income borrowers (10.8 percent) was similar to the aggregate lending performance (10.1 percent) to these borrowers. In 2020, the bank's home improvement lending to moderate-income borrowers (12.9 percent) was above the aggregate lending performance (9.9 percent) to these borrowers.

Small Business Loans

The distribution of small business loans to businesses of different sizes is excellent. In 2018, 76.0 percent of the bank's loans were originated to businesses with revenues of $1 million or less. By comparison, 90.9 percent of the total businesses in the assessment area were classified as small businesses. In 2019, Assumption Parish was added to the MSA, which caused a change in the demographic data for the assessment area. For the period of 2019 through 2020, 58.2 percent of the bank's loans were originated to businesses with revenues of $1 million or less. During this period, 91.7 percent of the total businesses in the assessment area were classified as small businesses. Concerning the bank's lending performance compared to the aggregate's lending performance, in 2018, the bank's small business lending (76.0 percent) was significantly above the aggregate's small business lending performance (34.4 percent). In 2019, the bank's small business lending to small businesses (70.6 percent) was significantly above the aggregate's small business lending performance (33.9 percent) to these businesses. In 2020, the bank's small business lending to small businesses (54.6 percent) was significantly above the aggregate's lending performance (31.8 percent) to these businesses. Lastly, 90.8 percent of small business loans were originated in amounts of $250,000 or less, indicating a willingness to lend in the smaller amounts that are typically requested by small businesses.

Community Development Lending

Regions Bank is a leader in making community development loans in the Baton Rouge assessment area. During the review period, the bank originated or renewed 41 community development loans totaling $64.8 million and 58 community development PPP loans totaling $16.9 million. Specifically, the bank originated or renewed $54.1 million towards revitalization and stabilization efforts both through the PPP and outside of the PPP; $24.6 million in affordable housing initiatives; $2.2 million to support economic development; and $800,000 towards community services benefiting LMI individuals and families.

Some of the most impactful loans directly benefiting the assessment area include:

- Eight loans totaling $24.6 million for new construction of apartments using LIHTCs. The loans were originated as construction, bridge, and permanent financing in various phases of the LIHTC projects. The projects were designed to create 158 new units of affordable housing for low-income individuals and/or families throughout the assessment area.

- One line of credit to a nonprofit was renewed twice during the review period ($800,000 total). The line of credit was specifically formed for the creation of workforce development and job placement programs for LMI individuals. This is noted as particularly responsive given high levels of poverty in this area.

- Three newly originated working capital loans for three small farms impacted by natural disasters. The loans totaled $6.8 million to replenish sugarcane crops impacted by flooding and excessive freezing due to weather abnormalities in the area. These areas were part of a formally declared disaster area for crop replenishment by the USDA.

INVESTMENT TEST

Regions Bank's investment performance in the Baton Rouge assessment area is good. The bank made a significant level of investments and grants that demonstrated responsiveness to several credit and community development needs. The bank made investments and contributions totaling $26.1 million in the assessment area. The bank's investments (excluding contributions) totaled $25.7 million, of which $15.8 million (61.6 percent) were new investments acquired during the review period. The bank made three investments totaling $15.6 million during the review period in LIHTCs that financed 200 new units of housing affordable to LMI individuals. The remaining investments purchased during the review period were mortgage-backed securities secured by mortgages for low- and moderate-income individuals. The bank also held investments from prior review periods that included an investment in a bond that financed renovations for schools that primarily serve LMI students as well as mortgage-backed securities.

Regions Bank made $415,300 in contributions in the Baton Rouge assessment area during the review period. Specifically, the bank provided $400,000 to organizations that provide community services targeted to low- and moderate-income individuals, $7,500 to support economic development, and $7,500 for affordable housing. Overall, approximately $80,000 in donations were responsive to the COVID-19 pandemic, providing support

for organizations providing emergency and recovery assistance to LMI individuals, small businesses, and nonprofits. Notably, the bank provided a $10,000 grant to support a citywide initiative to assist frontline healthcare workers during the COVID-19 pandemic and provided in-kind support for a local food bank to advertise for food donations during the pandemic. The bank also provided several significant grants to organizations working to improve educational outcomes in the East Baton Rouge School District. Additionally, the bank provided support to a national financial education provider to underwrite a financial education program at 12 high schools in the bank's Baton Rouge assessment area.

The bank also made $241,200 in donations that benefited all assessment areas in Louisiana, which positively impacted the bank's performance in Baton Rouge.

SERVICE TEST

Regions Bank's service test performance in the Baton Rouge assessment area is good.

Retail Services

Retail banking services are adequate in the Baton Rouge full-scope assessment area.
The distribution of 22 branch offices and 22 full-service ATMs as of December 31, 2020, was compared to the distribution of households and businesses among the tract categories within the assessment area. The percentage of branches in low-income tracts was greater than the percentage of households and businesses in the same geography: 7.5 percent of households and 5.5 percent of businesses were located in low-income census tracts compared to 9.1 percent of the bank's branches. The proportion of the bank's branches in moderate-income tracts was similar to the percentage of households and greater than the percentage of businesses in the same geography: 22.7 percent of total branches were in moderate-income-tracts compared to 22.6 percent of households and 20.1 percent of businesses. Overall, the bank's retail delivery systems are reasonably accessible to the bank's geographies and individuals of different income levels in its assessment area.

During the review period, the bank neither opened nor closed any branch offices or full-service ATMs in low- or moderate-income census tracts. However, the bank closed two branch offices in middle-income tracts. In 2019, the census tract location for one branch was reclassified from a middle-income to an upper income-tract. Overall, the bank's record of opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, particularly to low- and moderate-income geographies and individuals in the assessment area. Lastly, banking services and hours of operation do not vary in a way that inconveniences its assessment area, particularly low- and moderate-income geographies and/or low- and moderate-income individuals.

Geographic Distribution of Branches & ATMS

Assessment Area: LA Baton Rouge (2018)

Tract Category	Branches							ATMs											Demographics			
	Total Branches				Drive thrus	Extend-ed Hours	Week-end Hours	Total ATMs			Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses
			Open	Closed									Open	Closed			Open	Closed				
	#	%	#	#	#	#	#		#	%	#	%	#	#	#	%	#	#	#	%	%	%
Low	2	8.3%	0	0	2	2	2	Total	2	8.0%	2	8.3%	0	0	0	0.0%	0	0	18	13.4%	7.9%	5.8%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Moderate	5	20.8%	0	0	4	5	1	Total	4	16.0%	4	16.7%	0	0	0	0.0%	0	0	35	26.1%	22.9%	20.3%
DTO	1		0	0				SA	0		0		0	0	0		0	0				
Middle	9	37.5%	0	0	9	9	5	Total	10	40.0%	10	41.7%	0	0	0	0.0%	0	1	44	32.8%	34.4%	31.8%
DTO	0		0	0				SA	1		1		0	0	0		0	1				
Upper	8	33.3%	0	0	8	8	4	Total	9	36.0%	8	33.3%	0	0	1	100.0%	0	0	36	26.9%	34.7%	42.1%
DTO	0		0	0				SA	1		0		0	0	1		0	0				
Unknown	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	1	0.7%	0.0%	0.1%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Total	24	100.0%	0	0	23	24	12	Total	25	100.0%	24	100.0%	0	0	1	100.0%	0	1	134	100.0%	100.0%	100.0%
DTO	1		0	0				SA	2		1		0	0	1		0	1				

2018 FFIEC Census Data, 2018 D&B Info, and 2015 ACS Data
Closed branches/ATMs are only included in "closed" columns and are not included in any other totals.
DTO - Drive thru only is a subset of total branches
SA = Stand Alone ATM is a subset of total ATMs

Geographic Distribution of Branches & ATMS

Assessment Area: LA Baton Rouge (2019-2020)

Tract Category	Branches							ATMs											Demographics			
	Total Branches				Drive thrus	Extend-ed Hours	Week-end Hours	Total ATMs			Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses
			Open	Closed									Open	Closed			Open	Closed				
	#	%	#	#	#	#	#		#	%	#	%	#	#	#	%	#	#	#	%	%	%
Low	2	9.1%	0	0	2	2	2	Total	2	9.1%	2	9.1%	0	0	0	0.0%	0	0	17	12.7%	7.5%	5.5%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Moderate	5	22.7%	0	0	4	5	1	Total	4	18.2%	4	18.2%	0	0	0	0.0%	0	0	35	26.1%	22.6%	20.1%
DTO	1		0	0				SA	0		0		0	0	0		0	0				
Middle	6	27.3%	0	2	6	6	3	Total	7	31.8%	7	31.8%	0	2	0	0.0%	0	0	43	32.1%	33.4%	30.5%
DTO	0		0	0				SA	1		1		0	0	0		0	0				
Upper	9	40.9%	0	0	9	9	5	Total	9	40.9%	9	40.9%	0	0	0	0.0%	0	1	38	28.4%	36.4%	43.8%
DTO	0		0	0				SA	0		0		0	0	0		0	1				
Unknown	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	1	0.7%	0.0%	0.1%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Total	22	100.0%	0	2	21	22	11	Total	22	100.0%	22	100.0%	0	2	0	0.0%	0	1	134	100.0%	100.0%	100.0%
DTO	1		0	0				SA	1		1		0	0	0		0	1				

2020 FFIEC Census Data, 2020 D&B Info, and 2015 ACS Data
Closed branches/ATMs are only included in "closed" columns and are not included in any other totals.
DTO - Drive thru only is a subset of total branches
SA = Stand Alone ATM is a subset of total ATMs

Community Development Services

Regions Bank is considered a leader in providing community development services in the Baton Rouge assessment area. During the review period, employees engaged in 159 qualified service activities totaling 1,601 hours that were considered responsive to the community development needs of the assessment area. The bank's service activities benefited organizations that provide affordable housing, community services, economic development, and revitalization and stabilization activities for low- and moderate-income individuals, geographies, and small businesses in the Baton Rouge assessment area. Of the bank's total service hours, 861 hours were committed to adult and youth financial education, small business workshops, and homebuyer training through partnerships with numerous schools, businesses, and community organizations. Bank employees

committed 721 hours to board or committee member service to various qualified nonprofit organizations. Overall, the bank's activities demonstrated excellent responsiveness to identified community development needs in the Baton Rouge assessment area.

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

- A Regions employee served on the board of directors for an organization designed to offer technical support to small businesses in the area. In addition, the organization created a fund specifically designed to help small business owners affected by the abundance of flooding in recent years.
- Regions associates provided financial education classes and served on a committee of an organization that creates public-private partnerships between local and/or state government, financial institutions, and community-based organizations. The partnerships provide free or low-cost bank accounts and access to financial education to low-income residents.
- Regions supported United Way chapters in their work to provide financial stability and poverty-reduction opportunities to LMI clients. Bank staff assisted with Volunteer Income Tax Assistance (VITA), as well as provided financial education.
- Two Regions managers provided technical assistance to an organization that constructs affordable housing in several Gulf Coast states. The Regions managers assisted with drafting and submitting a Federal Home Loan Bank (FHLB) grant application as well as assisted with ensuring compliance with the grants for two affordable housing developments in the assessment area.

METROPOLITAN AREA
FULL-SCOPE REVIEW

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE NEW ORLEANS, LOUISIANA ASSESSMENT AREA

Overview

The New Orleans assessment area includes Jefferson, Orleans, Plaquemines, St. Bernard, St. Charles, St. James, St. John the Baptist, and St. Tammany parishes, which are the eight parishes that make up the New Orleans-Metairie, LA MSA. As of December 31, 2020, Regions Bank operated 28 branch offices in the assessment area. The bank's branch presence in the assessment area represents 30.4 percent of branches and 36.6 percent of deposits in Louisiana. In addition, the market represents the institution's largest concentration of combined HMDA-reportable and CRA small business lending in the state at 40.8 percent by dollar volume.

According to the FDIC Summary of Deposits Report dated June 30, 2020, there are 34 financial institutions operating 312 branch locations in the assessment area with $42.3 billion in total deposits.[730] Regions Bank is

[730] "Offices and Deposits of All FDIC-Insured Institutions Deposit Market Share Report." *Federal Deposit Insurance Corporation*, 30 June 2020, https://www7.fdic.gov/sod/sodMarketRpt.asp?barItem=&sCounty=all. Accessed 16 Feb. 2022.

ranked 4th in the market with 7.4 percent of deposits ($3.1 billion).[731] Capital One Bank had the largest deposit market share at 28.8 percent, followed by Hancock Whitney Bank with 20.1 percent, and JP Morgan Chase Bank with 16.7 percent.[732]

New Orleans is a very competitive banking market. Regions Bank originated or purchased 2.4 percent in loans during 2018. For that year, the bank ranked 12th out of 430 reporters. In 2019, Regions Bank originated or purchased 2.2 percent in loans. The bank ranked 13th out of 457 reporters for the year. Lastly, Regions Bank originated or purchased 2.0 percent in loans for the assessment area during 2020. For that year, Regions Bank ranked 14th out of 497 reporters. From 2018 through 2020, HMDA-reportable lending in the assessment area was primarily dominated by Well Fargo Bank, Hancock Whitney Bank, JPMorgan Chase Bank, and GMFS, LLC.

CRA small business lending is also competitive. For CRA small business and small farm lending, Regions Bank ranked 15th out of 132 reporters in 2018, with 1.1 percent of reported loans. In 2019, the bank ranked 15th out of 124 reporters, with 1.1 percent of reported loans. Furthermore, Regions Bank ranked 13th out of 166 reporters, with 2.7 percent of reported loans for 2020. From 2018 through 2020, lending in the assessment area was primarily dominated by American Express, Chase Bank, Lake Forest Bank & Trust, and Capital One Bank.

Population and Income Characteristics

The population in the assessment area was 1,271,845 in 2020, representing an increase of 6.4 percent since 2010.[733] New Orleans, located in Orleans Parish, is the principal city within the assessment area, and it had a population of 383,997 in 2020, representing an increase of 11.7 percent since 2010.[734] Furthermore, the most populous parish was Jefferson followed by Orleans and St. Tammany parishes. St. Bernard, Orleans, and St. Tammany parishes posted the largest population gains since 2010 while St. Charles, St. John the Baptist, and St. James parishes posted losses during the same period.[735]

According to 2020 FFIEC census data, the assessment area comprises of 405 census tracts: 65 tracts are low-income (16.1 percent), 101 tracts are moderate-income (24.9 percent), 115 tracts are middle-income (28.4 percent), 107 tracts are upper-income (26.4 percent), and 17 tracts have unknown income (4.2 percent). 736

For purposes of classifying borrower income, this evaluation uses the FFIEC estimated median family income for the New Orleans-Metairie, LA MSA. The table below provides a breakdown of the estimated annual family income for each income category (low, moderate, middle, and upper). As shown, the median family income for the MSA increased from $65,700 in 2018 to $70,400 in 2020. Despite the increase in median family income for the MSA, U.S census data shows wide variation in the median income amongst the parishes. The median family income between 2015 and 2019 was highest in St. Charles Parish ($69,019) and the lowest in Orleans Parish

[731] Ibid.
[732] Ibid.
[733] "QuickFacts." *United States Census Bureau*, https://www.census.gov/quickfacts/fact/table/US/PST045221. Accessed 17 Feb. 2022.
[734] Ibid.
[735] Ibid.
[736] FRB Atlanta calculations of 2020 FFIEC census data.

($41,304).737 The 2020 FFIEC census data indicates that 40.7 percent of families in the assessment area are considered low- to moderate-income.738

Borrower Income Levels
New Orleans-Metairie, LA MSA

FFIEC Estimated Median Family Income		Low	Moderate	Middle	Upper
		0 - 49.99%	50% - 79.99%	80% - 119.99%	120% - & above
2018	**$65,700**	0 - $32,849	$32,850 - $52,559	$52,560 - $78,839	$78,840 - & above
2019	**$67,200**	0 - $33,599	$33,600 - $53,759	$53,760 - $80,639	$80,640 - & above
2020	**$70,400**	0 - $35,199	$35,200 - $56,319	$56,320 - $84,479	$84,480 - & above

Poverty is a concern in the assessment area. From 2015 through 2019, six out of the eight parishes in the assessment area had family poverty rates of greater than 10 percent.[739] Specifically, these parishes included Jefferson, Orleans, Plaquemines, St. Bernard, St. James, and St. John the Baptist.[740] Out of the six parishes with family poverty rates of greater than 10 percent, St. Bernard Parish and Orleans Parish had the highest rates with 18.2 and 16.8 percent, respectively.[741] In the assessment area, St. Tammany and St. Charles had family poverty rates less than 10 percent (8.5 percent and 8.3 percent, respectively).[742] In addition, a significant percentage of families in low- and moderate-income areas live below the poverty level. Specifically, 40.1 percent of families in low-income tracts live below the poverty level, and 23.6 percent of families in moderate-income tracts live below the poverty level.[743]

Economic Conditions

New Orleans has a diverse economy consisting of five main sectors: energy, advanced manufacturing, international trade, healthcare, and tourism.[744] Out of those sectors, tourism is one of the largest and accounts for 9.1 billion in annual revenue and 62,000 jobs.[745] Outside this sector, New Orleans is home to universities, hospitals, construction companies, energy firms, and many more industries. The largest companies in the area include Ochsner Health System, Tulane University, Woodward Design + Build, Entergy Corporation, Whitney Holding Corp, Boh Bros Construction, and Superior Energy Services.[746]

[737] "QuickFacts." *U.S. Census Bureau*, https://www.census.gov/quickfacts/fact/table/US/PST045221. Accessed 17 Feb 2022.
[738] FRB Atlanta calculations of 2020 FFIEC census data.
[739] "Estimated Percent of All Families That Live in Poverty, between 2015-2019." *PolicyMap*, www.policymap.com. Based on data from the United States Census Bureau. Accessed 17 Feb. 2022.
[740] Ibid.
[741] Ibid.
[742] Ibid.
[743] FRB Atlanta calculations of 2020 FFIEC census data.
[744] "Doing Business in New Orleans." *NewOrleans.com*, https://www.neworleans.com/business/. Accessed 22 Feb. 2022.
[745] "New Orleans & Company Statistics." *NewOrleans.com*, https://www.neworleans.com/membership/facts-and-stats/. Accessed 22 Feb. 2022.
[746] "Doing Business in New Orleans." *NewOrleans.com*, https://www.neworleans.com/business/. Accessed 22 Feb. 2022.

During the review period, New Orleans experienced industrial growth. From 2019 through 2020, the assessment area experienced this growth in the bio-innovation, food manufacturing, and technology industries.[747] Specifically, during 2019, AxoSlim, Cadex Genomics, and Obatala Sciences biotech companies announced that they would be expanding their businesses and creating 135 new jobs over the next five years with a total combined annual payroll of $9.1 million.[748] Further, in late 2019 and early 2020, the New Orleans Business Alliance, the official economic development organization for the City of New Orleans, worked with 15 local companies to develop a nonprofit commercial kitchen operator to allow start-up food companies to have a physical place to produce food products.[749] This addition to the area will allow food manufacturers to have access to production spaces, resources, talent, and potential investors. Lastly, in 2020, New Orleans saw growth in the technology sector with the announcement of over 300 jobs being added to the area's technology companies; these new job opportunities include both senior-level and entry-level positions.[750]

New Orleans has many different businesses that provide jobs in the area. In terms of employment, the top industries include full-service restaurants (17,520 total employment), college, universities, and professional schools (12,488 total employment), hotels and motels (10,545 total employment), and elementary and secondary schools (10,366 total employment).[751] The total number of hospitality-related jobs in New Orleans shows that tourism and tourism-related businesses are major contributors to the local economy.

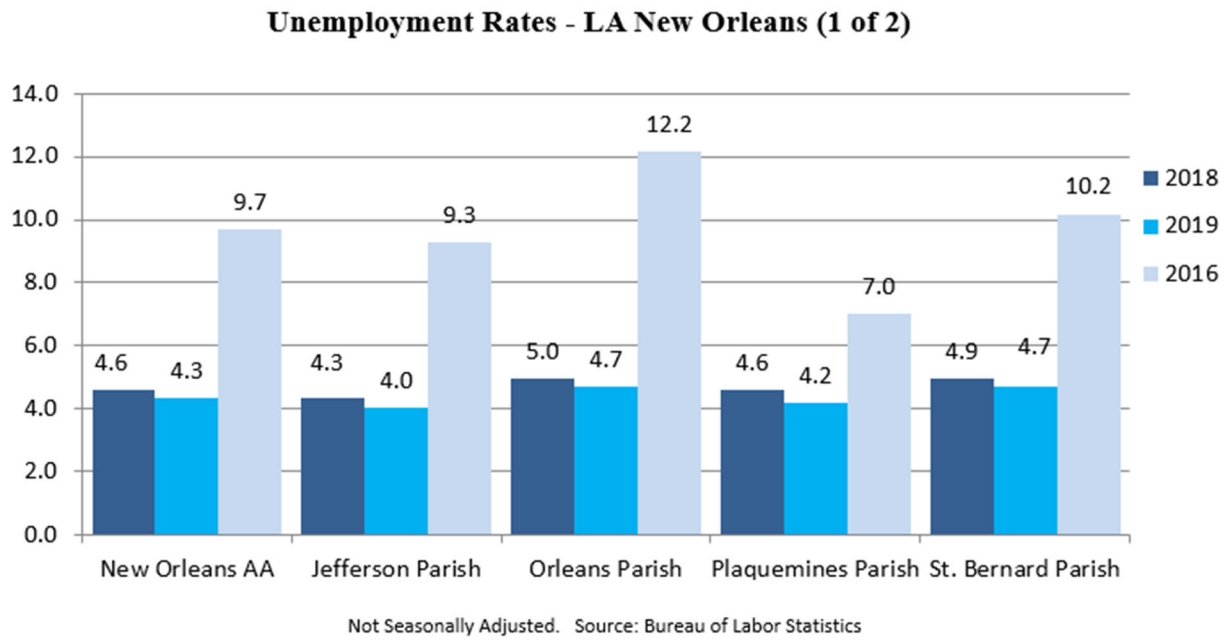
Furthermore, small businesses are an anchor to the New Orleans economy. According to 2020 Dun & Bradstreet information, there were 70,471 businesses within the New Orleans assessment area, of which 92.3 percent had total annual revenues less than or equal to $1 million.[752] Additionally, 19.1 percent of small businesses in the assessment area are in moderate-income tracts and 7.8 percent are in low-income tracts.[753] According to CRA reportable data from all reporters in the assessment area, loan originations to small businesses posted growth from 2018 to 2019. During that time, there was an 18.3 percent increase in lending to small businesses. From 2019 to 2020, there was a decline in the percentage of loan originations to small businesses. During this period, loan volume decreased 7.1 percent.

The COVID-19 global pandemic represented a major event impacting the economy in the assessment area and nationwide. As the pandemic unfolded, many businesses in the assessment area had to reduce or close operations due to a statewide stay-at-home order that went into effect on March 13, 2020.[754] Nonessential businesses, such as personal care and grooming businesses, malls, and others, were impacted by this order. To sustain the nation's economy, the United States' Congress passed the Coronavirus Aid, Relief, and Economic Security (CARES) Act on March 25, 2020; this legislation established the Paycheck Protection Program, which was implemented

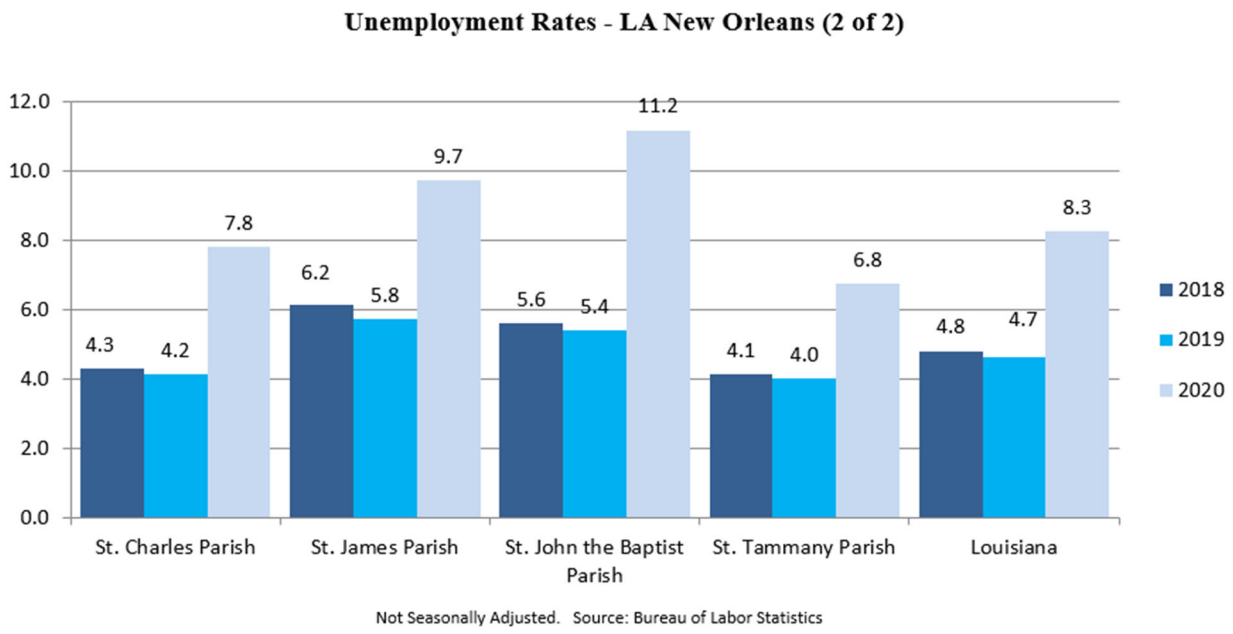
[747] *2019-2020 Impact Report*. *New Orleans Business Alliance*, https://www.nolaba.org/wp-content/uploads/2021/07/2020_AnnualReport_061421-2.pdf. Accessed 22 Feb. 2022.
[748] Ibid.
[749] Ibid.
[750] Ibid.
[751] "Largest Industries (2019)." *New Orleans Business Alliance*, https://www.nolaba.org/advantage/data-demographics/. Accessed 22 Feb. 2022.
[752] FRB Atlanta calculations of 2020 Dunn & Bradstreet data.
[753] Ibid.
[754] "COVID-19 Stay at Home Order." *Office of the Governor*, https://gov.louisiana.gov/home/#:~:text=To%20further%20combat%20the%20spread,their%20homes%20beyond%20essential%20needs. Accessed 25 Feb. 2022.

by the Small Business Administration (SBA), to provide loans to small businesses for payroll costs and certain other expenses.[755] This program allowed businesses to access credit in order to help them sustain operations during the pandemic.

The assessment area experienced both a decline and rise in unemployment during the review period. In 2018, the assessment area's unemployment rate was 4.6 percent. During this year, St. Tammany Parish had the lowest unemployment rate at 4.1 percent, and St. James Parish had the highest unemployment rate at 6.2 percent. In 2019, the assessment area's unemployment rate decreased to 4.3 percent. During that year, Jefferson Parish and St. Tammany Parish had the lowest unemployment rates at 4.0 percent each. For 2019, St. James Parish had the highest unemployment rate at 5.8 percent. In 2020, unemployment rates in the assessment area, Louisiana, and the United States increased due to the negative impact that the COVID-19 global pandemic had on the economy.[756] In the assessment area, the unemployment rate rose to 9.7 percent, which was greater than Louisiana's unemployment rate of 8.3 percent. Within the assessment area, Orleans Parish and St. John the Baptist Parish had the highest unemployment rates of 12.2 percent and 11.2 percent, respectively. For the year, St. Tammany Parish and Plaquemines Paris had the lowest unemployment rates of 6.8 percent and 7.0 percent, respectively.



[755] "Small Business Paycheck Protection Program." *United States Department of the Treasury*, https://home.treasury.gov/policy-issues/coronavirus/assistance-for-small-businesses/paycheck-protection-program. Accessed 22 Feb. 2022.
[756] *Unemployment Rates During the COVID-19 Pandemic*. Congressional Research Service, updated 20 Aug. 2021, *https://crsreports.congress.gov/product/pdf/R/R46554*. Accessed 22 Feb. 2022.



According to 2020 FFIEC census data, there were 552,061 housing units located in the assessment area, of which 52.9 percent were owner-occupied, 33.2 percent were rental units, and 13.9 percent were vacant.[757] While most units were owner-occupied, a disproportionately higher percentage of housing units in low- and moderate-income tracts were rental units or vacant. In low-income census tracts, approximately 75.7 percent of all housing units were rentals or vacant; additionally, in moderate-income census tracts, 57.5 percent of units were rental or vacant.[758] The median age of the housing stock in the assessment area was 47 years, though the median age of housing was older, 54 years, in low-income census tracts.[759] These factors suggest that HMDA-reportable lending opportunities, particularly in low-income tracts, may be limited.

During the review period, home prices have been steadily increasing in the New Orleans-Metairie metropolitan area. In 2018, the median sales price of a single-family home was $210,100.[760] In 2019, the median sales price increased 5.7 percent to $222,000.[761] During 2020, the median sales price of a single-family home rose 8.3 percent to $240,500.[762]

As home prices increase, homeownership for low- and moderate-income families in the New Orleans-Metairie metropolitan area becomes less affordable. Using the assumption that a borrower can obtain a loan for approximately three times the borrower's annual income and using 2020 FFIEC median family income figures for the assessment area, affordable homes would be priced at $183,027 or below.[763] As stated previously, the median home price in the New Orleans-Metairie metropolitan area was $240,500 in 2020.

[757] Ibid.
[758] FRB Atlanta calculation of 2020 FFIEC census data.
[759] Ibid.
[760] "Median Sales Price of Existing Single-Family Homes for Metropolitan Areas." *National Association of Realtors*, https://cdn.nar.realtor/sites/default/files/documents/metro-home-prices-q3-2021-single-family-2021-11-10.pdf. Accessed 17 Feb. 2022.
[761] Ibid.
[762] Ibid.
[763] According to the 2020 FFIEC census data, the median family income for the assessment area was $61,009.

Furthermore, New Orleans saw an increase in rental costs for a two-bedroom apartment during the review period. In January 2018, the median monthly rent for a two-bedroom apartment was $1,293.[764] By January 2019, the median monthly rent for a two-bedroom apartment was $1,528, which was an 18.2 percent increase from the previous year.[765] In January 2020, the median monthly rental cost for a two-bedroom apartment increased slightly to $1,574.[766] A market assessment performed by the Reinvestment Fund in 2021 indicated that 53 percent of households in New Orleans rented their homes.[767] Based on this information, the rise in rent in conjunction with the percentage of households that pay rent indicate that rent affordability in New Orleans is a concern.

Demographic Characteristics by Census Tract

The following table presents key demographic and business information used to help develop a performance context for the assessment area. The data reflects the 2020 FFIEC census data and the 2020 Dun & Bradstreet data used to analyze the bank's CRA performance. Certain components of the data in the table are discussed in this evaluation as they apply to specific parts of the analysis.

[764] New Orleans, LA Rent Price." *Zumper, Inc.*, 17 Feb. 2022, https://www.zumper.com/rent-research/new-orleans-la. Accessed 17 Feb. 2022.
[765] Ibid.
[766] Ibid.
[767] *New Orleans Market Assessment-Analysis of Trends and Conditions.* Reinvestment Fund, June 2021, https://www.reinvestment.com/wp-content/uploads/2021/07/ReinvestmentFund_NOLA-Market-Assessment.pdf. Accessed 17 Feb. 2022.

Combined Demographics Report

Assessment Area: LA New Orleans

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	65	16	24,541	8.3	9,830	40.1	73,703	24.9
Moderate-income	101	24.9	68,421	23.2	16,127	23.6	46,563	15.8
Middle-income	115	28.4	108,537	36.7	11,849	10.9	51,834	17.5
Upper-income	107	26.4	92,617	31.3	4,406	4.8	123,453	41.8
Unknown-income	17	4.2	1,437	0.5	344	23.9	0	0
Total Assessment Area	**405**	**100.0**	**295,553**	**100.0**	**42,556**	**14.4**	**295,553**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	64,625	15,716	5.4	24.3	34,203	52.9	14,706	22.8
Moderate-income	136,812	58,161	19.9	42.5	55,963	40.9	22,688	16.6
Middle-income	181,571	114,369	39.2	63	48,247	26.6	18,955	10.4
Upper-income	163,670	102,456	35.1	62.6	41,868	25.6	19,346	11.8
Unknown-income	5,383	1,351	0.5	25.1	2,784	51.7	1,248	23.2
Total Assessment Area	**552,061**	**292,053**	**100.0**	**52.9**	**183,065**	**33.2**	**76,943**	**13.9**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	5,541	7.9	5,063	7.8	437	9.1	41	6.2
Moderate-income	13,507	19.2	12,447	19.1	950	19.8	110	16.5
Middle-income	21,080	29.9	19,705	30.3	1,206	25.2	169	25.4
Upper-income	29,492	41.8	27,039	41.6	2,115	44.2	338	50.8
Unknown-income	851	1.2	764	1.2	79	1.7	8	1.2
Total Assessment Area	**70,471**	**100.0**	**65,018**	**100.0**	**4,787**	**100.0**	**666**	**100.0**
	Percentage of Total Businesses:			**92.3**		**6.8**		**.9**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	18	4.5	18	4.6	0	0	0	0
Moderate-income	59	14.7	56	14.4	3	27.3	0	0
Middle-income	175	43.6	170	43.6	5	45.5	0	0
Upper-income	147	36.7	145	37.2	2	18.2	0	0
Unknown-income	2	0.5	1	0.3	1	9.1	0	0
Total Assessment Area	**401**	**100.0**	**390**	**100.0**	**11**	**100.0**	**0**	**.0**
	Percentage of Total Farms:			**97.3**		**2.7**		**.0**

2020 FFIEC Census Data and 2020 D&B Information

Credit and Community Development Needs

To better understand the community and economic development landscapes, community development practitioners were contacted. These individuals discussed the various needs and opportunities across the region as well as how financial institutions can be responsive to local community development needs.

One contact engaged in affordable housing was interviewed. This person explained that a lot of the affordable housing in New Orleans consists of communities with homes built during the 1920s through the 1940s. The types of repair work needed for these homes is drastically more expensive in African American communities located in New Orleans due to poor or deferred maintenance, per the contact. This individual also mentioned that the condition of housing has gotten significantly worse over the last several years, and his organization is having to turn clients away because some homes are in such poor condition and repair costs are significant. Lastly, the contact said that there is a particular need for affordable housing in the 7th Ward, upper 9th Ward, Uptown, Central City, the Claiborne Corridor, and the remaining neighborhoods near the corridors of downtown New Orleans.

The contact further mentioned that a lot of low-income homeowners do not have bank accounts, and there is a huge percentage of social security recipients who receive their benefits on cards. The contact mentioned that there is a need for no cost checking and savings accounts. Also, it was explained that some low-income homeowners may not have access to online banking services, and they are being charged fees for bank statements, which is having an impact on the homeowners. Also, some low-income homeowners incur ATM transaction fees, and those fees are having an impact on the individuals, per the contact.

Moreover, the contact discussed reverse mortgages and provided his viewpoints on the negative impact that reverse mortgages are having on low-income homeowners. Specifically, the contact stated that low-income homeowners are getting reverse mortgages because there is not another credit option for them to use. The contact highlighted that HELOCs are expensive, and people are going with reverse mortgages because they cannot meet the HELOC underwriting guidelines needed from banks, such as a 30 percent debt-to-income ratios and the income needed to pay the debt. He mentioned that there is a need for some type of credit product that helps meet the gap for individuals who cannot qualify for credit products like HELOCs.

Two contacts working in an organization that focuses on entrepreneur and start-up business development were interviewed. The contacts explained that entrepreneurs have experienced challenges due to disparities in contracting and receipts. The contacts said that Black-owned businesses have issues with the number of receipts (sales) compared to the percentage of Black-owned businesses in New Orleans. The contacts also explained that there is a lack of supporting infrastructure in the area. It was mentioned that there is not enough available commercial kitchen space, and there is a shortage of both cold and dry food storage for early-stage food service businesses. Lastly, the contacts stated that food entrepreneurs are facing gaps in their industry due to the impact natural disasters have had on available spaces to operate.

Both contacts from this organization discussed the impact that the COVID-19 pandemic had on businesses in New Orleans. The contacts said that early in the pandemic, some businesses closed because they were not able to pay rent. Also, other businesses closed because the businesses comprised of one or two people, and those individuals became sick, which caused the business to close for weeks until the employees recovered.

Furthermore, the contacts discussed the impact that PPP lending had on entrepreneurs. Specifically, they said that the first round of PPP funds went mainly to larger businesses that had existing relationships with banks, while sole proprietors and single member LLCs had a tough time getting PPP loans. However, the second round of PPP funding was a little better, but there was a struggle for small businesses, per the contacts. They mentioned that small businesses experienced issues with the PPP loan process because they were unable to move quickly to obtain funds during the first round of loans as well as they had issues with kickbacks from applications. It was indicated that there were very specific things needed for the PPP loan applications, and one problem with the application was that business had mismatched EIN & SSNs. The contacts explained that before the pandemic and after the pandemic, businesses faced issues gaining access to credit because of credit score issues and not having their finances in order. Due to these issues, it was stated that some start-ups use credit cards and predatory lenders to gain access to credit. Lastly, the contacts mentioned that New Orleans has a lot of Community Development Financial Institutions (CDFIs), but there is difficultly for businesses to obtain funds, despite the number of CDFIs.

The contacts also mentioned that entrepreneurs struggle to get the first influx of capital needed for their businesses when that capital does not come from family and friends. Additionally, they said that some entrepreneurs want to scale operations and want to take on larger projects, but the entrepreneurs have difficulty obtaining capital for this endeavor. Also, the individuals said there are many lenders that do not want to work with businesses that are less than two to three years old. Per the contacts, the credit products that are most needed by small businesses in New Orleans include working capital loans as well as loans with deferred payments up to six months. It was mentioned that some businesses have distrust in the market for debt because businesses must immediately start paying back the principal and interest on their loans.

Additionally, the contacts stated that banks can be more responsive by providing information about the speed of their underwriting process. Some banks are transparent about their underwriting process and let the businesses know that it may take months to complete, while other banks indicate that they have a quick underwriting process, when that is not true, per the contacts. Also, it was mentioned that banks should provide more transparency of what is required for loans.

The contacts noted that there has been positive involvement from financial institutions in the area. This positive involvement includes:

- The number of lenders that have in-house technical assistance,
- Many financial institutions engaged in the entrepreneurial support community, and
- Some banks will reach out to other organizations to see if they can aid a business when the bank is unable to help.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE NEW ORLEANS, LOUISIANA ASSESSMENT AREA

LENDING TEST

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

The analysis included 2,244 HMDA-reportable loans and 1,815 CRA small business loans reported by the bank in the New Orleans assessment area during the review period. Therefore, HMDA-reportable lending received greater weight in determining the bank's lending test rating in the assessment area. Additionally, greater weight was assigned to home refinance loans over the other HMDA products given their relative share of all HMDA lending in this assessment area.

The New Orleans assessment area accounted for 43.4 percent of Regions Bank's total HMDA-reportable lending by dollar volume in Louisiana and 32.1 percent of its total statewide CRA small business lending by dollar volume during the review period. In comparison, 38.6 percent of Regions Bank's Louisiana deposits are in the New Orleans assessment area.

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

Geographic Distribution of Loans

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

Home Purchase Loans

Of the 2,244 HMDA-reportable loans analyzed, 837 loans (37.3 percent) were home purchase loans. Of the total home purchase loans made, 51 loans (6.1 percent) were located in low-income tracts, and 147 loans (17.6 percent) were located in moderate-income tracts.

Home purchase lending in low-income tracts is adequate. From 2018 through 2020, Regions Bank's home purchase lending in low-income tracts (6.1 percent) was above the percentage of owner-occupied units (5.4 percent) in these tracts. In 2018, the bank's home purchase lending in low-income tracts (8.8 percent) was significantly above the aggregate lending performance (5.7 percent) in these tracts. In 2019, Regions Bank's home purchase lending in low-income tracts (4.4 percent) was below the aggregate lending performance (6.6 percent) in these tracts. In 2020, the bank's home purchase lending in low-income tracts (4.6 percent) was slightly below the aggregate lending performance (6.0 percent) in these tracts.

Home purchase lending in moderate-income tracts is adequate. From 2018 through 2020, Regions Bank's home purchase lending in moderate-income tracts (17.6 percent) was similar to the percentage of owner-occupied units (19.9 percent) in these tracts. In 2018, the bank's home purchase lending in moderate-income tracts (18.3 percent) was similar to the aggregate lending performance (17.7 percent) in these tracts. In 2019, Regions Bank's home purchase lending in moderate-income tracts (18.7 percent) was similar to the aggregate lending performance (18.0 percent) in these tracts. In 2020, the bank's home purchase lending in moderate-income tracts (15.7 percent) was similar to the aggregate lending performance (17.6 percent) in these tracts.

Home Refinance Loans

Regions Bank made 962 home refinance loans from 2018 through 2020, which represents 42.9 percent of the HMDA-reportable loans analyzed. Of the total home refinance loans made, 13 loans (1.4 percent) were located in low-income tracts, and 155 loans (16.1 percent) were located in moderate-income tracts.

Home refinance lending in low-income tracts is poor. From 2018 through 2020, Regions Bank's home refinance lending in low-income tracts (1.4 percent) was below the percentage of owner-occupied units (5.4 percent) in these tracts. In 2018, the bank's home refinance lending in low-income tracts (1.1 percent) was significantly below the aggregate lending performance (5.6 percent) in these tracts. In 2019, Regions Bank's home refinance lending in low-income tracts (0.4 percent) was significantly below the aggregate lending performance (5.1 percent) in these tracts. In 2020, the bank's home refinance lending in low-income tracts (1.9 percent) was below the aggregate lending performance (3.7 percent) in these tracts.

Home refinance lending in moderate-income tracts is adequate. From 2018 through 2020, Regions Bank's home refinance lending in moderate-income tracts (16.1 percent) was similar to the percentage of owner-occupied units (19.9 percent) in these tracts. In 2018, the bank's home refinance lending in moderate-income tracts (16.4 percent) was similar to the aggregate lending performance (16.0 percent) in these tracts. In 2019, Regions Bank's home refinance lending in moderate-income tracts (19.0 percent) was above the aggregate lending performance (14.5 percent) in these tracts. In 2020, the bank's home refinance lending in moderate-income tracts (14.7 percent) was above the aggregate lending performance (11.4 percent) in these tracts.

Home Improvement Loans

Regions Bank made 445 home improvement loans from 2018 through 2020, which represents 19.8 percent of the HMDA-reportable loans analyzed. Of the total home improvement loans made, 10 loans (2.2 percent) were located in low-income tracts, and 68 loans (15.3 percent) were located in moderate-income tracts.

Home improvement lending in low-income tracts is poor. From 2018 through 2020, Regions Bank's home improvement lending in low-income tracts (2.2 percent) was below the percentage of owner-occupied units (5.4 percent) in these tracts. In 2018, the bank's home improvement lending in low-income tracts (1.3 percent) was significantly below the aggregate lending performance (4.0 percent) in these tracts. In 2019, Regions Bank's home improvement lending in low-income tracts (3.1 percent) was below the aggregate lending performance (4.8 percent) in these tracts. In 2020, the bank's home improvement lending in low-income tracts (2.3 percent) was below the aggregate lending performance (3.7 percent) in these tracts.

Home improvement lending in moderate-income tracts is adequate. From 2018 through 2020, Regions Bank's home improvement lending in moderate-income tracts (15.3 percent) was similar to the percentage of owner-occupied units (19.9 percent) in these tracts. In 2018, the bank's home improvement lending in moderate-income tracts (19.2 percent) was above the aggregate lending performance (13.3 percent) in these tracts. In 2019, Regions Bank's home improvement lending in moderate-income tracts (13.6 percent) was similar to the aggregate lending performance (13.1 percent) in these tracts. In 2020, the bank's home improvement lending in moderate-income tracts (12.9 percent) was slightly above the aggregate lending performance (11.3 percent) in these tracts.

Small Business Loans

Regions Bank made 1,815 small business loans in the assessment area from 2018 through 2020. Of the total number of small business loans made, 151 loans (8.3 percent) were located in low-income tracts, and 398 loans (21.9 percent) were located in moderate-income tracts.

Small business lending in low-income tracts is adequate. From 2018 through 2020, Regions Bank's small business lending in low-income tracts (8.3 percent) was above the percentage of businesses (7.9 percent) in these tracts. In 2018, the bank's small business lending in low-income tracts (10.9 percent) was above the aggregate lending performance (7.8 percent) in these tracts. In 2019, Regions Bank's small business lending in low-income tracts (5.4 percent) was below the aggregate lending performance (7.8 percent) in these tracts. In 2020, the bank's small business lending in low-income tracts (8.4 percent) was similar to the aggregate lending performance (8.1 percent) in these tracts.

Small business lending in moderate-income tracts is good. From 2018 through 2020, Regions Bank's small business lending in moderate-income tracts (21.9 percent) was above the percentage of businesses (19.2 percent) in these tracts. In 2018, the bank's small business lending in moderate-income tracts (23.0 percent) was above the aggregate lending performance (17.8 percent) in these tracts. In 2019, Regions Bank's small business lending in moderate-income tracts (27.1 percent) was significantly above the aggregate lending performance (17.7 percent) in these tracts. In 2020, the bank's small business lending in moderate-income tracts (19.8 percent) was similar to the aggregate lending performance (18.0 percent) in these tracts.

Lending to Borrowers of Different Incomes and Businesses of Different Sizes

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

Home Purchase Loans

Home purchase lending to low-income borrowers is adequate. From 2018 through 2020, Regions Bank's home purchase lending to low-income borrowers (4.7 percent) was below the percentage of low-income families (24.9 percent). In 2018, the bank's home purchase lending to low-income borrowers (4.6 percent) was similar to the aggregate lending performance (4.2 percent) to these borrowers. In 2019, Regions Bank's home purchase lending to low-income borrowers (2.4 percent) was below the aggregate lending performance (4.3 percent) to these borrowers. In 2020, the bank's home purchase lending to low-income borrowers (6.8 percent) was above the aggregate lending performance (5.2 percent) to these borrowers.

Home purchase lending to moderate-income borrowers is adequate. From 2018 through 2020, Regions Bank's home purchase lending to moderate-income borrowers (17.6 percent) was above the percentage of moderate-income families (15.8 percent). In 2018, the bank's home purchase lending to moderate-income borrowers (17.0 percent) was similar to the aggregate lending performance (16.7 percent) to these borrowers. In 2019, Regions Bank's home purchase lending to moderate-income borrowers (19.5 percent) was slightly above the aggregate lending performance (17.0 percent) to these borrowers. In 2020, the bank's home purchase lending to moderate-income borrowers (16.4 percent) was similar to the aggregate lending performance (18.1 percent) to these borrowers.

Home Refinance Loans

Home refinance lending to low-income borrowers is good. From 2018 through 2020, Regions Bank's home refinance lending to low-income borrowers (6.8 percent) was below the percentage of low-income families (24.9 percent). In 2018, the bank's home refinance lending to low-income borrowers (7.4 percent) was similar to the aggregate lending performance (7.1 percent) to these borrowers. In 2019, Regions Bank's home refinance lending to low-income borrowers (9.7 percent) was significantly above the aggregate lending performance (5.1 percent) to these borrowers. In 2020, the bank's home refinance lending to low-income borrowers (5.2 percent) was significantly above the aggregate lending performance (2.7 percent) to these borrowers.

Home refinance lending to moderate-income borrowers is good. From 2018 through 2020, Regions Bank's home refinance lending to moderate-income borrowers (15.0 percent) was similar to the percentage of moderate-income families (15.8 percent). In 2018, the bank's home refinance lending to moderate-income borrowers (20.1 percent) was above the aggregate lending performance (13.9 percent) to these borrowers. In 2019, Regions Bank's home refinance lending to moderate-income borrowers (16.0 percent) was above the aggregate lending performance (10.9 percent) to these borrowers. In 2020, the bank's home refinance lending to moderate-income borrowers (12.7 percent) was above the aggregate lending performance (9.7 percent) to these borrowers.

Home Improvement Loans

Home improvement lending to low-income borrowers is poor. From 2018 through 2020, Regions Bank's home improvement lending to low-income borrowers (2.9 percent) was below the percentage of low-income families (24.9 percent). In 2018, the bank's home improvement lending to low-income borrowers (2.0 percent) was below the aggregate lending performance (3.2 percent) to these borrowers. In 2019, Regions Bank's home improvement lending to low-income borrowers (3.1 percent) was below the aggregate lending performance (5.0 percent) to these borrowers. In 2020, the bank's home improvement lending to low-income borrowers (3.8 percent) was similar to the aggregate lending performance (3.8 percent) to these borrowers.

Home improvement lending to moderate-income borrowers is excellent. From 2018 through 2020, Regions Bank's home improvement lending to moderate-income borrowers (16.6 percent) was above the percentage of moderate-income families (15.8 percent). In 2018, the bank's home improvement lending to moderate-income borrowers (16.6 percent) was significantly above the aggregate lending performance (10.1 percent) to these borrowers. In 2019, Regions Bank's home improvement lending to moderate-income borrowers (19.1 percent) was significantly above the aggregate lending performance (10.7 percent) to these borrowers. In 2020, the bank's home improvement lending to moderate-income borrowers (13.6 percent) was above the aggregate lending performance (9.4 percent) to these borrowers.

Small Business Loans

The distribution of small business loans to businesses of different sizes is excellent. From 2018 through 2020, 67.8 percent of the bank's small business loans were originated to businesses with revenues of $1 million or less. By comparison, 92.3 percent of total businesses in the assessment area are classified as small businesses. In 2018, the bank's small business lending to small businesses (80.1 percent) was significantly above the aggregate lending performance (34.4 percent) to these businesses. In 2019, the bank's small business lending to small businesses (77.5 percent) was significantly above the aggregate lending performance (37.1 percent) to these businesses. In 2020, the bank's small business lending to small businesses (60.5 percent) was significantly above the aggregate lending performance (29.4 percent) to these businesses. Lastly, 93.9 percent of small business loans were originated in amounts of $250,000 or less, indicating a willingness to lend in the smaller amounts that are typically requested by small businesses.

Community Development Lending

Given the bank's presence, community needs, and peer performance in this area, Regions Bank makes a low level of community development loans in the New Orleans assessment area. During the review period, the bank originated 13 community development loans totaling $12.9 million and 61 community development PPP loans totaling $10.3 million. Specifically, the bank originated $7.6 million towards revitalization and stabilization efforts exclusively through the PPP; $12.7 million to support economic development primarily through the PPP and renewing lines of credit to one small farm; and $2.9 million in affordable housing initiatives.

The most impactful loans directly benefiting the assessment area included the bank's affordable housing initiatives—specifically, five newly originated lines of credit totaling $1.4 million (and a subsequent renewal for $600,000) to one nonprofit working to redevelop blighted and vacant lots into affordable housing. However, the

remaining loans in this assessment area were not overly responsive to the community needs noted by community contacts. Additionally, the number of loans and dollar volume of community development lending are below peer performance in this area.

INVESTMENT TEST

Regions Bank's investment performance in the New Orleans assessment area is good. The bank made a significant level of investments and contributions totaling $40.9 million in the assessment area. The bank's investments (excluding contributions) totaled $40.0 million, of which $11.7 million (29.2 percent) were new investments acquired during the review period. The majority of current period investments provided financing for affordable housing, including mortgage-backed securities secured by loans for multifamily rental housing and mortgages for low- and moderate-income individuals. The bank also renewed investments totaling $30,000 in a local CDFI. The bank also held investments from prior review periods that included an investment with a current book value of approximately $20.0 million in a bond that financed renovations for schools that primarily serve LMI students in Jefferson Parish. The bank also had investments in mortgage-backed securities and LIHTC projects from prior review periods.

Regions Bank made $884,300 in contributions that demonstrated responsiveness to credit and community development needs in the New Orleans assessment area. Specifically, the bank provided $374,500 to organizations that provide community services targeted to low- and moderate-income individuals, $340,000 to support affordable housing, $169,000 for activities that promote economic development, and $1,500 to support revitalization and stabilization of LMI communities. Overall, approximately $173,000 in donations were responsive to the COVID-19 pandemic, providing support for organizations providing emergency and recovery assistance to LMI individuals, small businesses, and nonprofits. Examples of notable donations include:

- A $300,000 grant to support a project developed by a local nonprofit organization that will combine affordable housing and healthcare services in an underserved community. The project includes multiple layers of funding from federal, state, and local government sources;
- A $25,000 grant to support an economic development initiative focused on the economic recovery of the region in light of the COVID-19 pandemic;
- A total of $250,000 in grants to assist people and businesses impacted by Hurricane Ida in 2021;
- A $25,000 grant to support entrepreneurship training offered at a business incubator in New Orleans; and
- Grants totaling $22,500 to a nonprofit organization focused on providing affordable homeownership opportunities for LMI families through the redevelopment of vacant and abandoned properties.

The bank also made $241,200 in donations that benefited all assessment areas in Louisiana, which positively impacted the bank's performance in New Orleans.

SERVICE TEST

Regions Bank's service test performance in the New Orleans assessment area is good.

Retail Services

Retail banking services are adequate in the New Orleans full-scope assessment area.
The distribution of 28 branch offices and 30 full-service ATMs as of December 31, 2020, was compared to the distribution of households and businesses among the tract categories within the assessment area. The percentage of branches in low-income tracts was significantly less than the percentage of households and businesses in the same geography: 10.5 percent of households and 7.9 percent of businesses were located in low-income census tracts compared to 3.6 percent of the bank's branches. The proportion of the bank's branches in moderate-income tracts was only slightly greater than the percentage of households and greater than the percentage of businesses in the same geography: 25.0 percent of total branches were in moderate-income-tracts compared to 24.0 percent of households and 19.2 percent of businesses. Overall, the bank's branch distribution relative to available demographic information may limit accessibility to portions of the bank's geographies and individuals of different income levels in the assessment area and may therefore be considered unreasonably inaccessible.

During the review period, the bank neither opened nor closed any branch offices or full-service ATMs in low- or moderate-income census tracts. However, the bank opened one branch office and four full-service ATMs in middle-income tracts. Additionally, four branch offices were closed in middle-income tracts and three were closed in upper-income tracts. The bank also closed four full-service ATMs in middle-income tracts and three in upper-income tracts. Overall, the bank's record of opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, particularly to low- and moderate-income geographies and individuals in the assessment area. Lastly, banking services and hours of operation do not vary in a way that inconveniences its assessment area, particularly low- and moderate-income geographies and/or low- and moderate-income individuals.

Geographic Distribution of Branches & ATMS

Assessment Area: LA New Orleans

Tract Category	Branches							ATMs											Demographics			
	Total Branches				Drive thrus	Extend-ed Hours	Week-end Hours	Total ATMs			Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses
			Open	Closed									Open	Closed			Open	Closed				
	#	%	#	#	#	#	#		#	%	#	%	#	#	#	%	#	#	#	%	%	%
Low	1	3.6%	0	0	1	1	0	Total	1	3.3%	1	3.3%	0	0	0	0.0%	0	0	65	16.0%	10.5%	7.9%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Moderate	7	25.0%	0	0	7	7	4	Total	7	23.3%	7	23.3%	0	0	0	0.0%	0	0	101	24.9%	24.0%	19.2%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Middle	9	32.1%	1	4	9	9	7	Total	10	33.3%	10	33.3%	4	4	0	0.0%	0	0	115	28.4%	34.2%	29.9%
DTO	0		0	1				SA	1		1		1	0	0		0	0				
Upper	11	39.3%	0	3	10	11	6	Total	12	40.0%	12	40.0%	3	3	0	0.0%	0	0	107	26.4%	30.4%	41.8%
DTO	0		0	0				SA	1		1		1	0	0		0	0				
Unknown	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	17	4.2%	0.9%	1.2%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Total	28	100.0%	1	7	27	28	17	Total	30	100.0%	30	100.0%	7	7	0	0.0%	0	0	405	100.0%	100.0%	100.0%
DTO	0		0	1				SA	2		2		2	0	0		0	0				

2020 FFIEC Census Data, 2020 D&B Info, and 2015 ACS Data
Closed branches/ATMs are only included in "closed" columns and are not included in any other totals.
DTO - Drive thru only is a subset of total branches
SA = Stand Alone ATM is a subset of total ATMs

Community Development Services

Regions Bank is considered a leader in providing community development services in the New Orleans assessment area. During the review period, employees engaged in 110 qualified service activities totaling 1,933 hours that were considered responsive to the community development needs of the area. The bank's service activities benefited organizations that provide affordable housing, community service, economic development, and revitalization and stabilization activities for low- and moderate-income individuals, geographies, and small businesses in the New Orleans assessment area. Of the bank's total service hours, 543 hours were committed to adult and youth financial education, small business workshops, and homebuyer training through partnerships with numerous schools, businesses, and community organizations. Bank employees also provided over 90 hours of technical assistance to a variety of organizations that provide community services in low- and moderate-income geographies and for low- and moderate-income individuals. Notably, 1,241 hours were committed to board or committee member service to various qualified nonprofit organizations. Overall, the bank's activities demonstrated excellent responsiveness to identified community development needs in the New Orleans assessment area.

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

- Regions employees conducted 98 hours of financial education classes at an organization that provides no-cost education and career technical training programs for youth and young adults.
- A Regions manager served on the board of directors for a foundation that focuses on providing homebuying education and homeownership resources to low- and moderate-income families who are making the transition from renting to homeownership.
- A Regions manager provided 240 hours serving as a board member for an organization that partners with government entities, local businesses, foundations, and neighborhood organizations to help revitalize and stabilize neighborhoods in the Greater New Orleans area. The organization provides repairs and home rehabilitation for low- and moderate-income homeowners.

- A Regions community development manager served on the board of directors of a CDFI that offers non-traditional loans and technical assistance to small businesses in the area.
- A Regions community development manager served on the Business Advisory Council of a historically Black college located in the New Orleans assessment area. The council is a part of the division of business, which is a program offered by the college that prepares graduates to take leadership roles in corporate America, nonprofits, small businesses, and entrepreneurship.

METROPOLITAN AREAS
LIMITED-SCOPE REVIEW

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

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE LOUISIANA METROPOLITAN ASSESSMENT AREA

- *Alexandria Assessment Area (Rapides Parish)*
  - As of December 31, 2020, Regions Bank operated three branches in the assessment area, representing 3.3 percent of its branches in Louisiana.
  - As of June 30, 2020, the bank had $155.0 million in deposits in this assessment area, representing a market share of 5.7 percent and 1.9 percent of Regions Bank's total deposits in Louisiana.
- *Hammond Assessment Area (Tangipahoa Parish)*
  - As of December 31, 2020, Regions Bank operated four branches in the assessment area, representing 4.3 percent of its branches in Louisiana.
  - As of June 30, 2020, the bank had $203.4 million in deposits in this assessment area, representing a market share of 8.9 percent and 2.5 percent of Regions Bank's total deposits in Louisiana.
- *Houma Assessment Area (Lafourche and Terrebonne parishes)*
  - As of December 31, 2020, Regions Bank operated six branches in the assessment area, representing 6.5 percent of its branches in Louisiana.
  - As of June 30, 2020, the bank had $429.8 million in deposits in this assessment area, representing a market share of 8.2 percent and 5.3 percent of Regions Bank's total deposits in Louisiana.
- *Lafayette Assessment Area (Lafayette and Iberia parishes)*
  - As of December 31, 2020, Regions Bank operated five branches in the assessment area, representing 5.4 percent of its branches in Louisiana.
  - As of June 30, 2020, the bank had $402.9 million in deposits in this assessment area, representing a market share of 3.7 percent and 5.0 percent of Regions Bank's total deposits in Louisiana.
- *Monroe Assessment Area (Ouachita and Morehouse (added in 2019) parishes)*
  - As of December 31, 2020, Regions Bank operated four branches in the assessment area,representing 4.3 percent of its branches in Louisiana.
  - As of June 30, 2020, the bank had $396.3 million in deposits in this assessment area, representing a market share of 10.2 percent and 4.9 percent of Regions Bank's total deposits in Louisiana.
- *Shreveport Assessment Area (Bossier, Caddo, and Webster (removed in 2019) parishes)*
  - As of December 31, 2020, Regions Bank operated 12 branches in the assessment area, representing 13.9 percent of its branches in Louisiana.

- As of June 30, 2020, the bank had $1.2 billion in deposits in this assessment area, representing a market share of 13.9 percent and 14.2 percent of Regions Bank's total deposits in Louisiana.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

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

Performance in the Limited-Scope Review Metropolitan Assessment Areas			
Assessment Area	**Lending Test**	**Investment Test**	**Service Test**
Alexandria	Consistent	Not Consistent (Below)	Consistent
Hammond	Not Consistent (Above)	Consistent	Not Consistent (Below)
Houma	Consistent	Not Consistent (Below)	Not Consistent (Below)
Lafayette	Not Consistent (Above)	Consistent	Not Consistent (Below)
Monroe	Not Consistent (Above)	Consistent	Consistent
Shreveport	Not Consistent (Above)	Not Consistent (Below)	Consistent

For the lending test, Regions Bank received a rating of low satisfactory for the State of Louisiana. Performance in four of the six metropolitan limited-scope assessment areas was above the statewide lending test performance, while performance in Alexandria and Houma was consistent with the statewide performance. For the geographic distribution of loans, lending levels were good in Hammond and adequate in five of the metropolitan limited-scope assessment areas. Performance for the borrower distribution of loans was good in five of the metropolitan limited-scope assessment areas and adequate in Hammond. Community development lending performance in limited-scope metropolitan assessment areas was as follows: the bank was a leader in Hammond ($14.1 million), Lafayette ($14.8 million), Monroe ($38.2 million), and Shreveport ($49.1 million); made a low level in Alexandria ($1.7 million); and made few, if any, in Houma ($138,000).

For the investment test, Regions Bank received a rating of outstanding for the State of Louisiana. Performance was consistent with the bank's statewide investment test performance in the Hammond, Lafayette, and Monroe metropolitan limited-scope assessment areas, while performance was weaker in the Alexandria, Houma, and Shreveport metropolitan limited-scope assessment areas. The bank's level of investments was excellent in the

Hammond, Lafayette, and Monroe assessment areas; significant in the Houma and Shreveport assessment areas; and poor in the Alexandria assessment area.

For the service test, Regions Bank received a rating of high satisfactory for the State of Louisiana. Performance in Alexandria, Monroe and Shreveport metropolitan limited-scope assessment areas were consistent with the statewide lending test performance. The performance in Hammond, Houma, and Lafayette were below the statewide performance due to adequate community development services. Additionally, while Hamond and Houma had good retail delivery performance, Lafayette's retail delivery services were adequate.

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

NONMETROPOLITAN STATEWIDE AREAS LIMITED-SCOPE REVIEW

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

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

- *Morehouse Assessment Area (Morehouse (REMOVED IN 2019) and West Carroll parishes)*
  - As of December 31, 2020, Regions Bank operated one branches in the assessment area, representing 1.1 percent of its branches in Louisiana.
  - As of June 30, 2020, the bank had $77.2 million in deposits in this assessment area, representinga market share of 40.9 percent and 0.9 percent of Regions Bank's total deposits in Louisiana.
- *Northwest Louisiana Assessment Area (Lincoln and Webster (ADDED IN 2019) parishes)*
  - As of December 31, 2020, Regions Bank operated five branch in the assessment area, representing 5.4 percent of its branches in Louisiana.
  - As of June 30, 2020, the bank had $180.8 million in deposits in this assessment area, representing a market share of 6.9 percent and 2.2 percent of Regions Bank's total deposits in Louisiana.
- *Southern Louisiana Assessment Area (St. Mary Parish)*
  - As of December 31, 2020, Regions Bank operated two branches in the assessment area, representing 2.2 percent of its branches in Louisiana.
  - As of June 30, 2020, the bank had $85.6 million in deposits in this assessment area, representinga market share of 7.0 percent and 1.1 percent of Regions Bank's total deposits in Louisiana.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

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

Performance in the Limited-Scope Review Nonmetropolitan Assessment Areas			
Assessment Area	**Lending Test**	**Investment Test**	**Service Test**
Morehouse-West Carroll	Consistent	Not Consistent (Below)	Not Consistent (Below)
Northwest Louisiana	Consistent	Not Consistent (Below)	Not Consistent (Below)
Southern Louisiana	Not Consistent (Above)	Consistent	Not Consistent (Below)

For the lending test, Regions Bank received a rating of low satisfactory for the State of Louisiana. Performance in Morehouse-West Carroll and Northwest Louisiana was consistent with the statewide performance, and performance in Southern Louisiana was above the statewide lending test performance. For the geographic distribution of loans, lending levels were adequate in all three nonmetropolitan limited-scope assessment areas. Additionally, performance for the borrower distribution of loans was adequate in all three nonmetropolitan limited-scope assessment areas. Community development lending performance in limited-scope nonmetropolitan assessment areas was as follows: the bank was a leader in Southern Louisiana ($14.9 million); made an adequate level in Northwest Louisiana ($2.8 million); and made no community development loans in Morehouse-West Carroll.

For the investment test, Regions Bank received a rating of outstanding for the State of Louisiana. Performance was consistent with the bank's statewide investment test performance in the Southern Louisiana nonmetropolitan limited-scope assessment area, while performance was below in the Morehouse-West Carroll and Northwest Louisiana nonmetropolitan limited-scope assessment areas. The bank's level of investments was excellent in the Southern Louisiana assessment area, adequate in the Northwest Louisiana assessment area, and poor in the Morehouse-West Carroll assessment area.

For the service test, Regions Bank received a rating of high satisfactory for the State of Louisiana. Performance in all three of the nonmetropolitan assessment areas was weaker than the bank's state performance. The Southern Louisiana assessment area had an adequate community development service performance while Morehouse's performance was limited, and Northwest Louisiana's provided few, if any, community development services. Additionally, all three had poor retail delivery services.

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

Mississippi

CRA RATING FOR MISSISSIPPI: SATISFACTORY

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

Major factors supporting the rating include the following:

- The geographic distribution of loans reflects good penetration throughout the assessment areas, and the distribution of loans by borrower income reflects excellent penetration among customers of different income levels and businesses of different revenue sizes.

- The bank makes an adequate level of community development loans in its Mississippi assessment areas.

- The bank provides a significant level of qualified community development investments and grants that demonstrate responsiveness to community development needs of the Mississippi assessment areas.

- Retail banking services are good in the bank's Mississippi assessment areas.

- The bank provides a relatively high level of community development services that benefit low-andmoderate-income residents and small businesses in the Mississippi assessment areas.

SCOPE OF EXAMINATION

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

- Jackson

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

- Adams
- Central Mississippi
- Gulfport
- Hattiesburg
- Northern Mississippi
- Northwest Mississippi
- Southern Mississippi
- Warren

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

DESCRIPTION OF INSTITUTION'S OPERATIONS IN MISSISSIPPI

As of June 30, 2020, Regions Bank had $7.7 billion in deposits in Mississippi accounting for 6.4 percent of the bank's total deposits. Regions Bank operated 107 branch offices in Mississippi as of December 31, 2020, representing 7.8 percent of the bank's total branches. HMDA-reportable lending in Mississippi accounted for 4.4 percent of total institutional HMDA-reportable lending by number of loans and 2.9 percent by dollar volume. CRA small business lending in Mississippi accounted for 3.9 percent of the bank's total CRA small business lending by number of loans and 4.1 percent by dollar volume. Overall, the bank's HMDA-reportable and CRA lending activity in the state was less than the percentage of total institutional deposits.

The following table shows lending activity from January 1, 2018, through December 31, 2020.

Statewide Summary of Lending Activity
Assessment Areas Located in
Mississippi

Loan Type	#	%	$ (000s)	%
HMDA Home Purchase	2,120	22.0%	$370,596	33.5%
HMDA Refinance	2,127	22.0%	$286,739	25.9%
HMDA Home Improvement	880	9.1%	$49,629	4.5%
HMDA Multi-Family	5	0.1%	$12,094	1.1%
HMDA Other Purpose LOC	563	5.8%	$34,151	3.1%
HMDA Other Purpose Closed/Exempt	279	2.9%	$18,858	1.7%
HMDA Loan Purpose NA	0	0.0%	$0	0.0%
Total HMDA	**5,974**	**61.9%**	**$772,067**	**69.9%**
Total Small Business	**3,412**	**35.3%**	**$292,652**	**26.5%**
Total Farm	**272**	**2.8%**	**$40,444**	**3.7%**
TOTAL LOANS	**9,658**	**100.0%**	**$1,105,163**	**100.0%**

Originations and Purchases

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN MISSISSIPPI

Lending Test

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

During the review period, Regions Bank reported 5,974 HMDA-reportable loans and 3,412 small business loans in Mississippi. The rating for Mississippi is based on performance in the Jackson full-scope assessment area. Approximately 31.9 percent of the bank's HMDA-reportable and small business lending by number of loans in Mississippi occurred within this assessment area.

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

Geographic and Borrower Distribution

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

Community Development Lending

Regions Bank makes an adequate level of community development loans in the state of Mississippi. During the review period, the bank originated or renewed 230 qualifying community development loans totaling $141.0 million within its Mississippi assessment areas; this includes 78 loans totaling $23.9 million directly benefiting the Jackson full-scope assessment area, which was deemed adequate.

The total community development lending amount includes five loans totaling $2.3 million with a P/M/F of serving a broader statewide area that includes all of the bank's assessment areas in the state. These loans were made to nonprofits and were used to fund children's homes and job placement programs for LMI children and youth anywhere in the state of Mississippi.

The bank was considered responsive to the credit and community development needs within the state of Mississippi. As a result, and in addition to the total community development lending previously noted, the bank received consideration for 16 community development loans totaling $37.4 million that were outside any of the bank's assessment areas in the state. More information on community development loans can be found in the full-scope assessment area sections of this report.

Investment Test

The investment test rating for Mississippi is high satisfactory.

Regions Bank made a significant level of qualified investments and contributions totaling $68.5 million in Mississippi. The bank had qualified investments of $67.1 million in the Mississippi assessment areas, with approximately 37.2 percent of investments acquired during the current review period. In addition, the bank made qualified contributions in the assessment areas totaling $1.4 million. Further, the bank made $912,000 in contributions that benefit a broader statewide area that includes the Mississippi assessment areas. Notable statewide donations include the forgiveness of a $500,000 investment in a CDFI, which in turn provided

additional equity to the organization. Additionally, the bank provided a $225,000 donation to support expansion of a hospital that serves patients from across the state, with the majority of patients receiving Medicaid.

Jackson was the assessment area in the state reviewed using full-scope procedures. Approximately 53.9 percent of combined investment and contribution activity was in this assessment area, compared to 41.7 percent of deposits in the market as of June 30, 2021. Performance in the assessment area was good. Additional details regarding investments and contributions can be found in the full-scope assessment area section.

Service Test

The service test rating for Mississippi is high satisfactory.

Retail Services

Delivery systems, including ATMs and branch office locations, are accessible to the bank's geographies and individuals of different income levels in the assessment areas. Overall, banking services and hours of operations do not vary in a way that inconveniences the bank's assessment areas, including low- and moderate-income geographies and/or low- and moderate-income individuals. The record of opening and closing of branch offices has not adversely affected the accessibility of the bank's delivery systems, particularly for low- and moderate-income geographies and/or low- and moderate-income individuals. During the review period, thebank opened one branch office in a moderate-income tract and one in an upper-income tract in Mississippi. The bank closed 14 branch offices throughout the state; of those closed, three were in low-income tracts, two in moderate-income tracts, eight in middle-income tracts, and one in an upper-income tract. Overall, the bank's retail service performance is considered good in Mississippi.

Community Development Services

Regions Bank provides a relatively high level of community development services that benefit low- and moderate-income residents and small businesses in Mississippi. Statewide, employees engaged in 500 qualified service activities totaling 3,942 hours during the review period. Performance in the Jackson full-scope assessment area was good. Additionally, bank employees engaged in 77 hours of qualified community development services that benefited a broader statewide or regional area, including the bank's assessment areas.

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

METROPOLITAN AREA
FULL-SCOPE REVIEW

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE JACKSON, MISSISSIPPI ASSESSMENT AREA

Overview

The Jackson assessment area includes five of the seven counties that make up the Jackson, MS MSA: Copiah, Hinds, Madison, Rankin, and Yazoo counties. In 2019, there was a change to the Jackson, MS MSA, and Holmes County was added. This addition to the MSA did not result in a change to the bank's

assessment area. As of December 31, 2020, Regions Bank operated 32 branch offices in the assessment area, which accounted for 43.6 percent of the bank's deposits in Mississippi. In addition, the market represents the bank's largest concentration of combined HMDA-reportable and CRA small business lending in the state at 31.6 percent by dollar volume.

Jackson has an active banking market. According to the FDIC Summary of Deposits Report dated June 30, 2020, there are 27 financial institutions operating 204 branch locations in the assessment area with $16.1 billion in total deposits.[768] Regions Bank ranks 2nd in the market with 21.0 percent of deposits ($3.4 billion).[769] Trustmark National Bank has the largest deposit market share at 34.3 percent.[770] After Regions Bank, BankPlus and BancorpSouth Bank have the largest deposit market share at 13.4 percent and 7.9 percent, respectively, totaling $3.4 billion in deposits.[771]

HMDA-reportable lending in the assessment is competitive. Regions Bank originated or purchased 3.4 percent of HMDA-reportable loans during 2018. For that year, the bank ranked 8th out of 296 reporters. In 2019, Regions Bank originated or purchased 3.3 percent in loans. The bank ranked 8th out of 306 reporters for the year. Lastly, Regions Bank originated or purchased 2.8 percent in loans for the assessment area during 2020. For that year, Regions Bank ranked 10th out of 330 reporters. From 2018 through 2020, HMDA-reportable lending in the assessment area was primarily dominated by Trustmark National Bank, BancorpSouth Bank, BankPlus, and Wells Fargo Bank.

CRA small business lending is also competitive. For CRA small business and small farm lending, Regions Bank ranked 12th out of 100 reporters in 2018, with 2.6 percent of reported loans. In 2019, the bank ranked 11th out of 98 reporters, with 2.8 percent of reported loans. Further, Regions Bank ranked 7th out of 135 reporters, with 4.4 percent of reported loans in 2020. From 2018 through 2020, lending in the assessment area was primarily dominated by Trustmark National Bank, BankPlus, and American Express.

Population and Income Characteristics

According to 2020 census data, the population in the Jackson assessment area is estimated at approximately 549,029 people; Hinds County is the most populous followed by Rankin and then Madison counties.[772] Between 2010 and 2020, Madison County and Rankin County have posted positive population gains of 14.6 percent and 10.9 percent, respectively.[773] In contrast, Hinds, Copiah, and Yazoo counties have posted population losses ranging from 3.7 percent to 7.2 percent.[774]

[768] "Offices and Deposits of All FDIC-Insured Institutions Deposit Market Share Report." *Federal Deposit Insurance Corporation*, 30 June 2020, https://www7.fdic.gov/sod/sodMarketRpt.asp?barItem=2&sZipCode=&InfoAsOf=2020&SortBy=Market%20Share&reRun=Y. Accessed 8 Mar. 2020.
[769] Ibid.
[770] Ibid.
[771] Ibid.
[772] "QuickFacts." *United States Census Bureau*, https://www.census.gov/quickfacts/fact/table/yazoocountymississippi,rankincountymississippi,madisoncountymississippi,hindscountymississippi,copiahcountymississippi/PST045221. Accessed 11 Mar. 2020.
[773] Ibid.
[774] Ibid.

According to 2018 FFIEC census data, the assessment area was made up of 124 census tracts: 18 tracts were low-income (14.5 percent), 36 tracts were moderate-income (29.0 percent), 35 tracts were middle-income (28.2 percent), 34 tracts were upper-income (27.4 percent), and 1 tract had unknown income (0.8 percent).[775] When Holmes County was added to the MSA in 2019, the census tract data for the Jackson assessment area changed. As a result, the 2020 FFIEC census data indicates that the assessment area is now made up of 124 census tracts: 18 tracts are low-income (14.5 percent), 35 tracts are moderate-income (28.2 percent), 33 tracts are middle-income (26.6 percent), 37 tracts are upper-income (29.8 percent), and 1 tract has unknown income (0.8 percent).[776]

For purposes of classifying borrower income, this evaluation uses the FFIEC estimated median family income for the Jackson, MS MSA. The table below provides a breakdown of the estimated annual family income for each income category (low, moderate, middle, and upper). As shown, the median family income for the MSA increased from $60,700 in 2018 to $63,900 in 2020. Data shows that the median family income was highest in Madison County ($78,349) and lowest in Yazoo County ($36,694).[777] According to 2018 FFIEC census data, 39.7 percent of families in the assessment area were low- to moderate-income.[778] In 2020, after Holmes County was added to the MSA, 38.8 percent of families were considered low- to moderate-income, representing a slight decrease from 2018.[779]

Borrower Income Levels
Jackson, MS MSA

FFIEC Estimated Median Family Income		Low	Moderate	Middle	Upper
		0 - 49.99%	50% - 79.99%	80% - 119.99%	120% - & above
2018	**$60,700**	0 - $30,349	$30,350 - $48,559	$48,560 - $72,839	$72,840 - & above
2019	**$60,400**	0 - $30,199	$30,200 - $48,319	$48,320 - $72,479	$72,480 - & above
2020	**$63,900**	0 - $31,949	$31,950 - $51,119	$51,120 - $76,679	$76,680 - & above

Poverty is a concern in the assessment area. Between the period of 2015 through 2019, Yazoo County had the highest percentage of families living in poverty at 24.0 percent, followed by Copiah County at 19.2 percent, and Hinds County at 16.1 percent.[780] For this period, the percentage of families living in poverty in Yazoo, Copiah, and Hinds County exceeded the statewide percentage of 15.5 percent.[781] Despite the high percentage of families living in poverty in those three counties, Madison County and Ranking County had the lowest percentages of families living in poverty at 7.0 percent and 5.5 percent, respectively.[782] According to 2018 FFIEC census data, 44.2 percent of families living in low-income census tracts and 26.4 percent of families living in moderate-income census tracts in the assessment were below the poverty level. After Holmes County was added to the MSA in 2019, the 2020 FFIEC census data showed little change because the percentage of families living in poverty in

[775] FRB Atlanta calculations of 2018 FFIEC census data.
[776] FRB Atlanta calculations of 2020 FFIEC census data.
[777] Ibid.
[778] FRB Atlanta calculations of 2018 FFIEC census data.
[779] FRB Atlanta calculations of 2020 FFIEC census data.
[780] "Estimated Percent of All Families that Live in Poverty, Between 2015-2019." *PolicyMap*, www.policymap.com. Based on data from United States Census Bureau. Accessed 14 Mar. 2022.
[781] Ibid.
[782] Ibid.

low-income census tracts remained the same at 44.2 percent, and this percentage increased slightly to 26.9 percent for families living in moderate-income census tracts.

Economic Conditions

The Jackson assessment area is located in central Mississippi. Located within the assessment area is the city of Jackson, which is the state capital of Mississippi. Jackson has access to major interstates including Interstate 55, 20, and 59 as well as Highway 80 and 49.[783] Due to the proximity of these roadways, Jackson is located within a three- to four-hour drive to major cities including Memphis, Tennessee, New Orleans, Louisiana, and Birmingham, Alabama.[784] During the review period, the Jackson MSA's gross domestic product (GDP) experienced growth.[785] In 2018, GDP in the MSA was $27.7 billion and increased 1.8 percent to 28.2 billion in 2019.[786] From 2019 to 2020, GDP in the MSA declined 0.3 percent to $28.1 billion; despite this minor decrease, GDP in the MSA appeared to remain stable from 2019 to 2020.[787]

The Jackson MSA has a diverse economy that includes advanced manufacturing, health care, information technology, and food processing and distribution industries.[788] The area has a presence of global companies that have chosen the region to make investments and create jobs; these companies include Nissan, Continental Tire, and International Paper.[789] The top employers in the Jackson MSA include the University of Mississippi Medical Center (with more than 10,000 employees), followed by Jackson Public School and Nissan North America, Inc.[790,791] Additionally, the top five occupational groups in the Jackson metropolitan area include office and administrative support, sales and related, transportation and material moving, healthcare practitioners and technical, and food preparation and serving related.[792] The highest hourly wages by occupation in the metropolitan area include management ($45.52), followed by legal ($38.41) and architecture and engineering ($35.45).[793] Overall, the area's hourly wages, at $21.75 per hour, are 20 percent below the national average of $27.07 per hour.[794]

The local economy is strengthened by Innovate Mississippi, which boosts the microenterprise eco-system by helping technology-entrepreneurs start their businesses.[795] Innovate Mississippi assists entrepreneurs by working

[783] "Economic Development." *The City of Jackson Mississippi*, https://www.jacksonms.gov/economic-development/. Accessed 15 Mar. 2022.
[784] Ibid.
[785] Gross domestic product (GDP) is the measure of the market value of all final goods and services produced in an area during a particular period.
[786] "Total Gross Domestic Product for Jackson, MS (MSA)." Federal Reserve Bank of St. Louis, https://fred.stlouisfed.org/series/NGMP27140. Accessed 16 Mar. 2022.
[787] Ibid.
[788] Lewis, Bill. "Business Destination: Jackson, MS." *Journal Communications, Inc.*, 18 Jan. 2017, https://livability.com/ms/jackson/education-careers-opportunity/business-destination-jackson-ms/. Accessed 16 Mar. 2022.
[789] Ibid.
[790] "Top Employers in Jackson MSA." *The City of Jackson Mississippi*, https://www.jacksonms.gov/economic-development/top-companies/. Accessed 15 Mar. 2022.
[791] "About UMMC." *The University of Mississippi Medical Center,* https://www.umc.edu/HR/Careers/Careers-Workday.html#:~:text=With%20more%20than%2010%2C000%20full,the%20largest%20employers%20in%20Mississippi. Accessed 15 Mar. 2022.
[792] "Occupational Employment and Wages in Jackson—May 2020." *United States Bureau of Labor Statistics*, 24 June 2021, https://www.bls.gov/regions/southeast/news-release/occupationalemploymentandwages_jacksonms.htm. Accessed 15 Mar. 2022.
[793] Ibid.
[794] Ibid.
[795] *Innovate Mississippi*. 2020 Innovate Mississippi, https://www.innovate.ms/. Accessed 15 Mar. 2022

with them to develop business strategies and connect them with the resources needed for business success.[796] Furthermore, small businesses in the region can find additional resources with the Mississippi Development Authority's Minority and Small Business Development Division, which provides technical and financial assistance to minority- and women-owned businesses.[797] The Mississippi Development Authority's Minority and Small Business Development Division also helps small businesses identify and compete for government contracting opportunities.[798]

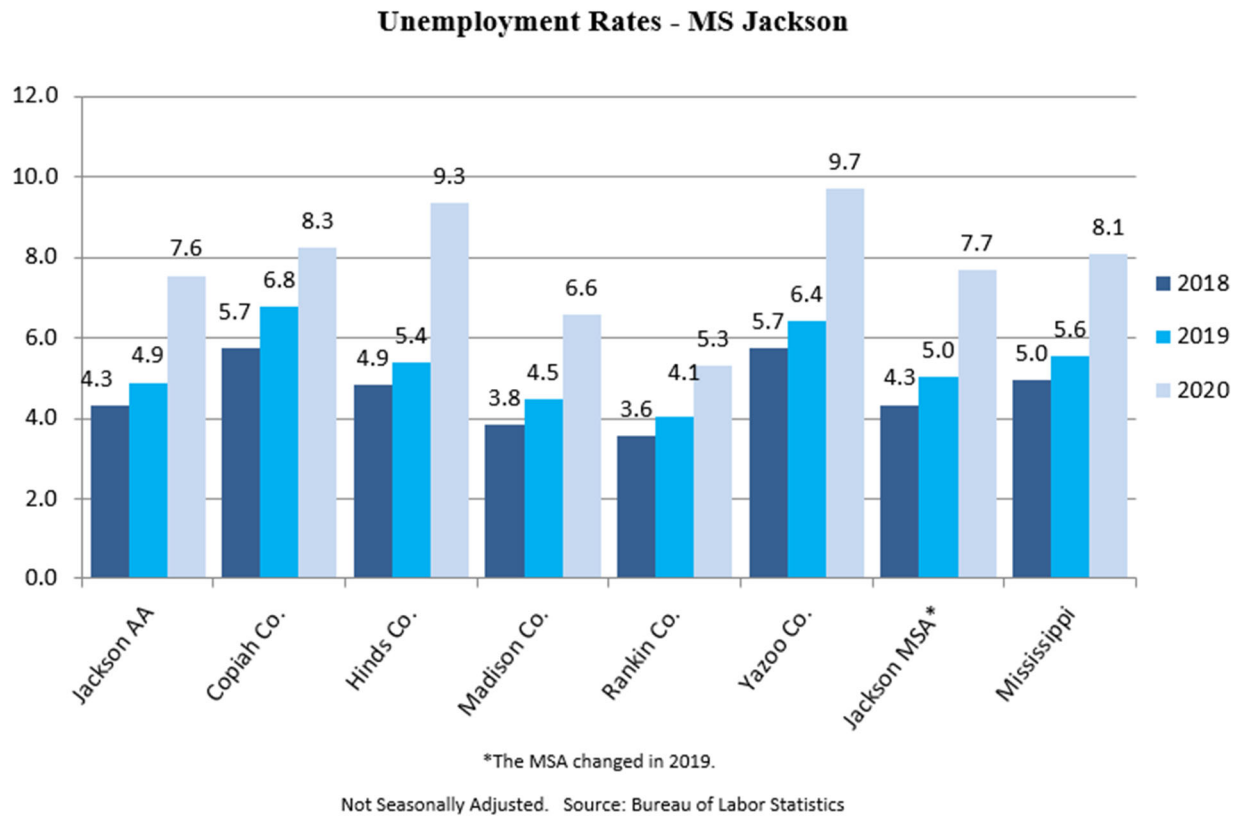
In 2018, there were 24,375 businesses within the Jackson assessment area, 90.2 percent of which had total annual revenues less than or equal to $1 million and were therefore considered to be small businesses.[799] For that year, 21.2 percent of small businesses in the assessment area were in moderate-income tracts, while there were far fewer in low-income tracts at 6.7 percent.[800] In 2020, there were 24,287 businesses in the assessment area, 91.1 percent of which had total annual revenues less than or equal to $1 million and were therefore considered to be small businesses.[801] For that year, 19.0 percent of small businesses were in moderate-income tracts, and 6.5 percent of small businesses were in low-income tracts.[802] The volume of loans made to small businesses in the assessment area increased year-over-year during the review period. According to an analysis of aggregate CRA loan data, there was a 3.2 percent increase in loans made to small businesses from 2018 to 2019. From 2019 to 2020, there was a 35.7 percent increase in the number of loans made to small businesses, which represents a significant increase in loan volume as compared to the period 2018 to 2019. The loan volume increase in 2020 is likely due to businesses receiving Paycheck Protection Program loans during the COVID-19 pandemic.

The COVID-19 pandemic was a significant event that brought many challenges to the economy in the assessment area and nationwide. To combat the spread of the coronavirus, shelter-in-place orders were issued in Mississippi that mandated for individuals to stay at home, except under certain circumstances; additionally, these orders caused non-essential businesses to stop business activities other than those necessary for minimum operations.[803] As a result of these orders, some businesses in the assessment area were impacted and unable to operate at full capacity, which resulted in a decline in economic activity. In response to the decline in economic activity nationwide, the United States' Congress passed the Coronavirus Aid, Relief, and Economic Security (CARES) Act on March 25, 2020; this legislation established the Paycheck Protection Program (PPP), which was implemented by the Small Business Administration (SBA), to provide loans to small businesses for payroll costs and certain other expenses.[804] In the assessment area, there were 28,200 PPP loan approvals with an initial

[796] "What We Do for Entrepreneurs." *Innovate Mississippi*, https://www.innovate.ms/for-entrepreneurs/. Accessed 15 Mar. 2022.
[797] "Big Support for Minority and Small Businesses." *Mississippi Development Authority*, https://mississippi.org/minority-small-business/resources/. Accessed 15 Mar. 2022.
[798] Ibid.
[799] FRB Atlanta calculations of 2018 Dun & Bradstreet data.
[800] Ibid.
[801] FRB Atlanta calculation of 2020 Dun & Bradstreet data.
[802] Ibid.
[803] "State, County and City Orders Due to COVID-19." *Mississippi Emergency Management Agency*, 1 Apr. 2020, https://www.msema.org/news/city-and-county-shutdowns-due-to-covid-19/. Accessed 14 Mar. 2022.
[804] "Paycheck Protection Program." *United States Department of the Treasury*, https://home.treasury.gov/policy-issues/coronavirus/assistance-for-small-businesses/paycheck-protection-program. Accessed 25 Feb. 2022.

approval amount of $1.4 billion.[805] Out of all counties in the assessment area, Hinds County had the most approvals with 12,821 loans totaling $570.1 million.[806]

The assessment area experienced an increase in unemployment for each year during the review period. In 2018, the unemployment rate in the assessment area was 4.3 percent and rose to 4.9 percent in 2019. From 2018 to 2019, all counties in the assessment area had an increase in unemployment. Copiah County had the highest level of unemployment during the period at 5.7 percent in 2018 and 6.8 percent in 2019. In 2020, unemployment in the assessment area, state of Mississippi, and nationwide collectively increased due to the impact the COVID-19 global pandemic had on the economy.[807] For this year, the unemployment rate in the Jackson assessment area was 7.6 percent, which was less than the state's unemployment rate of 8.1 percent. In 2020, Yazoo County had the highest unemployment rate at 9.7 percent, and Rankin County had the lowest unemployment rate at 5.3 percent.



According to 2020 census data, there were 224,361 housing units located in the assessment area, of which 58.9 percent were owner-occupied, 29.4 percent were rental units, and 11.7 percent were vacant.[808] While most units were owner-occupied, a disproportionately higher percentage of housing units in low- and moderate-income tracts were rental or vacant. For 2018, before Holmes County was added to the MSA, 69.8 percent of all housing units in low-income census tracts were rental or vacant; in moderate-income census tracts, 55.5 percent of housing

[805] "Who in Mississippi Got Paycheck Protection Program Loans during the Pandemic." *The Augusta Chronical*, https://data.augustachronicle.com/paycheck-protection-program-loans/summary/mississippi/yazoo-county/28163/. Accessed 14 Mar. 2022.
[806] Ibid.
[807] *Unemployment Rates during the COVID-19 Pandemic*. Congressional Research Service, 2021, https://crsreports.congress.gov/product/pdf/R/R46554. Accessed 14 Mar. 2022.
[808] FRB Atlanta calculations of 2020 FFIEC census data.

units were rental or vacant.[809] For 2020, when Homes County was added to the MSA, the percentage of rental and vacant housing units in low-income census tracts remained the same, but the percentage of rental and vacant housing units in moderate-income census tracts slightly decreased to 53.9 percent.[810] In 2018, the median age of the housing stock was 39 years, although the median age of housing was older in low-income census tracts at 54 years and 49 years in moderate-income tracts.[811] For 2020, the median age of housing stock for low-income census tracts and the assessment area remained the same; however, the median age of housing stock in moderate-income census tracts increased to 50 years.[812]

Home prices in the assessment area increased during the review period. In particular, the median sales price for residential properties in Hinds, Madison, and Rankin counties combined increased 17 percent from 2018 to 2020.[813] The median sales price for a residential property in those combined counties was $188,000 in 2018.[814] In 2019, the median sales price for a residential property increased 3.2 percent to $194,000.[815] During 2020, residential home prices increased again, and the median sales price for a residential property grew 13.4 percent to $220,000.[816] For 2020, the strong housing activity in Hinds, Madison, and Rankin counties was driven by low mortgage interest rates and a need for many buyers to secure better housing.[817]

Even though the housing market experienced growth during the review period, homeownership affordability is becoming a challenge in the assessment area. Using the assumption that a borrower can obtain a loan for approximately three times the borrower's annual income and using 2020 FFIEC median family income figures for the assessment area, affordable homes would be priced at $173,697 or below.[818] As stated earlier, the median sales price for a residential property in Hinds, Madison, and Ranking counties (collectively) was $220,000 in 2020.

Rent affordability is also a concern in the assessment area. According to census data, the median gross rent in the assessment area is $799.[819] Out of all counties in the assessment area, Madison County has the highest median gross rent at $898, followed by Ranking County at $891 and Hinds County at $771.[820] Overall, 47.3 percent of renters in the assessment area pay greater than 30 percent of their income towards rent, which means that they are cost-burdened with rent expense.[821] Within the assessment area, 21.3 percent of households in low-income census tracts and 33.5 percent of households in moderate-income tracts are cost-burdened with rent.[822] Out of all counties in the assessment area, Hinds County has the largest percentage of renters who are cost-burdened at 54.4 percent, followed by Yazoo County at 41.9 percent and Madison County at 40.7 percent.[823]

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[809] FRB Atlanta calculations of 2018 FFIEC census data.
[810] FRB Atlanta calculation of 2020 FFIEC census data.
[811] FRB Atlanta calculations of 2018 FFIEC census data.
[812] FRB Atlanta calculations of 2020 FFIEC census data.
[813] "Central Mississippi Annual Market Heartbeat." *CentralMississippiMLS*, 14 Jan. 2021, https://cmr.realtor/media/3299/cmrmls_ann_2020.pdf. Accessed 14 Mar. 2022.
[814] Ibid.
[815] Ibid.
[816] Ibid.
[817] Ibid.
[818] According to 2020 FFIEC census data, the median family income for the assessment area is $57,899.
[819] FRB Atlanta calculations of 2020 FFIEC census data.
[820] Ibid.
[821] Ibid.
[822] Ibid.
[823] Ibid.

Demographic Characteristics by Census Tract

The following tables present key demographic and business information used to help develop a performance context for the assessment area during the review period. One table reflects the 2018 FFIEC census and Dun & Bradstreet data, and the other table reflects the 2020 FFIEC census and Dun & Bradstreet data used to analyze the bank's CRA performance context. In 2019, the MSA boundary changed, and Holmes County was added to the MSA. This addition caused a minimal change in the families-by-families income distribution; as a result, this change is reflected in the Combined Demographic 2019-2020 table below. Certain components of the data in the tables are discussed in this evaluation as they apply to specific parts of the analysis.

Combined Demographics Report - 2018

Assessment Area: MS Jackson

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	18	14.5	11,727	8.6	5,186	44.2	31,523	23.1
Moderate-income	36	29	29,341	21.5	7,757	26.4	22,607	16.6
Middle-income	35	28.2	47,193	34.6	5,075	10.8	24,053	17.6
Upper-income	34	27.4	48,145	35.3	2,213	4.6	58,223	42.7
Unknown-income	1	0.8	0	0	0	0	0	0
Total Assessment Area	**124**	**100.0**	**136,406**	**100.0**	**20,231**	**14.8**	**136,406**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	23,750	7,173	5.4	30.2	11,469	48.3	5,108	21.5
Moderate-income	54,741	24,378	18.4	44.5	21,314	38.9	9,049	16.5
Middle-income	74,957	46,890	35.5	62.6	20,822	27.8	7,245	9.7
Upper-income	70,888	53,757	40.7	75.8	12,304	17.4	4,827	6.8
Unknown-income	25	0	0	0	4	16	21	84
Total Assessment Area	**224,361**	**132,198**	**100.0**	**58.9**	**65,913**	**29.4**	**26,250**	**11.7**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1,667	6.8	1,479	6.7	165	8	23	6.9
Moderate-income	5,350	21.9	4,665	21.2	570	27.8	115	34.7
Middle-income	7,519	30.8	6,821	31	629	30.7	69	20.8
Upper-income	9,825	40.3	9,017	41	685	33.4	123	37.2
Unknown-income	14	0.1	11	0.1	2	0.1	1	0.3
Total Assessment Area	**24,375**	**100.0**	**21,993**	**100.0**	**2,051**	**100.0**	**331**	**100.0**
	Percentage of Total Businesses:			**90.2**		**8.4**		**1.4**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	12	2.1	9	1.6	3	21.4	0	0
Moderate-income	74	13.1	73	13.2	1	7.1	0	0
Middle-income	278	49	269	48.7	8	57.1	1	100
Upper-income	203	35.8	201	36.4	2	14.3	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**567**	**100.0**	**552**	**100.0**	**14**	**100.0**	**1**	**100.0**
	Percentage of Total Farms:			**97.4**		**2.5**		**.2**

2018 FFIEC Census Data and 2018 D&B Information

Combined Demographics Report - 2019-2020

Assessment Area: MS Jackson

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	18	14.5	11,727	8.6	5,186	44.2	30,707	22.5
Moderate-income	35	28.2	28,331	20.8	7,630	26.9	22,182	16.3
Middle-income	33	26.6	44,645	32.7	4,907	11	23,816	17.5
Upper-income	37	29.8	51,703	37.9	2,508	4.9	59,701	43.8
Unknown-income	1	0.8	0	0	0	0	0	0
Total Assessment Area	**124**	**100.0**	**136,406**	**100.0**	**20,231**	**14.8**	**136,406**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	23,750	7,173	5.4	30.2	11,469	48.3	5,108	21.5
Moderate-income	52,026	23,988	18.1	46.1	19,438	37.4	8,600	16.5
Middle-income	72,071	43,570	33	60.5	21,578	29.9	6,923	9.6
Upper-income	76,489	57,467	43.5	75.1	13,424	17.6	5,598	7.3
Unknown-income	25	0	0	0	4	16	21	84
Total Assessment Area	**224,361**	**132,198**	**100.0**	**58.9**	**65,913**	**29.4**	**26,250**	**11.7**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1,607	6.6	1,440	6.5	154	8	13	5.5
Moderate-income	4,739	19.5	4,209	19	456	23.7	74	31.5
Middle-income	7,632	31.4	6,913	31.2	659	34.2	60	25.5
Upper-income	10,300	42.4	9,555	43.2	657	34.1	88	37.4
Unknown-income	9	0	7	0	2	0.1	0	0
Total Assessment Area	**24,287**	**100.0**	**22,124**	**100.0**	**1,928**	**100.0**	**235**	**100.0**
	Percentage of Total Businesses:			**91.1**		**7.9**		**1.0**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	14	2.6	11	2.1	3	21.4	0	0
Moderate-income	73	13.5	73	13.9	0	0	0	0
Middle-income	237	43.8	228	43.3	9	64.3	0	0
Upper-income	217	40.1	215	40.8	2	14.3	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**541**	**100.0**	**527**	**100.0**	**14**	**100.0**	**0**	**.0**
	Percentage of Total Farms:			**97.4**		**2.6**		**.0**

2020 FFIEC Census Data and 2020 D&B Information

Credit and Community Development Needs

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

A community contact engaged in community development and affordable housing was interviewed. The contact stated that the COVID-19 pandemic negatively affected the Jackson Mississippi area, and the main challenge experienced was a shortage of workers for the service industry, like hotels and restaurants. This shortage has been caused by pandemic federal assistance that has been received by individuals who work in these industries, per the contact. Furthermore, he also explained that the housing stock in Jackson is very old and is in short supply, and there is an issue with a disruption of water flowing to these homes. The contact mentioned that the community has seen an increase in property insurance costs with homeowners incurring a 40 percent increase in the cost of homeowner insurance policies that are not related to flood insurance. Further, he explained that there is a shortage of funding for affordable housing and small business development statewide. For small businesses, start-ups are having difficulty seeking small business loans because banks think that these businesses are risky, and they are not interested in offering smaller-dollar amount loans to these businesses, per the contact. Lastly, he said that banks can be more responsive to the needs of the community by partnering with CDFIs and providing low-cost financing to these types of organizations.

A second community contact engaged in community service was interviewed. The contact stated that the COVID-19 pandemic, inflation, and job losses increased the food insecurity needs of residents in the community. Also, he stated that there is a need for more affordable housing in the South Jackson and West Jackson areas where there are a lot of low-income residents. Further, the contact explained that the population in the city is smaller than the metro area because people have moved out into the broader metropolitan areas; therefore, small businesses within the city face barriers in obtaining credit because there may not be enough people to patronize within the city. He further mentioned that there appears to be more funding for businesses going into the suburban areas because that is where a lot of new businesses are opening. He said banks have closed branches in some neighborhoods because they are becoming less desirable, and banks are opening branches in the suburban communities. Lastly, the contact noted that the public school system in Jackson is heavily underperforming, and bank can be more responsive to the community needs by providing educational support, job training programs, and financial literacy programs.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE JACKSON, MISSISSIPPI ASSESSMENT AREA

LENDING TEST

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

The analysis included 1,335 HMDA-reportable loans and 1,333 CRA small business loans reported by the bank in the Jackson assessment area during the review period. HMDA-reportable lending and CRA small business lending received equal weight in determining the bank's lending test rating in the assessment area. Within HMDA reportable lending, greater weight was assigned to home refinance loans over the other HMDA products given their relative share of all HMDA lending in this assessment area.

The Jackson assessment area accounted for 27.4 percent of Regions Bank's total HMDA-reportable lending by dollar volume in Mississippi and 42.4 percent of its total statewide CRA small business lending by dollar volume during the review period. In comparison, 43.6 percent of Regions Bank's Mississippi deposits are in the Jackson assessment area.

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

Geographic Distribution of Loans

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

Home Purchase Loans

Of the 1,335 HMDA-reportable loans analyzed, 450 loans (33.7 percent) were home purchase loans. Of the total home purchase loans made, three loans (0.7 percent) were located in low-income tracts, and 25 loans (5.6 percent) were located in moderate-income tracts.

Home purchase lending in low-income tracts is poor. In 2018, Regions Bank made no home purchase loans in low-income tracts (0.0 percent), while the percentage of owner-occupied units was 5.4 percent in these tracts. In 2019, Holmes County was added to the MSA, which caused a change in the demographic data for the assessment area; even though a change in the demographic data occurred, the overall statistical percentage rate of owner-occupied units located in low-income tracts remained the same. For the period of 2019 through 2020, the bank's home purchase lending in low-income tracts (1.0 percent) was below the percentage of owner-occupied units (5.4 percent) in these tracts. Concerning the bank's lending performance compared to the aggregate's lending performance, in 2018, the bank made no home purchase loans in low-income tracts (0.0 percent) and was significantly below the aggregate lending performance (0.5 percent) in these tracts. In 2019, Regions Bank's home purchase lending in low-income tracts (0.8 percent) was below the aggregate lending performance (1.1 percent) in these tracts. In 2020, the bank's home purchase lending in low-income tracts (1.1 percent) was slightly above the aggregate lending performance (0.9 percent) in these tracts.

Home purchase lending in moderate-income tracts is adequate. In 2018, Regions Bank's home purchase lending in moderate-income tracts (6.7 percent) was below the percentage of owner-occupied units (18.4 percent) in these tracts. In 2019, Holmes County was added to the MSA, which caused a change in the demographic data for the assessment area. For the period of 2019 through 2020, the bank's home purchase lending in moderate-income tracts (5.1 percent) was below the percentage of owner-occupied units (18.1 percent) in these tracts. Concerning the bank's lending performance compared to the aggregate's lending performance, in 2018, the bank's home purchase lending in moderate-income tracts (6.7 percent) was similar to the aggregate lending performance (6.5 percent) in these tracts. In 2019, Regions Bank's home purchase lending in moderate-income tracts (5.5 percent) was slightly below the aggregate lending performance (6.9 percent) in these tracts. In 2020, the bank's home purchase lending in moderate-income tracts (4.8 percent) was slightly below the aggregate lending performance (5.6 percent) in these tracts.

Home Refinance Loans

Of the 1,335 HMDA-reportable loans analyzed, 593 loans (44.4 percent) were home refinance loans. Of the total home refinance loans made, 14 loans (2.4 percent) were located in low-income tracts, and 77 loans (13.0 percent) were located in moderate-income tracts.

Home refinance lending in low-income tracts is excellent. In 2018, Regions Bank's home refinance lending in low-income tracts (2.1 percent) was below the percentage of owner-occupied units (5.4 percent) in these tracts. In 2019, Holmes County was added to the MSA, which caused a change in the demographic data for the assessment area; even though a change in the demographic data occurred, the overall statistical percentage rate of owner-occupied units located in low-income tracts remained the same. For the period of 2019 through 2020, the bank's home refinance lending in low-income tracts (2.5 percent) was below the percentage of owner-occupied units (5.4 percent) in these tracts. Concerning the bank's lending performance compared to the aggregate's lending performance, in 2018, the bank's home refinance lending in low-income tracts (2.1 percent)

was slightly above the aggregate lending performance (1.9 percent) in these tracts. In 2019, Regions Bank's home refinance lending in low-income tracts (4.4 percent) was significantly above the aggregate lending performance (1.1 percent) in these tracts. In 2020, the bank's home refinance lending in low-income tracts (1.4 percent) was significantly above the aggregate lending performance (0.5 percent) in these tracts.

Home refinance lending in moderate-income tracts is excellent. In 2018, Regions Bank's home refinance lending in moderate-income tracts (18.5 percent) was above the percentage of owner-occupied units (18.4 percent) in these tracts. In 2019, Holmes County was added to the MSA, which caused a change in the demographic data for the assessment area. For the period of 2019 through 2020, the bank's home refinance lending in moderate-income tracts (11.2 percent) was below the percentage of owner-occupied units (18.1 percent) in these tracts. Concerning the bank's lending performance compared to the aggregate's lending performance, in 2018, the bank's home refinance lending in moderate-income tracts (18.5 percent) was significantly above the aggregate lending performance (10.0 percent) in these tracts. In 2019, Regions Bank's home refinance lending in moderate-income tracts (14.5 percent) was significantly above the aggregate lending performance (7.8 percent) in these tracts. In 2020, the bank's home refinance lending in moderate-income tracts (9.4 percent) was significantly above the aggregate lending performance (4.9 percent) in these tracts.

Home Improvement Loans

Of the 1,335 HMDA-reportable loans analyzed, 292 loans (21.9 percent) were home improvement loans. Of the total home improvement loans made, nine loans (3.1 percent) were located in low-income tracts, and 43 loans (14.7 percent) were located in moderate-income tracts.

Home improvement lending in low-income tracts is poor. In 2018, Regions Bank's home improvement lending in low-income tracts (1.9 percent) was below the percentage of owner-occupied units (5.4 percent) in these tracts. In 2019, Holmes County was added to the MSA, which caused a change in the demographic data for the assessment area; even though a change in the demographic data occurred, the overall statistical percentage rate of owner-occupied units located in low-income tracts remained the same. For the period of 2019 through 2020, the bank's home improvement lending in low-income tracts (3.7 percent) was below the percentage of owner-occupied units (5.4 percent) in these tracts. Concerning the bank's lending performance compared to the aggregate's lending performance, in 2018, the bank's home improvement lending in low-income tracts (1.9 percent) was below the aggregate lending performance (3.4 percent) in these tracts. In 2019, Regions Bank's home improvement lending in low-income tracts (3.5 percent) was slightly below the aggregate lending performance (4.4 percent) in these tracts. In 2020, the bank's home improvement lending in low-income tracts (4.1 percent) was slightly below the aggregate lending performance (5.5 percent) in these tracts.

Home improvement lending in moderate-income tracts is adequate. In 2018, Regions Bank's home improvement lending in moderate-income tracts (13.6 percent) was similar to the percentage of owner-occupied units (18.4 percent) in these tracts. In 2019, Holmes County was added to the MSA, which caused a change in the demographic data for the assessment area. For the period of 2019 through 2020, the bank's home improvement lending in moderate-income tracts (15.3 percent) was similar to the percentage of owner-occupied units (18.1 percent) in these tracts. Concerning the bank's lending performance compared to the aggregate's lending performance, in 2018, the bank's home improvement lending in moderate-income tracts (13.6 percent) was slightly above the aggregate lending performance (11.9 percent) in these tracts. In 2019, Regions Bank's home

improvement lending in moderate-income tracts (14.8 percent) was similar to the aggregate lending performance (14.5 percent) in these tracts. In 2020, the bank's home improvement lending in moderate-income tracts (16.2 percent) was slightly below the aggregate lending performance (20.3 percent) in these tracts.

Small Business Loans

Regions Bank made 1,333 small business loans in the assessment area from 2018 through 2020. Of the total number of small business loans made, 109 loans (8.2 percent) were located in low-income tracts, and 240 loans (18.0 percent) were located in moderate-income tracts.

Small business lending in low-income tracts is excellent. In 2018, Regions Bank's small business lending in low-income tracts (10.8 percent) was above the percentage of businesses (6.8 percent) in these tracts. In 2019, Holmes County was added to the MSA, which caused a change in the demographic data for the assessment area. For the period of 2019 through 2020, the bank's small business lending in low-income tracts (7.4 percent) was above the percentage of businesses (6.6 percent) in these tracts. Concerning the bank's lending performance compared to the aggregate's lending performance, in 2018, the bank's small business lending in low-income tracts (10.8 percent) was significantly above the aggregate lending performance (5.4 percent) in these tracts. In 2019, Regions Bank's small business lending in low-income tracts (6.3 percent) was slightly above the aggregate lending performance (5.5 percent) in these tracts. In 2020, the bank's small business lending in low-income tracts (7.9 percent) was significantly above the aggregate lending performance (5.0 percent) in these tracts.

Small business lending in moderate-income tracts is adequate. In 2018, Regions Bank's small business lending in moderate-income tracts (20.3 percent) was similar to the percentage of businesses (21.9 percent) in these tracts. In 2019, Holmes County was added to the MSA, which caused a change in the demographic data for the assessment area. For the period of 2019 through 2020, the bank's small business lending in moderate-income tracts (17.4 percent) was similar to the percentage of businesses (19.5 percent) in these tracts. Concerning the bank's lending performance compared to the aggregate's lending performance, in 2018, the bank's small business lending in moderate-income tracts (20.3 percent) was slightly above the aggregate lending performance (18.4 percent) in these tracts. In 2019, Regions Bank's small business lending in moderate-income tracts (21.0 percent) was slightly above the aggregate lending performance (16.8 percent) in these tracts. In 2020, the bank's small business lending in moderate-income tracts (16.1 percent) was similar to the aggregate lending performance (16.1 percent) in these tracts.

Lending to Borrowers of Different Incomes and Businesses of Different Sizes

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

Home Purchase Loans

Home purchase lending to low-income borrowers is good. In 2018, Regions Bank's home purchase lending to low-income borrowers (3.7 percent) was below the percentage of low-income families (23.1 percent). In 2019, Holmes County was added to the MSA, which caused a change in the demographic data for the assessment area. For the period of 2019 through 2020, the bank's home purchase lending to low-income borrowers (6.0 percent)

was below the percentage of low-income families (22.5 percent). Concerning the bank's lending performance compared to the aggregate's lending performance, in 2018, the bank's home purchase lending to low-income borrowers (3.7 percent) was slightly below the aggregate lending performance (4.4 percent) to these borrowers. In 2019, Regions Bank's home purchase lending to low-income borrowers (7.0 percent) was significantly above the aggregate lending performance (3.6 percent) to these borrowers. In 2020, the bank's home purchase lending to low-income borrowers (5.3 percent) was above the aggregate lending performance (4.2 percent) to these borrowers.

Home purchase lending to moderate-income borrowers is excellent. In 2018, Regions Bank's home purchase lending to moderate-income borrowers (20.0 percent) was above the percentage of moderate-income families (16.6 percent). In 2019, Holmes County was added to the MSA, which caused a change in the demographic data for the assessment area. For the period of 2019 through 2020, the bank's home purchase lending to moderate-income borrowers (24.8 percent) was above the percentage of moderate-income families (16.3 percent). Concerning the bank's lending performance compared to the aggregate's lending performance, in 2018, the bank's home purchase lending to moderate-income borrowers (20.0 percent) was slightly above the aggregate lending performance (17.2 percent) to these borrowers. In 2019, Regions Bank's home purchase lending to moderate-income borrowers (20.3 percent) was above the aggregate lending performance (15.7 percent) to these borrowers. In 2020, the bank's home purchase lending to moderate-income borrowers (27.8 percent) was above the aggregate lending performance (19.0 percent) to these borrowers.

Home Refinance Loans

Home refinance lending to low-income borrowers is excellent. In 2018, Regions Bank's home refinance lending to low-income borrowers (17.1 percent) was similar to the percentage of low-income families (23.1 percent). In 2019, Holmes County was added to the MSA, which caused a change in the demographic data for the assessment area. For the period of 2019 through 2020, the bank's home refinance lending to low-income borrowers (9.6 percent) was below the percentage of low-income families (22.5 percent). Concerning the bank's lending performance as compared to the aggregate's lending performance, in 2018, the bank's home refinance lending to low-income borrowers (17.1 percent) was significantly above the aggregate lending performance (6.6 percent) to these borrowers. In 2019, Regions Bank's home refinance lending to low-income borrowers (10.7 percent) was significantly above the aggregate lending performance (4.1 percent) to these borrowers. In 2020, the bank's home refinance lending to low-income borrowers (9.0 percent) was significantly above the aggregate lending performance (2.2 percent) to these borrowers.

Home refinance lending to moderate-income borrowers is excellent. In 2018, Regions Bank's home refinance lending to moderate-income borrowers (19.2 percent) was above the percentage of moderate-income families (16.6 percent). In 2019, Holmes County was added to the MSA, which caused a change in the demographic data for the assessment area. For the period of 2019 through 2020, the bank's home refinance lending to moderate-income borrowers (17.2 percent) was above the percentage of moderate-income families (16.3 percent). Concerning the bank's lending performance as compared to the aggregate's lending performance, in 2018, the bank's home refinance lending to moderate-income borrowers (19.2 percent) was significantly above the aggregate lending performance (11.5 percent) to these borrowers. In 2019, Regions Bank's home refinance lending to moderate-income borrowers (22.6 percent) was significantly above the aggregate lending performance

(9.1 percent) to these borrowers. In 2020, the bank's home refinance lending to moderate-income borrowers (14.2 percent) was significantly above the aggregate lending performance (7.9 percent) to these borrowers.

Home Improvement Loans

Home improvement lending to low-income borrowers is poor. In 2018, Regions Bank's home improvement lending to low-income borrowers (8.7 percent) was below the percentage of low-income families (23.1 percent). In 2019, Holmes County was added to the MSA, which caused a change in the demographic data for the assessment area. For the period of 2019 through 2020, the bank's home improvement lending to low-income borrowers (3.7 percent) was below the percentage of low-income families (22.5 percent). Concerning the bank's lending performance compared to the aggregate's lending performance, in 2018, the bank's home improvement lending to low-income borrowers (8.7 percent) was similar to the aggregate lending performance (8.1 percent) to these borrowers. In 2019, Regions Bank's home improvement lending to low-income borrowers (4.3 percent) was below the aggregate lending performance (8.0 percent) to these borrowers. In 2020, the bank's home improvement lending to low-income borrowers (2.7 percent) was below the aggregate lending performance (4.7 percent) to these borrowers.

Home improvement lending to moderate-income borrowers is good. In 2018, Regions Bank's home improvement lending to moderate-income borrowers (19.4 percent) was above the percentage of moderate-income families (16.6 percent). In 2019, Holmes County was added to the MSA, which caused a change in the demographic data for the assessment area. For the period of 2019 through 2020, the bank's home improvement lending to moderate-income borrowers (20.6 percent) was above the percentage of moderate-income families (16.3 percent). Concerning the bank's lending performance compared to the aggregate's lending performance, in 2018, the bank's home improvement lending to moderate-income borrowers (19.4 percent) was above the aggregate lending performance (13.5 percent) to these borrowers. In 2019, Regions Bank's home improvement lending to moderate-income borrowers (20.9 percent) was above the aggregate lending performance (16.4 percent) to these borrowers. In 2020, the bank's home improvement lending to moderate-income borrowers (20.3 percent) was above the aggregate lending performance (14.2 percent) to these borrowers.

Small Business Loans

The distribution of small business loans to businesses of different sizes is excellent. In 2018, 71.7 percent of the bank's loans were originated to businesses with revenues of $1 million or less. By comparison, 90.2 percent of the total businesses in the assessment area were classified as small businesses. In 2019, Holmes County was added to the MSA, which caused a change in the demographic data for the assessment area. For the period of 2019 through 2020, 57.9 percent of the bank's loans were originated to businesses with revenues of $1 million or less. During this period, 91.1 percent of the total businesses in the assessment area were classified as small businesses. Concerning the bank's lending performance compared to the aggregate's lending performance, in 2018, the bank's small business lending (71.7 percent) was significantly above the aggregate's small business lending performance (41.6 percent). In 2019, the bank's small business lending to small businesses (66.8 percent) was significantly above the aggregate's small business lending performance (39.7 percent) to these businesses. In 2020, the bank's small business lending to small businesses (54.8 percent) was significantly above the aggregate's lending performance (35.3 percent) to these businesses. Lastly, 89.2 percent of small business loans were originated in amounts of $250,000 or less, indicating a willingness to lend in the smaller amounts that are typically requested by small businesses.

Community Development Lending

Regions Bank makes an adequate level of community development loans in the Jackson assessment area. During the review period, the bank originated or renewed 11 community development loans totaling $12.3 million and 67 community development PPP loans totaling $11.6 million. Specifically, the bank originated or renewed $12.0 million in affordable housing initiatives; $10.1 million towards revitalization and stabilization efforts both through the PPP and outside of the PPP; $1.2 million to support economic development; and $532,000 towards community services benefiting LMI individuals and families.

While the dollar volume of community development lending is below performance of peers in this area, many of the community development loans had qualitative features that were responsive to assessment area needs, including affordable housing and health care. These qualitative factors contributed to the overall adequate conclusion for this assessment area.

Some of the most impactful loans directly benefiting the assessment area include:

- Eight loans totaling $10.6 million for new construction of apartments using LIHTCs. The loans were renewals of construction, bridge, and permanent financing in various phases of the LIHTC project. The project was designed to create 40 new units of affordable housing for low-income individuals and/or families throughout the assessment area.

- One line of credit totaling $1.5 million was renewed for a local nonprofit. The renewal was used to allow the organization to construct new single-family homes in the assessment area.

- Two loans totaling $251,000 were originated to a nonprofit for the purpose of creating working capital and subsequently creating mobile medical units in the assessment area. The mobile facilities are part of a network of Community Health Centers providing affordable health care options to primarily LMI individuals and families.

- One community development PPP loan was originated to a for-profit small business operating various facilities across several states in the south. Of the total loan amount, $905,701 was allocated to the Jackson assessment area and helped retain 455 LMI workers in the area.

- Over 60 percent of the community development PPP loans in this assessment area were originated to nonprofits. This is particularly responsive given the needs of nonprofits and the unique challenges faced by nonprofits during the pandemic.

INVESTMENT TEST

Regions Bank's investment performance in the Jackson assessment area is good. The bank made a significant level of investments and contributions totaling $36.9 million in the assessment area. The bank's investments (excluding contributions) totaled $36.1 million, of which $16.2 million (44.7 percent) were new investments acquired during the review period. The majority of current period investments provided financing for affordable housing through investments in LIHTC projects, which created approximately 135 units of affordable housing.

These projects were located in Holmes County, which is not in the bank's assessment area. However, Holmes County was added to the Jackson MSA during the review period, and nearly 40 percent of the county's residents commute to the Jackson assessment area for work. Therefore, these projects were determined to have a direct benefit to residents of the Jackson assessment area. The majority of investments held on the bank's balance sheet from prior review periods were also LIHTC investments. The bank also has one prior period investment in a CDFI based in Jackson that provides financial services to LMI individuals. The bank also made several investments in a regional CDFI that serves multiple states, including Mississippi, and benefited the Jackson assessment area.

Regions Bank made $765,500 in contributions that demonstrated responsiveness to credit and community development needs in the Jackson assessment area. Specifically, the bank provided $519,000 to organizations that provide community services targeted to low- and moderate-income individuals, $237,000 to support affordable housing, and $9,500 for activities that support the revitalization and stabilization of LMI communities. Overall, approximately $102,000 in donations were responsive to the COVID-19 pandemic, providing support for organizations providing emergency and recovery assistance to LMI individuals, small businesses, and nonprofits. Notably, the bank donated $200,000 to support a project developed by a local nonprofit organization that will combine affordable housing and healthcare services for seniors. Additionally, the bank forgave a $100,000 investment in a local nonprofit organization, which provided additional equity to that organization. The bank also made $912,000 in donations to organizations that benefited the entire state, including the Jackson assessment area.

SERVICE TEST

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

Retail Services

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

The distribution of 32 branch offices and 33 full-service ATMs as of December 31, 2020, was compared to the distribution of households and businesses among the tract categories within the assessment area. The percentage of branches in low-income tracts exceeded the percentage of households and businesses in the same geography: 9.4 percent of households and 6.6 percent of businesses were located in low-income census tracts compared to 12.5 percent of the bank's branches. The proportion of the bank's branches in moderate-income tracts also exceeded the percentage of households and businesses in the same geography: 28.1 percent of total branches were in moderate-income-tracts compared to 21.9 percent of households and 19.5 percent of businesses. In 2019, Holmes County was added to the MSA; however, this change did not affect the bank's distribution of branch offices. Overall, the bank's retail delivery systems are accessible to the bank's geographies and individuals of different income levels in its assessment area.

During the review period, the bank did not open or close any branches or full-service ATMs in low- or moderate-income tracts; however, two branches and two full-service ATMs were closed in middle-income tracts. As a result, the bank's record of opening and closing of branches has not adversely affected the accessibility of its delivery systems, particularly to low- and moderate-income geographies and individuals in the assessment area. Lastly, banking services and hours of operation do not vary in a way that inconveniences its assessment area, particularly low- and moderate-income geographies and/or low- and moderate-income individuals.

Geographic Distribution of Branches & ATMS

Assessment Area: MS Jackson (2018)

Tract Category	Branches							ATMs											Demographics			
	Total Branches				Drive thrus	Extend-ed Hours	Week-end Hours	Total ATMs			Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses
			Open	Closed									Open	Closed			Open	Closed				
	#	%	#	#	#	#	#		#	%	#	%	#	#	#	%	#	#	#	%	%	%
Low	4	11.8%	0	0	4	4	1	Total	5	9.6%	4	11.4%	0	0	1	5.9%	0	1	18	14.5%	9.4%	6.8%
DTO	0		0	0				SA	1		0		0	0	1		0	1				
Moderate	10	29.4%	0	0	9	10	0	Total	22	42.3%	12	34.3%	0	0	10	58.8%	0	0	36	29.0%	23.1%	21.9%
DTO	1		0	0				SA	11		3		0	0	8		0	0				
Middle	9	26.5%	0	0	9	9	1	Total	12	23.1%	9	25.7%	0	0	3	17.6%	0	0	35	28.2%	34.2%	30.8%
DTO	0		0	0				SA	3		0		0	0	3		0	0				
Upper	11	32.4%	0	0	10	11	1	Total	13	25.0%	10	28.6%	0	0	3	17.6%	0	0	34	27.4%	33.3%	40.3%
DTO	1		0	0				SA	3		0		0	0	3		0	0				
Unknown	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	1	0.8%	0.0%	0.1%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Total	34	100.0%	0	0	32	34	3	Total	52	100.0%	35	100.0%	0	0	17	100.0%	0	1	124	100.0%	100.0%	100.0%
DTO	2		0	0				SA	18		3		0	0	15		0	1				

2018 FFIEC Census Data, 2018 D&B Info, and 2015 ACS Data
Closed branches/ATMs are only included in "closed" columns and are not included in any other totals.
DTO - Drive thru only is a subset of total branches
SA = Stand Alone ATM is a subset of total ATMs

Geographic Distribution of Branches & ATMS

Assessment Area: MS Jackson (2019-2020)

Tract Category	Branches							ATMs											Demographics			
	Total Branches				Drive thrus	Extend-ed Hours	Week-end Hours	Total ATMs			Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses
			Open	Closed									Open	Closed			Open	Closed				
	#	%	#	#	#	#	#		#	%	#	%	#	#	#	%	#	#	#	%	%	%
Low	4	12.5%	0	0	4	4	1	Total	5	10.6%	4	12.1%	0	0	1	7.1%	0	0	18	14.5%	9.4%	6.6%
DTO	0		0	0				SA	1		0		0	0	1		0	0				
Moderate	9	28.1%	0	0	8	9	0	Total	19	40.4%	11	33.3%	0	0	8	57.1%	0	2	35	28.2%	21.9%	19.5%
DTO	1		0	0				SA	9		3		0	0	6		0	2				
Middle	8	25.0%	0	2	8	8	1	Total	10	21.3%	8	24.2%	0	2	2	14.3%	0	1	33	26.6%	32.9%	31.4%
DTO	0		0	0				SA	2		0		0	0	2		0	1				
Upper	11	34.4%	0	0	10	11	1	Total	13	27.7%	10	30.3%	0	0	3	21.4%	0	0	37	29.8%	35.8%	42.4%
DTO	1		0	0				SA	3		0		0	0	3		0	0				
Unknown	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	1	0.8%	0.0%	0.0%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Total	32	100.0%	0	2	30	32	3	Total	47	100.0%	33	100.0%	0	2	14	100.0%	0	3	124	100.0%	100.0%	100.0%
DTO	2		0	0				SA	15		3		0	0	12		0	3				

2020 FFIEC Census Data, 2020 D&B Info, and 2015 ACS Data
Closed branches/ATMs are only included in "closed" columns and are not included in any other totals.
DTO - Drive thru only is a subset of total branches
SA = Stand Alone ATM is a subset of total ATMs

Community Development Services

Regions Bank provides a relatively high level of community development services in the Jackson assessment area. During the review period, Regions Bank employees engaged in 176 qualified service activities totaling 1,515 hours. The bank's service activities benefited organizations that provide affordable housing, communityservice, economic development, and revitalization and stabilization to low- and moderate-income individuals, geographies and small businessesin the Jackson assessment area. Of the bank's total service hours, 710 hours supported youth and adult financialeducation and homebuyer education at various schools and organizations. Bank employees

also provided 719 service hours serving on boards and committees of qualified organizations, as well as several hours of technical assistance to a variety of organizations that provide community services in low- and moderate-income geographies or for low- and moderate-income individuals.

Some highlighted activities in the assessment area include:

- A bank employee provided financial education to an adult class at an organization that works to disrupt poverty and empower inclusion for LMI youth and adults.
- Regions bank managers used their financial expertise to teach financial literacy to students at a historically Black university.
- A Regions Community Development Manager provided technical assistance while serving on the advisory committee of an organization dedicated to helping residents in Jackson access safe and affordable banking products and services.
- A Regions Affordable Housing Team Manager served on the board and provided technical assistance with an organization that promotes affordable housing development in the area. The organization consists of developers, bankers, and other entities that have an interest in affordable housing.

METROPOLITAN AREAS
LIMITED-SCOPE REVIEW

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

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

- *Gulfport Assessment Area (Hancock, Harrison, and Jackson counties)*
  - As of December 31, 2020, Regions Bank operated nine branches in the assessment area, representing 8.4 percent of its branches in Mississippi.
  - As of June 30, 2020, the bank had $324.2 million in deposits in this assessment area, representing a market share of 4.7 percent and 4.2 percent of Regions Bank's total deposits in Mississippi.
- *Hattiesburg Assessment Area (Forest, Lamar, and Covington (added in 2019) counties)*
  - As of December 31, 2020, Regions Bank operated eight branches in the assessment area, representing 7.5 percent of its branches in Mississippi.
  - As of June 30, 2020, the bank had $476.7 million in deposits in this assessment area, representing a market share of 13.0 percent and 6.2 percent of Regions Bank's total deposits in Mississippi.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

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

Performance in the Limited-Scope Review Metropolitan Assessment Areas			
Assessment Area	**Lending Test**	**Investment Test**	**Service Test**
Gulfport	Not Consistent (Below)	Not Consistent (Below)	Consistent
Hattiesburg	Not Consistent (Below)	Not Consistent (Below)	Not Consistent (Below)

For the lending test, Regions Bank received a rating of high satisfactory for the State of Mississippi. Performance in the both metropolitan limited-scope assessment areas was below the statewide lending test performance. For the geographic distribution of loans, lending levels were adequate in both assessment areas. Performance was good for the borrower distribution of loans in both metropolitan limited-scope assessment areas as well. Community development lending performance in limited-scope metropolitan assessment areas was as follows: the bank made a low level in Hattiesburg ($3.1 million) and made few, if any, in Gulfport ($256,000).

For the investment test, Regions Bank received a rating of high satisfactory for the State of Mississippi. Performance in both metropolitan limited-scope assessment areas was below the bank's statewide investment test performance. The bank's level of investments was poor in the two metropolitan limited-scope assessment areas.

For the service test, Regions Bank received a rating of high satisfactory for the State of Mississippi. Performance in Gulfport was consistent with the bank's state performance while performance in theHattiesburg assessment area was weaker than the bank's state performance due to limited community development services and retail delivery services.

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

NONMETROPOLITAN STATEWIDE AREAS
LIMITED-SCOPE REVIEW

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

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

- *Adams-Wilkinson Assessment Area (Adams County)*
  - As of December 31, 2020, Regions Bank operated three branches in the assessment area, representing 2.8 percent of its branches in Mississippi.
  - As of June 30, 2020, the bank had $136.3 million in deposits in this assessment area, representing a market share of 20.3 percent and 1.8 percent of Regions Bank's total deposits in Mississippi.

- *Central Mississippi Assessment Area (Atalla, Choctaw, Clay, Lauderdale, Lowndes, Montgomery, Neshoba, Newton, Oktibbeha, Webster and Winston counties)*
  - As of December 31, 2020, Regions Bank operated 20 branches in the assessment area, representing 18.7 percent of its branches in Mississippi.
  - As of June 30, 2020, the bank had $892.3 million in deposits in this assessment area, representing a market share of 13.0 percent and 11.5 percent of Regions Bank's total deposits in Mississippi.
- *Northern Mississippi Assessment Area (Alcorn, Benton (ADDED IN 2019), Calhoun, Chickasaw, Grenada, Lafayette, Lee, Panola, Pontotoc, Tippah, Union, and Yalobusha counties)*
  - As of December 31, 2020, Regions Bank operated 15 branches in the assessment area, representing 14.0 percent of its branches in Mississippi.
  - As of June 30, 2020, the bank had $1.0 billion in deposits in this assessment area, representing a market share of 11.5 percent and 13.3 percent of Regions Bank's total deposits in Mississippi.
- *Northwest Mississippi Assessment Area (Bolivar, Coahoma, Leflore, Tallahatchie, and Washington counties)*
  - As of December 31, 2020, Regions Bank operated nine branches in the assessment area, representing 8.4 percent of its branches in Mississippi.
  - As of June 30, 2020, the bank had $556.4 million in deposits in this assessment area, representing a market share of 16.2 percent and 7.2 percent of Regions Bank's total deposits in Mississippi.
- *Southern Mississippi Assessment Area (Jefferson Davis, Jones, Lawrence, Lincoln, Marion, Pearl River, and Pike counties)*
  - As of December 31, 2020, Regions Bank operated 10 branches in the assessment area, representing 9.3 percent of its branches in Mississippi.
  - As of June 30, 2020, the bank had $686.6 million in deposits in this assessment area, representing a market share of 14.5 percent and 8.9 percent of Regions Bank's total deposits in Mississippi.
- *Warren Assessment Area (Warren County)*
  - As of December 31, 2020, Regions Bank operated one branch in the assessment area, representing 0.9 percent of its branches in Mississippi.
  - As of June 30, 2020, the bank had $ 262.6 million in deposits in this assessment area, representing a market share of 24.8 percent and 3.4 percent of Regions Bank's total deposits in Mississippi.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

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

Performance in the Limited-Scope Review Nonmetropolitan Assessment Areas			
Assessment Area	**Lending Test**	**Investment Test**	**Service Test**
Adams	Not Consistent (Below)	Not Consistent (Below)	Not Consistent (Below)
Central Mississippi	Not Consistent (Below)	Not Consistent (Below)	Not Consistent (Below)
Northern Mississippi	Consistent	Not Consistent (Below)	Not Consistent (Below)
Northwest Mississippi	Consistent	Consistent	Consistent
Southern Mississippi	Not Consistent (Below)	Not Consistent (Below)	Not Consistent (Below)
Warren	Not Consistent (Below)	Not Consistent (Below)	Not Consistent (Above)

For the lending test, Regions Bank received a rating of high satisfactory for the State of Mississippi. Performance in two nonmetropolitan limited-scope assessment areas was consistent with the statewide lending test performance, while performance in the remaining four nonmetropolitan limited-scope assessment areas was below the statewide performance. For the geographic distribution of loans, lending levels were good in Northern Mississippi; adequate in Central Mississippi, Northwest Mississippi, and Southern Mississippi; and poor in Adams and Warren. Performance was good for the borrower distribution of loans in five nonmetropolitan limited-scope assessment areas and adequate in Warren. Community development lending performance in limited-scope nonmetropolitan assessment areas was as follows: the bank was a leader in Northwest Mississippi ($69.1 million) and Warren ($15.0 million); made a relatively high level in Northern Mississippi ($22.6 million); made a low level in Central Mississippi ($3.2 million) and Southern Mississippi ($1.6 million); and made few, if any, in Adams ($37,000).

For the investment test, Regions Bank received a rating of high satisfactory for the State of Mississippi. Performance in the Northwest Mississippi nonmetropolitan assessment area was consistent with the bank's statewide investment test performance, while performance was below the statewide investment test performance in the remaining five nonmetropolitan limited scope assessment areas. The bank's level of investments was significant in the Northwest Mississippi assessment area; adequate in the Central Mississippi, Southern Mississippi, and Warren assessment areas; and poor in the Adams and Northern Mississippi assessment areas.

For the service test, Regions Bank received a rating of high satisfactory for the State of Mississippi. Performance in the Northwest Mississippi nonmetropolitan assessment area was consistent with the bank's state performance while performance in Warren was above statewide performance; performance in the Adams, Central Mississippi, Northern Mississippi, and Southern Mississippi assessment areas were weaker than the bank's state performance. Adams and Central Mississippi had limited community development services while Northern Mississippi and

Southern Mississippi had adequate community development performance. Northwest Mississippi and Warren had excellent community development service performance. Retail service performance was as follows: good in Adams, Northern Mississippi, and Warren; adequate in Central Mississippi and Southern Mississippi; and poor in Northwest Mississippi.

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

Missouri

CRA RATING FOR MISSOURI: SATISFACTORY

The Lending Test is rated: Low Satisfactory
The Investment Test is rated: High Satisfactory
The Service Test is rated: Low Satisfactory

Major factors supporting the rating include the following:

- The geographic distribution of loans reflects adequate penetration throughout the assessment areas, and the distribution of loans by borrower income reflects good penetration among customers of different income levels and businesses of different revenue sizes.
- The bank makes few, if any, community development loans in its Missouri assessment areas.
- The bank provides a significant level of qualified community development investments and grants in the Missouri assessment areas.
- Retail banking services are good in the bank's Missouri assessment areas.
- The bank provides an adequate level of community development services throughout the Missouriassessment areas.

SCOPE OF EXAMINATION

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

- Springfield

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

- Cape Girardeau
- Columbia
- Gasconade
- Jefferson City
- Lawrence
- Southeast Missouri
- St. Genevieve-Perry
- Taney

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

DESCRIPTION OF INSTITUTION'S OPERATIONS IN MISSOURI

As of June 30, 2020, Regions Bank had $907.1 million in deposits in Missouri accounting for 0.8 percent of the bank's total deposits. Regions Bank operated 16 branch offices in Missouri as of December 31, 2020, representing 1.2 percent of the bank's total branches. HMDA-reportable lending in Missouri accounted for 1.2 percent of total institutional HMDA-reportable lending by number of loans and 0.6 percent by dollar volume. CRA small business lending in Missouri accounted for 0.3 percent of the bank's total CRA small business lending by number of loans and 0.2 percent by dollar volume. Overall, the bank's HMDA-reportable and CRA lending activity in the state was similar to the percentage of total institutional deposits.

The following table shows lending activity from January 1, 2018, through December 31, 2020.

Statewide Summary of Lending Activity
Assessment Areas Located in
Missouri

Loan Type	#	%	$ (000s)	%
HMDA Home Purchase	369	20.0%	$60,224	34.9%
HMDA Refinance	661	35.8%	$69,789	40.5%
HMDA Home Improvement	275	14.9%	$13,733	8.0%
HMDA Multi-Family	0	0.0%	$0	0.0%
HMDA Other Purpose LOC	202	10.9%	$11,339	6.6%
HMDA Other Purpose Closed/Exempt	53	2.9%	$3,412	2.0%
HMDA Loan Purpose NA	0	0.0%	$0	0.0%
Total HMDA	**1,560**	**84.5%**	**$158,497**	**91.9%**
Total Small Business	**269**	**14.6%**	**$12,825**	**7.4%**
Total Farm	**18**	**1.0%**	**$1,064**	**0.6%**
TOTAL LOANS	**1,847**	**100.0%**	**$172,386**	**100.0%**

Originations and Purchases

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN MISSOURI

Lending Test

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

During the review period, Regions Bank reported 1,560 HMDA-reportable loans and 269 small business loans in Missouri. The rating for Missouri is based on performance in the Springfield full-scope assessment area.

Approximately 21.6 percent of the bank's HMDA-reportable and small business lending by number of loans in Missouri occurred within this assessment area.

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

Geographic and Borrower Distribution

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

Community Development Lending

Regions Bank makes few, if any, community development loans in the state of Missouri. During the review period, the bank originated 12 qualifying community development loans totaling $6.6 million benefiting its Missouri assessment areas. Most of the community development dollars were attributed to the Columbia limited-scope assessment area while performance was very poor in the Springfield full-scope assessment area, which was the primary driver in determining the state rating. Additionally, all of the community development loans made in Missouri were PPP loans, and while PPP loans were a need for part of the review period, they were not the only need. Because the bank was not considered responsive to the needs of its Missouri assessment areas, the bank's community development lending activities that occurred outside of its Missouri assessment areas were not given consideration for this evaluation. More information on community development loans can be found in the full-scope assessment area section of this report.

Investment Test

The investment test rating for Missouri is high satisfactory.

Regions Bank made a significant level of qualified investments and contributions totaling over $14.4 million in Missouri. The bank had qualified investments of almost $14.3 million in the Missouri assessment areas, with approximately 94.1 percent of investments acquired during the current review period. In addition, the bank made qualified contributions in the assessment areas totaling $85,000. Further, the bank made $95,000 in contributions that benefit a broader statewide area that includes the Missouri assessment areas. The donations provided support for statewide organizations providing workforce development, small business technical assistance, and community services for LMI individuals.

Springfield was the assessment area in the state reviewed using full-scope procedures. Approximately 89.1 percent of combined investment and contribution activity was in this assessment area, compared to 31.9 percent of deposits in the market as of June 30, 2021. Performance in the assessment area was good. Additional details regarding investments and contributions can be found in the full-scope assessment area section.

Service Test

The service test rating for Missouri is low satisfactory.

Retail Services

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

Community Development Services

Regions Bank provides an adequate level of community development services that benefit low- and moderate-income residents and small businesses in Missouri. During the examination period, employees engaged in 52 qualified service activities totaling 729 hours in the Missouri assessment areas. Regions Bank provided adequate activities and service hours in the Springfield full-scope assessment area. Employees engaged in 643 hours in limited-scope assessment areas.

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

METROPOLITAN AREA
FULL-SCOPE REVIEW

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE SPRINGFIELD, MISSOURI ASSESSMENT AREA

Overview

The Springfield assessment area includes Christian and Greene counties, which are two of the five counties that make up the Springfield, MO MSA. As of December 31, 2020, Regions Bank operated four branches in the assessment area, representing 25.0 percent of the bank's total branches in the state. The Springfield assessment area accounts for 35.4 percent of the institution's total deposits statewide and 28.0 percent of the bank's total statewide HMDA-reportable and CRA small business loans (by dollar).

The Springfield assessment area is an active banking market with the presence of national, regional, and local banks. According to the FDIC Summary of Deposits Report dated June 30, 2020, Regions Bank ranked 12th out of 33 institutions in the assessment area with 2.7 percent deposit market share and $321.2 million in deposits.[824]

[824] "Offices and Deposits of All FDIC-Insured Institutions Deposit Market Share Report." *Federal Deposit Insurance Corporation*, 30 June 2020, https://www7.fdic.gov/sod/sodMarketBank.asp?barItem=2. Accessed 29 Mar. 2022.

The top financial institutions in the assessment area by deposit market share were Great Southern Bank, Commerce Bank, and Central Bank of The Ozarks.[825]

Regions Bank's loan production accounted for less than 1.0 percent of the total CRA-reportable and HMDA-reportable lending activity in the assessment area from 2018 through 2020. During this period, HMDA-reportable lending activity in the assessment area was generally dominated by Wells Fargo Bank, U.S. Bank National Association, and Oakstar Bank. Additionally, CRA-reportable lending activity in the assessment area was generally dominated by American Express, U.S. Bank, and Chase Bank.

Population and Income Characteristics

The Springfield assessment area has seen growth since the last decennial census. According to U.S. census data, the population of the assessment area was 387,757, which is a 10.0 percent increase from the 2010 census.[826] Both counties in the assessment area experienced population increases with Christian County having the largest percentage increase in population of 14.8 percent, followed by Greene County with an 8.6 percent increase in population.[827] Greene County is the most populous county in the assessment area with 298,915 people.[828] Its county seat is the city of Springfield, which has a population of 169,176.[829] From April 1, 2010 to April 1, 2020, the city of Springfield saw a population increase of 6.1 percent,[830] which indicates that the city is growing.

According to 2020 FFIEC census data, the assessment area contains 76 census tracts: 5 low-income tracts (6.6 percent), 19 moderate-income tracts (25.0 percent), 38 middle-income tracts (50.0 percent), 13 upper-income tracts (17.1 percent), and 1 tract with unknown income.

For purposes of classifying borrower income, this evaluation uses the FFIEC estimated median family income. The following table provides a breakdown of the estimated annual family income for each income category (low, moderate, middle, and upper). As shown, the median family income for the Springfield, MO MSA increased from $59,500 in 2018 to $64,800 in 2020. Both counties in the assessment area have similar median family incomes. According to 2020 FFIEC census data, the median family income in Christian County is $60,435, and the median family income in Greene County is $54,576.

Borrower Income Levels
Springfield, MO MSA

FFIEC Estimated Median Family Income		Low	Moderate	Middle	Upper
		0 - 49.99%	50% - 79.99%	80% - 119.99%	120% - & above
2018	**$59,500**	0 - $29,749	$29,750 - $47,599	$47,600 - $71,399	$71,400 - & above
2019	**$61,800**	0 - $30,899	$30,900 - $49,439	$49,440 - $74,159	$74,160 - & above
2020	**$64,800**	0 - $32,399	$32,400 - $51,839	$51,840 - $77,759	$77,760 - & above

[825] Ibid.
[826] "QuickFacts." *United States Census Bureau*, https://www.census.gov/quickfacts/fact/table/springfieldcitymissouri,christiancountymissouri,greenecountymissouri,MO/PST045221. Accessed 5 Apr. 2022.
[827] Ibid.
[828] Ibid.
[829] Ibid.
[830] Ibid.

Concerning poverty, 11.6 percent of families live below the poverty level in the assessment area.[831] Greene County has the highest percentage of families living below the poverty level at 13.0 percent, and Christian County has the lowest percentage of families living below the poverty level at 7.5 percent.[832] Overall, the percentage of families living in poverty in the assessment area is comparable to the statewide percentage of families living in poverty, which is 11.1 percent.[833] A significant percentage of families living in low- and moderate-income census tracts are below the poverty level. Specifically, 37.8 percent of families living in low-income census tracts and 22.6 percent of families living in moderate-income census tracts are below the poverty level.[834] The concentration of families living below the poverty level in low- and moderate-income census tracts may create challenges for lending in those tracts.

Economic Conditions

The assessment area is located in the southwestern region of Missouri and is home to the city of Springfield, which is the third largest city and metro area in the state.[835] Springfield is known as the stainless-steel capital of the world because most of the stainless-steel tanks used in the food production and processing industry are manufactured in the area.[836] Additionally, Springfield is known as the original birthplace of Route 66.[837] Through the years and as traffic along Route 66 increased overtime, it eventually led to the demise of the highway, and it was replaced in 1972 by Interstate 44.[838] In addition to Interstate 44, other current major transportation routes in the Springfield area include U.S. Routes 60, 65, and 160 as well as Missouri State Highway 13. Springfield is home to key industries including distribution and logistics, technology and innovation, corporate offices, and data centers.[839]

The Springfield region is home to several well-known companies that have a large operation presence in the area. These well-known companies include Kraft Foods, 3M, Chase Card Services, Expedia, Inc., T-Mobile, BNSF Railway, and AT&T.[840] Additionally, there are other well-known companies who are headquartered in the region; these headquartered companies include Bass Pro Shops, O'Reilly Auto Parts, BKD, LLP., Springfield ReManufacturing Corp., and Jack Henry & Associates.[841] As of Spring 2021, the top five employers in the Springfield, Missouri region include CoxHealth (12,164 employees), Mercy Hospital Springfield (8,202 employees), Walmart, Inc. (5,381 employees), Springfield Public Schools (3,694 employees), and Bass Pro Shops (3,127 employees).[842]

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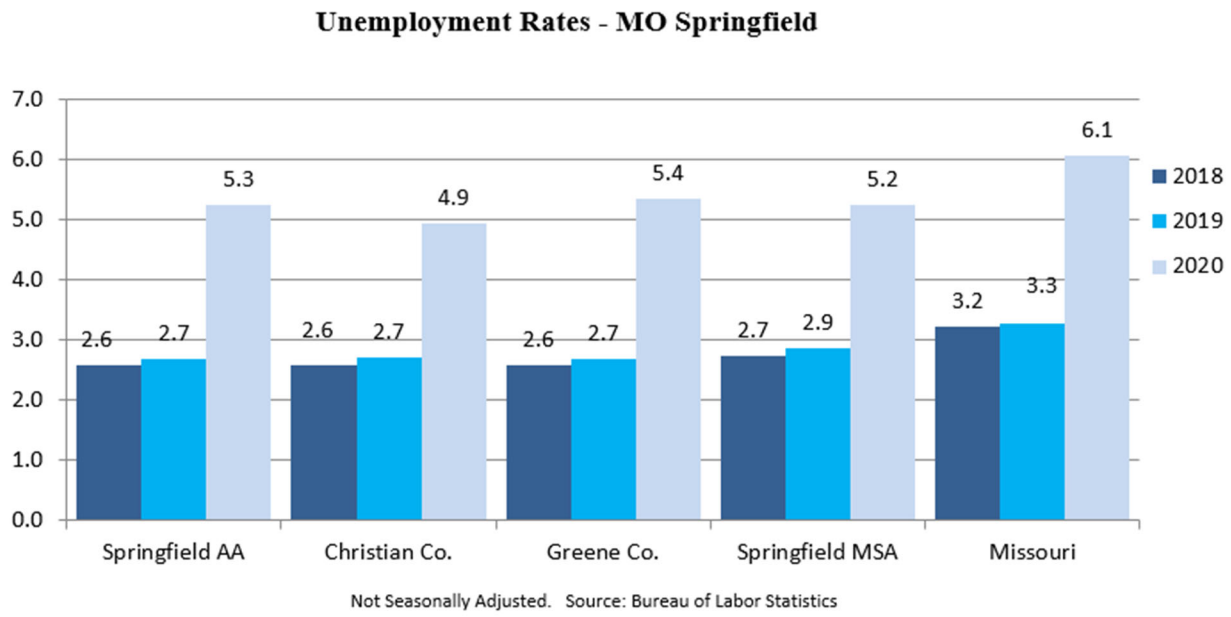
[831] FRB Atlanta calculations of 2020 FFIEC census data.
[832] Ibid.
[833] Ibid.
[834] Ibid.
[835] "The Springfield Region." *Missouri Partnership*, https://www.missouripartnership.com/missouri-regions-sites/regions/the-springfield-region/. Accessed 6 Apr. 2022.
[836] Ibid.
[837] "The History of Route 66." *Springfield Missouri Convention & Visitors Bureau*, https://www.springfieldmo.org/about-springfield/the-history-of-route-66/. Accessed 6 Apr. 2022.
[838] Ibid.
[839] "The Springfield Region." *Missouri Partnership*, https://www.missouripartnership.com/missouri-regions-sites/regions/the-springfield-region/. Accessed 6 Apr. 2022.
[840] "Springfield Region Overview." *Springfield Missouri Regional Economic Partnership, https://www.springfieldregion.com/data/.* Accessed 6 Apr. 2022.
[841] Ibid.
[842] "Major Employers." *Springfield Missouri Regional Economic Partnership*, https://www.springfieldregion.com/data/major-employers/. Accessed 6 Apr. 2022.

According to 2020 Dun & Bradstreet information, there were 16,656 businesses in the Springfield assessment area, 91.0 percent had gross annual revenues of less than or equal to $1 million and were therefore considered to be small businesses. In the assessment area, 24.4 percent of small businesses were located in moderate-income census tracts, while there were far fewer small businesses located in low-income census tracts at 2.6 percent.[843] According to an analysis of CRA loan data from all reporters in the assessment area, the volume of small business loans made to small businesses has both increased and decreased during the review period. Specifically, from 2018 to 2019, loans made to small businesses increased 3.1 percent. From 2019 to 2020, the number of loans made to small businesses decreased 8.9 percent.

The COVID-19 pandemic brought challenges to the economy in the assessment area and nationwide. As the pandemic unfolded, many businesses were impacted by stay-at-home orders, which mandated that individuals should only leave their residence for essential activities. To prevent the spread of the virus, the Greene County Commission issued a stay-at-home order on March 24, 2020, which mandated that non-essential businesses and other non-essential operations cease except for operations that could be performed at employees, contractors, or agent's residences or places of rest.[844] This order also defined the types of businesses considered essential that could continue to operate during the stay-at-home order.[845] In response to the decline in economic activity, the United States' Congress passed the Coronavirus Aid, Relief, and Economic Security (CARES) Act on March 25, 2020; this legislation established the Paycheck Protection Program (PPP), which was implemented by the Small Business Administration (SBA), to provide loans to small businesses nationwide for payroll costs and certain other expenses.[846] In Greene County, there were 10,566 PPP loan approvals with an initial approval amount of $769.1 million.[847] For Christian County, there were 3,501 PPP loan approvals with an initial approval amount of $127.5 million.[848]

The assessment area experienced a rise in unemployment during the review period. For 2018 and 2019, the unemployment rate in the assessment area was 2.6 and 2.7 percent, respectively. Both Greene County and Christian County had the same unemployment rates for 2018 and 2019. In 2020, unemployment in the assessment area and the state increased due to the impact that the COVID-19 pandemic had on the United States economy.[849] In the assessment area, the unemployment rate for 2020 rose to 5.4 percent for Greene County and 4.9 percent for Christian County. During this year, both counties had lower unemployment rates than the state overall (6.1 percent).

[843] FRB Atlanta calculations of 2020 Dun & Bradstreet data.
[844] *Order No. POL-20.3.24*. Greene County Commission, 24 Mar. 2020, https://greenecountymo.gov/files/PDF/file.pdf?id=35369. Accessed 6 Apr 2022.
[845] Ibid.
[846] "Paycheck Protection Program." *United States Department of the Treasury*, https://home.treasury.gov/policy-issues/coronavirus/assistance-for-small-businesses/paycheck-protection-program. Accessed 6 Apr. 2022.
[847] "Who is Missouri Got Paycheck Protection Program Loans during the Pandemic?" *The Augusta Chronical*, https://data.augustachronicle.com/paycheck-protection-program-loans/summary/missouri/greene-county/29077/. Accessed 6 Apr. 2022.
[848] Ibid.
[849] *Unemployment Rates During the COVID-19 Pandemic*. Congressional Research Service, 2021, https://crsreports.congress.gov/product/pdf/R/R46554. Accessed 6 Apr. 2022.



According to 2020 FFIEC census data, there were approximately 160,506 housing units in the assessment area, of which 56.5 percent were owner-occupied, 35.4 percent were rental units, and 8.0 percent were vacant. Many of the housing units in low- and moderate-income tracts were either rental or vacant. Specifically, in low-income tracts, 59.2 percent of units were rental, and 12.2 percent of units were vacant.[850] In moderate-income tracts, 55.0 percent of units were rental, and 11.3 percent of units were vacant.[851] The high percentage of rental and vacant units in low- and moderate-income tracts suggests that home purchase lending opportunities may be limited in those tracts. The median age of housing stock in the assessment area was 37 years; however, the median age of housing stock in low- and moderate-income tracts was much older at 57 years and 50 years, respectively.[852] The older housing stock in low- and moderate-income tracts indicate that there may be more lending opportunities for home refinance and home improvement in those tracts.

Housing prices in the assessment area have increased during the review period. For Greene County, the median sales price for a single-family home in 2018 was $137,649.[853] In 2019, the median sales price for a single-family home increased 7.2 percent to $147,547.[854] By 2020, the median sales price for a single-family home increased 11.7 percent to $164,758.[855] For Christian County, the median sales price for a single-family home also increased during the review period. In 2018, the median sales price for a single-family home was $164,699.[856] By 2019, the median sales price for a single-family home increased 7.7 percent to $177,350.[857] For 2020, the median sales price for a single-family home rose 11.1 percent to $197,178.[858]

[850] FRB Atlanta calculations of 2020 FFIEC census data.
[851] Ibid.
[852] Ibid.
[853] "Median Sales Price for Single Family Homes in 2020." *PolicyMap*, www.policymap.com. Based on data from Moody's Analytics. Accessed 6 Apr. 2022.
[854] Ibid.
[855] Ibid.
[856] Ibid.
[857] Ibid.
[858] Ibid.

The rise in home prices in the assessment area creates affordability challenges for low- and moderate-income families. Using the assumption that a borrower can obtain a loan for approximately three times the borrower's annual income and using 2020 FFIEC median family income for Greene and Christian counties, affordable homes would be priced at $163,728 for Greene County and $181,305 for Christian County.[859] As mentioned earlier the median sales price for a single-family home in Greene County and Christian County in 2020 was $164,758 and $197,178, respectively. This information indicates that home affordability in Christian County is more problematic for families living as compared to Greene County. However, the overall upward trend in home prices is a concern for home affordability in the assessment area, especially for low- and moderate-income families.

Demographic Characteristics by Census Tract

The following table presents key demographic and business information used to help develop a performance context for the assessment area. The data reflects the 2020 FFIEC census data and the 2020 Dun & Bradstreet data used to analyze the bank's CRA performance. Certain components of the data in the table are discussed in this evaluation as they apply to specific parts of the analysis.

[859] Accord to 2020 FFIEC census data, the median family income for Greene County is $54,576, and the median family income for Christian County is $60,435.

Combined Demographics Report

Assessment Area: MO Springfield

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	5	6.6	3,596	3.9	1,359	37.8	18,108	19.6
Moderate-income	19	25	14,929	16.2	3,367	22.6	16,884	18.3
Middle-income	38	50	53,545	57.9	5,145	9.6	19,293	20.9
Upper-income	13	17.1	20,307	22	888	4.4	38,133	41.3
Unknown-income	1	1.3	41	0	20	48.8	0	0
Total Assessment Area	**76**	**100.0**	**92,418**	**100.0**	**10,779**	**11.7**	**92,418**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	8,670	2,477	2.7	28.6	5,134	59.2	1,059	12.2
Moderate-income	34,433	11,618	12.8	33.7	18,924	55	3,891	11.3
Middle-income	85,970	53,304	58.7	62	26,569	30.9	6,097	7.1
Upper-income	30,656	23,326	25.7	76.1	5,625	18.3	1,705	5.6
Unknown-income	777	16	0	2.1	628	80.8	133	17.1
Total Assessment Area	**160,506**	**90,741**	**100.0**	**56.5**	**56,880**	**35.4**	**12,885**	**8.0**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	440	2.6	394	2.6	44	3.1	2	2
Moderate-income	4,294	25.8	3,697	24.4	582	41.4	15	15.2
Middle-income	8,635	51.8	7,994	52.8	585	41.6	56	56.6
Upper-income	3,234	19.4	3,016	19.9	192	13.7	26	26.3
Unknown-income	53	0.3	51	0.3	2	0.1	0	0
Total Assessment Area	**16,656**	**100.0**	**15,152**	**100.0**	**1,405**	**100.0**	**99**	**100.0**
	Percentage of Total Businesses:			**91.0**		**8.4**		**.6**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	2	0.7	2	0.7	0	0	0	0
Moderate-income	20	7.3	18	6.6	2	100	0	0
Middle-income	196	71.8	196	72.3	0	0	0	0
Upper-income	55	20.1	55	20.3	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**273**	**100.0**	**271**	**100.0**	**2**	**100.0**	**0**	**.0**
	Percentage of Total Farms:			**99.3**		**.7**		**.0**

2020 FFIEC Census Data and 2020 D&B Information

Credit and Community Development Needs

To better understand the community development and economic landscapes, community development professionals were contacted. These individuals discussed the various needs and opportunities across the region as well as how financial institutions can be responsive to local community development needs.

A contact involved in small business development indicated that the COVID-19 pandemic had a major impact on many businesses. The contact stated that businesses had to close during the peak of the coronavirus pandemic and are beginning to resume operations. Per the contact, businesses during the pandemic had the opportunity to apply for Paycheck Protection Program and Economic Injury Disaster Loans, and many businesses did not meet the criteria to apply for those loans; however, for the businesses that met the criteria, they needed financial assistance for business expenditures other than for payroll and utilities. Further, the contact stated that even though there are several financial institutions in the community, businesses are not getting funding needed to hire new employees and purchase inventory. These funding issues come from banks that are showing lower tolerances to lending risk due to the pandemic and are not confident in making loans due to possible inability of the business owner to repay the loan. Also, the contact mentioned that banks are less willing to make as many SBA loans, and, in many cases, banks are not funding the full loan request because of lower risk tolerances for lending and the possible inability of the business to repay the loan.

Furthermore, the contact provided information regarding the challenges small businesses are facing in the area. Specifically, the contact indicated that the largest non-financial challenges that small businesses owners face include finding employees who are willing to work, especially with school-age children (many parents are needed at home with their children because schools are virtual); being able to get applicants to accept open positions at businesses; and changing business models to reopen. The largest financial barriers facing small businesses include finding funding when banks are being risk adverse; having well documented financial and business plans; and having funds for down payment. The contact mentioned that there are opportunities for banks to assist small businesses, which include easing underwriting standards in order to be willing to take more lending risk and developing specialized small business products; building relationships and becoming a partner and a referral source with the area's nonprofits that assist small businesses; partnering with microloan intermediaries; and providing more education to low- and moderate-income business owners.

Another contact engaged in affordable housing initiatives in the Springfield area was interviewed. This contact stated that there are numerous banks in Springfield; however, there are fewer bank branches in the northside section of Springfield, which is where many low- and moderate-income individuals and families reside. Also, the contact mentioned that the lack of branches coupled with limited public and private transportation options are limiting banking access to those residents. Furthermore, the contact indicated that home mortgages, consumer loans, and small business loans were all important, but low interest and small dollar consumer loans are important to low- and moderate-income individuals because they are a viable replacement for high-cost alternatives, like payday lenders and title loans. The contact stated that there is a need for more affordable consumer loans to help low- and moderate-income homeowners maintain their properties.

Furthermore, the contact mentioned that there is a need for more affordable housing in the community. The contact stated that the city of Springfield is starting to have conversations about how to address the lack of

affordable housing. This current lack of affordable housing in the city is due to a high percentage of renters as compared to the percentage of homeowners, per the contact. During the interview, it was mentioned that the most common challenges that keep low- to moderate-income renters from becoming homeowners include past evictions, lack of personal funds to pay down payments, and up-front loan fees, negative credit histories that cause low credit scores, and student loan debt. Lastly, the contact indicated that many individuals who own their homes are not financially able to maintain the homes due to upkeep and repair costs.

The contact provided information about the opportunities for financial institutions in the area. The contact stated that there are ample nonprofit organizations in Springfield that banks can support in meeting the affordable housing needs of the community. The contacted mentioned that some of these organizations include Catholic Charities Housing Assistance Programs, the Springfield Community Land Trust, and the Community Foundation of the Ozarks. Also, the contact suggested that to help create more affordable housing stock, banks could donate foreclosed properties or raze the structures on the properties and donate the land to help create more affordable housing stock.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE SPRINGFIELD, MISSOURI ASSESSMENT AREA

LENDING TEST

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

The analysis included 279 HMDA-reportable loans and 67 CRA small business loans reported by the bank in the Springfield assessment area during the review period. Therefore, HMDA-reportable lending received greater weight in determining the bank's lending test rating in the assessment area. Additionally, greater weight was assigned to home refinance loans over the other HMDA products given their relative share of all HMDA lending in this assessment area.

The Springfield assessment area accounted for 27.5 percent of Regions Bank's total HMDA-reportable lending by dollar volume in Missouri and 33.4 percent of its total statewide CRA small business lending by dollar volume during the review period. In comparison, 35.4 percent of Regions Bank's Missouri deposits are in the Springfield assessment area.

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

Geographic Distribution of Loans

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

Home Purchase Loans

Of the 279 HMDA-reportable loans analyzed, 105 loans (37.6 percent) were home purchase loans. Of the total home purchase loans made, two loans (1.9 percent) were located in low-income tracts, and 13 loans (12.4 percent) were located in moderate-income tracts.

Home purchase lending in low-income tracts is poor. From 2018 through 2020, Regions Bank's home purchase lending in low-income tracts (1.9 percent) was similar to the percentage of owner-occupied units (2.7 percent) in these tracts. In 2018, the bank's home purchase lending in low-income tracts (3.7 percent) was significantly above the aggregate lending performance (2.4 percent) in these tracts. In 2019, Regions Bank made no home purchase loans in low-income tracts (0.0 percent) and was significantly below the aggregate lending performance (2.8 percent) in these tracts. In 2020, the bank's home purchase lending in low-income tracts (1.9 percent) was below the aggregate lending performance (2.7 percent) in these tracts.

Home purchase lending in moderate-income tracts is adequate. From 2018 through 2020, Regions Bank's home purchase lending in moderate-income tracts (12.4 percent) was similar to the percentage of owner-occupied units (12.8 percent) in these tracts. In 2018, the bank's home purchase lending in moderate-income tracts (7.4 percent) was below the aggregate lending performance (11.9 percent) in these tracts. In 2019, Regions Bank's home purchase lending in moderate-income tracts (7.7 percent) was below the aggregate lending performance (12.0 percent) in these tracts. In 2020, the bank's home purchase lending in moderate-income tracts (17.3 percent) was significantly above the aggregate lending performance (11.1 percent) in these tracts.

Home Refinance Loans

Regions Bank made 147 home refinance loans from 2018 through 2020, which represents 52.7 percent of the HMDA-reportable loans analyzed. Of the total home refinance loans made, four loans (2.7 percent) were located in low-income tracts, and five loans (3.4 percent) were located in moderate-income tracts.

Home refinance lending in low-income tracts is adequate. From 2018 through 2020, Regions Bank's home refinance lending in low-income tracts (2.7 percent) was similar to the percentage of owner-occupied units (2.7 percent) in these tracts. In 2018, the bank's home refinance lending in low-income tracts (3.3 percent) was slightly above the aggregate lending performance (2.8 percent) in these tracts. In 2019, Regions Bank's home refinance lending in low-income tracts (4.3 percent) was significantly above the aggregate lending performance (1.6 percent) in these tracts. In 2020, the bank's home refinance lending in low-income tracts (1.4 percent) was above the aggregate lending performance (1.0 percent) in these tracts.

Home refinance lending in moderate-income tracts is poor. From 2018 through 2020, Regions Bank's home refinance lending in moderate-income tracts (3.4 percent) was below the percentage of owner-occupied units (12.8 percent) in these tracts. In 2018, the bank made no home refinance loans in moderate-income tracts (0.0 percent) and was significantly below the aggregate lending performance (12.2 percent) in these tracts. In 2019, Regions Bank's home refinance lending in moderate-income tracts (2.2 percent) was significantly below the aggregate lending performance (8.2 percent) in these tracts. In 2020, the bank's home refinance lending in moderate-income tracts (5.6 percent) was similar to the aggregate lending performance (6.1 percent) in these tracts.

Home Improvement Loans

Regions Bank made 27 home improvement loans from 2018 through 2020, which represents 9.7 percent of the HMDA-reportable loans analyzed. Of the total home improvement loans made, none were located in low-income tracts; however, four loans (14.8 percent) were located in moderate-income tracts.

The bank did not make any home improvement loans in low-income tracts during the period of 2018 through 2020. Additionally, the bank had only five low-income census tracts in which to find opportunities for home improvement lending. Together with the bank's overall low volume of home improvement loans during this three-year review period, home improvement lending in low-income tracts was not rated.

Home improvement lending in moderate-income tracts is adequate. From 2018 through 2020, Regions Bank's home improvement lending in moderate-income tracts (14.8 percent) was above the percentage of owner-occupied units (12.8 percent) in these tracts. In 2018, the bank's home improvement lending in moderate-income tracts (23.1 percent) was significantly above the aggregate lending performance (9.4 percent) in these tracts. In 2019, Regions Bank's home improvement lending in moderate-income tracts (12.5 percent) was similar to the aggregate lending performance (13.0 percent) in these tracts. In 2020, the bank made no home improvement loans in moderate-income tracts (0.0 percent) and was significantly below the aggregate lending performance (12.5 percent) in these tracts.

Small Business Loans

Regions Bank made 67 small business loans in the assessment area from 2018 through 2020. Of the total number of small business loans made, one loan (1.5 percent) was located in a low-income tract, and 13 loans (19.4 percent) were located in moderate-income tracts.

Small business lending in low-income tracts is adequate. From 2018 through 2020, Regions Bank's small business lending in low-income tracts (1.5 percent) was below the percentage of businesses (2.6 percent) in these tracts. In 2018, the bank's small business lending in low-income tracts (5.0 percent) was significantly above the aggregate lending performance (2.1 percent) in these tracts. In 2019, Regions Bank made no small business loans in low-income tracts (0.0 percent) and was significantly below the aggregate lending performance (1.9 percent) in these tracts. In 2020, the bank made no small business loans in low-income tracts (0.0 percent) and was significantly below the aggregate lending performance (2.1 percent) in these tracts.

Small business lending in moderate-income tracts is poor. From 2018 through 2020, Regions Bank's small business lending in moderate-income tracts (19.4 percent) was similar to the percentage of businesses (25.8

percent) in these tracts. In 2018, the bank's small business lending in moderate-income tracts (20.0 percent) was slightly below the aggregate lending performance (25.0 percent) in these tracts. In 2019, Regions Bank's small business lending in moderate-income tracts (25.0 percent) was similar to the aggregate lending performance (24.6 percent) in these tracts. In 2020, the bank's small business lending in moderate-income tracts (14.8 percent) was below the aggregate lending performance (24.9 percent) in these tracts.

Lending to Borrowers of Different Incomes and Businesses of Different Sizes

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

Home Purchase Loans

Home purchase lending to low-income borrowers is adequate. From 2018 through 2020, Regions Bank's home purchase lending to low-income borrowers (9.5 percent) was below the percentage of low-income families (19.6 percent). In 2018, the bank's home purchase lending to low-income borrowers (11.1 percent) was significantly above the aggregate lending performance (6.3 percent) to these borrowers. In 2019, Regions Bank made no home purchase loans to low-income borrowers (0.0 percent) and was significantly below the aggregate lending performance (6.4 percent) to these borrowers. In 2020, the bank's home purchase lending to low-income borrowers (13.5 percent) was significantly above the aggregate lending performance (7.6 percent) to these borrowers.

Home purchase lending to moderate-income borrowers is excellent. From 2018 through 2020, Regions Bank's home purchase lending to moderate-income borrowers (34.3 percent) was above the percentage of moderate-income families (18.3 percent). In 2018, the bank's home purchase lending to moderate-income borrowers (29.6 percent) was significantly above the aggregate lending performance (17.2 percent) to these borrowers. In 2019, Regions Bank's home purchase lending to moderate-income borrowers (42.3 percent) was significantly above the aggregate lending performance (18.9 percent) to these borrowers. In 2020, the bank's home purchase lending to moderate-income borrowers (32.7 percent) was significantly above the aggregate lending performance (21.0 percent) to these borrowers.

Home Refinance Loans

Home refinance lending to low-income borrowers is adequate. From 2018 through 2020, Regions Bank's home refinance lending to low-income borrowers (6.8 percent) was below the percentage of low-income families (19.6 percent). In 2018, the bank's home refinance lending to low-income borrowers (6.7 percent) was slightly below the aggregate lending performance (7.8 percent) to these borrowers. In 2019, Regions Bank's home refinance lending to low-income borrowers (8.7 percent) was above the aggregate lending performance (6.2 percent) to these borrowers. In 2020, the bank's home refinance lending to low-income borrowers (5.6 percent) was slightly above the aggregate lending performance (4.6 percent) to these borrowers.

Home refinance lending to moderate-income borrowers is adequate. From 2018 through 2020, Regions Bank's home refinance lending to moderate-income borrowers (17.0 percent) was similar to the percentage of moderate-income families (18.3 percent). In 2018, the bank's home refinance lending to moderate-income borrowers (10.0

percent) was below the aggregate lending performance (16.5 percent) to these borrowers. In 2019, Regions Bank's home refinance lending to moderate-income borrowers (21.7 percent) was significantly above the aggregate lending performance (13.8 percent) to these borrowers. In 2020, the bank's home refinance lending to moderate-income borrowers (16.9 percent) was above the aggregate lending performance (12.7 percent) to these borrowers.

Home Improvement Loans

Home improvement lending to low-income borrowers is adequate. From 2018 through 2020, Regions Bank's home improvement lending to low-income borrowers (7.4 percent) was below the percentage of low-income families (19.6 percent). In 2018, the bank made no home improvement loans to low-income borrowers (0.0 percent) and was significantly below the aggregate lending performance (7.5 percent) to these borrowers. In 2019, Regions Bank's home improvement lending to low-income borrowers (12.5 percent) was significantly above the aggregate lending performance (6.3 percent) to these borrowers. In 2020, the bank's home improvement lending to low-income borrowers (16.7 percent) was significantly above the aggregate lending performance (7.2 percent) to these borrowers.

Home improvement lending to moderate-income borrowers is adequate. From 2018 through 2020, Regions Bank's home improvement lending to moderate-income borrowers (14.8 percent) was similar to the percentage of moderate-income families (18.3 percent). In 2018, the bank's home improvement lending to moderate-income borrowers (7.7 percent) was below the aggregate lending performance (14.4 percent) to these borrowers. In 2019, Regions Bank's home improvement lending to moderate-income borrowers (25.0 percent) was significantly above the aggregate lending performance (13.5 percent) to these borrowers. In 2020, the bank's home improvement lending to moderate-income borrowers (16.7 percent) was slightly above the aggregate lending performance (13.4 percent) to these borrowers.

Small Business Loans

The distribution of small business loans to businesses of different sizes is excellent. From 2018 through 2020, 76.1 percent of the bank's small business loans were originated to businesses with revenues of $1 million or less. By comparison, 91.0 percent of total businesses in the assessment area are classified as small businesses. In 2018, the bank's small business lending to small businesses (85.0 percent) was significantly above the aggregate lending performance (46.6 percent) to these businesses. In 2019, the bank's small business lending to small businesses (85.0 percent) was significantly above the aggregate lending performance (46.1 percent) to these businesses. In 2020, the bank's small business lending to small businesses (63.0 percent) was significantly above the aggregate lending performance (34.5 percent) to these businesses. Lastly, 94.1 percent of small business loans were originated in amounts of $250,000 or less, indicating a willingness to lend in the smaller amounts that are typically requested by small businesses.

Community Development Lending

Regions Bank makes few, if any, community development loans in the Springfield assessment area. During the review period, the bank originated five community development PPP loans totaling $270,000 solely to support economic development. While the bank's presence is limited in this area, opportunities are plentiful in this market. Additionally, Regions Bank's performance falls significantly behind performance of peers in this area.

INVESTMENT TEST

Regions Bank's investment performance in the Springfield assessment area is good. The bank made a significant level of investments and grants relative to the bank's presence in the assessment area. The bank's investments demonstrated adequate responsiveness to credit and community development needs. The bank's investments and contributions totaled $12.8 million in the assessment area. The bank made $12.7 million in investments (excluding contributions), of which $12.4 million were acquired during the review period. All of the bank's investments were mortgage-backed securities that financed both affordable multifamily housing and affordable mortgages for low- and moderate-income individuals.

During the review period, the bank made contributions totaling $52,700. Regions donated about $26,000 in advertising to a local food bank to help solicit food donations to meet the increased need during the pandemic. The remaining donations provided support for affordable housing and community services to LMI individuals. Additionally, the bank made $95,000 in donations to statewide organizations that benefited all of the bank's assessment areas in the state, including Springfield.

SERVICE TEST

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

Retail Services

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

The distribution of four branch offices and four full-service ATMs as of December 31, 2020, was compared to the distribution of households and businesses among the tract categories within the assessment area. The bank did not have any branches in low-income tracts, compared to 5.2 percent households and 2.6 percent of businesses. However, the percentage of branches in moderate-income tracts exceeded the percentage of households and businesses in the same geography: 20.7 percent of households and 25.8 percent of businesses were located in moderate-income census tracts compared to 50.0 percent of the bank's branches. Overall, the bank's retail delivery systems are accessible to the bank'sgeographies and individuals of different income levels in its assessment area.

During the review period, the bank did not open or close any branch offices or full-service ATMs in low- or moderate-income census tracts. As a result, the bank's record of opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, particularly to low- and moderate-income geographies and individuals in the assessment area. Lastly, banking services and hours of operation do not vary in a way that inconveniences its assessment area, particularly low- and moderate-income geographies and/or low- and moderate-income individuals.

Geographic Distribution of Branches & ATMS

Assessment Area: MO Springfield

Tract Category	Branches							ATMs											Demographics			
	Total Branches				Drive thrus	Extend-ed Hours	Week-end Hours	Total ATMs			Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses
			Open	Closed									Open	Closed			Open	Closed				
	#	%	#	#	#	#	#		#	%	#	%	#	#	#	%	#	#	#	%	%	%
Low	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	5	6.6%	5.2%	2.6%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Moderate	2	50.0%	0	0	2	2	2	Total	2	50.0%	2	50.0%	0	0	0	0.0%	0	0	19	25.0%	20.7%	25.8%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Middle	2	50.0%	0	0	2	2	2	Total	2	50.0%	2	50.0%	0	0	0	0.0%	0	0	38	50.0%	54.1%	51.8%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Upper	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	13	17.1%	19.6%	19.4%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Unknown	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	1	1.3%	0.4%	0.3%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Total	4	100.0%	0	0	4	4	4	Total	4	100.0%	4	100.0%	0	0	0	0.0%	0	0	76	100.0%	100.0%	100.0%
DTO	0		0	0				SA	0		0		0	0	0		0	0				

2020 FFIEC Census Data, 2020 D&B Info, and 2015 ACS Data
Closed branches/ATMs are only included in "closed" columns and are not included in any other totals.
DTO - Drive thru only is a subset of total branches
SA = Stand Alone ATM is a subset of total ATMs

Community Development Services

Regions Bank provides an adequate level of community development services in the Springfield assessment area. The bank's service activities in Springfield benefited organizations that provide affordable housing and community services to low- and moderate-income individuals and communities. Of the total 8 qualified service activities, one activity was committed to financial education through partnerships with a correctional center. Of the 86 total hours, bank employees provided 34 hours of board and committee service to qualified organizations.

METROPOLITAN AREAS
LIMITED-SCOPE REVIEW

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

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

- *Cape Girardeau Assessment Area (Cape Girardeau County)*
  - As of December 31, 2020, Regions Bank operated two branches in the assessment area,representing 12.5 percent of its branches in Missouri.
  - As of June 30, 2020, the bank had $142.2 million in deposits in this assessment area, representing a market share of 5.7 percent and 15.7 percent of Regions Bank's total deposits in Missouri.
- *Columbia Assessment Area (Boone County)*
  - As of December 31, 2020, Regions Bank operated two branches in the assessment area,representing 12.5 percent of its branches in Missouri.
  - As of June 30, 2020, the bank had $87.3 million in deposits in this assessment area, representing a market share of 1.8 percent and 9.6 percent of Regions Bank's total deposits in Missouri.
- *Jefferson City Assessment Area (Callaway (REMOVED IN 20200 and Cole counties)*
  - As of December 31, 2020, Regions Bank operated one branch in the assessment area, representing 6.3 percent of its branches in Missouri.
  - As of June 30, 2020, the bank had $32.9 million in deposits in this assessment area, representing a market share of 0.8 percent and 3.6 percent of Regions Bank's total deposits in Missouri.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

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

Performance in the Limited-Scope Review Metropolitan Assessment Areas			
Assessment Area	**Lending Test**	**Investment Test**	**Service Test**
Cape Girardeau	Consistent	Not Consistent (Below)	Consistent
Columbia	Consistent	Not Consistent (Below)	Not Consistent (Above)
Jefferson City	Consistent	Not Consistent (Below)	Not Consistent (Above)

For the lending test, Regions Bank received a rating of low satisfactory for the State of Missouri. Performancein all three metropolitan limited-scope assessment areas was consistent with the statewide lending test performance. For the geographic distribution of loans, lending levels were adequate in Cape Girardeau and Columbia, while performance was poor in Jefferson City. Performance was good for the borrower distribution of loans in Cape Girardeau and Jefferson City, while performance was adequate in Columbia. Community development lending performance in limited-scope metropolitan assessment areas was as follows: the bank made an adequate level in Columbia ($5.8 million) and made few, if any, in Cape Girardeau ($75,000) and Jefferson City ($23,000).

For the investment test, Regions Bank received a rating of high satisfactory for the State of Missouri. The bank had a poor level of investments in all three metropolitan limited scope assessment areas, and performance was below the statewide investment test performance.

For the service test, Regions Bank received a rating of low satisfactory for the State of Missouri. Performance in the Cape Girardeau assessment area was comparable to the state while Jefferson City and Columbia were stronger than the bank's state performance primarily due to excellent community development services in Jefferson City and Columbia and good community development services Cape Girardeau. Cape Girardeau had poor retail delivery services, while retail delivery performance was good in Columbia and excellent in Jefferson City.

NONMETROPOLITAN STATEWIDE AREAS LIMITED-SCOPE REVIEW

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

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

- *Gasconade Assessment Area (Gasconade County)*
  - As of December 31, 2020, Regions Bank operated one branch in the assessment area, representing 6.3 percent of its branches in Missouri.
  - As of June 30, 2020, the bank had $21.2 million in deposits in this assessment area, representinga market share of 5.4 percent and 2.3 percent of Regions Bank's total deposits in Missouri.
- *Lawrence Assessment Area (Lawrence County)*
  - As of December 31, 2020, Regions Bank operated no branches in the assessment area. One branch was closed in 2019; the last remaining branch was closed in 2020.
  - As of June 30, 2019, the bank had $84.5 million in deposits in this assessment area, representing a market share of 16.5 percent and 9.3 percent of Regions Bank's total deposits in Missouri.
- *Southeast Assessment Area (New Madrid (REMOVED IN 2020), Scott, and Stoddard counties)*
  - As of December 31, 2020, Regions Bank operated three branches in the assessment area, representing 18.8 percent of its branches in Missouri.
  - As of June 30, 2020, the bank had $112.2 million in deposits in this assessment area, representing a market share of 6.4 percent and 12.4 percent of Regions Bank's total deposits in Missouri.

- *St. Genevieve Perry Assessment Area (St. Genevieve and Perry counties)*
  - As of December 31, 2020, Regions Bank operated two branches in the assessment area, representing 12.5 percent of its branches in Missouri.
  - As of June 30, 2020, the bank had $66.1 million in deposits in this assessment area, representinga market share of 5.7 percent and 7.3 percent of Regions Bank's total deposits in Missouri.
- *Taney Assessment Area (Taney County)*
  - As of December 31, 2020, Regions Bank operated one branch in the assessment area, representing 6.3 percent of its branches in Missouri.
  - As of June 30, 2020, the bank had $39.6 million in deposits in this assessment area, representinga market share of 3.4 percent and 4.4 percent of Regions Bank's total deposits in Missouri.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

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

Performance in the Limited-Scope Review Nonmetropolitan Assessment Areas			
Assessment Area	**Lending Test**	**Investment Test**	**Service Test**
Gasconade	Consistent	Not Consistent (Below)	Not Consistent (Below)
Lawrence	Consistent	Not Consistent (Below)	Not Consistent (Below)
Southeast Missouri	Consistent	Not Consistent (Below)	Not Consistent (Below)
St. Genevieve Perry	Consistent	Not Consistent (Below)	Not Consistent (Below)
Taney	Consistent	Not Consistent (Below)	Not Consistent (Below)

For the lending test, Regions Bank received a rating of low satisfactory for the State of Missouri. Performance in all five nonmetropolitan limited-scope assessment areas was consistent the statewide lending test performance. For the geographic distribution of loans, lending levels were adequate in Southeast Missouri and Taney, while the performance was not rated in the other three nonmetropolitan limited-scope assessment areas due to a lack of low- or moderate-income tracts. Performance was good for the borrower distribution of loans in Southeast Missouri and St. Genevieve Perry, and the performance was adequate in the remaining three nonmetropolitan limited-scope assessment areas. Community development lending performance in limited-scope nonmetropolitan assessment areas was as follows: the bank made a low level in Taney ($459,000) and made few, if any, in all

remaining nonmetropolitan areas including Gasconade ($0), Lawrence ($0), Southeast Missouri ($3,000), and St. Genevieve-Perry ($3,000).

For the investment test, Regions Bank received a rating of high satisfactory for the State of Missouri. Performance was below the bank's statewide investment test performance in all five nonmetropolitan limited-scope assessment areas. The level of investments was poor in Lawrence, St. Genevieve Perry, and Taney, while the bank made few, if any, investments in Southeast Missouri. For the Gasconade assessment area, the bank had a very poor level of investments due to no qualified investments or contributions reported during the review period.

For the service test, Regions Bank received a rating of low satisfactory for the State of Missouri. Performance in all five nonmetropolitan assessment areas were weaker than the bank's state performance. Lawrence, Southeast Missouri, and Taney had a limited level of community development services while the performance in Gasconade was very poor and adequate in St.Genevieve. Retail delivery services performance for the Southeast Missouri and Taney assessment areas was adequate. Due to a lack of low- and moderate-income tracts in St. Genevieve Perry, Lawrence, and Gasconade, retail delivery services were not rated.

North Carolina

CRA RATING FOR NORTH CAROLINA: SATISFACTORY

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

Major factors supporting the rating include the following:

- The geographic distribution of loans reflects adequate penetration throughout the assessment areas, and the distribution of loans by borrower income reflects poor penetration among customers of different income levels and businesses of different revenue sizes.

- The bank makes a relatively high level of community development loans in its North Carolina assessment areas.

- The bank provides an excellent level of qualified community development investments and grants that demonstrate responsiveness to community development needs of the North Carolina assessment areas.

- Retail banking services are unreasonably inaccessible to portions of the bank's North Carolina assessment areas.

- The bank provides an excellent level of community development services that benefit low- and moderate-income residents and small businesses in the North Carolina assessment areas.

SCOPE OF EXAMINATION

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

- Charlotte

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

- Macon
- Raleigh

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

DESCRIPTION OF INSTITUTION'S OPERATIONS IN NORTH CAROLINA

As of June 30, 2020, Regions Bank had $761.9 million in deposits in North Carolina accounting for 0.6 percent of the bank's total deposits. Regions Bank operated seven branch offices in North Carolina as of December 31, 2020, representing 0.5 percent of the bank's total branches. HMDA-reportable lending in North Carolina accounted for 1.0 percent of total institutional HMDA-reportable lending by number of loans and 2.3 percent by dollar volume. CRA small business lending in North Carolina accounted for 0.4 percent of the bank's total CRA small business lending by number of loans and 0.9 percent by dollar volume. Overall, the bank's HMDA-reportable and CRA lending activity in the state was greater than the percentage of total institutional deposits.

The following table shows lending activity from January 1, 2018, through December 31, 2020.

Statewide Summary of Lending Activity
Assessment Areas Located in
North Carolina

Loan Type	#	%	$ (000s)	%
HMDA Home Purchase	628	37.5%	$306,506	45.4%
HMDA Refinance	571	34.1%	$276,217	40.9%
HMDA Home Improvement	56	3.3%	$6,522	1.0%
HMDA Multi-Family	2	0.1%	$16,246	2.4%
HMDA Other Purpose LOC	65	3.9%	$7,820	1.2%
HMDA Other Purpose Closed/Exempt	10	0.6%	$1,026	0.2%
HMDA Loan Purpose NA	0	0.0%	$0	0.0%
Total HMDA	**1,332**	**79.6%**	**$614,337**	**91.0%**
Total Small Business	**342**	**20.4%**	**$61,002**	**9.0%**
Total Farm	**0**	**0.0%**	**$0**	**0.0%**
TOTAL LOANS	**1,674**	**100.0%**	**$675,339**	**100.0%**

Originations and Purchases

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN NORTH CAROLINA

Lending Test

The lending test rating in the state of North Carolina is low satisfactory. Overall, performance in North Carolina with regard to the geographic distribution of loans reflects adequate penetration throughout the assessment areas. The distribution of loans by borrower income reflects poor penetration among customers of different income levels and businesses of different sizes. Additionally, Regions makes a relatively high level of community development loans in North Carolina.

During the review period, Regions Bank reported 1,332 HMDA-reportable loans and 342 small business loans in North Carolina. The rating for North Carolina is based on performance in the Charlotte full-scope assessment area. Approximately 62.5 percent of the bank's HMDA-reportable and small business lending by number of loans in North Carolina occurred within this assessment area.

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

Geographic and Borrower Distribution

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

Community Development Lending

Regions Bank makes a relatively high level of community development loans in the state of North Carolina. During the review period, the bank originated or renewed 26 qualifying community development loans totaling $31.3 million benefiting North Carolina assessment areas, with almost all directly benefiting the Charlotte full-scope assessment area.

The total community development lending includes one loan for $2.0 million with a P/M/F of serving a broader statewide area that includes all the bank's assessment areas in the state. The loan was made to a business that was contracted to oversee housing recovery efforts in communities across the state impacted by Hurricane Matthew. Because the disaster declaration area overlapped with most of the bank's assessment areas in the state, the bank received positive consideration for this loan.

The bank was considered responsive to the credit and community development needs within the state of North Carolina. As a result, and in addition to the total community development lending previously noted, the bank received consideration for 31 community development loans totaling $73.5 million that were outside any of the bank's assessment areas in the state. The most impactful of these loans included $28.5 million for construction of affordable housing using LIHTCs. The projects were designed to create 362 new units of affordable housing for LMI individuals and/or families in Coats, Creedmoor, Hudson, La Grange, Hendersonville, and Wilmington. More information on community development loans can be found in the full-scope assessment area section of this report.

Investment Test

The investment test rating for North Carolina is outstanding.

Regions Bank made an excellent level of qualified investments and donations totaling $20.9 million in the North Carolina assessment areas. The bank had qualified investments of $20.5 million in the North Carolina assessment areas with approximately 48.9 percent of investments acquired during the current review period. In addition, the bank made qualified contributions in the assessment areas totaling $406,800.

Charlotte was the assessment area in the state reviewed using full-scope procedures. Approximately 66.0 percent of combined investment and contribution activity was in the assessment area, compared to 68.5 percent of deposits in the market as of June 30, 2021. Performance in the assessment area was excellent.

The bank was considered responsive to community credit needs in the state. Therefore, positive consideration was given for investments that benefit a broader statewide area, without a purpose, mandate, or function of serving North Carolina's assessment areas. Specifically, the bank received consideration for investments totaling in $40.9 million in LIHTC projects, including $21.6 million invested during the review period. The bank also received consideration for $4.3 million invested in mortgage-backed securities.

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

Service Test

The service test rating for North Carolina is high satisfactory.

Retail Services

Delivery systems, including ATMs and branch office locations, are unreasonably inaccessible to portions of the bank's geographies and individuals of different income levels in the assessment areas. This evaluation was driven primarily by performance in the Charlotte full-scope assessment area. Of the total seven branches in the state, four are in the Charlotte full-scope assessment area. Of those four branches, none are located in low- or moderate-income tracts. The reasonableness of business hours and services was not rated given the lack of branches in low- and moderate-income tracts in the full-scope assessment area. During the review period, the bank opened one branch in an upper-income tract in the Charlotte assessment area and did not close any branch offices in North Carolina. The record of opening and closing of branch offices has generally not adversely affected the accessibility of the bank's delivery systems, particularly for low- and moderate-income geographies and/or low- and moderate-income individuals. Although the bank has very few branches located in low- or moderate-income tracts, the overall retail service performance is considered adequate in North Carolina primarily due to limited presence and capacity in the state.

Community Development Services

Regions Bank provides an excellent level of community development services that benefit low- and moderate-income residents and small businesses in North Carolina. During the examination period, employees engaged in 79 qualified service activities totaling 620 hours in the North Carolina assessment areas. Performance in the Charlotte full-scope assessment area was excellent. Employees engaged in 58 qualified service hours in limited-scope assessment areas.

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

METROPOLITAN AREA
FULL-SCOPE REVIEW

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE CHARLOTTE, NORTH CAROLINA ASSESSMENT AREA

Overview

The Charlotte assessment area consists of Mecklenburg County, one of the eleven counties that make up the Charlotte-Concord-Gastonia, NC-SC MSA. As of December 31, 2020, Regions Bank operated four branches in the assessment area, representing 57.1 percent of institution branches and 73 percent of institution deposits statewide. The assessment area accounts for 72.9 percent of the bank's combined HMDA and small business loan originations (by dollar) in North Carolina.

Regions operates in a highly competitive environment in the Charlotte assessment area with a small presence in the area. According to the June 30, 2020 FDIC Summary of Deposits Report, there were 31 financial institutions operating 232 branch locations in Mecklenburg County (the assessment area).[860] Bank of America was the overwhelming leader in the Charlotte assessment area with 63.4 percent of total deposits, while Truist Bank ranked 2nd with 23.6 percent. Regions Bank ranked 10th with a deposit market share of 0.2 percent.[861]

Regions Bank's loan production accounted for less than 1.0 percent of total CRA-reportable and HMDA-reportable lending activity in the assessment area from 2018 through 2020. Assessment area lending was dominated by a few large volume lenders, primarily Wells Fargo, Bank of America, Quicken Loans, American Express, and Truist Bank.

Population and Income Characteristics

Mecklenburg County has grown rapidly in the past several years. Population in the assessment area was approximately 1.1 million as of the 2020 census, representing an increase of 21.3 percent since 2010, which is significantly above the state (9.5 percent) and national (7.4 percent) growth levels in the same timeframe. Charlotte is the principal city for the area with a population of 874,579 and has been a significant contributor to the growth in Mecklenburg County.[862]

According to 2020 FFIEC census data, the assessment area contains 233 census tracts: 29 (12.4 percent) low-income census tracts, 50 (21.5 percent) moderate-income tracts, 52 (22.3 percent) middle-income tracts, 98 (42.1 percent) upper-income tracts, and 4 (1.7 percent) unknown-income tracts.[863] In 2018, the assessment area's census tract income distribution was slightly different: 29 (12.4 percent) low-income tracts, 53 (22.7 percent)

[860] "Offices and Deposits of All FDIC-Insured Institutions Deposit Market Share Report." *Federal Deposit Insurance Corporation*, 30 June 2020, https://www7.fdic.gov/sod/sodMarketRpt.asp?barItem=2&sZipCode=&InfoAsOf=2020&SortBy=Market%20Share&reRun=Y. Accessed 14 March 2022.
[861] Ibid.
[862] "QuickFacts: North Carolina; Mecklenburg County; Charlotte; United States." *United States Census Bureau*, https://www.census.gov/quickfacts/fact/table/NC,mecklenburgcountynorthcarolina,charlottecitynorthcarolina,US/PST045221. Accessed 14 March 2022.
[863] FRB Atlanta calculations of 2020 FFIEC Data

moderate-income tracts, 51 (21.9 percent) middle-income tracts, 96 (41.2 percent) upper-income tracts, and 4 (1.7 percent) unknown-income tracts. For purposes of classifying borrower income, this evaluation uses the FFIEC estimated median family income for the Charlotte-Concord-Gastonia, NC-SC MSA. Note that this MSA experienced a change in 2019 with the addition of Anson County. Because Anson County has a median household income of $39,799, its addition caused a slight reduction in the median family income for the MSA.[864] As a result, the median income by which census tracts in the assessment area were classified decreased, causing some tracts to be reclassified to a higher income category. The table below provides a breakdown of the estimated median family income which qualifies for each income category (low, moderate, middle, and upper) in the MSA. Between 2018 and 2020, the FFIEC Estimated Median Family Income increased from $71,300 to $74,200.[865]

Borrower Income Levels
Charlotte-Concord-Gastonia, NC MSA

FFIEC Estimated Median Family Income		Low 0 - 49.99%	Moderate 50% - 79.99%	Middle 80% - 119.99%	Upper 120% - & above
2018	**$71,300**	0 - $35,649	$35,650 - $57,039	$57,040 - $85,559	$85,560 - & above
2019	**$70,700**	0 - $35,349	$35,350 - $56,559	$56,560 - $84,839	$84,840 - & above
2020	**$74,200**	0 - $37,099	$37,100 - $59,359	$59,360 - $89,039	$89,040 - & above

Within the assessment area, 36.6 percent of families are considered low- to moderate-income (LMI).[866] Furthermore, 36.2 percent of families living in low-income tracts and 21.7 percent of families in moderate-income tracts have incomes below the poverty level, which may limit lending opportunities in these areas.[867]

Economic Conditions

Charlotte is recognized as the second largest banking center in the nation.[868] Other leading industries in the area include professional/business services, government, logistics, utilities, and healthcare.[869]The area has experienced relatively strong job growth in the last several years. Between January 2018 and December 2020, total nonfarm payrolls in the Charlotte MSA increased slightly from 1.192 million to 1.226 million,[870] while total nonfarm payrolls in the United States (as a whole) decreased from 147.662 million to 142.497 million due to the COVID-19 pandemic.[871] Atrium Health, Wells Fargo, Charlotte-Mecklenburg Schools, Wal-Mart, Bank of America, Novant Health, American Airlines, Food Lion, Harris Teeter, Duke Energy, and Lowe's are among the top

[864] "QuickFacts: Anson County, North Carolina." *United States Census Bureau*. https://www.census.gov/quickfacts/fact/table/ansoncountynorthcarolina,NC/LFE305219. Accessed 17 March 2022.
[865] FRB Atlanta calculations of 2018 and 2020 FFIEC Data
[866] Ibid.
[867] Ibid.
[868] McShane, Chuck. "Industry Insights: Financial Services in the Charlotte Region." *Charlotte Regional Business Alliance*, 25 Feb. 2021, https://charlotteregion.com/blog/2021/02/25/research-data/industry-insights-financial-services-in-the-charlotte-region/#:~:text=With%20the%201998%20merger%20and,a%20title%20it%20maintains%20today. Accessed 14 March 2022.
[869] "Charlotte, NC-SC, Area Economic Summary." *Bureau of Labor Statistics*, 2 Feb. 2022, https://www.bls.gov/regions/southeast/summary/blssummary_charlotte.pdf. Accessed 14 March 2022.
[870] "All Employees: Total Nonfarm in Charlotte-Concord-Gastonia, NC-SC (MSA)." *Federal Reserve Economic Data (FRED), St. Louis Fed*. https://fred.stlouisfed.org/series/CHAR737NA. Accessed 14 March 2022.
[871] "All Employees, Total Nonfarm." *Federal Reserve Economic Data (FRED), St. Louis Fed.* https://fred.stlouisfed.org/series/PAYEMS. Accessed 14 March 2022.

employers in the region.[872] As of 2021, the Charlotte area served as the headquarters for eight Fortune 500 companies, including Bank of America, Lowe's, Honeywell, Truist, Duke Energy, Nucor, Sonic Automotive, and Brighthouse Financial.[873]

Small businesses play an important role in the Charlotte metro economy. According to 2020 Dun & Bradstreet data, there were 57,758 businesses within the Charlotte assessment area, which represented a 3.7 percent increase compared to 2018.[874] Of the total businesses in the assessment area, 91.3 percent had total annual revenues less than or equal to $1 million and were therefore considered small businesses. Additionally, 15.6 percent of small businesses in the assessment area were in moderate-income tracts, while there were fewer in low-income tracts at 8.6 percent. It is worth noting that 51.9 percent of all small businesses were in upper-income census tracts.[875] This distribution may present limited opportunities for lending to small businesses in LMI geographies.

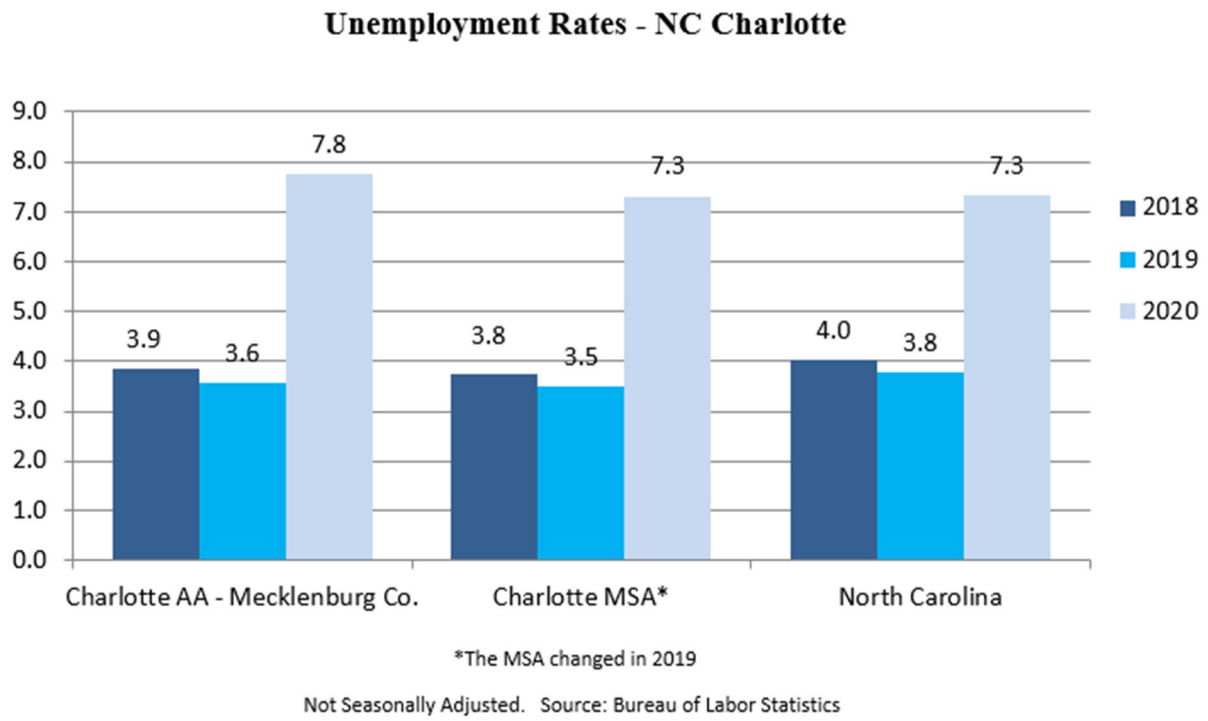
Total lending to small businesses posted robust growth over the past few years in the assessment area. According to an analysis of CRA loan data, the total number of small business loans (loans less than $1 million in principal) in the assessment area increased by 33.5 percent between 2018 and 2020, with 35,262 loans made in 2020. 42.2 percent of these loans in 2020 were made to small businesses (less than $1 million in annual revenue), which represented a 5.8 percent decrease from 48.0 percent of such loans in 2018.

The early stages of the COVID-19 pandemic had a devastating short-term effect on the economy in the Charlotte area. On March 13, 2020, the city of Charlotte and Mecklenburg County jointly declared a state of emergency which restricted public mass gatherings and non-essential travel.[876] On March 24, 2020, Mecklenburg County announced a stay-at-home order,[877] and Governor Roy Cooper followed by announcing a statewide stay-at-home order on March 30, 2020.[878] The state gradually began re-opening in May 2020, but the restrictions had resulted in a significant decline in economic activity and a spike in unemployment.[879] In an effort to counteract these effects across the nation, the United States Congress passed the Coronavirus Aid, Relief, and Economic Security (CARES) Act on March 25, 2020. This legislation established the Paycheck Protection Program (PPP), which provided fully forgivable loans to small businesses to cover payroll costs.[880] In Mecklenburg County, 45,176 total

[872] "Charlotte Area Major Employers – Q218" *Charlotte Regional Business Alliance*. https://charlotteregion.com/clientuploads/Data/Major-Employers-Q218.pdf. Accessed 14 March 2022.
[873] Soloff, Katie. "Charlotte Has Eight Companies on the 2021 Fortune 500 List." *Axios Charlotte*, 4 June 2021. https://charlotte.axios.com/260469/charlotte-has-eight-companies-on-the-2021-fortune-500-list/. Accessed 14 March 2022.
[874] FRB Atlanta calculations of Dun & Bradstreet and FFIEC Census data
[875] Ibid.
[876] "Mecklenburg County and City of Charlotte Joint Declaration of a State of Emergency." *Mecklenburg County Government*. 13 March 2020. https://www.mecknc.gov/news/Documents/Signed%20Emergency%20Declaration.pdf. Accessed 17 March 2022.
[877] "Stay at Home Order, March 24." *Mecklenburg County Government*. 24 March 2020. https://www.mecknc.gov/news/Pages/Stay-at-Home-Order-March-24.aspx#:~:text=All%20persons%20may%20leave%20their,strongly%20encouraged%20to%20remain%20open. Accessed 17 March 2022.
[878] "Executive Order No. 121." *State of North Carolina*, 30 March 2020. https://governor.nc.gov/documents/executive-order-no-121. Accessed 17 March 2022.
[879] Gulledge, Seth. "Cooper Lifts NC's Stay-at-Home Order: Here's What It Means." *Triangle Business Journal*. 20 May 2020. https://www.bizjournals.com/triangle/news/2020/05/20/cooper-to-lift-stay-at-home-order-friday.html. Accessed 17 March 2020.
[880] "Paycheck Protection Program." *United States Department of the Treasury*, https://home.treasury.gov/policy-issues/coronavirus/assistance-for-small-businesses/paycheck-protection-program. Accessed 17 March 2022.

PPP loans were approved for a sum of $3.2 billion.[881] Although job losses were still severe, this allowed many small businesses to keep their doors open and their workers on the payroll until economic activity picked up again.

As shown in the following chart, the unemployment rate in the assessment area improved from 2018 to 2019 but spiked in 2020 due to the economic ramifications of the COVID-19 pandemic. From 2018 to 2019, the unemployment rate for the Charlotte assessment area decreased from 3.9 percent to 3.6 percent before increasing to 7.8 percent in 2020. The unemployment rate in the assessment area was roughly at the same level as the MSA and state for 2018 and 2019 but was 0.5 percent higher than both in 2020. The urban assessment area experienced higher unemployment in 2020 because of the prevalence of the hospitality and leisure industry, which was the single industry most negatively affected by the COVID-19 pandemic.[882]



According to 2020 FFIEC census data, there were 412,598 housing units in the assessment area, 52.9 percent of which were owner-occupied, 39.1 percent of which were rental units, and 8.0 percent of which were vacant. Rental units represented a disproportionate share of housing in LMI tracts. In low-income census tracts, only 21.3 percent of housing units were owner-occupied, while 41.3 percent were owner-occupied in moderate-income tracts. This could indicate limited lending opportunities in these areas, particularly low-income tracts. The median age of the housing stock across the assessment area was 30 years, while the median age was 46 years in low-income census tracts and 40 years in moderate-income tracts.[883]

[881] "Who in North Carolina Got Paycheck Protection Program Loans during the Pandemic?" *The Augusta Chronicle*. https://data.augustachronicle.com/paycheck-protection-program-loans/summary/north-carolina/mecklenburg-county/37119/. Accessed 17 March 2022.
[882] Klein, Aaron, and Smith, Ember. "Explaining the Economic Impact of COVID-19: Core Industries and the Hispanic Workforce." *Brookings Institute.* 5 Feb. 2021. https://www.brookings.edu/research/explaining-the-economic-impact-of-covid-19-core-industries-and-the-hispanic-workforce/. Accessed 15 March 2022.
[883] FRB Atlanta calculations of 2020 FFIEC Data

The area's job opportunities, population growth, and record-low interest rates have contributed to a tight housing market. As of December 2020, housing inventory in Mecklenburg County (the assessment area) stood at 1,536, which was a 33.5 percent decrease from 2,309 available in January 2018.[884] Meanwhile, the median days on the market for a house available for sale in Mecklenburg County decreased from 75.5 in January 2018 to 53.0 in December 2020.[885] During the same time period, the median listing price in Mecklenburg County increased 7.0 percent from $392,495 to $419,950.[886] Although inventory of existing homes available for sale has been limited, the Charlotte metro ranks 9th in the nation among metro areas for the most new residential construction activity.[887]

First-time homebuyers and LMI families may find it challenging to purchase homes at these prices. Under the assumption that a borrower can obtain a loan for approximately three times their annual income, affordable homes would be priced at $222,600 or lower for the median household (using the 2020 FFIEC Estimated Median Family Income of $74,200as previously mentioned). The median listing price in Mecklenburg County was almost twice that level in December 2020, at $419,950.[888] These high housing prices may present a barrier to homeownership in the assessment area, especially in LMI tracts and LMI borrowers.

The rental market in the assessment area has continued to experience strong demand. Median monthly gross residential rent in Mecklenburg County stood at $1,191 in 2019, while the average gross rent was $1,220.[889] Rents vary widely based on location, with the most expensive areas, including Eastover, Uptown Charlotte, and South End seeing average rents over $2,000 per month.[890] The rental vacancy rate stood at 7.86 percent in 2019, which was slightly higher than the state rate of 6.60 percent and the national rate of 5.97 percent.[891] Despite this relatively high vacancy rate, developers have continued to construct new apartment units at a rapid rate in anticipation of continued population inflows to the Charlotte area.[892]

Demographic Characteristics by Census Tract

The following tables present key demographic and business information used to help develop a performance context for the assessment area for the years 2018 - 2020. The data reflects the 2018 - 2020 FFIEC census data and 2018 - 2020 Dun & Bradstreet data used to analyze the bank's CRA performance. Certain components of the data in the table are discussed in this evaluation as they apply to specific parts of the analysis.

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[884] "Housing Inventory: Active Listing Count in Mecklenburg County, NC." *Federal Reserve Economic Data (FRED), St. Louis Fed*. https://fred.stlouisfed.org/series/ACTLISCOU37119. Accessed 15 March 2022.
[885] "Market Hotness: Median Days on Market in Mecklenburg County, NC." *Federal Reserve Economic Data (FRED), St. Louis Fed*. https://fred.stlouisfed.org/series/MEDAONMACOUNTY37119. Accessed 16 March 2022.
[886] "Housing Inventory: Median Listing Price in Mecklenburg County, NC." *Federal Reserve Economic Data (FRED), St. Louis Fed.* https://fred.stlouisfed.org/series/MEDLISPRI37119. Accessed 15 March 2022.
[887] Martin, Jenna. "Charlotte among Metros where New Home Construction Is 'Booming.'" *Charlotte Business Journal*. 7 April 2021. https://www.bizjournals.com/charlotte/news/2021/04/07/charlotte-among-top-metros-for-homebuilding.html. Accessed 15 March 2022.
[888] "Housing Inventory: Median Listing Price in Mecklenburg County, NC." *Federal Reserve Economic Data (FRED), St. Louis Fed.* https://fred.stlouisfed.org/series/MEDLISPRI37119. Accessed 15 March 2022.
[889] "Mecklenburg County North Carolina Residential Rent and Rental Statistics." *Department of Numbers*. https://www.deptofnumbers.com/rent/north-carolina/mecklenburg-county/#vacancy_rate. Accessed 16 March 2022.
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[891] "Mecklenburg County North Carolina Residential Rent and Rental Statistics." *Department of Numbers.* https://www.deptofnumbers.com/rent/north-carolina/mecklenburg-county/#vacancy_rate. Accessed 16 March 2022.
[892] "What's Powering Charlotte's Multifamily Growth in 2021?" *Charlotte Business Journal*. 2 March 2021. https://www.bizjournals.com/charlotte/news/2021/03/02/whats-powering-charlottes-multifamily-growth.html. Accessed 16 March 2022.

Combined Demographics Report - 2018

Assessment Area: NC Charlotte

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	29	12.4	21,861	9.3	7,912	36.2	51,583	21.9
Moderate-income	53	22.7	48,628	20.6	10,338	21.3	35,834	15.2
Middle-income	51	21.9	54,812	23.2	5,056	9.2	40,454	17.2
Upper-income	96	41.2	110,423	46.8	3,993	3.6	108,006	45.8
Unknown-income	4	1.7	153	0.1	69	45.1	0	0
Total Assessment Area	**233**	**100.0**	**235,877**	**100.0**	**27,368**	**11.6**	**235,877**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	44,329	9,439	4.3	21.3	29,364	66.2	5,526	12.5
Moderate-income	92,248	37,546	17.2	40.7	46,746	50.7	7,956	8.6
Middle-income	95,202	53,254	24.4	55.9	34,619	36.4	7,329	7.7
Upper-income	180,150	117,982	54	65.5	50,308	27.9	11,860	6.6
Unknown-income	669	90	0	13.5	438	65.5	141	21.1
Total Assessment Area	**412,598**	**218,311**	**100.0**	**52.9**	**161,475**	**39.1**	**32,812**	**8.0**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	4,926	8.8	4,225	8.4	665	13.9	36	5.5
Moderate-income	10,090	18.1	8,974	17.8	1,023	21.5	93	14.3
Middle-income	11,400	20.5	10,490	20.9	807	16.9	103	15.8
Upper-income	28,675	51.5	26,161	52	2,105	44.1	409	62.7
Unknown-income	626	1.1	446	0.9	169	3.5	11	1.7
Total Assessment Area	**55,717**	**100.0**	**50,296**	**100.0**	**4,769**	**100.0**	**652**	**100.0**
	Percentage of Total Businesses:			**90.3**		**8.6**		**1.2**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	17	6.7	15	6	2	33.3	0	0
Moderate-income	33	13	31	12.5	2	33.3	0	0
Middle-income	50	19.7	50	20.2	0	0	0	0
Upper-income	152	59.8	150	60.5	2	33.3	0	0
Unknown-income	2	0.8	2	0.8	0	0	0	0
Total Assessment Area	**254**	**100.0**	**248**	**100.0**	**6**	**100.0**	**0**	**.0**
	Percentage of Total Farms:			**97.6**		**2.4**		**.0**

2018 FFIEC Census Data and 2018 D&B Information

Combined Demographics Report - 2019-2020

Assessment Area: NC Charlotte

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	29	12.4	21,861	9.3	7,912	36.2	50,758	21.5
Moderate-income	50	21.5	45,290	19.2	9,827	21.7	35,550	15.1
Middle-income	52	22.3	56,748	24.1	5,534	9.8	40,345	17.1
Upper-income	98	42.1	111,825	47.4	4,026	3.6	109,224	46.3
Unknown-income	4	1.7	153	0.1	69	45.1	0	0
Total Assessment Area	**233**	**100.0**	**235,877**	**100.0**	**27,368**	**11.6**	**235,877**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	44,329	9,439	4.3	21.3	29,364	66.2	5,526	12.5
Moderate-income	85,023	35,154	16.1	41.3	42,565	50.1	7,304	8.6
Middle-income	100,050	54,342	24.9	54.3	37,837	37.8	7,871	7.9
Upper-income	182,527	119,286	54.6	65.4	51,271	28.1	11,970	6.6
Unknown-income	669	90	0	13.5	438	65.5	141	21.1
Total Assessment Area	**412,598**	**218,311**	**100.0**	**52.9**	**161,475**	**39.1**	**32,812**	**8.0**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	5,170	9	4,544	8.6	606	13.4	20	4
Moderate-income	9,076	15.7	8,247	15.6	771	17.1	58	11.5
Middle-income	13,130	22.7	12,077	22.9	964	21.3	89	17.6
Upper-income	29,703	51.4	27,351	51.9	2,018	44.6	334	66
Unknown-income	679	1.2	512	1	162	3.6	5	1
Total Assessment Area	**57,758**	**100.0**	**52,731**	**100.0**	**4,521**	**100.0**	**506**	**100.0**
	Percentage of Total Businesses:			**91.3**		**7.8**		**.9**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	22	8.4	20	7.8	2	33.3	0	0
Moderate-income	28	10.7	26	10.2	2	33.3	0	0
Middle-income	54	20.6	54	21.1	0	0	0	0
Upper-income	155	59.2	153	59.8	2	33.3	0	0
Unknown-income	3	1.1	3	1.2	0	0	0	0
Total Assessment Area	**262**	**100.0**	**256**	**100.0**	**6**	**100.0**	**0**	**.0**
	Percentage of Total Farms:			**97.7**		**2.3**		**.0**

2020 FFIEC Census Data and 2020 D&B Information

Credit and Community Development Needs

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

One contact engaged in economic development within the Charlotte area was interviewed. The contact mentioned that prior to the COVID-19 pandemic, Charlotte had rapid growth, which was primarily organic due to large tax incentives to attract businesses and to expand existing businesses. Per the contact, the effects of the economic expansion included:

- Increase number of larger businesses,
- Shortage of housing within the city of Charlotte,
- Increase in new construction of high-rise apartments and condominiums,
- Rise in real estate values as most properties are now selling at a premium,
- Growth of small businesses that supply services to larger companies, and
- Growth of entertainment and accommodation businesses.

The contact noted that the population and economic growth is most apparent in downtown Charlotte; however, this growth has also occurred in surrounding counties. It was highlighted that e-commerce has also been a significant driver of growth due to Amazon building its fourth largest distribution center that is located north of the Charlotte International Airport. Additionally, e-commerce activity has especially benefited the northern counties in the MSA, which has seen an increase in the development of industrial parks, per the contact.

Furthermore, the contact talked about the general banking and credit needs of the area. It was noted that there is a strong and competitive banking environment in Charlotte. The contact mentioned that there are nearly 500 bank branches in the MSA.

For small businesses, the contact discussed the challenges and needs facing those firms in the area. The contact stated that there is difficulty for businesses to start operations in the current environment because rent space is expensive. It was mentioned that landlords will not approve new business owners for leases unless the businesses owners have been approved for a loan; also, lenders will not approve loans to small businesses without seeing a commitment for business space, per the contact. The interviewee said that many small business owners are starting their businesses within their homes. Further, the contact explained that the largest barriers facing small businesses when applying for credit is the lack of personal capital to invest into the business and credit blemishes related to payment histories; it was also stated that most entrepreneurs do not understand the lending process, especially debt service ratios that lenders use when looking at financials. Lastly, he mentioned that the largest credit needs for most small businesses include small dollar business loans and better access to revolving credit.

The contact talked about the opportunities for participation by local financial institutions. It was indicated that the following opportunities are available:

- Offering SBA loan products,
- Developing in-house revolving loan products with reasonable lending caps that are raised as the business

grows, to discourage new businesses from overextending lines of credit,
- Partnering with organizations to educate new and existing businesses on how to prepare for seeking credit, and
- Making investments and donations in the area's small business loan pools and CDFIs.

A second community contact engaged in affordable housing was interviewed. In discussing the economic conditions of Charlotte, the contact said that Charlotte is a hot market and growing. She said that she has heard that around 100 net people are moving to the area each day, and there is not enough housing for this growth. Most recently, the housing inventory decreased to around two weeks, and home prices have been escalating due to this shortage of inventory, per the contact. It was stated that properties priced at $400,000 and below are being purchased by investors, and over 30 percent of all property sales in Charlotte are being sold to investors. The contact highlighted that the percentage of property sales being purchased by investors is even higher for property prices below $400,000. The contact stated that this is occurring a lot in African American communities, which has caused gentrification to occur.

The contact indicated that gentrification has occurred in the Charlotte area, particularly in Uptown and Crescent, which goes around most parts of the city and is where the population consists primarily of African Americans. The contact mentioned that people in these areas are getting flyers each day asking if they would like to sell their homes. Per the contact, the areas that have already gone through gentrification in Charlotte include Westover, Wesley Heights, and Hoskins.

The contact said that there were a lot of unstable renters during the pandemic. It was mentioned that she has seen issues with the government rental assistance program during the pandemic because it only lasts for 15 months, but there is still a need for rental assistance after that time. Also, the contact explained that investors have started to purchase the affordable housing stock in the area, which has caused an issue with the availability of affordable housing.

The contact stated that people are being forced to move outside of Charlotte due to the costs of housing and rent. According to the contact, "naturally occurring affordable housing" with rents below $1,000 per month is gone in the Charlotte metro area. Lastly, the contact explained that there are mass evictions where people's rental units are being sold to investors, and those homes are being demolished for other construction.

Regarding how financial institutions can be more responsive to the affordable housing needs in Charlotte, the contact said that institutions could make larger investments in organizations similar to her firm and in programs like homeowner counseling and down payment assistance. The contact explained that one obstacle preventing greater involvement from financial institutions in meeting local credit needs is the absence of branches in African American communities. The contact noted that bank branches are being closed in areas of the city, and banks are concentrated in south Charlotte and Uptown.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE CHARLOTTE, NORTH CAROLINA ASSESSMENT AREA

LENDING TEST

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

The analysis included 756 HMDA-reportable loans and 246 CRA small business loans reported by the bank in the Charlotte assessment area during the review period. Therefore, HMDA-reportable lending received greater weight in determining the bank's lending test rating in the assessment area. Additionally, greater weight was assigned to home refinance loans over the other HMDA products given their relative share of all HMDA lending in this assessment area.

The Charlotte assessment area accounted for 71.8 percent of Regions Bank's total HMDA-reportable lending by dollar volume in North Carolina and 84.1 percent of its total statewide CRA small business lending by dollar volume during the review period. In comparison, 73.0 percent of Regions Bank's North Carolina deposits are in the Charlotte assessment area.

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

Geographic Distribution of Loans

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

Home Purchase Loans

Of the 756 HMDA-reportable loans analyzed, 362 loans (47.9 percent) were home purchase loans. Of the total home purchase loans made, 22 loans (6.1 percent) were located in low-income tracts, and 35 loans (9.7 percent) were located in moderate-income tracts.

Home purchase lending in low-income tracts is excellent. In 2018, Regions Bank's home purchase lending in low-income tracts (7.3 percent) was above the percentage of owner-occupied units (4.3 percent) in these tracts. In 2019, Anson County was added to the MSA, which caused a change in the demographic data for the assessment area; even though a change in the demographic data occurred, the overall statistical percentage rate of owner-occupied units located in low-income tracts remained the same. For the period of 2019 through 2020, the bank's home purchase lending in low-income tracts (5.6 percent) was above the percentage of owner-occupied units (4.3 percent) in these tracts. Concerning the bank's lending performance compared to the aggregate's lending performance, in 2018, the bank's home purchase lending in low-income tracts (7.3 percent) was significantly above the aggregate lending performance (4.3 percent) in these tracts. In 2019, Regions Bank's home purchase lending in low-income tracts (2.8 percent) was below the aggregate lending performance (4.8 percent) in these tracts. In 2020, the bank's home purchase lending in low-income tracts (7.6 percent) was significantly above the aggregate lending performance (4.6 percent) in these tracts.

Home purchase lending in moderate-income tracts is poor. In 2018, Regions Bank's home purchase lending in moderate-income tracts (8.3 percent) was below the percentage of owner-occupied units (17.2 percent) in these tracts. In 2019, Anson County was added to the MSA, which caused a change in the demographic data for the assessment area. For the period of 2019 through 2020, the bank's home purchase lending in moderate-income tracts (10.2 percent) was below the percentage of owner-occupied units (16.1 percent) in these tracts. Concerning the bank's lending performance compared to the aggregate's lending performance, in 2018, the bank's home purchase lending in moderate-income tracts (8.3 percent) was below the aggregate lending performance (16.3 percent) in these tracts. In 2019, Regions Bank's home purchase lending in moderate-income tracts (11.9 percent) was slightly below the aggregate lending performance (15.5 percent) in these tracts. In 2020, the bank's home purchase lending in moderate-income tracts (8.9 percent) was below the aggregate lending performance (15.7 percent) in these tracts.

Home Refinance Loans

Of the 756 HMDA-reportable loans analyzed, 369 loans (48.8 percent) were home refinance loans. Of the total home refinance loans made, nine loans (2.4 percent) were located in low-income tracts, and 31 loans (8.4 percent) were located in moderate-income tracts.

Home refinance lending in low-income tracts is poor. In 2018, Regions Bank made no home refinance loans in low-income tracts (0.0 percent), while the percentage of owner-occupied units was 4.3 percent in these tracts. In 2019, Anson County was added to the MSA, which caused a change in the demographic data for the assessment area; even though a change in the demographic data occurred, the overall statistical percentage rate of owner-occupied units located in low-income tracts remained the same. For the period of 2019 through 2020, the bank's home refinance lending in low-income tracts (2.6 percent) was below the percentage of owner-occupied units (4.3 percent) in these tracts. Concerning the bank's lending performance compared to the aggregate's lending performance, in 2018, the bank made no home refinance loans in low-income tracts (0.0 percent) and was significantly below the aggregate lending performance (3.6 percent) in these tracts. In 2019, Regions Bank's home refinance lending in low-income tracts (4.2 percent) was slightly above the aggregate lending performance (3.5 percent) in these tracts. In 2020, the bank's home refinance lending in low-income tracts (2.2 percent) was below the aggregate lending performance (3.1 percent) in these tracts.

Home refinance lending in moderate-income tracts is poor. In 2018, Regions Bank's home refinance lending in moderate-income tracts (7.4 percent) was below the percentage of owner-occupied units (17.2 percent) in these tracts. In 2019, Anson County was added to the MSA, which caused a change in the demographic data for the assessment area. For the period of 2019 through 2020, the bank's home refinance lending in moderate-income tracts (8.5 percent) was below the percentage of owner-occupied units (16.1 percent) in these tracts. Concerning the bank's lending performance compared to the aggregate's lending performance, in 2018, the bank's home refinance lending in moderate-income tracts (7.4 percent) was significantly below the aggregate lending performance (15.8 percent) in these tracts. In 2019, Regions Bank's home refinance lending in moderate-income tracts (15.5 percent) was slightly above the aggregate lending performance (12.8 percent) in these tracts. In 2020, the bank's home refinance lending in moderate-income tracts (6.6 percent) was below the aggregate lending performance (11.3 percent) in these tracts.

Home Improvement Loans

Of the 756 HMDA-reportable loans analyzed, 25 loans (3.3 percent) were home improvement loans. Of the total home improvement loans made, one loan (4.0 percent) was located in a low-income tract, and one loan (4.0 percent) was located in a moderate-income tract.

Home improvement lending in low-income tracts is adequate. In 2018, Regions Bank made no home improvement loans in low-income tracts (0.0 percent), while the percentage of owner-occupied units was 4.3 percent in these tracts. In 2019, Anson County was added to the MSA, which caused a change in the demographic data for the assessment area; even though a change in the demographic data occurred, the overall statistical percentage rate of owner-occupied units located in low-income tracts remained the same. For the period of 2019 through 2020, the bank's home improvement lending in low-income tracts (5.9 percent) was above the percentage of owner-occupied units (4.3 percent) in these tracts. Concerning the bank's lending performance compared to the aggregate's lending performance, in 2018, the bank made no home improvement loans in low-income tracts (0.0 percent) and was significantly below the aggregate lending performance (3.0 percent) in these tracts. In 2019, Regions Bank's home improvement lending in low-income tracts (12.5 percent) was significantly above the aggregate lending performance (3.4 percent) in these tracts. In 2020, the bank made no home improvement loans in low-income tracts (0.0 percent) and was significantly below the aggregate lending performance (2.9 percent) in these tracts.

Home improvement lending in moderate-income tracts is poor. In 2018, Regions Bank's home improvement lending in moderate-income tracts (12.5 percent) was similar to the percentage of owner-occupied units (17.2 percent) in these tracts. In 2019, Anson County was added to the MSA, which caused a change in the demographic data for the assessment area. For the period of 2019 through 2020, the bank made no home improvement loans in moderate-income tracts (0.0 percent), while the percentage of owner-occupied units was 16.1 percent in these tracts. Concerning the bank's lending performance compared to the aggregate's lending performance, in 2018, the bank's home improvement lending in moderate-income tracts (12.5 percent) was similar to the aggregate lending performance (12.9 percent) in these tracts. In 2019, Regions Bank made no home improvement loans in moderate-income tracts (0.0 percent) and was significantly below the aggregate lending performance (11.7 percent) in these tracts. In 2020, the bank made no home improvement loans in moderate-income tracts (0.0 percent) and was significantly below the aggregate lending performance (10.4 percent) in these tracts.

Small Business Loans

Regions Bank made 246 small business loans in the assessment area from 2018 through 2020. Of the total number of small business loans made, 42 loans (17.1 percent) were located in low-income tracts, and 36 loans (14.6 percent) were located in moderate-income tracts.

Small business lending in low-income tracts is excellent. In 2018, Regions Bank's small business lending in low-income tracts (26.3 percent) was above the percentage of businesses (8.8 percent) in these tracts. In 2019, Anson County was added to the MSA, which caused a change in the demographic data for the assessment area. For the period of 2019 through 2020, the bank's small business lending in low-income tracts (14.3 percent) was above the percentage of businesses (9.0 percent) in these tracts. Concerning the bank's lending performance compared to the aggregate's lending performance, in 2018, the bank's small business lending in low-income tracts (26.3 percent) was significantly above the aggregate lending performance (9.1 percent) in these tracts. In 2019, Regions Bank's small business lending in low-income tracts (11.8 percent) was above the aggregate lending performance (8.7 percent) in these tracts. In 2020, the bank's small business lending in low-income tracts (14.8 percent) was significantly above the aggregate lending performance (9.0 percent) in these tracts.

Small business lending in moderate-income tracts is adequate. In 2018, Regions Bank's small business lending in moderate-income tracts (10.5 percent) was below the percentage of businesses (18.1 percent) in these tracts. In 2019, Anson County was added to the MSA, which caused a change in the demographic data for the assessment area. For the period of 2019 through 2020, the bank's small business lending in moderate-income tracts (15.9 percent) was above the percentage of businesses (15.7 percent) in these tracts. Concerning the bank's lending performance compared to the aggregate's lending performance, in 2018, the bank's small business lending in moderate-income tracts (10.5 percent) was below the aggregate lending performance (16.7 percent) in these tracts. In 2019, Regions Bank's small business lending in moderate-income tracts (17.6 percent) was slightly above the aggregate lending performance (14.3 percent) in these tracts. In 2020, the bank's small business lending in moderate-income tracts (15.5 percent) was similar to the aggregate lending performance (15.0 percent) in these tracts.

Lending to Borrowers of Different Incomes and Businesses of Different Sizes

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

Home Purchase Loans

Home purchase lending to low-income borrowers is very poor. In 2018, Regions Bank made no home purchase loans to low-income borrowers (0.0 percent), yet the percentage of low-income families was 21.9 percent. In 2019, Anson County was added to the MSA, which caused a change in the demographic data for the assessment area. For the period of 2019 through 2020, the bank also made no home purchase loans to low-income borrowers (0.0 percent), yet the percentage of low-income families was 21.5 percent. Even though Regions Bank did not make any home purchase loans to low-income borrowers from 2018 through 2020, the aggregate lenders in the assessment area were able to make home purchase loans to those borrowers during that time. Specifically, the

aggregate lending performance for home purchase loans made to low-income borrowers was 4.6 percent in 2018, 3.6 percent in 2019, and 3.8 percent in 2020.

Home purchase lending to moderate-income borrowers is poor. In 2018, Regions Bank's home purchase lending to moderate-income borrowers (5.2 percent) was below the percentage of moderate-income families (15.2 percent). In 2019, Anson County was added to the MSA, which caused a change in the demographic data for the assessment area. For the period of 2019 through 2020, the bank's home purchase lending to moderate-income borrowers (4.1 percent) was below the percentage of moderate-income families (15.1 percent). Concerning the bank's lending performance compared to the aggregate's lending performance, in 2018, the bank's home purchase lending to moderate-income borrowers (5.2 percent) was significantly below the aggregate lending performance (16.2 percent) to these borrowers. In 2019, Regions Bank's home purchase lending to moderate-income borrowers (3.7 percent) was significantly below the aggregate lending performance (15.1 percent) to these borrowers. In 2020, the bank's home purchase lending to moderate-income borrowers (4.5 percent) was significantly below the aggregate lending performance (15.8 percent) to these borrowers.

Home Refinance Loans

Home refinance lending to low-income borrowers is poor. In 2018, Regions Bank made no home refinance loans to low-income borrowers (0.0 percent), yet the percentage of low-income families was 21.9 percent. In 2019, Anson County was added to the MSA, which caused a change in the demographic data for the assessment area. For the period of 2019 through 2020, the bank's home refinance lending to low-income borrowers (0.6 percent) was below the percentage of low-income families (21.5 percent). Concerning the bank's lending performance as compared to the aggregate's lending performance, in 2018, the bank made no home refinance loans to low-income borrowers (0.0 percent) and was significantly below the aggregate lending performance (7.9 percent) to these borrowers. In 2019, Regions Bank's home refinance lending to low-income borrowers (1.4 percent) was significantly below the aggregate lending performance (4.3 percent) to these borrowers. In 2020, the bank's home refinance lending to low-income borrowers (0.4 percent) was significantly below the aggregate lending performance (2.8 percent) to these borrowers.

Home refinance lending to moderate-income borrowers is poor. In 2018, Regions Bank's home refinance lending to moderate-income borrowers (3.7 percent) was below the percentage of moderate-income families (15.2 percent). In 2019, Anson County was added to the MSA, which caused a change in the demographic data for the assessment area. For the period of 2019 through 2020, the bank's home refinance lending to moderate-income borrowers (3.2 percent) was below the percentage of moderate-income families (15.1 percent). Concerning the bank's lending performance as compared to the aggregate's lending performance, in 2018, the bank's home refinance lending to moderate-income borrowers (3.7 percent) was significantly below the aggregate lending performance (15.9 percent) to these borrowers. In 2019, Regions Bank's home refinance lending to moderate-income borrowers (4.2 percent) was significantly below the aggregate lending performance (11.0 percent) to these borrowers. In 2020, the bank's home refinance lending to moderate-income borrowers (3.0 percent) was significantly below the aggregate lending performance (9.2 percent) to these borrowers.

Home Improvement Loans

The bank did not make any home improvement loans in low-income tracts during the period of 2018 through 2020. Together with the bank's overall low volume of home improvement loans during this three-year review period, home improvement lending in low-income tracts was not rated

Home improvement lending to moderate-income borrowers is poor. In 2018, Regions Bank's home improvement lending to moderate-income borrowers (12.5 percent) was similar to the percentage of moderate-income families (15.2 percent). In 2019, Anson County was added to the MSA, which caused a change in the demographic data for the assessment area. For the period of 2019 through 2020, the bank's home improvement lending to moderate-income borrowers (5.9 percent) was below the percentage of moderate-income families (15.1 percent). Concerning the bank's lending performance compared to the aggregate's lending performance, in 2018, the bank's home improvement lending to moderate-income borrowers (12.5 percent) was above the aggregate lending performance (9.5 percent) to these borrowers. In 2019, Regions Bank's home improvement lending to moderate-income borrowers (12.5 percent) was slightly above the aggregate lending performance (10.8 percent) to these borrowers. In 2020, the bank made no home improvement loans to moderate-income borrowers (0.0 percent) and was significantly below the aggregate lending performance (9.2 percent) to these borrowers.

Small Business Loans

The distribution of small business loans to businesses of different sizes is adequate. In 2018, 43.9 percent of the bank's loans were originated to businesses with revenues of $1 million or less. By comparison, 90.3 percent of the total businesses in the assessment area were classified as small businesses. In 2019, Anson County was added to the MSA, which caused a change in the demographic data for the assessment area. For the period of 2019 through 2020, 47.1 percent of the bank's loans were originated to businesses with revenues of $1 million or less. During this period, 91.3 percent of the total businesses in the assessment area were classified as small businesses. Concerning the bank's lending performance compared to the aggregate's lending performance, in 2018, the bank's small business lending (43.9 percent) was similar to the aggregate's small business lending performance (46.1 percent). In 2019, the bank's small business lending to small businesses (55.9 percent) was slightly above the aggregate's small business lending performance (47.5 percent) to these businesses. In 2020, the bank's small business lending to small businesses (45.2 percent) was slightly above the aggregate's lending performance (40.8 percent) to these businesses. Lastly, 69.9 percent of small business loans were originated in amounts of $250,000 or less, indicating a willingness to lend in the smaller amounts that are typically requested by small businesses.

Community Development Lending

Regions Bank makes a relatively high level of community development loans in the Charlotte assessment area. During the review period, the bank originated or renewed six community development loans totaling $13.5 million and ten community development PPP loans totaling $7.5 million. Specifically, the bank originated or renewed $11.1 million to support economic development, primarily through the SBA 504 program; $5.8 million towards revitalization and stabilization efforts both through the PPP and outside of the PPP; and $4.1 million in affordable housing initiatives.

The bank's performance by number and dollar of loans is similar to peer performance in this area, given the bank's limited presence and high level of competition. The most impactful loans include:

- One loan for $4.1 million for new construction of apartments using LIHTCs. The project was designed to create 151 new units of affordable housing for low-income individuals and/or families throughout the assessment area.

- Two community development PPP loans totaling $19,000 to a nonprofit supporting crisis management, mental health, and training to frontline essential staff, including police, fire, and healthcare workers. Given the unique challenges of the pandemic on frontline staff, continued support to organizations serving them was particularly responsive.

INVESTMENT TEST

Regions Bank's investment performance in the Charlotte assessment area is excellent. The bank made an excellent level of investments and grants relative to its presence and the level of competition in the assessment area. The bank's investments demonstrated responsiveness to several credit and community development needs. Combined investment and contribution activity inside the assessment area totaled $13.8 million of which approximately 65 percent was obtained during the review period. During the review period, the bank made one investment in a LIHTC project for $7.4 million that provided 150 units of affordable housing. The bank's remaining current period investments and the majority of prior period investments were mortgage-backed securities that financed affordable multifamily housing and affordable mortgages for LMI homeowners.

During the review period, the bank made contributions totaling $311,500. Specifically, the bank provided $271,000 to organizations that provide community services targeted to low- and moderate-income individuals, $40,000 for affordable housing, and $500 for economic development. Overall, approximately $80,000 in donations were responsive to the COVID-19 pandemic, providing support for organizations offering emergency and recovery assistance to LMI individuals, small businesses, and nonprofits. Notably, the bank provided financial support to an HBCU that serves a majority of students receiving Pell grants, to help facilitate remote learning for students during the COVID pandemic. The bank also provided support to several organizations focused on workforce development for LMI individuals, as well as organizations working to address food insecurity and to provide access to affordable childcare.

SERVICE TEST

Regions Bank's service test performance in the Charlotte full-scope assessment area is good.

Retail Services

Overall, Regions Bank's retail banking services are poor in the Charlotte full-scope assessment area.

The bank had no branches or full-service ATMs in low- or moderate-income tracts as of December 31, 2020. With only four branches in this highly competitive assessment area, the bank does not have a large presence in

Charlotte. In 2018, two of the branch offices were in middle-income tracts and two were in upper income-tracts. The addition of Anson County to the MSA in 2019 affected income statistics and classifications for the MSA. Consequently, a census tract containing one of the bank's branch offices was reclassified from a middle-income tract to an upper-income tract. The bank's branch distribution relative to available demographic information may limit accessibility to portions of the bank's geographies and individuals of different income levels and may therefore be considered unreasonably inaccessible. The reasonableness of business hours and services was not evaluated due to the limited number of branches in low- and moderate-income tracts.

During the review period, Regions Bank opened one branch and full-service ATM in an upper-income tract in the assessment area. Overall, the bank's record of opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, particularly to low- and moderate-income geographies and individuals in the assessment area.

Geographic Distribution of Branches & ATMS

Assessment Area: NC Charlotte (2018)

Tract Category	Branches							ATMs											Demographics			
	Total Branches				Drive thrus	Extend-ed Hours	Week-end Hours	Total ATMs			Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses
			Open	Closed									Open	Closed			Open	Closed				
	#	%	#	#	#	#	#		#	%	#	%	#	#	#	%	#	#	#	%	%	%
Low	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	29	12.4%	10.2%	8.8%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Moderate	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	53	22.7%	22.2%	18.1%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Middle	2	50.0%	0	0	2	2	1	Total	2	40.0%	2	40.0%	0	0	0	0.0%	0	0	51	21.9%	23.1%	20.5%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Upper	2	50.0%	1	0	1	2	0	Total	3	60.0%	3	60.0%	2	0	0	0.0%	0	0	96	41.2%	44.3%	51.5%
DTO	0		0	0				SA	1		1		1	0	0		0	0				
Unknown	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	4	1.7%	0.1%	1.1%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Total	4	100.0%	1	0	3	4	1	Total	5	100.0%	5	100.0%	2	0	0	0.0%	0	0	233	100.0%	100.0%	100.0%
DTO	0		0	0				SA	1		1		1	0	0		0	0				

2018 FFIEC Census Data, 2018 D&B Info, and 2015 ACS Data
Closed branches/ATMs are only included in "closed" columns and are not included in any other totals.
DTO - Drive thru only is a subset of total branches
SA = Stand Alone ATM is a subset of total ATMs

Geographic Distribution of Branches & ATMS

Assessment Area: NC Charlotte (2019-2020)

Tract Category	Branches							ATMs											Demographics			
	Total Branches				Drive thrus	Extend-ed Hours	Week-end Hours	Total ATMs			Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses
			Open	Closed									Open	Closed			Open	Closed				
	#	%	#	#	#	#	#		#	%	#	%	#	#	#	%	#	#	#	%	%	%
Low	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	29	12.4%	10.2%	9.0%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Moderate	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	50	21.5%	20.5%	15.7%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Middle	1	25.0%	0	0	1	1	0	Total	1	20.0%	1	20.0%	0	0	0	0.0%	0	0	52	22.3%	24.3%	22.7%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Upper	3	75.0%	0	0	2	3	1	Total	4	80.0%	4	80.0%	0	0	0	0.0%	0	0	98	42.1%	44.9%	51.4%
DTO	0		0	0				SA	1		1		0	0	0		0	0				
Unknown	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	4	1.7%	0.1%	1.2%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Total	4	100.0%	0	0	3	4	1	Total	5	100.0%	5	100.0%	0	0	0	0.0%	0	0	233	100.0%	100.0%	100.0%
DTO	0		0	0				SA	1		1		0	0	0		0	0				

2020 FFIEC Census Data, 2020 D&B Info, and 2015 ACS Data
Closed branches/ATMs are only included in "closed" columns and are not included in any other totals.
DTO - Drive thru only is a subset of total branches
SA = Stand Alone ATM is a subset of total ATMs

Community Development Services

Regions Bank provides an excellent level of community development services in the Charlotte assessment area. During the review period, Regions Bank employees engaged in 73 qualified service activities totaling 562 hours. The bank's service activities benefited organizations that provide affordable housing, community services, and economic development to low- and moderate-income individuals, geographies, and small businesses in the Charlotte assessment area. Of the bank's total service hours, 67 hours supported financial education and homebuyer classes for LMI adults and youth through partnerships with a variety of schools and businesses. The bank also demonstrated community leadership and engagement by providing 318 hours (56.6 percent of total service hours) on boards and committees for various qualified nonprofit organizations.

Highlighted below are examples of community development activities undertaken during the review period:

- Regions associates provided technical assistance and financial education classes to students at a historically Black university, where the majority of students have low or moderate incomes. Classes included workforce development content and financial literacy.
- Several Regions employees provided technical assistance and other services to the United Way of Central Carolinas, Inc. A Regions capital relationships manager served on the board of directors for an organization that providespreventive healthcare services for uninsured low- to moderate-income persons.
- Regions associates provided 71 hours of technical assistance with an organization that addresses hunger needs and food insecurity for local residents.

Given the bank's capacity and branch network in the assessment area, the bank demonstrated excellent responsiveness to community development needs in the Charlotte assessment area.

METROPOLITAN AREA
LIMITED-SCOPE REVIEW

The following assessment area was reviewed using limited-scope examination procedures.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE NORTH CAROLINA METROPOLITAN ASSESSMENT AREA

- *Raleigh Assessment Area (Wake County)*
  - As of December 31, 2020, Regions Bank operated two branches in the assessment area, representing 28.6 percent of its branches in North Carolina.
  - As of June 30, 2020, the bank had $145.3 million in deposits in this assessment area, representing a market share of 0.5 percent and 19.1 percent of Regions Bank's total deposits in North Carolina.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

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

Performance in the Limited-Scope Review Metropolitan Assessment Areas			
Assessment Area	**Lending Test**	**Investment Test**	**Service Test**
Raleigh	Consistent	Consistent	Not Consistent (Below)

For the lending test, Regions Bank received a rating of low satisfactory for the State of North Carolina. Performance in Raleigh, the lone metropolitan limited-scope assessment area, was consistent with the statewide lending test performance. For the geographic distribution of loans, lending levels were adequate, and performance was poor for the borrower distribution of loans. The bank was a leader in making community development loans in the limited-scope metropolitan area. During the review period, the bank made $8.4 million in community development loans within the Raleigh assessment area.

For the investment test, Regions Bank received a rating of outstanding for the State of North Carolina. The bank had an excellent level of investments in the Raleigh metropolitan limited-scope assessment area, and performance was consistent with the statewide investment test performance.

For the service test, Regions Bank received a rating of high satisfactory for the State of North Carolina. Performance in the Raleigh metropolitan assessment area was weaker than the bank's state performance due to a limited level of community development services.

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

NONMETROPOLITAN STATEWIDE AREAS
LIMITED-SCOPE REVIEW

The following assessment area was reviewed using limited-scope examination procedures

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE NORTH CAROLINA NON-METROPOLITAN ASSESSMENT AREA

- *Macon Assessment Area (Macon County)*
  - As of December 31, 2020, Regions Bank operated one branch in the assessment area, representing 14.3 percent of its branches in North Carolina.
  - As of June 30, 2020, the bank had $60.7 million in deposits in this assessment area, representinga market share of 2.8 percent and 8.0 percent of Regions Bank's total deposits in North Carolina.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TEST

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

Performance in the Limited-Scope Review Nonmetropolitan Assessment Areas			
Assessment Area	**Lending Test**	**Investment Test**	**Service Test**
Macon	Consistent	Not Consistent (Below)	Not Consistent (Below)

For the lending test, Regions Bank received a rating of low satisfactory for the State of North Carolina. Performance in Macon, the lone nonmetropolitan limited-scope assessment area, was consistent with the statewide lending test performance. For the geographic distribution of loans, lending levels were not rated due to lack of low- and moderate-income tracts in the assessment area; however, performance was adequate for the borrower distribution of loans. The bank made no community development loans in the limited-scope nonmetropolitan area.

For the investment test, Regions Bank received a rating of outstanding for the State of North Carolina. The bank had a poor level of investments in the Macon nonmetropolitan limited-scope assessment area, and performance was weaker than the statewide investment test performance.

For the service test, Regions Bank received a rating of high satisfactory for the State of North Carolina. Performance in the Macon nonmetropolitan assessment area was weaker than the bank's state performance because the bank provided few, if any, community development services. The Macon nonmetropolitan assessment area does not have any low- or moderate-income tracts; therefore, the retail delivery performance was not rated for this assessment area. The performance in the nonmetropolitan limited-scope assessment area did not affect the overall state rating.

South Carolina

CRA RATING FOR SOUTH CAROLINA: SATISFACTORY

The Lending Test is rated: High Satisfactory
The Investment Test is rated: Outstanding
The Service Test is rated: Needs to Improve

Major factors supporting the rating include the following:

- The geographic distribution of loans reflects excellent penetration throughout the assessment areas, and the distribution of loans by borrower income reflects good penetration among customers of different income levels and businesses of different revenue sizes.

- The bank makes an adequate level of community development loans in its South Carolina assessment areas.

- The bank provides an excellent level of qualified community development investments and grants that demonstrate responsiveness to community development needs of the South Carolina assessment areas.

- Retail banking services are adequate in the bank's South Carolina assessment areas.

- The bank provides a limited level of community development services that benefit residents and small businesses in the South Carolina assessment areas.

SCOPE OF EXAMINATION

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

- Hilton Head Island-Bluffton-Beaufort

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

- Barnwell
- Charleston
- Columbia
- Greenville
- Hampton
- Spartanburg

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

DESCRIPTION OF INSTITUTION'S OPERATIONS IN SOUTH CAROLINA

As of June 30, 2020, Regions Bank had $829.0 million in deposits in South Carolina accounting for 0.7 percent of the bank's total deposits. Regions Bank operated 17 branch offices in South Carolina as of December 31, 2020, representing 1.2 percent of the bank's total branches. HMDA-reportable lending in South Carolina accounted for 1.8 percent of total institutional HMDA-reportable lending by number of loans and 2.6 percent by dollar volume. CRA small business lending in South Carolina accounted for 1.1 percent of the bank's total CRA small business lending by number of loans and 1.5 percent by dollar volume. Overall, the bank's HMDA-reportable and CRA lending activity in the state was greater than the percentage of total institutional deposits.

The following table shows lending activity from January 1, 2018, through December 31, 2020.

Statewide Summary of Lending Activity
Assessment Areas Located in
South Carolina

Loan Type	#	%	$ (000s)	%
HMDA Home Purchase	1,305	37.5%	$373,589	47.8%
HMDA Refinance	766	22.0%	$232,544	29.7%
HMDA Home Improvement	195	5.6%	$14,783	1.9%
HMDA Multi-Family	2	0.1%	$34,995	4.5%
HMDA Other Purpose LOC	151	4.3%	$12,307	1.6%
HMDA Other Purpose Closed/Exempt	43	1.2%	$4,022	0.5%
HMDA Loan Purpose NA	0	0.0%	$0	0.0%
Total HMDA	**2,462**	**70.7%**	**$672,240**	**85.9%**
Total Small Business	**1,009**	**29.0%**	**$109,374**	**14.0%**
Total Farm	**9**	**0.3%**	**$750**	**0.1%**
TOTAL LOANS	**3,480**	**100.0%**	**$782,364**	**100.0%**

Originations and Purchases

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN SOUTH CAROLINA

Lending Test

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

During the review period, Regions Bank reported 2,462 HMDA-reportable loans and 1,009 small business loans in South Carolina. The rating for South Carolina is based on performance in the Hilton Head Island-Bluffton-Beaufort full-scope assessment area. Approximately 15.4 percent of the bank's HMDA-reportable and small business lending by number of loans in South Carolina occurred within this assessment area.

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

Geographic and Borrower Distribution

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

Community Development Lending

Regions Bank makes an adequate level of community development loans in the state of South Carolina. During the review period, the bank originated or renewed 53 qualifying community development loans totaling $55.2 million benefiting its South Carolina assessment areas. Performance in the Hilton Head full-scope assessment area was adequate, which was the key driver for determining the state rating.

The total community development lending includes four loans totaling $5.3 million with a P/M/F of serving a broader statewide area that includes all of the bank's assessment areas in the state. All of these were impactful loans, as noted below:

- A $2.0 million loan made to a business that was contracted to oversee housing recovery efforts in communities across the state impacted by Hurricane Matthew. Because the disaster declaration area overlapped with most of the bank's assessment areas in the state, the bank received positive consideration for this loan.

- Three loans totaling $3.3 million to statewide CDFIs focused on small businesses. The loans were originated in an effort to provide loans, create new jobs, and retain payroll for small businesses throughout the state.

The bank was considered responsive to the credit and community development needs within the state of South Carolina. As a result, and in addition to the total community development lending previously noted, the bank received positive consideration for 11 community development loans totaling $10.6 million that were outside any of the bank's assessment areas in the state. More information on community development loans can be found in the full-scope assessment area section of this report.

Investment Test

The investment test rating for South Carolina is outstanding.

Regions Bank made an excellent level of qualified investments and donations totaling nearly $64.0 million in the South Carolina assessment areas. The bank had qualified investments of $63.7 million in the South Carolina assessment areas with approximately 86.4 percent of investments acquired during the current review period. In addition, the bank made qualified contributions in the assessment areas totaling $231,300. Further, the bank made $17,500 in contributions that benefit a broader statewide area, including all of the South Carolina assessment areas.

Hilton Head was the assessment area in the state reviewed using full-scope procedures. Approximately 34.8 percent of combined investment and contribution activity was in this assessment area, compared to 25.6 percent of deposits in the market as of June 30, 2021. Performance in the assessment area was excellent.

The bank was considered responsive to community credit needs in the state. Therefore, the bank also received positive consideration for a $26,000 contribution to a food bank in South Carolina that did not have a purpose, mandate, or function of serving the South Carolina assessment areas.

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

Service Test

The service test rating for South Carolina is needs to improve.

Retail Services

Delivery systems, including ATMs and branch office locations, are reasonably accessible to the bank's geographies and individuals of different income levels in the assessment areas. This evaluation was driven primarily by performance in the Hilton Head Island full-scope assessment area. Overall, banking services and hours of operations do not vary in a way that inconveniences the bank's assessment areas, including low- and moderate-income geographies or low- and moderate-income individuals. The record of opening and closing of branch offices has generally not adversely affected the accessibility of the bank's delivery systems, particularly for low- and moderate-income geographies and/or low- and moderate-income individuals. During the review period, the bank did not open any branch offices in South Carolina. The bank closed two branch offices throughout the state: one in a middle-income tract and one in an upper-income tract. Overall, the bank's retail service performance is considered adequate in South Carolina.

Community Development Services

Regions Bank provides a limited level of community development services that benefit residents and small businesses in South Carolina. As noted, this evaluation was driven primarily by performance in the Hilton Head Island full-scope assessment area. The bank's community development performance in the Hilton Head full-scope assessment area was poor. During the examination period, employees engaged in 38 qualified serviceactivities

totaling 312 hours in the South Carolina assessment areas. Of the 312 hours, 275 were in the limited-scope assessment areas.

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

METROPOLITAN AREA
FULL-SCOPE REVIEW

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE HILTON HEAD, SOUTH CAROLINA ASSESSMENT AREA

Overview

The Hilton Head Island-Bluffton-Beaufort assessment area consists of Beaufort County and Jasper County, which are the two counties that comprise the Hilton Head Island-Bluffton-Beaufort, SC MSA. As of December 31, 2020, Regions Bank operated five branches in the assessment area, representing 29.4 percent of institution branches and 23.5 percent of institution deposits statewide. The assessment area accounts for 9.6 percent of the bank's combined HMDA and small business loan originations (by dollar) in South Carolina.

Regions operates in a highly competitive environment in the Hilton Head Island assessment area. According to the June 30, 2020 FDIC Summary of Deposits Report, there were 20 financial institutions operating 61 total branch locations in the assessment area.[893] Wells Fargo Bank was the leader in the assessment area with 16.4 percent of total deposits, while South State Bank ranked 2nd with 15.1 percent. Regions Bank ranked 8th with a deposit market share of 3.7 percent.[894]

Regions Bank's loan production accounted for less than 2.0 percent of total CRA-reportable lending activity and less than 1.0 percent of HMDA- reportable lending activity in the assessment area from 2018 through 2020. The bank's HMDA market share was 0.9 percent in 2018, 0.7 percent in 2019, and 0.6 percent in 2020. The bank's CRA market share was 1.2 percent in 2018, 0.8 percent in 2019, and 2.4 percent in 2020. Leading CRA lenders in the assessment area included American Express, Wells Fargo Bank, and Bank of America, while leading HMDA lenders included Wells Fargo Bank, Mortgage Network, and Quicken Loans.

Population and Income Characteristics

The assessment area has experienced significant population growth in the past several years. Population in the assessment area was approximately 216,000 as of the 2020 Census, representing an increase of 15.5 percent since 2010, which was significantly above the state (10.7 percent) and national (7.4 percent) growth levels in

[893] "Offices and Deposits of All FDIC-Insured Institutions Deposit Market Share Report." *Federal Deposit Insurance Corporation*, 30 June 2020, https://www7.fdic.gov/sod/sodMarketRpt.asp?barItem=2. Accessed 1 April 2022.
[894] Ibid.

the same timeframe.[895] Beaufort County comprised 86.7 percent of the assessment area's population as of 2020, while Jasper County comprised the other 13.3 percent.[896]

According to 2020 FFIEC census data, the assessment area contains 46 census tracts: 0 (0.0 percent) low- income tracts, 15 (32.6 percent) moderate-income tracts, 16 (34.8 percent) middle-income tracts, 13 (28.3 percent) upper-income tracts, and 2 (4.3 percent) unknown-income tracts.[897] For purposes of classifying borrower income, this evaluation uses the FFIEC estimated median family income for the Hilton Head Island-Bluffton-Beaufort, SC MSA. The table below provides a breakdown of the estimated median family income which qualifies for each income category (low, moderate, middle, and upper) in the MSA. Between 2018 and 2020, the FFIEC Estimated Median Family Income increased from $70,600 to $74,700.[898]

Borrower Income Levels
Hilton Head Island-Bluffton-Beaufort, SC MSA

FFIEC Estimated Median Family Income		Low 0 - 49.99%	Moderate 50% - 79.99%	Middle 80% - 119.99%	Upper 120% - & above
2018	**$70,600**	0 - $35,299	$35,300 - $56,479	$56,480 - $84,719	$84,720 - & above
2019	**$78,000**	0 - $38,999	$39,000 - $62,399	$62,400 - $93,599	$93,600 - & above
2020	**$74,700**	0 - $37,349	$37,350 - $59,759	$59,760 - $89,639	$89,640 - & above

Within the assessment area, 39.6 percent of families are considered low- to moderate-income (LMI).[899] While there are no low-income census tracts in the assessment area, 17.9 percent of families living in moderate-income census tracts have incomes below the poverty level.[900] In fact, 56.6 percent of families in the assessment area with incomes below poverty level live in moderate-income census tracts, even though moderate-income tracts comprise only 32.6 percent of total census tracts. This prevalence of poverty l in moderate-income tracts may limit lending opportunities in these tracts.

Economic Conditions

The assessment area is a popular vacation destination and hosts approximately 2.5 million tourists per year.[901] As such, the leading industries for employment in the assessment area are accommodation/food services and retail trade, both of which serve the vast number of tourists visiting the area.[902] The assessment area experienced modest job growth during the review period, with total nonfarm payrolls increasing from 78.7 thousand to 80.8 thousand

[895] "QuickFacts: South Carolina; Jasper County; Beaufort County; United States." *United States Census Bureau*, https://www.census.gov/quickfacts/fact/table/SC,jaspercountysouthcarolina,beaufortcountysouthcarolina,US/PST045221. Accessed 4 April 2022.
[896] Ibid.
[897] FRB Atlanta calculations of 2020 FFIEC Data
[898] FRB Atlanta calculations of 2018 and 2020 FFIEC Data
[899] Ibid.
[900] Ibid.
[901] Egan, Kerry. "10 Things You Might Not Know about Hilton Head Island." *Discover South Carolina*, https://discoversouthcarolina.com/articles/10-things-you-might-not-know-about-hilton-head-island. Accessed 4 April 2022.
[902] "Community Profile: Hilton Head Island-Bluffton-Beaufort, SC Metropolitan Statistical Area." *S.C. Department of Employment & Workforce*, 25 March 2022, https://lmi.dew.sc.gov/lmi%20site/Documents/CommunityProfiles/21025940.pdf. Accessed 4 April 2022.

between January 2018 and December 2020.[903] For context, total nonfarm payrolls in the United States (as a whole) decreased from 147.662 million to 142.497 million in the same timeframe.[904] The largest employers in the assessment area include the Beaufort County School District, Beaufort Memorial Hospital, CareCore National Group LLC, Charles Lea Center Leasing Company, and Coastal States Automotive Group.[905]

Small businesses play an important role in the Hilton Head Island-Bluffton-Beaufort assessment area. According to 2020 Dun & Bradstreet data, there were 11,788 businesses within the assessment area.[906] Of the total businesses in the assessment area, 92.9 percent had total annual revenues less than or equal to $1 million and were therefore considered small businesses. 24.8 percent of the small businesses were in moderate-income census tracts, 49.5 percent of the small businesses were in middle-income census tracts, and 25.7 percent of the small businesses were in upper-income census tracts.[907] As previously mentioned, the assessment area has no low-income census tracts. This distribution may present limited opportunities for lending to small businesses in moderate-income geographies.

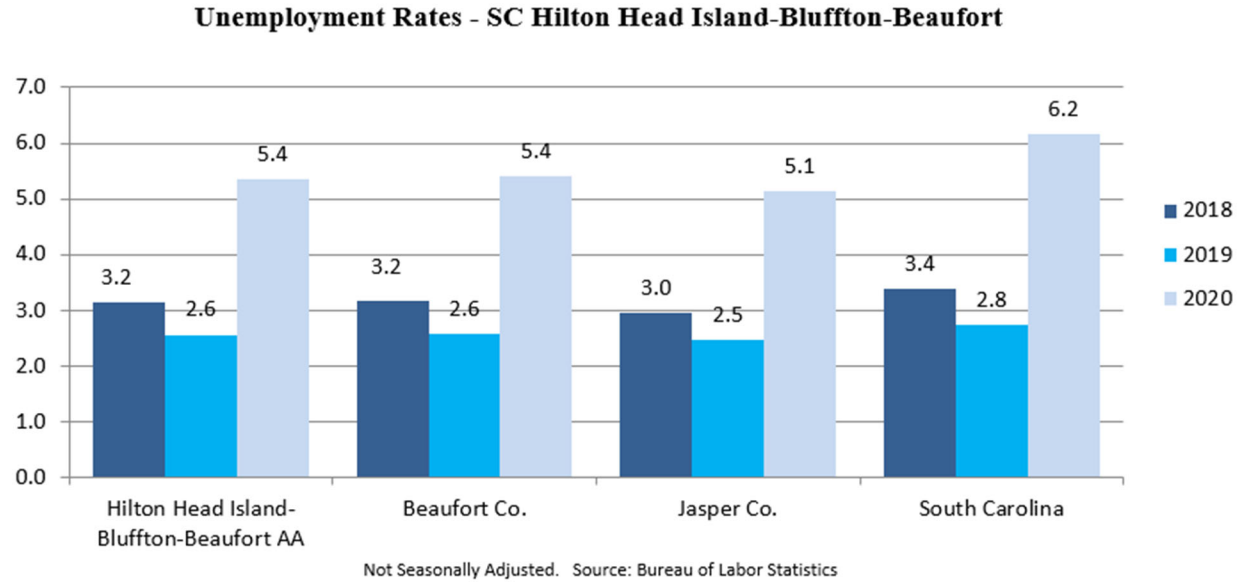
Total lending to small businesses posted strong growth over the past few years in the assessment area. According to an analysis of CRA loan data, the total number of small business loans (loans less than $1 million in principal) originated in the assessment area increased by 20.1 percent between 2018 and 2020, with 6,047 loans made in 2020. 42.8 percent of these loans in 2020 were made to small businesses (less than $1 million in annual revenue), which represented a 5.5 percent decrease from 48.3 percent of such loans in 2018.

The early stages of the COVID-19 pandemic resulted in an economic slowdown across the state of South Carolina, including the assessment area. On March 17, 2020, Governor Henry McMaster issued an executive order shutting down dine-in services at restaurants and bars in the state of South Carolina.[908] On April 3, 2020, Governor McMaster ordered that all non-essential businesses be temporarily closed.[909] On April 6, 2020, Governor McMaster issued a statewide "home or work" order that mandated South Carolinians to stay at home except when commuting to work or accessing essential services.[910] In early May 2020, Governor McMaster lifted the "home

[903] "Hilton Head Island-Bluffton-Beaufort, SC Economy at a Glance." *U.S. Bureau of Labor Statistics*, https://www.bls.gov/regions/southeast/sc_hiltonheadisland_msa.htm. Accessed 4 April 2022.
[904] "All Employees, Total Nonfarm." *Federal Reserve Economic Data (FRED), St. Louis Fed*, https://fred.stlouisfed.org/series/PAYEMS. Accessed 14 March 2022.
[905] "Community Profile: Hilton Head Island-Bluffton-Beaufort, SC Metropolitan Statistical Area." *S.C. Department of Employment & Workforce*, 25 March 2022, https://lmi.dew.sc.gov/lmi%20site/Documents/CommunityProfiles/21025940.pdf. Accessed 4 April 2022.
[906] FRB Atlanta calculations of 2020 FFIEC and Dun & Bradstreet data
[907] Ibid.
[908] "Executive Order No. 2020-10." *State of South Carolina: Office of the Governor*, 17 March 2020, https://governor.sc.gov/sites/default/files/Documents/Executive-Orders/2020-03-17%20eFILED%20Executive%20Order%20No.%202020-10%20-%20Directing%20Additional%20Emergency%20Measures%20Due%20to%20COVID-19.pdf. Accessed 5 April 2022.
[909] "Executive Order No. 2020-18." *State of South Carolina: Office of the Governor*, 3 April 2020, https://governor.sc.gov/sites/default/files/Documents/Executive-Orders/2020-04-03%20eFILED%20Executive%20Order%20No.%202020-18%20-%20Closure%20of%20Additional%20Non-Essential%20Businesses.pdf. Accessed 5 April 2022.
[910] "Executive Order No. 2020-21." *State of South Carolina: Office of the Governor*, 6 April 2020, https://governor.sc.gov/sites/default/files/Documents/Executive-Orders/2020-04-06%20eFILED%20Executive%20Order%20No.%202020-21%20-%20Stay%20at%20Home%20or%20Work%20Order.pdf. Accessed 5 April 2022.

or work" order and began the phased re-opening of non-essential businesses.[911] To counteract the effects of the pandemic and resulting restrictions on economic activity across the nation, the United States Congress passed the Coronavirus Aid, Relief, and Economic Security (CARES) Act on March 25, 2020. This legislation established the Paycheck Protection Program (PPP), which provided fully forgivable loans to small businesses to cover payroll costs.[912] In the assessment area, 7,097 total PPP loans were approved for a sum of $436.9 million.[913]

As shown in the following chart, the unemployment rate in the assessment area decreased from 2018 to 2019 but increased in 2020 due to the economic ramifications of the COVID-19 pandemic. From 2018 to 2019, the unemployment rate for the assessment area decreased from 3.2 percent to 2.6 percent before increasing to 5.4 percent in 2020. The unemployment rate for the assessment area compared favorably to the state of South Carolina throughout the entire review period of 2018 to 2020. Although the COVID-19 pandemic increased the unemployment rate in the assessment area, the effect was not as extreme as seen in many other MSAs, especially other MSAs with tourism-centric economies. This was because during the pandemic, many Americans continued to vacation. However, to make their travel as safe as possible, they increasingly took outdoor-focused vacations in less crowded areas.[914] The assessment area, with its beaches and low-density accommodations, fit this bill perfectly. Thus, the assessment area continued to experience relatively strong travel demand throughout the pandemic, resulting in a comparatively strong labor market.



[911] "Gov. McMaster to Lift Work-or-Home Order May 4, Allow Outdoor Dining." *GoLaurens.com*, 1 May 2020, http://www.golaurens.com/news/gov-mcmaster-to-lift-work-or-home-order-may-4-allow-outdoor-dining/article_eaeb5d0a-8bea-11ea-9e04-d73caa87da34.html. Accessed 5 April 2022.
[912] "Paycheck Protection Program." *United States Department of the Treasury*, https://home.treasury.gov/policy-issues/coronavirus/assistance-for-small-businesses/paycheck-protection-program. Accessed 5 April 2022.
[913] "Who in South Carolina Got Paycheck Protection Program Loans during the Pandemic?" *The Augusta Chronicle*, https://data.augustachronicle.com/paycheck-protection-program-loans/summary/south-carolina/jasper-county/45053/. Accessed 5 April 2022.
[914] Diaz, Jaclyn. "U.S. Travelers Are Back in the Saddle Again. But They've Adapted to a New Reality." *NPR*, 9 October 2021, https://www.npr.org/2021/10/09/1036555480/pandemic-travel-industry-tourism-vacations. Accessed 5 April 2022.

According to 2020 FFIEC Census data, there were 104,587 housing units in the assessment area, 50.3 percent of which were owner-occupied, 21.5 percent of which were rental units, and 28.2 percent of which were vacant. Note that the assessment area (Hilton Head Island in particular) is a popular vacation home location, which explains the high vacancy rate, as owners may only be in their vacation home several weeks during the year.[915] The assessment area has no low-income census tracts, but in moderate-income census tracts, only 30.5 percent of housing units were rental, while the rest were owner-occupied or vacant. As a result, mortgage lending opportunities in LMI geographies within the assessment area sexist.

Population growth, low interest rates, and demand from affluent individuals looking for vacation homes have contributed to a tight housing market in the assessment area. Between January 2018 and December 2020, median days on the market decreased from 125 days to 73 days.[916] Meanwhile, active listings on the market decreased 54.2 percent, from 2,755 to 1,262.[917] In the same timeframe, the median listing price in the assessment area increased 4.2 percent, from $399,000 to $415,750.[918]

In this environment, first-time homebuyers and low- and moderate-income (LMI) income families may find it difficult to purchase homes. Using the assumption that a borrower can obtain a loan for approximately three times their annual income, affordable homes would be priced at $179,277 or below for moderate-income families and $112,047 for low-income families in the assessment area in 2020. The median listing price in the assessment area was far above those levels in December 2020, at $415,750.[919] Current housing prices and conditions may present barriers to homeownership in the assessment area, especially among LMI borrowers.

Demographic Characteristics by Census Tract

The following table presents key demographic and business information used to help develop a performance context for the assessment area. The data reflects the 2020 FFIEC census data and 2020 Dun & Bradstreet data used to analyze the bank's CRA performance. Certain components of the data in the table are discussed in this evaluation as they apply to specific parts of the analysis.

[915] Zhekova, Dobrina. "Where to Buy a Vacation Home in South Carolina." *Travel + Leisure*, 9 December 2021, https://www.travelandleisure.com/travel-tips/where-to-buy-a-vacation-home-in-south-carolina. Accessed 5 April 2022.
[916] "Housing Inventory: Median Days on Market in Hilton Head Island-Bluffton-Beaufort, SC." *Federal Reserve Economic Data (FRED), St. Louis Fed*, https://fred.stlouisfed.org/series/MEDDAYONMAR25940. Accessed 5 April 2022.
[917] "Housing Inventory: Active Listing Count in Hilton Head Island-Bluffton-Beaufort, SC." *Federal Reserve Economic Data (FRED), St. Louis Fed*, https://fred.stlouisfed.org/series/ACTLISCOU25940. Accessed 5 April 2022.
[918] "Housing Inventory: Median Listing Price in Hilton Head Island-Bluffton-Beaufort, SC." *Federal Reserve Economic Data (FRED), St. Louis Fed*, https://fred.stlouisfed.org/series/MEDLISPRI25940. Accessed 5 April 2022.
[919] Ibid.

Combined Demographics Report

Assessment Area: SC Hilton Head Island-Bluffton-Beaufort

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	10,286	20.1
Moderate-income	15	32.6	15,776	30.8	2,818	17.9	9,961	19.5
Middle-income	16	34.8	22,685	44.4	1,751	7.7	10,253	20
Upper-income	13	28.3	12,685	24.8	413	3.3	20,646	40.4
Unknown-income	2	4.3	0	0	0	0	0	0
Total Assessment Area	**46**	**100.0**	**51,146**	**100.0**	**4,982**	**9.7**	**51,146**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	30,994	14,260	27.1	46	9,456	30.5	7,278	23.5
Middle-income	42,409	23,757	45.1	56	9,691	22.9	8,961	21.1
Upper-income	31,184	14,618	27.8	46.9	3,288	10.5	13,278	42.6
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**104,587**	**52,635**	**100.0**	**50.3**	**22,435**	**21.5**	**29,517**	**28.2**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	2,966	25.2	2,715	24.8	231	30.9	20	23.5
Middle-income	5,787	49.1	5,424	49.5	323	43.2	40	47.1
Upper-income	3,035	25.7	2,817	25.7	193	25.8	25	29.4
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**11,788**	**100.0**	**10,956**	**100.0**	**747**	**100.0**	**85**	**100.0**
	Percentage of Total Businesses:			**92.9**		**6.3**		**.7**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	60	54.5	50	51	9	81.8	1	100
Middle-income	33	30	31	31.6	2	18.2	0	0
Upper-income	17	15.5	17	17.3	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**110**	**100.0**	**98**	**100.0**	**11**	**100.0**	**1**	**100.0**
	Percentage of Total Farms:			**89.1**		**10.0**		**.9**

2020 FFIEC Census Data and 2020 D&B Information

Credit and Community Development Needs

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

According to a community contact involved in small business development, the Hilton Head assessment area is experiencing rapid growth. There have been significant population inflows, with new residents being on average older and more affluent. The resulting strong demand for goods and services has been a boon for small businesses in the area. The contact mentioned that the early days of the pandemic were a challenge for the small business community. However, most businesses in the area survived and are now doing quite well. The contact mentioned that financial institutions appear to be meeting the credit needs of the businesses in the area. In order to enhance responsiveness, the contact encouraged banks to focus on relationships, community involvement, and not losing the "hometown feel."

A second community contact involved in affordable housing also highlighted the rapid growth in the assessment area. The inflow of more affluent individuals has drastically driven up the price for housing in the area. As a result, many low- and moderate-income residents have been displaced. The contact mentioned that there are several local affordable housing construction projects in the works, which should present opportunity for financial institution involvement. Finally, the contact mentioned that banks could be more responsive to the needs of low- and moderate-income individuals by making affordable housing construction loans on favorable terms and by financing Section 8 Homeownership Voucher loans for low- and moderate-income homebuyers.

Based on information shared by the community contacts, there are opportunities in the assessment area for banks to support small businesses and affordable housing needs through lending, investments, and services.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE HILTON HEAD, SOUTH CAROLINA ASSESSMENT AREA

LENDING TEST

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

The analysis included 261 CRA small business loans and 227 HMDA-reportable loans reported by the bank in the Hilton Head Island-Bluffton-Beaufort assessment area during the review period. Therefore, CRA small business lending received slightly greater weight in determining the bank's lending test rating in the assessment area. Within HMDA-reportable lending, greater weight was assigned to home purchase loans over the other HMDA products given their relative share of all HMDA lending in this assessment area.

The Hilton Head Island-Bluffton-Beaufort assessment area accounted for 9.1 percent of Regions Bank's total HMDA-reportable lending by dollar volume in South Carolina and 12.3 percent of its total statewide CRA small business lending by dollar volume during the review period. In comparison, 23.5 percent of RegionsBank's South Carolina deposits are in the Hilton Head Island-Bluffton-Beaufort assessment area.

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

Geographic Distribution of Loans

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

For this assessment area, there were no low-income tracts during the period 2018 through 2020. As a result, examiners did not rate performance in low-income tracts for each product but instead evaluated the bank's performance in moderate-income tracts. Considering all of these factors, Regions Bank's geographic distribution of loans reflects excellent penetration throughout the assessment area.

Home Purchase Loans

Of the 227 HMDA-reportable loans analyzed, 94 loans (41.4 percent) were home purchase loans. Of the total home purchase loans made, 18 loans (19.1 percent) were located in moderate-income tracts.

Home purchase lending in moderate-income tracts is adequate. From 2018 through 2020, Regions Bank's home purchase lending in moderate-income tracts (19.1 percent) was similar to the percentage of owner-occupied units (27.1 percent) in these tracts. In 2018, the bank's home purchase lending in moderate-income tracts (17.1 percent) was similar to the aggregate lending performance (18.0 percent) in these tracts. In 2019, Regions Bank's home purchase lending in moderate-income tracts (17.2 percent) was slightly below the aggregate lending performance (20.2 percent) in these tracts. In 2020, the bank's home purchase lending in moderate-income tracts (23.3 percent) was slightly above the aggregate lending performance (20.0 percent) in these tracts.

Home Refinance Loans

Regions Bank made 87 home refinance loans from 2018 through 2020, which represents 38.3 percent of the HMDA-reportable loans analyzed. Of the total home refinance loans made, 24 loans (27.6 percent) were located in moderate-income tracts.

Home refinance lending in moderate-income tracts is excellent. From 2018 through 2020, Regions Bank's home refinance lending in moderate-income tracts (27.6 percent) was above the percentage of owner-occupied units (27.1 percent) in these tracts. In 2018, the bank's home refinance lending in moderate-income tracts (35.3 percent) was significantly above the aggregate lending performance (16.0 percent) in these tracts. In 2019, Regions Bank's home refinance lending in moderate-income tracts (37.5 percent) was significantly above the aggregate lending performance (15.2 percent) in these tracts. In 2020, the bank's home refinance lending in moderate-income tracts (22.2 percent) was significantly above the aggregate lending performance (14.6 percent) in these tracts.

Home Improvement Loans

Regions Bank made 46 home improvement loans from 2018 through 2020, which represents 20.3 percent of the HMDA-reportable loans analyzed. Of the total home improvement loans made, 10 loans (21.7 percent) were located in moderate-income tracts.

Home improvement lending in moderate-income tracts is good. From 2018 through 2020, Regions Bank's home improvement lending in moderate-income tracts (21.7 percent) was similar to the percentage of owner-occupied units (27.1 percent) in these tracts. In 2018, the bank's home improvement lending in moderate-income tracts (21.4 percent) was significantly above the aggregate lending performance (12.6 percent) in these tracts. In 2019, Regions Bank's home improvement lending in moderate-income tracts (22.7 percent) was significantly above the aggregate lending performance (12.1 percent) in these tracts. In 2020, the bank's home improvement lending in moderate-income tracts (20.0 percent) was above the aggregate lending performance (13.7 percent) in these tracts.

Small Business Loans

Regions Bank made 261 small business loans in the assessment area from 2018 through 2020. Of the total number of small business loans made, 100 loans (38.3 percent) were located in moderate-income tracts.

Small business lending in moderate-income tracts is excellent. From 2018 through 2020, Regions Bank's small business lending in moderate-income tracts (38.8 percent) was above the percentage of businesses (25.2 percent) in these tracts. In 2018, the bank's small business lending in moderate-income tracts (54.1 percent) was significantly above the aggregate lending performance (24.5 percent) in these tracts. In 2019, Regions Bank's small business lending in moderate-income tracts (28.6 percent) was slightly above the aggregate lending performance (24.5 percent) in these tracts. In 2020, the bank's small business lending in moderate-income tracts (35.1 percent) was above the aggregate lending performance (26.7 percent) in these tracts.

Lending to Borrowers of Different Incomes and Businesses of Different Sizes

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

Home Purchase Loans

Home purchase lending to low-income borrowers is adequate. From 2018 through 2020, Regions Bank's home purchase lending to low-income borrowers (4.3 percent) was below the percentage of low-income families (20.1 percent). In 2018, the bank's home purchase lending to low-income borrowers (8.6 percent) was significantly above the aggregate lending performance (3.2 percent) to these borrowers. In 2019, Regions Bank made no home purchase loans to low-income borrowers (0.0 percent) and was significantly below the aggregate lending performance (4.3 percent) to these borrowers. In 2020, the bank's home purchase lending to low-income borrowers (3.3 percent) was similar to the aggregate lending performance (3.3 percent) to these borrowers.

Home purchase lending to moderate-income borrowers is adequate. From 2018 through 2020, Regions Bank's home purchase lending to moderate-income borrowers (14.9 percent) was similar to the percentage of moderate-income families (19.5 percent). In 2018, the bank's home purchase lending to moderate-income borrowers (22.9 percent) was significantly above the aggregate lending performance (13.0 percent) to these borrowers. In 2019, Regions Bank's home purchase lending to moderate-income borrowers (17.2 percent) was similar to the aggregate lending performance (18.0 percent) to these borrowers. In 2020, the bank's home purchase lending to moderate-income borrowers (3.3 percent) was significantly below the aggregate lending performance (13.3 percent) to these borrowers.

Home Refinance Loans

Home refinance lending to low-income borrowers is poor. From 2018 through 2020, Regions Bank's home refinance lending to low-income borrowers (3.4 percent) was below the percentage of low-income families (20.1 percent). In 2018, the bank's home refinance lending to low-income borrowers (5.9 percent) was similar to the aggregate lending performance (6.2 percent) to these borrowers. In 2019, Regions Bank made no home refinance

loans to low-income borrowers (0.0 percent) and was significantly above the aggregate lending performance (4.4 percent) to these borrowers. In 2020, the bank's home refinance lending to low-income borrowers (3.7 percent) was above the aggregate lending performance (2.7 percent) to these borrowers.

Home refinance lending to moderate-income borrowers is good. From 2018 through 2020, Regions Bank's home refinance lending to moderate-income borrowers (16.1 percent) was similar to the percentage of moderate-income families (19.5 percent). In 2018, the bank's home refinance lending to moderate-income borrowers (11.8 percent) was slightly below the aggregate lending performance (13.3 percent) to these borrowers. In 2019, Regions Bank's home refinance lending to moderate-income borrowers (25.0 percent) was significantly above the aggregate lending performance (13.3 percent) to these borrowers. In 2020, the bank's home refinance lending to moderate-income borrowers (14.8 percent) was significantly above the aggregate lending performance (9.8 percent) to these borrowers.

Home Improvement Loans

Home improvement lending to low-income borrowers is adequate. From 2018 through 2020, Regions Bank's home improvement lending to low-income borrowers (6.5 percent) was below the percentage of low-income families (20.1 percent). In 2018, the bank's home improvement lending to low-income borrowers (7.1 percent) was above the aggregate lending performance (4.9 percent) to these borrowers. In 2019, Regions Bank's home improvement lending to low-income borrowers (9.1 percent) was significantly above the aggregate lending performance (5.3 percent) to these borrowers. In 2020, the bank made no home improvement loans to low-income borrowers (0.0 percent) and was significantly below the aggregate lending performance (2.2 percent) to these borrowers.

Home improvement lending to moderate-income borrowers is adequate. From 2018 through 2020, Regions Bank's home improvement lending to moderate-income borrowers (10.9 percent) was below the percentage of moderate-income families (19.5 percent). In 2018, the bank's home improvement lending to moderate-income borrowers (21.4 percent) was significantly above the aggregate lending performance (12.3 percent) to these borrowers. In 2019, Regions Bank's home improvement lending to moderate-income borrowers (4.5 percent) was significantly below the aggregate lending performance (14.6 percent) to these borrowers. In 2020, the bank's home improvement lending to moderate-income borrowers (10.0 percent) was slightly below the aggregate lending performance (12.7 percent) to these borrowers.

Small Business Loans

The distribution of small business loans to businesses of different sizes is good. From 2018 through 2020, 67.4 percent of the bank's small business loans were originated to businesses with revenues of $1 million or less. By comparison, 92.9 percent of total businesses in the assessment area are classified as small businesses. In 2018, the bank's small business lending to small businesses (86.9 percent) was significantly above the aggregate lending performance (45.9 percent) to these businesses. In 2019, the bank's small business lending to small businesses (85.7 percent) was significantly above the aggregate lending performance (42.1 percent) to these businesses. In 2020, the bank's small business lending to small businesses (53.6 percent) was above the aggregate lending performance (40.8 percent) to these businesses. Lastly, 96.1 percent of small business loans were originated in

amounts of $250,000 or less, indicating a willingness to lend in the smaller amounts that are typically requested by small businesses.

Community Development Lending

Regions Bank makes an adequate level of community development loans in the Hilton Head assessment area. During the review period, the bank originated two community development loans totaling $2.0 million and eight community development PPP loans totaling $167,000. Specifically, the bank originated $2.1 million towards revitalization and stabilization efforts both through the PPP and outside of the PPP; $46,000 to support economic development; and $23,000 towards community services benefiting LMI individuals and families.

The bank's performance by number and dollar of loans is similar to peer performance in this area, and all the community development loans were new originations. In addition, the bank's current performance exceeds its performance from previous examinations, particularly in areas outside of the PPP. The most impactful loans include:

- One loan for $23,000 made to a nonprofit serving Jasper County for expansion of its building and programs. The nonprofit serves only low-income individuals in the area and has a mission to help low-income families transition into a better quality of life through a variety of its services and programs, including training and education programs. Given the high level of poverty and volume of low-income families in Jasper County, this is particularly noteworthy.

- Approximately 75 percent of the community development PPP loans in this assessment area were originated to nonprofits. This is particularly responsive given the needs of nonprofits and the unique challenges faced by nonprofits during the pandemic.

INVESTMENT TEST

Regions Bank's investment performance in the Hilton Head assessment area is excellent. The bank made an excellent level of investments and grants relative to its presence in the assessment area and demonstrated responsiveness to several credit and community development needs. Combined investment and contribution activity inside the assessment area totaled $22.2 million, and nearly all investments were obtained during the review period. The bank made one investment in a LIHTC project for $21.6 million that provided 288 units of affordable housing. The bank's remaining current period and prior period investments were mortgage-backed securities.

During the review period, the bank made contributions totaling $31,360. Regions donated about $26,000 in advertising to a local food bank to help solicit food donations to meet the increased need during the pandemic. The remaining donations were to organizations providing community services to LMI individuals. Additionally, the bank made contributions totaling $17,500 to statewide organizations that benefit all of the bank's assessment areas in South Carolina, including Hilton Head.

SERVICE TEST

Regions Bank's service test performance in the Hilton Head assessment area is poor.

Retail Services

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

The distribution of five branch offices and five full-service ATMs as of December 31, 2020, was compared to the distribution of households and businesses among the tract categories within the assessment area. The Hilton Head assessment area does not contain any low-income tracts. The percentageof branches in moderate-income tracts was less than the percentage of households and businesses in the same geography: 31.6 percent of households and 25.2 percent of businesses were located in moderate-income census tracts compared to 20.0 percent of the bank's branches. Overall, the bank's retail delivery systems are reasonably accessible to the bank's geographies and individuals of different income levels in its assessment area.

During the review period, the bank did not open or close any branch offices or full-service ATMs in low- or moderate-income census tracts. As a result, the bank's record of opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, particularly to low- and moderate-income geographies and individuals in the assessment area. Lastly, banking services and hours of operation do not vary in a way that inconveniences its assessment area, particularly low- and moderate-income geographies and/or low- and moderate-income individuals.

Geographic Distribution of Branches & ATMS

Assessment Area: SC Hilton Head Island-Bluffton-Beaufort

Tract Category	Branches							ATMs											Demographics			
	Total Branches				Drive thrus	Extend-ed Hours	Week-end Hours	Total ATMs			Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses
			Open	Closed									Open	Closed			Open	Closed				
	#	%	#	#	#	#	#		#	%	#	%	#	#	#	%	#	#	#	%	%	%
Low	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	0	0.0%	0.0%	0.0%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Moderate	1	20.0%	0	0	1	1	0	Total	1	20.0%	1	20.0%	0	0	0	0.0%	0	0	15	32.6%	31.6%	25.2%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Middle	3	60.0%	0	0	3	3	0	Total	3	60.0%	3	60.0%	0	0	0	0.0%	0	0	16	34.8%	44.6%	49.1%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Upper	1	20.0%	0	0	1	1	0	Total	1	20.0%	1	20.0%	0	0	0	0.0%	0	0	13	28.3%	23.9%	25.7%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Unknown	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	2	4.3%	0.0%	0.0%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Total	5	100.0%	0	0	5	5	0	Total	5	100.0%	5	100.0%	0	0	0	0.0%	0	0	46	100.0%	100.0%	100.0%
DTO	0		0	0				SA	0		0		0	0	0		0	0				

2020 FFIEC Census Data, 2020 D&B Info, and 2015 ACS Data
Closed branches/ATMs are only included in "closed" columns and are not included in any other totals.
DTO - Drive thru only is a subset of total branches
SA = Stand Alone ATM is a subset of total ATMs

Community Development Services

Regions Bank provides a limited level of community development services in the Hilton Head assessment area. During the review period, Regions Bank employees engaged in four qualified service activities totaling 37 hours. All four of the bank's service activities benefited two organizations that provide community service activities for low- and moderate-income individuals. One Regions employee served on the board of directors and provided technical assistance for an organization that assists veterans. Another employee conducted a financial education class for an organization that works to eliminate poverty at the neighborhood level by creating a network of families, schools, libraries, health providers, and other nonprofit organizations to provide resources to low- and moderate-income families.

Despite the bank's size and scope in the assessment area, the bank's activities demonstrated a limited level of engagement in community services in the Hilton Head assessment area.

METROPOLITAN AREAS
LIMITED-SCOPE REVIEW

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

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE SOUTH CAROLINA METROPOLITAN ASSESSMENT AREAS

- *Charleston Assessment Area (Charleston and Dorchester counties)*
  - As of December 31, 2020, Regions Bank operated four branches in the assessment area, representing 23.5 percent of its branches in South Carolina.
  - As of June 30, 2020, the bank had $231.8 million in deposits in this assessment area, representing a market share of 1.5 percent and 28.0 percent of Regions Bank's total deposits in South Carolina.
- *Columbia Assessment Area (Lexington and Richland counties)*
  - As of December 31, 2020, Regions Bank operated one branch in the assessment area, representing 5.9 percent of its branches in South Carolina.
  - As of June 30, 2020, the bank had $116.6 million in deposits in this assessment area, representing a market share of 0.5 percent and 14.1 percent of Regions Bank's total deposits in South Carolina.
- *Greenville Assessment Area (Anderson and Greenville counties)*
  - As of December 31, 2020, Regions Bank operated four branches in the assessment area, representing 23.5 percent of its branches in South Carolina.
  - As of June 30, 2020, the bank had $153.0 million in deposits in this assessment area, representing a market share of 0.9 percent and 18.5 percent of Regions Bank's total deposits in South Carolina.
- *Spartanburg Assessment Area (Spartanburg County)*
  - As of December 31, 2020, Regions Bank operated one branch in the assessment area, representing 5.9 percent of its branches in South Carolina.
  - As of June 30, 2020, the bank had $51.3 million in deposits in this assessment area, representing a market share of 0.9 percent and 6.2 percent of Regions Bank's total deposits in South Carolina.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

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

Performance in the Limited-Scope Review Metropolitan Assessment Areas			
Assessment Area	**Lending Test**	**Investment Test**	**Service Test**
Charleston	Not Consistent (Below)	Consistent	Consistent
Columbia	Not Consistent (Below)	Consistent	Consistent
Greenville	Not Consistent (Below)	Consistent	Not Consistent (Above)
Spartanburg	Not Consistent (Below)	Not Consistent (Below)	Not Consistent (Above)

For the lending test, Regions Bank received a rating of high satisfactory for the State of South Carolina. Performance in all four metropolitan limited-scope assessment areas was below the statewide lending test performance. For the geographic distribution of loans, lending levels were adequate in Greenville and Spartanburg, while lending levels were poor in Charleston and Columbia. Performance was adequate for the borrower distribution of loans in all four metropolitan limited-scope assessment areas. Community development lending performance in limited-scope metropolitan assessment areas was as follows: the bank was a leader in Charleston ($29.4 million) and Greenville ($13.8 million) and made a relatively high level in Columbia ($3.3 million) and Spartanburg ($1.3 million).

For the investments test, the bank received a rating of outstanding for the State of South Carolina. The bank's performance was consistent with the statewide investment test performance in three of the metropolitan limited-scope assessment areas, and performance was weaker than the statewide investment test performance in the Spartanburg assessment area. The bank's level of investments was excellent in Charleston, Columbia, and Greenville, while adequate in Spartanburg.

For the service test, Regions Bank received a rating of needs to improve for the State of South Carolina. Performance in the Charleston and Columbia metropolitan assessment areas was consistent with the bank's state performance while performance in the Greensville and Spartanburg assessment areas was stronger than the bank's state performance with adequate service test performance. The bank provided an adequate level of community

development services in Greenville and Spartanburg but a limited level in Charleston and Columbia. Additionally, Spartanburg had poor retail delivery performance while the remaining assessment areas were adequate.

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

NONMETROPOLITAN STATEWIDE AREAS LIMITED-SCOPE REVIEW

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

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

- *Barnwell Assessment Area (Barnwell County)*
  - As of December 31, 2020, Regions Bank operated one branch in the assessment area, representing 5.9 percent of its branches in South Carolina.
  - As of June 30, 2020, the bank had $43.2 million in deposits in this assessment area, representing a market share of 15.7 percent and 5.2 percent of Regions Bank's total deposits in South Carolina.
- *Hampton Assessment Area (Hampton County)*
  - As of December 31, 2020, Regions Bank operated one branch in the assessment area, representing 5.9 percent of its branches in South Carolina.
  - As of June 30, 2020, the bank had $38.3 million in deposits in this assessment area, representing a market share of 10.5 percent and 4.6 percent of Regions Bank's total deposits in South Carolina.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

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

Performance in the Limited-Scope Review Nonmetropolitan Assessment Areas			
Assessment Area	**Lending Test**	**Investment Test**	**Service Test**
Barnwell	Not Consistent (Below)	Not Consistent (Below)	Not Consistent (Above)
Hampton	Not Consistent (Below)	Not Consistent (Below)	Not Consistent (Above)

For the lending test, Regions Bank received a rating of high satisfactory for the State of South Carolina. Performance in both nonmetropolitan limited-scope assessment areas was below the statewide lending test performance. For the geographic distribution of loans, lending levels were good in Barnwell, while lending levels were not rated in Hampton because the assessment area had no low-income tracts and only one moderate-income tract. Performance was good for the borrower distribution of loans in Hampton and adequate in Barnwell. The bank made few, if any, community development loans in both limited-scope nonmetropolitan assessment areas. During the review period, the bank made no community development loans in Hampton and made $12,000 in community development loans in Barnwell.

For the investment test, Regions Bank received a rating of outstanding for the State of South Carolina. Performance was below the bank's statewide investment performance for both nonmetropolitan limited-scope assessment areas. The level of investments was poor in Hampton, and the bank made few, if any, investments in Barnwell.

For the service test, Regions Bank received a rating of needs to improve for the State of South Carolina. Performance in both nonmetropolitan limited-scope assessment area assessment areas were stronger than the bank's state performance. The Barnwell assessment area had a stronger performance due to good retail delivery services and a relatively high level of community development services. Overall service test performance in the Hampton nonmetropolitan assessment area was considered adequate, with adequate retail delivery services and an adequate level of community development services.

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

Tennessee

CRA RATING FOR TENNESSEE: SATISFACTORY

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

Major factors supporting the rating include the following:

- The geographic distribution of loans reflects adequate penetration throughout the assessment areas, and the distribution of loans by borrower income reflects good penetration among customers of different income levels and businesses of different revenue sizes.
- The bank is a leader in making community development loans in its Tennessee assessment areas.
- The bank provides an excellent level of qualified community development investments and grants that demonstrate responsiveness to community development needs of the Tennessee assessment areas.
- Retail banking services are adequate in the bank's Tennessee assessment areas.
- The bank provides a relatively high level of community development services throughout the Tennessee assessment areas.

SCOPE OF EXAMINATION

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

- Nashville

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

- Clarksville
- Cleveland
- Eastern Tennessee
- Jackson
- Johnson City
- Kingsport
- Knoxville
- Middle Tennessee
- Morristown
- Western Tennessee

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

DESCRIPTION OF INSTITUTION'S OPERATIONS IN TENNESSEE

As of June 30, 2020, Regions Bank had $16.3 billion in deposits in Tennessee accounting for 13.5 percent of the bank's total deposits. Regions Bank operated 156 branch offices in Tennessee as of December 31, 2020, representing 11.4 percent of the bank's total branches. HMDA-reportable lending in Tennessee accounted for 15.3 percent of total institutional HMDA-reportable lending by number of loans and 13.3 percent by dollar volume. CRA small business lending in Tennessee accounted for 9.3 percent of the bank's total CRA small business lending by number of loans and 8.9 percent by dollar volume. Overall, the bank's HMDA-reportable and CRA lending activity in the state was less than the percentage of total institutional deposits.

The following table shows lending activity from January 1, 2018, through December 31, 2020.

Statewide Summary of Lending Activity
Assessment Areas Located in
Tennessee

Loan Type	#	%	$ (000s)	%
HMDA Home Purchase	4,932	16.9%	$1,253,161	30.3%
HMDA Refinance	7,936	27.2%	$1,592,081	38.5%
HMDA Home Improvement	4,106	14.1%	$328,290	7.9%
HMDA Multi-Family	0	0.0%	$0	0.0%
HMDA Other Purpose LOC	3,153	10.8%	$261,740	6.3%
HMDA Other Purpose Closed/Exempt	657	2.3%	$46,754	1.1%
HMDA Loan Purpose NA	2	0.0%	$285	0.0%
Total HMDA	**20,786**	**71.3%**	**$3,482,311**	**84.2%**
Total Small Business	**8,207**	**28.1%**	**$633,144**	**15.3%**
Total Farm	**174**	**0.6%**	**$18,842**	**0.5%**
TOTAL LOANS	**29,167**	**100.0%**	**$4,134,297**	**100.0%**

Originations and Purchases

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN TENNESSEE

Lending Test

The lending test rating in the state of Tennessee is high satisfactory. Overall, performance in Tennessee with regard to the geographic distribution of loans reflects adequate penetration throughout the assessment areas. The distribution of loans by borrower income reflects good penetration among customers of different income levels and businesses of different sizes. Additionally, the bank is a leader in making community development loans in Tennessee.

During the review period, Regions Bank reported 20,786 HMDA-reportable loans and 8,207 small business loans in Tennessee. The rating for Tennessee is based on performance in the Nashville full-scope assessment area. Approximately 52.7 percent of the bank's HMDA-reportable and small business lending by number of loans in Tennessee occurred within this assessment area.

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

Geographic and Borrower Distribution

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

Community Development Lending

Regions Bank is a leader in making community development loans in the state of Tennessee. During the review period, the bank originated or renewed 445 qualifying community development loans totaling $336.4 million benefiting its Tennessee assessment areas, including 207 loans totaling $206.4 million directly benefiting the Nashville full-scope assessment area.

The total community development lending amount includes ten loans totaling $16.1 million with a P/M/F of serving a broader statewide or regional area that includes more than one of the bank's assessment areas in the state. Most of these were responsive loans with a wide range of impact across multiple assessment areas throughout Tennessee. Therefore, performance in all assessment areas of Tennessee was positively enhanced by these loans. Examples include:

- Three loans totaling $6.9 million to a statewide CDFI for small business development. The loans were originated to support the CDFI in its creation of local opportunity funds across the state, including a rural opportunity fund specifically for small businesses in rural communities and a small business job opportunity fund for small businesses that are unable to qualify for traditional bank financing.

- Three loans totaling $5.0 million to support a food bank serving five of the bank's Tennessee assessment areas.

- A $950,000 loan to a nonprofit community service center serving all assessment areas in Tennessee. The nonprofit offers a wide variety of services for LMI children, youth, and adults impacted by drug and alcohol addiction. Services include drug and alcohol addiction treatment, outpatient recovery services, family and children's programs, long-term adolescent programs, housing, clinical therapy, and academic programs.

The bank was considered responsive to the credit and community development needs within the state of Tennessee. As a result, and in addition to the total community development lending previously noted, the bank received consideration for five community development loans totaling $3.2 million that were outside any of the bank's assessment areas in the state. More information on community development loans can be found in the full-scope assessment area section of this report.

Investment Test

The investment test rating for Tennessee is outstanding.

Regions Bank made an excellent level of qualified investments and contributions totaling $246.3 million in Tennessee. The bank had qualified investments of $242.7 million in the Tennessee assessment areas, with approximately 65.5 percent of investments acquired during the current review period. In addition, the bank made qualified contributions in the assessment areas totaling $3.6 million. Further, the bank made $3.4 million in contributions that benefit a broader statewide area that includes the Tennessee assessment areas. Notable statewide donations include a $150,000 donation to a CDFI to help capitalize a loan fund to help businesses navigating through the COVID-19 pandemic. Additionally, the bank supported a CDFI that provides small business lending across the state. The bank has provided several loans to the CDFI over the last 10 years, and each year, the bank forgives 10 percent of the loans as a contribution to the CDFI to further its small business lending programs. Over the review period, these contributions totaled $3.1 million. The remaining donations benefited statewide housing organizations, civil rights groups, and other organizations focused on small businesses.

Nashville was the assessment area in the state reviewed using full-scope procedures. Approximately 65.2 percent of combined investment and contribution activity was in this assessment area, compared to 58.9 percent of deposits in the market as of June 30, 2021. Performance in the assessment area was excellent. The bank was considered responsive to community credit needs in the state. Therefore, positive consideration was given for $2.1 million in investments that benefit a broader statewide area, without a purpose, mandate, or function of serving Tennessee assessment areas. All of the investments are in LIHTC projects that provide affordable housing.

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

Service Test

The service test rating for Tennessee is high satisfactory.

Retail Services

Delivery systems, including ATMs and branch office locations, are reasonably accessible to the bank's geographies and individuals of different income levels in the assessment areas. Overall, banking services and hours of operationsdo not vary in a way that inconveniences the bank's assessment areas, including low- and moderate-income geographies or low- and moderate-income individuals. The record of opening and closing of branch offices has generally not adversely affected the accessibility of the bank's delivery systems, particularly

for low- and moderate-income geographies and/or low- and moderate-income individuals. During the review period, the bankopened nine branch offices: three in moderate-income tracts, two in middle-income tracts, and four in upper-income tracts in Tennessee. The bank closed 19 branch offices throughout the state; of those closed, one was in a low-income tract, six in moderate-income tracts, seven in middle-income tracts, and five in upper-income tracts. Overall, the bank's retail service performance is considered adequate in Tennessee.

Community Development Services

Regions Bank provides a relatively high level of community development services that benefit residents and small businesses in Tennessee. During the examination period, employees engaged in 566 qualified services totaling 5,686 hours in the Tennessee assessment areas. The majority of community development services were provided in the Nashville full-scope assessment area, where performance was good. Employees engaged in 2,855 service hours in limited-scope assessment areas. Although six of the ten limited-scope assessment areas exhibited poor or very poor performance, this did not adversely affect the overall state performance. Finally, bank employees engaged in 249 qualified community development service hours that benefited a broader statewide or regional area, including the bank's assessment areas.

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

METROPOLITAN AREA
FULL-SCOPE REVIEW

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE NASHVILLE, TENNESSEE ASSESSMENT AREA

Overview

The Nashville assessment area consists of Cannon, Cheatham, Davidson, Dickson, Maury, Robertson, Rutherford, Sumner, Williamson, and Wilson counties, which are part of the 14-county Nashville-Davidson-Murfreesboro-Franklin MSA. However, in 2019, Hickman County was removed from the MSA. As of December 31, 2020, Regions Bank operated 64 branch offices in the assessment area, representing 41.0 percent of the bank's branches in the state, 59.3 percent of the bank's deposits statewide and 62.5 percent of the bank's total statewide HMDA-reportable and CRA small business loans (by dollar).

Nashville has a competitive banking market where national and regional banks have a significant presence, but there are also a number of local community banks. According to the June 30, 2020 FDIC Summary of Deposits Report, there were 62 financial institutions operating 553 branch locations across the assessment area with $79.6 billion in total deposits.[920] Regions Bank ranked 3rd in deposit market share with $9.7 billion or 12.2 percent of total deposits. Pinnacle Bank and Bank of America held the largest deposit market share, with 17.2 percent and 16.9 percent respectively.[921]

[920] "Office and Deposits of all FDIC-Insured Institutions: Deposit Market Share Report." *Federal Deposit Insurance Corporation*, https://www7.fdic.gov/sod/sodMarketRpt.asp?barItem=2. Accessed 22 Mar 2022.
[921] Ibid.

HMDA-reportable lending and CRA small business lending are similarly competitive. The bank ranked 2nd out of 756 lenders in 2018 with 3.5 percent of total HMDA-reportable loans, while its market share in 2020 slipped to 4th out of 873 lenders with 2.9 percent of total HMDA-reportable loans. Other leading HMDA reporters in the assessment area included Quicken Loans, Pinnacle Bank, Wells Fargo Bank, U.S. Bank, and AmeriHome Mortgage.

For CRA lending, Regions ranked 11th in 2018 with 2.1 percent of total CRA loans. In 2020, the bank jumped to 5th in market share, with 5.9 percent of total CRA loans. Leading CRA lenders in the market included American Express, JP Morgan Chase, Bank of America, and Pinnacle Bank.

Population and Income Characteristics

The Nashville assessment area has grown rapidly in the past several years. Population in the assessment area was approximately 1.9 million as of the 2020 Census, representing an increase of 21.0 percent since 2010.[922] For context, the state of Tennessee and the United States grew at 8.9 percent and 7.4 percent over the same time frame, respectively.[923] Davidson County, which the city of Nashville is part of, is the largest county in the assessment area with a 2020 population of 715,884. Other large counties (and their principal cities) in the assessment area include Rutherford County (Murfreesboro) with a population of 341,486, Williamson County (Franklin) with a population of 247,726, and Sumner County (Hendersonville) with a population of 196,281.[924] The highest population growth rates in the assessment area have been in the suburban counties; between 2010 and 2020, population increased by 35.2 percent in Williamson County, 30.0 percent in Rutherford County, and 29.6 percent in Wilson County.[925]

According to 2020 FFIEC census data, the assessment area contains 363 census tracts: 34 low-income tracts (9.4 percent), 87 moderate-income tracts (24.0 percent), 140 middle-income tracts (38.6 percent), 97 upper-income tracts (26.7 percent), and 5 unknown-income tracts (1.4 percent).

For purposes of classifying borrower income, this evaluation uses the FFIEC estimated median family income for the Nashville-Davidson-Murfreesboro-Franklin MSA. As shown, the median family income increased from $73,200 in 2018 to $76,500 in 2020. As previously mentioned, Hickman County was removed from the MSA in 2019, which may slightly skew these income statistics. Hickman County's median family income was lower than the MSA median at $52,635,[926] but with a total population of less than 25,000, the county's effect on MSA data was minimal.[927]

[922] "QuickFacts." *United States Census Bureau*, https://www.census.gov/quickfacts/fact/table/US,TN,davidsoncountytennessee,dicksoncountytennessee,maurycountytennessee,robertsoncountytennessee/PST045221. Accessed 22 Mar 2022.
[923] Ibid.
[924] Ibid.
[925] Ibid.
[926] "Estimated Median Income of a Family, between 2015-2019." *PolicyMap*, www.policymap.com. Based on data from the Decennial Census and American Community Survey (ACS). Accessed 24 March 2022.
[927] "Estimated Population, between 2015-2019." *PolicyMap*, www.policymap.com. Based on data from the Decennial Census and American Community Survey (ACS). Accessed 24 March 2022.

Borrower Income Levels
Nashville-Murfreesboro-Franklin, TN MSA

FFIEC Estimated Median Family Income		Low 0 - 49.99%	Moderate 50% - 79.99%	Middle 80% - 119.99%	Upper 120% - & above
2018	**$73,200**	0 - $36,599	$36,600 - $58,559	$58,560 - $87,839	$87,840 - & above
2019	**$73,100**	0 - $36,549	$36,550 - $58,479	$58,480 - $87,719	$87,720 - & above
2020	**$76,500**	0 - $38,249	$38,250 - $61,199	$61,200 - $91,799	$91,800 - & above

There is substantial variation in the median family income throughout the assessment area. Williamson County is one of the wealthiest counties in the country with an estimated median family income of $111,196 between 2016 and 2020, while the median family income in Cannon County was the lowest in the assessment area at $52,518.[928] Meanwhile, the percentage of families in poverty between 2015 and 2019 was 2.8 percent in Williamson County, while it was 11.2 percent in Cannon County.[929]

Throughout the assessment area, 38.0 percent of families were considered low- to moderate-income based on 2020 FFIEC census data.[930] Additionally, 35.5 percent of families in low-income tracts and 17.4 percent of families in moderate-income tracts have incomes below the poverty level.[931] The high poverty rates and the concentration of families living below the poverty level in low- and moderate-income tracts may present challenges to lending in these tracts.

Economic Conditions

The Nashville MSA has seen strong population and job growth in the past few years and is also a leading national health care hub and a thriving tourism center. Between January 2018 and December 2020, total nonfarm payrolls grew 3.1 percent in the MSA,[932] while total nonfarm payrolls in the United States decreased 3.5 percent.[933] The industries with the fastest job growth in this same period included construction, transportation/logistics, and professional/business services.[934] Meanwhile, the manufacturing and leisure/hospitality industries saw decreases in total jobs during the same period.[935] The largest employment concentrations are in the transportation/logistics, professional/business services, government, education/health services, and leisure/hospitality industries.[936] Apart from state government, the leading private sector employers are Vanderbilt University Medical Center, Nissan

[928] "QuickFacts." *United States Census Bureau.* https://www.census.gov/quickfacts/fact/table/US,TN,davidsoncountytennessee,dicksoncountytennessee,maurycountytennessee,robertsoncountytennessee/PST045221. Accessed 22 Mar 2022.
[929] "Estimated Percent of All Families That Live in Poverty, between 2015-2019." *PolicyMap,* www.policymap.com. Based on data from the Decennial Census and American Community Survey (ACS). Accessed 23 Mar 2022.
[930] FRB Atlanta calculations of 2020 FFIEC Census data
[931] Ibid.
[932] "All Employees: Total Nonfarm in Nashville-Davidson-Murfreesboro-Franklin, TN (MSA)." *Federal Reserve Economic Data (FRED), St. Louis Fed*, https://fred.stlouisfed.org/series/NASH947NA. Accessed 23 March 2022.
[933] "All Employees: Total Nonfarm." *Federal Reserve Economic Data (FRED), St. Louis Fed*, https://fred.stlouisfed.org/series/PAYEMS. Accessed 23 March 2022.
[934] "Economy at a Glance: Nashville-Davidson-Murfreesboro-Franklin, TN." *U.S. Bureau of Labor Statistics*, https://www.bls.gov/eag/eag.tn_nashville_msa.htm. Accessed 23 March 2022.
[935] Ibid.
[936] Ibid.

North America, Hospital Corporation of America Holdings, Inc., Vanderbilt University, and Saint Thomas Health Services.[937]

Small businesses play an important role in the Nashville economy. According to 2020 Dun & Bradstreet data, there were 83,726 businesses in the Nashville assessment area, which is a 4.5 percent increase from 2018 data.[938] Of the total businesses in the assessment area, 91.5 percent had total annual revenues less than or equal to $1 million and were therefore considered small businesses.[939] Additionally, 20.7 percent of small businesses in the assessment area were located in moderate-income tracts, while there were fewer in low-income tracts at 7.5 percent.[940]

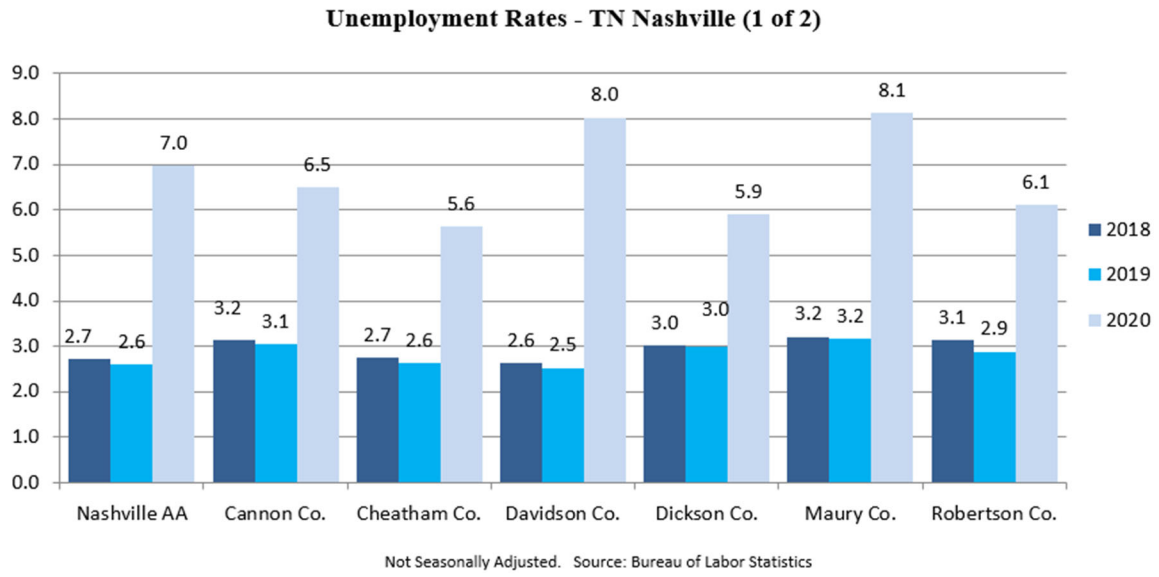
Lending to small businesses posted gradual growth over the past few years in this market. According to an analysis of CRA loan data, the number of small business loans (loans under $1 million in principal) in the assessment area increased by 41.4 percent between 2018 and 2020 with 51,212 loans made in 2020. 42.4 percent of these loans were made to small businesses (less than $1 million in annual revenue) in 2020, while 48.0 percent of these loans were made to small businesses in 2018.

The early stages of the COVID-19 had a crippling effect on economic activity in the Nashville assessment area, especially in Davidson County, which is home to Nashville's famous entertainment, music, and food industry. On March 16, 2020, Mayor John Cooper closed Davidson County's bars and limited restaurants to 50 percent capacity in response to the onset of COVID-19 cases in the state of Tennessee.[941] On April 2, 2020 Tennessee Governor Bill Lee issued a statewide stay-at-home order,[942] which was later extended through the end of April 2020.[943] Most of the state began re-opening on May 1, 2020,[944] and Davidson County began their own reopening process on May 11, 2020.[945] However, COVID-19 contraction risk and case counts continued to stunt consumer demand for certain services, especially those in the travel, leisure, entertainment, and food industries. To help keep the nation's economy afloat during the crisis, the U.S. Congress passed the Coronavirus Aid, Relief, and Economic Security (CARES) Act. The CARES Act established the Paycheck Protection Act (PPP), which

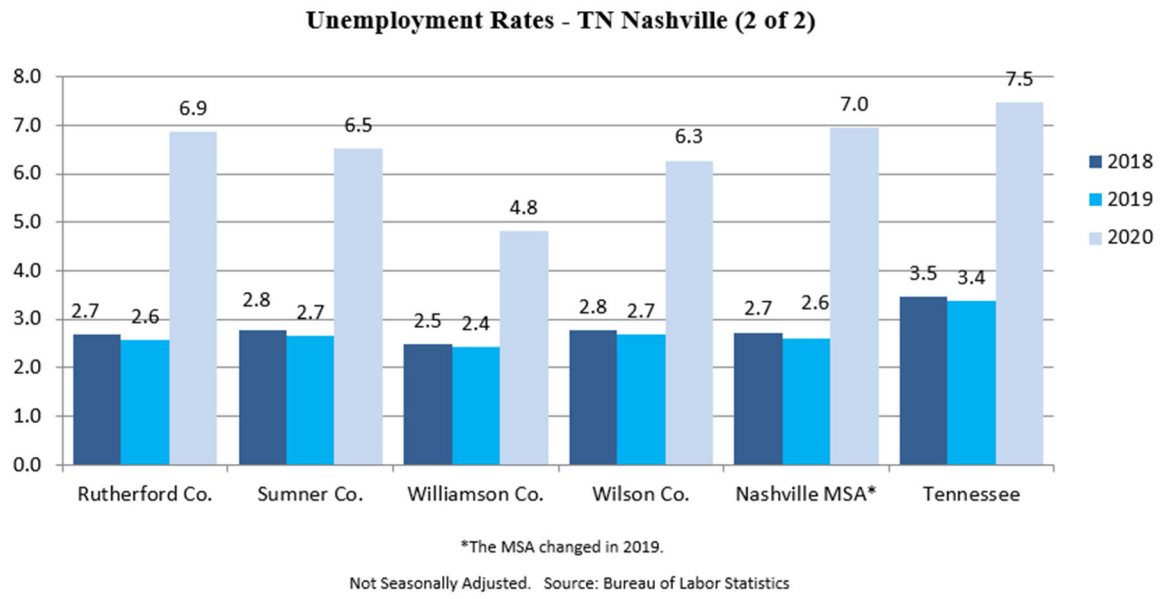
[937] "Major Employers." *Nashville Area Chamber of Commerce*, https://www.nashvillechamber.com/explore/work/major-employers. Accessed 23 March 2022.
[938] FRB Atlanta calculations of 2018 and 2020 Dun & Bradstreet data
[939] Ibid.
[940] Ibid.
[941] Ebert, Joel. "Nashville Mayor John Cooper, City Close All Bars on Lower Broadway, Impose Limits on Restaurant Capacity." *Tennessean*, 15 March 2020, https://www.tennessean.com/story/news/2020/03/15/coronavirus-nashville-mayor-john-cooper-closes-bars-lower-broadway/5054917002/. Accessed 24 March 2022.
[942] Sturges, Wendy. "Gov. Bill Lee Issues Stay-at-Home Order through April 14." *Community Impact Newspaper*, 30 March 2020, https://communityimpact.com/nashville/franklin-brentwood/coronavirus/2020/03/30/gov-bill-lee-issues-statewide-stay-at-home-order-for-tennesseans/. Accessed 24 March 2022.
[943] Elbert, Joel. "Tennessee Gov. Bill Lee Extends Stay at Home Order through End of April." *Tennessean*, 13 April 2020, https://www.tennessean.com/story/news/politics/2020/04/13/tennessee-gov-bill-lee-extends-stay-home-order-through-end-april/2982579001/. Accessed 24 March 2022.
[944] "Governor Lee: TN 'Safer at Home' Order to Expire April 30, Phased Reopening Next Week." *WKRN*, 20 April 2020, https://www.wkrn.com/community/health/coronavirus/governor-lee-tn-safer-at-home-order-to-expire-april-30-phased-reopening-next-week/. Accessed 24 March 2022.
[945] Kelman, Brett and Schmitt, Brad. "Nashville Will Let Restaurants and Stores Open at Half Capacity on Monday." *Tennessean*, 7 May 2020, https://amp.tennessean.com/amp/3087487001. Accessed 24 March 2022.

provided fully forgivable loans to small businesses to cover payroll costs.[946] In the Nashville assessment area alone, 71,451 total PPP loans were approved for a sum of $4.7 billion, which helped small businesses keep their doors open and workers on payroll through the unprecedented drop in consumer demand.[947]

As displayed in the following charts, all counties in the assessment area had an unemployment rate of 3.2 percent or lower in 2018 and 2019. The unemployment rate also improved slightly for most counties in the assessment area during this timeframe. However, the unemployment rate increased (to varying degrees) in all assessment area counties in 2020; Maury County had the highest unemployment rate at 8.1 percent and Williamson County had the lowest at 4.8 percent. Despite the increase in unemployment due to the pandemic, the unemployment rate in the MSA (7.0 percent) continued to compare favorably to the state of Tennessee (at 7.5 percent).



[946] "Paycheck Protection Program." *United States Department of the Treasury*, https://home.treasury.gov/policy-issues/coronavirus/assistance-for-small-businesses/paycheck-protection-program. Accessed 24 March 2022.
[947] "Who in Tennessee Got Paycheck Protection Program Loans during the Pandemic?" *The Augusta Chronicle*, https://data.augustachronicle.com/paycheck-protection-program-loans/summary/tennessee/cannon-county/47015/. Accessed 24 March 2022.



According to 2020 FFIEC census data, there were 690,972 housing units located in the assessment area, 60.1 percent of which were owner-occupied, 32.0 percent of which were rental units, and 7.8 percent were vacant.[948] In low-income census tracts, 28.5 percent of housing units were owner-occupied, while 44.6 percent were owner-occupied in moderate-income tracts.[949] The median age of the housing stock across the assessment area was 35 years, while the median was 53 years in low-income census tracts and 43 years in moderate-income tracts.[950]

Population and employment growth is driving a hot real estate market in the Nashville MSA. The Housing Price Index in the MSA increased from 257.2 in Q1 2018 to 304.8 in Q4 2020, representing an 18.5 percent increase.[951] However, home prices vary widely throughout the assessment area. In 2020, Williamson County had the highest median home sales price at $532,456 while Dickson County had the lowest, at $201,610.[952] Active home listings in the MSA decreased 38.7 percent from January 2018 to December 2020, indicating an increasingly tight market.[953] In terms of homeownership, the rate varies, from a low of 54.3 percent in Davidson County to a high of 80.6 percent in Williamson County, compared to 66.3 percent for the state.[954]

Homeownership for low- and moderate-income families in the Nashville area is becoming less affordable. Using the assumption that a borrower can obtain a loan for approximately three times their annual income, and using 2020 FFIEC median family income figures, affordable homes would be priced at $114,747 or below for low-

[948] FRB Atlanta Calculations of 2020 FFIEC Census Data
[949] Ibid.
[950] Ibid.
[951] "All- Transactions House Price Index for Nashville-Davidson-Murfreesboro-Franklin, TN (MSA)." *Federal Reserve Economic Data (FRED), St. Louis Fed*, https://fred.stlouisfed.org/series/ATNHPIUS34980Q. Accessed 23 March 2022.
[952] "Median Sales Price for Single Family Homes in 2020." *PolicyMap*, www.policymap.com. Based on data from Moody's Analytics. Accessed 23 March 2022.
[953] "Housing Inventory: Active Listing Count in Nashville-Davidson-Murfreesboro-Franklin, TN." *Federal Reserve Economic Data (FRED), St. Louis Fed*, https://fred.stlouisfed.org/series/ACTLISCOU34980. Accessed 23 March 2022.
[954] "Estimated Percent of All Households That Own a Home, between 2015-2019." *PolicyMap,* www.policymap.com. Based on data from the Decennial Census and American Community Survey (ACS). Accessed 24 March 2022.

income families and $183,597 or below for moderate-income families. As stated previously, all counties in the assessment area had median home prices above $200,000 in 2020 (Williamson County had the highest median home sales price at $532,456 while Dickson County had the lowest, at $201,610).[955]

Demographic Characteristics by Census Tract

The following tables present key demographic and business information used to help develop a performance context for the assessment area for the years 2018 through 2020. The data reflects the 2018 and 2020 FFIEC census data and Dun & Bradstreet data used to analyze the bank's CRA performance. Certain components of the data in the table are discussed in this evaluation as they apply to specific parts of the analysis.

[955] "Median Sales Price for Single Family Homes in 2020." *PolicyMap*, www.policymap.com. Based on data from Moody's Analytics. Accessed 23 March 2022.

Combined Demographics Report - 2018

Assessment Area: TN Nashville

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	34	9.4	24,356	5.8	8,638	35.5	85,625	20.4
Moderate-income	86	23.7	91,825	21.9	16,063	17.5	73,519	17.5
Middle-income	140	38.6	173,085	41.3	12,911	7.5	85,559	20.4
Upper-income	98	27	129,794	30.9	4,085	3.1	174,676	41.7
Unknown-income	5	1.4	319	0.1	34	10.7	0	0
Total Assessment Area	**363**	**100.0**	**419,379**	**100.0**	**41,731**	**10.0**	**419,379**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	51,037	14,532	3.5	28.5	30,058	58.9	6,447	12.6
Moderate-income	169,882	75,298	18.1	44.3	78,066	46	16,518	9.7
Middle-income	276,046	181,091	43.6	65.6	74,919	27.1	20,036	7.3
Upper-income	193,498	144,283	34.7	74.6	38,151	19.7	11,064	5.7
Unknown-income	509	372	0.1	73.1	82	16.1	55	10.8
Total Assessment Area	**690,972**	**415,576**	**100.0**	**60.1**	**221,276**	**32.0**	**54,120**	**7.8**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	6,244	7.8	5,343	7.4	849	12.6	52	7.5
Moderate-income	16,876	21.1	15,121	20.8	1,621	24.1	134	19.3
Middle-income	25,096	31.3	23,428	32.2	1,505	22.4	163	23.5
Upper-income	31,243	39	28,334	39	2,570	38.2	339	48.8
Unknown-income	655	0.8	467	0.6	182	2.7	6	0.9
Total Assessment Area	**80,114**	**100.0**	**72,693**	**100.0**	**6,727**	**100.0**	**694**	**100.0**
	Percentage of Total Businesses:			**90.7**		**8.4**		**.9**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	22	1.9	22	1.9	0	0	0	0
Moderate-income	189	16	180	15.7	4	25	5	33.3
Middle-income	605	51.3	586	51	11	68.8	8	53.3
Upper-income	354	30	351	30.6	1	6.3	2	13.3
Unknown-income	9	0.8	9	0.8	0	0	0	0
Total Assessment Area	**1,179**	**100.0**	**1,148**	**100.0**	**16**	**100.0**	**15**	**100.0**
	Percentage of Total Farms:			**97.4**		**1.4**		**1.3**

2018 FFIEC Census Data and 2018 D&B Information

Combined Demographics Report - 2019-2020

Assessment Area: TN Nashville

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	34	9.4	24,356	5.8	8,638	35.5	85,688	20.4
Moderate-income	87	24	92,555	22.1	16,091	17.4	73,564	17.5
Middle-income	140	38.6	173,481	41.4	12,920	7.4	85,572	20.4
Upper-income	97	26.7	128,668	30.7	4,048	3.1	174,555	41.6
Unknown-income	5	1.4	319	0.1	34	10.7	0	0
Total Assessment Area	**363**	**100.0**	**419,379**	**100.0**	**41,731**	**10.0**	**419,379**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	51,037	14,532	3.5	28.5	30,058	58.9	6,447	12.6
Moderate-income	170,995	76,211	18.3	44.6	78,235	45.8	16,549	9.7
Middle-income	276,362	181,311	43.6	65.6	74,997	27.1	20,054	7.3
Upper-income	192,069	143,150	34.4	74.5	37,904	19.7	11,015	5.7
Unknown-income	509	372	0.1	73.1	82	16.1	55	10.8
Total Assessment Area	**690,972**	**415,576**	**100.0**	**60.1**	**221,276**	**32.0**	**54,120**	**7.8**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	6,608	7.9	5,729	7.5	819	12.7	60	9
Moderate-income	17,498	20.9	15,861	20.7	1,523	23.6	114	17.1
Middle-income	26,296	31.4	24,673	32.2	1,467	22.7	156	23.4
Upper-income	32,648	39	29,843	39	2,475	38.3	330	49.5
Unknown-income	676	0.8	500	0.7	170	2.6	6	0.9
Total Assessment Area	**83,726**	**100.0**	**76,606**	**100.0**	**6,454**	**100.0**	**666**	**100.0**
	Percentage of Total Businesses:			**91.5**		**7.7**		**.8**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	25	2.1	25	2.1	0	0	0	0
Moderate-income	193	16.2	184	15.8	5	33.3	4	40
Middle-income	605	50.8	592	50.8	9	60	4	40
Upper-income	360	30.3	357	30.6	1	6.7	2	20
Unknown-income	7	0.6	7	0.6	0	0	0	0
Total Assessment Area	**1,190**	**100.0**	**1,165**	**100.0**	**15**	**100.0**	**10**	**100.0**
	Percentage of Total Farms:			**97.9**		**1.3**		**.8**

2020 FFIEC Census Data and 2020 D&B Information

Credit and Community Development Needs

To better understand the local community development and economic landscapes, individuals familiar with the Nashville area community and with local community development activities were contacted. These individuals discussed the various opportunities and challenges in the region and how financial institutions can be responsive to local community development needs through lending, investment, and/or service activities. According to these contacts, affordable housing and small business assistance, and the number of underbanked/unbanked LMI residents are significant concerns for the area.

Contacts indicated that the Nashville area's community development environment is strong, with numerous organizations working to provide affordable housing, financial education, and small business aid (in the form of advice and funding). Contacts also indicated that most banks in the area have been proactive in seeking out community development projects and in lending to low-and-moderate income communities and individuals both directly and indirectly. While the economy in the Nashville area is strong overall, some urban areas immediately surrounding the central business district, as well as suburban/rural areas like Maury County, continue to suffer with relatively high poverty rates.[956]

Furthermore, contacts discussed the impact of the COVID-19 pandemic on the area. One contact indicated that economic growth slowed during the pandemic, but the economy remained strong. The other contact mentioned that low- to moderate-income residents employed in seasonal jobs as well as in the food and accommodation industry were greatly impacted during the pandemic. Some of the impacts included having difficulty paying rent due to a decrease in people's working hours or job losses. Additionally, the individual mentioned that the pandemic caused many low- to moderate-income people who were transitioning to homeownership to deplete their savings towards their first home and cause an increase in debt to survive during the temporary and permanent business shutdowns. Lastly, a contact indicated that most banks did well with working with customers of all incomes and revenues by offering credit lines, workouts, and loan modifications during the pandemic. However, the person stated that most of a bank's willingness to work with a customer was based upon the customer's relationship history, which caused some less emphasis on assisting newer customers.

According to the community contact involved in affordable housing initiatives, there is minimal affordable housing availability in and around downtown Nashville. Nonprofit organizations have been active in bidding on land and property for affordable housing initiatives, but competition from real estate investors and private equity groups has resulted in inability to compete at current market prices. Most of the affordable housing stock is older, and many of these homes and rentals need repairs and updates. Downtown Nashville has almost no available affordable housing stock; starter home prices are out of reach and young urban workers have been pushed outside of city limits in search of housing. The resulting gentrification has displaced many low-and-moderate income individuals and families who previously lived on the outskirts of Nashville. The contact suggested that banks could help mitigate affordable housing challenges by investing in or lending to CDFIs, lending to organizations helping to preserve and provide affordable housing and expanding down payment assistance programs for low-and-moderate income borrowers.

[956] "Nashville Promise Zone." *U.S. Department of Housing and Urban Development*, June 2016, https://www.hud.gov/sites/documents/NASHVILLE_ZONE_3RD.PDF. Accessed 24 March 2022.

A report by the Affordable Housing Task Force in Nashville/Davidson County confirmed that housing affordability is also a problem for renters in Nashville. According to the study, 44 percent of Nashville / Davidson County rental households were cost-burdened by housing, meaning that they spent more than 30 percent of their incomes on housing.[957]

A community contact who works with local small businesses indicated that access to capital is a barrier to launching and growing new businesses. Many small business owners in the area do not have the collateral or the personal net worth that would allow commercial banks to lend to them. The contact added that many local banks do not extend commercial loans in amounts under $75,000. In response, many local small businesses increasingly rely on fintech firms for their credit needs. The contact added that some of these fintech firms have predatory practices that result in crushing interest rates and fees being charged to the small businesses. The contact encouraged banks to provide educational services to small businesses and to be more flexible on collateral standards and debt-service coverage ratios with small business lending.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE NASHVILLE, TENNESSEE ASSESSMENT AREA

LENDING TEST

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

The analysis included 8,722 HMDA-reportable loans and 4,630 CRA small businessloans reported by the bank in the Nashville assessment area during the review period. Therefore, HMDA-reportable lending received greater weight in determining the bank's lending test rating in the assessment area. Additionally, greater weight was assigned to home refinance loans over the other HMDA products given their relative share of all HMDA lending in this assessment area.

The Nashville assessment area accounted for 63.5 percent of Regions Bank's total HMDA-reportable lending by dollar amount in Tennessee and 57.1 percent of its total statewide CRA small business lending by dollar volume during the review period. In comparison, 59.3 percent of Regions Bank's Tennessee deposits are in the Nashville assessment area.

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

[957] "Affordable Housing Task Force Report." *Metropolitan Government of Nashville and Davidson County*, 8 June 2021, https://www.nashville.gov/sites/default/files/2021-06/Affordable-Housing-Task-Force-Report-2021.pdf. 24 March 2022.

Geographic Distribution of Loans

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

Home Purchase Loans

Of the 8,722 HMDA-reportable loans analyzed, 2,078 loans (23.8 percent) were home purchase loans. Of the total home purchase loans made, 90 loans (4.3 percent) were located in low-income tracts, and 320 loans (15.4 percent) were located in moderate-income tracts.

Home purchase lending in low-income tracts is adequate. In 2018, Regions Bank's home purchase lending in low-income tracts (3.1 percent) was similar to the percentage of owner-occupied units (3.5 percent) in these tracts. In 2019, Hickman County was removed from the MSA, which caused a change in the demographic data for the assessment area; even though a change in the demographic data occurred, the overall statistical percentage rate of owner-occupied units located in low-income tracts remained the same. For the period of 2019 through 2020, the bank's home purchase lending in low-income tracts (5.0 percent) was above the percentage of owner-occupied units (3.5 percent) in these tracts. Concerning the bank's lending performance compared to the aggregate's lending performance, in 2018, the bank's home purchase lending in low-income tracts (3.1 percent) was below the aggregate lending performance (4.8 percent) in these tracts. In 2019, Regions Bank's home purchase lending in low-income tracts (3.3 percent) was below the aggregate lending performance (5.3 percent) in these tracts. In 2020, the bank's home purchase lending in low-income tracts (6.4 percent) was slightly above the aggregate lending performance (5.3 percent) in these tracts.

Home purchase lending in moderate-income tracts is adequate. In 2018, Regions Bank's home purchase lending in moderate-income tracts (15.3 percent) was similar to the percentage of owner-occupied units (18.1 percent) in these tracts. In 2019, Hickman County was removed from the MSA, which caused a change in the demographic data for the assessment area. For the period of 2019 through 2020, the bank's home purchase lending in moderate-income tracts (15.5 percent) was similar the percentage of owner-occupied units (18.3 percent) in these tracts. Concerning the bank's lending performance compared to the aggregate's lending performance, in 2018, the bank's home purchase lending in moderate-income tracts (15.3 percent) was similar to the aggregate lending performance (16.4 percent) in these tracts. In 2019, Regions Bank's home purchase lending in moderate-income tracts (17.0 percent) was similar to the aggregate lending performance (16.9 percent) in these tracts. In 2020, the bank's home purchase lending in moderate-income tracts (14.1 percent) was slightly below the aggregate lending performance (16.3 percent) in these tracts.

Home Refinance Loans

Of the 8,722 HMDA-reportable loans analyzed, 4,298 loans (49.3 percent) were home refinance loans. Of the total home refinance loans made, 140 loans (3.3 percent) were located in low-income tracts, and 564 loans (13.1 percent) were located in moderate-income tracts.

Home refinance lending in low-income tracts is adequate. In 2018, Regions Bank's home refinance lending in low-income tracts (4.5 percent) was above the percentage of owner-occupied units (3.5 percent) in these tracts. In 2019, Hickman County was removed from the MSA, which caused a change in the demographic data for the assessment area; even though a change in the demographic data occurred, the overall statistical percentage rate of owner-occupied units located in low-income tracts remained the same. For the period of 2019 through 2020, the bank's home refinance lending in low-income tracts (3.0 percent) was similar to the percentage of owner-occupied units (3.5 percent) in these tracts. Concerning the bank's lending performance compared to the aggregate's lending performance, in 2018, the bank's home refinance lending in low-income tracts (4.5 percent) was slightly above the aggregate lending performance (4.0 percent) in these tracts. In 2019, Regions Bank's home refinance lending in low-income tracts (2.8 percent) was slightly below the aggregate lending performance (3.6 percent) in these tracts. In 2020, the bank's home refinance lending in low-income tracts (3.1 percent) was slightly below the aggregate lending performance (3.5 percent) in these tracts.

Home refinance lending in moderate-income tracts is adequate. In 2018, Regions Bank's home refinance lending in moderate-income tracts (15.5 percent) was similar to the percentage of owner-occupied units (18.1 percent) in these tracts. In 2019, Hickman County was removed from the MSA, which caused a change in the demographic data for the assessment area. For the period of 2019 through 2020, the bank's home refinance lending in moderate-income tracts (12.6 percent) was below the percentage of owner-occupied units (18.3 percent) in these tracts. Concerning the bank's lending performance compared to the aggregate's lending performance, in 2018, the bank's home refinance lending in moderate-income tracts (15.5 percent) was similar to the aggregate lending performance (16.6 percent) in these tracts. In 2019, Regions Bank's home refinance lending in moderate-income tracts (14.2 percent) was similar to the aggregate lending performance (14.4 percent) in these tracts. In 2020, the bank's home refinance lending in moderate-income tracts (11.7 percent) was similar to the aggregate lending performance (12.2 percent) in these tracts.

Home Improvement Loans

Of the 8,722 HMDA-reportable loans analyzed, 2,346 loans (26.9 percent) were home improvement loans. Of the total home improvement loans made, 53 loans (2.3 percent) were located in low-income tracts, and 350 loans (14.9 percent) were located in moderate-income tracts.

Home improvement lending in low-income tracts is poor. In 2018, Regions Bank's home improvement lending in low-income tracts (2.5 percent) was similar to the percentage of owner-occupied units (3.5 percent) in these tracts. In 2019, Hickman County was removed from the MSA, which caused a change in the demographic data for the assessment area; even though a change in the demographic data occurred, the overall statistical percentage rate of owner-occupied units located in low-income tracts remained the same. For the period of 2019 through 2020, the bank's home improvement lending in low-income tracts (2.2 percent) was below the percentage of owner-occupied units (3.5 percent) in these tracts. Concerning the bank's lending performance compared to the

aggregate's lending performance, in 2018, the bank's home improvement lending in low-income tracts (2.5 percent) was slightly below the aggregate lending performance (3.1 percent) in these tracts. In 2019, Regions Bank's home improvement lending in low-income tracts (2.6 percent) was slightly below the aggregate lending performance (3.3 percent) in these tracts. In 2020, the bank's home improvement lending in low-income tracts (1.6 percent) was below the aggregate lending performance (2.7 percent) in these tracts.

Home improvement lending in moderate-income tracts is adequate. In 2018, Regions Bank's home improvement lending in moderate-income tracts (15.9 percent) was similar to the percentage of owner-occupied units (18.1 percent) in these tracts. In 2019, Hickman County was removed from the MSA, which caused a change in the demographic data for the assessment area. For the period of 2019 through 2020, the bank's home improvement lending in moderate-income tracts (14.5 percent) was similar to the percentage of owner-occupied units (18.3 percent) in these tracts. Concerning the bank's lending performance compared to the aggregate's lending performance, in 2018, the bank's home improvement lending in moderate-income tracts (15.9 percent) was slightly above the aggregate lending performance (13.9 percent) in these tracts. In 2019, Regions Bank's home improvement lending in moderate-income tracts (16.8 percent) was slightly above the aggregate lending performance (14.3 percent) in these tracts. In 2020, the bank's home improvement lending in moderate-income tracts (11.4 percent) was similar to the aggregate lending performance (11.8 percent) in these tracts.

Small Business Loans

Regions Bank made 4,630 small business loans in the assessment area from 2018 through 2020. Of the total number of small business loans made, 408 loans (8.8 percent) were located in low-income tracts, and 956 loans (20.6 percent) were located in moderate-income tracts.

Small business lending in low-income tracts is good. In 2018, Regions Bank's small business lending in low-income tracts (10.4 percent) was above the percentage of businesses (7.8 percent) in these tracts. In 2019, Hickman County was removed from the MSA, which caused a change in the demographic data for the assessment area. For the period of 2019 through 2020, the bank's small business lending in low-income tracts (8.5 percent) was above the percentage of businesses (7.9 percent) in these tracts. Concerning the bank's lending performance compared to the aggregate's lending performance, in 2018, the bank's small business lending in low-income tracts (10.4 percent) was above the aggregate lending performance (8.1 percent) in these tracts. In 2019, Regions Bank's small business lending in low-income tracts (12.9 percent) was significantly above the aggregate lending performance (8.4 percent) in these tracts. In 2020, the bank's small business lending in low-income tracts (7.5 percent) was similar to the aggregate lending performance (8.1 percent) in these tracts.

Small business lending in moderate-income tracts is good. In 2018, Regions Bank's small business lending in moderate-income tracts (21.0 percent) was similar to the percentage of businesses (21.1 percent) in these tracts. In 2019, Hickman County was removed from the MSA, which caused a change in the demographic data for the assessment area. For the period of 2019 through 2020, the bank's small business lending in moderate-income tracts (20.6 percent) was similar to the percentage of businesses (20.9 percent) in these tracts. Concerning the bank's lending performance compared to the aggregate's lending performance, in 2018, the bank's small business lending in moderate-income tracts (21.0 percent) was similar to the aggregate lending performance (19.1 percent) in these tracts. In 2019, Regions Bank's small business lending in moderate-income tracts (21.9 percent) was

slightly above the aggregate lending performance (18.9 percent) in these tracts. In 2020, the bank's small business lending in moderate-income tracts (20.3 percent) was similar to the aggregate lending performance (18.7 percent) in these tracts.

Lending to Borrowers of Different Incomes and Businesses of Different Sizes

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

Home Purchase Loans

Home purchase lending to low-income borrowers is good. In 2018, Regions Bank's home purchase lending to low-income borrowers (5.5 percent) was below the percentage of low-income families (20.4 percent). In 2019, Hickman County was removed from the MSA, which caused a change in the demographic data for the assessment area; even though a change in the demographic data occurred, the overall statistical percentage rate of low-income families in the assessment area remained the same. For the period of 2019 through 2020, the bank's home purchase lending to low-income borrowers (6.2 percent) was below the percentage of low-income families (20.4 percent). Concerning the bank's lending performance compared to the aggregate's lending performance, in 2018, the bank's home purchase lending to low-income borrowers (5.5 percent) was slightly above the aggregate lending performance (4.8 percent) to these borrowers. In 2019, Regions Bank's home purchase lending to low-income borrowers (4.3 percent) was similar to the aggregate lending performance (4.1 percent) to these borrowers. In 2020, the bank's home purchase lending to low-income borrowers (7.9 percent) was significantly above the aggregate lending performance (5.0 percent) to these borrowers.

Home purchase lending to moderate-income borrowers is adequate. In 2018, Regions Bank's home purchase lending to moderate-income borrowers (19.2 percent) was above the percentage of moderate-income families (17.5 percent). In 2019, Hickman County was removed from the MSA, which caused a change in the demographic data for the assessment area; even though a change in the demographic data occurred, the overall statistical percentage rate of moderate-income families in the assessment area remained the same. For the period of 2019 through 2020, the bank's home purchase lending to moderate-income borrowers (20.8 percent) was above the percentage of moderate-income families (17.5 percent). Concerning the bank's lending performance compared to the aggregate's lending performance, in 2018, the bank's home purchase lending to moderate-income borrowers (19.2 percent) was similar to the aggregate lending performance (18.6 percent) to these borrowers. In 2019, Regions Bank's home purchase lending to moderate-income borrowers (19.6 percent) was similar to the aggregate lending performance (18.4 percent) to these borrowers. In 2020, the bank's home purchase lending to moderate-income borrowers (22.0 percent) was similar to the aggregate lending performance (20.3 percent) to these borrowers.

Home Refinance Loans

Home refinance lending to low-income borrowers is good. In 2018, Regions Bank's home refinance lending to low-income borrowers (10.3 percent) was below the percentage of low-income families (20.4 percent). In 2019, Hickman County was removed from the MSA, which caused a change in the demographic data for the assessment area; even though a change in the demographic data occurred, the overall statistical percentage rate of low-income families in the assessment area remained the same. For the period of 2019 through 2020, the bank's home refinance lending to low-income borrowers (8.3 percent) was below the percentage of low-income families (20.4 percent). Concerning the bank's lending performance as compared to the aggregate's lending performance, in 2018, the bank's home refinance lending to low-income borrowers (10.3 percent) was slightly above the aggregate lending performance (9.2 percent) to these borrowers. In 2019, Regions Bank's home refinance lending to low-income borrowers (9.7 percent) was significantly above the aggregate lending performance (5.9 percent) to these borrowers. In 2020, the bank's home refinance lending to low-income borrowers (7.7 percent) was significantly above the aggregate lending performance (4.2 percent) to these borrowers.

Home refinance lending to moderate-income borrowers is adequate. In 2018, Regions Bank's home refinance lending to moderate-income borrowers (21.7 percent) was above the percentage of moderate-income families (17.5 percent). In 2019, Hickman County was removed from the MSA, which caused a change in the demographic data for the assessment area; even though a change in the demographic data occurred, the overall statistical percentage rate of moderate-income families in the assessment area remained the same. For the period of 2019 through 2020, the bank's home refinance lending to moderate-income borrowers (15.9 percent) was similar to the percentage of moderate-income families (17.5 percent). Concerning the bank's lending performance as compared to the aggregate's lending performance, in 2018, the bank's home refinance lending to moderate-income borrowers (21.7 percent) was slightly above the aggregate lending performance (19.7 percent) to these borrowers. In 2019, Regions Bank's home refinance lending to moderate-income borrowers (16.7 percent) was similar to the aggregate lending performance (15.3 percent) to these borrowers. In 2020, the bank's home refinance lending to moderate-income borrowers (15.5 percent) was slightly above the aggregate lending performance (13.6 percent) to these borrowers.

Home Improvement Loans

Home improvement lending to low-income borrowers is good. In 2018, Regions Bank's home improvement lending to low-income borrowers (5.2 percent) was below the percentage of low-income families (20.4 percent). In 2019, Hickman County was removed from the MSA, which caused a change in the demographic data for the assessment area; even though a change in the demographic data occurred, the overall statistical percentage rate of low-income families in the assessment area remained the same. For the period of 2019 through 2020, the bank's home improvement lending to low-income borrowers (7.2 percent) was below the percentage of low-income families (20.4 percent). Concerning the bank's lending performance compared to the aggregate's lending performance, in 2018, the bank's home improvement lending to low-income borrowers (5.2 percent) was similar to the aggregate lending performance (5.1 percent) to these borrowers. In 2019, Regions Bank's home improvement lending to low-income borrowers (7.6 percent) was significantly above the aggregate lending performance (5.0 percent) to these borrowers. In 2020, the bank's home improvement lending to low-income borrowers (6.6 percent) was above the aggregate lending performance (4.7 percent) to these borrowers.

Home improvement lending to moderate-income borrowers is good. In 2018, Regions Bank's home improvement lending to moderate-income borrowers (17.1 percent) was similar to the percentage of moderate-income families (17.5 percent). In 2019, Hickman County was removed from the MSA, which caused a change in the demographic data for the assessment area; even though a change in the demographic data occurred, the overall statistical percentage rate of moderate-income families in the assessment area remained the same. For the period of 2019 through 2020, the bank's home improvement lending to moderate-income borrowers (16.5 percent) was similar to the percentage of moderate-income families (17.5 percent). Concerning the bank's lending performance compared to the aggregate's lending performance, in 2018, the bank's home improvement lending to moderate-income borrowers (17.1 percent) was slightly above the aggregate lending performance (14.6 percent) to these borrowers. In 2019, Regions Bank's home improvement lending to moderate-income borrowers (16.1 percent) was slightly above the aggregate lending performance (14.3 percent) to these borrowers. In 2020, the bank's home improvement lending to moderate-income borrowers (17.0 percent) was above the aggregate lending performance (13.3 percent) to these borrowers.

Small Business Loans

The distribution of small business loans to businesses of different sizes is good. In 2018, 66.8 percent of the bank's loans were originated to businesses with revenues of $1 million or less. By comparison, 90.7 percent of the total businesses in the assessment area were classified as small businesses. In 2019, Hickman County was removed from the MSA, which caused a change in the demographic data for the assessment area. For the period of 2019 through 2020, 59.1 percent of the bank's loans were originated to businesses with revenues of $1 million or less. During this period, 91.5 percent of the total businesses in the assessment area were classified as small businesses. Concerning the bank's lending performance compared to the aggregate's lending performance, in 2018, the bank's small business lending (66.8 percent) was above the aggregate's small business lending performance (45.9 percent). In 2019, the bank's small business lending to small businesses (67.3 percent) was above the aggregate's small business lending performance (48.9 percent) to these businesses. In 2020, the bank's small business lending to small businesses (57.2 percent) was above the aggregate's lending performance (41.5 percent) to these businesses. Lastly, 92.3 percent of small business loans were originated in amounts of $250,000 or less, indicating a willingness to lend in the smaller amounts that are typically requested by small businesses.

Community Development Lending

Regions Bank is a leader in making community development loans in the Nashville assessment area. During the review period, the bank originated or renewed 37 community development loans totaling $162.2 million and 170 community development PPP loans totaling $44.2 million. Specifically, the bank originated or renewed $106.9 million in affordable housing initiatives; $55.0 million to support economic development; $31.5 million towards revitalization and stabilization efforts both through the PPP and outside of the PPP; and $13.0 million towards community services benefiting LMI individuals and families.

Most of the qualified loans were impactful and responsive to assessment area needs, with some loans being the result of innovative ways to address specific community needs. Additionally, the bank's current lending by number of loans and dollar volume exceeds peer performance in this area. Some of the most impactful loans directly benefiting the assessment area include:

- Three loans totaling $39.8 million used to fund two new LIHTC projects. One project was new construction and subsequent bridge financing of apartments, and the second project was the conversion of commercial real estate property to multifamily. The projects were designed to create 314 new units of affordable housing for low-income individuals and/or families throughout the assessment area.

- Five loans totaling $19.9 million to housing nonprofits to address affordable housing challenges specifically noted throughout the area. The loans were the result of the bank's existing and newly formed partnerships and included some innovative ways to address housing needs in the area. Examples include partnering with a nonprofit to convert unusable land to zoned residential land for tiny homes for LMI families; providing individual, smaller dollar lines of credit to a CDC for home construction for LMI families; and partnering with RCDC and one of the area's largest nonprofit providers of affordable housing to fund its mission of ensuring housing remains affordable for LMI families in areas of gentrification.

- A line of credit for $100,000 to a nonprofit offering tutoring services to LMI students during the pandemic. The line of credit was used to convert the tutoring center to a remote learning center that is COVID-19 compliant, thus allowing the nonprofit to obtain reimbursement through government funding under the CARES Act.

- A $96,000 loan made through the PPP to a nonprofit drug and alcohol recovery center for LMI individuals.

- Approximately 63 percent of the community development PPP loans in this assessment area were originated to nonprofits. This is particularly responsive given the needs of nonprofits and the unique challenges faced by nonprofits during the pandemic.

INVESTMENT TEST

Regions Bank's investment performance in the Nashville assessment area is excellent. The bank made an excellent level of investments and grants and made significant use of complex investments to support community development initiatives. Qualified investments and contributions demonstrate excellent responsiveness to a wide range of identified assessment area needs. Combined investment and contribution activity inside the assessment area totaled $160.7 million.

The bank made investments (excluding contributions) totaling $158.2 million in the Nashville assessment area, including $130.5 million in new investments during the review period. The bank was responsive to the need across the region for affordable housing, utilizing several different types of investment vehicles during the review period. The bank invested in two LIHTC projects totaling $19.0 million that provided approximately 300 new affordable units. The bank also invested approximately $80.7 million in mortgage-backed securities that primarily financed affordable multifamily housing and invested $26 million in a national fund that aims to preserve affordable housing and funded two projects in the Nashville assessment area. Additionally, the bank renewed investments of $1.7 million to a CDFI focused on housing and $150,000 to an affordable housing nonprofit organization. In addition to the housing-related investments, the bank invested $2.7 million in an SBIC and renewed a deposit in a minority depository institution. Lastly, the bank held investments totaling $27.7 from

prior examination periods, including $24.4 million invested in LIHTC projects, as well as an investment in an SBIC and several mortgage-backed securities.

Regions Bank made contributions totaling $2.5 million during the review period. Specifically, the bank provided $1.5 million for community services targeting low- and moderate-income individuals; $617,000 to promote economic development; $313,000 for affordable housing; and $78,500 to help revitalize low- and moderate-income neighborhoods as well as designated disaster areas. The bank made $614,000 in contributions responsive to the COVID-19 pandemic, providing support for emergency and recovery assistance to LMI individuals, nonprofits, and small businesses.

Examples of notable contributions include:

- The bank provided grants totaling nearly $700,000 to HBCUs based in Nashville to support scholarships for LMI students;
- A $100,000 donation to a nonprofit organization that primarily serves the immigrant community to provide assistance to small businesses they serve during the pandemic. The donation was geared towards support of microenterprises in the catering industry, which were particularly impacted by the shutdown due to COVID-19;
- Donations totaling $75,000 to tornado relief funds that were set up to support the immediate and long-term recovery efforts after a tornado swept through Middle Tennessee in March 2020;
- A $50,000 donation to support the opening of a grocery store located in an identified food desert, which will provide free groceries to residents in nearby subsidized housing developments;
- A $20,000 donation to support a women's business center, which supports the growth and sustainability of women-owned businesses; and
- Grants totaling $25,000 to a housing-oriented CDFI and grants totaling $60,000 to two nonprofit organizations that focus primarily on affordable rental housing, including for the lowest-income individuals.

The bank also made $3.4 million in donations to statewide organizations that benefited all assessment areas in Tennessee, which positively impacted the bank's performance in Nashville.

SERVICE TEST

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

Retail Services

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

The distribution of 64 branch offices and 67 full-service ATMs as of December 31, 2020, was compared to the distribution of households and businesses among the tract categories within the assessment area. The percentage of branches in low-income tracts was slightly below the percentage of households and below the percentage of businesses in the same geography: 7.0 percent of households and 7.9 percent of businesses were located in low-

income census tracts compared to 6.3 percent of the bank's branches. The proportion of the bank's branches in moderate-income tracts was slightly above the percentage of households and above the percentage of businesses in the same geography: 25.0 percent of total branches were in moderate-income-tracts compared to 24.3 percent ofhouseholds and 20.9 percent of businesses. Hickman County was removed from the MSA in 2019; however, it did not affect the distribution of branch offices. Overall, the bank's retail delivery systems are reasonably accessible to the bank's geographies and individuals of different income levels in its assessment area.

During the review period, Regions Bank closed one branch and one full-service ATM in a low-income tract. The bank also opened one full-service ATM in a low-income tract. Additionally, one branch and two full-service ATMs were closed in moderate-income tracts, while one branch and one full-service ATM were opened in moderate-income tracts. As a result, the bank's record of opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, particularly to low- and moderate-income geographies and individuals in the assessment area. Lastly, banking services and hours of operation do not vary in a way that inconveniences its assessment area, particularly low- and moderate-income geographies and/or low- and moderate-income individuals.

Geographic Distribution of Branches & ATMS

Assessment Area: TN Nashville (2018)

Tract Category	Branches							ATMs												Demographics			
	Total Branches				Drive thrus	Extend-ed Hours	Week-end Hours	Total ATMs			Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses
			Open	Closed									Open	Closed			Open	Closed				
	#	%	#	#	#	#	#		#	%	#	%	#	#	#	%	#	#	#	%	%	%
Low	5	7.6%	0	0	5	5	1	Total	11	11.2%	6	8.8%	0	0	5	16.7%	0	0	34	9.4%	7.0%	7.8%
DTO	0		0	0				SA	6		1		0	0	5		0	0				
Moderate	16	24.2%	0	0	15	16	7	Total	24	24.5%	17	25.0%	0	0	7	23.3%	0	0	86	23.7%	24.1%	21.1%
DTO	2		0	0				SA	6		1		0	0	5		0	0				
Middle	20	30.3%	0	0	20	20	13	Total	28	28.6%	21	30.9%	0	0	7	23.3%	0	0	140	38.6%	40.2%	31.3%
DTO	0		0	0				SA	8		1		0	0	7		0	0				
Upper	24	36.4%	1	1	20	24	11	Total	33	33.7%	23	33.8%	3	1	10	33.3%	0	1	98	27.0%	28.6%	39.0%
DTO	1		0	0				SA	8		1		0	0	7		0	1				
Unknown	1	1.5%	0	0	1	1	0	Total	2	2.0%	1	1.5%	0	0	1	3.3%	0	0	5	1.4%	0.1%	0.8%
DTO	0		0	0				SA	1		0		0	0	1		0	0				
Total	66	100.0%	1	1	61	66	32	Total	98	100.0%	68	100.0%	3	1	30	100.0%	0	1	363	100.0%	100.0%	100.0%
DTO	3		0	0				SA	29		4		0	0	25		0	1				

2018 FFIEC Census Data, 2018 D&B Info, and 2015 ACS Data
Closed branches/ATMs are only included in "closed" columns and are not included in any other totals.
DTO - Drive thru only is a subset of total branches
SA = Stand Alone ATM is a subset of total ATMs

Geographic Distribution of Branches & ATMS
Assessment Area: TN Nashville (2019-2020)

Tract Category	Branches							ATMs											Demographics			
	Total Branches				Drive thrus	Extend-ed Hours	Week-end Hours	Total ATMs			Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses
			Open	Closed									Open	Closed			Open	Closed				
	#	%	#	#	#	#	#		#	%	#	%	#	#	#	%	#	#	#	%	%	%
Low	4	6.3%	0	1	4	4	1	Total	11	11.8%	6	9.0%	1	1	5	19.2%	0	0	34	9.4%	7.0%	7.9%
DTO	0		0	0				SA	7		2		1	0	5		0	0				
Moderate	16	25.0%	1	1	14	16	6	Total	21	22.6%	16	23.9%	1	2	5	19.2%	0	2	87	24.0%	24.3%	20.9%
DTO	2		0	0				SA	3		0		0	1	3		0	2				
Middle	20	31.3%	1	1	19	20	12	Total	27	29.0%	21	31.3%	1	1	6	23.1%	0	1	140	38.6%	40.2%	31.4%
DTO	0		0	0				SA	7		1		0	0	6		0	1				
Upper	23	35.9%	1	2	18	23	12	Total	32	34.4%	23	34.3%	3	2	9	34.6%	0	1	97	26.7%	28.4%	39.0%
DTO	1		0	0				SA	8		2		1	0	6		0	1				
Unknown	1	1.6%	0	0	1	1	0	Total	2	2.2%	1	1.5%	0	0	1	3.8%	0	0	5	1.4%	0.1%	0.8%
DTO	0		0	0				SA	1		0		0	0	1		0	0				
Total	64	100.0%	3	5	56	64	31	Total	93	100.0%	67	100.0%	6	6	26	100.0%	0	4	363	100.0%	100.0%	100.0%
DTO	3		0	0				SA	26		5		2	1	21		0	4				

2020 FFIEC Census Data, 2020 D&B Info, and 2015 ACS Data
Closed branches/ATMs are only included in "closed" columns and are not included in any other totals.
DTO - Drive thru only is a subset of total branches
SA = Stand Alone ATM is a subset of total ATMs

Community Development Services

Regions Bank provides a relatively high level of community development services in the Nashville assessment area. During the review period, Regions Bank employees engaged in 297 qualified service activities totaling 2,831 hours. The bank's service activities benefited organizations that provide affordable housing, communityservices, and economic development activities for low- and moderate-income individuals and geographies and small businesses. Of the total qualified service activities, 104 hours supported adult and youth financial education and homebuyer education through partnerships with numerous schools and organizations. Bank employees also provided 1,364 hours serving on several boards and committees of qualified nonprofit organizations.

Highlighted below are examples of community development activities undertaken during the review period:

- Bank employees provided over 103 hours with an organization dedicated to developing and managing affordable housing for Nashville's homeless, low-income and workforce population. Specifically, some bank employees provided technical assistance to help create a hybrid financial tool for affordable housing development loans as well as assisted the organization with establishing an affordable housing fund to preserve LIHTC developments.
- A Regions associate served 120 hours as a board member for an organization that focuses on helping veterans and their families with services that include employment assistance and housing.
- Regions supported United Way chapters in their work to provide financial stability and poverty-reduction opportunities to LMI clients. Bank staff assisted with Volunteer Income Tax Assistance (VITA), Bank On Music City, and the Nashville Alliance for Financial Independence through partnerships with United Way-supported organizations.
- A bank employee provided technical assistance and financial expertise for an organization that provides affordable housing, financial education, and economic opportunities to primarily LMI individuals and families.

Overall, the bank demonstrated a good level of engagement in community services in the Nashville assessment area.

METROPOLITAN AREAS
LIMITED-SCOPE REVIEW

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

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

- *Clarksville Assessment Area (Montgomery and Stewart (ADDED IN 2019) Counties)*
  - As of December 31, 2020, Regions Bank operated five branches in the assessment area, representing 3.2 percent of its branches in Tennessee.
  - As of June 30, 2020, the bank had $466.5 million in deposits in this assessment area, representing a market share of 14.0 percent and 2.9 percent of Regions Bank's total deposits in Tennessee.
- *Cleveland Assessment Area (Bradley County)*
  - As of December 31, 2020, Regions Bank operated four branches in the assessment area, representing 2.6 percent of its branches in Tennessee.
  - As of June 30, 2020, the bank had $273.6 million in deposits in this assessment area, representing a market share of 14.3 percent and 1.7 percent of Regions Bank's total deposits in Tennessee.
- *Jackson Assessment Area (Chester, Crockett, Gibson (ADDED IN 2019) and Madison counties)*
  - As of December 31, 2020, Regions Bank operated 10 branches in the assessment area, representing 6.4 percent of its branches in Tennessee.
  - As of June 30, 2020, the bank had $638.4 million in deposits in this assessment area, representing a market share of 17.3 percent and 3.9 percent of Regions Bank's total deposits in Tennessee.
- *Johnson City Assessment Area (Carter and Washington counties)*
  - As of December 31, 2020, Regions Bank operated five branches in the assessment area, representing 3.2 percent of its branches in Tennessee.
  - As of June 30, 2020, the bank had $209.3 million in deposits in this assessment area, representing a market share of 6.0 percent and 1.3 percent of Regions Bank's total deposits in Tennessee.
- *Kingsport Assessment Area (Sullivan County)*
  - As of December 31, 2017, Regions Bank operated five branches in the assessment area, representing 3.0 percent of its branches in Tennessee.
  - As of June 30, 2017, the bank had $ 637.9 million in deposits in this assessment area, representing a market share of 27.8 percent and 4.7 percent of Regions Bank's total deposits in Tennessee.
- *Knoxville Assessment Area (Anderson, Blount, Knox, Loudon, and Roane counties)*
  - As of December 31, 2020, Regions Bank operated 29 branches in the assessment area, representing 18.6 percent of its branches in Tennessee.
  - As of June 30, 2020, the bank had $2.5 billion in deposits in this assessment area, representing a market share of 13.2 percent and 15.6 percent of Regions Bank's total deposits in Tennessee.

- *Morristown Assessment Area (Grainger (ADDED IN 2019), Hamblen and Jefferson counties)*
  - As of December 31, 2020, Regions Bank operated two branches in the assessment area, representing 1.3 percent of its branches in Tennessee.
  - As of June 30, 2020, the bank had $214.2 million in deposits in this assessment area, representing a market share of 10.9 percent and 1.3 percent of Regions Bank's total deposits in Tennessee.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

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

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

For the lending test, Regions Bank received a rating of high satisfactory for the State of Tennessee. Performance in three of the seven metropolitan limited-scope assessment areas was consistent with the statewide lending test performance, while performance in the remaining four metropolitan limited-scope assessment areas was below the statewide performance. For the geographic distribution of loans, lending levels were good in Knoxville and adequate in the remaining six metropolitan limited-scope assessment areas. Performance was good for the borrower distribution of loans in five metropolitan limited-scope assessment areas and adequate in Johnson City and Morristown. Community development lending performance in limited-scope metropolitan assessment areas was as follows: the bank was a leader in Cleveland ($10.0 million), Johnson City ($9.7 million), and Morristown

($34.6 million); made an adequate level in Clarksville ($734,000), Jackson ($6.5 million), and Knoxville ($32.4 million); and made a low level in Kingsport ($272,000).

For the investment test, Regions Bank received a rating of outstanding for the State of Tennessee. The bank had an excellent level of investments in the Johnson City metropolitan limited-scope assessment area, which was consistent with the bank's statewide investment test performance. In the remaining limited scope assessment areas, the bank's investment performance was weaker than the statewide investment test performance. The bank had a significant level of investments in Cleveland and Knoxville; an adequate level of investments in Jackson; and a poor level of investments in Clarkesville, Kingsport, and Morristown.

For the service test, Regions Bank received a rating of high satisfactory for the State of Tennessee. Performance in the Knoxville metropolitan assessment area was consistent with the bank's state performance while performance in the remaining six assessment areas was weaker than the bank's state performance. The service test performance in Cleveland, Jackson, Kingsport, and Morristown metropolitan assessment areas was considered adequate. However, the bank had poor service test performance in Clarksville and Johnson City The bank provided a limited level of community development services in Clarksville, Johnson City, Kingsport, and Morristown; an adequate level of community development services in Cleveland and Jackson; a relatively high level in Knoxville. Retail delivery services performance was as follows: good in Kingsport and Morristown; adequate in Clarksville, Cleveland, Jackson, Johnson City, and Knoxville.

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

NONMETROPOLITAN STATEWIDE AREAS LIMITED-SCOPE REVIEW

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

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

- *Eastern Tennessee Assessment Area (Cumberland, McMinn, Meigs, Monroe and Rhea counties)*
  - As of December 31, 2020, Regions Bank operated seven branches in the assessment area, representing 4.5 percent of its branches in Tennessee.
  - As of June 30, 2020, the bank had $494.3 million in deposits in this assessment area, representing a market share of 13.5 percent and 3.0 percent of Regions Bank's total deposits in Tennessee.
- *Middle Tennessee Assessment Area (Bedford, Coffee, Dekalb, Franklin, Lewis, Lincoln, Pickett, Putnam, and Warren counties)*
  - As of December 31, 2020, Regions Bank operated 11 branches in the assessment area, representing 7.1 percent of its branches in Tennessee.
  - As of June 30, 2020, the bank had $871.7 million in deposits in this assessment area, representing a market share of 11.6 percent and 5.3 percent of Regions Bank's total deposits in Tennessee.

- *Western Tennessee Assessment Area (Benton, Carroll, Dyer, Gibson (REMOVED IN 2019), Hardeman, Haywood, Henderson, Henry, Houston, Humphreys, Lake, Lauderdale, McNairy, Obion, Stewart (REMOVED IN 2019), and Weakley counties)*
  - As of December 31, 2020, Regions Bank operated 14 branches in the assessment area, representing 9.0 percent of its branches in Tennessee.
  - As of June 30, 2020, the bank had $561.8 million in deposits in this assessment area, representing a market share of 8.2 percent and 3.4 percent of Regions Bank's total deposits in Tennessee.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

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

Performance in the Limited-Scope Review Nonmetropolitan Assessment Areas			
Assessment Area	**Lending Test**	**Investment Test**	**Service Test**
Eastern Tennessee	Not Consistent (Below)	Not Consistent (Below)	Not Consistent (Below)
Middle Tennessee	Consistent	Not Consistent (Below)	Not Consistent (Below)
Western Tennessee	Not Consistent (Below)	Not Consistent (Below)	Not Consistent (Below)

For the lending test, Regions Bank received a rating of high satisfactory for the State of Tennessee. Performance in Middle Tennessee was consistent with the statewide lending test performance, while the performance in Eastern Tennessee and Western Tennessee was below the statewide lending test performance. For the geographic distribution of loans, lending levels were good in Middle Tennessee, and lending levels were adequate in Eastern Tennessee and Western Tennessee. Performance was good for the borrower distribution of loans in all three areas. Community development lending performance in limited-scope nonmetropolitan assessment areas was as follows: the bank was a leader in Middle Tennessee ($13.9 million) and made an adequate level in Western Tennessee ($3.3 million) and Eastern Tennessee ($2.5 million).

For the investment test, Regions Bank received a rating of outstanding for the State of Tennessee. The performance in all three nonmetropolitan limited scope assessment areas was below the bank's statewide investment test performance. The bank had a significant level of investments in the Western Tennessee assessment area, and the bank had an adequate level of investments in the Eastern Tennessee and Middle Tennessee assessment areas.

For the service test, Regions Bank received a rating of high satisfactory for the State of Tennessee. Service test performance in the three nonmetropolitan assessment areas was weaker than the bank's state performance. The service test performance in Eastern Tennessee nonmetropolitan assessment area was considered adequate, while performance in the Middle Tennessee and Western Tennessee assessment areas was poor. The bank provided an adequate level of community development services in Eastern Tennessee, a limited level in Western Tennessee, and few, if any, in Middle Tennessee. Retail delivery service performance was as follows: adequate in Middle Tennessee and Western Tennessee; and good in Eastern Tennessee.

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

Texas

CRA RATING FOR TEXAS: SATISFACTORY

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

Major factors supporting the rating include the following:

- The geographic distribution of loans reflects adequate penetration throughout the assessment areas, and the distribution of loans by borrower income reflects good penetration among customers of different income levels and businesses of different revenue sizes.
- The bank is a leader in making community development loans in its Texas assessment areas.
- The bank provides an excellent level of qualified community development investments and grants that demonstrate responsiveness to community development needs of the Texas assessment areas.
- Retail banking services are good in the bank's Texas assessment areas.
- The bank provides a relatively high level of community development services throughout the Texas assessment areas.

SCOPE OF EXAMINATION

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

- Houston

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

- Austin
- Cass
- Dallas
- Ft. Worth
- Longview
- Nacogdoches-Angelina-Anderson
- Tyler

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

DESCRIPTION OF INSTITUTION'S OPERATIONS IN TEXAS

As of June 30, 2020, Regions Bank had $5.3 billion in deposits in Texas accounting for 4.4 percent of the bank's total deposits. Regions Bank operated 97 branch offices in Texas as of December 31, 2020, representing 7.1 percent of the bank's total branches. HMDA-reportable lending in Texas accounted for 3.1 percent of total institutional HMDA-reportable lending by number of loans and 6.2 percent by dollar volume. CRA small business lending in Texas accounted for 5.1 percent of the bank's total CRA small business lending by number of loans and 5.2 percent by dollar volume. Overall, the bank's HMDA-reportable and CRA lending activity in the state was less than the percentage of total institutional deposits.

The following table shows lending activity from January 1, 2018, through December 31, 2020.

Statewide Summary of Lending Activity
Assessment Areas Located in
Texas

Loan Type	#	%	$ (000s)	%
HMDA Home Purchase	1,614	18.5%	$673,396	33.7%
HMDA Refinance	1,528	17.5%	$517,962	25.9%
HMDA Home Improvement	529	6.1%	$45,674	2.3%
HMDA Multi-Family	11	0.1%	$327,941	16.4%
HMDA Other Purpose LOC	312	3.6%	$30,850	1.5%
HMDA Other Purpose Closed/Exempt	203	2.3%	$30,028	1.5%
HMDA Loan Purpose NA	0	0.0%	$0	0.0%
Total HMDA	**4,197**	**48.1%**	**$1,625,851**	**81.3%**
Total Small Business	**4,507**	**51.6%**	**$371,177**	**18.6%**
Total Farm	**24**	**0.3%**	**$2,821**	**0.1%**
TOTAL LOANS	**8,728**	**100.0%**	**$1,999,849**	**100.0%**

Originations and Purchases

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN TEXAS

Lending Test

The lending test rating in the state of Texas is high satisfactory. Overall, performance in Texas with regard to the geographic distribution of loans reflects adequate penetration throughout the assessment areas. The distribution of loans by borrower income reflects good penetration among customers of different income levels and businesses of different sizes. Additionally, the bank is a leader in making community development loans inTexas.

During the review period, Regions Bank reported 4,197 HMDA-reportable loans and 4,507 small business loans in Texas. The rating for Texas is based on performance in the Houston full-scope assessment area. Approximately 40.9 percent of the bank's HMDA-reportable and small business lending by number of loans in Texas occurred within this assessment area.

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

Geographic and Borrower Distribution

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

Community Development Lending

Regions Bank is a leader in making community development loans in the state of Texas. During the review period, the bank originated or renewed 261 qualified community development loans totaling $560.9 million benefiting its Texas assessment areas, including 86 loans totaling $73.9 million directly benefiting the Houston full-scope assessment area. The bank was a leader in making community development loans in Houston. Moreover, the bank was a leader in making community development loans in five of the seven limited-scope assessment areas, including in Austin and Dallas where the bank has significant presence and/or market share.

The total community development lending includes one loan for $1.0 million with a P/M/F of serving a broader statewide area that includes all assessment areas in the state. The loan was originated to a statewide CDFI specializing in small business lending.

The bank was considered responsive to the credit and community development needs within the state of Texas. As a result, and in addition to the total community development lending previously noted, the bank received consideration for 30 community development loans totaling $83.1 million that were outside any of the bank's assessment areas in the state. The most impactful of these activities included 16 loans totaling $63.2 million directed to affordable housing efforts using LIHTCs. The projects were designed to create 793 units of affordable housing to LMI individuals and/or families across ten different cities in Southeastern Texas. More information on community development loans can be found in the full-scope assessment area section of this report.

Investment Test

The investment test rating for Texas is outstanding.

Regions Bank made an excellent level of qualified investments and contributions totaling $436.7 million in Texas. The bank had qualified investments of $435.0 million in the Texas assessment areas, with approximately 80.6 percent of investments acquired during the current review period. In addition, the bank made qualified contributions in the assessment areas totaling $1.7 million. Further, the bank made investments of $1.0 million and $26,665 in contributions that benefit a broader statewide area that includes the Texas assessment areas. Notable statewide investment and contributions include a $1.0 million stock purchase in a statewide CDFI

providing small business financing and $26,665 in donations to two other CDFIs that provide small business lending and assistance across the state of Texas.

Houston was the assessment area in the state reviewed using full-scope procedures. Approximately 26.2 percent of combined investment and contribution activity was in this assessment area, compared to 32.7 percent of deposits in the market as of June 30, 2021. Performance in the assessment area was excellent. The bank was considered responsive to community credit needs in the state. Therefore, positive consideration was given for $71.9 million in investments and $26,684 in contributions that benefit a broader statewide area, without a purpose, mandate, or function of serving the Texas assessment areas. These investments support affordable housing, including investments in LIHTC projects and mortgage-backed securities.

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

Service Test

The service test rating for Texas is high satisfactory.

Retail Services

Overall, the bank's retail service performance is considered good in Texas. However, the Houston full- scope assessment area is the primary driver of the statewide rating, and as a result, delivery systems, including ATMs and branch office locations, may be considered inaccessible to portions of the bank's geographies and individuals ofdifferent income levels. This is primarily due to the limited number of branches in or near low- and moderate-income geographies in the Houston full-scope assessment area. Overall, banking services and hours of operations do not vary in a way that inconveniences the bank's assessment areas, including low- and moderate-income geographies and/or low- and moderate-income individuals. The record of opening and closing of branch offices improved the accessibility of the bank's delivery systems, particularly for low- and moderate-income geographies and/or low- and moderate-income individuals. During the review period, the bank opened 36 branch offices. Of the 36 branch offices opened, 33 were in the Houston assessment area,. The bank opened three branch offices in low-income tracts, eight in moderate-income tracts, four in middle-income tracts and, 21 in upper-income tracts in Texas. The bank closed 11 branch offices throughout the state; of those closed, two were in low-income tracts, one in a moderate- income tract, two in middle-income tracts, and six in upper-income tracts.

Community Development Services

Regions Bank provides a relatively high level of community development services that benefit low- and moderate-income residents and small businesses in Texas. During the review period, employees engaged in 429 qualified service activities totaling 4,651 hours in Texas assessment areas. A significant portion of community development services were provided in the Houston full-scope assessment area, where performance was good. Employees engaged in 2,920 service hours in limited-scope assessment areas. Finally, bank employees engaged in 65 service hours that benefited a broader statewide or regional area, including the bank's assessment areas.

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

METROPOLITAN AREA
FULL-SCOPE REVIEW

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE HOUSTON, TEXAS ASSESSMENT AREA

Overview

The Houston assessment area contains five of the nine counties in the Houston-The Woodlands-Sugar Land MSA –Brazoria, Fort Bend, Galveston, Harris, and Montgomery counties. Regions Bank operates 52 branches in the assessment area as of December 31, 2020, which account for 32.1 percent of the deposits statewide and 31.6 percent of the bank's total statewide HMDA-reportable and CRA small business loans (by dollar).

The Houston assessment area is a highly competitive market dominated by national and regional banks. According to the FDIC Summary of Deposits Report dated June 30, 2020, Regions Bank ranked 18th out of 89 financial institutions operating in the assessment area with 0.6 percent deposit market share and $1.7 billion in deposits.[958] The top financial institutions in the assessment area by deposit market share were JPMorgan Chase Bank with 48.0 percent, followed by Wells Fargo Bank at 8.8 percent, and Bank of America at 7.9 percent.[959]

Regions Bank's loan production accounted for less than 1.0 percent of the total CRA-reportable and HMDA-reportable lending activity in the assessment area from 2018 through 2020. During this period, HMDA-reportable lending activity in the assessment area was dominated by Wells Fargo Bank, JPMorgan Chase Bank, and Quicken Loans, LLC. Additionally, CRA-reportable lending activity in the assessment area was dominated by JPMorgan Chase Bank, American Express, and Bank of America.

Population and Income Characteristics

The Houston assessment area has experienced robust growth since the last decennial census. According to U.S. census data, the population of the assessment area was 6.9 million in 2020, which is a 20.2 percent increase from the 2010 census.[960] While all the counties in the assessment area posted double-digit population increases, Fort Bend and Montgomery counties experienced the strongest with 40.6 percent and 36.1 percent population gains, respectively.[961] Harris County is the most populous county in the assessment area with 4.7 million people.[962] Its county seat is Houston, which is the 4th most populous city in the country with 2.3 million residents.[963]

[958] "Offices and Deposits of All FDIC-Insured Institutions Deposit Market Share Report." *Federal Deposit Insurance Corporation*, 30 June 2020, https://www7.fdic.gov/sod/sodMarketBank.asp?barItem=2. Accessed 23 Feb. 2022.
[959] Ibid.
[960] "QuickFacts." *United States Census Bureau*, https://www.census.gov/quickfacts/fact/table/montgomerycountytexas,harriscountytexas,fortbendcountytexas,galvestoncountytexas,brazoriacountytexas,US/PST045221. Accessed 15 Feb. 2022.
[961] Ibid.
[962] Ibid.
[963] "About Houston Facts and Figures." *City of Houston Texas*, https://www.houstontx.gov/abouthouston/houstonfacts.html. Accessed 15 Feb. 2022.

According to 2020 FFIEC census data, the assessment area is made up of 1,039 census tracts; 158 tracts (15.2 percent) are low-income, 302 tracts (29.1 percent) are moderate-income, 258 tracts (24.8 percent) are middle-income, 312 tracts (30.0 percent) are upper-income and 9 tracts (0.9 percent) have unknown income levels.[964]

For purposes of classifying borrower income, this evaluation uses the FFIEC estimated median family income. The following table provides a breakdown of the estimated annual family income for each income category (low, moderate, middle, and upper). As shown, the median family income for the Houston MSA increased from $75,600 in 2018 to $80,000 in 2020. However, there is considerable variation in the median family income for the counties located throughout the assessment area. Harris County had the lowest median family income at $62,210 and Fort Bend County had the highest median family income at $99,214.[965] Additionally, 40.5 percent of families in the assessment area were considered low- to moderate-income.[966]

Borrower Income Levels
Houston-The Woodlands-Sugar Land, TX MSA

FFIEC Estimated Median Family Income		Low	Moderate	Middle	Upper
		0 - 49.99%	50% - 79.99%	80% - 119.99%	120% - & above
2018	**$75,600**	0 - $37,799	$37,800 - $60,479	$60,480 - $90,719	$90,720 - & above
2019	**$77,100**	0 - $38,549	$38,550 - $61,679	$61,680 - $92,519	$92,520 - & above
2020	**$80,000**	0 - $39,999	$40,000 - $63,999	$64,000 - $95,999	$96,000 - & above

Concerning poverty, 12.9 percent of families in the assessment area live below poverty according to 2020 FFIEC census data. Of the five counties in the assessment area, Fort Bend had the lowest percentage of families living in poverty at 5.9 percent, while Harris County had the highest percentage of families living in poverty with 13.0 percent.[967] Between 2015 and 2019, the statewide poverty rate was 11.3 percent, and the national poverty rate was 9.5 percent.[968] A significant percentage of families in low- and moderate-income areas live below the poverty level. Specifically, 35.9 percent of families in low-income tracts and 19.5 percent of families in moderate-income tracts live below the poverty level.[969] The high poverty rates and the concentration of families living below the poverty level in low- and moderate-income tracts may create challenges for lending in those tracts.

Economic Conditions

The Houston metropolitan area is primarily recognized for having a large presence of energy-related companies, including refineries and petrochemical plants.[970] With 4,600 energy-related firms located in the area, Houston is

[964] FRB Atlanta calculations of 2020 FFIEC census data.
[965] Ibid.
[966] FRB Atlanta calculations of 2020 FFIEC census data.
[967] "Estimated Percent of All Families That Live in Poverty, between 2015-2019." *PolicyMap*, www.policymap.com. Based on data from United States Census Bureau. Accessed 14 Feb. 2022.
[968] Ibid.
[969] FRB Atlanta calculations of 2020 FFIEC census data.
[970] Davis, Kristen, and Jesse Thompson. *At the Heart of Texas: Cities' Industry Clusters Drive Growth*. Federal Reserve Bank of Dallas, https://www.dallasfed.org/research/heart/houston. Accessed 15 Feb. 2022.

known as the Energy Capital of the World.[971] Even though there is a significant number of energy-related firms in Houston, the area is also home to a number of growing industries including aerospace and aviation, advanced manufacturing, life sciences and biotechnology, digital technology, and transportation and logistics.

The assessment area experienced economic growth during 2018 and 2019. In October 2018, the U.S. Department of Labor reported that the Houston-The Woodlands-Sugar Land MSA had a total of 3,158,800 nonfarm employment, which is an increase of 117,800 or 3.9 percent from one year earlier.[972] Of the total job growth, the professional and business services sector and the construction sector added the most jobs at 30,600 and 25,600, respectively.[973] In 2018, the Houston-The Woodlands-Sugar Land MSA was one of the United States 12 largest MSAs; during this year, the Houston-The Woodlands-Sugar Land MSA had added the largest number of jobs out of all 12 of the nation's largest MSAs.[974]

During 2019, the Houston MSA experienced further job growth. The U.S Department of Labor reported that the MSA had a total of 3,169,300 jobs in July 2019, which is an increase of 93,600 (3.0 percent) from one year earlier.[975] From July 2018 to July 2019, the professional and business services sector was the leader in job growth by adding 24,500 jobs. The manufacturing sector was the second leader in job growth by adding 11,000 jobs.[976] In July 2019, the Houston-The Woodlands-Sugar Land MSA was one of the 12 largest MSAs in the United States, and it ranked 3rd out of the 12 MSAs for adding the largest number of jobs over the year.[977]

Despite the economic growth experienced in the Houston MSA from 2018 through 2019, this activity declined in 2020 due to the negative impact that the COVID-19 global pandemic had on the economy. In March and April of 2020, the pandemic caused the Houston area to lockdown for public health safety purposes. During this period, Houston lost 367,000 jobs; the number of jobs lost during March 2020 and April 2020 surpassed the 212,000 jobs lost during Houston's oil bust from 1982-1987.[978] University of Houston's Institute for Regional Forecasting indicates that 70 percent of the lockdown's job losses in March 2020 and April 2020 came from the health care, retail, food service, finance, private education, arts and entertainment, accommodation, air transportation, and other services sectors.[979] Due to job losses, unemployment claims surged from slightly above 4,000 claims for the first week of March to 76,000 for the first week of April.[980] When Congress passed the Coronavirus Aid, Relief, and Economic Security (CARES) Act in late-March of 2020, the act's Paycheck Protection Program (PPP)

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[971] "Energy." *Greater Houston Partnership*, https://www.houston.org/why-houston/industries/energy. Accessed 15 Feb. 2022.
[972] "Houston Area Employment--October 2018." *United States Department of Labor*, 23 Nov. 2018, https://www.bls.gov/regions/southwest/news-release/2018/pdf/areaemployment_houston_20181123.pdf. Accessed 15 Feb. 2022.
[973] Ibid.
[974] Ibid.
[975] "Houston Area Employment--October2019." *United States Department of Labor*, 27 Aug. 2019, https://www.bls.gov/regions/southwest/news-release/2019/pdf/areaemployment_houston_20190827.pdf. Accessed 15 Feb. 2022.
[976] Ibid.
[977] Ibid.
[978] "The Outlook for Houston's Economic Growth Is Still on Track Even as COVID Variants Linger." *Institute for Regional Forecasting, University of Houston*, 13 Sept. 2021, https://www.bauer.uh.edu/centers/irf/houston-updates.php. Accessed 15 Feb. 2022.
[979] Ibid.
[980] *Houston Employment Forecast 2021*. Greater Houston Partnership, 2020, https://www.houstonpublicmedia.org/app/plugins/pdfjs-viewer-shortcode/pdfjs/web/viewer.php?file=https://cdn.hpm.io/wp-content/uploads/2020/12/08165332/2021-Houston-Employment-Forecast.pdf&attachment_id=&dButton=true&pButton=true&oButton=false&sButton=true#zoom=auto&pagemode=none&_wpnonce=34dd916c41. Accessed 15 Feb. 2022.

provided $9.4 billion in financial assistance to businesses in the Houston area.[981] As Houston's economy reopened in May 2020, Houston recouped 78,200 jobs during the month as well as 48,500 job in June.[982] By October of 2020, the Houston area had recouped 176,600 jobs, which accounted for 50.2 percent of the total jobs lost during the start of the pandemic.[983]

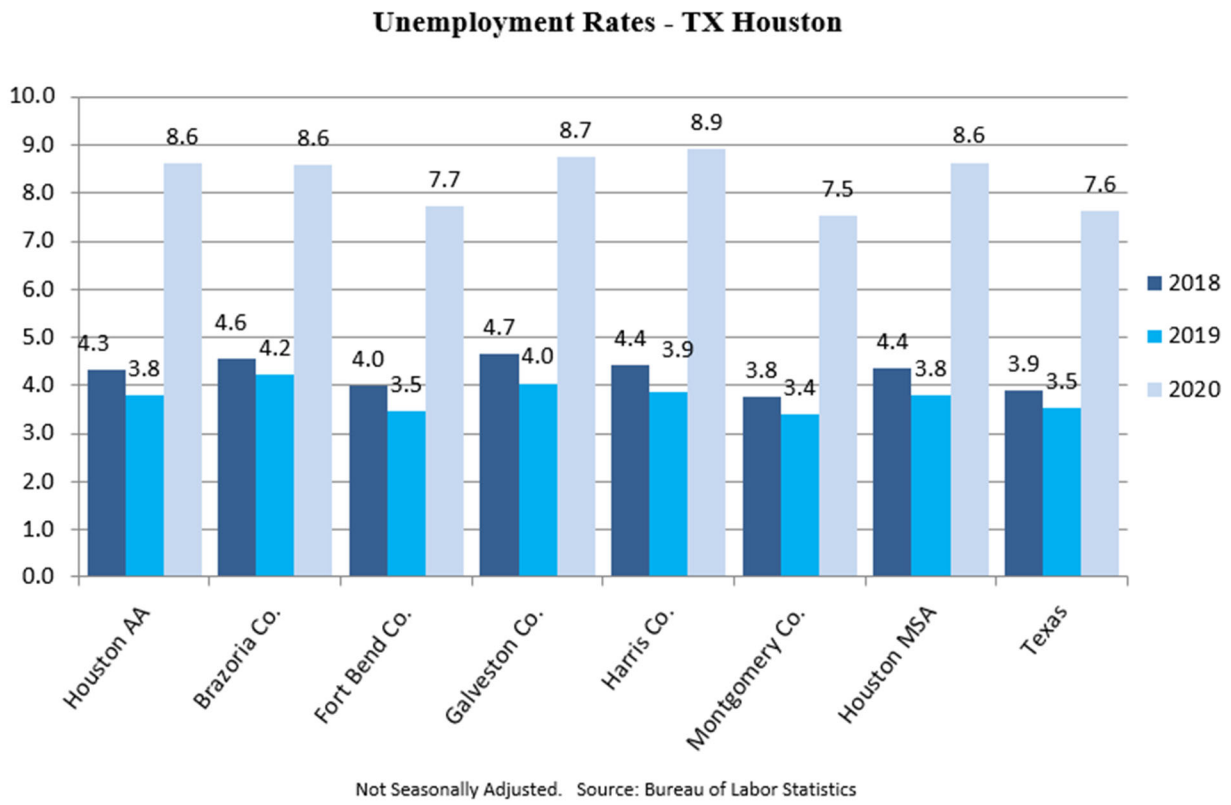
Houston has various industries that offer employment opportunities in the area. Houston's diverse industry sectors include aerospace and aviation, advanced manufacturing, energy, life sciences and biotechnology, digital technology, and transportation and logistics.[984] Additionally, Houston has more than 25 Fortune 500 Companies who are headquartered in the area; overall, Houston ranks 3rd among metro areas in the United States with the most Fortune 500 headquarters.[985] The biggest employers in Houston are H-E-B, Houston Methodist, Memorial Hermann Health System, UT MD Anderson Cancer Center, and Walmart.[986] These employers have more than 20,000 employees.[987] The second largest employers in the area are ExxonMobil, HCA Houston Healthcare, Kroger, Landry's, Schlumberger, Shell Oil Co., Texas Children's Hospital, United Airlines, UT Health Science Center, and Wood Group. These employers have 10,000 to 19,999 employees.[988]

Small businesses play an important role in Houston's economy. According to 2020 Dun & Bradstreet data, there were 341,944 businesses within the Houston assessment area, 91.6 percent of which had total annual revenues less than or equal to $1 million and were considered to be small businesses.[989] Additionally, 18.8 percent of small businesses in the assessment area were in moderate-income tracts, while there were fewer in low-income tract at 9.6 percent.[990] According to CRA lending volume for all reporters in the assessment area, lending to small businesses posted growth from 2018 to 2019. During that time, there was a 22.7 percent increase in lending to small businesses. From 2019 to 2020, there was a decline in the percentage of lending to small businesses. During this period, lending volume decreased 8.9 percent.

The assessment area had a period of falling and rising unemployment rates during the review period. As shown in the chart below, the unemployment rate decreased between 2018 and 2019 for the Houston MSA as well as the counties comprising the assessment area. In 2018, the unemployment rate for the Houston MSA was 4.4 percent. For 2019, the unemployment rate for the Houston MSA decreased to 3.8 percent. In 2020, unemployment rates in the assessment area, Houston MSA, State of Texas, and nationwide collectively increased because of the negative impact the COVID-19 pandemic had on the U.S. economy.[991] For 2020, the unemployment rate in the

[981] Ibid.
[982] Ibid.
[983] Ibid.
[984] "Houston Industries." *Greater Houston Partnership*, https://www.houston.org/why-houston/industries/all-industries. Accessed 16 Feb. 2022.
[985] "Headquarters Capital." *Greater Houston Partnership*, https://www.houston.org/why-houston/industries/headquarters. Accessed 16 Feb. 2022.
[986] "Largest Houston Area Employers." *Greater Houston Partnership Research*, www.houston.org. Accessed 15 Feb. 2022.
[987] Ibid.
[988] Ibid.
[989] FRB Atlanta calculations of 2020 Dun & Bradstreet data.
[990] Ibid.
[991] *Unemployment Rates During the COVID-19 Pandemic*. Congressional Research Service, 2021, https://crsreports.congress.gov/product/pdf/R/R46554. Accessed 14 Feb. 2022.

MSA and assessment area was 8.6 percent, which is higher than the unemployment rate at the state-level of 7.6 percent.



According to 2020 FFIEC census data, there were 2,329,992 housing units located in the assessment area, 54.4 percent of which were owner-occupied, 36.0 percent were rental units, and 9.6 percent were vacant. In low-income census tracts, only 23.3 percent of housing units were owner-occupied, while 45.5 percent were owner-occupied in moderate-income tracts. The median age of the housing stock across the assessment area was 35 years, while the median age was 47 years in low-income census tracts and 44 years in moderate-income tracts.[992]

The housing market in Houston has seen an increase in prices from January 2018 to January 2020. Specifically, in January 2018, the median sales price for a single-family home was $218,950.[993] By January 2019, the median sales price for a single-family home grew 2.3 percent to $224,000.[994] In January 2020, the median sales price for a single-family home increased 4.9 percent to $235,000.[995] Overall, the median sales price for single-family homes in Houston grew 7.3 percent during the review period.

Homeownership for low- and moderate-income families in the Houston area is becoming less affordable. Using the assumption that a borrower can obtain a loan for approximately three times the borrower's annual income and

[992] 2020 FFIC census data.
[993] "Home Sales." *Greater Houston Partnership*, 9 Feb. 2022, https://www.houston.org/. Accessed 16 Feb. 2022.
[994] Ibid.
[995] Ibid.

using 2020 FFIEC median family income figures for the assessment area, affordable homes would be priced at $207,594 or below.[996] As stated previously, the median home price in the region was $235,00 in January 2020.

Houston has experienced a decline in the median monthly rental costs for apartments. In January 2018, the median rental cost for a two-bedroom apartment was $1,479.[997] By January 2019, the median monthly rental cost for a two-bedroom apartment decreased to $1,410.[998] There was a further decline in monthly rental costs in January 2020 when the median monthly rental cost for a two-bedroom apartment was $1,308.[999] Based on this information, the median monthly rent for a two-bedroom apartment decreased 11.6 percent from January 2018 to January 2020.

Demographic Characteristics by Census Tract

The following table presents key demographic and business information used to help develop a performance context for the assessment area. The data reflects the 2020 FFIEC census data and the 2020 Dun & Bradstreet data used to analyze the bank's CRA performance. Certain components of the data in the table are discussed in this evaluation as they apply to specific parts of the analysis.

[996] According to the 2020 FFIEC census data, the median family income for the assessment area was $69,198.
[997] "Houston, TX Rent Prices." *Zumper, Inc.*, https://www.zumper.com/rent-research/houston-tx. Accessed 16 Feb. 2022.
[998] Ibid.
[999] Ibid.

Combined Demographics Report

Assessment Area: TX Houston

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	158	15.2	159,612	10.8	57,230	35.9	362,116	24.4
Moderate-income	302	29.1	358,696	24.2	70,103	19.5	238,045	16
Middle-income	258	24.8	406,320	27.4	41,170	10.1	252,221	17
Upper-income	312	30	556,835	37.5	21,449	3.9	631,386	42.6
Unknown-income	9	0.9	2,305	0.2	999	43.3	0	0
Total Assessment Area	**1,039**	**100.0**	**1,483,768**	**100.0**	**190,951**	**12.9**	**1,483,768**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	291,630	67,997	5.4	23.3	178,152	61.1	45,481	15.6
Moderate-income	584,643	265,840	21	45.5	253,118	43.3	65,685	11.2
Middle-income	616,393	363,015	28.6	58.9	202,026	32.8	51,352	8.3
Upper-income	831,143	569,614	44.9	68.5	200,009	24.1	61,520	7.4
Unknown-income	6,183	789	0.1	12.8	4,770	77.1	624	10.1
Total Assessment Area	**2,329,992**	**1,267,255**	**100.0**	**54.4**	**838,075**	**36.0**	**224,662**	**9.6**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	33,903	9.9	30,011	9.6	3,683	14.7	209	5.8
Moderate-income	64,848	19	58,841	18.8	5,571	22.3	436	12.1
Middle-income	80,016	23.4	74,026	23.6	5,320	21.3	670	18.5
Upper-income	162,543	47.5	149,870	47.8	10,378	41.5	2,295	63.5
Unknown-income	634	0.2	577	0.2	50	0.2	7	0.2
Total Assessment Area	**341,944**	**100.0**	**313,325**	**100.0**	**25,002**	**100.0**	**3,617**	**100.0**
	Percentage of Total Businesses:			**91.6**		**7.3**		**1.1**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	87	3.6	82	3.5	5	12.5	0	0
Moderate-income	264	10.9	253	10.7	9	22.5	2	25
Middle-income	738	30.5	722	30.5	11	27.5	5	62.5
Upper-income	1,324	54.8	1,308	55.2	15	37.5	1	12.5
Unknown-income	3	0.1	3	0.1	0	0	0	0
Total Assessment Area	**2,416**	**100.0**	**2,368**	**100.0**	**40**	**100.0**	**8**	**100.0**
	Percentage of Total Farms:			**98.0**		**1.7**		**.3**

2020 FFIEC Census Data and 2020 D&B Information

Credit and Community Development Needs

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

Two community contacts who work in an organization engaged in small business development were interviewed. These individuals indicated that the COVID-19 pandemic had a severe impact on small and minority-owned businesses. It was mentioned that stable capital, funding for small businesses, and resources were desperately needed. The contacts also talked about the performance of local financial institutions. It was mentioned that some banks provide technical assistance, funds, education grants, and educational programs. However, the contacts mentioned that there is an opportunity for local financial institutions to provide funds and/or grants for different affordable housing projects in the area.

Another community contact stated that the population alone in the city of Houston is growing on average of 500 to 600 people each month, with a significant increase in the immigrant population. Additionally, the demand for affordable housing has been a struggle to keep up with, particularly in the wake of the Hurricane Harvey and COVID-19 pandemic, which has caused both increased costs in homeownership and rental units. The contact stated that low- to-moderate income individuals face several barriers to homeownership and to meet basic financial needs, including rental assistance, sufficient access to down payment assistance programs, and technical assistance to rectify inaccuracies on their credit reports as those can have a domino effect on employment, rental, or homeownership opportunities.

The contact stated that the top three needs in the area are access to banking services, access to credit, and access to loan products to both acquire and maintain homes. The contact explained that there is a significant amount of unbanked people in the Houston area, partly due to obstacles such as lack of transportation to banks or previous banking issues. In addition, many homeless individuals who receive benefits, do not have the resources needed to access their benefits. The contact mentioned that the unbanked are utilizing cash service stations such as liquor stores and filling stations for their banking needs, further reducing their income due to fees to access funds. Additionally, the contact discussed how predatory lending, such as high interest payday lending and title loans, has been a concern as there is a lack of financial literacy, especially amongst Limited English Proficient (LEP) persons, to understand the actual costs of this type of lending.

In addition, the need for financial institutions to offer special products that are more tailored to affordable housing and flood relief are needed. There is a need for signature loans, which can serve to provide new homeowners with credit to make repairs, help low- and moderate-income people "get off their feet," and to provide immediate relief to residents who suffered damages caused by natural disasters. The contact did mention that there were three banks that offered signature loans years ago. However, only one bank offers these loans now. The contact mentioned that there is a need for loans to help with home repairs; she stated that loan amounts from $10,000 to $15,000 could help low- and moderate-income people make routine repairs to their homes. Also, the contact was concerned with appraisal valuation issues specifically when it comes newly

constructed homes in low- to moderate-income areas which were making equity less accessible to LMI individuals. Lastly, the contact stated that if there was a program to increase closing costs credits up to $15,000, then the program would help get more individuals in homes.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE HOUSTON, TEXAS ASSESSMENT AREA

LENDING TEST

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

The analysis included 1,910 CRA small business loans and 1,419 HMDA-reportable loans reported by the bank in the Houston assessment area during the review period. Therefore, CRA small business lending received greater weight in determining the bank's lending test rating in the assessment area. Within HMDA-reportable lending, greater weight was assigned to home refinance loans over the other HMDA products given their relative share of all HMDA lending in this assessment area.

The Houston assessment area accounted for 30.9 percent of Regions Bank's total HMDA-reportable lending by dollar volume in Texas and 34.3 percent of its total statewide CRA small business lending by dollar volume during the review period. In comparison, 32.1 percent of Regions Bank's Texas deposits are in the Houston assessment area.

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

Geographic Distribution of Loans

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

Home Purchase Loans

Of the 1,419 HMDA-reportable loans analyzed, 599 loans (42.2 percent) were home purchase loans. Of the total home purchase loans made, 24 loans (4.0 percent) were located in low-income tracts, and 76 loans (12.7 percent) were located in moderate-income tracts.

Home purchase lending in low-income tracts is good. From 2018 through 2020, Regions Bank's home purchase lending in low-income tracts (4.0 percent) was similar to the percentage of owner-occupied units (5.4 percent). In 2018, the bank's home purchase lending in low-income tracts (3.2 percent) was slightly above the aggregate lending performance (2.8 percent) in these tracts. In 2019, Regions Bank's home purchase lending in low-income tracts (5.0 percent) was significantly above the aggregate lending performance (2.8 percent) in these tracts. In 2020, the bank's home purchase lending in low-income tracts (4.1 percent) was above the aggregate lending performance (2.8 percent) in these tracts.

Home purchase lending in moderate-income tracts is adequate. From 2018 through 2020, Regions Bank's home purchase lending in moderate-income tracts (12.7 percent) was below the percentage of owner-occupied units (21.0 percent) in these tracts. In 2018, the bank's home purchase lending in moderate-income tracts (12.8 percent) was similar to the aggregate lending performance (13.0 percent) in these tracts. In 2019, Regions Bank's home purchase lending in moderate-income tracts (12.5 percent) was similar to the aggregate lending performance (13.2 percent) in these tracts. In 2020, the bank's home purchase lending in moderate-income tracts (12.7 percent) was similar to the aggregate lending performance (12.7 percent) in these tracts.

Home Refinance Loans

Regions Bank made 604 home refinance loans from 2018 through 2020, which represents 42.6 percent of the HMDA-reportable loans analyzed. Of the total home refinance loans made, 10 loans (1.7 percent) were located in low-income tracts, and 80 loans (13.2 percent) were located in moderate-income tracts.

Home refinance lending in low-income tracts is poor. From 2018 through 2020, Regions Bank's home refinance lending in low-income tracts (1.7 percent) was below the percentage of owner-occupied units (5.4 percent) in these tracts. In 2018, the bank's home refinance lending in low-income tracts (2.2 percent) was slightly below the aggregate lending performance (2.9 percent) in these tracts. In 2019, Regions Bank's home refinance lending in low-income tracts (0.8 percent) was significantly below the aggregate lending performance (2.7 percent) in these tracts. In 2020, the bank's home refinance lending in low-income tracts (1.7 percent) was slightly below the aggregate lending performance (2.0 percent) in these tracts.

Home refinance lending in moderate-income tracts is adequate. From 2018 through 2020, Regions Bank's home refinance lending in moderate-income tracts (13.2 percent) was below the percentage of owner-occupied units (21.0 percent) in these tracts. In 2018, the bank's home refinance lending in moderate-income tracts (12.6 percent) was slightly below the aggregate lending performance (15.6 percent) in these tracts. In 2019, Regions Bank's home refinance lending in moderate-income tracts (18.9 percent) was significantly above the aggregate lending performance (12.2 percent) in these tracts. In 2020, the bank's home refinance lending in moderate-income tracts (11.5 percent) was above the aggregate lending performance (8.8 percent) in these tracts.

Home Improvement Loans

Regions Bank made 216 home improvement loans from 2018 through 2020, which represents 15.2 percent of the HMDA-reportable loans analyzed. Of the total home improvement loans made, 13 loans (6.0 percent) were located in low-income tracts, and 25 loans (11.6 percent) were located in moderate-income tracts.

Home improvement lending in low-income tracts is excellent. From 2018 through 2020, Regions Bank's home improvement lending in low-income tracts (6.0 percent) was above the percentage of owner-occupied units (5.4 percent) in these tracts. In 2018, the bank's home improvement lending in low-income tracts (6.1 percent) was significantly above the aggregate lending performance (3.0 percent) in these tracts. In 2019, Regions Bank's home improvement lending in low-income tracts (7.9 percent) was significantly above the aggregate lending performance (3.1 percent) in these tracts. In 2020, the bank's home improvement lending in low-income tracts (4.4 percent) and was significantly above the aggregate lending performance (2.1 percent) in these tracts.

Home improvement lending in moderate-income tracts is poor. From 2018 through 2020, Regions Bank's home improvement lending in moderate-income tracts (11.6 percent) was below the percentage of owner-occupied units (21.0 percent) in these tracts. In 2018, the bank's home improvement lending in moderate-income tracts (8.2 percent) was below the aggregate lending performance (12.6 percent) in these tracts. In 2019, Regions Bank's home improvement lending in moderate-income tracts (19.7 percent) was above the aggregate lending performance (13.3 percent) in these tracts. In 2020, the bank's home improvement lending in moderate-income tracts (6.6 percent) was below the aggregate lending performance (11.6 percent) in these tracts.

Small Business Loans

Regions Bank made 1,910 small business loans in the assessment area from 2018 through 2020. Of the total number of small business loans made, 245 loans (12.8 percent) were located in low-income tracts, and 293 loans (15.3 percent) were located in moderate-income tracts.

Small business lending in low-income tracts is good. From 2018 through 2020, Regions Bank's small business lending in low-income tracts (12.8 percent) was above the percentage of businesses (9.9 percent) in these tracts. In 2018, the bank's small business lending in low-income tracts (12.6 percent) was above the aggregate lending performance (10.0 percent) in these tracts. In 2019, Regions Bank's small business lending in low-income tracts (15.4 percent) was significantly above the aggregate lending performance (9.8 percent) in these tracts. In 2020, the bank's small business lending in low-income tracts (11.4 percent) was slightly above the aggregate lending performance (9.8 percent) in these tracts.

Small business lending in moderate-income tracts is poor. From 2018 through 2020, Regions Bank's small business lending in moderate-income tracts (15.3 percent) was similar to the percentage of businesses (19.0 percent) in these tracts. In 2018, the bank's small business lending in moderate-income tracts (14.4 percent) was slightly below the aggregate lending performance (17.8 percent) in these tracts. In 2019, Regions Bank's small business lending in moderate-income tracts (16.2 percent) was similar to the aggregate lending performance (17.5 percent) in these tracts. In 2020, the bank's small business lending in moderate-income tracts (15.4 percent) was slightly below the aggregate lending performance (17.9 percent) in these tracts.

Lending to Borrowers of Different Incomes and Businesses of Different Sizes

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

Home Purchase Loans

Home purchase lending to low-income borrowers is poor. From 2018 through 2020, Regions Bank's home purchase lending to low-income borrowers (1.8 percent) was below the percentage of low-income families (24.4 percent). In 2018, the bank's home purchase lending to low-income borrowers (2.7 percent) was similar to the aggregate lending performance (2.9 percent) to these borrowers. In 2019, Regions Bank's home purchase lending to low-income borrowers (2.5 percent) was slightly below the aggregate lending performance (2.9 percent) to these borrowers. In 2020, the bank's home purchase lending to low-income borrowers (0.5 percent) was significantly below the aggregate lending performance (3.1 percent) to these borrowers.

Home purchase lending to moderate-income borrowers is poor. From 2018 through 2020, Regions Bank's home purchase lending to moderate-income borrowers (9.7 percent) was below the percentage of moderate-income families (16.0 percent). In 2018, the bank's home purchase lending to moderate-income borrowers (6.8 percent) was significantly below the aggregate lending performance (15.1 percent) to these borrowers. In 2019, Regions Bank's home purchase lending to moderate-income borrowers (8.8 percent) was below the aggregate lending performance (16.3 percent) to these borrowers. In 2020, the bank's home purchase lending to moderate-income borrowers (13.2 percent) was below the aggregate lending performance (18.6 percent) to these borrowers.

Home Refinance Loans

Home refinance lending to low-income borrowers is good. From 2018 through 2020, Regions Bank's home refinance lending to low-income borrowers (4.5 percent) was below the percentage of low-income families (24.4 percent). In 2018, the bank's home refinance lending to low-income borrowers (9.6 percent) was above the aggregate lending performance (7.0 percent) to these borrowers. In 2019, Regions Bank's home refinance lending to low-income borrowers (8.2 percent) was significantly above the aggregate lending performance (4.3 percent) to these borrowers. In 2020, the bank's home refinance lending to low-income borrowers (1.2 percent) was below the aggregate lending performance (1.7 percent) to these borrowers.

Home refinance lending to moderate-income borrowers is good. From 2018 through 2020, Regions Bank's home refinance lending to moderate-income borrowers (12.4 percent) was similar to the percentage of moderate-income families (16.0 percent). In 2018, the bank's home refinance lending to moderate-income borrowers (13.3 percent) was similar to the aggregate lending performance (14.6 percent) to these borrowers. In 2019, Regions Bank's home refinance lending to moderate-income borrowers (16.4 percent) was significantly above the aggregate lending performance (10.1 percent) to these borrowers. In 2020, the bank's home refinance lending to moderate-income borrowers (10.7 percent) was above the aggregate lending performance (7.7 percent) to these borrowers.

Home Improvement Loans

Home improvement lending to low-income borrowers is adequate. From 2018 through 2020, Regions Bank's home improvement lending to low-income borrowers (5.6 percent) was below the percentage of low-income families (24.4 percent). In 2018, the bank's home improvement lending to low-income borrowers (2.0 percent) was significantly below the aggregate lending performance (5.0 percent) to these borrowers. In 2019, Regions Bank's home improvement lending to low-income borrowers (10.5 percent) was significantly above the aggregate lending performance (5.2 percent) to these borrowers. In 2020, the bank's home improvement lending to low-income borrowers (3.3 percent) was slightly below the aggregate lending performance (3.9 percent) to these borrowers.

Home improvement lending to moderate-income borrowers is good. From 2018 through 2020, Regions Bank's home improvement lending to moderate-income borrowers (13.9 percent) was similar to the percentage of moderate-income families (16.0 percent). In 2018, the bank's home improvement lending to moderate-income borrowers (16.3 percent) was above the aggregate lending performance (12.0 percent) to these borrowers. In 2019, Regions Bank's home improvement lending to moderate-income borrowers (13.2 percent) was slightly above the aggregate lending performance (11.7 percent) to these borrowers. In 2020, the bank's home improvement lending to moderate-income borrowers (13.2 percent) was above the aggregate lending performance (10.0 percent) to these borrowers.

Small Business Loans

The distribution of small business loans to businesses of different sizes is good. From 2018 through 2020, 59.5 percent of the bank's small business loans were originated to businesses with revenues of $1 million or less. By comparison, 91.6 percent of total businesses in the assessment area are classified as small businesses. In 2018, the bank's small business lending to small businesses (64.1 percent) was significantly above the aggregate lending performance (40.5 percent) to these businesses. In 2019, the bank's small business lending to small businesses (65.4 percent) was above the aggregate lending performance (45.0 percent) to these businesses. In 2020, the bank's small business lending to small businesses (52.8 percent) was above the aggregate lending performance (37.8 percent) to these businesses. Lastly, 95.3 percent of small business loans were originated in amounts of $250,000 or less, indicating a willingness to lend in the smaller amounts that are typically requested by small businesses.

Community Development Lending

Regions Bank is a leader in making community development loans in the Houston assessment area relative to its capacity and opportunity in the market. During the review period, the bank originated or renewed 5 community development loans totaling $57.4 million and 81 community development PPP loans totaling $16.5 million. Specifically, the bank originated or renewed $54.4 million in affordable housing initiatives; $13.1 million towards revitalization and stabilization efforts both through the PPP and outside of the PPP; $3.4 million to support economic development; and $3.0 million towards community services benefiting LMI individuals and families.

Some of the qualified loans were impactful and responsive to assessment area needs, particularly in the area of affordable housing. Some of the most impactful loans directly benefiting the assessment area include:

- Three loans totaling $48.9 million for acquisition of an apartment complex using LIHTCs. The loans were originated for different phases of the project and specifically earmarked 51 percent of the units to LMI families. In doing so, 194 units of affordable housing were created.

- A $5.5 million loan for new construction of apartments using LIHTCs. The project was designed to create 86 new units of affordable housing for low-income individuals and/or families throughout the assessment area.

INVESTMENT TEST

Regions Bank's investment performance in the Houston assessment area is excellent. The bank made an excellent level of investments and contributions totaling $114.6 million in the assessment area. The bank's investments (excluding contributions) totaled $113.6 million, of which $82.0 million (72.2 percent) were new investments acquired during the review period. All of the bank's investments during the review period provided financing for affordable housing. The bank invested $65.5 million in mortgage-backed securities secured by loans for multifamily rental housing. Additionally, the bank invested $16.5 million in two LIHTC projects that provided 141 units of affordable housing. The bank also held investments from prior review periods, including investments in two LIHTC projects in 2018 that provided about 400 units of affordable housing. These two investments had a total book value of $26.4 million at the end of the evaluation period. The remaining prior period investments were all mortgage-backed securities.

Regions Bank made $962,400 in contributions that demonstrated excellent responsiveness to credit and community development needs in the Houston assessment area. Specifically, the bank provided grants totaling $382,500 to promote economic development, $280,000 to organizations that provide community services targeted to low- and moderate-income individuals, $250,000 to support the revitalization and stabilization of LMI communities, and $50,000 for affordable housing. Overall, approximately $240,000 in donations were responsive to the COVID-19 pandemic, providing support for organizations providing emergency and recovery assistance to LMI individuals, small businesses, and nonprofits. Examples of notable donations include:

- A $250,000 contribution to support Houston's Complete Communities initiative to revitalize and stabilize LMI neighborhoods. Regions' funding supported the development of two Financial Empowerment Centers that are located in lower-income neighborhoods. These centers will provide free financial coaching to area residents;
- A $50,000 contribution to a CDFI to support the organization's COVID-relief program for small businesses;
- Three contributions totaling $30,000 to support an entrepreneurship education program;
- Contributions totaling $124,000 to a nonprofit organization that provided resources to small businesses during the COVID-19 pandemic and works to increase the economic health of communities in need of revitalization and redevelopment; and

- Donations totaling $15,500 to a nonprofit that develops affordable housing and offers related programming. Regions' funding helped support homebuyer education and general operational support for the organization.

Performance in the Houston assessment area was further enhanced by statewide investments that benefited all assessment areas in the state, including Houston. The bank had $1.0 million in statewide investments and $26,700 in statewide contributions that were discussed earlier in the report.

SERVICE TEST

Regions Bank's service test performance in the Houston full-scope assessment area is good.

Retail Services

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

The distribution of 52 branch offices and 62 full-service ATMs as of December 31, 2020, was compared to the distribution of households and businesses among the tract categories within the assessment area. The bank has four branches in low-income tracts representing 7.7 percent of total branches, compared to 11.7 percent of households and 9.9 percent of businesses located in the same geography. The proportion of the bank's branches in moderate-income tracts was less than the percentage of households and greater than the percentage of businesses in the same geography: 21.2 percent of total branches were in moderate-income tracts compared to 24.6 percent of households and 19.0 percent of businesses. Overall, the bank's branch distribution relative to availabledemographic information may limit accessibility to portions of the bank's geographies and individuals of different income levels in the assessment area and may therefore be considered inaccessible.

During the review period, Regions Bank opened two branches and two full-service ATMs in low-income tracts. Additionally, eight branches and seven full-service ATMs were opened in moderate-income tracts. Regarding closures, the bank closed one branch and one full-service ATM in a moderate-income tract. Overall, the bank's record of opening and closing of branches has improved the accessibility of its delivery systems, particularly to low- and moderate-income geographies and individuals in the assessment area. Lastly, banking services and hours of operation do not vary in a way that inconveniences its assessment area, particularly low- and moderate-income geographies and/or low- and moderate-income individuals.

Geographic Distribution of Branches & ATMS

Assessment Area: TX Houston

Tract Category	Branches							ATMs												Demographics			
	Total Branches				Drive thrus	Extend-ed Hours	Week-end Hours	Total ATMs			Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses
			Open	Closed									Open	Closed			Open	Closed				
	#	%	#	#	#	#	#		#	%	#	%	#	#	#	%	#	#	#	%	%	%
Low	4	7.7%	2	0	3	4	4	Total	4	6.5%	4	6.5%	2	0	0	0.0%	0	0	158	15.2%	11.7%	9.9%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Moderate	11	21.2%	8	1	6	11	11	Total	11	17.7%	11	17.7%	7	1	0	0.0%	0	0	302	29.1%	24.6%	19.0%
DTO	0		0	0				SA	1		1		0	0	0		0	0				
Middle	5	9.6%	3	1	4	5	5	Total	11	17.7%	11	17.7%	5	1	0	0.0%	0	0	258	24.8%	26.8%	23.4%
DTO	0		0	0				SA	6		6		2	0	0		0	0				
Upper	32	61.5%	20	4	24	32	31	Total	36	58.1%	36	58.1%	21	6	0	0.0%	0	0	312	30.0%	36.6%	47.5%
DTO	0		0	0				SA	4		4		0	2	0		0	0				
Unknown	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	9	0.9%	0.3%	0.2%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Total	52	100.0%	33	6	37	52	51	Total	62	100.0%	62	100.0%	35	8	0	0.0%	0	0	1039	100.0%	100.0%	100.0%
DTO	0		0	0				SA	11		11		2	2	0		0	0				

2020 FFIEC Census Data, 2020 D&B Info, and 2015 ACS Data
Closed branches/ATMs are only included in "closed" columns and are not included in any other totals.
DTO - Drive thru only is a subset of total branches
SA = Stand Alone ATM is a subset of total ATMs

Community Development Services

Regions Bank provides a relatively high level of community development services in the Houston assessment area. During the review period, Regions Bank employees engaged in 133 qualified service activities totaling 1,731 hours. Regions Bank's community development service activities benefited organizations that provide affordable housing, community services, economic development, and revitalization and stabilization to low- and moderate-income individuals, geographies, and small businesses in the Houston assessment area. Of the bank's total service hours, 532 hours supported homebuyer education and financial education for adults and youth. Additionally, bank employees provided 1,046 hours serving on boards and committees of qualified nonprofit organizations.

Highlighted below are examples of community development activities undertaken during the review period:

- Bank employees provided financial education to clients of a large community development organization in the Houston assessment area. The organization provides career counseling, job placement and training, Volunteer Income Tax Assistance services, education centers, and health clinics to LMI individuals and LMI neighborhoods.
- A bank employee provided 140 hours serving on the advisory board for an initiative created by the mayor's office to revitalize and stabilize Houston's LMI neighborhoods. The goal of the initiative is to provide equity for all residents and business owners regarding access to quality services and amenities.
- Several Regions employees provided over 78 hours to a nonprofit organization that provides social services for LMI families, including Early Head Start programs, childcare, after-school care, free meals and activities for seniors as well as financial education classes. Bank employees served on the board of directors and provided financial education classes to participants of the programs.

Given the bank's size and scope in the assessment area, the bank demonstrated good responsiveness to community development needs in the Houston assessment area.

METROPOLITAN AREAS
LIMITED-SCOPE REVIEW

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

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

- *Austin Assessment Area (Travis and Williamson counties)*
  - As of December 31, 2020, Regions Bank operated 10 branches in the assessment area, representing 10.3 percent of its branches in Texas.
  - As of June 30, 2020, the bank had $607.1 million in deposits in this assessment area, representing a market share of 1.3 percent and 11.5 percent of Regions Bank's total deposits in Texas.
- *Dallas Assessment Area (Collin, Dallas, Denton, and Rockwell counties)*
  - As of December 31, 2020, Regions Bank operated 12 branches in the assessment area, representing 12.4 percent of its branches in Texas.
  - As of June 30, 2020, the bank had $1.6 billion in deposits in this assessment area, representing a market share of 0.3 percent and 30.6 percent of Regions Bank's total deposits in Texas.
- *Ft. Worth Assessment Area (Tarrant County)*
  - As of December 31, 2020, Regions Bank operated six branches in the assessment area, representing 6.2 percent of its branches in Texas.
  - As of June 30, 2020, the bank had $322.9 million in deposits in this assessment area, representing a market share of 0.6 percent and 6.1 percent of Regions Bank's total deposits in Texas.
- *Longview Assessment Area (Gregg County)*
  - As of December 31, 2020, Regions Bank operated four branches in the assessment area, representing 4.1 percent of its branches in Texas.
  - As of June 30, 2020, the bank had $171.9 million in deposits in this assessment area, representing a market share of 4.3 percent and 3.3 percent of Regions Bank's total deposits in Texas.
- *Tyler Assessment Area (Smith County)*
  - As of December 31, 2020, Regions Bank operated five branches in the assessment area, representing 5.2 percent of its branches in Texas.
  - As of June 30, 2020, the bank had $ 343.0 million in deposits in this assessment area, representing a market share of 4.7 percent and 6.5 percent of Regions Bank's total deposits in Texas.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

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

Performance in the Limited-Scope Review Metropolitan Assessment Areas			
Assessment Area	**Lending Test**	**Investment Test**	**Service Test**
Austin	Consistent	Consistent	Consistent
Dallas	Consistent	Consistent	Consistent
Ft. Worth	Consistent	Consistent	Not Consistent (Above)
Longview	Consistent	Not Consistent (Below)	Consistent
Tyler	Consistent	Consistent	Consistent

For the lending test, Regions Bank received a rating of high satisfactory for the State of Texas. Performance in all five metropolitan limited-scope assessment areas was consistent with the statewide lending test performance. For the geographic distribution of loans, lending levels were good in Dallas and Tyler, while adequate in the remaining three metropolitan limited-scope assessment areas. Performance was good for the borrower distribution of loans in Longview and Tyler, while adequate in the remaining three metropolitan limited-scope assessment areas. The bank was a leader in making community development loans in all limited-scope metropolitan assessment areas, including Austin ($189.7 million), Dallas ($154.1 million), Ft. Worth ($106.8 million), Longview ($5.7 million), and Tyler ($22.9 million).

For the investment test, Regions Bank received a rating of outstanding for the State of Texas. The bank had an excellent level of investments in the Austin, Dallas, Ft. Worth, and Tyler metropolitan limited-scope assessment areas, and performance in those assessment areas was consistent with the bank's statewide investment test performance. The bank's level of investments was poor in the Longview metropolitan limited scope assessment area, which was weaker than the bank's statewide investment test performance.

For the service test, Regions Bank received a rating of high satisfactory for the State of Texas. Performance in four of the five the limited-scope metropolitan assessment areas was consistent with the bank's state performance while performance in Ft. Worth was stronger than the bank's state performance due to an excellent level of community development services.

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

NONMETROPOLITAN STATEWIDE AREAS
LIMITED-SCOPE REVIEW

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

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

- *Cass Assessment Area (Cass County)*
  - As of December 31, 2020, Regions Bank operated one branch in the assessment area, representing 1.0 percent of its branches in Texas.
  - As of June 30, 2020, the bank had $38.5 million in deposits in this assessment area, representing a market share of 11.0 percent and 0.7 percent of Regions Bank's total deposits in Texas.
- *Nacogdoches-Angelina-Anderson Assessment Area (Anderson, Angelina, and Nacogdoches counties)*
  - As of December 31, 2020, Regions Bank operated seven branches in the assessment area, representing 7.2 percent of its branches in Texas.
  - As of June 30, 2020, the bank had $489.3 million in deposits in this assessment area, representing a market share of 13.8 percent and 9.3 percent of Regions Bank's total deposits in Texas.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

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

Performance in the Limited-Scope Review
Nonmetropolitan Assessment Areas

Assessment Area	Lending Test	Investment Test	Service Test
Cass	Not Consistent (Below)	Not Consistent (Below)	Not Consistent (Below)
Nacogdoches-Angelina-Anderson	Not Consistent (Below)	Not Consistent (Below)	Consistent

For the lending test, Regions Bank received a rating of high satisfactory for the State of Texas. Performance in both nonmetropolitan limited-scope assessment areas was below the statewide lending test performance. For the geographic distribution of loans, lending levels were adequate in Nacogdoches-Angelina-Anderson and very poor in Cass. Performance was good for the borrower distribution of loans in both nonmetropolitan limited-scope assessment areas. Community development lending performance in limited-scope nonmetropolitan assessment

areas was as follows: the bank made an adequate level in Nacogdoches-Angelina-Anderson ($6.8 million) and made few, if any, in Cass ($18,000).

For the investment test, Regions Bank received a rating of outstanding for the State of Texas. The bank's investment performance was weaker than statewide investment test performance in both limited-scope nonmetropolitan assessment areas. The bank had a poor level of investments in the Nacogdoches-Angelina-Anderson assessment area and made few, if any, investments in the Cass assessment area.

For the service test, Regions Bank received a rating of high satisfactory for the State of Texas. Performance in the Nacogdoches-Angelina-Anderson assessment area was consistent with the bank's state performance. The Cass assessment area, however, had poor service test performance, primarily due to very poor community development service performance.

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

APPENDIX A

SCOPE OF EXAMINATION		
TIME PERIOD REVIEWED HMDA-reportable and Small Business Lending: January 1, 2018 to December 31, 2020 Community Development Lending, Investments, and Services: January 1, 2019 to December 31, 2021		
FINANCIAL INSTITUTION Regions Bank – Birmingham, Alabama		**PRODUCTS REVIEWED** HMDA-reportable loans and CRA small business loans
AFFILIATE(S) N/A	**AFFILIATE RELATIONSHIP** N/A	**PRODUCTS REVIEWED** NONE

LIST OF ASSESSMENT AREAS AND TYPE OF EXAMINATION

ASSESSMENT AREA	*TYPE OF EXAMINATION*	*BRANCHES VISITED*	*OTHER INFORMATION*
Alabama			
Anniston	Limited-Scope Review		
Auburn	Limited-Scope Review		
Birmingham	Full-Scope Review		Walker Co. was removed from the MSA in 2019 and moved to Northern AL AA.
Coffee-Covington-Escambia	Limited-Scope Review		
Daphne-Fairhope-Foley	Limited-Scope Review		
Decatur	Limited-Scope Review		
Dothan	Limited-Scope Review		
Fayette	Limited-Scope Review		
Florence	Limited-Scope Review		
Gadsden	Limited-Scope Review		
Huntsville	Limited-Scope Review		
Mobile	Full-Scope Review		Washington Co. was added to MSA in 2019 (did not affect AA).
Montgomery	Limited-Scope Review		
Northern Alabama	Limited-Scope Review		Walker Co. was added to MSA in 2019.
Southern Alabama	Limited-Scope Review		
Talladega-Tallapoosa	Limited-Scope Review		

Tuscaloosa	Limited-Scope Review		
Arkansas			
Fayetteville	Limited-Scope Review		
Ft. Smith	Limited-Scope Review		
Hot Springs	Limited-Scope Review		
Jonesboro	Limited-Scope Review		
Little Rock	Full-Scope Review		
Northeast Arkansas	Limited-Scope Review		Clay Co. was removed from AA in 2019.
Northwest Arkansas	Limited-Scope Review		
Southern Arkansas	Limited-Scope Review		Dallas Co. was removed from AA in 2020.
Union	Limited-Scope Review		
Florida			
Daytona	Limited-Scope Review		
Ft. Lauderdale	Limited-Scope Review		
Ft. Myers	Limited-Scope Review		
Ft. Walton	Limited-Scope Review		
Gainesville	Limited-Scope Review		
Homosassa Springs	Limited-Scope Review		
Jacksonville	Limited-Scope Review		
Lakeland	Limited-Scope Review		
Miami	Limited-Scope Review		
Naples	Limited-Scope Review		
Northern Florida	Limited-Scope Review		
Ocala	Limited-Scope Review		
Okeechobee	Limited-Scope Review		
Orlando	Full-Scope Review		
Palm Bay	Limited-Scope Review		
Panama City	Limited-Scope Review		
Pensacola	Limited-Scope Review		
Punta Gorda	Limited-Scope Review		
Sarasota	Limited-Scope Review		
Tallahassee	Limited-Scope Review		
Tampa	Full-Scope Review		
The Villages	Limited-Scope Review		
West Palm Beach	Limited-Scope Review		
Georgia			
Albany	Limited-Scope Review		

Athens	Limited-Scope Review		
Atlanta	Full-Scope Review		
Dalton	Limited-Scope Review		
Elbert-Wilkes	Limited-Scope Review		
Gainesville	Limited-Scope Review		
Jefferson-Jenkins	Limited-Scope Review		
Northeast Georgia	Limited-Scope Review		
Northwest Georgia	Limited-Scope Review		
Rome	Limited-Scope Review		
Savannah	Limited-Scope Review		
Southwest Georgia	Limited-Scope Review		
Valdosta	Limited-Scope Review		
Illinois			
Bloomington	Limited-Scope Review		
Carbondale	Limited-Scope Review		
Central Illinois	Limited-Scope Review		
Champaign	Limited-Scope Review		
Decatur	Full-Scope Review		
Peoria	Limited-Scope Review		
Southeast Illinois	Limited-Scope Review		
Southern Illinois	Full-Scope Review		Franklin Co. was removed from the AA in 2020.
Springfield	Limited-Scope Review		
Indiana			
Bloomington	Limited-Scope Review		
Clinton-Grant	Limited-Scope Review		
Evansville	Limited-Scope Review		
Indianapolis	Full-Scope Review		Boone Co. was added to the AA in 2020
Kokomo	Limited-Scope Review		
Lafayette	Limited-Scope Review		
Louisville	Limited-Scope Review		
Southwest Indiana	Limited-Scope Review		
Terre Haute	Limited-Scope Review		
Iowa			
Cedar Rapids	Limited-Scope Review		
Des Moines	Limited-Scope Review		
Fayette	Limited-Scope Review		
Waterloo	Full-Scope Review		

Kentucky			
Southwest Kentucky	Full-Scope Review		
Simpson	Limited-Scope Review		
Louisiana			
Alexandria	Limited-Scope Review		
Baton Rouge	Full-Scope Review		Assumption Co. was added to MSA in 2019 (did not affect AA).
Hammond	Limited-Scope Review		
Houma	Limited-Scope Review		
Lafayette	Limited-Scope Review		
Monroe	Limited-Scope Review		Morehouse Co. was added to MSA in 2019.
Morehouse-West Carroll	Limited-Scope Review		Morehouse Co. was removed from MSA in 2019 and moved to Monroe MSA.
New Orleans	Full-Scope Review		
Northwest Louisiana	Limited-Scope Review		Webster Co. was added to AA in 2019.
Shreveport	Limited-Scope Review		Webster Co. was removed from MSA in 2019.
Southern Louisiana	Limited-Scope Review		
Mississippi			
Adams	Limited-Scope Review		
Central Mississippi	Limited-Scope Review		
Gulfport	Limited-Scope Review		
Hattiesburg	Limited-Scope Review		Covington Co. was added to MSA in 2019.
Jackson	Full-Scope Review		Homes Co. was added to MSA in 2019 (did not affect AA).
Northern Mississippi	Limited-Scope Review		Benton Co. added to MSA in 2019.
Northwest Mississippi	Limited-Scope Review		

Southern Mississippi	Limited-Scope Review		Covington Co. was removed from AA in 2019 and added to Hattiesburg MSA.
Warren	Limited-Scope Review		
Missouri			
Cape Girardeau	Limited-Scope Review		
Gasconade	Limited-Scope Review		
Jefferson City	Limited-Scope Review		Calloway Co. was removed from AA in 2020.
Lawrence	Limited-Scope Review		
Southeast Missouri	Limited-Scope Review		New Madrid Co. was removed from AA in 2020.
Springfield	Full-Scope Review		
St. Genevieve-Perry	Limited-Scope Review		
Taney	Limited-Scope Review		
North Carolina			
Charlotte	Full-Scope Review		Anson Co. was added to MSA in 2019 (did not affect AA).
Macon	Limited-Scope Review		
Raleigh	Limited-Scope Review		
South Carolina			
Barnwell	Limited-Scope Review		
Charleston	Limited-Scope Review		
Columbia	Limited-Scope Review		
Greenville	Limited-Scope Review		
Hampton	Limited-Scope Review		
Hilton Head Island-Bluffton-Beaufort	Full-Scope Review		
Spartanburg	Limited-Scope Review		
Tennessee			
Clarksville	Limited-Scope Review		
Cleveland	Limited-Scope Review		
Eastern Tennessee	Limited-Scope Review		
Jackson	Limited-Scope Review		
Johnson City	Limited-Scope Review		

Kingsport	Limited-Scope Review		
Knoxville	Limited-Scope Review		
Middle Tennessee	Limited-Scope Review		
Morristown	Limited-Scope Review		
Nashville	Full-Scope Review		Hickman Co. was removed from MSA in 2019 (did not affect AA).
Western Tennessee	Limited-Scope Review		
Texas			
Austin	Limited-Scope Review		
Cass	Limited-Scope Review		
Dallas	Limited-Scope Review		
Ft. Worth	Limited-Scope Review		
Houston	Full-Scope Review		
Longview	Limited-Scope Review		
Nacogdoches-Angelina-Anderson	Limited-Scope Review		
Tyler	Limited-Scope Review		
Multistate			
Multi Augusta	Full-Scope Review		
Multi Chattanooga	Full-Scope Review		
Multi Columbus	Full-Scope Review		Stewart and Talbot Cos. were added to MSA in 2019 (did not affect AA).
Multi Memphis	Full-Scope Review		Benton Co., MS was removed from the MSA in 2019 and moved to Northern MS AA.
Multi St. Louis	Full-Scope Review		
Multi Texarkana	Full-Scope Review		

APPENDIX B – SUMMARY OF STATE (AND MULTISTATE METROPOLITAN AREA, IF APPLICABLE) RATINGS

State (or Multistate Metropolitan) Area Name	Lending Test Rating	Investment Test Rating	Service Test Rating	Overall State Rating
Alabama	High Satisfactory	Outstanding	Outstanding	Outstanding
Arkansas	High Satisfactory	Low Satisfactory	Low Satisfactory	Satisfactory
Florida	High Satisfactory	High Satisfactory	Low Satisfactory	Satisfactory
Georgia	Low Satisfactory	Outstanding	High Satisfactory	Satisfactory
Illinois	Low Satisfactory	Low Satisfactory	Needs To Improve	Needs To Improve
Indiana	High Satisfactory	High Satisfactory	High Satisfactory	Satisfactory
Iowa	Low Satisfactory	Low Satisfactory	High Satisfactory	Satisfactory
Kentucky	Low Satisfactory	Low Satisfactory	Low Satisfactory	Satisfactory
Louisiana	Low Satisfactory	Outstanding	High Satisfactory	Satisfactory
Mississippi	High Satisfactory	High Satisfactory	High Satisfactory	Satisfactory
Missouri	Low Satisfactory	High Satisfactory	Low Satisfactory	Satisfactory
North Carolina	Low Satisfactory	Outstanding	High Satisfactory	Satisfactory
South Carolina	High Satisfactory	Outstanding	Needs To Improve	Satisfactory
Tennessee	High Satisfactory	Outstanding	High Satisfactory	Satisfactory
Texas	High Satisfactory	Outstanding	High Satisfactory	Satisfactory
Multi-Augusta	High Satisfactory	Low Satisfactory	Low Satisfactory	Satisfactory
Multi-Chattanooga	High Satisfactory	Outstanding	Low Satisfactory	Satisfactory

Multi-Columbus	High Satisfactory	Outstanding	Needs To Improve	Satisfactory
Multi-Memphis	Outstanding	Outstanding	High Satisfactory	Outstanding
Multi-St. Louis	High Satisfactory	Low Satisfactory	High Satisfactory	Satisfactory
Multi-Texarkana	High Satisfactory	Low Satisfactory	High Satisfactory	Satisfactory

APPENDIX C – CRA ABBREVIATIONS

Definitions

ATM	Automated Teller Machine
CDC	Community Development Corporation
CDFI	Community Development Financial Institution
CRA	Community Reinvestment Act (Regulation BB)
FDIC	Federal Deposit Insurance Corporation
FFIEC	Federal Financial Institutions Examination Council
HMDA	Home Mortgage Disclosure Act (Regulation C)
HUD	Department of Housing and Urban Development
LMI	Low- and Moderate-Income
LTD	Loan-to-Deposit
LTV	Loan-to-Value Ratio
MD	Metropolitan Division
MSA	Metropolitan Statistical Area
OMB	Office of Management and Budget
REIS	Regional Economic Information System
SBA	Small Business Administration
USDA	United States Department of Agriculture

APPENDIX D – GLOSSARY

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

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

Community development: All Agencies have adopted the following language. Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet the size eligibility standards of the Small Business Administration's Development Company or Small Business Investment Company programs (13 CFR 121.301) or have gross annual revenues of $1 million or less; or, activities that revitalize or stabilize low- or moderate-income geographies.

Effective September 1, 2005, the Board of Governors of the Federal Reserve System (Board), Office of the Comptroller of the Currency (OCC), and the Federal Deposit Insurance Corporation (FDIC) have adopted the following additional language as part of the revitalize or stabilize definition of community development. Activities that revitalize or stabilize-

I. Low- or moderate-income geographies;
II. Designated disaster areas; or
III. Distressed or underserved nonmetropolitan middle-income geographies designated by the Board, FDIC, and OCC, based on-
    a. Rates of poverty, unemployment, and population loss; or
    b. Population size, density, and dispersion. Activities that revitalize and stabilize geographies designated based on population size, density, and dispersion if they help to meet essential community needs, including needs of low- and moderate-income individuals.

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

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include nonrelatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into 'male

APPENDIX D – GLOSSARY (Continued)

householder' (a family with a male householder and no wife present) or 'female householder' (a family with a female householder and no husband present).

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

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

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

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

Household: Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100 percent tabulations, the count of households always equals the count of occupied housing units.

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

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

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

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

APPENDIX D – GLOSSARY (Continued)

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

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

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

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

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

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

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

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

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

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

APPENDIX E – GENERAL INFORMATION

Rounding Convention

Because the percentages presented in tables were rounded to the nearest tenth in most cases, some columns may not total exactly 100 percent.

General Information

The CRA requires each federal financial supervisory agency to use its authority when examining financial institutions subject to its supervision to assess the institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. Upon conclusion of such examination, the agency must prepare a written evaluation of the institution's record of meeting the credit needs of its community.

This document is an evaluation of the CRA performance of **Regions Bank** prepared by the **Federal Reserve Bank of Atlanta**, the institution's supervisory agency, as of **April 25, 2022**. The agency rates the CRA performance of an institution consistent with the provisions set forth in Appendix A to 12 CFR Part 228.

APPENDIX F – FULL SCOPE LENDING TABLES

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: AL Birmingham

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison										Bank & Aggregate Lending Comparison																	
		2018					2019, 2020					2018						2019						2020					
		Count		Dollar		Owner Occupied Units	Count		Dollar		Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		#	%	$ (000s)	$ %	%	#	%	$ (000s)	$ %	%	Bank #	Bank %	Agg %	Bank $ (000s)	Bank $ %	Agg $ %	Bank #	Bank %	Agg %	Bank $ (000s)	Bank $ %	Agg $ %	Bank #	Bank %	Agg %	Bank #	Bank %	Agg $ %
HOME PURCHASE	Low	12	1.3%	$1,484	0.6%	4.9%	32	1.2%	$5,803	0.8%	5.2%	12	1.3%	1.1%	$1,484	0.6%	0.7%	14	1.3%	1.3%	$2,024	0.7%	0.8%	18	1.2%	1.3%	$3,779	0.9%	0.7%
	Moderate	96	10.0%	$14,024	5.8%	21.7%	289	11.2%	$44,263	6.2%	20.8%	96	10.0%	12.7%	$14,024	5.8%	7.6%	123	11.2%	13.6%	$17,707	6.1%	8.2%	166	11.2%	12.9%	$26,556	6.2%	7.8%
	Middle	257	26.9%	$45,389	18.8%	36.2%	756	29.3%	$156,844	21.8%	35.4%	257	26.9%	35.8%	$45,389	18.8%	28.8%	339	30.8%	35.0%	$66,168	22.7%	28.4%	417	28.2%	34.9%	$90,676	21.2%	28.5%
	Upper	590	61.7%	$179,961	74.7%	37.2%	1,498	58.1%	$511,785	71.1%	38.6%	590	61.7%	50.3%	$179,961	74.7%	62.8%	623	56.5%	50.0%	$204,939	70.3%	62.5%	875	59.2%	50.8%	$306,846	71.7%	62.9%
	Unknown	1	0.1%	$70	0.0%	0.0%	4	0.2%	$734	0.1%	0.0%	1	0.1%	0.0%	$70	0.0%	0.0%	3	0.3%	0.1%	$558	0.2%	0.1%	1	0.1%	0.1%	$176	0.0%	0.1%
	Total	*956*	*100%*	*$240,928*	*100%*	*100%*	*2,579*	*100%*	*$719,429*	*100%*	*100%*	*956*	*100%*	*100%*	*$240,928*	*100%*	*100%*	*1,102*	*100%*	*100%*	*$291,396*	*100%*	*100%*	*1,477*	*100%*	*100%*	*$428,033*	*100%*	*100%*
REFINANCE	Low	30	4.2%	$1,538	1.5%	4.9%	56	1.7%	$4,210	0.5%	5.2%	30	4.2%	1.8%	$1,538	1.5%	0.7%	34	3.4%	1.3%	$1,508	0.8%	0.5%	22	1.0%	0.8%	$2,702	0.4%	0.5%
	Moderate	111	15.6%	$7,219	7.3%	21.7%	273	8.4%	$28,839	3.5%	20.8%	111	15.6%	13.2%	$7,219	7.3%	7.6%	124	12.5%	10.6%	$10,485	5.3%	6.2%	149	6.6%	7.8%	$18,354	2.9%	4.8%
	Middle	214	30.0%	$20,953	21.1%	36.2%	768	23.7%	$127,010	15.2%	35.4%	214	30.0%	33.7%	$20,953	21.1%	25.9%	267	26.9%	30.7%	$33,499	17.1%	23.7%	501	22.3%	27.3%	$93,511	14.6%	21.3%
	Upper	358	50.2%	$69,678	70.1%	37.2%	2,144	66.2%	$674,960	80.8%	38.6%	358	50.2%	51.3%	$69,678	70.1%	65.8%	569	57.2%	57.4%	$150,852	76.8%	69.5%	1,575	70.1%	64.1%	$524,108	82.1%	73.4%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*713*	*100%*	*$99,388*	*100%*	*100%*	*3,241*	*100%*	*$835,019*	*100%*	*100%*	*713*	*100%*	*100%*	*$99,388*	*100%*	*100%*	*994*	*100%*	*100%*	*$196,344*	*100%*	*100%*	*2,247*	*100%*	*100%*	*$638,675*	*100%*	*100%*
HOME IMPROVEMENT	Low	15	2.9%	$851	2.0%	4.9%	27	2.3%	$1,124	1.0%	5.2%	15	2.9%	2.2%	$851	2.0%	1.5%	20	3.0%	2.5%	$856	1.5%	1.2%	7	1.3%	1.6%	$268	0.5%	0.9%
	Moderate	44	8.5%	$2,423	5.8%	21.7%	105	8.8%	$4,815	4.5%	20.8%	44	8.5%	9.6%	$2,423	5.8%	6.2%	59	8.8%	10.6%	$2,600	4.5%	6.4%	46	8.8%	10.0%	$2,215	4.5%	5.1%
	Middle	129	24.9%	$7,728	18.6%	36.2%	315	26.3%	$20,954	19.5%	35.4%	129	24.9%	29.1%	$7,728	18.6%	23.4%	177	26.3%	29.1%	$10,313	17.7%	23.4%	138	26.3%	27.4%	$10,641	21.6%	21.9%
	Upper	330	63.7%	$30,524	73.5%	37.2%	749	62.6%	$80,598	75.0%	38.6%	330	63.7%	59.0%	$30,524	73.5%	68.9%	416	61.9%	57.8%	$44,433	76.3%	69.0%	333	63.5%	61.0%	$36,165	73.4%	72.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*518*	*100%*	*$41,526*	*100%*	*100%*	*1,196*	*100%*	*$107,491*	*100%*	*100%*	*518*	*100%*	*100%*	*$41,526*	*100%*	*100%*	*672*	*100%*	*100%*	*$58,202*	*100%*	*100%*	*524*	*100%*	*100%*	*$49,289*	*100%*	*100%*
MULTI FAMILY						Multi-Family Units					Multi-Family Units																		
	Low	0	0.0%	$0	0.0%	18.7%	0	0.0%	$0	0.0%	18.9%	0	0.0%	15.6%	$0	0.0%	4.8%	0	0.0%	18.6%	$0	0.0%	17.2%	0	0.0%	14.9%	$0	0.0%	10.8%
	Moderate	0	0.0%	$0	0.0%	26.1%	0	0.0%	$0	0.0%	28.4%	0	0.0%	30.3%	$0	0.0%	15.0%	0	0.0%	26.8%	$0	0.0%	22.4%	0	0.0%	41.2%	$0	0.0%	32.6%
	Middle	1	100.0%	$78,681	100.0%	25.4%	0	0.0%	$0	0.0%	23.4%	1	100.0%	27.5%	$78,681	100.0%	40.1%	0	0.0%	29.9%	$0	0.0%	23.1%	0	0.0%	19.3%	$0	0.0%	18.6%
	Upper	0	0.0%	$0	0.0%	27.7%	0	0.0%	$0	0.0%	27.1%	0	0.0%	25.7%	$0	0.0%	37.8%	0	0.0%	23.7%	$0	0.0%	30.1%	0	0.0%	23.7%	$0	0.0%	28.3%
	Unknown	0	0.0%	$0	0.0%	2.1%	0	0.0%	$0	0.0%	2.1%	0	0.0%	0.9%	$0	0.0%	2.3%	0	0.0%	1.0%	$0	0.0%	7.2%	0	0.0%	0.9%	$0	0.0%	9.7%
	Total	*1*	*100%*	*$78,681*	*100%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*1*	*100%*	*100%*	*$78,681*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	6	1.9%	$205	0.9%	4.9%	5	0.9%	$161	0.3%	5.2%	6	1.9%	1.2%	$205	0.9%	0.7%	4	1.3%	1.3%	$121	0.5%	0.5%	1	0.4%	1.1%	$40	0.2%	0.6%
	Moderate	15	4.8%	$645	2.9%	21.7%	53	9.4%	$2,221	4.7%	20.8%	15	4.8%	8.9%	$645	2.9%	5.4%	32	10.0%	8.3%	$1,484	6.1%	4.7%	21	8.6%	7.5%	$737	3.2%	3.8%
	Middle	87	28.1%	$4,862	21.9%	36.2%	141	25.0%	$7,811	16.4%	35.4%	87	28.1%	27.5%	$4,862	21.9%	20.1%	88	27.5%	26.1%	$4,119	16.9%	17.4%	53	21.6%	22.6%	$3,692	15.8%	17.1%
	Upper	202	65.2%	$16,523	74.3%	37.2%	366	64.8%	$37,474	78.6%	38.6%	202	65.2%	62.4%	$16,523	74.3%	73.8%	196	61.3%	64.2%	$18,578	76.4%	77.3%	170	69.4%	68.7%	$18,896	80.9%	78.4%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.1%	$0	0.0%	0.0%	0	0.0%	0.1%	$0	0.0%	0.1%
	Total	*310*	*100%*	*$22,235*	*100%*	*100%*	*565*	*100%*	*$47,667*	*100%*	*100%*	*310*	*100%*	*100%*	*$22,235*	*100%*	*100%*	*320*	*100%*	*100%*	*$24,302*	*100%*	*100%*	*245*	*100%*	*100%*	*$23,365*	*100%*	*100%*

Originations & Purchases
2018 and 2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: AL Birmingham

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison										Bank & Aggregate Lending Comparison																	
		2018					2019, 2020					2018						2019						2020					
		Count		Dollar		Owner Occupied Units	Count		Dollar		Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		#	%	$ (000s)	$ %	%	#	%	$ (000s)	$ %	%	Bank #	Bank %	Agg %	Bank $ (000s)	Bank $ %	Agg $ %	Bank #	Bank %	Agg %	Bank $ (000s)	Bank $ %	Agg $ %	Bank #	Bank %	Agg %	Bank #	Bank %	Agg $ %
OTHER PURPOSE CLOSED/EXEMPT	Low	8	8.3%	$275	6.3%	4.9%	2	0.8%	$35	0.1%	5.2%	8	8.3%	4.8%	$275	6.3%	2.6%	2	1.7%	2.0%	$35	0.2%	0.7%	0	0.0%	1.0%	$0	0.0%	0.6%
	Moderate	18	18.8%	$883	20.3%	21.7%	34	12.8%	$3,316	6.1%	20.8%	18	18.8%	20.0%	$883	20.3%	10.0%	18	15.7%	17.0%	$1,264	8.9%	8.0%	16	10.7%	15.2%	$2,052	5.2%	7.4%
	Middle	24	25.0%	$946	21.8%	36.2%	76	28.7%	$9,705	18.0%	35.4%	24	25.0%	31.9%	$946	21.8%	22.0%	34	29.6%	29.2%	$3,334	23.4%	18.6%	42	28.0%	31.8%	$6,371	16.0%	20.0%
	Upper	46	47.9%	$2,239	51.6%	37.2%	153	57.7%	$40,938	75.8%	38.6%	46	47.9%	43.3%	$2,239	51.6%	65.5%	61	53.0%	51.6%	$9,597	67.4%	72.5%	92	61.3%	52.0%	$31,341	78.8%	72.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.2%	$0	0.0%	0.1%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*96*	*100%*	*$4,343*	*100%*	*100%*	*265*	*100%*	*$53,994*	*100%*	*100%*	*96*	*100%*	*100%*	*$4,343*	*100%*	*100%*	*115*	*100%*	*100%*	*$14,230*	*100%*	*100%*	*150*	*100%*	*100%*	*$39,764*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	4.9%	0	0.0%	$0	0.0%	5.2%	0	0.0%	5.6%	$0	0.0%	2.7%	0	0.0%	6.0%	$0	0.0%	3.1%	0	0.0%	3.8%	$0	0.0%	1.9%
	Moderate	1	50.0%	$49	36.3%	21.7%	0	0.0%	$0	0.0%	20.8%	1	50.0%	28.3%	$49	36.3%	19.4%	0	0.0%	28.3%	$0	0.0%	18.7%	0	0.0%	24.2%	$0	0.0%	15.9%
	Middle	1	50.0%	$86	63.7%	36.2%	0	0.0%	$0	0.0%	35.4%	1	50.0%	36.6%	$86	63.7%	35.6%	0	0.0%	35.9%	$0	0.0%	37.3%	0	0.0%	39.4%	$0	0.0%	38.2%
	Upper	0	0.0%	$0	0.0%	37.2%	0	0.0%	$0	0.0%	38.6%	0	0.0%	29.5%	$0	0.0%	42.3%	0	0.0%	29.7%	$0	0.0%	40.9%	0	0.0%	32.6%	$0	0.0%	44.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*2*	*100%*	*$135*	*100%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*2*	*100%*	*100%*	*$135*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	71	2.7%	$4,353	0.9%	4.9%	122	1.6%	$11,333	0.6%	5.2%	71	2.7%	1.6%	$4,353	0.9%	1.0%	74	2.3%	1.5%	$4,544	0.8%	1.7%	48	1.0%	1.2%	$6,789	0.6%	0.9%
	Moderate	285	11.0%	$25,243	5.2%	21.7%	754	9.6%	$83,454	4.7%	20.8%	285	11.0%	13.2%	$25,243	5.2%	8.3%	356	11.1%	12.7%	$33,540	5.7%	8.4%	398	8.6%	10.4%	$49,914	4.2%	7.0%
	Middle	713	27.5%	$158,645	32.6%	36.2%	2,056	26.2%	$322,324	18.3%	35.4%	713	27.5%	34.6%	$158,645	32.6%	28.8%	905	28.3%	32.9%	$117,433	20.1%	26.3%	1,151	24.8%	30.6%	$204,891	17.4%	24.3%
	Upper	1,526	58.8%	$298,925	61.4%	37.2%	4,910	62.6%	$1,345,755	76.3%	38.6%	1,526	58.8%	50.6%	$298,925	61.4%	61.7%	1,865	58.2%	52.8%	$428,399	73.3%	63.0%	3,045	65.6%	57.8%	$917,356	77.8%	67.5%
	Unknown	1	0.0%	$70	0.0%	0.0%	4	0.1%	$734	0.0%	0.0%	1	0.0%	0.0%	$70	0.0%	0.2%	3	0.1%	0.0%	$558	0.1%	0.5%	1	0.0%	0.0%	$176	0.0%	0.3%
	Total	*2,596*	*100%*	*$487,236*	*100%*	*100%*	*7,846*	*100%*	*$1,763,600*	*100%*	*100%*	*2,596*	*100%*	*100%*	*$487,236*	*100%*	*100%*	*3,203*	*100%*	*100%*	*$584,474*	*100%*	*100%*	*4,643*	*100%*	*100%*	*$1,179,126*	*100%*	*100%*

Originations & Purchases
2018 and 2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: AL Birmingham

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison										Bank & Aggregate Lending Comparison																	
		2018					2019, 2020					2018						2019						2020					
		Count		Dollar		Total Businesses	Count		Dollar		Total Businesses	Count			Dollar			Count			Dollar			Count			Dollar		
		#	%	$ (000s)	$ %	%	#	%	$ (000s)	$ %	%	Bank #	Bank %	Agg %	Bank $ 000s	Bank $ %	Agg $ %	Bank #	Bank %	Agg %	Bank $ 000s	Bank $ %	Agg $ %	Bank #	Bank %	Agg %	Bank $ 000s	Bank $ %	Agg $ %
SMALL BUSINESSES	Low	94	8.3%	$11,719	10.7%	6.5%	301	8.0%	$34,348	10.2%	6.9%	94	8.3%	7.2%	$11,719	10.7%	8.5%	86	9.7%	7.1%	$9,158	9.1%	11.3%	215	7.5%	7.1%	$25,190	10.6%	9.7%
	Moderate	203	18.0%	$20,913	19.0%	20.2%	696	18.5%	$70,252	20.8%	21.3%	203	18.0%	17.7%	$20,913	19.0%	17.8%	174	19.6%	18.3%	$19,146	19.1%	18.1%	522	18.2%	18.0%	$51,106	21.6%	19.8%
	Middle	302	26.8%	$26,941	24.5%	31.3%	917	24.4%	$82,133	24.4%	28.9%	302	26.8%	28.5%	$26,941	24.5%	25.9%	224	25.2%	26.4%	$26,222	26.1%	22.5%	693	24.1%	25.7%	$55,911	23.6%	21.9%
	Upper	511	45.4%	$49,058	44.6%	40.8%	1,802	47.9%	$145,565	43.2%	41.7%	511	45.4%	44.4%	$49,058	44.6%	46.1%	400	45.0%	45.4%	$45,041	44.9%	46.4%	1,402	48.8%	47.5%	$100,524	42.5%	46.7%
	Unknown	16	1.4%	$1,312	1.2%	1.2%	47	1.2%	$4,815	1.4%	1.3%	16	1.4%	0.8%	$1,312	1.2%	1.1%	5	0.6%	0.9%	$802	0.8%	1.1%	42	1.5%	1.1%	$4,013	1.7%	1.6%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%		0	0.0%	1.4%	$0	0.0%	0.5%	0	0.0%	2.0%	$0	0.0%	0.6%	0	0.0%	0.6%	$0	0.0%	0.3%
	Total	*1,126*	*100%*	*$109,943*	*100%*	*100%*	*3,763*	*100%*	*$337,113*	*100%*	*100%*	*1,126*	*100%*	*100%*	*$109,943*	*100%*	*100%*	*889*	*100%*	*100%*	*$100,369*	*100%*	*100%*	*2,874*	*100%*	*100%*	*$236,744*	*100%*	*100%*
SMALL FARM						Total Farms					Total Farms																		
	Low	0	0.0%	$0	0.0%	0.6%	0	0.0%	$0	0.0%	1.2%	0	0.0%	0.5%	$0	0.0%	0.7%	0	0.0%	0.6%	$0	0.0%	7.2%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	3	30.0%	$254	77.2%	29.7%	1	5.6%	$42	5.8%	28.6%	3	30.0%	31.1%	$254	77.2%	27.0%	0	0.0%	36.0%	$0	0.0%	22.6%	1	7.1%	25.3%	$42	7.2%	20.5%
	Middle	1	10.0%	$10	3.0%	36.4%	8	44.4%	$386	52.9%	35.9%	1	10.0%	45.1%	$10	3.0%	36.9%	2	50.0%	40.0%	$125	85.0%	27.2%	6	42.9%	42.9%	$261	44.8%	27.9%
	Upper	6	60.0%	$65	19.8%	32.9%	9	50.0%	$302	41.4%	34.1%	6	60.0%	21.8%	$65	19.8%	34.6%	2	50.0%	21.7%	$22	15.0%	42.5%	7	50.0%	31.2%	$280	48.0%	50.7%
	Unknown	0	0.0%	$0	0.0%	0.4%	0	0.0%	$0	0.0%	0.2%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%		0	0.0%	1.5%	$0	0.0%	0.7%	0	0.0%	1.7%	$0	0.0%	0.5%	0	0.0%	0.6%	$0	0.0%	0.9%
	Total	*10*	*100%*	*$329*	*100%*	*100%*	*18*	*100%*	*$730*	*100%*	*100%*	*10*	*100%*	*100%*	*$329*	*100%*	*100%*	*4*	*100%*	*100%*	*$147*	*100%*	*100%*	*14*	*100%*	*100%*	*$583*	*100%*	*100%*

Originations & Purchases
2018 and 2020 FFIEC Census Data and D&B information, and 2015 ACS Data.

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: AL Birmingham

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison										Bank & Aggregate Lending Comparison																	
		2018					2019, 2020					2018						2019						2020					
		Count		Dollar		Families by Family Income	Count		Dollar		Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		#	%	$ (000s)	$ %	%	#	%	$ (000s)	$ %	%	Bank #	Bank %	Agg %	Bank $(000s)	Bank $ %	Agg $ %	Bank #	Bank %	Agg %	Bank $(000s)	Bank $ %	Agg $ %	Bank #	Bank %	Agg %	Bank $(000s)	Bank $ %	Agg $ %
HOME PURCHASE	Low	50	5.2%	$5,167	2.1%	24.0%	155	6.0%	$17,819	2.5%	23.9%	50	5.2%	7.2%	$5,167	2.1%	3.5%	57	5.2%	6.2%	$5,757	2.0%	3.0%	98	6.6%	6.7%	$12,062	2.8%	3.4%
	Moderate	176	18.4%	$25,184	10.5%	15.8%	570	22.1%	$93,343	13.0%	15.7%	176	18.4%	21.4%	$25,184	10.5%	15.1%	224	20.3%	20.5%	$33,316	11.4%	14.3%	346	23.4%	21.7%	$60,027	14.0%	15.6%
	Middle	170	17.8%	$31,856	13.2%	18.8%	411	15.9%	$87,226	12.1%	18.8%	170	17.8%	21.1%	$31,856	13.2%	19.0%	182	16.5%	22.3%	$35,795	12.3%	19.7%	229	15.5%	22.3%	$51,431	12.0%	20.5%
	Upper	397	41.5%	$137,711	57.2%	41.4%	1,094	42.4%	$426,279	59.3%	41.6%	397	41.5%	33.5%	$137,711	57.2%	46.5%	471	42.7%	37.6%	$171,981	59.0%	50.6%	623	42.2%	37.5%	$254,298	59.4%	49.7%
	Unknown	163	17.1%	$41,010	17.0%	0.0%	349	13.5%	$94,762	13.2%	0.0%	163	17.1%	16.9%	$41,010	17.0%	15.9%	168	15.2%	13.5%	$44,547	15.3%	12.3%	181	12.3%	11.7%	$50,215	11.7%	10.8%
	Total	*956*	*100%*	*$240,928*	*100%*	*100%*	*2,579*	*100%*	*$719,429*	*100%*	*100%*	*956*	*100%*	*100%*	*$240,928*	*100%*	*100%*	*1,102*	*100%*	*100%*	*$291,396*	*100%*	*100%*	*1,477*	*100%*	*100%*	*$428,033*	*100%*	*100%*
REFINANCE	Low	88	12.3%	$4,853	4.9%	24.0%	188	5.8%	$11,654	1.4%	23.9%	88	12.3%	9.1%	$4,853	4.9%	4.4%	109	11.0%	5.9%	$5,965	3.0%	2.6%	79	3.5%	3.3%	$5,689	0.9%	1.5%
	Moderate	129	18.1%	$10,920	11.0%	15.8%	391	12.1%	$40,645	4.9%	15.7%	129	18.1%	17.6%	$10,920	11.0%	11.7%	152	15.3%	13.0%	$11,842	6.0%	7.8%	239	10.6%	10.9%	$28,803	4.5%	6.8%
	Middle	150	21.0%	$15,466	15.6%	18.8%	542	16.7%	$83,591	10.0%	18.8%	150	21.0%	19.8%	$15,466	15.6%	16.6%	183	18.4%	17.9%	$22,282	11.3%	13.9%	359	16.0%	18.1%	$61,309	9.6%	14.3%
	Upper	308	43.2%	$61,442	61.8%	41.4%	1,707	52.7%	$599,360	71.8%	41.6%	308	43.2%	39.8%	$61,442	61.8%	53.6%	467	47.0%	44.4%	$137,817	70.2%	57.1%	1,240	55.2%	47.1%	$461,543	72.3%	58.0%
	Unknown	38	5.3%	$6,707	6.7%	0.0%	413	12.7%	$99,769	11.9%	0.0%	38	5.3%	13.7%	$6,707	6.7%	13.7%	83	8.4%	18.8%	$18,438	9.4%	18.6%	330	14.7%	20.5%	$81,331	12.7%	19.4%
	Total	*713*	*100%*	*$99,388*	*100%*	*100%*	*3,241*	*100%*	*$835,019*	*100%*	*100%*	*713*	*100%*	*100%*	*$99,388*	*100%*	*100%*	*994*	*100%*	*100%*	*$196,344*	*100%*	*100%*	*2,247*	*100%*	*100%*	*$638,675*	*100%*	*100%*
HOME IMPROVEMENT	Low	30	5.8%	$1,015	2.4%	24.0%	75	6.3%	$2,546	2.4%	23.9%	30	5.8%	6.6%	$1,015	2.4%	4.0%	46	6.8%	6.2%	$1,492	2.6%	3.1%	29	5.5%	4.9%	$1,054	2.1%	2.4%
	Moderate	69	13.3%	$3,196	7.7%	15.8%	159	13.3%	$7,105	6.6%	15.7%	69	13.3%	13.0%	$3,196	7.7%	10.3%	91	13.5%	14.8%	$3,805	6.5%	9.5%	68	13.0%	11.8%	$3,300	6.7%	7.5%
	Middle	112	21.6%	$6,996	16.8%	18.8%	214	17.9%	$14,364	13.4%	18.8%	112	21.6%	22.2%	$6,996	16.8%	17.6%	127	18.9%	19.8%	$8,234	14.1%	16.2%	87	16.6%	18.8%	$6,130	12.4%	14.6%
	Upper	282	54.4%	$28,182	67.9%	41.4%	670	56.0%	$77,732	72.3%	41.6%	282	54.4%	52.7%	$28,182	67.9%	61.3%	365	54.3%	54.5%	$41,821	71.9%	66.5%	305	58.2%	57.7%	$35,911	72.9%	67.8%
	Unknown	25	4.8%	$2,137	5.1%	0.0%	78	6.5%	$5,744	5.3%	0.0%	25	4.8%	5.5%	$2,137	5.1%	6.9%	43	6.4%	4.7%	$2,850	4.9%	4.7%	35	6.7%	6.8%	$2,894	5.9%	7.6%
	Total	*518*	*100%*	*$41,526*	*100%*	*100%*	*1,196*	*100%*	*$107,491*	*100%*	*100%*	*518*	*100%*	*100%*	*$41,526*	*100%*	*100%*	*672*	*100%*	*100%*	*$58,202*	*100%*	*100%*	*524*	*100%*	*100%*	*$49,289*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	$0	0.0%	24.0%	0	0.0%	$0	0.0%	23.9%	0	0.0%	2.8%	$0	0.0%	0.1%	0	0.0%	1.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	15.8%	0	0.0%	$0	0.0%	15.7%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.9%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	18.8%	0	0.0%	$0	0.0%	18.8%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	1.8%	$0	0.0%	0.1%
	Upper	0	0.0%	$0	0.0%	41.4%	0	0.0%	$0	0.0%	41.6%	0	0.0%	4.6%	$0	0.0%	0.3%	0	0.0%	3.1%	$0	0.0%	0.1%	0	0.0%	1.8%	$0	0.0%	0.1%
	Unknown	1	100.0%	$78,681	100.0%	0.0%	0	0.0%	$0	0.0%	0.0%	1	100.0%	92.7%	$78,681	100.0%	99.6%	0	0.0%	95.9%	$0	0.0%	99.9%	0	0.0%	95.6%	$0	0.0%	99.9%
	Total	*1*	*100%*	*$78,681*	*100%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*1*	*100%*	*100%*	*$78,681*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	24	7.7%	$775	3.5%	24.0%	34	6.0%	$957	2.0%	23.9%	24	7.7%	6.0%	$775	3.5%	3.2%	22	6.9%	5.3%	$578	2.4%	2.4%	12	4.9%	4.6%	$379	1.6%	1.7%
	Moderate	44	14.2%	$1,870	8.4%	15.8%	103	18.2%	$4,168	8.7%	15.7%	44	14.2%	13.5%	$1,870	8.4%	7.6%	67	20.9%	13.7%	$2,647	10.9%	7.7%	36	14.7%	11.1%	$1,521	6.5%	6.2%
	Middle	67	21.6%	$4,025	18.1%	18.8%	100	17.7%	$5,651	11.9%	18.8%	67	21.6%	19.9%	$4,025	18.1%	14.9%	70	21.9%	18.3%	$3,950	16.3%	11.4%	30	12.2%	14.8%	$1,701	7.3%	9.5%
	Upper	150	48.4%	$13,924	62.6%	41.4%	285	50.4%	$32,978	69.2%	41.6%	150	48.4%	56.7%	$13,924	62.6%	71.0%	143	44.7%	59.8%	$15,754	64.8%	76.2%	142	58.0%	63.9%	$17,224	73.7%	77.5%
	Unknown	25	8.1%	$1,641	7.4%	0.0%	43	7.6%	$3,913	8.2%	0.0%	25	8.1%	4.0%	$1,641	7.4%	3.3%	18	5.6%	2.8%	$1,373	5.6%	2.3%	25	10.2%	5.6%	$2,540	10.9%	5.2%
	Total	*310*	*100%*	*$22,235*	*100%*	*100%*	*565*	*100%*	*$47,667*	*100%*	*100%*	*310*	*100%*	*100%*	*$22,235*	*100%*	*100%*	*320*	*100%*	*100%*	*$24,302*	*100%*	*100%*	*245*	*100%*	*100%*	*$23,365*	*100%*	*100%*

Originations & Purchases
2018 and 2020 FFIEC Census Data and 2015 ACS Data.

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: AL Birmingham

Product Type	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018 Count #	Count %	Dollar $ (000s)	Dollar $ %	Families by Family Income %	2019, 2020 Count #	Count %	Dollar $ (000s)	Dollar $ %	Families by Family Income %
OTHER PURPOSE CLOSED/EXEMPT	Low	23	24.0%	$747	17.2%	24.0%	17	6.4%	$829	1.5%	23.9%
	Moderate	10	10.4%	$375	8.6%	15.8%	24	9.1%	$2,128	3.9%	15.7%
	Middle	27	28.1%	$1,242	28.6%	18.8%	53	20.0%	$5,139	9.5%	18.8%
	Upper	30	31.3%	$1,716	39.5%	41.4%	150	56.6%	$40,926	75.8%	41.6%
	Unknown	6	6.3%	$263	6.1%	0.0%	21	7.9%	$4,972	9.2%	0.0%
	Total	*96*	*100%*	*$4,343*	*100%*	*100%*	*265*	*100%*	*$53,994*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	24.0%	0	0.0%	$0	0.0%	23.9%
	Moderate	0	0.0%	$0	0.0%	15.8%	0	0.0%	$0	0.0%	15.7%
	Middle	0	0.0%	$0	0.0%	18.8%	0	0.0%	$0	0.0%	18.8%
	Upper	0	0.0%	$0	0.0%	41.4%	0	0.0%	$0	0.0%	41.6%
	Unknown	2	100.0%	$135	100.0%	0.0%	0	0.0%	$0	0.0%	0.0%
	Total	*2*	*100%*	*$135*	*100%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	215	8.3%	$12,557	2.6%	24.0%	469	6.0%	$33,805	1.9%	23.9%
	Moderate	428	16.5%	$41,545	8.5%	15.8%	1,247	15.9%	$147,389	8.4%	15.7%
	Middle	526	20.3%	$59,585	12.2%	18.8%	1,320	16.8%	$195,971	11.1%	18.8%
	Upper	1,167	45.0%	$242,975	49.9%	41.4%	3,906	49.8%	$1,177,275	66.8%	41.6%
	Unknown	260	10.0%	$130,574	26.8%	0.0%	904	11.5%	$209,160	11.9%	0.0%
	Total	*2,596*	*100%*	*$487,236*	*100%*	*100%*	*7,846*	*100%*	*$1,763,600*	*100%*	*100%*

Product Type	Borrower Income Levels	Bank & Aggregate Lending Comparison 2018 Count Bank #	Count Bank %	Count Agg %	Dollar Bank $(000s)	Dollar Bank $ %	Dollar Agg $ %	2019 Count Bank #	Count Bank %	Count Agg %	Dollar Bank $(000s)	Dollar Bank $ %	Dollar Agg $ %	2020 Count Bank #	Count Bank %	Count Agg %	Dollar Bank $(000s)	Dollar Bank $ %	Dollar Agg $ %
OTHER PURPOSE CLOSED/EXEMPT	Low	23	24.0%	14.8%	$747	17.2%	6.8%	7	6.1%	9.8%	$251	1.8%	4.0%	10	6.7%	5.8%	$578	1.5%	1.5%
	Moderate	10	10.4%	18.5%	$375	8.6%	9.8%	12	10.4%	12.1%	$728	5.1%	6.9%	12	8.0%	10.4%	$1,400	3.5%	4.5%
	Middle	27	28.1%	21.0%	$1,242	28.6%	15.0%	29	25.2%	18.3%	$2,044	14.4%	11.3%	24	16.0%	18.4%	$3,095	7.8%	10.4%
	Upper	30	31.3%	39.0%	$1,716	39.5%	60.3%	54	47.0%	46.7%	$7,439	52.3%	58.8%	96	64.0%	53.8%	$33,487	84.2%	75.8%
	Unknown	6	6.3%	6.8%	$263	6.1%	8.0%	13	11.3%	13.2%	$3,768	26.5%	19.0%	8	5.3%	11.6%	$1,204	3.0%	7.8%
	Total	*96*	*100%*	*100%*	*$4,343*	*100%*	*100%*	*115*	*100%*	*100%*	*$14,230*	*100%*	*100%*	*150*	*100%*	*100%*	*$39,764*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	1.3%	$0	0.0%	1.0%	0	0.0%	0.8%	$0	0.0%	0.5%	0	0.0%	0.2%	$0	0.0%	0.2%
	Moderate	0	0.0%	1.9%	$0	0.0%	1.2%	0	0.0%	0.9%	$0	0.0%	0.6%	0	0.0%	0.1%	$0	0.0%	0.1%
	Middle	0	0.0%	2.0%	$0	0.0%	1.2%	0	0.0%	0.5%	$0	0.0%	0.5%	0	0.0%	0.1%	$0	0.0%	0.1%
	Upper	0	0.0%	1.5%	$0	0.0%	1.5%	0	0.0%	0.6%	$0	0.0%	1.2%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	2	100.0%	93.2%	$135	100.0%	95.1%	0	0.0%	97.2%	$0	0.0%	97.2%	0	0.0%	99.6%	$0	0.0%	99.6%
	Total	*2*	*100%*	*100%*	*$135*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	215	8.3%	7.5%	$12,557	2.6%	3.5%	241	7.5%	6.0%	$14,043	2.4%	2.7%	228	4.9%	4.7%	$19,762	1.7%	2.2%
	Moderate	428	16.5%	19.1%	$41,545	8.5%	12.8%	546	17.0%	17.0%	$52,338	9.0%	10.9%	701	15.1%	15.0%	$95,051	8.1%	10.0%
	Middle	526	20.3%	20.1%	$59,585	12.2%	16.8%	591	18.5%	20.1%	$72,305	12.4%	16.1%	729	15.7%	19.3%	$123,666	10.5%	16.1%
	Upper	1,167	45.0%	35.7%	$242,975	49.9%	44.9%	1,500	46.8%	40.6%	$374,812	64.1%	49.8%	2,406	51.8%	42.6%	$802,463	68.1%	52.6%
	Unknown	260	10.0%	17.6%	$130,574	26.8%	22.0%	325	10.1%	16.3%	$70,976	12.1%	20.5%	579	12.5%	18.5%	$138,184	11.7%	19.1%
	Total	*2,596*	*100%*	*100%*	*$487,236*	*100%*	*100%*	*3,203*	*100%*	*100%*	*$584,474*	*100%*	*100%*	*4,643*	*100%*	*100%*	*$1,179,126*	*100%*	*100%*

Originations & Purchases
2018 and 2020 FFIEC Census Data and 2015 ACS Data.

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: AL Birmingham

Product Type		Bank Lending & Demographic Data Comparison 2018 Count #	Count %	Dollar $ (000s)	Dollar $ %	Total Businesses %	2019, 2020 Count #	Count %	Dollar $ (000s)	Dollar $ %	Total Businesses %
Small Business	Revenue: $1 Million or Less	805	71.5%	$39,836	36.2%	89.1%	2,173	57.7%	$94,757	28.1%	90.3%
	Revenue: Over $1 Million	316	28.1%	$69,564	63.3%	9.5%	1,058	28.1%	$225,028	66.8%	8.7%
	Revenue: *Total Rev. available*	1,121	99.6%	$109,400	99.5%	98.6%	3,231	85.8%	$319,785	94.9%	99.0%
	Revenue: Rev. Not Known	5	0.4%	$543	0.5%	1.3%	532	14.1%	$17,328	5.1%	1.0%
	Revenue: Total	*1,126*	*100%*	*$109,943*	*100%*	*100%*	*3,763*	*100%*	*$337,113*	*100%*	*100%*
	Loan Size: $100,000 or Less	926	82.2%	$30,673	27.9%		2,995	79.6%	$83,636	24.8%	
	Loan Size: $100,001 - $250,000	83	7.4%	$15,195	13.8%		420	11.2%	$69,447	20.6%	
	Loan Size: $250,001 - $1 Million	117	10.4%	$64,075	58.3%		348	9.2%	$184,030	54.6%	
	Loan Size: Total	*1,126*	*100%*	*$109,943*	*100%*		*3,763*	*100%*	*$337,113*	*100%*	
	Loan Size & Rev $1 Mil or Less: $100,000 or Less	744	92.4%	$19,943	50.1%		2,006	92.3%	$48,737	51.4%	
	Loan Size & Rev $1 Mil or Less: $100,001 - $250,000	33	4.1%	$5,826	14.6%		111	5.1%	$17,324	18.3%	
	Loan Size & Rev $1 Mil or Less: $250,001 - $1 Million	28	3.5%	$14,067	35.3%		56	2.6%	$28,696	30.3%	
	Loan Size & Rev $1 Mil or Less: *Total*	*805*	*100%*	*$39,836*	*100%*		*2,173*	*100%*	*$94,757*	*100%*	
Small Farm	Revenue: $1 Million or Less	10	100.0%	$329	100.0%	Total Farms 95.0%	15	83.3%	$567	77.7%	Total Farms 95.3%
	Revenue: Over $1 Million	0	0.0%	$0	0.0%	4.7%	2	11.1%	$158	21.6%	4.3%
	Revenue: *Total Rev. available*	10	100.0%	$329	100.0%	99.7%	17	94.4%	$725	99.3%	99.6%
	Revenue: Not Known	0	0.0%	$0	0.0%	0.4%	1	5.6%	$5	0.7%	0.4%
	Revenue: Total	*10*	*100%*	*$329*	*100%*	*100%*	*18*	*100%*	*$730*	*100%*	*100.0%*
	Loan Size: $100,000 or Less	9	90.0%	$128	38.9%		16	88.9%	$452	61.9%	
	Loan Size: $100,001 - $250,000	1	10.0%	$201	61.1%		2	11.1%	$278	38.1%	
	Loan Size: $250,001 - $500,000	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%	
	Loan Size: Total	*10*	*100%*	*$329*	*100%*		*18*	*100%*	*$730*	*100%*	
	Loan Size & Rev $1 Mil or Less: $100,000 or Less	9	90.0%	$128	38.9%		14	93.3%	$417	73.5%	
	Loan Size & Rev $1 Mil or Less: $100,001 - $250,000	1	10.0%	$201	61.1%		1	6.7%	$150	26.5%	
	Loan Size & Rev $1 Mil or Less: $250,001 - $500,000	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%	
	Loan Size & Rev $1 Mil or Less: *Total*	*10*	*100%*	*$329*	*100%*		*15*	*100%*	*$567*	*100%*	

Product Type		Bank & Aggregate Lending Comparison 2018 Count Bank #	Count Bank %	Count Agg %	Dollar Bank $ 000s	Dollar Bank $ %	Dollar Agg $ %	2019 Count Bank #	Count Bank %	Count Agg %	Dollar Bank $ 000s	Dollar Bank $ %	Dollar Agg $ %	2020 Count Bank #	Count Bank %	Count Agg %	Dollar Bank $ 000s	Dollar Bank $ %	Dollar Agg $ %
Small Business	Revenue: $1 Million or Less	805	71.5%	41.2%	$39,836	36.2%	32.5%	585	65.8%	39.8%	$36,849	36.7%	33.9%	1,588	55.3%	37.6%	$57,908	24.5%	25.5%
	Revenue: Over $1 Million	316	28.1%					302	34.0%					756	26.3%				
	Revenue: *Total Rev. available*	1,121	99.6%					887	99.8%					2,344	81.6%				
	Revenue: Rev. Not Known	5	0.4%					2	0.2%					530	18.4%				
	Revenue: Total	*1,126*	*100%*					*889*	*100%*					*2,874*	*100%*				
	Loan Size: $100,000 or Less	926	82.2%	89.1%	$30,673	27.9%	27.8%	678	76.3%	89.1%	$21,969	21.9%	27.2%	2,317	80.6%	84.2%	$61,667	26.0%	26.2%
	Loan Size: $100,001 - $250,000	83	7.4%	5.0%	$15,195	13.8%	15.6%	98	11.0%	5.1%	$17,017	17.0%	16.0%	322	11.2%	8.4%	$52,430	22.1%	20.0%
	Loan Size: $250,001 - $1 Million	117	10.4%	6.0%	$64,075	58.3%	56.6%	113	12.7%	5.8%	$61,383	61.2%	56.8%	235	8.2%	7.4%	$122,647	51.8%	53.8%
	Loan Size: Total	*1,126*	*100%*	*100%*	*$109,943*	*100%*	*100%*	*889*	*100%*	*100%*	*$100,369*	*100%*	*100%*	*2,874*	*100%*	*100%*	*$236,744*	*100%*	*100%*
	Loan Size & Rev $1 Mil or Less: $100,000 or Less																		
	Loan Size & Rev $1 Mil or Less: $100,001 - $250,000																		
	Loan Size & Rev $1 Mil or Less: $250,001 - $1 Million																		
	Loan Size & Rev $1 Mil or Less: *Total*																		
Small Farm	Revenue: $1 Million or Less	10	100.0%	33.5%	$329	100.0%	56.6%	4	100.0%	37.7%	$147	100.0%	50.4%	11	78.6%	28.8%	$420	72.0%	35.3%
	Revenue: Over $1 Million	0	0.0%					0	0.0%					2	14.3%				
	Revenue: *Total Rev. available*	10	100.0%					4	100.0%					13	92.9%				
	Revenue: Not Known	0	0.0%					0	0.0%					1	7.1%				
	Revenue: Total	*10*	*100%*					*4*	*100%*					*14*	*100%*				
	Loan Size: $100,000 or Less	9	90.0%	96.1%	$128	38.9%	63.8%	4	100.0%	94.9%	$147	100.0%	51.7%	12	85.7%	92.9%	$305	52.3%	48.7%
	Loan Size: $100,001 - $250,000	1	10.0%	2.9%	$201	61.1%	23.2%	0	0.0%	3.4%	$0	0.0%	22.1%	2	14.3%	5.3%	$278	47.7%	26.0%
	Loan Size: $250,001 - $500,000	0	0.0%	1.0%	$0	0.0%	13.0%	0	0.0%	1.7%	$0	0.0%	26.3%	0	0.0%	1.8%	$0	0.0%	25.3%
	Loan Size: Total	*10*	*100%*	*100%*	*$329*	*100%*	*100%*	*4*	*100%*	*100%*	*$147*	*100%*	*100%*	*14*	*100%*	*100%*	*$583*	*100%*	*100%*
	Loan Size & Rev $1 Mil or Less: $100,000 or Less																		
	Loan Size & Rev $1 Mil or Less: $100,001 - $250,000																		
	Loan Size & Rev $1 Mil or Less: $250,001 - $500,000																		
	Loan Size & Rev $1 Mil or Less: *Total*																		

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue.
2018 and 2020 FFIEC Census Data and D&B information, and 2015 ACS Data.

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: AL Mobile

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
		Bank				Owner Occupied Units	2018						2019						2020					
		Count		Dollar			Count			Dollar			Count			Dollar			Count			Dollar		
							Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
HOME PURCHASE	Low	6	0.9%	$375	0.3%	5.7%	2	1.1%	0.7%	$92	0.3%	0.3%	2	0.9%	0.7%	$161	0.4%	0.4%	2	0.7%	1.0%	$122	0.2%	0.5%
	Moderate	55	8.2%	$6,373	5.1%	15.0%	15	8.2%	6.6%	$1,296	4.2%	4.3%	21	9.7%	7.9%	$2,117	5.6%	5.4%	19	7.0%	7.8%	$2,960	5.2%	5.1%
	Middle	225	33.5%	$38,675	30.8%	38.5%	69	37.9%	36.5%	$11,535	37.2%	32.6%	79	36.4%	35.9%	$13,350	35.0%	32.2%	77	28.2%	36.4%	$13,790	24.4%	33.3%
	Upper	386	57.4%	$80,146	63.8%	40.9%	96	52.7%	56.3%	$18,101	58.3%	62.8%	115	53.0%	55.4%	$22,494	59.0%	62.0%	175	64.1%	54.8%	$39,551	70.1%	61.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*672*	*100%*	*$125,569*	*100%*	*100%*	*182*	*100%*	*100%*	*$31,024*	*100%*	*100%*	*217*	*100%*	*100%*	*$38,122*	*100%*	*100%*	*273*	*100%*	*100%*	*$56,423*	*100%*	*100%*
REFINANCE	Low	13	1.5%	$532	0.5%	5.7%	4	1.6%	1.3%	$175	0.7%	0.6%	6	2.4%	1.1%	$251	0.9%	1.2%	3	0.8%	0.7%	$106	0.2%	0.3%
	Moderate	77	8.7%	$4,438	4.2%	15.0%	20	7.8%	8.6%	$1,036	4.2%	5.6%	26	10.4%	7.2%	$1,230	4.4%	4.0%	31	8.2%	5.4%	$2,172	4.0%	3.4%
	Middle	325	36.8%	$32,126	30.1%	38.5%	107	42.0%	39.6%	$7,933	32.5%	34.2%	91	36.5%	34.1%	$8,110	29.0%	30.0%	127	33.5%	30.6%	$16,083	29.6%	27.2%
	Upper	468	53.0%	$69,624	65.2%	40.9%	124	48.6%	50.5%	$15,283	62.6%	59.6%	126	50.6%	57.6%	$18,349	65.7%	64.7%	218	57.5%	63.3%	$35,992	66.2%	69.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*883*	*100%*	*$106,720*	*100%*	*100%*	*255*	*100%*	*100%*	*$24,427*	*100%*	*100%*	*249*	*100%*	*100%*	*$27,940*	*100%*	*100%*	*379*	*100%*	*100%*	*$54,353*	*100%*	*100%*
HOME IMPROVEMENT	Low	5	1.0%	$150	0.5%	5.7%	4	2.5%	2.6%	$118	1.1%	1.2%	1	0.4%	1.3%	$32	0.3%	0.6%	0	0.0%	1.1%	$0	0.0%	0.3%
	Moderate	58	11.6%	$2,174	7.5%	15.0%	13	8.0%	7.2%	$613	5.7%	4.7%	30	13.2%	9.7%	$976	7.9%	5.3%	15	13.6%	9.2%	$585	9.8%	5.8%
	Middle	172	34.5%	$8,545	29.3%	38.5%	58	35.8%	35.0%	$3,271	30.2%	33.8%	81	35.7%	34.8%	$3,722	30.3%	29.9%	33	30.0%	37.7%	$1,552	25.9%	33.7%
	Upper	264	52.9%	$18,249	62.7%	40.9%	87	53.7%	55.2%	$6,827	63.0%	60.3%	115	50.7%	54.2%	$7,565	61.5%	64.2%	62	56.4%	52.0%	$3,857	64.3%	60.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*499*	*100%*	*$29,118*	*100%*	*100%*	*162*	*100%*	*100%*	*$10,829*	*100%*	*100%*	*227*	*100%*	*100%*	*$12,295*	*100%*	*100%*	*110*	*100%*	*100%*	*$5,994*	*100%*	*100%*
MULTI FAMILY						Multi-Family Units																		
	Low	0	0.0%	$0	0.0%	5.3%	0	0.0%	2.4%	$0	0.0%	0.3%	0	0.0%	12.5%	$0	0.0%	7.1%	0	0.0%	25.5%	$0	0.0%	11.4%
	Moderate	0	0.0%	$0	0.0%	25.6%	0	0.0%	31.0%	$0	0.0%	28.3%	0	0.0%	29.2%	$0	0.0%	32.2%	0	0.0%	25.5%	$0	0.0%	32.1%
	Middle	0	0.0%	$0	0.0%	31.9%	0	0.0%	38.1%	$0	0.0%	39.4%	0	0.0%	35.4%	$0	0.0%	40.4%	0	0.0%	14.9%	$0	0.0%	4.0%
	Upper	1	100.0%	$2,375	100.0%	37.1%	1	100.0%	28.6%	$2,375	100.0%	32.0%	0	0.0%	22.9%	$0	0.0%	20.3%	0	0.0%	34.0%	$0	0.0%	52.4%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*1*	*100%*	*$2,375*	*100%*	*100%*	*1*	*100%*	*100%*	*$2,375*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	4	1.2%	$130	0.7%	5.7%	3	2.2%	1.3%	$103	1.2%	0.6%	1	0.9%	0.6%	$27	0.5%	0.3%	0	0.0%	0.4%	$0	0.0%	0.4%
	Moderate	22	6.6%	$999	5.3%	15.0%	5	3.6%	5.6%	$230	2.8%	4.1%	10	9.4%	7.5%	$414	7.5%	4.2%	7	7.8%	7.4%	$355	7.2%	5.4%
	Middle	102	30.5%	$4,833	25.8%	38.5%	47	34.1%	32.1%	$2,101	25.3%	26.6%	28	26.4%	25.4%	$1,137	20.6%	19.0%	27	30.0%	33.1%	$1,595	32.5%	30.3%
	Upper	206	61.7%	$12,773	68.2%	40.9%	83	60.1%	61.0%	$5,868	70.7%	68.7%	67	63.2%	66.5%	$3,942	71.4%	76.5%	56	62.2%	59.1%	$2,963	60.3%	63.9%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*334*	*100%*	*$18,735*	*100%*	*100%*	*138*	*100%*	*100%*	*$8,302*	*100%*	*100%*	*106*	*100%*	*100%*	*$5,520*	*100%*	*100%*	*90*	*100%*	*100%*	*$4,913*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: AL Mobile

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
		Bank				Owner Occupied Units	2018						2019						2020					
		Count		Dollar			Count			Dollar			Count			Dollar			Count			Dollar		
							Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	4	3.3%	$96	1.1%	5.7%	2	4.8%	4.1%	$54	2.0%	2.0%	1	2.5%	0.7%	$17	0.7%	0.1%	1	2.4%	0.8%	$25	0.7%	0.2%
	Moderate	6	4.9%	$193	2.2%	15.0%	3	7.1%	8.2%	$94	3.5%	5.6%	2	5.0%	8.8%	$77	3.0%	4.2%	1	2.4%	4.0%	$22	0.6%	1.9%
	Middle	56	45.5%	$3,696	42.3%	38.5%	19	45.2%	41.1%	$1,071	39.8%	35.1%	23	57.5%	43.5%	$1,287	50.5%	31.8%	14	34.1%	37.1%	$1,338	38.3%	33.3%
	Upper	57	46.3%	$4,747	54.4%	40.9%	18	42.9%	46.6%	$1,473	54.7%	57.3%	14	35.0%	46.9%	$1,165	45.8%	63.9%	25	61.0%	58.1%	$2,109	60.4%	64.6%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*123*	*100%*	*$8,732*	*100%*	*100%*	*42*	*100%*	*100%*	*$2,692*	*100%*	*100%*	*40*	*100%*	*100%*	*$2,546*	*100%*	*100%*	*41*	*100%*	*100%*	*$3,494*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	5.7%	0	0.0%	4.5%	$0	0.0%	2.5%	0	0.0%	3.6%	$0	0.0%	2.2%	0	0.0%	2.2%	$0	0.0%	1.1%
	Moderate	0	0.0%	$0	0.0%	15.0%	0	0.0%	15.6%	$0	0.0%	11.6%	0	0.0%	19.3%	$0	0.0%	13.2%	0	0.0%	13.3%	$0	0.0%	8.9%
	Middle	0	0.0%	$0	0.0%	38.5%	0	0.0%	39.4%	$0	0.0%	39.6%	0	0.0%	38.2%	$0	0.0%	34.2%	0	0.0%	36.9%	$0	0.0%	33.1%
	Upper	0	0.0%	$0	0.0%	40.9%	0	0.0%	40.6%	$0	0.0%	46.3%	0	0.0%	38.9%	$0	0.0%	50.4%	0	0.0%	47.6%	$0	0.0%	56.9%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	32	1.3%	$1,283	0.4%	5.7%	15	1.9%	1.2%	$542	0.7%	0.4%	11	1.3%	1.0%	$488	0.6%	1.2%	6	0.7%	1.0%	$253	0.2%	0.9%
	Moderate	218	8.7%	$14,177	4.9%	15.0%	56	7.2%	7.6%	$3,269	4.1%	8.0%	89	10.6%	8.2%	$4,814	5.6%	6.9%	73	8.2%	7.0%	$6,094	4.9%	5.7%
	Middle	880	35.0%	$87,875	30.2%	38.5%	300	38.5%	37.2%	$25,911	32.5%	34.0%	302	36.0%	35.2%	$27,606	31.9%	31.9%	278	31.1%	33.8%	$34,358	27.4%	29.2%
	Upper	1,382	55.0%	$187,914	64.5%	40.9%	409	52.4%	54.1%	$49,927	62.7%	57.6%	437	52.1%	55.6%	$53,515	61.9%	60.0%	536	60.0%	58.2%	$84,472	67.5%	64.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*2,512*	*100%*	*$291,249*	*100%*	*100%*	*780*	*100%*	*100%*	*$79,649*	*100%*	*100%*	*839*	*100%*	*100%*	*$86,423*	*100%*	*100%*	*893*	*100%*	*100%*	*$125,177*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: AL Mobile

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Total Businesses	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ 000s	$ %	$ %	#	%	%	$ 000s	$ %	$ %	#	%	%	$ 000s	$ %	$ %
SMALL BUSINESSES	Low	107	7.4%	$16,965	12.6%	6.6%	22	6.4%	6.4%	$3,290	9.3%	8.7%	22	10.2%	6.0%	$5,240	14.8%	8.7%	63	7.1%	6.5%	$8,435	13.2%	9.3%
	Moderate	266	18.3%	$23,396	17.4%	18.8%	73	21.1%	18.1%	$8,268	23.5%	19.3%	28	13.0%	17.6%	$2,984	8.4%	18.1%	165	18.6%	17.6%	$12,144	19.0%	17.2%
	Middle	424	29.2%	$33,935	25.2%	30.9%	108	31.2%	30.9%	$8,013	22.7%	28.2%	70	32.4%	32.0%	$8,176	23.1%	30.3%	246	27.7%	30.5%	$17,746	27.7%	30.7%
	Upper	652	45.0%	$60,443	44.8%	43.5%	143	41.3%	43.2%	$15,686	44.5%	43.0%	96	44.4%	42.5%	$19,062	53.8%	42.2%	413	46.5%	44.7%	$25,695	40.1%	42.5%
	Unknown	1	0.1%	$46	0.0%	0.1%	0	0.0%	0.0%	$0	0.0%	0.1%	0	0.0%	0.0%	$0	0.0%	0.0%	1	0.1%	0.0%	$46	0.1%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	1.5%	$0	0.0%	0.6%	0	0.0%	1.9%	$0	0.0%	0.7%	0	0.0%	0.6%	$0	0.0%	0.3%
	Total	*1,450*	*100%*	*$134,785*	*100%*	*100%*	*346*	*100%*	*100%*	*$35,257*	*100%*	*100%*	*216*	*100%*	*100%*	*$35,462*	*100%*	*100%*	*888*	*100%*	*100%*	*$64,066*	*100%*	*100%*
						Total Farms																		
SMALL FARM	Low	3	7.1%	$660	13.7%	2.0%	0	0.0%	0.0%	$0	0.0%	0.0%	1	20.0%	3.2%	$80	8.9%	8.0%	2	6.1%	3.8%	$580	21.3%	11.5%
	Moderate	3	7.1%	$97	2.0%	7.9%	0	0.0%	4.3%	$0	0.0%	8.5%	0	0.0%	7.9%	$0	0.0%	5.5%	3	9.1%	10.3%	$97	3.6%	5.7%
	Middle	20	47.6%	$2,033	42.2%	47.4%	2	50.0%	52.2%	$665	55.0%	43.6%	2	40.0%	42.9%	$505	56.4%	54.0%	16	48.5%	42.3%	$863	31.8%	31.4%
	Upper	16	38.1%	$2,033	42.2%	42.8%	2	50.0%	30.4%	$545	45.0%	46.1%	2	40.0%	44.4%	$310	34.6%	32.1%	12	36.4%	43.6%	$1,178	43.3%	51.4%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	13.0%	$0	0.0%	1.8%	0	0.0%	1.6%	$0	0.0%	0.3%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*42*	*100%*	*$4,823*	*100%*	*100%*	*4*	*100%*	*100%*	*$1,210*	*100%*	*100%*	*5*	*100%*	*100%*	*$895*	*100%*	*100%*	*33*	*100%*	*100%*	*$2,718*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2020 D&B Information

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: AL Mobile

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	44	6.5%	$4,017	3.2%	24.0%	16	8.8%	5.8%	$1,305	4.2%	3.2%	13	6.0%	5.5%	$1,086	2.8%	3.0%	15	5.5%	5.3%	$1,626	2.9%	2.9%
	Moderate	145	21.6%	$17,266	13.8%	15.6%	40	22.0%	19.9%	$4,374	14.1%	14.5%	51	23.5%	18.2%	$5,922	15.5%	13.0%	54	19.8%	20.8%	$6,970	12.4%	14.9%
	Middle	176	26.2%	$26,480	21.1%	19.0%	51	28.0%	25.5%	$7,415	23.9%	23.7%	64	29.5%	25.9%	$10,011	26.3%	23.4%	61	22.3%	26.2%	$9,054	16.0%	24.0%
	Upper	283	42.1%	$73,223	58.3%	41.4%	69	37.9%	33.2%	$16,707	53.9%	43.9%	82	37.8%	38.1%	$20,087	52.7%	49.4%	132	48.4%	36.0%	$36,429	64.6%	47.4%
	Unknown	24	3.6%	$4,583	3.6%	0.0%	6	3.3%	15.6%	$1,223	3.9%	14.6%	7	3.2%	12.3%	$1,016	2.7%	11.2%	11	4.0%	11.7%	$2,344	4.2%	10.9%
	Total	*672*	*100%*	*$125,569*	*100%*	*100%*	*182*	*100%*	*100%*	*$31,024*	*100%*	*100%*	*217*	*100%*	*100%*	*$38,122*	*100%*	*100%*	*273*	*100%*	*100%*	*$56,423*	*100%*	*100%*
REFINANCE	Low	68	7.7%	$3,767	3.5%	24.0%	21	8.2%	8.4%	$1,134	4.6%	4.5%	25	10.0%	5.9%	$1,375	4.9%	2.8%	22	5.8%	3.1%	$1,258	2.3%	1.5%
	Moderate	146	16.5%	$10,474	9.8%	15.6%	55	21.6%	15.0%	$3,639	14.9%	10.4%	44	17.7%	11.8%	$3,007	10.8%	7.2%	47	12.4%	8.3%	$3,828	7.0%	5.0%
	Middle	208	23.6%	$18,409	17.2%	19.0%	72	28.2%	22.0%	$5,286	21.6%	17.7%	49	19.7%	17.6%	$3,935	14.1%	13.4%	87	23.0%	15.6%	$9,188	16.9%	12.0%
	Upper	435	49.3%	$70,836	66.4%	41.4%	104	40.8%	39.7%	$14,192	58.1%	52.7%	126	50.6%	42.3%	$19,276	69.0%	51.4%	205	54.1%	44.8%	$37,368	68.8%	53.6%
	Unknown	26	2.9%	$3,234	3.0%	0.0%	3	1.2%	14.8%	$176	0.7%	14.6%	5	2.0%	22.3%	$347	1.2%	25.1%	18	4.7%	28.2%	$2,711	5.0%	27.9%
	Total	*883*	*100%*	*$106,720*	*100%*	*100%*	*255*	*100%*	*100%*	*$24,427*	*100%*	*100%*	*249*	*100%*	*100%*	*$27,940*	*100%*	*100%*	*379*	*100%*	*100%*	*$54,353*	*100%*	*100%*
HOME IMPROVEMENT	Low	49	9.8%	$1,496	5.1%	24.0%	14	8.6%	7.9%	$525	4.8%	5.0%	21	9.3%	8.2%	$510	4.1%	5.5%	14	12.7%	6.5%	$461	7.7%	3.2%
	Moderate	76	15.2%	$2,960	10.2%	15.6%	33	20.4%	17.7%	$1,301	12.0%	12.3%	31	13.7%	13.1%	$1,185	9.6%	9.4%	12	10.9%	14.1%	$474	7.9%	9.3%
	Middle	88	17.6%	$3,700	12.7%	19.0%	25	15.4%	18.2%	$1,010	9.3%	14.4%	40	17.6%	19.6%	$1,814	14.8%	15.0%	23	20.9%	19.2%	$876	14.6%	15.3%
	Upper	281	56.3%	$20,651	70.9%	41.4%	89	54.9%	52.2%	$7,968	73.6%	61.0%	133	58.6%	55.5%	$8,748	71.2%	67.2%	59	53.6%	56.9%	$3,935	65.6%	68.8%
	Unknown	5	1.0%	$311	1.1%	0.0%	1	0.6%	4.0%	$25	0.2%	7.4%	2	0.9%	3.6%	$38	0.3%	3.0%	2	1.8%	3.3%	$248	4.1%	3.4%
	Total	*499*	*100%*	*$29,118*	*100%*	*100%*	*162*	*100%*	*100%*	*$10,829*	*100%*	*100%*	*227*	*100%*	*100%*	*$12,295*	*100%*	*100%*	*110*	*100%*	*100%*	*$5,994*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	$0	0.0%	24.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	15.6%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	19.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	41.4%	0	0.0%	9.5%	$0	0.0%	0.7%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	2.1%	$0	0.0%	0.6%
	Unknown	1	100%	$2,375	100%	0.0%	1	100.0%	90.5%	$2,375	100.0%	99.3%	0	0.0%	100%	$0	0.0%	100%	0	0.0%	97.9%	$0	0.0%	99.4%
	Total	*1*	*100%*	*$2,375*	*100%*	*100%*	*1*	*100%*	*100%*	*$2,375*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	25	7.5%	$605	3.2%	24.0%	10	7.2%	9.9%	$225	2.7%	5.0%	12	11.3%	6.6%	$325	5.9%	2.9%	3	3.3%	4.1%	$55	1.1%	2.4%
	Moderate	72	21.6%	$2,793	14.9%	15.6%	35	25.4%	15.5%	$1,477	17.8%	10.6%	19	17.9%	11.7%	$788	14.3%	8.2%	18	20.0%	13.0%	$528	10.7%	7.2%
	Middle	75	22.5%	$3,206	17.1%	19.0%	30	21.7%	17.6%	$1,498	18.0%	12.5%	23	21.7%	19.5%	$921	16.7%	12.8%	22	24.4%	17.5%	$787	16.0%	11.6%
	Upper	157	47.0%	$11,645	62.2%	41.4%	61	44.2%	55.3%	$4,892	58.9%	70.4%	51	48.1%	58.7%	$3,475	63.0%	72.2%	45	50.0%	61.3%	$3,278	66.7%	74.4%
	Unknown	5	1.5%	$486	2.6%	0.0%	2	1.4%	1.6%	$210	2.5%	1.6%	1	0.9%	3.6%	$11	0.2%	4.0%	2	2.2%	4.1%	$265	5.4%	4.5%
	Total	*334*	*100%*	*$18,735*	*100%*	*100%*	*138*	*100%*	*100%*	*$8,302*	*100%*	*100%*	*106*	*100%*	*100%*	*$5,520*	*100%*	*100%*	*90*	*100%*	*100%*	*$4,913*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: AL Mobile

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison 2018						2019						2020					
		Bank Count		Bank Dollar		Families by Family Income	Count Bank		Count Agg	Dollar Bank		Dollar Agg	Count Bank		Count Agg	Dollar Bank		Dollar Agg	Count Bank		Count Agg	Dollar Bank		Dollar Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	12	9.8%	$453	5.2%	24.0%	3	7.1%	7.5%	$79	2.9%	4.7%	5	12.5%	14.3%	$119	4.7%	7.5%	4	9.8%	8.1%	$255	7.3%	6.8%
	Moderate	18	14.6%	$769	8.8%	15.6%	7	16.7%	20.5%	$231	8.6%	12.7%	7	17.5%	15.6%	$298	11.7%	10.2%	4	9.8%	12.1%	$240	6.9%	8.0%
	Middle	34	27.6%	$2,133	24.4%	19.0%	12	28.6%	19.9%	$761	28.3%	15.1%	8	20.0%	23.1%	$416	16.3%	17.8%	14	34.1%	23.4%	$956	27.4%	20.9%
	Upper	55	44.7%	$5,097	58.4%	41.4%	19	45.2%	42.5%	$1,521	56.5%	51.5%	19	47.5%	39.5%	$1,693	66.5%	56.4%	17	41.5%	49.2%	$1,883	53.9%	56.7%
	Unknown	4	3.3%	$280	3.2%	0.0%	1	2.4%	9.6%	$100	3.7%	16.0%	1	2.5%	7.5%	$20	0.8%	8.2%	2	4.9%	7.3%	$160	4.6%	7.6%
	Total	*123*	*100%*	*$8,732*	*100%*	*100%*	*42*	*100%*	*100%*	*$2,692*	*100%*	*100%*	*40*	*100%*	*100%*	*$2,546*	*100%*	*100%*	*41*	*100%*	*100%*	*$3,494*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	24.0%	0	0.0%	0.2%	$0	0.0%	0.2%	0	0.0%	0.3%	$0	0.0%	0.1%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	15.6%	0	0.0%	1.0%	$0	0.0%	0.6%	0	0.0%	0.3%	$0	0.0%	0.3%	0	0.0%	0.2%	$0	0.0%	0.1%
	Middle	0	0.0%	$0	0.0%	19.0%	0	0.0%	1.0%	$0	0.0%	1.5%	0	0.0%	0.7%	$0	0.0%	0.4%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	41.4%	0	0.0%	1.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	96.8%	$0	0.0%	97.7%	0	0.0%	98.7%	$0	0.0%	99.2%	0	0.0%	99.8%	$0	0.0%	99.9%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	198	7.9%	$10,338	3.5%	24.0%	64	8.2%	6.5%	$3,268	4.1%	3.1%	76	9.1%	5.7%	$3,415	4.0%	2.8%	58	6.5%	4.1%	$3,655	2.9%	2.1%
	Moderate	457	18.2%	$34,262	11.8%	15.6%	170	21.8%	17.6%	$11,022	13.8%	11.3%	152	18.1%	15.2%	$11,200	13.0%	10.0%	135	15.1%	14.0%	$12,040	9.6%	9.3%
	Middle	581	23.1%	$53,928	18.5%	19.0%	190	24.4%	22.7%	$15,970	20.1%	18.4%	184	21.9%	22.0%	$17,097	19.8%	18.1%	207	23.2%	20.0%	$20,861	16.7%	16.8%
	Upper	1,211	48.2%	$181,452	62.3%	41.4%	342	43.8%	35.2%	$45,280	56.8%	39.8%	411	49.0%	39.6%	$53,279	61.6%	46.4%	458	51.3%	39.4%	$82,893	66.2%	47.2%
	Unknown	65	2.6%	$11,269	3.9%	0.0%	14	1.8%	18.1%	$4,109	5.2%	27.5%	16	1.9%	17.4%	$1,432	1.7%	22.7%	35	3.9%	22.5%	$5,728	4.6%	24.6%
	Total	*2,512*	*100%*	*$291,249*	*100%*	*100%*	*780*	*100%*	*100%*	*$79,649*	*100%*	*100%*	*839*	*100%*	*100%*	*$86,423*	*100%*	*100%*	*893*	*100%*	*100%*	*$125,177*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: AL Mobile

Product Type		Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison 2018						2019						2020					
		Bank Count		Bank Dollar		Total Businesses	Count Bank		Count Agg	Dollar Bank		Dollar Agg	Count Bank		Count Agg	Dollar Bank		Dollar Agg	Count Bank		Count Agg	Dollar Bank		Dollar Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ 000s	$ %	$ %	#	%	%	$ 000s	$ %	$ %	#	%	%	$ 000s	$ %	$ %
Small Business	Revenue: $1 Million or Less	849	58.6%	$41,004	30.4%	90.0%	252	72.8%	40.3%	$13,683	38.8%	36.9%	127	58.8%	37.6%	$9,584	27.0%	36.7%	470	52.9%	32.9%	$17,737	27.7%	28.5%
	Revenue: Over $1 Million	366	25.2%	$86,605	64.3%	9.3%	91	26.3%					89	41.2%					186	20.9%				
	Revenue: *Total Rev. available*	1,215	83.8%	$127,609	94.7%	99.3%	343	99.1%					216	100.0%					656	73.8%				
	Revenue: Rev. Not Known	235	16.2%	$7,176	5.3%	0.6%	3	0.9%					0	0.0%					232	26.1%				
	Revenue: Total	*1,450*	*100%*	*$134,785*	*100%*	*100%*	*346*	*100%*					*216*	*100%*					*888*	*100%*				
	Loan Size: $100,000 or Less	1,166	80.4%	$33,586	24.9%		277	80.1%	88.0%	$8,737	24.8%	28.0%	140	64.8%	88.2%	$4,680	13.2%	27.8%	749	84.3%	84.0%	$20,169	31.5%	28.1%
	Loan Size: $100,001 - $250,000	147	10.1%	$25,137	18.6%		38	11.0%	6.1%	$6,913	19.6%	18.3%	32	14.8%	6.0%	$5,591	15.8%	18.9%	77	8.7%	9.1%	$12,633	19.7%	21.7%
	Loan Size: $250,001 - $1 Million	137	9.4%	$76,062	56.4%		31	9.0%	5.9%	$19,607	55.6%	53.7%	44	20.4%	5.8%	$25,191	71.0%	53.3%	62	7.0%	6.9%	$31,264	48.8%	50.2%
	Loan Size: Total	*1,450*	*100%*	*$134,785*	*100%*		*346*	*100%*	*100%*	*$35,257*	*100%*	*100%*	*216*	*100%*	*100%*	*$35,462*	*100%*	*100%*	*888*	*100%*	*100%*	*$64,066*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less: $100,000 or Less	770	90.7%	$20,149	49.1%																			
	Loan Size & Rev $1 Mill or Less: $100,001 - $250,000	54	6.4%	$9,548	23.3%																			
	Loan Size & Rev $1 Mill or Less: $250,001 - $1 Million	25	2.9%	$11,307	27.6%																			
	Loan Size & Rev $1 Mill or Less: *Total*	*849*	*100%*	*$41,004*	*100%*																			
Small Farm						Total Farms																		
	Revenue: $1 Million or Less	24	57.1%	$1,619	33.6%	90.1%	0	0.0%	32.6%	$0	0.0%	9.2%	4	80.0%	57.1%	$595	66.5%	57.8%	20	60.6%	57.7%	$1,024	37.7%	40.7%
	Revenue: Over $1 Million	17	40.5%	$3,202	66.4%	9.2%	4	100.0%					1	20.0%					12	36.4%				
	Revenue: *Total Rev. available*	41	97.6%	$4,821	100.0%	99.3%	4	100.0%					5	100.0%					32	97.0%				
	Revenue: Not Known	1	2.4%	$2	0.0%	0.7%	0	0.0%					0	0.0%					1	3.0%				
	Revenue: Total	*42*	*100%*	*$4,823*	*100%*	*100%*	*4*	*100%*					*5*	*100%*					*33*	*100%*				
	Loan Size: $100,000 or Less	31	73.8%	$960	19.9%		1	25.0%	80.4%	$45	3.7%	15.1%	3	60.0%	73.0%	$115	12.8%	20.3%	27	81.8%	85.9%	$800	29.4%	37.5%
	Loan Size: $100,001 - $250,000	3	7.1%	$495	10.3%		1	25.0%	6.5%	$215	17.8%	14.6%	0	0.0%	11.1%	$0	0.0%	17.8%	2	6.1%	3.8%	$280	10.3%	7.9%
	Loan Size: $250,001 - $500,000	8	19.0%	$3,368	69.8%		2	50.0%	13.0%	$950	78.5%	70.3%	2	40.0%	15.9%	$780	87.2%	61.9%	4	12.1%	10.3%	$1,638	60.3%	54.6%
	Loan Size: Total	*42*	*100%*	*$4,823*	*100%*		*4*	*100%*	*100%*	*$1,210*	*100%*	*100%*	*5*	*100%*	*100%*	*$895*	*100%*	*100%*	*33*	*100%*	*100%*	*$2,718*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less: $100,000 or Less	22	91.7%	$639	39.5%																			
	Loan Size & Rev $1 Mill or Less: $100,001 - $250,000	0	0.0%	$0	0.0%																			
	Loan Size & Rev $1 Mill or Less: $250,001 - $500,000	2	8.3%	$980	60.5%																			
	Loan Size & Rev $1 Mill or Less: *Total*	*24*	*100%*	*$1,619*	*100%*																			

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue.
2020 FFIEC Census Data and 2020 D&B Information

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: AR Little Rock

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
HOME PURCHASE	Low	34	2.4%	$5,417	1.7%	2.5%	7	1.6%	1.2%	$1,182	1.3%	0.7%	12	2.5%	1.3%	$1,636	1.6%	0.8%	15	2.8%	1.1%	$2,599	2.1%	0.7%
	Moderate	183	12.7%	$26,707	8.5%	16.4%	58	13.2%	10.4%	$8,829	9.7%	7.1%	63	13.2%	10.5%	$8,957	8.9%	7.0%	62	11.8%	10.7%	$8,921	7.2%	7.1%
	Middle	524	36.3%	$89,409	28.4%	43.8%	150	34.1%	44.5%	$23,869	26.3%	39.3%	197	41.3%	44.6%	$34,543	34.5%	39.7%	177	33.6%	42.8%	$30,997	25.1%	38.5%
	Upper	703	48.7%	$192,936	61.4%	37.0%	225	51.1%	43.9%	$56,719	62.6%	52.8%	205	43.0%	43.5%	$55,116	55.0%	52.4%	273	51.8%	45.4%	$81,101	65.6%	53.6%
	Unknown	0	0.0%	$0	0.0%	0.3%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.1%	$0	0.0%	0.2%	0	0.0%	0.1%	$0	0.0%	0.1%
	Total	*1,444*	*100%*	*$314,469*	*100%*	*100%*	*440*	*100%*	*100%*	*$90,599*	*100%*	*100%*	*477*	*100%*	*100%*	*$100,252*	*100%*	*100%*	*527*	*100%*	*100%*	*$123,618*	*100%*	*100%*
REFINANCE	Low	11	1.5%	$1,725	1.0%	2.5%	1	0.7%	1.5%	$58	0.3%	0.8%	2	1.3%	0.8%	$344	1.2%	0.4%	8	1.7%	0.6%	$1,323	1.1%	0.4%
	Moderate	83	11.0%	$8,275	5.0%	16.4%	24	17.0%	12.4%	$1,614	7.6%	7.8%	20	13.2%	9.4%	$1,533	5.3%	6.1%	39	8.4%	6.7%	$5,128	4.4%	4.6%
	Middle	239	31.6%	$36,812	22.2%	43.8%	51	36.2%	41.4%	$6,120	28.7%	35.6%	47	31.1%	40.3%	$5,897	20.3%	35.0%	141	30.4%	37.0%	$24,795	21.4%	32.2%
	Upper	422	55.8%	$119,113	71.8%	37.0%	64	45.4%	44.6%	$13,531	63.3%	55.7%	82	54.3%	49.5%	$21,225	73.2%	58.4%	276	59.5%	55.6%	$84,357	73.0%	62.7%
	Unknown	1	0.1%	$38	0.0%	0.3%	1	0.7%	0.1%	$38	0.2%	0.1%	0	0.0%	0.1%	$0	0.0%	0.1%	0	0.0%	0.1%	$0	0.0%	0.1%
	Total	*756*	*100%*	*$165,963*	*100%*	*100%*	*141*	*100%*	*100%*	*$21,361*	*100%*	*100%*	*151*	*100%*	*100%*	*$28,999*	*100%*	*100%*	*464*	*100%*	*100%*	*$115,603*	*100%*	*100%*
HOME IMPROVEMENT	Low	4	1.0%	$91	0.4%	2.5%	1	0.7%	2.6%	$20	0.3%	2.3%	3	2.1%	2.1%	$71	0.8%	0.9%	0	0.0%	1.3%	$0	0.0%	0.9%
	Moderate	52	12.7%	$2,400	9.7%	16.4%	19	13.1%	13.5%	$665	8.5%	8.4%	21	14.7%	12.9%	$1,221	14.2%	9.3%	12	9.8%	11.1%	$514	6.2%	8.4%
	Middle	162	39.5%	$7,394	29.9%	43.8%	57	39.3%	36.0%	$2,472	31.5%	32.8%	56	39.2%	36.5%	$2,872	33.4%	31.0%	49	40.2%	40.2%	$2,050	24.6%	35.0%
	Upper	192	46.8%	$14,867	60.1%	37.0%	68	46.9%	47.7%	$4,685	59.7%	56.4%	63	44.1%	48.2%	$4,428	51.5%	58.7%	61	50.0%	47.3%	$5,754	69.2%	55.7%
	Unknown	0	0.0%	$0	0.0%	0.3%	0	0.0%	0.1%	$0	0.0%	0.1%	0	0.0%	0.3%	$0	0.0%	0.1%	0	0.0%	0.1%	$0	0.0%	0.0%
	Total	*410*	*100%*	*$24,752*	*100%*	*100%*	*145*	*100%*	*100%*	*$7,842*	*100%*	*100%*	*143*	*100%*	*100%*	*$8,592*	*100%*	*100%*	*122*	*100%*	*100%*	*$8,318*	*100%*	*100%*
						Multi-Family Units																		
MULTI FAMILY	Low	0	0.0%	$0	0.0%	8.7%	0	0.0%	10.7%	$0	0.0%	3.3%	0	0.0%	15.2%	$0	0.0%	6.6%	0	0.0%	10.4%	$0	0.0%	4.7%
	Moderate	0	0.0%	$0	0.0%	23.9%	0	0.0%	39.3%	$0	0.0%	27.0%	0	0.0%	32.9%	$0	0.0%	24.6%	0	0.0%	36.8%	$0	0.0%	30.5%
	Middle	0	0.0%	$0	0.0%	28.0%	0	0.0%	32.7%	$0	0.0%	26.7%	0	0.0%	27.2%	$0	0.0%	22.5%	0	0.0%	25.8%	$0	0.0%	30.0%
	Upper	0	0.0%	$0	0.0%	39.2%	0	0.0%	16.7%	$0	0.0%	42.7%	0	0.0%	24.7%	$0	0.0%	46.2%	0	0.0%	26.4%	$0	0.0%	34.6%
	Unknown	0	0.0%	$0	0.0%	0.2%	0	0.0%	0.7%	$0	0.0%	0.3%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.5%	$0	0.0%	0.2%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	1	0.8%	$25	0.3%	2.5%	0	0.0%	1.0%	$0	0.0%	0.6%	1	1.9%	0.6%	$25	0.7%	0.3%	0	0.0%	1.1%	$0	0.0%	0.5%
	Moderate	13	9.8%	$842	9.7%	16.4%	6	11.1%	7.5%	$663	21.2%	6.0%	5	9.4%	6.1%	$135	3.6%	4.1%	2	7.7%	7.5%	$44	2.4%	5.3%
	Middle	46	34.6%	$1,791	20.7%	43.8%	21	38.9%	36.4%	$716	22.9%	28.3%	19	35.8%	36.6%	$840	22.6%	29.5%	6	23.1%	37.7%	$235	13.1%	30.3%
	Upper	73	54.9%	$5,987	69.3%	37.0%	27	50.0%	55.0%	$1,743	55.8%	65.2%	28	52.8%	56.7%	$2,723	73.1%	66.1%	18	69.2%	53.7%	$1,521	84.5%	63.9%
	Unknown	0	0.0%	$0	0.0%	0.3%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*133*	*100%*	*$8,645*	*100%*	*100%*	*54*	*100%*	*100%*	*$3,122*	*100%*	*100%*	*53*	*100%*	*100%*	*$3,723*	*100%*	*100%*	*26*	*100%*	*100%*	*$1,800*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: AR Little Rock

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	2.5%	0	0.0%	1.5%	$0	0.0%	0.8%	0	0.0%	1.7%	$0	0.0%	0.9%	0	0.0%	1.5%	$0	0.0%	0.4%
	Moderate	14	15.4%	$733	10.2%	16.4%	4	12.5%	12.4%	$131	9.1%	15.9%	6	21.4%	10.5%	$215	17.0%	6.1%	4	12.9%	14.7%	$387	8.7%	11.0%
	Middle	42	46.2%	$2,427	33.9%	43.8%	16	50.0%	41.7%	$696	48.3%	28.0%	15	53.6%	41.5%	$670	52.9%	28.0%	11	35.5%	32.8%	$1,061	23.9%	22.8%
	Upper	35	38.5%	$3,992	55.8%	37.0%	12	37.5%	44.4%	$613	42.6%	55.4%	7	25.0%	46.3%	$381	30.1%	65.0%	16	51.6%	50.9%	$2,998	67.4%	65.7%
	Unknown	0	0.0%	$0	0.0%	0.3%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*91*	*100%*	*$7,152*	*100%*	*100%*	*32*	*100%*	*100%*	*$1,440*	*100%*	*100%*	*28*	*100%*	*100%*	*$1,266*	*100%*	*100%*	*31*	*100%*	*100%*	*$4,446*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	2.5%	0	0.0%	3.7%	$0	0.0%	2.4%	0	0.0%	3.3%	$0	0.0%	2.2%	0	0.0%	3.3%	$0	0.0%	1.9%
	Moderate	0	0.0%	$0	0.0%	16.4%	0	0.0%	21.9%	$0	0.0%	15.0%	0	0.0%	21.8%	$0	0.0%	15.7%	0	0.0%	19.3%	$0	0.0%	13.2%
	Middle	0	0.0%	$0	0.0%	43.8%	0	0.0%	50.5%	$0	0.0%	50.2%	0	0.0%	49.9%	$0	0.0%	48.9%	0	0.0%	50.1%	$0	0.0%	47.6%
	Upper	0	0.0%	$0	0.0%	37.0%	0	0.0%	23.5%	$0	0.0%	32.2%	0	0.0%	25.0%	$0	0.0%	33.2%	0	0.0%	27.1%	$0	0.0%	37.2%
	Unknown	0	0.0%	$0	0.0%	0.3%	0	0.0%	0.3%	$0	0.0%	0.2%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.3%	$0	0.0%	0.2%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	50	1.8%	$7,258	1.4%	2.5%	9	1.1%	1.4%	$1,260	1.0%	1.0%	18	2.1%	1.3%	$2,076	1.5%	1.3%	23	2.0%	1.0%	$3,922	1.5%	0.8%
	Moderate	345	12.2%	$38,957	7.5%	16.4%	111	13.7%	11.5%	$11,902	9.6%	9.0%	115	13.5%	10.7%	$12,061	8.4%	8.7%	119	10.2%	9.4%	$14,994	5.9%	7.2%
	Middle	1,013	35.7%	$137,833	26.5%	43.8%	295	36.3%	43.6%	$33,873	27.2%	37.7%	334	39.2%	43.2%	$44,822	31.4%	36.7%	384	32.8%	40.3%	$59,138	23.3%	35.2%
	Upper	1,425	50.3%	$336,895	64.7%	37.0%	396	48.8%	43.4%	$77,291	62.1%	52.3%	385	45.2%	44.7%	$83,873	58.7%	53.2%	644	55.0%	49.2%	$175,731	69.2%	56.7%
	Unknown	1	0.0%	$38	0.0%	0.3%	1	0.1%	0.1%	$38	0.0%	0.1%	0	0.0%	0.1%	$0	0.0%	0.1%	0	0.0%	0.1%	$0	0.0%	0.1%
	Total	*2,834*	*100%*	*$520,981*	*100%*	*100%*	*812*	*100%*	*100%*	*$124,364*	*100%*	*100%*	*852*	*100%*	*100%*	*$142,832*	*100%*	*100%*	*1,170*	*100%*	*100%*	*$253,785*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: AR Little Rock

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Total Businesses	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ 000s	$ %	$ %	#	%	%	$ 000s	$ %	$ %	#	%	%	$ 000s	$ %	$ %
SMALL BUSINESSES	Low	81	6.5%	$19,080	13.2%	4.8%	21	6.1%	4.7%	$4,910	11.1%	7.0%	26	9.2%	5.0%	$7,445	19.9%	8.6%	34	5.5%	4.8%	$6,725	10.7%	6.9%
	Moderate	278	22.4%	$34,407	23.9%	20.5%	90	26.2%	18.3%	$12,561	28.4%	20.8%	66	23.3%	17.9%	$8,326	22.3%	20.0%	122	19.9%	18.4%	$13,520	21.6%	21.3%
	Middle	351	28.3%	$27,905	19.4%	33.2%	98	28.6%	33.5%	$8,627	19.5%	29.2%	66	23.3%	32.8%	$4,517	12.1%	27.9%	187	30.5%	33.0%	$14,761	23.6%	27.7%
	Upper	529	42.7%	$62,747	43.5%	41.3%	134	39.1%	42.6%	$18,092	40.9%	42.7%	125	44.2%	42.2%	$17,074	45.7%	42.8%	270	44.0%	43.1%	$27,581	44.1%	43.6%
	Unknown	0	0.0%	$0	0.0%	0.2%	0	0.0%	0.1%	$0	0.0%	0.0%	0	0.0%	0.1%	$0	0.0%	0.0%	0	0.0%	0.2%	$0	0.0%	0.2%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	0.9%	$0	0.0%	0.3%	0	0.0%	2.0%	$0	0.0%	0.6%	0	0.0%	0.6%	$0	0.0%	0.2%
	Total	*1,239*	*100%*	*$144,139*	*100%*	*100%*	*343*	*100%*	*100%*	*$44,190*	*100%*	*100%*	*283*	*100%*	*100%*	*$37,362*	*100%*	*100%*	*613*	*100%*	*100%*	*$62,587*	*100%*	*100%*
						Total Farms																		
SMALL FARM	Low	0	0.0%	$0	0.0%	1.0%	0	0.0%	0.9%	$0	0.0%	0.2%	0	0.0%	0.8%	$0	0.0%	1.5%	0	0.0%	0.6%	$0	0.0%	0.2%
	Moderate	0	0.0%	$0	0.0%	16.0%	0	0.0%	7.6%	$0	0.0%	9.3%	0	0.0%	7.9%	$0	0.0%	7.4%	0	0.0%	13.3%	$0	0.0%	12.9%
	Middle	11	84.6%	$1,295	93.2%	49.3%	3	75.0%	65.5%	$560	91.8%	66.8%	3	75.0%	62.9%	$584	92.8%	64.6%	5	100%	61.7%	$151	100%	64.8%
	Upper	2	15.4%	$95	6.8%	33.7%	1	25.0%	25.4%	$50	8.2%	23.7%	1	25.0%	26.7%	$45	7.2%	26.3%	0	0.0%	24.3%	$0	0.0%	22.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	0.6%	$0	0.0%	0.1%	0	0.0%	1.6%	$0	0.0%	0.2%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*13*	*100%*	*$1,390*	*100%*	*100%*	*4*	*100%*	*100%*	*$610*	*100%*	*100%*	*4*	*100%*	*100%*	*$629*	*100%*	*100%*	*5*	*100%*	*100%*	*$151*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2020 D&B Information

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: AR Little Rock

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	129	8.9%	$13,919	4.4%	21.3%	23	5.2%	5.4%	$2,172	2.4%	2.9%	42	8.8%	6.6%	$4,303	4.3%	3.6%	64	12.1%	8.3%	$7,444	6.0%	4.9%
	Moderate	416	28.8%	$57,781	18.4%	17.5%	124	28.2%	19.1%	$15,819	17.5%	14.0%	140	29.4%	20.5%	$19,422	19.4%	15.4%	152	28.8%	21.1%	$22,540	18.2%	16.4%
	Middle	297	20.6%	$50,906	16.2%	19.9%	105	23.9%	21.3%	$16,644	18.4%	19.6%	101	21.2%	21.1%	$17,059	17.0%	19.6%	91	17.3%	21.5%	$17,203	13.9%	20.6%
	Upper	571	39.5%	$185,470	59.0%	41.4%	183	41.6%	33.8%	$55,151	60.9%	45.0%	183	38.4%	33.6%	$57,142	57.0%	44.8%	205	38.9%	32.3%	$73,177	59.2%	42.7%
	Unknown	31	2.1%	$6,393	2.0%	0.0%	5	1.1%	20.3%	$813	0.9%	18.6%	11	2.3%	18.1%	$2,326	2.3%	16.6%	15	2.8%	16.7%	$3,254	2.6%	15.5%
	Total	*1,444*	*100%*	*$314,469*	*100%*	*100%*	*440*	*100%*	*100%*	*$90,599*	*100%*	*100%*	*477*	*100%*	*100%*	*$100,252*	*100%*	*100%*	*527*	*100%*	*100%*	*$123,618*	*100%*	*100%*
REFINANCE	Low	44	5.8%	$2,738	1.6%	21.3%	14	9.9%	7.3%	$928	4.3%	3.8%	13	8.6%	5.5%	$623	2.1%	2.6%	17	3.7%	3.0%	$1,187	1.0%	1.5%
	Moderate	115	15.2%	$11,073	6.7%	17.5%	22	15.6%	14.3%	$1,652	7.7%	9.7%	31	20.5%	11.5%	$2,209	7.6%	6.8%	62	13.4%	9.9%	$7,212	6.2%	6.3%
	Middle	145	19.2%	$19,198	11.6%	19.9%	30	21.3%	21.6%	$2,983	14.0%	17.9%	27	17.9%	18.6%	$3,404	11.7%	14.9%	88	19.0%	16.7%	$12,811	11.1%	13.4%
	Upper	419	55.4%	$124,431	75.0%	41.4%	70	49.6%	40.6%	$15,078	70.6%	52.6%	73	48.3%	41.1%	$20,886	72.0%	51.8%	276	59.5%	42.3%	$88,467	76.5%	51.3%
	Unknown	33	4.4%	$8,523	5.1%	0.0%	5	3.5%	16.1%	$720	3.4%	16.0%	7	4.6%	23.3%	$1,877	6.5%	23.9%	21	4.5%	28.1%	$5,926	5.1%	27.5%
	Total	*756*	*100%*	*$165,963*	*100%*	*100%*	*141*	*100%*	*100%*	*$21,361*	*100%*	*100%*	*151*	*100%*	*100%*	*$28,999*	*100%*	*100%*	*464*	*100%*	*100%*	*$115,603*	*100%*	*100%*
HOME IMPROVEMENT	Low	41	10.0%	$1,375	5.6%	21.3%	9	6.2%	6.7%	$289	3.7%	3.5%	20	14.0%	7.6%	$727	8.5%	4.2%	12	9.8%	6.1%	$359	4.3%	3.5%
	Moderate	101	24.6%	$4,663	18.8%	17.5%	33	22.8%	13.8%	$1,567	20.0%	10.2%	29	20.3%	15.9%	$1,400	16.3%	11.4%	39	32.0%	13.7%	$1,696	20.4%	9.1%
	Middle	104	25.4%	$5,084	20.5%	19.9%	40	27.6%	19.0%	$1,991	25.4%	15.7%	36	25.2%	20.7%	$1,867	21.7%	16.4%	28	23.0%	19.7%	$1,226	14.7%	13.6%
	Upper	154	37.6%	$11,304	45.7%	41.4%	62	42.8%	48.9%	$3,945	50.3%	53.9%	57	39.9%	45.9%	$4,543	52.9%	56.6%	35	28.7%	50.5%	$2,816	33.9%	57.4%
	Unknown	10	2.4%	$2,326	9.4%	0.0%	1	0.7%	11.6%	$50	0.6%	16.7%	1	0.7%	9.9%	$55	0.6%	11.5%	8	6.6%	10.0%	$2,221	26.7%	16.4%
	Total	*410*	*100%*	*$24,752*	*100%*	*100%*	*145*	*100%*	*100%*	*$7,842*	*100%*	*100%*	*143*	*100%*	*100%*	*$8,592*	*100%*	*100%*	*122*	*100%*	*100%*	*$8,318*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	$0	0.0%	21.3%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	17.5%	0	0.0%	1.3%	$0	0.0%	0.3%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	19.9%	0	0.0%	0.7%	$0	0.0%	0.0%	0	0.0%	1.3%	$0	0.0%	0.0%	0	0.0%	1.1%	$0	0.0%	0.2%
	Upper	0	0.0%	$0	0.0%	41.4%	0	0.0%	6.7%	$0	0.0%	1.2%	0	0.0%	2.5%	$0	0.0%	0.3%	0	0.0%	3.3%	$0	0.0%	0.7%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	91.3%	$0	0.0%	98.5%	0	0.0%	96.2%	$0	0.0%	99.7%	0	0.0%	95.6%	$0	0.0%	99.1%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	7	5.3%	$195	2.3%	21.3%	2	3.7%	4.7%	$60	1.9%	2.5%	3	5.7%	4.7%	$90	2.4%	2.3%	2	7.7%	3.7%	$45	2.5%	2.2%
	Moderate	30	22.6%	$933	10.8%	17.5%	7	13.0%	12.4%	$162	5.2%	6.9%	16	30.2%	15.6%	$445	12.0%	7.6%	7	26.9%	11.9%	$326	18.1%	8.1%
	Middle	33	24.8%	$1,403	16.2%	19.9%	19	35.2%	21.4%	$651	20.9%	14.4%	11	20.8%	18.7%	$662	17.8%	15.4%	3	11.5%	20.5%	$90	5.0%	12.9%
	Upper	57	42.9%	$5,478	63.4%	41.4%	24	44.4%	57.9%	$2,000	64.1%	73.0%	20	37.7%	57.3%	$2,321	62.3%	68.0%	13	50.0%	60.6%	$1,157	64.3%	72.9%
	Unknown	6	4.5%	$636	7.4%	0.0%	2	3.7%	3.6%	$249	8.0%	3.0%	3	5.7%	3.6%	$205	5.5%	6.6%	1	3.8%	3.4%	$182	10.1%	3.8%
	Total	*133*	*100%*	*$8,645*	*100%*	*100%*	*54*	*100%*	*100%*	*$3,122*	*100%*	*100%*	*53*	*100%*	*100%*	*$3,723*	*100%*	*100%*	*26*	*100%*	*100%*	*$1,800*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: AR Little Rock

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	14	15.4%	$514	7.2%	21.3%	6	18.8%	9.7%	$220	15.3%	4.8%	6	21.4%	8.0%	$229	18.1%	4.7%	2	6.5%	7.2%	$65	1.5%	3.1%
	Moderate	19	20.9%	$1,298	18.1%	17.5%	5	15.6%	15.4%	$187	13.0%	7.8%	5	17.9%	17.8%	$165	13.0%	10.6%	9	29.0%	16.2%	$946	21.3%	10.2%
	Middle	19	20.9%	$820	11.5%	19.9%	6	18.8%	23.9%	$179	12.4%	16.9%	7	25.0%	24.7%	$283	22.4%	21.7%	6	19.4%	23.8%	$358	8.1%	13.8%
	Upper	38	41.8%	$4,339	60.7%	41.4%	15	46.9%	44.8%	$854	59.3%	50.8%	10	35.7%	42.2%	$589	46.5%	55.2%	13	41.9%	46.4%	$2,896	65.1%	59.2%
	Unknown	1	1.1%	$181	2.5%	0.0%	0	0.0%	6.2%	$0	0.0%	19.6%	0	0.0%	7.3%	$0	0.0%	7.8%	1	3.2%	6.4%	$181	4.1%	13.7%
	Total	*91*	*100%*	*$7,152*	*100%*	*100%*	*32*	*100%*	*100%*	*$1,440*	*100%*	*100%*	*28*	*100%*	*100%*	*$1,266*	*100%*	*100%*	*31*	*100%*	*100%*	*$4,446*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	21.3%	0	0.0%	0.3%	$0	0.0%	0.2%	0	0.0%	0.3%	$0	0.0%	0.1%	0	0.0%	0.1%	$0	0.0%	0.1%
	Moderate	0	0.0%	$0	0.0%	17.5%	0	0.0%	0.6%	$0	0.0%	0.3%	0	0.0%	0.4%	$0	0.0%	0.1%	0	0.0%	0.1%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	19.9%	0	0.0%	1.0%	$0	0.0%	0.5%	0	0.0%	0.3%	$0	0.0%	0.4%	0	0.0%	0.1%	$0	0.0%	0.1%
	Upper	0	0.0%	$0	0.0%	41.4%	0	0.0%	1.8%	$0	0.0%	1.2%	0	0.0%	0.6%	$0	0.0%	0.6%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	96.3%	$0	0.0%	97.8%	0	0.0%	98.5%	$0	0.0%	98.8%	0	0.0%	99.7%	$0	0.0%	99.8%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	235	8.3%	$18,741	3.6%	21.3%	54	6.7%	5.6%	$3,669	3.0%	2.8%	84	9.9%	6.1%	$5,972	4.2%	2.9%	97	8.3%	5.5%	$9,100	3.6%	2.9%
	Moderate	681	24.0%	$75,748	14.5%	17.5%	191	23.5%	17.0%	$19,387	15.6%	11.7%	221	25.9%	17.3%	$23,641	16.6%	11.2%	269	23.0%	14.8%	$32,720	12.9%	10.5%
	Middle	598	21.1%	$77,411	14.9%	19.9%	200	24.6%	20.4%	$22,448	18.1%	17.3%	182	21.4%	19.7%	$23,275	16.3%	16.1%	216	18.5%	18.3%	$31,688	12.5%	15.7%
	Upper	1,239	43.7%	$331,022	63.5%	41.4%	354	43.6%	34.8%	$77,028	61.9%	42.5%	343	40.3%	35.1%	$85,481	59.8%	41.7%	542	46.3%	36.0%	$168,513	66.4%	44.0%
	Unknown	81	2.9%	$18,059	3.5%	0.0%	13	1.6%	22.2%	$1,832	1.5%	25.6%	22	2.6%	21.7%	$4,463	3.1%	28.1%	46	3.9%	25.4%	$11,764	4.6%	26.9%
	Total	*2,834*	*100%*	*$520,981*	*100%*	*100%*	*812*	*100%*	*100%*	*$124,364*	*100%*	*100%*	*852*	*100%*	*100%*	*$142,832*	*100%*	*100%*	*1,170*	*100%*	*100%*	*$253,785*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: AR Little Rock

Product Type		Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Total Businesses	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ 000s	$ %	$ %	#	%	%	$ 000s	$ %	$ %	#	%	%	$ 000s	$ %	$ %
Small Business	Revenue: $1 Million or Less	760	61.3%	$41,541	28.8%	90.7%	239	69.7%	43.4%	$16,013	36.2%	37.7%	194	68.6%	41.8%	$9,549	25.6%	36.5%	327	53.3%	33.4%	$15,979	25.5%	29.3%
	Revenue: Over $1 Million	369	29.8%	$99,574	69.1%	8.0%	102	29.7%					89	31.4%					178	29.0%				
	Revenue: *Total Rev. available*	1,129	91.1%	$141,115	97.9%	98.7%	341	99.4%					283	100.0%					505	82.3%				
	Revenue: Rev. Not Known	110	8.9%	$3,024	2.1%	1.3%	2	0.6%					0	0.0%					108	17.6%				
	Revenue: Total	*1,239*	*100%*	*$144,139*	*100%*	*100%*	*343*	*100%*					*283*	*100%*					*613*	*100%*				
	Loan Size: $100,000 or Less	936	75.5%	$28,600	19.8%		256	74.6%	89.9%	$8,546	19.3%	30.9%	208	73.5%	90.8%	$6,808	18.2%	32.8%	472	77.0%	85.6%	$13,246	21.2%	28.4%
	Loan Size: $100,001 - $250,000	135	10.9%	$23,592	16.4%		37	10.8%	5.3%	$6,335	14.3%	18.5%	26	9.2%	4.9%	$4,681	12.5%	17.8%	72	11.7%	8.0%	$12,576	20.1%	21.0%
	Loan Size: $250,001 - $1 Million	168	13.6%	$91,947	63.8%		50	14.6%	4.8%	$29,309	66.3%	50.7%	49	17.3%	4.4%	$25,873	69.2%	49.4%	69	11.3%	6.4%	$36,765	58.7%	50.6%
	Loan Size: Total	*1,239*	*100%*	*$144,139*	*100%*		*343*	*100%*	*100%*	*$44,190*	*100%*	*100%*	*283*	*100%*	*100%*	*$37,362*	*100%*	*100%*	*613*	*100%*	*100%*	*$62,587*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less: $100,000 or Less	687	90.4%	$18,497	44.5%																			
	Loan Size & Rev $1 Mill or Less: $100,001 - $250,000	40	5.3%	$6,517	15.7%																			
	Loan Size & Rev $1 Mill or Less: $250,001 - $1 Million	33	4.3%	$16,527	39.8%																			
	Loan Size & Rev $1 Mill or Less: *Total*	*760*	*100%*	*$41,541*	*100%*																			
Small Farm						Total Farms																		
	Revenue: $1 Million or Less	9	69.2%	$343	24.7%	97.8%	3	75.0%	61.7%	$110	18.0%	75.2%	3	75.0%	59.9%	$129	20.5%	71.1%	3	60.0%	54.2%	$104	68.9%	66.6%
	Revenue: Over $1 Million	4	30.8%	$1,047	75.3%	2.2%	1	25.0%					1	25.0%					2	40.0%				
	Revenue: *Total Rev. available*	13	100.0%	$1,390	100.0%	100.0%	4	100.0%					4	100.0%					5	100.0%				
	Revenue: Not Known	0	0.0%	$0	0.0%	0.0%	0	0.0%					0	0.0%					0	0.0%				
	Revenue: Total	*13*	*100%*	*$1,390*	*100%*	*100%*	*4*	*100%*					*4*	*100%*					*5*	*100%*				
	Loan Size: $100,000 or Less	11	84.6%	$390	28.1%		3	75.0%	85.1%	$110	18.0%	35.3%	3	75.0%	82.8%	$129	20.5%	33.5%	5	100.0%	82.9%	$151	100.0%	36.1%
	Loan Size: $100,001 - $250,000	0	0.0%	$0	0.0%		0	0.0%	8.8%	$0	0.0%	25.4%	0	0.0%	10.6%	$0	0.0%	29.7%	0	0.0%	11.6%	$0	0.0%	30.6%
	Loan Size: $250,001 - $500,000	2	15.4%	$1,000	71.9%		1	25.0%	6.1%	$500	82.0%	39.3%	1	25.0%	6.5%	$500	79.5%	36.8%	0	0.0%	5.5%	$0	0.0%	33.3%
	Loan Size: Total	*13*	*100%*	*$1,390*	*100%*		*4*	*100%*	*100%*	*$610*	*100%*	*100%*	*4*	*100%*	*100%*	*$629*	*100%*	*100%*	*5*	*100%*	*100%*	*$151*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less: $100,000 or Less	9	100.0%	$343	100.0%																			
	Loan Size & Rev $1 Mill or Less: $100,001 - $250,000	0	0.0%	$0	0.0%																			
	Loan Size & Rev $1 Mill or Less: $250,001 - $500,000	0	0.0%	$0	0.0%																			
	Loan Size & Rev $1 Mill or Less: *Total*	*9*	*100%*	*$343*	*100%*																			

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue.
2020 FFIEC Census Data and 2020 D&B Information

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: FL Orlando

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
HOME PURCHASE	Low	4	0.5%	$737	0.2%	1.0%	2	0.6%	1.1%	$378	0.4%	0.8%	0	0.0%	1.2%	$0	0.0%	0.8%	2	0.7%	1.1%	$359	0.3%	0.9%
	Moderate	128	15.0%	$32,637	10.5%	21.1%	40	12.6%	18.8%	$8,562	8.3%	13.9%	48	19.3%	18.6%	$11,067	13.4%	13.7%	40	13.8%	17.7%	$13,008	10.3%	13.3%
	Middle	292	34.1%	$85,734	27.5%	39.1%	131	41.3%	42.3%	$35,510	34.6%	39.1%	84	33.7%	43.0%	$25,013	30.3%	40.1%	77	26.6%	42.9%	$25,211	20.0%	39.9%
	Upper	432	50.5%	$192,184	61.7%	38.8%	144	45.4%	37.8%	$58,302	56.7%	46.2%	117	47.0%	37.2%	$46,601	56.4%	45.3%	171	59.0%	38.3%	$87,281	69.3%	45.9%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.1%
	Total	*856*	*100%*	*$311,292*	*100%*	*100%*	*317*	*100%*	*100%*	*$102,752*	*100%*	*100%*	*249*	*100%*	*100%*	*$82,681*	*100%*	*100%*	*290*	*100%*	*100%*	*$125,859*	*100%*	*100%*
REFINANCE	Low	2	0.2%	$442	0.2%	1.0%	0	0.0%	0.8%	$0	0.0%	0.4%	1	0.4%	0.7%	$276	0.6%	0.5%	1	0.2%	0.6%	$166	0.1%	0.5%
	Moderate	105	12.1%	$15,401	7.1%	21.1%	22	12.0%	18.6%	$2,303	7.5%	14.0%	33	14.8%	15.7%	$4,156	9.1%	11.3%	50	10.9%	12.8%	$8,942	6.3%	9.6%
	Middle	258	29.8%	$46,062	21.1%	39.1%	58	31.5%	39.0%	$6,911	22.5%	35.2%	79	35.4%	40.0%	$11,864	26.0%	36.5%	121	26.3%	37.9%	$27,287	19.3%	34.4%
	Upper	502	57.9%	$156,180	71.6%	38.8%	104	56.5%	41.6%	$21,459	70.0%	50.4%	110	49.3%	43.5%	$29,370	64.3%	51.7%	288	62.6%	48.7%	$105,351	74.3%	55.4%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*867*	*100%*	*$218,085*	*100%*	*100%*	*184*	*100%*	*100%*	*$30,673*	*100%*	*100%*	*223*	*100%*	*100%*	*$45,666*	*100%*	*100%*	*460*	*100%*	*100%*	*$141,746*	*100%*	*100%*
HOME IMPROVEMENT	Low	3	0.5%	$110	0.2%	1.0%	2	0.9%	0.5%	$46	0.3%	0.4%	0	0.0%	0.4%	$0	0.0%	0.3%	1	0.5%	0.6%	$64	0.2%	0.4%
	Moderate	92	14.1%	$7,200	11.2%	21.1%	29	13.3%	12.6%	$2,223	12.5%	9.5%	35	16.1%	12.2%	$2,124	10.2%	9.9%	28	12.8%	11.6%	$2,853	11.0%	9.3%
	Middle	215	32.9%	$17,501	27.2%	39.1%	77	35.3%	33.5%	$4,919	27.7%	29.0%	66	30.4%	35.1%	$5,060	24.3%	32.3%	72	33.0%	33.5%	$7,522	29.1%	28.4%
	Upper	343	52.5%	$39,636	61.5%	38.8%	110	50.5%	53.4%	$10,577	59.5%	61.1%	116	53.5%	52.3%	$13,648	65.5%	57.5%	117	53.7%	54.2%	$15,411	59.6%	61.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.1%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.1%
	Total	*653*	*100%*	*$64,447*	*100%*	*100%*	*218*	*100%*	*100%*	*$17,765*	*100%*	*100%*	*217*	*100%*	*100%*	*$20,832*	*100%*	*100%*	*218*	*100%*	*100%*	*$25,850*	*100%*	*100%*
MULTI FAMILY					Multi-Family Units																			
	Low	0	0.0%	$0	0.0%	6.2%	0	0.0%	12.9%	$0	0.0%	15.2%	0	0.0%	6.0%	$0	0.0%	14.6%	0	0.0%	8.1%	$0	0.0%	10.3%
	Moderate	2	100.0%	$43,000	100.0%	37.3%	2	100.0%	40.3%	$43,000	100.0%	33.8%	0	0.0%	45.9%	$0	0.0%	34.3%	0	0.0%	55.6%	$0	0.0%	49.2%
	Middle	0	0.0%	$0	0.0%	35.8%	0	0.0%	30.2%	$0	0.0%	33.6%	0	0.0%	28.6%	$0	0.0%	27.0%	0	0.0%	21.0%	$0	0.0%	20.5%
	Upper	0	0.0%	$0	0.0%	20.8%	0	0.0%	16.5%	$0	0.0%	17.4%	0	0.0%	19.5%	$0	0.0%	24.1%	0	0.0%	15.3%	$0	0.0%	20.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*2*	*100%*	*$43,000*	*100%*	*100%*	*2*	*100%*	*100%*	*$43,000*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	1	0.4%	$25	0.1%	1.0%	0	0.0%	0.4%	$0	0.0%	0.3%	1	1.0%	0.7%	$25	0.2%	0.5%	0	0.0%	0.5%	$0	0.0%	0.3%
	Moderate	28	10.3%	$1,487	6.2%	21.1%	12	10.4%	11.1%	$416	5.1%	7.2%	10	9.6%	12.9%	$693	6.7%	9.0%	6	11.3%	11.8%	$378	6.7%	8.6%
	Middle	101	37.1%	$7,461	30.9%	39.1%	47	40.9%	35.5%	$3,050	37.1%	27.6%	43	41.3%	36.5%	$3,587	34.7%	29.8%	11	20.8%	32.8%	$824	14.7%	25.8%
	Upper	142	52.2%	$15,186	62.9%	38.8%	56	48.7%	53.0%	$4,745	57.8%	64.8%	50	48.1%	49.9%	$6,023	58.3%	60.7%	36	67.9%	54.9%	$4,418	78.6%	65.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*272*	*100%*	*$24,159*	*100%*	*100%*	*115*	*100%*	*100%*	*$8,211*	*100%*	*100%*	*104*	*100%*	*100%*	*$10,328*	*100%*	*100%*	*53*	*100%*	*100%*	*$5,620*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: FL Orlando

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	1.0%	0	0.0%	2.1%	$0	0.0%	1.5%	0	0.0%	0.7%	$0	0.0%	0.4%	0	0.0%	0.9%	$0	0.0%	0.4%
	Moderate	8	8.8%	$374	4.1%	21.1%	3	11.1%	15.9%	$134	7.2%	12.1%	4	9.5%	18.6%	$210	4.5%	13.0%	1	4.5%	17.3%	$30	1.2%	10.3%
	Middle	33	36.3%	$2,336	25.9%	39.1%	10	37.0%	39.3%	$507	27.2%	31.3%	15	35.7%	39.1%	$1,128	24.3%	33.7%	8	36.4%	35.8%	$701	27.8%	28.9%
	Upper	50	54.9%	$6,325	70.0%	38.8%	14	51.9%	42.7%	$1,226	65.7%	55.0%	23	54.8%	41.5%	$3,307	71.2%	52.7%	13	59.1%	46.1%	$1,792	71.0%	60.4%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.1%	$0	0.0%	0.1%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*91*	*100%*	*$9,035*	*100%*	*100%*	*27*	*100%*	*100%*	*$1,867*	*100%*	*100%*	*42*	*100%*	*100%*	*$4,645*	*100%*	*100%*	*22*	*100%*	*100%*	*$2,523*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	1.0%	0	0.0%	1.3%	$0	0.0%	1.0%	0	0.0%	1.6%	$0	0.0%	1.6%	0	0.0%	1.1%	$0	0.0%	0.8%
	Moderate	0	0.0%	$0	0.0%	21.1%	0	0.0%	22.5%	$0	0.0%	16.6%	0	0.0%	26.2%	$0	0.0%	18.3%	0	0.0%	31.7%	$0	0.0%	22.1%
	Middle	0	0.0%	$0	0.0%	39.1%	0	0.0%	44.0%	$0	0.0%	43.4%	0	0.0%	43.5%	$0	0.0%	38.0%	0	0.0%	43.9%	$0	0.0%	44.2%
	Upper	0	0.0%	$0	0.0%	38.8%	0	0.0%	32.2%	$0	0.0%	39.0%	0	0.0%	28.7%	$0	0.0%	42.1%	0	0.0%	23.4%	$0	0.0%	33.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	10	0.4%	$1,314	0.2%	1.0%	4	0.5%	1.0%	$424	0.2%	2.3%	2	0.2%	1.0%	$301	0.2%	1.9%	4	0.4%	0.8%	$589	0.2%	1.2%
	Moderate	363	13.2%	$100,099	14.9%	21.1%	108	12.5%	18.4%	$56,638	27.7%	16.0%	130	15.6%	17.5%	$18,250	11.1%	14.8%	125	12.0%	15.4%	$25,211	8.4%	13.5%
	Middle	899	32.8%	$159,094	23.7%	39.1%	323	37.4%	41.0%	$50,897	24.9%	37.6%	287	34.4%	41.6%	$46,652	28.4%	37.7%	289	27.7%	40.0%	$61,545	20.4%	36.2%
	Upper	1,469	53.6%	$409,511	61.1%	38.8%	428	49.6%	39.6%	$96,309	47.1%	44.1%	416	49.8%	39.9%	$98,949	60.3%	45.5%	625	59.9%	43.7%	$214,253	71.0%	49.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*2,741*	*100%*	*$670,018*	*100%*	*100%*	*863*	*100%*	*100%*	*$204,268*	*100%*	*100%*	*835*	*100%*	*100%*	*$164,152*	*100%*	*100%*	*1,043*	*100%*	*100%*	*$301,598*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: FL Orlando

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison 2018						2019						2020					
		Bank Count		Bank Dollar		Total Businesses	Count Bank		Count Agg	Dollar Bank		Dollar Agg	Count Bank		Count Agg	Dollar Bank		Dollar Agg	Count Bank		Count Agg	Dollar Bank		Dollar Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ 000s	$ %	$ %	#	%	%	$ 000s	$ %	$ %	#	%	%	$ 000s	$ %	$ %
SMALL BUSINESSES	Low	80	1.6%	$6,212	1.5%	1.6%	23	1.7%	1.3%	$2,861	2.6%	1.4%	21	1.9%	1.5%	$756	0.8%	1.6%	36	1.5%	1.4%	$2,595	1.3%	1.4%
	Moderate	1,294	26.2%	$105,744	26.3%	26.2%	361	26.1%	24.1%	$28,192	25.4%	28.1%	322	28.8%	24.4%	$27,501	28.6%	28.1%	611	25.0%	24.7%	$50,051	25.7%	29.2%
	Middle	1,641	33.2%	$137,475	34.2%	34.7%	478	34.6%	33.9%	$38,961	35.2%	33.2%	393	35.1%	33.8%	$31,839	33.1%	33.5%	770	31.5%	34.3%	$66,675	34.3%	33.7%
	Upper	1,930	39.0%	$152,124	37.9%	37.4%	519	37.6%	39.8%	$40,795	36.8%	36.7%	384	34.3%	39.3%	$36,213	37.6%	36.1%	1,027	42.0%	39.1%	$75,116	38.6%	35.3%
	Unknown	1	0.0%	$107	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.1%	1	0.0%	0.0%	$107	0.1%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	0.9%	$0	0.0%	0.6%	0	0.0%	0.9%	$0	0.0%	0.7%	0	0.0%	0.4%	$0	0.0%	0.3%
	Total	*4,946*	*100%*	*$401,662*	*100%*	*100%*	*1,381*	*100%*	*100%*	*$110,809*	*100%*	*100%*	*1,120*	*100%*	*100%*	*$96,309*	*100%*	*100%*	*2,445*	*100%*	*100%*	*$194,544*	*100%*	*100%*
						Total Farms																		
SMALL FARM	Low	0	0.0%	$0	0.0%	0.3%	0	0.0%	1.0%	$0	0.0%	0.4%	0	0.0%	0.7%	$0	0.0%	0.1%	0	0.0%	0.5%	$0	0.0%	1.6%
	Moderate	3	13.6%	$322	25.5%	16.2%	1	50.0%	12.3%	$50	61.0%	16.6%	0	0.0%	16.2%	$0	0.0%	14.2%	2	15.4%	15.2%	$272	27.8%	16.1%
	Middle	10	45.5%	$572	45.3%	44.8%	0	0.0%	42.6%	$0	0.0%	46.5%	5	71.4%	38.7%	$165	80.9%	50.4%	5	38.5%	43.8%	$407	41.6%	46.8%
	Upper	9	40.9%	$370	29.3%	38.2%	1	50.0%	39.2%	$32	39.0%	32.0%	2	28.6%	38.7%	$39	19.1%	31.3%	6	46.2%	38.1%	$299	30.6%	30.0%
	Unknown	0	0.0%	$0	0.0%	0.4%	0	0.0%	0.5%	$0	0.0%	2.9%	0	0.0%	0.3%	$0	0.0%	2.2%	0	0.0%	1.0%	$0	0.0%	4.6%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	4.4%	$0	0.0%	1.7%	0	0.0%	5.4%	$0	0.0%	1.9%	0	0.0%	1.4%	$0	0.0%	0.8%
	Total	*22*	*100%*	*$1,264*	*100%*	*100%*	*2*	*100%*	*100%*	*$82*	*100%*	*100%*	*7*	*100%*	*100%*	*$204*	*100%*	*100%*	*13*	*100%*	*100%*	*$978*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2020 D&B Information

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: FL Orlando

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison 2018						2019						2020					
		Bank Count		Bank Dollar		Families by Family Income	Count Bank		Count Agg	Dollar Bank		Dollar Agg	Count Bank		Count Agg	Dollar Bank		Dollar Agg	Count Bank		Count Agg	Dollar Bank		Dollar Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	19	2.2%	$2,190	0.7%	21.5%	5	1.6%	3.0%	$600	0.6%	1.6%	6	2.4%	2.8%	$674	0.8%	1.5%	8	2.8%	3.1%	$916	0.7%	1.6%
	Moderate	97	11.3%	$17,842	5.7%	18.1%	33	10.4%	13.9%	$5,557	5.4%	9.4%	25	10.0%	14.9%	$4,563	5.5%	10.2%	39	13.4%	16.2%	$7,722	6.1%	11.7%
	Middle	138	16.1%	$31,939	10.3%	19.2%	57	18.0%	21.4%	$12,431	12.1%	18.4%	41	16.5%	22.9%	$9,491	11.5%	19.8%	40	13.8%	24.0%	$10,017	8.0%	21.5%
	Upper	578	67.5%	$252,002	81.0%	41.2%	217	68.5%	45.5%	$82,928	80.7%	55.7%	166	66.7%	45.4%	$65,224	78.9%	55.0%	195	67.2%	44.4%	$103,850	82.5%	54.0%
	Unknown	24	2.8%	$7,319	2.4%	0.0%	5	1.6%	16.2%	$1,236	1.2%	14.9%	11	4.4%	14.0%	$2,729	3.3%	13.5%	8	2.8%	12.3%	$3,354	2.7%	11.2%
	Total	*856*	*100%*	*$311,292*	*100%*	*100%*	*317*	*100%*	*100%*	*$102,752*	*100%*	*100%*	*249*	*100%*	*100%*	*$82,681*	*100%*	*100%*	*290*	*100%*	*100%*	*$125,859*	*100%*	*100%*
REFINANCE	Low	32	3.7%	$2,459	1.1%	21.5%	10	5.4%	7.1%	$588	1.9%	4.1%	11	4.9%	4.7%	$688	1.5%	2.4%	11	2.4%	2.8%	$1,183	0.8%	1.4%
	Moderate	110	12.7%	$13,413	6.2%	18.1%	28	15.2%	16.6%	$2,819	9.2%	12.2%	35	15.7%	13.1%	$3,756	8.2%	8.6%	47	10.2%	10.4%	$6,838	4.8%	7.0%
	Middle	163	18.8%	$24,678	11.3%	19.2%	31	16.8%	22.0%	$3,710	12.1%	19.5%	48	21.5%	19.5%	$6,974	15.3%	16.1%	84	18.3%	17.6%	$13,994	9.9%	14.5%
	Upper	540	62.3%	$172,031	78.9%	41.2%	114	62.0%	40.6%	$23,480	76.5%	50.4%	121	54.3%	40.5%	$31,993	70.1%	48.4%	305	66.3%	45.7%	$116,558	82.2%	52.7%
	Unknown	22	2.5%	$5,504	2.5%	0.0%	1	0.5%	13.7%	$76	0.2%	13.8%	8	3.6%	22.2%	$2,255	4.9%	24.5%	13	2.8%	23.4%	$3,173	2.2%	24.4%
	Total	*867*	*100%*	*$218,085*	*100%*	*100%*	*184*	*100%*	*100%*	*$30,673*	*100%*	*100%*	*223*	*100%*	*100%*	*$45,666*	*100%*	*100%*	*460*	*100%*	*100%*	*$141,746*	*100%*	*100%*
HOME IMPROVEMENT	Low	28	4.3%	$1,091	1.7%	21.5%	9	4.1%	4.4%	$380	2.1%	2.6%	8	3.7%	4.5%	$290	1.4%	2.5%	11	5.0%	4.8%	$421	1.6%	2.6%
	Moderate	64	9.8%	$3,041	4.7%	18.1%	23	10.6%	12.1%	$1,096	6.2%	8.3%	23	10.6%	12.2%	$1,049	5.0%	8.8%	18	8.3%	12.1%	$896	3.5%	8.8%
	Middle	113	17.3%	$5,974	9.3%	19.2%	46	21.1%	18.7%	$2,358	13.3%	14.5%	31	14.3%	20.2%	$1,677	8.1%	17.0%	36	16.5%	18.3%	$1,939	7.5%	14.8%
	Upper	439	67.2%	$53,000	82.2%	41.2%	136	62.4%	60.2%	$13,349	75.1%	67.9%	152	70.0%	60.5%	$17,347	83.3%	68.4%	151	69.3%	61.9%	$22,304	86.3%	70.9%
	Unknown	9	1.4%	$1,341	2.1%	0.0%	4	1.8%	4.6%	$582	3.3%	6.8%	3	1.4%	2.6%	$469	2.3%	3.3%	2	0.9%	2.9%	$290	1.1%	2.9%
	Total	*653*	*100%*	*$64,447*	*100%*	*100%*	*218*	*100%*	*100%*	*$17,765*	*100%*	*100%*	*217*	*100%*	*100%*	*$20,832*	*100%*	*100%*	*218*	*100%*	*100%*	*$25,850*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	$0	0.0%	21.5%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	18.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	19.2%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	1.6%	$0	0.0%	0.1%
	Upper	0	0.0%	$0	0.0%	41.2%	0	0.0%	0.7%	$0	0.0%	0.0%	0	0.0%	2.3%	$0	0.0%	0.1%	0	0.0%	0.8%	$0	0.0%	0.0%
	Unknown	2	100.0%	$43,000	100.0%	0.0%	2	100.0%	99.3%	$43,000	100.0%	100.0%	0	0.0%	97.7%	$0	0.0%	99.9%	0	0.0%	97.6%	$0	0.0%	99.9%
	Total	*2*	*100%*	*$43,000*	*100%*	*100%*	*2*	*100%*	*100%*	*$43,000*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	4	1.5%	$101	0.4%	21.5%	2	1.7%	4.5%	$32	0.4%	2.3%	2	1.9%	4.6%	$69	0.7%	2.1%	0	0.0%	3.8%	$0	0.0%	1.8%
	Moderate	27	9.9%	$1,104	4.6%	18.1%	16	13.9%	12.9%	$609	7.4%	7.3%	7	6.7%	13.1%	$332	3.2%	8.3%	4	7.5%	9.9%	$163	2.9%	5.8%
	Middle	56	20.6%	$2,773	11.5%	19.2%	21	18.3%	19.7%	$996	12.1%	13.6%	27	26.0%	21.1%	$1,253	12.1%	14.6%	8	15.1%	20.3%	$524	9.3%	13.9%
	Upper	178	65.4%	$19,836	82.1%	41.2%	73	63.5%	60.4%	$6,404	78.0%	75.2%	66	63.5%	59.1%	$8,624	83.5%	73.1%	39	73.6%	63.0%	$4,808	85.6%	75.2%
	Unknown	7	2.6%	$345	1.4%	0.0%	3	2.6%	2.4%	$170	2.1%	1.7%	2	1.9%	2.1%	$50	0.5%	1.9%	2	3.8%	3.1%	$125	2.2%	3.4%
	Total	*272*	*100%*	*$24,159*	*100%*	*100%*	*115*	*100%*	*100%*	*$8,211*	*100%*	*100%*	*104*	*100%*	*100%*	*$10,328*	*100%*	*100%*	*53*	*100%*	*100%*	*$5,620*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: FL Orlando

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	4	4.4%	$125	1.4%	21.5%	2	7.4%	5.8%	$65	3.5%	3.4%	2	4.8%	6.2%	$60	1.3%	3.4%	0	0.0%	6.2%	$0	0.0%	2.8%
	Moderate	16	17.6%	$916	10.1%	18.1%	3	11.1%	12.7%	$105	5.6%	8.0%	8	19.0%	16.2%	$514	11.1%	11.2%	5	22.7%	14.0%	$297	11.8%	7.4%
	Middle	11	12.1%	$427	4.7%	19.2%	5	18.5%	20.7%	$174	9.3%	14.0%	2	4.8%	22.7%	$34	0.7%	17.1%	4	18.2%	20.3%	$219	8.7%	13.1%
	Upper	57	62.6%	$7,393	81.8%	41.2%	15	55.6%	53.3%	$1,399	74.9%	62.7%	29	69.0%	48.0%	$3,987	85.8%	58.1%	13	59.1%	50.8%	$2,007	79.5%	59.7%
	Unknown	3	3.3%	$174	1.9%	0.0%	2	7.4%	7.5%	$124	6.6%	11.9%	1	2.4%	6.9%	$50	1.1%	10.2%	0	0.0%	8.7%	$0	0.0%	17.0%
	Total	*91*	*100%*	*$9,035*	*100%*	*100%*	*27*	*100%*	*100%*	*$1,867*	*100%*	*100%*	*42*	*100%*	*100%*	*$4,645*	*100%*	*100%*	*22*	*100%*	*100%*	*$2,523*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	21.5%	0	0.0%	0.5%	$0	0.0%	0.4%	0	0.0%	0.1%	$0	0.0%	0.0%	0	0.0%	0.1%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	18.1%	0	0.0%	1.7%	$0	0.0%	1.3%	0	0.0%	0.6%	$0	0.0%	0.3%	0	0.0%	0.1%	$0	0.0%	0.1%
	Middle	0	0.0%	$0	0.0%	19.2%	0	0.0%	1.9%	$0	0.0%	1.2%	0	0.0%	1.5%	$0	0.0%	2.0%	0	0.0%	0.1%	$0	0.0%	0.1%
	Upper	0	0.0%	$0	0.0%	41.2%	0	0.0%	2.2%	$0	0.0%	2.6%	0	0.0%	2.4%	$0	0.0%	4.5%	0	0.0%	0.1%	$0	0.0%	0.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	93.7%	$0	0.0%	94.5%	0	0.0%	95.4%	$0	0.0%	93.2%	0	0.0%	99.6%	$0	0.0%	99.5%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	87	3.2%	$5,966	0.9%	21.5%	28	3.2%	3.9%	$1,665	0.8%	1.8%	29	3.5%	3.4%	$1,781	1.1%	1.6%	30	2.9%	3.0%	$2,520	0.8%	1.4%
	Moderate	314	11.5%	$36,316	5.4%	18.1%	103	11.9%	13.9%	$10,186	5.0%	8.6%	98	11.7%	14.0%	$10,214	6.2%	8.8%	113	10.8%	12.8%	$15,916	5.3%	8.7%
	Middle	481	17.5%	$65,791	9.8%	19.2%	160	18.5%	20.7%	$19,669	9.6%	16.1%	149	17.8%	21.4%	$19,429	11.8%	16.8%	172	16.5%	20.1%	$26,693	8.9%	16.7%
	Upper	1,792	65.4%	$504,262	75.3%	41.2%	555	64.3%	44.4%	$127,560	62.4%	48.3%	534	64.0%	44.3%	$127,175	77.5%	48.4%	703	67.4%	44.6%	$249,527	82.7%	50.2%
	Unknown	67	2.4%	$57,683	8.6%	0.0%	17	2.0%	17.1%	$45,188	22.1%	25.2%	25	3.0%	16.8%	$5,553	3.4%	24.4%	25	2.4%	19.6%	$6,942	2.3%	22.9%
	Total	*2,741*	*100%*	*$670,018*	*100%*	*100%*	*863*	*100%*	*100%*	*$204,268*	*100%*	*100%*	*835*	*100%*	*100%*	*$164,152*	*100%*	*100%*	*1,043*	*100%*	*100%*	*$301,598*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: FL Orlando

Product Type			Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
								2018						2019						2020					
			Bank				Total Businesses	Count			Dollar			Count			Dollar			Count			Dollar		
			Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
			#	%	$ (000s)	$ %	%	#	%	%	$ 000s	$ %	$ %	#	%	%	$ 000s	$ %	$ %	#	%	%	$ 000s	$ %	$ %
Small Business	Revenue	$1 Million or Less	3,065	62.0%	$138,027	34.4%	94.5%	970	70.2%	47.1%	$52,058	47.0%	33.4%	748	66.8%	48.9%	$36,413	37.8%	32.8%	1,347	55.1%	41.7%	$49,556	25.5%	24.9%
		Over $1 Million	1,460	29.5%	$249,309	62.1%	4.7%	408	29.5%					369	32.9%					683	27.9%				
		Total Rev. available	4,525	91.5%	$387,336	96.5%	99.2%	1,378	99.7%					1,117	99.7%					2,030	83.0%				
		Rev. Not Known	421	8.5%	$14,326	3.6%	0.8%	3	0.2%					3	0.3%					415	17.0%				
		Total	*4,946*	*100%*	*$401,662*	*100%*	*100%*	*1,381*	*100%*					*1,120*	*100%*					*2,445*	*100%*				
	Loan Size	$100,000 or Less	4,142	83.7%	$136,714	34.0%		1,215	88.0%	95.3%	$47,043	42.5%	44.8%	965	86.2%	95.7%	$34,778	36.1%	47.1%	1,962	80.2%	90.9%	$54,893	28.2%	38.7%
		$100,001 - $250,000	446	9.0%	$75,971	18.9%		78	5.6%	2.5%	$14,222	12.8%	14.8%	67	6.0%	2.3%	$12,543	13.0%	14.4%	301	12.3%	5.6%	$49,206	25.3%	21.3%
		$250,001 - $1 Million	358	7.2%	$188,977	47.0%		88	6.4%	2.2%	$49,544	44.7%	40.4%	88	7.9%	2.0%	$48,988	50.9%	38.5%	182	7.4%	3.5%	$90,445	46.5%	40.0%
		Total	*4,946*	*100%*	*$401,662*	*100%*		*1,381*	*100%*	*100%*	*$110,809*	*100%*	*100%*	*1,120*	*100%*	*100%*	*$96,309*	*100%*	*100%*	*2,445*	*100%*	*100%*	*$194,544*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	2,877	93.9%	$78,527	56.9%																			
		$100,001 - $250,000	115	3.8%	$19,047	13.8%																			
		$250,001 - $1 Million	73	2.4%	$40,453	29.3%																			
		Total	*3,065*	*100%*	*$138,027*	*100%*																			
							Total Farms																		
Small Farm	Revenue	$1 Million or Less	13	59.1%	$412	32.6%	94.3%	1	50.0%	52.0%	$32	39.0%	52.5%	4	57.1%	64.3%	$97	47.5%	56.3%	8	61.5%	52.4%	$283	28.9%	38.6%
		Over $1 Million	8	36.4%	$745	58.9%	5.6%	1	50.0%					3	42.9%					4	30.8%				
		Total Rev. available	21	95.5%	$1,157	91.5%	99.9%	2	100.0%					7	100.0%					12	92.3%				
		Not Known	1	4.5%	$107	8.5%	0.1%	0	0.0%					0	0.0%					1	7.7%				
		Total	*22*	*100%*	*$1,264*	*100%*	*100%*	*2*	*100%*					*7*	*100%*					*13*	*100%*				
	Loan Size	$100,000 or Less	18	81.8%	$612	48.4%		2	100.0%	93.6%	$82	100.0%	49.0%	7	100.0%	93.6%	$204	100.0%	44.7%	9	69.2%	86.2%	$326	33.3%	39.0%
		$100,001 - $250,000	4	18.2%	$652	51.6%		0	0.0%	3.9%	$0	0.0%	19.0%	0	0.0%	4.0%	$0	0.0%	23.4%	4	30.8%	8.6%	$652	66.7%	23.2%
		$250,001 - $500,000	0	0.0%	$0	0.0%		0	0.0%	2.5%	$0	0.0%	32.0%	0	0.0%	2.4%	$0	0.0%	31.9%	0	0.0%	5.2%	$0	0.0%	37.8%
		Total	*22*	*100%*	*$1,264*	*100%*		*2*	*100%*	*100%*	*$82*	*100%*	*100%*	*7*	*100%*	*100%*	*$204*	*100%*	*100%*	*13*	*100%*	*100%*	*$978*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	13	100.0%	$412	100.0%																			
		$100,001 - $250,000	0	0.0%	$0	0.0%																			
		$250,001 - $500,000	0	0.0%	$0	0.0%																			
		Total	*13*	*100%*	*$412*	*100%*																			

Originations & Purchases

Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue.

2020 FFIEC Census Data and 2020 D&B Information

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: FL Tampa

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
HOME PURCHASE	Low	40	1.8%	$8,307	1.1%	1.9%	8	1.2%	1.6%	$1,704	0.9%	1.2%	15	2.1%	2.1%	$2,441	1.1%	1.5%	17	1.9%	2.1%	$4,162	1.2%	1.6%
	Moderate	348	15.3%	$66,932	9.0%	21.9%	111	16.7%	18.9%	$17,892	9.7%	13.4%	119	16.8%	19.5%	$24,207	10.9%	13.8%	118	13.2%	19.4%	$24,833	7.4%	14.3%
	Middle	782	34.4%	$192,659	26.0%	39.7%	243	36.5%	39.1%	$53,898	29.3%	34.6%	246	34.6%	38.9%	$59,058	26.6%	34.5%	293	32.7%	37.7%	$79,703	23.8%	33.7%
	Upper	1,099	48.4%	$472,461	63.8%	36.5%	303	45.6%	40.3%	$110,440	60.0%	50.8%	330	46.5%	39.4%	$136,648	61.5%	50.0%	466	52.1%	40.7%	$225,373	67.4%	50.3%
	Unknown	1	0.0%	$461	0.1%	0.1%	0	0.0%	0.1%	$0	0.0%	0.1%	0	0.0%	0.1%	$0	0.0%	0.1%	1	0.1%	0.1%	$461	0.1%	0.1%
	Total	*2,270*	*100%*	*$740,820*	*100%*	*100%*	*665*	*100%*	*100%*	*$183,934*	*100%*	*100%*	*710*	*100%*	*100%*	*$222,354*	*100%*	*100%*	*895*	*100%*	*100%*	*$334,532*	*100%*	*100%*
REFINANCE	Low	13	0.6%	$2,119	0.4%	1.9%	3	0.7%	1.6%	$207	0.3%	1.1%	3	0.6%	1.4%	$486	0.4%	1.0%	7	0.6%	1.1%	$1,426	0.4%	0.8%
	Moderate	299	13.3%	$39,278	7.4%	21.9%	81	18.1%	17.3%	$8,307	11.6%	12.1%	77	14.4%	15.0%	$8,179	7.5%	10.7%	141	11.1%	12.5%	$22,792	6.5%	8.9%
	Middle	772	34.3%	$130,018	24.3%	39.7%	174	38.9%	38.9%	$21,726	30.2%	33.9%	197	37.0%	37.6%	$29,615	27.1%	32.3%	401	31.6%	36.1%	$78,677	22.3%	30.7%
	Upper	1,162	51.7%	$361,919	67.8%	36.5%	189	42.3%	42.2%	$41,627	57.9%	52.7%	255	47.8%	45.9%	$70,664	64.7%	55.9%	718	56.6%	50.3%	$249,628	70.7%	59.5%
	Unknown	3	0.1%	$767	0.1%	0.1%	0	0.0%	0.1%	$0	0.0%	0.1%	1	0.2%	0.1%	$250	0.2%	0.1%	2	0.2%	0.1%	$517	0.1%	0.1%
	Total	*2,249*	*100%*	*$534,101*	*100%*	*100%*	*447*	*100%*	*100%*	*$71,867*	*100%*	*100%*	*533*	*100%*	*100%*	*$109,194*	*100%*	*100%*	*1,269*	*100%*	*100%*	*$353,040*	*100%*	*100%*
HOME IMPROVEMENT	Low	13	0.8%	$705	0.6%	1.9%	6	1.2%	0.9%	$318	0.8%	0.7%	2	0.3%	1.4%	$233	0.5%	1.3%	5	1.1%	1.2%	$154	0.4%	0.8%
	Moderate	249	16.0%	$15,245	12.5%	21.9%	85	17.6%	14.2%	$5,588	14.8%	11.3%	90	15.0%	14.0%	$4,138	8.9%	11.1%	74	15.7%	14.3%	$5,519	14.7%	10.1%
	Middle	655	42.1%	$41,885	34.4%	39.7%	193	40.0%	37.4%	$11,848	31.3%	33.3%	265	44.1%	38.3%	$17,962	38.8%	34.3%	197	41.8%	36.8%	$12,075	32.2%	32.3%
	Upper	637	41.0%	$63,767	52.4%	36.5%	198	41.1%	47.5%	$20,111	53.1%	54.7%	244	40.6%	46.3%	$23,956	51.8%	53.3%	195	41.4%	47.7%	$19,700	52.6%	56.6%
	Unknown	0	0.0%	$0	0.0%	0.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.1%	0	0.0%	0.0%	$0	0.0%	0.1%
	Total	*1,554*	*100%*	*$121,602*	*100%*	*100%*	*482*	*100%*	*100%*	*$37,865*	*100%*	*100%*	*601*	*100%*	*100%*	*$46,289*	*100%*	*100%*	*471*	*100%*	*100%*	*$37,448*	*100%*	*100%*
						Multi-Family Units																		
MULTI FAMILY	Low	0	0.0%	$0	0.0%	6.8%	0	0.0%	11.3%	$0	0.0%	3.1%	0	0.0%	12.8%	$0	0.0%	12.8%	0	0.0%	18.7%	$0	0.0%	12.3%
	Moderate	0	0.0%	$0	0.0%	22.7%	0	0.0%	30.4%	$0	0.0%	15.9%	0	0.0%	34.0%	$0	0.0%	31.8%	0	0.0%	30.2%	$0	0.0%	23.3%
	Middle	3	75.0%	$8,234	32.0%	40.8%	1	50.0%	35.0%	$199	1.1%	39.2%	2	100.0%	36.7%	$8,035	100.0%	24.4%	0	0.0%	33.0%	$0	0.0%	39.4%
	Upper	1	25.0%	$17,500	68.0%	29.3%	1	50.0%	23.3%	$17,500	98.9%	41.8%	0	0.0%	16.0%	$0	0.0%	30.7%	0	0.0%	18.1%	$0	0.0%	25.1%
	Unknown	0	0.0%	$0	0.0%	0.5%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.5%	$0	0.0%	0.3%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*4*	*100%*	*$25,734*	*100%*	*100%*	*2*	*100%*	*100%*	*$17,699*	*100%*	*100%*	*2*	*100%*	*100%*	*$8,035*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	4	0.6%	$155	0.3%	1.9%	2	0.8%	0.8%	$80	0.4%	0.5%	0	0.0%	0.8%	$0	0.0%	0.6%	2	1.0%	0.9%	$75	0.4%	0.7%
	Moderate	87	12.9%	$4,090	7.3%	21.9%	37	14.3%	13.8%	$1,599	8.5%	8.9%	31	14.0%	13.8%	$1,399	8.0%	9.5%	19	9.8%	13.2%	$1,092	5.5%	7.8%
	Middle	291	43.2%	$19,489	34.8%	39.7%	106	40.9%	37.7%	$6,205	32.9%	31.1%	98	44.3%	37.0%	$6,996	40.1%	30.2%	87	45.1%	35.8%	$6,288	31.9%	28.6%
	Upper	291	43.2%	$32,250	57.6%	36.5%	114	44.0%	47.7%	$10,963	58.2%	59.5%	92	41.6%	48.3%	$9,042	51.9%	59.6%	85	44.0%	50.1%	$12,245	62.2%	63.0%
	Unknown	0	0.0%	$0	0.0%	0.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*673*	*100%*	*$55,984*	*100%*	*100%*	*259*	*100%*	*100%*	*$18,847*	*100%*	*100%*	*221*	*100%*	*100%*	*$17,437*	*100%*	*100%*	*193*	*100%*	*100%*	*$19,700*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: FL Tampa

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	2	0.8%	$192	0.9%	1.9%	1	1.0%	1.4%	$31	0.6%	1.1%	0	0.0%	0.7%	$0	0.0%	0.5%	1	1.4%	1.0%	$161	1.5%	1.1%
	Moderate	50	19.2%	$2,938	13.6%	21.9%	20	20.6%	16.5%	$891	18.2%	10.6%	17	18.3%	16.4%	$571	9.5%	8.8%	13	18.6%	17.1%	$1,476	13.8%	10.4%
	Middle	111	42.7%	$7,168	33.2%	39.7%	46	47.4%	38.9%	$2,214	45.2%	28.8%	39	41.9%	38.0%	$2,377	39.4%	25.7%	26	37.1%	35.4%	$2,577	24.2%	23.8%
	Upper	97	37.3%	$11,289	52.3%	36.5%	30	30.9%	43.2%	$1,758	35.9%	59.5%	37	39.8%	44.8%	$3,086	51.1%	64.9%	30	42.9%	46.5%	$6,445	60.5%	64.7%
	Unknown	0	0.0%	$0	0.0%	0.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.1%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*260*	*100%*	*$21,587*	*100%*	*100%*	*97*	*100%*	*100%*	*$4,894*	*100%*	*100%*	*93*	*100%*	*100%*	*$6,034*	*100%*	*100%*	*70*	*100%*	*100%*	*$10,659*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	1.9%	0	0.0%	2.4%	$0	0.0%	1.4%	0	0.0%	2.5%	$0	0.0%	1.7%	0	0.0%	2.3%	$0	0.0%	1.9%
	Moderate	0	0.0%	$0	0.0%	21.9%	0	0.0%	21.8%	$0	0.0%	16.2%	0	0.0%	21.7%	$0	0.0%	14.4%	0	0.0%	24.3%	$0	0.0%	17.3%
	Middle	1	100.0%	$82	100.0%	39.7%	1	100.0%	40.4%	$82	100.0%	37.9%	0	0.0%	39.2%	$0	0.0%	38.4%	0	0.0%	38.9%	$0	0.0%	35.4%
	Upper	0	0.0%	$0	0.0%	36.5%	0	0.0%	35.4%	$0	0.0%	44.4%	0	0.0%	36.5%	$0	0.0%	45.6%	0	0.0%	34.4%	$0	0.0%	45.2%
	Unknown	0	0.0%	$0	0.0%	0.1%	0	0.0%	0.1%	$0	0.0%	0.1%	0	0.0%	0.1%	$0	0.0%	0.0%	0	0.0%	0.1%	$0	0.0%	0.1%
	Total	*1*	*100%*	*$82*	*100%*	*100%*	*1*	*100%*	*100%*	*$82*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	72	1.0%	$11,478	0.8%	1.9%	20	1.0%	1.6%	$2,340	0.7%	1.4%	20	0.9%	1.8%	$3,160	0.8%	2.2%	32	1.1%	1.6%	$5,978	0.8%	1.5%
	Moderate	1,033	14.7%	$128,483	8.6%	21.9%	334	17.1%	18.2%	$34,277	10.2%	13.3%	334	15.5%	17.8%	$38,494	9.4%	14.2%	365	12.6%	16.0%	$55,712	7.4%	12.0%
	Middle	2,615	37.3%	$399,535	26.6%	39.7%	764	39.1%	38.9%	$96,172	28.7%	34.8%	847	39.2%	38.4%	$124,043	30.3%	33.1%	1,004	34.6%	36.9%	$179,320	23.7%	32.4%
	Upper	3,287	46.9%	$959,186	63.9%	36.5%	835	42.8%	41.3%	$202,399	60.4%	50.4%	958	44.4%	41.9%	$243,396	59.5%	50.4%	1,494	51.6%	45.5%	$513,391	68.0%	54.1%
	Unknown	4	0.1%	$1,228	0.1%	0.1%	0	0.0%	0.0%	$0	0.0%	0.0%	1	0.0%	0.1%	$250	0.1%	0.1%	3	0.1%	0.1%	$978	0.1%	0.1%
	Total	*7,011*	*100%*	*$1,499,910*	*100%*	*100%*	*1,953*	*100%*	*100%*	*$335,188*	*100%*	*100%*	*2,160*	*100%*	*100%*	*$409,343*	*100%*	*100%*	*2,898*	*100%*	*100%*	*$755,379*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: FL Tampa

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison 2018						2019						2020					
		Bank Count		Bank Dollar		Total Businesses	Count Bank		Count Agg	Dollar Bank		Dollar Agg	Count Bank		Count Agg	Dollar Bank		Dollar Agg	Count Bank		Count Agg	Dollar Bank		Dollar Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ 000s	$ %	$ %	#	%	%	$ 000s	$ %	$ %	#	%	%	$ 000s	$ %	$ %
SMALL BUSINESSES	Low	265	3.9%	$23,696	5.1%	4.1%	58	3.9%	4.2%	$4,520	4.2%	5.9%	59	4.8%	4.6%	$5,833	6.6%	7.0%	148	3.6%	4.7%	$13,343	5.0%	6.6%
	Moderate	1,583	23.3%	$106,845	23.1%	21.7%	376	25.3%	20.3%	$28,785	26.6%	21.5%	318	25.7%	21.2%	$23,588	26.9%	20.9%	889	21.9%	20.3%	$54,472	20.4%	20.9%
	Middle	2,484	36.6%	$181,219	39.1%	35.5%	536	36.0%	34.3%	$40,639	37.6%	34.4%	430	34.7%	33.5%	$29,660	33.8%	34.2%	1,518	37.4%	34.3%	$110,920	41.5%	35.7%
	Upper	2,435	35.9%	$149,602	32.3%	38.4%	515	34.6%	40.1%	$34,138	31.6%	37.4%	427	34.5%	39.7%	$28,454	32.4%	37.1%	1,493	36.8%	40.1%	$87,010	32.6%	36.0%
	Unknown	19	0.3%	$1,908	0.4%	0.3%	4	0.3%	0.2%	$90	0.1%	0.3%	4	0.3%	0.2%	$277	0.3%	0.2%	11	0.3%	0.2%	$1,541	0.6%	0.3%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	0.8%	$0	0.0%	0.6%	0	0.0%	0.8%	$0	0.0%	0.6%	0	0.0%	0.4%	$0	0.0%	0.3%
	Total	*6,786*	*100%*	*$463,270*	*100%*	*100%*	*1,489*	*100%*	*100%*	*$108,172*	*100%*	*100%*	*1,238*	*100%*	*100%*	*$87,812*	*100%*	*100%*	*4,059*	*100%*	*100%*	*$267,286*	*100%*	*100%*
						Total Farms																		
SMALL FARM	Low	1	2.6%	$32	1.4%	1.2%	0	0.0%	1.7%	$0	0.0%	1.6%	0	0.0%	3.0%	$0	0.0%	1.1%	1	3.6%	1.8%	$32	1.8%	1.3%
	Moderate	11	28.2%	$253	11.0%	20.5%	3	42.9%	21.2%	$16	15.1%	17.8%	1	25.0%	27.1%	$100	22.9%	18.4%	7	25.0%	21.5%	$137	7.8%	22.9%
	Middle	20	51.3%	$1,805	78.3%	42.4%	3	42.9%	36.9%	$30	28.3%	42.7%	2	50.0%	31.0%	$326	74.8%	39.6%	15	53.6%	41.1%	$1,449	82.2%	41.0%
	Upper	7	17.9%	$214	9.3%	35.9%	1	14.3%	35.6%	$60	56.6%	34.8%	1	25.0%	33.7%	$10	2.3%	36.0%	5	17.9%	34.7%	$144	8.2%	33.4%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	4.7%	$0	0.0%	3.1%	0	0.0%	5.2%	$0	0.0%	4.8%	0	0.0%	0.9%	$0	0.0%	1.4%
	Total	*39*	*100%*	*$2,304*	*100%*	*100%*	*7*	*100%*	*100%*	*$106*	*100%*	*100%*	*4*	*100%*	*100%*	*$436*	*100%*	*100%*	*28*	*100%*	*100%*	*$1,762*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2020 D&B Information

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: FL Tampa

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison 2018						2019						2020					
		Bank Count		Bank Dollar		Families by Family Income	Count Bank		Count Agg	Dollar Bank		Dollar Agg	Count Bank		Count Agg	Dollar Bank		Dollar Agg	Count Bank		Count Agg	Dollar Bank		Dollar Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	85	3.7%	$8,592	1.2%	21.6%	32	4.8%	3.9%	$3,118	1.7%	2.0%	33	4.6%	4.4%	$3,607	1.6%	2.2%	20	2.2%	4.1%	$1,867	0.6%	2.0%
	Moderate	349	15.4%	$56,550	7.6%	17.9%	113	17.0%	16.3%	$15,659	8.5%	10.8%	105	14.8%	17.5%	$16,671	7.5%	11.7%	131	14.6%	18.9%	$24,220	7.2%	13.1%
	Middle	391	17.2%	$78,339	10.6%	19.1%	94	14.1%	20.4%	$16,654	9.1%	17.4%	132	18.6%	22.2%	$26,175	11.8%	18.8%	165	18.4%	22.7%	$35,510	10.6%	19.6%
	Upper	1,396	61.5%	$583,061	78.7%	41.4%	411	61.8%	42.0%	$144,230	78.4%	54.3%	428	60.3%	41.3%	$172,670	77.7%	53.8%	557	62.2%	41.8%	$266,161	79.6%	53.6%
	Unknown	49	2.2%	$14,278	1.9%	0.0%	15	2.3%	17.3%	$4,273	2.3%	15.5%	12	1.7%	14.6%	$3,231	1.5%	13.6%	22	2.5%	12.5%	$6,774	2.0%	11.6%
	Total	*2,270*	*100%*	*$740,820*	*100%*	*100%*	*665*	*100%*	*100%*	*$183,934*	*100%*	*100%*	*710*	*100%*	*100%*	*$222,354*	*100%*	*100%*	*895*	*100%*	*100%*	*$334,532*	*100%*	*100%*
REFINANCE	Low	160	7.1%	$10,559	2.0%	21.6%	48	10.7%	7.8%	$2,899	4.0%	4.3%	46	8.6%	5.7%	$2,749	2.5%	2.9%	66	5.2%	3.2%	$4,911	1.4%	1.5%
	Moderate	342	15.2%	$34,566	6.5%	17.9%	83	18.6%	17.6%	$6,808	9.5%	12.1%	95	17.8%	13.5%	$8,801	8.1%	8.6%	164	12.9%	10.8%	$18,957	5.4%	6.6%
	Middle	429	19.1%	$61,384	11.5%	19.1%	108	24.2%	20.6%	$13,505	18.8%	17.6%	91	17.1%	18.3%	$11,398	10.4%	14.5%	230	18.1%	16.5%	$36,481	10.3%	12.7%
	Upper	1,242	55.2%	$413,055	77.3%	41.4%	192	43.0%	40.5%	$46,232	64.3%	52.3%	291	54.6%	38.6%	$85,090	77.9%	47.2%	759	59.8%	42.7%	$281,733	79.8%	50.0%
	Unknown	76	3.4%	$14,537	2.7%	0.0%	16	3.6%	13.5%	$2,423	3.4%	13.8%	10	1.9%	23.9%	$1,156	1.1%	26.8%	50	3.9%	26.8%	$10,958	3.1%	29.2%
	Total	*2,249*	*100%*	*$534,101*	*100%*	*100%*	*447*	*100%*	*100%*	*$71,867*	*100%*	*100%*	*533*	*100%*	*100%*	*$109,194*	*100%*	*100%*	*1,269*	*100%*	*100%*	*$353,040*	*100%*	*100%*
HOME IMPROVEMENT	Low	95	6.1%	$2,880	2.4%	21.6%	23	4.8%	6.1%	$735	1.9%	3.6%	39	6.5%	6.3%	$1,144	2.5%	3.8%	33	7.0%	5.7%	$1,001	2.7%	3.3%
	Moderate	277	17.8%	$13,444	11.1%	17.9%	87	18.0%	15.7%	$4,226	11.2%	11.0%	107	17.8%	15.5%	$5,072	11.0%	10.7%	83	17.6%	15.3%	$4,146	11.1%	10.8%
	Middle	319	20.5%	$18,031	14.8%	19.1%	96	19.9%	20.1%	$5,029	13.3%	16.2%	130	21.6%	22.0%	$6,087	13.1%	17.8%	93	19.7%	20.7%	$6,915	18.5%	17.3%
	Upper	839	54.0%	$85,499	70.3%	41.4%	270	56.0%	53.7%	$27,530	72.7%	62.4%	317	52.7%	53.7%	$33,079	71.5%	64.0%	252	53.5%	54.5%	$24,890	66.5%	64.6%
	Unknown	24	1.5%	$1,748	1.4%	0.0%	6	1.2%	4.4%	$345	0.9%	6.8%	8	1.3%	2.6%	$907	2.0%	3.6%	10	2.1%	3.8%	$496	1.3%	4.0%
	Total	*1,554*	*100%*	*$121,602*	*100%*	*100%*	*482*	*100%*	*100%*	*$37,865*	*100%*	*100%*	*601*	*100%*	*100%*	*$46,289*	*100%*	*100%*	*471*	*100%*	*100%*	*$37,448*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	$0	0.0%	21.6%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.5%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	17.9%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	19.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.5%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	41.4%	0	0.0%	2.9%	$0	0.0%	0.2%	0	0.0%	1.6%	$0	0.0%	0.0%	0	0.0%	4.4%	$0	0.0%	0.4%
	Unknown	4	100.0%	$25,734	100.0%	0.0%	2	100.0%	97.1%	$17,699	100.0%	99.8%	2	100.0%	98.4%	$8,035	100.0%	100.0%	0	0.0%	94.5%	$0	0.0%	99.5%
	Total	*4*	*100%*	*$25,734*	*100%*	*100%*	*2*	*100%*	*100%*	*$17,699*	*100%*	*100%*	*2*	*100%*	*100%*	*$8,035*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	60	8.9%	$1,740	3.1%	21.6%	19	7.3%	6.7%	$480	2.5%	4.1%	23	10.4%	6.7%	$605	3.5%	3.6%	18	9.3%	6.8%	$655	3.3%	3.0%
	Moderate	101	15.0%	$4,202	7.5%	17.9%	43	16.6%	16.2%	$1,281	6.8%	9.8%	31	14.0%	14.6%	$1,508	8.6%	8.8%	27	14.0%	14.7%	$1,413	7.2%	8.3%
	Middle	131	19.5%	$6,978	12.5%	19.1%	44	17.0%	21.3%	$2,142	11.4%	14.4%	54	24.4%	22.5%	$2,964	17.0%	16.4%	33	17.1%	19.9%	$1,872	9.5%	13.2%
	Upper	358	53.2%	$42,048	75.1%	41.4%	142	54.8%	53.9%	$14,524	77.1%	70.1%	109	49.3%	54.5%	$12,237	70.2%	69.7%	107	55.4%	55.9%	$15,287	77.6%	71.3%
	Unknown	23	3.4%	$1,016	1.8%	0.0%	11	4.2%	1.9%	$420	2.2%	1.6%	4	1.8%	1.6%	$123	0.7%	1.5%	8	4.1%	2.7%	$473	2.4%	4.1%
	Total	*673*	*100%*	*$55,984*	*100%*	*100%*	*259*	*100%*	*100%*	*$18,847*	*100%*	*100%*	*221*	*100%*	*100%*	*$17,437*	*100%*	*100%*	*193*	*100%*	*100%*	*$19,700*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: FL Tampa

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	30	11.5%	$933	4.3%	21.6%	10	10.3%	9.5%	$324	6.6%	5.0%	11	11.8%	8.6%	$237	3.9%	3.9%	9	12.9%	6.6%	$372	3.5%	2.7%
	Moderate	42	16.2%	$1,532	7.1%	17.9%	15	15.5%	14.9%	$416	8.5%	8.4%	17	18.3%	17.6%	$825	13.7%	9.2%	10	14.3%	15.8%	$291	2.7%	8.0%
	Middle	70	26.9%	$4,033	18.7%	19.1%	34	35.1%	20.7%	$1,340	27.4%	12.3%	19	20.4%	21.8%	$1,068	17.7%	13.1%	17	24.3%	20.9%	$1,625	15.2%	13.2%
	Upper	115	44.2%	$14,406	66.7%	41.4%	36	37.1%	47.0%	$2,681	54.8%	67.6%	46	49.5%	46.0%	$3,904	64.7%	60.9%	33	47.1%	47.5%	$7,821	73.4%	65.7%
	Unknown	3	1.2%	$683	3.2%	0.0%	2	2.1%	7.9%	$133	2.7%	6.6%	0	0.0%	6.1%	$0	0.0%	13.0%	1	1.4%	9.2%	$550	5.2%	10.3%
	Total	*260*	*100%*	*$21,587*	*100%*	*100%*	*97*	*100%*	*100%*	*$4,894*	*100%*	*100%*	*93*	*100%*	*100%*	*$6,034*	*100%*	*100%*	*70*	*100%*	*100%*	*$10,659*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	21.6%	0	0.0%	0.5%	$0	0.0%	0.3%	0	0.0%	0.6%	$0	0.0%	0.3%	0	0.0%	0.1%	$0	0.0%	0.0%
	Moderate	1	100.0%	$82	100.0%	17.9%	1	100.0%	2.0%	$82	100.0%	1.0%	0	0.0%	1.1%	$0	0.0%	0.9%	0	0.0%	0.1%	$0	0.0%	0.1%
	Middle	0	0.0%	$0	0.0%	19.1%	0	0.0%	2.0%	$0	0.0%	1.3%	0	0.0%	1.7%	$0	0.0%	1.9%	0	0.0%	0.1%	$0	0.0%	0.1%
	Upper	0	0.0%	$0	0.0%	41.4%	0	0.0%	3.4%	$0	0.0%	2.4%	0	0.0%	2.9%	$0	0.0%	5.8%	0	0.0%	0.1%	$0	0.0%	0.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	92.2%	$0	0.0%	94.9%	0	0.0%	93.8%	$0	0.0%	91.1%	0	0.0%	99.6%	$0	0.0%	99.6%
	Total	*1*	*100%*	*$82*	*100%*	*100%*	*1*	*100%*	*100%*	*$82*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	430	6.1%	$24,704	1.6%	21.6%	132	6.8%	5.0%	$7,556	2.3%	2.3%	152	7.0%	5.0%	$8,342	2.0%	2.3%	146	5.0%	3.7%	$8,806	1.2%	1.7%
	Moderate	1,112	15.9%	$110,376	7.4%	17.9%	342	17.5%	16.1%	$28,472	8.5%	9.8%	355	16.4%	15.9%	$32,877	8.0%	9.8%	415	14.3%	14.4%	$49,027	6.5%	9.5%
	Middle	1,340	19.1%	$168,765	11.3%	19.1%	376	19.3%	19.9%	$38,670	11.5%	15.3%	426	19.7%	20.8%	$47,692	11.7%	16.0%	538	18.6%	19.2%	$82,403	10.9%	15.5%
	Upper	3,950	56.3%	$1,138,069	75.9%	41.4%	1,051	53.8%	41.8%	$235,197	70.2%	48.3%	1,191	55.1%	41.1%	$306,980	75.0%	48.0%	1,708	58.9%	42.1%	$595,892	78.9%	50.2%
	Unknown	179	2.6%	$57,996	3.9%	0.0%	52	2.7%	17.3%	$25,293	7.5%	24.3%	36	1.7%	17.2%	$13,452	3.3%	23.9%	91	3.1%	20.6%	$19,251	2.5%	23.2%
	Total	*7,011*	*100%*	*$1,499,910*	*100%*	*100%*	*1,953*	*100%*	*100%*	*$335,188*	*100%*	*100%*	*2,160*	*100%*	*100%*	*$409,343*	*100%*	*100%*	*2,898*	*100%*	*100%*	*$755,379*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: FL Tampa

Product Type		Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Total Businesses	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ 000s	$ %	$ %	#	%	%	$ 000s	$ %	$ %	#	%	%	$ 000s	$ %	$ %
Small Business	Revenue: $1 Million or Less	4,292	63.2%	$162,329	35.0%	93.9%	1,056	70.9%	47.5%	$48,761	45.1%	35.8%	887	71.6%	49.2%	$38,775	44.2%	34.9%	2,349	57.9%	41.5%	$74,793	28.0%	24.7%
	Revenue: Over $1 Million	1,752	25.8%	$282,157	60.9%	5.2%	429	28.8%					349	28.2%					974	24.0%				
	Revenue: *Total Rev. available*	6,044	89.0%	$444,486	95.9%	99.1%	1,485	99.7%					1,236	99.8%					3,323	81.9%				
	Revenue: Rev. Not Known	742	10.9%	$18,784	4.1%	0.9%	4	0.3%					2	0.2%					736	18.1%				
	Revenue: Total	*6,786*	*100%*	*$463,270*	*100%*	*100%*	*1,489*	*100%*					*1,238*	*100%*					*4,059*	*100%*				
	Loan Size: $100,000 or Less	5,799	85.5%	$167,135	36.1%		1,317	88.4%	95.2%	$45,318	41.9%	42.6%	1,071	86.5%	95.4%	$30,779	35.1%	43.7%	3,411	84.0%	90.4%	$91,038	34.1%	37.0%
	Loan Size: $100,001 - $250,000	588	8.7%	$96,535	20.8%		79	5.3%	2.3%	$14,043	13.0%	13.6%	86	6.9%	2.3%	$15,552	17.7%	13.2%	423	10.4%	5.7%	$66,940	25.0%	20.2%
	Loan Size: $250,001 - $1 Million	399	5.9%	$199,600	43.1%		93	6.2%	2.5%	$48,811	45.1%	43.8%	81	6.5%	2.4%	$41,481	47.2%	43.1%	225	5.5%	3.9%	$109,308	40.9%	42.7%
	Loan Size: Total	*6,786*	*100%*	*$463,270*	*100%*		*1,489*	*100%*	*100%*	*$108,172*	*100%*	*100%*	*1,238*	*100%*	*100%*	*$87,812*	*100%*	*100%*	*4,059*	*100%*	*100%*	*$267,286*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less: $100,000 or Less	4,080	95.1%	$99,935	61.6%																			
	Loan Size & Rev $1 Mill or Less: $100,001 - $250,000	128	3.0%	$20,989	12.9%																			
	Loan Size & Rev $1 Mill or Less: $250,001 - $1 Million	84	2.0%	$41,405	25.5%																			
	Loan Size & Rev $1 Mill or Less: *Total*	*4,292*	*100%*	*$162,329*	*100%*																			
						Total Farms																		
Small Farm	Revenue: $1 Million or Less	23	59.0%	$600	26.0%	96.2%	6	85.7%	52.5%	$86	81.1%	56.7%	2	50.0%	64.1%	$33	7.6%	53.5%	15	53.6%	58.4%	$481	27.3%	46.3%
	Revenue: Over $1 Million	13	33.3%	$1,664	72.2%	3.7%	1	14.3%					2	50.0%					10	35.7%				
	Revenue: *Total Rev. available*	36	92.3%	$2,264	98.2%	99.9%	7	100.0%					4	100.0%					25	89.3%				
	Revenue: Not Known	3	7.7%	$40	1.7%	0.1%	0	0.0%					0	0.0%					3	10.7%				
	Revenue: Total	*39*	*100%*	*$2,304*	*100%*	*100%*	*7*	*100%*					*4*	*100%*					*28*	*100%*				
	Loan Size: $100,000 or Less	33	84.6%	$952	41.3%		7	100.0%	95.8%	$106	100.0%	56.9%	3	75.0%	97.3%	$133	30.5%	65.4%	23	82.1%	88.6%	$713	40.5%	43.8%
	Loan Size: $100,001 - $250,000	3	7.7%	$429	18.6%		0	0.0%	2.1%	$0	0.0%	12.4%	0	0.0%	1.5%	$0	0.0%	12.2%	3	10.7%	6.4%	$429	24.3%	19.0%
	Loan Size: $250,001 - $500,000	3	7.7%	$923	40.1%		0	0.0%	2.1%	$0	0.0%	30.8%	1	25.0%	1.2%	$303	69.5%	22.4%	2	7.1%	5.0%	$620	35.2%	37.2%
	Loan Size: Total	*39*	*100%*	*$2,304*	*100%*		*7*	*100%*	*100%*	*$106*	*100%*	*100%*	*4*	*100%*	*100%*	*$436*	*100%*	*100%*	*28*	*100%*	*100%*	*$1,762*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less: $100,000 or Less	22	95.7%	$496	82.7%																			
	Loan Size & Rev $1 Mill or Less: $100,001 - $250,000	1	4.3%	$104	17.3%																			
	Loan Size & Rev $1 Mill or Less: $250,001 - $500,000	0	0.0%	$0	0.0%																			
	Loan Size & Rev $1 Mill or Less: *Total*	*23*	*100%*	*$600*	*100%*																			

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue.
2020 FFIEC Census Data and 2020 D&B Information

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: GA Atlanta

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
HOME PURCHASE	Low	71	3.4%	$16,014	2.1%	3.3%	15	2.5%	3.2%	$2,449	1.2%	2.3%	23	3.8%	3.6%	$5,570	2.8%	2.7%	33	3.8%	3.7%	$7,995	2.3%	2.9%
	Moderate	363	17.4%	$80,963	10.8%	19.9%	107	17.5%	20.2%	$22,272	11.1%	14.9%	100	16.4%	20.9%	$20,055	10.0%	15.3%	156	18.0%	20.5%	$38,636	11.0%	15.5%
	Middle	693	33.2%	$183,718	24.4%	37.3%	207	33.8%	38.0%	$49,159	24.4%	33.0%	225	36.8%	38.4%	$60,173	30.1%	33.5%	261	30.1%	37.8%	$74,386	21.2%	33.3%
	Upper	962	46.1%	$471,766	62.7%	39.5%	283	46.2%	38.5%	$127,584	63.3%	49.7%	263	43.0%	37.1%	$114,394	57.1%	48.4%	416	48.0%	37.9%	$229,788	65.5%	48.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.1%	$0	0.0%	0.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*2,089*	*100%*	*$752,461*	*100%*	*100%*	*612*	*100%*	*100%*	*$201,464*	*100%*	*100%*	*611*	*100%*	*100%*	*$200,192*	*100%*	*100%*	*866*	*100%*	*100%*	*$350,805*	*100%*	*100%*
REFINANCE	Low	45	1.7%	$8,181	0.9%	3.3%	11	2.8%	2.7%	$1,151	1.4%	1.7%	11	1.8%	2.4%	$1,881	1.0%	1.7%	23	1.4%	2.0%	$5,149	0.8%	1.5%
	Moderate	314	11.9%	$51,323	5.9%	19.9%	63	16.2%	16.7%	$6,621	7.8%	11.7%	91	14.6%	15.2%	$13,554	7.5%	10.9%	160	9.9%	12.8%	$31,148	5.1%	9.4%
	Middle	844	32.1%	$171,878	19.6%	37.3%	175	44.9%	38.2%	$23,849	28.0%	32.3%	216	34.6%	37.0%	$39,909	22.0%	31.1%	453	28.0%	33.6%	$108,120	17.7%	28.2%
	Upper	1,427	54.3%	$645,012	73.6%	39.5%	141	36.2%	42.4%	$53,487	62.8%	54.3%	307	49.1%	45.4%	$126,400	69.5%	56.3%	979	60.6%	51.6%	$465,125	76.3%	60.9%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*2,630*	*100%*	*$876,394*	*100%*	*100%*	*390*	*100%*	*100%*	*$85,108*	*100%*	*100%*	*625*	*100%*	*100%*	*$181,744*	*100%*	*100%*	*1,615*	*100%*	*100%*	*$609,542*	*100%*	*100%*
HOME IMPROVEMENT	Low	13	1.3%	$584	0.8%	3.3%	7	2.1%	2.2%	$332	1.5%	2.0%	3	0.9%	2.0%	$186	0.7%	1.6%	3	0.9%	1.9%	$66	0.3%	1.4%
	Moderate	150	15.2%	$8,985	12.0%	19.9%	56	17.0%	11.9%	$3,057	13.5%	9.2%	51	15.2%	13.0%	$3,547	13.7%	10.1%	43	13.2%	12.3%	$2,381	9.1%	9.0%
	Middle	405	41.0%	$24,859	33.3%	37.3%	134	40.7%	29.2%	$7,331	32.5%	24.2%	136	40.6%	32.0%	$9,219	35.6%	26.6%	135	41.5%	30.8%	$8,309	31.8%	24.5%
	Upper	421	42.6%	$40,155	53.8%	39.5%	132	40.1%	56.7%	$11,869	52.5%	64.7%	145	43.3%	52.9%	$12,920	49.9%	61.7%	144	44.3%	54.9%	$15,366	58.8%	65.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*989*	*100%*	*$74,583*	*100%*	*100%*	*329*	*100%*	*100%*	*$22,589*	*100%*	*100%*	*335*	*100%*	*100%*	*$25,872*	*100%*	*100%*	*325*	*100%*	*100%*	*$26,122*	*100%*	*100%*
						Multi-Family Units																		
MULTI FAMILY	Low	0	0.0%	$0	0.0%	19.2%	0	0.0%	19.4%	$0	0.0%	12.9%	0	0.0%	18.9%	$0	0.0%	13.9%	0	0.0%	20.6%	$0	0.0%	9.1%
	Moderate	0	0.0%	$0	0.0%	32.0%	0	0.0%	37.7%	$0	0.0%	25.3%	0	0.0%	35.9%	$0	0.0%	27.1%	0	0.0%	35.8%	$0	0.0%	25.8%
	Middle	1	33.3%	$4,500	18.0%	20.0%	0	0.0%	25.3%	$0	0.0%	28.1%	1	50.0%	22.0%	$4,500	49.5%	24.6%	0	0.0%	21.1%	$0	0.0%	22.5%
	Upper	2	66.7%	$20,500	82.0%	28.3%	0	0.0%	17.4%	$0	0.0%	33.0%	1	50.0%	23.2%	$4,600	50.5%	34.4%	1	100.0%	22.3%	$15,900	100.0%	42.6%
	Unknown	0	0.0%	$0	0.0%	0.5%	0	0.0%	0.2%	$0	0.0%	0.8%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.3%	$0	0.0%	0.0%
	Total	*3*	*100%*	*$25,000*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*2*	*100%*	*100%*	*$9,100*	*100%*	*100%*	*1*	*100%*	*100%*	*$15,900*	*100%*	*100%*
OTHER PURPOSE LOC	Low	10	1.9%	$494	1.2%	3.3%	4	2.2%	1.2%	$173	1.2%	0.7%	2	1.0%	1.3%	$100	0.7%	0.8%	4	2.5%	1.6%	$221	1.6%	0.9%
	Moderate	77	14.3%	$4,574	10.8%	19.9%	27	15.2%	10.4%	$1,746	12.0%	7.1%	31	15.8%	10.6%	$1,785	12.9%	6.8%	19	11.7%	10.0%	$1,043	7.5%	6.3%
	Middle	195	36.3%	$12,663	30.0%	37.3%	70	39.3%	29.4%	$4,477	30.9%	21.4%	68	34.7%	29.6%	$4,232	30.7%	22.1%	57	35.0%	26.7%	$3,954	28.5%	19.3%
	Upper	255	47.5%	$24,430	57.9%	39.5%	77	43.3%	59.0%	$8,101	55.9%	70.8%	95	48.5%	58.5%	$7,690	55.7%	70.3%	83	50.9%	61.7%	$8,639	62.3%	73.4%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*537*	*100%*	*$42,161*	*100%*	*100%*	*178*	*100%*	*100%*	*$14,497*	*100%*	*100%*	*196*	*100%*	*100%*	*$13,807*	*100%*	*100%*	*163*	*100%*	*100%*	*$13,857*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: GA Atlanta

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	4	1.8%	$190	0.9%	3.3%	4	5.3%	3.4%	$190	5.8%	1.9%	0	0.0%	4.0%	$0	0.0%	2.1%	0	0.0%	2.4%	$0	0.0%	1.5%
	Moderate	50	22.1%	$3,229	14.5%	19.9%	19	25.3%	18.4%	$940	28.7%	13.0%	21	25.9%	17.4%	$1,485	21.7%	10.0%	10	14.3%	16.7%	$804	6.6%	9.5%
	Middle	85	37.6%	$4,971	22.3%	37.3%	34	45.3%	33.6%	$1,339	40.9%	24.2%	27	33.3%	35.7%	$1,936	28.3%	23.1%	24	34.3%	35.6%	$1,696	13.9%	23.4%
	Upper	87	38.5%	$13,904	62.4%	39.5%	18	24.0%	44.7%	$802	24.5%	60.9%	33	40.7%	42.8%	$3,414	49.9%	64.6%	36	51.4%	45.2%	$9,688	79.5%	65.6%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.1%	$0	0.0%	0.2%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*226*	*100%*	*$22,294*	*100%*	*100%*	*75*	*100%*	*100%*	*$3,271*	*100%*	*100%*	*81*	*100%*	*100%*	*$6,835*	*100%*	*100%*	*70*	*100%*	*100%*	*$12,188*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	1	50.0%	$60	26.3%	3.3%	1	50.0%	4.0%	$60	26.3%	2.8%	0	0.0%	4.2%	$0	0.0%	2.7%	0	0.0%	3.9%	$0	0.0%	2.4%
	Moderate	0	0.0%	$0	0.0%	19.9%	0	0.0%	27.2%	$0	0.0%	20.7%	0	0.0%	27.0%	$0	0.0%	20.0%	0	0.0%	27.0%	$0	0.0%	20.4%
	Middle	1	50.0%	$168	73.7%	37.3%	1	50.0%	44.8%	$168	73.7%	41.4%	0	0.0%	45.1%	$0	0.0%	41.8%	0	0.0%	47.0%	$0	0.0%	44.6%
	Upper	0	0.0%	$0	0.0%	39.5%	0	0.0%	24.0%	$0	0.0%	35.0%	0	0.0%	23.7%	$0	0.0%	35.5%	0	0.0%	22.1%	$0	0.0%	32.6%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*2*	*100%*	*$228*	*100%*	*100%*	*2*	*100%*	*100%*	*$228*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	144	2.2%	$25,523	1.4%	3.3%	42	2.6%	3.0%	$4,355	1.3%	3.2%	39	2.1%	3.1%	$7,737	1.8%	3.3%	63	2.1%	2.7%	$13,431	1.3%	2.5%
	Moderate	954	14.7%	$149,074	8.3%	19.9%	272	17.2%	18.9%	$34,636	10.6%	15.2%	294	15.9%	18.4%	$40,426	9.2%	14.7%	388	12.8%	16.2%	$74,012	7.2%	12.9%
	Middle	2,224	34.3%	$402,757	22.5%	37.3%	621	39.2%	37.5%	$86,323	26.4%	32.2%	673	36.4%	37.5%	$119,969	27.4%	31.8%	930	30.6%	35.5%	$196,465	19.1%	30.0%
	Upper	3,154	48.7%	$1,215,767	67.8%	39.5%	651	41.0%	40.5%	$201,843	61.7%	49.4%	844	45.6%	40.9%	$269,418	61.6%	50.3%	1,659	54.6%	45.5%	$744,506	72.4%	54.6%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*6,476*	*100%*	*$1,793,121*	*100%*	*100%*	*1,586*	*100%*	*100%*	*$327,157*	*100%*	*100%*	*1,850*	*100%*	*100%*	*$437,550*	*100%*	*100%*	*3,040*	*100%*	*100%*	*$1,028,414*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: GA Atlanta

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Total Businesses	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ 000s	$ %	$ %	#	%	%	$ 000s	$ %	$ %	#	%	%	$ 000s	$ %	$ %
SMALL BUSINESSES	Low	199	4.3%	$13,229	3.4%	5.5%	58	5.3%	4.6%	$3,608	3.8%	4.8%	57	6.0%	4.7%	$3,304	4.0%	5.0%	84	3.2%	4.9%	$6,317	3.0%	5.0%
	Moderate	1,016	21.9%	$98,120	25.0%	22.7%	267	24.2%	20.0%	$25,823	27.0%	22.1%	233	24.5%	20.4%	$25,209	30.2%	22.0%	516	19.9%	20.6%	$47,088	22.0%	21.7%
	Middle	1,631	35.1%	$130,040	33.1%	31.7%	383	34.7%	29.4%	$28,884	30.1%	28.4%	294	30.9%	29.9%	$23,394	28.0%	28.1%	954	36.8%	30.1%	$77,762	36.4%	28.5%
	Upper	1,795	38.6%	$150,827	38.4%	39.6%	393	35.6%	44.8%	$37,444	39.1%	43.7%	367	38.6%	43.9%	$31,522	37.8%	43.9%	1,035	39.9%	43.6%	$81,861	38.3%	43.8%
	Unknown	6	0.1%	$738	0.2%	0.5%	2	0.2%	0.4%	$52	0.1%	0.5%	1	0.1%	0.3%	$2	0.0%	0.4%	3	0.1%	0.3%	$684	0.3%	0.6%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	0.8%	$0	0.0%	0.6%	0	0.0%	0.8%	$0	0.0%	0.6%	0	0.0%	0.4%	$0	0.0%	0.4%
	Total	*4,647*	*100%*	*$392,954*	*100%*	*100%*	*1,103*	*100%*	*100%*	*$95,811*	*100%*	*100%*	*952*	*100%*	*100%*	*$83,431*	*100%*	*100%*	*2,592*	*100%*	*100%*	*$213,712*	*100%*	*100%*
						Total Farms																		
SMALL FARM	Low	0	0.0%	$0	0.0%	2.5%	0	0.0%	1.1%	$0	0.0%	3.8%	0	0.0%	1.6%	$0	0.0%	3.3%	0	0.0%	2.0%	$0	0.0%	0.8%
	Moderate	7	29.2%	$1,343	79.8%	19.0%	0	0.0%	20.6%	$0	0.0%	24.0%	1	20.0%	23.0%	$54	58.7%	31.0%	6	42.9%	22.2%	$1,289	86.5%	25.0%
	Middle	12	50.0%	$208	12.4%	43.5%	4	80.0%	45.5%	$50	50.0%	45.9%	2	40.0%	38.2%	$5	5.4%	35.9%	6	42.9%	47.1%	$153	10.3%	54.0%
	Upper	5	20.8%	$132	7.8%	34.7%	1	20.0%	31.1%	$50	50.0%	25.1%	2	40.0%	35.6%	$33	35.9%	28.8%	2	14.3%	27.5%	$49	3.3%	19.6%
	Unknown	0	0.0%	$0	0.0%	0.2%	0	0.0%	0.2%	$0	0.0%	0.2%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	1.5%	$0	0.0%	0.9%	0	0.0%	1.6%	$0	0.0%	1.0%	0	0.0%	1.3%	$0	0.0%	0.6%
	Total	*24*	*100%*	*$1,683*	*100%*	*100%*	*5*	*100%*	*100%*	*$100*	*100%*	*100%*	*5*	*100%*	*100%*	*$92*	*100%*	*100%*	*14*	*100%*	*100%*	*$1,491*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2020 D&B Information

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: GA Atlanta

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	117	5.6%	$15,644	2.1%	22.9%	30	4.9%	6.4%	$3,674	1.8%	3.3%	35	5.7%	6.9%	$4,202	2.1%	3.7%	52	6.0%	8.0%	$7,768	2.2%	4.5%
	Moderate	414	19.8%	$75,528	10.0%	16.7%	111	18.1%	18.2%	$17,785	8.8%	12.5%	131	21.4%	21.6%	$23,160	11.6%	15.3%	172	19.9%	22.3%	$34,583	9.9%	16.5%
	Middle	406	19.4%	$95,656	12.7%	18.2%	119	19.4%	20.5%	$24,279	12.1%	18.0%	120	19.6%	21.2%	$27,652	13.8%	19.3%	167	19.3%	21.9%	$43,725	12.5%	20.3%
	Upper	1,070	51.2%	$537,988	71.5%	42.1%	323	52.8%	36.3%	$146,190	72.6%	49.0%	295	48.3%	34.1%	$135,415	67.6%	46.9%	452	52.2%	34.5%	$256,383	73.1%	45.9%
	Unknown	82	3.9%	$27,645	3.7%	0.0%	29	4.7%	18.5%	$9,536	4.7%	17.1%	30	4.9%	16.1%	$9,763	4.9%	14.9%	23	2.7%	13.3%	$8,346	2.4%	12.9%
	Total	*2,089*	*100%*	*$752,461*	*100%*	*100%*	*612*	*100%*	*100%*	*$201,464*	*100%*	*100%*	*611*	*100%*	*100%*	*$200,192*	*100%*	*100%*	*866*	*100%*	*100%*	*$350,805*	*100%*	*100%*
REFINANCE	Low	192	7.3%	$17,893	2.0%	22.9%	41	10.5%	9.1%	$2,807	3.3%	5.2%	62	9.9%	6.6%	$5,280	2.9%	3.4%	89	5.5%	4.4%	$9,806	1.6%	2.3%
	Moderate	379	14.4%	$51,262	5.8%	16.7%	77	19.7%	16.5%	$8,655	10.2%	11.8%	113	18.1%	14.4%	$14,396	7.9%	9.4%	189	11.7%	11.7%	$28,211	4.6%	7.8%
	Middle	484	18.4%	$88,500	10.1%	18.2%	87	22.3%	21.4%	$12,373	14.5%	18.5%	117	18.7%	18.6%	$20,637	11.4%	15.4%	280	17.3%	17.8%	$55,490	9.1%	14.8%
	Upper	1,496	56.9%	$694,932	79.3%	42.1%	179	45.9%	38.1%	$60,169	70.7%	49.9%	319	51.0%	38.9%	$138,654	76.3%	50.2%	998	61.8%	44.2%	$496,109	81.4%	54.1%
	Unknown	79	3.0%	$23,807	2.7%	0.0%	6	1.5%	14.9%	$1,104	1.3%	14.5%	14	2.2%	21.5%	$2,777	1.5%	21.6%	59	3.7%	21.9%	$19,926	3.3%	21.1%
	Total	*2,630*	*100%*	*$876,394*	*100%*	*100%*	*390*	*100%*	*100%*	*$85,108*	*100%*	*100%*	*625*	*100%*	*100%*	*$181,744*	*100%*	*100%*	*1,615*	*100%*	*100%*	*$609,542*	*100%*	*100%*
HOME IMPROVEMENT	Low	72	7.3%	$2,339	3.1%	22.9%	25	7.6%	5.0%	$847	3.7%	3.1%	26	7.8%	5.7%	$766	3.0%	3.3%	21	6.5%	5.4%	$726	2.8%	3.0%
	Moderate	160	16.2%	$8,539	11.4%	16.7%	51	15.5%	11.3%	$2,378	10.5%	7.9%	59	17.6%	14.2%	$3,299	12.8%	10.4%	50	15.4%	12.1%	$2,862	11.0%	8.4%
	Middle	220	22.2%	$12,633	16.9%	18.2%	69	21.0%	20.0%	$3,649	16.2%	15.9%	74	22.1%	21.7%	$4,643	17.9%	17.2%	77	23.7%	19.5%	$4,341	16.6%	15.2%
	Upper	518	52.4%	$49,328	66.1%	42.1%	179	54.4%	58.1%	$15,540	68.8%	63.4%	170	50.7%	54.9%	$16,399	63.4%	64.4%	169	52.0%	58.1%	$17,389	66.6%	66.9%
	Unknown	19	1.9%	$1,744	2.3%	0.0%	5	1.5%	5.6%	$175	0.8%	9.8%	6	1.8%	3.5%	$765	3.0%	4.6%	8	2.5%	4.8%	$804	3.1%	6.5%
	Total	*989*	*100%*	*$74,583*	*100%*	*100%*	*329*	*100%*	*100%*	*$22,589*	*100%*	*100%*	*335*	*100%*	*100%*	*$25,872*	*100%*	*100%*	*325*	*100%*	*100%*	*$26,122*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	$0	0.0%	22.9%	0	0.0%	0.2%	$0	0.0%	0.0%	0	0.0%	0.5%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	16.7%	0	0.0%	0.2%	$0	0.0%	0.0%	0	0.0%	0.5%	$0	0.0%	0.0%	0	0.0%	0.3%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	18.2%	0	0.0%	1.6%	$0	0.0%	0.1%	0	0.0%	0.7%	$0	0.0%	0.0%	0	0.0%	0.3%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	42.1%	0	0.0%	4.1%	$0	0.0%	0.2%	0	0.0%	3.1%	$0	0.0%	0.1%	0	0.0%	1.1%	$0	0.0%	0.0%
	Unknown	3	100.0%	$25,000	100.0%	0.0%	0	0.0%	93.8%	$0	0.0%	99.7%	2	100.0%	95.2%	$9,100	100.0%	99.9%	1	100.0%	98.3%	$15,900	100.0%	100.0%
	Total	*3*	*100%*	*$25,000*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*2*	*100%*	*100%*	*$9,100*	*100%*	*100%*	*1*	*100%*	*100%*	*$15,900*	*100%*	*100%*
OTHER PURPOSE LOC	Low	37	6.9%	$1,236	2.9%	22.9%	15	8.4%	5.5%	$420	2.9%	2.9%	10	5.1%	5.1%	$336	2.4%	2.7%	12	7.4%	4.6%	$480	3.5%	2.2%
	Moderate	69	12.8%	$3,059	7.3%	16.7%	27	15.2%	12.0%	$1,054	7.3%	7.1%	29	14.8%	11.6%	$1,386	10.0%	6.7%	13	8.0%	9.4%	$619	4.5%	5.1%
	Middle	103	19.2%	$5,638	13.4%	18.2%	34	19.1%	18.7%	$1,596	11.0%	12.8%	35	17.9%	20.0%	$1,881	13.6%	14.3%	34	20.9%	17.4%	$2,161	15.6%	11.3%
	Upper	309	57.5%	$30,600	72.6%	42.1%	95	53.4%	61.4%	$10,715	73.9%	74.7%	114	58.2%	60.4%	$9,870	71.5%	73.4%	100	61.3%	66.0%	$10,015	72.3%	78.8%
	Unknown	19	3.5%	$1,628	3.9%	0.0%	7	3.9%	2.3%	$712	4.9%	2.5%	8	4.1%	2.8%	$334	2.4%	2.8%	4	2.5%	2.7%	$582	4.2%	2.5%
	Total	*537*	*100%*	*$42,161*	*100%*	*100%*	*178*	*100%*	*100%*	*$14,497*	*100%*	*100%*	*196*	*100%*	*100%*	*$13,807*	*100%*	*100%*	*163*	*100%*	*100%*	*$13,857*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: GA Atlanta

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	25	11.1%	$1,007	4.5%	22.9%	12	16.0%	9.7%	$400	12.2%	5.2%	9	11.1%	9.0%	$462	6.8%	4.6%	4	5.7%	8.6%	$145	1.2%	4.3%
	Moderate	46	20.4%	$2,278	10.2%	16.7%	19	25.3%	15.2%	$747	22.8%	8.4%	12	14.8%	17.0%	$501	7.3%	9.1%	15	21.4%	13.9%	$1,030	8.5%	8.5%
	Middle	49	21.7%	$2,805	12.6%	18.2%	13	17.3%	19.8%	$783	23.9%	13.6%	19	23.5%	19.6%	$1,230	18.0%	14.1%	17	24.3%	19.8%	$792	6.5%	12.8%
	Upper	101	44.7%	$15,852	71.1%	42.1%	30	40.0%	46.4%	$1,287	39.3%	63.0%	39	48.1%	45.2%	$4,612	67.5%	63.7%	32	45.7%	42.4%	$9,953	81.7%	62.9%
	Unknown	5	2.2%	$352	1.6%	0.0%	1	1.3%	8.8%	$54	1.7%	9.8%	2	2.5%	9.2%	$30	0.4%	8.5%	2	2.9%	15.4%	$268	2.2%	11.6%
	Total	*226*	*100%*	*$22,294*	*100%*	*100%*	*75*	*100%*	*100%*	*$3,271*	*100%*	*100%*	*81*	*100%*	*100%*	*$6,835*	*100%*	*100%*	*70*	*100%*	*100%*	*$12,188*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	22.9%	0	0.0%	1.6%	$0	0.0%	0.9%	0	0.0%	0.3%	$0	0.0%	0.2%	0	0.0%	0.1%	$0	0.0%	0.1%
	Moderate	0	0.0%	$0	0.0%	16.7%	0	0.0%	2.0%	$0	0.0%	1.2%	0	0.0%	0.3%	$0	0.0%	0.3%	0	0.0%	0.1%	$0	0.0%	0.1%
	Middle	0	0.0%	$0	0.0%	18.2%	0	0.0%	2.2%	$0	0.0%	1.4%	0	0.0%	0.6%	$0	0.0%	0.8%	0	0.0%	0.1%	$0	0.0%	0.1%
	Upper	1	50.0%	$168	73.7%	42.1%	1	50.0%	2.3%	$168	73.7%	2.4%	0	0.0%	1.5%	$0	0.0%	3.5%	0	0.0%	0.1%	$0	0.0%	0.1%
	Unknown	1	50.0%	$60	26.3%	0.0%	1	50.0%	91.9%	$60	26.3%	94.1%	0	0.0%	97.3%	$0	0.0%	95.2%	0	0.0%	99.6%	$0	0.0%	99.7%
	Total	*2*	*100%*	*$228*	*100%*	*100%*	*2*	*100%*	*100%*	*$228*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	443	6.8%	$38,119	2.1%	22.9%	123	7.8%	6.9%	$8,148	2.5%	3.4%	142	7.7%	6.6%	$11,046	2.5%	3.3%	178	5.9%	5.7%	$18,925	1.8%	3.0%
	Moderate	1,068	16.5%	$140,666	7.8%	16.7%	285	18.0%	16.8%	$30,619	9.4%	10.8%	344	18.6%	18.0%	$42,742	9.8%	11.7%	439	14.4%	15.5%	$67,305	6.5%	10.7%
	Middle	1,262	19.5%	$205,232	11.4%	18.2%	322	20.3%	20.1%	$42,680	13.0%	16.0%	365	19.7%	19.8%	$56,043	12.8%	16.1%	575	18.9%	18.9%	$106,509	10.4%	15.9%
	Upper	3,495	54.0%	$1,328,868	74.1%	42.1%	807	50.9%	37.6%	$234,069	71.5%	44.4%	937	50.6%	36.7%	$304,950	69.7%	44.3%	1,751	57.6%	39.6%	$789,849	76.8%	47.4%
	Unknown	208	3.2%	$80,236	4.5%	0.0%	49	3.1%	18.7%	$11,641	3.6%	25.4%	62	3.4%	18.9%	$22,769	5.2%	24.7%	97	3.2%	20.3%	$45,826	4.5%	23.1%
	Total	*6,476*	*100%*	*$1,793,121*	*100%*	*100%*	*1,586*	*100%*	*100%*	*$327,157*	*100%*	*100%*	*1,850*	*100%*	*100%*	*$437,550*	*100%*	*100%*	*3,040*	*100%*	*100%*	*$1,028,414*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: GA Atlanta

Product Type			Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
								2018						2019						2020					
			Bank				Total Businesses	Count			Dollar			Count			Dollar			Count			Dollar		
			Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
			#	%	$ (000s)	$ %	%	#	%	%	$ 000s	$ %	$ %	#	%	%	$ 000s	$ %	$ %	#	%	%	$ 000s	$ %	$ %
Small Business	Revenue	$1 Million or Less	2,826	60.8%	$106,557	27.1%	93.1%	758	68.7%	46.7%	$37,569	39.2%	33.1%	657	69.0%	48.0%	$26,947	32.3%	32.9%	1,411	54.4%	42.3%	$42,041	19.7%	27.0%
		Over $1 Million	1,445	31.1%	$272,114	69.2%	6.1%	334	30.3%					295	31.0%					816	31.5%				
		Total Rev. available	4,271	91.9%	$378,671	96.3%	99.2%	1,092	99.0%					952	100.0%					2,227	85.9%				
		Rev. Not Known	376	8.1%	$14,283	3.6%	0.8%	11	1.0%					0	0.0%					365	14.1%				
		Total	*4,647*	*100%*	*$392,954*	*100%*	*100%*	*1,103*	*100%*					*952*	*100%*					*2,592*	*100%*				
	Loan Size	$100,000 or Less	3,831	82.4%	$110,386	28.1%		945	85.7%	95.0%	$30,169	31.5%	43.2%	793	83.3%	95.1%	$21,262	25.5%	44.1%	2,093	80.7%	90.1%	$58,955	27.6%	35.8%
		$100,001 - $250,000	417	9.0%	$68,801	17.5%		60	5.4%	2.5%	$10,695	11.2%	13.4%	65	6.8%	2.5%	$11,626	13.9%	13.7%	292	11.3%	5.7%	$46,480	21.7%	19.5%
		$250,001 - $1 Million	399	8.6%	$213,767	54.4%		98	8.9%	2.5%	$54,947	57.3%	43.3%	94	9.9%	2.4%	$50,543	60.6%	42.2%	207	8.0%	4.2%	$108,277	50.7%	44.7%
		Total	*4,647*	*100%*	*$392,954*	*100%*		*1,103*	*100%*	*100%*	*$95,811*	*100%*	*100%*	*952*	*100%*	*100%*	*$83,431*	*100%*	*100%*	*2,592*	*100%*	*100%*	*$213,712*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	2,672	94.6%	$62,004	58.2%																			
		$100,001 - $250,000	97	3.4%	$14,558	13.7%																			
		$250,001 - $1 Million	57	2.0%	$29,995	28.1%																			
		Total	*2,826*	*100%*	*$106,557*	*100%*																			
Small Farm							Total Farms																		
	Revenue	$1 Million or Less	18	75.0%	$1,267	75.3%	98.4%	3	60.0%	39.3%	$45	45.0%	42.6%	5	100.0%	56.7%	$92	100.0%	52.3%	10	71.4%	49.6%	$1,130	75.8%	46.6%
		Over $1 Million	4	16.7%	$405	24.1%	1.6%	2	40.0%					0	0.0%					2	14.3%				
		Total Rev. available	22	91.7%	$1,672	99.4%	100.0%	5	100.0%					5	100.0%					12	85.7%				
		Not Known	2	8.3%	$11	0.7%	0.0%	0	0.0%					0	0.0%					2	14.3%				
		Total	*24*	*100%*	*$1,683*	*100%*	*100%*	*5*	*100%*					*5*	*100%*					*14*	*100%*				
	Loan Size	$100,000 or Less	19	79.2%	$397	23.6%		5	100.0%	93.8%	$100	100.0%	57.7%	5	100.0%	93.9%	$92	100.0%	53.7%	9	64.3%	88.4%	$205	13.7%	38.1%
		$100,001 - $250,000	4	16.7%	$830	49.3%		0	0.0%	5.2%	$0	0.0%	28.6%	0	0.0%	4.5%	$0	0.0%	25.9%	4	28.6%	7.8%	$830	55.7%	30.6%
		$250,001 - $500,000	1	4.2%	$456	27.1%		0	0.0%	1.1%	$0	0.0%	13.7%	0	0.0%	1.6%	$0	0.0%	20.5%	1	7.1%	3.8%	$456	30.6%	31.3%
		Total	*24*	*100%*	*$1,683*	*100%*		*5*	*100%*	*100%*	*$100*	*100%*	*100%*	*5*	*100%*	*100%*	*$92*	*100%*	*100%*	*14*	*100%*	*100%*	*$1,491*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	15	83.3%	$331	26.1%																			
		$100,001 - $250,000	2	11.1%	$480	37.9%																			
		$250,001 - $500,000	1	5.6%	$456	36.0%																			
		Total	*18*	*100%*	*$1,267*	*100%*																			

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue.
2020 FFIEC Census Data and 2020 D&B Information

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: IA Waterloo

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison 2018						2019						2020					
		Bank Count		Bank Dollar		Owner Occupied Units	Count Bank		Count Agg	Dollar Bank		Dollar Agg	Count Bank		Count Agg	Dollar Bank		Dollar Agg	Count Bank		Count Agg	Dollar Bank		Dollar Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
HOME PURCHASE	Low	0	0.0%	$0	0.0%	3.1%	0	0.0%	0.6%	$0	0.0%	0.2%	0	0.0%	1.3%	$0	0.0%	0.5%	0	0.0%	1.2%	$0	0.0%	0.4%
	Moderate	9	40.9%	$819	25.5%	16.7%	3	100.0%	14.5%	$275	100.0%	9.7%	3	27.3%	13.6%	$257	14.5%	8.7%	3	37.5%	13.5%	$287	24.6%	9.0%
	Middle	7	31.8%	$768	23.9%	57.7%	0	0.0%	58.6%	$0	0.0%	53.3%	5	45.5%	56.6%	$529	29.8%	49.8%	2	25.0%	57.9%	$239	20.5%	52.0%
	Upper	6	27.3%	$1,628	50.6%	22.3%	0	0.0%	25.9%	$0	0.0%	36.4%	3	27.3%	28.3%	$988	55.7%	40.8%	3	37.5%	27.3%	$640	54.9%	38.4%
	Unknown	0	0.0%	$0	0.0%	0.2%	0	0.0%	0.3%	$0	0.0%	0.4%	0	0.0%	0.2%	$0	0.0%	0.2%	0	0.0%	0.2%	$0	0.0%	0.1%
	Total	*22*	*100%*	*$3,215*	*100%*	*100%*	*3*	*100%*	*100%*	*$275*	*100%*	*100%*	*11*	*100%*	*100%*	*$1,774*	*100%*	*100%*	*8*	*100%*	*100%*	*$1,166*	*100%*	*100%*
REFINANCE	Low	2	5.1%	$68	2.0%	3.1%	0	0.0%	2.2%	$0	0.0%	0.9%	1	8.3%	0.9%	$44	4.2%	0.3%	1	5.3%	0.6%	$24	1.3%	0.1%
	Moderate	10	25.6%	$588	17.6%	16.7%	3	37.5%	16.5%	$163	35.8%	11.5%	4	33.3%	11.4%	$171	16.2%	6.6%	3	15.8%	9.1%	$254	13.9%	6.1%
	Middle	19	48.7%	$1,785	53.5%	57.7%	5	62.5%	57.2%	$292	64.2%	53.3%	5	41.7%	55.2%	$602	57.0%	48.2%	9	47.4%	51.1%	$891	48.9%	44.4%
	Upper	8	20.5%	$893	26.8%	22.3%	0	0.0%	24.0%	$0	0.0%	34.0%	2	16.7%	32.4%	$239	22.6%	44.9%	6	31.6%	38.9%	$654	35.9%	49.1%
	Unknown	0	0.0%	$0	0.0%	0.2%	0	0.0%	0.2%	$0	0.0%	0.2%	0	0.0%	0.1%	$0	0.0%	0.1%	0	0.0%	0.3%	$0	0.0%	0.2%
	Total	*39*	*100%*	*$3,334*	*100%*	*100%*	*8*	*100%*	*100%*	*$455*	*100%*	*100%*	*12*	*100%*	*100%*	*$1,056*	*100%*	*100%*	*19*	*100%*	*100%*	*$1,823*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	$0	0.0%	3.1%	0	0.0%	1.2%	$0	0.0%	0.9%	0	0.0%	2.5%	$0	0.0%	2.1%	0	0.0%	2.2%	$0	0.0%	1.3%
	Moderate	3	14.3%	$107	10.9%	16.7%	1	100.0%	16.5%	$35	100.0%	13.5%	1	9.1%	16.0%	$50	7.4%	11.6%	1	11.1%	12.2%	$22	8.1%	8.0%
	Middle	13	61.9%	$530	54.1%	57.7%	0	0.0%	60.4%	$0	0.0%	55.4%	7	63.6%	55.1%	$317	47.0%	52.4%	6	66.7%	62.4%	$213	78.9%	58.8%
	Upper	5	23.8%	$342	34.9%	22.3%	0	0.0%	22.0%	$0	0.0%	30.1%	3	27.3%	26.4%	$307	45.5%	33.9%	2	22.2%	23.0%	$35	13.0%	31.7%
	Unknown	0	0.0%	$0	0.0%	0.2%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.2%	$0	0.0%	0.2%
	Total	*21*	*100%*	*$979*	*100%*	*100%*	*1*	*100%*	*100%*	*$35*	*100%*	*100%*	*11*	*100%*	*100%*	*$674*	*100%*	*100%*	*9*	*100%*	*100%*	*$270*	*100%*	*100%*
					Multi-Family Units																			
MULTI FAMILY	Low	0	0.0%	$0	0.0%	7.2%	0	0.0%	7.9%	$0	0.0%	3.4%	0	0.0%	13.7%	$0	0.0%	6.5%	0	0.0%	11.4%	$0	0.0%	16.0%
	Moderate	0	0.0%	$0	0.0%	19.1%	0	0.0%	29.2%	$0	0.0%	21.3%	0	0.0%	20.0%	$0	0.0%	9.3%	0	0.0%	31.4%	$0	0.0%	16.9%
	Middle	0	0.0%	$0	0.0%	41.0%	0	0.0%	44.9%	$0	0.0%	61.0%	0	0.0%	48.4%	$0	0.0%	56.3%	0	0.0%	39.3%	$0	0.0%	22.9%
	Upper	0	0.0%	$0	0.0%	30.8%	0	0.0%	18.0%	$0	0.0%	14.3%	0	0.0%	13.7%	$0	0.0%	25.2%	0	0.0%	16.4%	$0	0.0%	43.6%
	Unknown	0	0.0%	$0	0.0%	1.9%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	4.2%	$0	0.0%	2.6%	0	0.0%	1.4%	$0	0.0%	0.5%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	$0	0.0%	3.1%	0	0.0%	1.7%	$0	0.0%	0.8%	0	0.0%	2.4%	$0	0.0%	1.0%	0	0.0%	3.1%	$0	0.0%	1.7%
	Moderate	2	18.2%	$96	13.5%	16.7%	1	50.0%	12.3%	$81	54.4%	10.7%	1	14.3%	15.0%	$15	3.7%	10.5%	0	0.0%	7.7%	$0	0.0%	5.3%
	Middle	9	81.8%	$613	86.5%	57.7%	1	50.0%	59.6%	$68	45.6%	52.2%	6	85.7%	57.1%	$395	96.3%	49.0%	2	100.0%	54.1%	$150	100.0%	51.1%
	Upper	0	0.0%	$0	0.0%	22.3%	0	0.0%	26.4%	$0	0.0%	36.3%	0	0.0%	25.5%	$0	0.0%	39.5%	0	0.0%	35.1%	$0	0.0%	41.9%
	Unknown	0	0.0%	$0	0.0%	0.2%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*11*	*100%*	*$709*	*100%*	*100%*	*2*	*100%*	*100%*	*$149*	*100%*	*100%*	*7*	*100%*	*100%*	*$410*	*100%*	*100%*	*2*	*100%*	*100%*	*$150*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: IA Waterloo

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison 2018						2019						2020					
		Bank Count		Bank Dollar		Owner Occupied Units	Count Bank		Count Agg	Dollar Bank		Dollar Agg	Count Bank		Count Agg	Dollar Bank		Dollar Agg	Count Bank		Count Agg	Dollar Bank		Dollar Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	3.1%	0	0.0%	2.8%	$0	0.0%	2.1%	0	0.0%	3.5%	$0	0.0%	2.9%	0	0.0%	1.8%	$0	0.0%	1.5%
	Moderate	0	0.0%	$0	0.0%	16.7%	0	0.0%	22.5%	$0	0.0%	20.3%	0	0.0%	21.2%	$0	0.0%	13.6%	0	0.0%	17.2%	$0	0.0%	7.4%
	Middle	1	100.0%	$250	100.0%	57.7%	0	0.0%	60.1%	$0	0.0%	62.6%	0	0.0%	57.6%	$0	0.0%	55.7%	1	100.0%	56.8%	$250	100.0%	53.1%
	Upper	0	0.0%	$0	0.0%	22.3%	0	0.0%	14.0%	$0	0.0%	15.0%	0	0.0%	17.7%	$0	0.0%	27.8%	0	0.0%	23.7%	$0	0.0%	37.8%
	Unknown	0	0.0%	$0	0.0%	0.2%	0	0.0%	0.6%	$0	0.0%	0.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.6%	$0	0.0%	0.3%
	Total	*1*	*100%*	*$250*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*1*	*100%*	*100%*	*$250*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	3.1%	0	0.0%	3.9%	$0	0.0%	2.6%	0	0.0%	1.8%	$0	0.0%	1.0%	0	0.0%	5.5%	$0	0.0%	3.2%
	Moderate	0	0.0%	$0	0.0%	16.7%	0	0.0%	28.4%	$0	0.0%	23.3%	0	0.0%	40.0%	$0	0.0%	34.7%	0	0.0%	32.9%	$0	0.0%	24.7%
	Middle	0	0.0%	$0	0.0%	57.7%	0	0.0%	55.9%	$0	0.0%	60.0%	0	0.0%	50.9%	$0	0.0%	54.3%	0	0.0%	54.8%	$0	0.0%	59.7%
	Upper	0	0.0%	$0	0.0%	22.3%	0	0.0%	11.8%	$0	0.0%	14.2%	0	0.0%	7.3%	$0	0.0%	10.0%	0	0.0%	6.8%	$0	0.0%	12.4%
	Unknown	0	0.0%	$0	0.0%	0.2%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	2	2.1%	$68	0.8%	3.1%	0	0.0%	1.4%	$0	0.0%	0.8%	1	2.4%	1.6%	$44	1.1%	1.2%	1	2.6%	1.3%	$24	0.7%	2.7%
	Moderate	24	25.5%	$1,610	19.0%	16.7%	8	57.1%	15.8%	$554	60.6%	11.6%	9	22.0%	13.8%	$493	12.6%	8.3%	7	17.9%	11.8%	$563	15.4%	8.8%
	Middle	49	52.1%	$3,946	46.5%	57.7%	6	42.9%	58.3%	$360	39.4%	54.3%	23	56.1%	55.9%	$1,843	47.1%	50.1%	20	51.3%	54.5%	$1,743	47.6%	44.2%
	Upper	19	20.2%	$2,863	33.7%	22.3%	0	0.0%	24.3%	$0	0.0%	33.0%	8	19.5%	28.4%	$1,534	39.2%	40.0%	11	28.2%	32.2%	$1,329	36.3%	44.1%
	Unknown	0	0.0%	$0	0.0%	0.2%	0	0.0%	0.2%	$0	0.0%	0.3%	0	0.0%	0.2%	$0	0.0%	0.4%	0	0.0%	0.3%	$0	0.0%	0.2%
	Total	*94*	*100%*	*$8,487*	*100%*	*100%*	*14*	*100%*	*100%*	*$914*	*100%*	*100%*	*41*	*100%*	*100%*	*$3,914*	*100%*	*100%*	*39*	*100%*	*100%*	*$3,659*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: IA Waterloo

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Total Businesses	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ 000s	$ %	$ %	#	%	%	$ 000s	$ %	$ %	#	%	%	$ 000s	$ %	$ %
SMALL BUSINESSES	Low	4	12.1%	$208	14.0%	7.1%	0	0.0%	7.9%	$0	0.0%	10.9%	0	0.0%	6.7%	$0	0.0%	8.5%	4	20.0%	8.2%	$208	30.4%	8.8%
	Moderate	7	21.2%	$226	15.2%	17.2%	4	50.0%	17.1%	$160	35.2%	21.7%	0	0.0%	16.3%	$0	0.0%	19.3%	3	15.0%	19.2%	$66	9.6%	22.6%
	Middle	19	57.6%	$944	63.6%	50.6%	4	50.0%	45.5%	$295	64.8%	35.6%	5	100%	46.9%	$345	100%	42.7%	10	50.0%	45.3%	$304	44.4%	37.5%
	Upper	3	9.1%	$107	7.2%	24.5%	0	0.0%	26.9%	$0	0.0%	30.2%	0	0.0%	28.4%	$0	0.0%	28.9%	3	15.0%	26.0%	$107	15.6%	29.8%
	Unknown	0	0.0%	$0	0.0%	0.6%	0	0.0%	0.7%	$0	0.0%	1.0%	0	0.0%	0.3%	$0	0.0%	0.1%	0	0.0%	1.0%	$0	0.0%	1.1%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	1.8%	$0	0.0%	0.7%	0	0.0%	1.4%	$0	0.0%	0.5%	0	0.0%	0.3%	$0	0.0%	0.2%
	Total	*33*	*100%*	*$1,485*	*100%*	*100%*	*8*	*100%*	*100%*	*$455*	*100%*	*100%*	*5*	*100%*	*100%*	*$345*	*100%*	*100%*	*20*	*100%*	*100%*	*$685*	*100%*	*100%*
						Total Farms																		
SMALL FARM	Low	0	0.0%	$0	0.0%	1.2%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	1.9%	$0	0.0%	3.8%	0	0.0%	1.0%	$0	0.0%	4.0%
	Moderate	0	0.0%	$0	0.0%	0.6%	0	0.0%	1.0%	$0	0.0%	0.0%	0	0.0%	2.8%	$0	0.0%	0.8%	0	0.0%	2.1%	$0	0.0%	3.9%
	Middle	1	33.3%	$48	14.9%	68.9%	0	0.0%	53.5%	$0	0.0%	53.3%	0	0.0%	59.4%	$0	0.0%	63.4%	1	100%	66.0%	$48	100%	50.8%
	Upper	2	66.7%	$275	85.1%	29.2%	2	100%	45.5%	$275	100%	46.7%	0	0.0%	35.8%	$0	0.0%	32.0%	0	0.0%	30.9%	$0	0.0%	41.4%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*3*	*100%*	*$323*	*100%*	*100%*	*2*	*100%*	*100%*	*$275*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*1*	*100%*	*100%*	*$48*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2020 D&B Information

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: IA Waterloo

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	8	36.4%	$726	22.6%	21.0%	1	33.3%	13.7%	$73	26.5%	7.3%	4	36.4%	16.0%	$322	18.2%	8.9%	3	37.5%	13.9%	$331	28.4%	7.7%
	Moderate	6	27.3%	$689	21.4%	19.1%	1	33.3%	25.4%	$91	33.1%	18.6%	4	36.4%	25.5%	$489	27.6%	19.9%	1	12.5%	25.8%	$109	9.3%	19.7%
	Middle	2	9.1%	$284	8.8%	23.3%	0	0.0%	21.8%	$0	0.0%	20.9%	0	0.0%	22.3%	$0	0.0%	22.3%	2	25.0%	22.1%	$284	24.4%	22.2%
	Upper	3	13.6%	$875	27.2%	36.6%	0	0.0%	27.5%	$0	0.0%	38.2%	2	18.2%	24.2%	$732	41.3%	34.8%	1	12.5%	25.9%	$143	12.3%	36.1%
	Unknown	3	13.6%	$641	19.9%	0.0%	1	33.3%	11.7%	$111	40.4%	14.9%	1	9.1%	12.1%	$231	13.0%	14.0%	1	12.5%	12.4%	$299	25.6%	14.3%
	Total	*22*	*100%*	*$3,215*	*100%*	*100%*	*3*	*100%*	*100%*	*$275*	*100%*	*100%*	*11*	*100%*	*100%*	*$1,774*	*100%*	*100%*	*8*	*100%*	*100%*	*$1,166*	*100%*	*100%*
REFINANCE	Low	13	33.3%	$668	20.0%	21.0%	3	37.5%	12.4%	$183	40.2%	6.0%	6	50.0%	9.3%	$315	29.8%	4.0%	4	21.1%	4.5%	$170	9.3%	2.1%
	Moderate	10	25.6%	$692	20.8%	19.1%	3	37.5%	23.6%	$151	33.2%	16.7%	2	16.7%	19.1%	$182	17.2%	12.5%	5	26.3%	15.7%	$359	19.7%	10.5%
	Middle	7	17.9%	$633	19.0%	23.3%	0	0.0%	22.4%	$0	0.0%	23.4%	3	25.0%	22.2%	$414	39.2%	20.2%	4	21.1%	21.1%	$219	12.0%	18.1%
	Upper	7	17.9%	$1,173	35.2%	36.6%	1	12.5%	29.4%	$63	13.8%	38.6%	1	8.3%	34.0%	$145	13.7%	45.7%	5	26.3%	40.9%	$965	52.9%	50.3%
	Unknown	2	5.1%	$168	5.0%	0.0%	1	12.5%	12.2%	$58	12.7%	15.3%	0	0.0%	15.5%	$0	0.0%	17.7%	1	5.3%	17.8%	$110	6.0%	19.1%
	Total	*39*	*100%*	*$3,334*	*100%*	*100%*	*8*	*100%*	*100%*	*$455*	*100%*	*100%*	*12*	*100%*	*100%*	*$1,056*	*100%*	*100%*	*19*	*100%*	*100%*	*$1,823*	*100%*	*100%*
HOME IMPROVEMENT	Low	4	19.0%	$104	10.6%	21.0%	0	0.0%	12.4%	$0	0.0%	8.9%	1	9.1%	18.8%	$15	2.2%	13.0%	3	33.3%	11.5%	$89	33.0%	7.6%
	Moderate	6	28.6%	$356	36.4%	19.1%	1	100.0%	26.3%	$35	100.0%	21.3%	5	45.5%	22.9%	$321	47.6%	18.8%	0	0.0%	23.7%	$0	0.0%	16.4%
	Middle	4	19.0%	$286	29.2%	23.3%	0	0.0%	23.9%	$0	0.0%	22.4%	3	27.3%	26.6%	$261	38.7%	25.5%	1	11.1%	28.1%	$25	9.3%	27.6%
	Upper	6	28.6%	$171	17.5%	36.6%	0	0.0%	36.1%	$0	0.0%	45.7%	1	9.1%	29.6%	$15	2.2%	37.2%	5	55.6%	35.5%	$156	57.8%	47.4%
	Unknown	1	4.8%	$62	6.3%	0.0%	0	0.0%	1.4%	$0	0.0%	1.6%	1	9.1%	2.1%	$62	9.2%	5.5%	0	0.0%	1.2%	$0	0.0%	1.0%
	Total	*21*	*100%*	*$979*	*100%*	*100%*	*1*	*100%*	*100%*	*$35*	*100%*	*100%*	*11*	*100%*	*100%*	*$674*	*100%*	*100%*	*9*	*100%*	*100%*	*$270*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	$0	0.0%	21.0%	0	0.0%	3.4%	$0	0.0%	0.7%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.7%	$0	0.0%	0.1%
	Moderate	0	0.0%	$0	0.0%	19.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	1.1%	$0	0.0%	0.1%	0	0.0%	2.9%	$0	0.0%	0.3%
	Middle	0	0.0%	$0	0.0%	23.3%	0	0.0%	2.2%	$0	0.0%	0.8%	0	0.0%	2.1%	$0	0.0%	1.7%	0	0.0%	0.7%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	36.6%	0	0.0%	5.6%	$0	0.0%	0.9%	0	0.0%	3.2%	$0	0.0%	0.8%	0	0.0%	11.4%	$0	0.0%	0.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	88.8%	$0	0.0%	97.7%	0	0.0%	93.7%	$0	0.0%	97.4%	0	0.0%	84.3%	$0	0.0%	98.8%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	1	9.1%	$20	2.8%	21.0%	0	0.0%	8.9%	$0	0.0%	5.5%	1	14.3%	16.2%	$20	4.9%	11.9%	0	0.0%	11.2%	$0	0.0%	7.5%
	Moderate	6	54.5%	$359	50.6%	19.1%	2	100.0%	21.3%	$149	100.0%	16.5%	3	42.9%	25.8%	$150	36.6%	18.3%	1	50.0%	21.6%	$60	40.0%	16.1%
	Middle	1	9.1%	$15	2.1%	23.3%	0	0.0%	26.0%	$0	0.0%	23.1%	1	14.3%	23.7%	$15	3.7%	24.5%	0	0.0%	22.8%	$0	0.0%	20.9%
	Upper	3	27.3%	$315	44.4%	36.6%	0	0.0%	42.6%	$0	0.0%	53.4%	2	28.6%	31.8%	$225	54.9%	43.4%	1	50.0%	40.9%	$90	60.0%	50.9%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	1.3%	$0	0.0%	1.5%	0	0.0%	2.4%	$0	0.0%	1.9%	0	0.0%	3.5%	$0	0.0%	4.6%
	Total	*11*	*100%*	*$709*	*100%*	*100%*	*2*	*100%*	*100%*	*$149*	*100%*	*100%*	*7*	*100%*	*100%*	*$410*	*100%*	*100%*	*2*	*100%*	*100%*	*$150*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: IA Waterloo

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison 2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	21.0%	0	0.0%	22.5%	$0	0.0%	18.1%	0	0.0%	21.7%	$0	0.0%	11.8%	0	0.0%	20.1%	$0	0.0%	8.2%
	Moderate	0	0.0%	$0	0.0%	19.1%	0	0.0%	25.3%	$0	0.0%	21.5%	0	0.0%	29.8%	$0	0.0%	26.5%	0	0.0%	25.4%	$0	0.0%	24.1%
	Middle	1	100.0%	$250	100.0%	23.3%	0	0.0%	23.0%	$0	0.0%	25.4%	0	0.0%	21.7%	$0	0.0%	20.9%	1	100.0%	22.5%	$250	100.0%	19.5%
	Upper	0	0.0%	$0	0.0%	36.6%	0	0.0%	27.5%	$0	0.0%	32.7%	0	0.0%	25.8%	$0	0.0%	39.3%	0	0.0%	31.4%	$0	0.0%	47.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	1.7%	$0	0.0%	2.3%	0	0.0%	1.0%	$0	0.0%	1.5%	0	0.0%	0.6%	$0	0.0%	0.3%
	Total	*1*	*100%*	*$250*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*1*	*100%*	*100%*	*$250*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	21.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	19.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	1.8%	$0	0.0%	1.4%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	23.3%	0	0.0%	2.0%	$0	0.0%	2.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	36.6%	0	0.0%	2.9%	$0	0.0%	1.5%	0	0.0%	1.8%	$0	0.0%	0.2%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	95.1%	$0	0.0%	96.5%	0	0.0%	96.4%	$0	0.0%	98.4%	0	0.0%	100.0%	$0	0.0%	100.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	26	27.7%	$1,518	17.9%	21.0%	4	28.6%	12.9%	$256	28.0%	6.5%	12	29.3%	13.9%	$672	17.2%	6.4%	10	25.6%	9.1%	$590	16.1%	3.9%
	Moderate	28	29.8%	$2,096	24.7%	19.1%	7	50.0%	24.0%	$426	46.6%	16.3%	14	34.1%	22.9%	$1,142	29.2%	15.2%	7	17.9%	20.2%	$528	14.4%	12.4%
	Middle	15	16.0%	$1,468	17.3%	23.3%	0	0.0%	21.7%	$0	0.0%	19.5%	7	17.1%	22.1%	$690	17.6%	19.3%	8	20.5%	21.4%	$778	21.3%	16.9%
	Upper	19	20.2%	$2,534	29.9%	36.6%	1	7.1%	28.6%	$63	6.9%	34.7%	6	14.6%	27.5%	$1,117	28.5%	34.9%	12	30.8%	33.4%	$1,354	37.0%	37.8%
	Unknown	6	6.4%	$871	10.3%	0.0%	2	14.3%	12.9%	$169	18.5%	22.9%	2	4.9%	13.6%	$293	7.5%	24.2%	2	5.1%	15.8%	$409	11.2%	29.1%
	Total	*94*	*100%*	*$8,487*	*100%*	*100%*	*14*	*100%*	*100%*	*$914*	*100%*	*100%*	*41*	*100%*	*100%*	*$3,914*	*100%*	*100%*	*39*	*100%*	*100%*	*$3,659*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: IA Waterloo

Product Type		Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison 2018						2019						2020					
		Bank				Total Businesses	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ 000s	$ %	$ %	#	%	%	$ 000s	$ %	$ %	#	%	%	$ 000s	$ %	$ %
Small Business	Revenue: $1 Million or Less	12	36.4%	$719	48.4%	88.9%	4	50.0%	47.5%	$251	55.2%	38.4%	3	60.0%	48.7%	$320	92.8%	43.7%	5	25.0%	39.3%	$148	21.6%	27.6%
	Revenue: Over $1 Million	8	24.2%	$247	16.6%	9.9%	4	50.0%					2	40.0%					2	10.0%				
	Revenue: *Total Rev. available*	20	60.6%	$966	65.0%	98.8%	8	100.0%					5	100.0%					7	35.0%				
	Revenue: Rev. Not Known	13	39.4%	$519	34.9%	1.1%	0	0.0%					0	0.0%					13	65.0%				
	Revenue: Total	*33*	*100%*	*$1,485*	*100%*	*100%*	*8*	*100%*					*5*	*100%*					*20*	*100%*				
	Loan Size: $100,000 or Less	28	84.8%	$743	50.0%		6	75.0%	89.3%	$190	41.8%	29.2%	4	80.0%	88.0%	$95	27.5%	26.8%	18	90.0%	83.9%	$458	66.9%	23.6%
	Loan Size: $100,001 - $250,000	5	15.2%	$742	50.0%		2	25.0%	5.8%	$265	58.2%	19.7%	1	20.0%	6.2%	$250	72.5%	19.3%	2	10.0%	7.9%	$227	33.1%	16.7%
	Loan Size: $250,001 - $1 Million	0	0.0%	$0	0.0%		0	0.0%	4.9%	$0	0.0%	51.1%	0	0.0%	5.7%	$0	0.0%	53.9%	0	0.0%	8.2%	$0	0.0%	59.7%
	Loan Size: Total	*33*	*100%*	*$1,485*	*100%*		*8*	*100%*	*100%*	*$455*	*100%*	*100%*	*5*	*100%*	*100%*	*$345*	*100%*	*100%*	*20*	*100%*	*100%*	*$685*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less: $100,000 or Less	10	83.3%	$348	48.4%																			
	Loan Size & Rev $1 Mill or Less: $100,001 - $250,000	2	16.7%	$371	51.6%																			
	Loan Size & Rev $1 Mill or Less: $250,001 - $1 Million	0	0.0%	$0	0.0%																			
	Loan Size & Rev $1 Mill or Less: *Total*	*12*	*100%*	*$719*	*100%*																			
						Total Farms																		
Small Farm	Revenue: $1 Million or Less	2	66.7%	$275	85.1%	98.8%	2	100.0%	42.6%	$275	100.0%	53.6%	0	0.0%	54.7%	$0	0.0%	75.1%	0	0.0%	47.4%	$0	0.0%	61.2%
	Revenue: Over $1 Million	0	0.0%	$0	0.0%	0.9%	0	0.0%					0	0.0%					0	0.0%				
	Revenue: *Total Rev. available*	2	66.7%	$275	85.1%	99.7%	2	100.0%					0	0.0%					0	0.0%				
	Revenue: Not Known	1	33.3%	$48	14.9%	0.3%	0	0.0%					0	0.0%					1	100.0%				
	Revenue: Total	*3*	*100%*	*$323*	*100%*	*100%*	*2*	*100%*					*0*	*0%*					*1*	*100%*				
	Loan Size: $100,000 or Less	1	33.3%	$48	14.9%		0	0.0%	79.2%	$0	0.0%	21.9%	0	0.0%	76.4%	$0	0.0%	26.4%	1	100.0%	77.3%	$48	100.0%	26.0%
	Loan Size: $100,001 - $250,000	2	66.7%	$275	85.1%		2	100.0%	10.9%	$275	100.0%	25.3%	0	0.0%	14.2%	$0	0.0%	28.4%	0	0.0%	12.4%	$0	0.0%	26.5%
	Loan Size: $250,001 - $500,000	0	0.0%	$0	0.0%		0	0.0%	9.9%	$0	0.0%	52.8%	0	0.0%	9.4%	$0	0.0%	45.2%	0	0.0%	10.3%	$0	0.0%	47.5%
	Loan Size: Total	*3*	*100%*	*$323*	*100%*		*2*	*100%*	*100%*	*$275*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*1*	*100%*	*100%*	*$48*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less: $100,000 or Less	0	0.0%	$0	0.0%																			
	Loan Size & Rev $1 Mill or Less: $100,001 - $250,000	2	100.0%	$275	100.0%																			
	Loan Size & Rev $1 Mill or Less: $250,001 - $500,000	0	0.0%	$0	0.0%																			
	Loan Size & Rev $1 Mill or Less: *Total*	*2*	*100%*	*$275*	*100%*																			

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue.
2020 FFIEC Census Data and 2020 D&B Information

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: IL Southern IL

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison										Bank & Aggregate Lending Comparison																	
		2018, 2019					2020					2018						2019						2020					
		Count		Dollar		Owner Occupied Units	Count		Dollar		Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
												Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
HOME PURCHASE	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	4	8.3%	$259	5.7%	14.0%	2	6.9%	$258	8.3%	11.1%	3	11.5%	12.5%	$197	8.1%	9.0%	1	4.5%	14.9%	$62	2.9%	11.7%	2	6.9%	11.8%	$258	8.3%	8.9%
	Middle	44	91.7%	$4,310	94.3%	82.7%	27	93.1%	$2,855	91.7%	84.2%	23	88.5%	81.2%	$2,239	91.9%	82.6%	21	95.5%	79.7%	$2,071	97.1%	81.4%	27	93.1%	78.7%	$2,855	91.7%	79.2%
	Upper	0	0.0%	$0	0.0%	3.4%	0	0.0%	$0	0.0%	4.7%	0	0.0%	6.3%	$0	0.0%	8.4%	0	0.0%	5.4%	$0	0.0%	6.9%	0	0.0%	9.5%	$0	0.0%	11.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*48*	*100%*	*$4,569*	*100%*	*100%*	*29*	*100%*	*$3,113*	*100%*	*100%*	*26*	*100%*	*100%*	*$2,436*	*100%*	*100%*	*22*	*100%*	*100%*	*$2,133*	*100%*	*100%*	*29*	*100%*	*100%*	*$3,113*	*100%*	*100%*
REFINANCE	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	2	2.8%	$100	1.9%	14.0%	2	4.3%	$81	1.9%	11.1%	0	0.0%	8.3%	$0	0.0%	7.3%	2	6.5%	7.4%	$100	5.0%	5.4%	2	4.3%	4.2%	$81	1.9%	3.0%
	Middle	69	97.2%	$5,303	98.1%	82.7%	43	91.5%	$3,985	92.5%	84.2%	40	100.0%	86.5%	$3,410	100.0%	87.0%	29	93.5%	86.6%	$1,893	95.0%	87.1%	43	91.5%	85.1%	$3,985	92.5%	85.1%
	Upper	0	0.0%	$0	0.0%	3.4%	2	4.3%	$244	5.7%	4.7%	0	0.0%	5.0%	$0	0.0%	5.4%	0	0.0%	6.0%	$0	0.0%	7.5%	2	4.3%	10.7%	$244	5.7%	11.9%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.2%	$0	0.0%	0.3%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*71*	*100%*	*$5,403*	*100%*	*100%*	*47*	*100%*	*$4,310*	*100%*	*100%*	*40*	*100%*	*100%*	*$3,410*	*100%*	*100%*	*31*	*100%*	*100%*	*$1,993*	*100%*	*100%*	*47*	*100%*	*100%*	*$4,310*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	4	9.8%	$58	3.0%	14.0%	0	0.0%	$0	0.0%	11.1%	2	10.5%	11.6%	$27	3.0%	5.7%	2	9.1%	11.4%	$31	3.0%	9.4%	0	0.0%	14.6%	$0	0.0%	9.6%
	Middle	37	90.2%	$1,889	97.0%	82.7%	12	100.0%	$883	100.0%	84.2%	17	89.5%	86.0%	$883	97.0%	89.6%	20	90.9%	86.2%	$1,006	97.0%	85.0%	12	#####	83.3%	$883	#####	89.7%
	Upper	0	0.0%	$0	0.0%	3.4%	0	0.0%	$0	0.0%	4.7%	0	0.0%	2.5%	$0	0.0%	4.7%	0	0.0%	2.4%	$0	0.0%	5.6%	0	0.0%	2.1%	$0	0.0%	0.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*41*	*100%*	*$1,947*	*100%*	*100%*	*12*	*100%*	*$883*	*100%*	*100%*	*19*	*100%*	*100%*	*$910*	*100%*	*100%*	*22*	*100%*	*100%*	*$1,037*	*100%*	*100%*	*12*	*100%*	*100%*	*$883*	*100%*	*100%*
MULTI FAMILY						Multi-Family Units					Multi-Family Units																		
	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	26.7%	0	0.0%	$0	0.0%	18.1%	0	0.0%	25.0%	$0	0.0%	35.7%	0	0.0%	50.0%	$0	0.0%	53.5%	0	0.0%	11.1%	$0	0.0%	12.5%
	Middle	0	0.0%	$0	0.0%	70.3%	0	0.0%	$0	0.0%	78.0%	0	0.0%	66.7%	$0	0.0%	59.1%	0	0.0%	50.0%	$0	0.0%	46.5%	0	0.0%	77.8%	$0	0.0%	78.0%
	Upper	0	0.0%	$0	0.0%	3.0%	0	0.0%	$0	0.0%	3.9%	0	0.0%	8.3%	$0	0.0%	5.2%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	11.1%	$0	0.0%	9.5%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	14.0%	1	10.0%	$40	11.2%	11.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	14.6%	$0	0.0%	16.3%	1	10.0%	11.5%	$40	11.2%	12.5%
	Middle	16	100.0%	$446	100.0%	82.7%	8	80.0%	$286	80.3%	84.2%	6	100.0%	85.7%	$142	100.0%	79.6%	10	100.0%	82.9%	$304	100.0%	82.6%	8	80.0%	76.9%	$286	80.3%	74.0%
	Upper	0	0.0%	$0	0.0%	3.4%	1	10.0%	$30	8.4%	4.7%	0	0.0%	14.3%	$0	0.0%	20.4%	0	0.0%	2.4%	$0	0.0%	1.2%	1	10.0%	11.5%	$30	8.4%	13.4%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*16*	*100%*	*$446*	*100%*	*100%*	*10*	*100%*	*$356*	*100%*	*100%*	*6*	*100%*	*100%*	*$142*	*100%*	*100%*	*10*	*100%*	*100%*	*$304*	*100%*	*100%*	*10*	*100%*	*100%*	*$356*	*100%*	*100%*

Originations & Purchases
2019 and 2020 FFIEC Census Data and 2015 ACS Data.

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: IL Southern IL

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison										Bank & Aggregate Lending Comparison																	
		2018, 2019					2020					2018						2019						2020					
		Count		Dollar		Owner Occupied Units	Count		Dollar		Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
												Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	1	9.1%	$35	5.6%	14.0%	0	0.0%	$0	0.0%	11.1%	0	0.0%	7.7%	$0	0.0%	5.0%	1	16.7%	12.3%	$35	11.5%	9.7%	0	0.0%	18.6%	$0	0.0%	19.4%
	Middle	10	90.9%	$590	94.4%	82.7%	5	100.0%	$144	100.0%	84.2%	5	100.0%	86.2%	$321	100.0%	90.3%	5	83.3%	78.1%	$269	88.5%	79.3%	5	#####	74.4%	$144	#####	71.0%
	Upper	0	0.0%	$0	0.0%	3.4%	0	0.0%	$0	0.0%	4.7%	0	0.0%	6.2%	$0	0.0%	4.7%	0	0.0%	9.6%	$0	0.0%	11.0%	0	0.0%	7.0%	$0	0.0%	9.7%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*11*	*100%*	*$625*	*100%*	*100%*	*5*	*100%*	*$144*	*100%*	*100%*	*5*	*100%*	*100%*	*$321*	*100%*	*100%*	*6*	*100%*	*100%*	*$304*	*100%*	*100%*	*5*	*100%*	*100%*	*$144*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	14.0%	0	0.0%	$0	0.0%	11.1%	0	0.0%	21.4%	$0	0.0%	15.5%	0	0.0%	22.4%	$0	0.0%	18.1%	0	0.0%	20.0%	$0	0.0%	13.6%
	Middle	0	0.0%	$0	0.0%	82.7%	0	0.0%	$0	0.0%	84.2%	0	0.0%	70.0%	$0	0.0%	67.5%	0	0.0%	74.6%	$0	0.0%	75.3%	0	0.0%	74.1%	$0	0.0%	75.9%
	Upper	0	0.0%	$0	0.0%	3.4%	0	0.0%	$0	0.0%	4.7%	0	0.0%	8.6%	$0	0.0%	17.0%	0	0.0%	3.0%	$0	0.0%	6.6%	0	0.0%	5.9%	$0	0.0%	10.5%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	11	5.9%	$452	3.5%	14.0%	5	4.9%	$379	4.3%	11.1%	5	5.2%	11.3%	$224	3.1%	8.8%	6	6.6%	12.5%	$228	4.0%	10.0%	5	4.9%	8.3%	$379	4.3%	5.7%
	Middle	176	94.1%	$12,538	96.5%	82.7%	95	92.2%	$8,153	92.6%	84.2%	91	94.8%	82.8%	$6,995	96.9%	83.7%	85	93.4%	82.1%	$5,543	96.0%	82.9%	95	92.2%	81.9%	$8,153	92.6%	82.6%
	Upper	0	0.0%	$0	0.0%	3.4%	3	2.9%	$274	3.1%	4.7%	0	0.0%	5.8%	$0	0.0%	7.5%	0	0.0%	5.4%	$0	0.0%	7.0%	3	2.9%	9.8%	$274	3.1%	11.7%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*187*	*100%*	*$12,990*	*100%*	*100%*	*103*	*100%*	*$8,806*	*100%*	*100%*	*96*	*100%*	*100%*	*$7,219*	*100%*	*100%*	*91*	*100%*	*100%*	*$5,771*	*100%*	*100%*	*103*	*100%*	*100%*	*$8,806*	*100%*	*100%*

Originations & Purchases
2019 and 2020 FFIEC Census Data and 2015 ACS Data.

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: IL Southern IL

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison										Bank & Aggregate Lending Comparison																	
		2018, 2019					2020					2018						2019						2020					
		Count		Dollar		Total Businesses	Count		Dollar		Total Businesses	Count			Dollar			Count		Dollar				Count			Dollar		
												Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ 000s	$ %	$ %	#	%	%	$ 000s	$ %	$ %	#	%	%	$ 000s	$ %	$ %
SMALL BUSINESSES	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	7	33.3%	$393	43.0%	22.5%	4	9.5%	$191	9.1%	20.9%	4	25.0%	18.2%	$147	22.5%	19.4%	3	60.0%	18.6%	$246	93.9%	22.3%	4	9.5%	15.8%	$191	9.1%	17.6%
	Middle	14	66.7%	$521	57.0%	71.9%	38	90.5%	$1,908	90.9%	71.5%	12	75.0%	72.6%	$505	77.5%	74.0%	2	40.0%	71.4%	$16	6.1%	72.3%	38	90.5%	73.1%	$1,908	90.9%	72.0%
	Upper	0	0.0%	$0	0.0%	5.6%	0	0.0%	$0	0.0%	7.6%	0	0.0%	5.6%	$0	0.0%	5.2%	0	0.0%	5.1%	$0	0.0%	3.6%	0	0.0%	9.7%	$0	0.0%	9.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%		0	0.0%	3.6%	$0	0.0%	1.4%	0	0.0%	4.8%	$0	0.0%	1.9%	0	0.0%	1.3%	$0	0.0%	0.7%
	Total	*21*	*100%*	*$914*	*100%*	*100%*	*42*	*100%*	*$2,099*	*100%*	*100%*	*16*	*100%*	*100%*	*$652*	*100%*	*100%*	*5*	*100%*	*100%*	*$262*	*100%*	*100%*	*42*	*100%*	*100%*	*$2,099*	*100%*	*100%*
SMALL FARM						Total Farms					Total Farms																		
	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	2.3%	0	0.0%	$0	0.0%	1.6%	0	0.0%	1.0%	$0	0.0%	0.2%	0	0.0%	2.1%	$0	0.0%	0.6%	0	0.0%	0.6%	$0	0.0%	0.1%
	Middle	0	0.0%	$0	0.0%	92.3%	3	100%	$48	100.0%	91.4%	0	0.0%	88.9%	$0	0.0%	90.0%	0	0.0%	88.0%	$0	0.0%	84.7%	3	100%	87.5%	$48	100%	82.2%
	Upper	0	0.0%	$0	0.0%	5.4%	0	0.0%	$0	0.0%	7.0%	0	0.0%	10.1%	$0	0.0%	9.8%	0	0.0%	9.9%	$0	0.0%	14.7%	0	0.0%	11.9%	$0	0.0%	17.7%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%		0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*3*	*100%*	*$48*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*3*	*100%*	*100%*	*$48*	*100%*	*100%*

Originations & Purchases
2019 and 2020 FFIEC Census Data and D&B information, and 2015 ACS Data.

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: IL Southern IL

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison										Bank & Aggregate Lending Comparison																	
		2018, 2019					2020					2018						2019						2020					
		Count		Dollar		Families by Family Income	Count		Dollar		Families by Family Income	Count			Dollar			Count		Dollar				Count			Dollar		
												Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	8	16.7%	$464	10.2%	22.0%	4	13.8%	$215	6.9%	20.6%	5	19.2%	8.4%	$323	13.3%	4.6%	3	13.6%	10.1%	$141	6.6%	5.4%	4	13.8%	10.3%	$215	6.9%	5.6%
	Moderate	20	41.7%	$1,800	39.4%	18.9%	7	24.1%	$550	17.7%	18.5%	12	46.2%	28.1%	$1,167	47.9%	22.1%	8	36.4%	26.2%	$633	29.7%	20.4%	7	24.1%	26.6%	$550	17.7%	20.8%
	Middle	10	20.8%	$1,137	24.9%	22.2%	7	24.1%	$875	28.1%	22.1%	4	15.4%	23.8%	$388	15.9%	24.2%	6	27.3%	23.8%	$749	35.1%	25.5%	7	24.1%	20.1%	$875	28.1%	20.0%
	Upper	8	16.7%	$1,021	22.3%	36.9%	11	37.9%	$1,473	47.3%	38.9%	5	19.2%	24.7%	$558	22.9%	35.0%	3	13.6%	25.8%	$463	21.7%	35.7%	11	37.9%	29.6%	$1,473	47.3%	41.8%
	Unknown	2	4.2%	$147	3.2%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	15.0%	$0	0.0%	14.1%	2	9.1%	14.1%	$147	6.9%	12.9%	0	0.0%	13.4%	$0	0.0%	11.8%
	Total	*48*	*100%*	*$4,569*	*100%*	*100%*	*29*	*100%*	*$3,113*	*100%*	*100%*	*26*	*100%*	*100%*	*$2,436*	*100%*	*100%*	*22*	*100%*	*100%*	*$2,133*	*100%*	*100%*	*29*	*100%*	*100%*	*$3,113*	*100%*	*100%*
REFINANCE	Low	5	7.0%	$103	1.9%	22.0%	5	10.6%	$305	7.1%	20.6%	1	2.5%	7.9%	$23	0.7%	3.8%	4	12.9%	6.5%	$80	4.0%	3.6%	5	10.6%	4.1%	$305	7.1%	1.9%
	Moderate	15	21.1%	$805	14.9%	18.9%	9	19.1%	$438	10.2%	18.5%	10	25.0%	19.2%	$521	15.3%	13.3%	5	16.1%	15.7%	$284	14.2%	10.3%	9	19.1%	11.2%	$438	10.2%	7.3%
	Middle	29	40.8%	$1,940	35.9%	22.2%	9	19.1%	$863	20.0%	22.1%	13	32.5%	25.9%	$769	22.6%	22.9%	16	51.6%	25.5%	$1,171	58.8%	20.7%	9	19.1%	20.5%	$863	20.0%	16.0%
	Upper	21	29.6%	$2,496	46.2%	36.9%	20	42.6%	$2,308	53.5%	38.9%	15	37.5%	36.9%	$2,038	59.8%	47.1%	6	19.4%	34.7%	$458	23.0%	43.2%	20	42.6%	50.8%	$2,308	53.5%	59.2%
	Unknown	1	1.4%	$59	1.1%	0.0%	4	8.5%	$396	9.2%	0.0%	1	2.5%	10.1%	$59	1.7%	12.8%	0	0.0%	17.6%	$0	0.0%	22.3%	4	8.5%	13.5%	$396	9.2%	15.6%
	Total	*71*	*100%*	*$5,403*	*100%*	*100%*	*47*	*100%*	*$4,310*	*100%*	*100%*	*40*	*100%*	*100%*	*$3,410*	*100%*	*100%*	*31*	*100%*	*100%*	*$1,993*	*100%*	*100%*	*47*	*100%*	*100%*	*$4,310*	*100%*	*100%*
HOME IMPROVEMENT	Low	3	7.3%	$65	3.3%	22.0%	0	0.0%	$0	0.0%	20.6%	0	0.0%	8.3%	$0	0.0%	5.7%	3	13.6%	10.6%	$65	6.3%	6.2%	0	0.0%	4.2%	$0	0.0%	1.8%
	Moderate	9	22.0%	$325	16.7%	18.9%	0	0.0%	$0	0.0%	18.5%	4	21.1%	19.0%	$86	9.5%	12.2%	5	22.7%	17.1%	$239	23.0%	18.2%	0	0.0%	4.2%	$0	0.0%	2.2%
	Middle	9	22.0%	$441	22.7%	22.2%	7	58.3%	$225	25.5%	22.1%	6	31.6%	26.4%	$381	41.9%	28.7%	3	13.6%	26.0%	$60	5.8%	22.6%	7	58.3%	33.3%	$225	25.5%	25.5%
	Upper	20	48.8%	$1,116	57.3%	36.9%	5	41.7%	$658	74.5%	38.9%	9	47.4%	42.1%	$443	48.7%	50.6%	11	50.0%	43.9%	$673	64.9%	48.1%	5	41.7%	56.3%	$658	74.5%	68.9%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	4.1%	$0	0.0%	2.8%	0	0.0%	2.4%	$0	0.0%	4.9%	0	0.0%	2.1%	$0	0.0%	1.5%
	Total	*41*	*100%*	*$1,947*	*100%*	*100%*	*12*	*100%*	*$883*	*100%*	*100%*	*19*	*100%*	*100%*	*$910*	*100%*	*100%*	*22*	*100%*	*100%*	*$1,037*	*100%*	*100%*	*12*	*100%*	*100%*	*$883*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	$0	0.0%	22.0%	0	0.0%	$0	0.0%	20.6%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	18.9%	0	0.0%	$0	0.0%	18.5%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	22.2%	0	0.0%	$0	0.0%	22.1%	0	0.0%	8.3%	$0	0.0%	4.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	36.9%	0	0.0%	$0	0.0%	38.9%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	25.0%	$0	0.0%	11.0%	0	0.0%	22.2%	$0	0.0%	9.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	91.7%	$0	0.0%	96.0%	0	0.0%	75.0%	$0	0.0%	89.0%	0	0.0%	77.8%	$0	0.0%	90.8%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	3	18.8%	$55	12.3%	22.0%	0	0.0%	$0	0.0%	20.6%	1	16.7%	7.1%	$20	14.1%	3.7%	2	20.0%	12.2%	$35	11.5%	7.5%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	3	18.8%	$137	30.7%	18.9%	2	20.0%	$48	13.5%	18.5%	1	16.7%	14.3%	$25	17.6%	12.3%	2	20.0%	14.6%	$112	36.8%	11.8%	2	20.0%	11.5%	$48	13.5%	6.5%
	Middle	4	25.0%	$87	19.5%	22.2%	4	40.0%	$130	36.5%	22.1%	1	16.7%	21.4%	$17	12.0%	16.6%	3	30.0%	24.4%	$70	23.0%	21.0%	4	40.0%	23.1%	$130	36.5%	19.7%
	Upper	6	37.5%	$167	37.4%	36.9%	4	40.0%	$178	50.0%	38.9%	3	50.0%	57.1%	$80	56.3%	67.4%	3	30.0%	48.8%	$87	28.6%	59.7%	4	40.0%	61.5%	$178	50.0%	69.7%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	3.8%	$0	0.0%	4.0%
	Total	*16*	*100%*	*$446*	*100%*	*100%*	*10*	*100%*	*$356*	*100%*	*100%*	*6*	*100%*	*100%*	*$142*	*100%*	*100%*	*10*	*100%*	*100%*	*$304*	*100%*	*100%*	*10*	*100%*	*100%*	*$356*	*100%*	*100%*

Originations & Purchases
2019 and 2020 FFIEC Census Data and 2015 ACS Data.

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: IL Southern IL

	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					2020					Bank & Aggregate Lending Comparison 2018						2019						2020					
		Count		Dollar		Families by Family Income	Count		Dollar		Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
												Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	3	27.3%	$60	9.6%	22.0%	1	20.0%	$25	17.4%	20.6%	2	40.0%	21.5%	$47	14.6%	13.7%	1	16.7%	12.3%	$13	4.3%	8.4%	1	20.0%	14.0%	$25	17.4%	10.9%
	Moderate	2	18.2%	$98	15.7%	18.9%	1	20.0%	$66	45.8%	18.5%	1	20.0%	13.8%	$34	10.6%	13.2%	1	16.7%	17.8%	$64	21.1%	15.6%	1	20.0%	23.3%	$66	45.8%	13.6%
	Middle	2	18.2%	$134	21.4%	22.2%	2	40.0%	$33	22.9%	22.1%	0	0.0%	20.0%	$0	0.0%	26.1%	2	33.3%	27.4%	$134	44.1%	26.5%	2	40.0%	23.3%	$33	22.9%	24.8%
	Upper	4	36.4%	$333	53.3%	36.9%	1	20.0%	$20	13.9%	38.9%	2	40.0%	40.0%	$240	74.8%	43.9%	2	33.3%	39.7%	$93	30.6%	43.2%	1	20.0%	37.2%	$20	13.9%	43.4%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	4.6%	$0	0.0%	3.1%	0	0.0%	2.7%	$0	0.0%	6.3%	0	0.0%	2.3%	$0	0.0%	7.2%
	Total	*11*	*100%*	*$625*	*100%*	*100%*	*5*	*100%*	*$144*	*100%*	*100%*	*5*	*100%*	*100%*	*$321*	*100%*	*100%*	*6*	*100%*	*100%*	*$304*	*100%*	*100%*	*5*	*100%*	*100%*	*$144*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	22.0%	0	0.0%	$0	0.0%	20.6%	0	0.0%	1.4%	$0	0.0%	1.7%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	18.9%	0	0.0%	$0	0.0%	18.5%	0	0.0%	2.9%	$0	0.0%	0.6%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	1.2%	$0	0.0%	2.6%
	Middle	0	0.0%	$0	0.0%	22.2%	0	0.0%	$0	0.0%	22.1%	0	0.0%	5.7%	$0	0.0%	4.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	36.9%	0	0.0%	$0	0.0%	38.9%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	90.0%	$0	0.0%	93.7%	0	0.0%	100%	$0	0.0%	100%	0	0.0%	98.8%	$0	0.0%	97.4%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	22	11.8%	$747	5.8%	22.0%	10	9.7%	$545	6.2%	20.6%	9	9.4%	8.3%	$413	5.7%	4.4%	13	14.3%	8.7%	$334	5.8%	4.6%	10	9.7%	6.5%	$545	6.2%	3.3%
	Moderate	49	26.2%	$3,165	24.4%	18.9%	19	18.4%	$1,102	12.5%	18.5%	28	29.2%	23.5%	$1,833	25.4%	18.1%	21	23.1%	20.9%	$1,332	23.1%	15.3%	19	18.4%	16.9%	$1,102	12.5%	12.1%
	Middle	54	28.9%	$3,739	28.8%	22.2%	29	28.2%	$2,126	24.1%	22.1%	24	25.0%	23.8%	$1,555	21.5%	23.2%	30	33.0%	23.8%	$2,184	37.8%	22.5%	29	28.2%	19.9%	$2,126	24.1%	17.2%
	Upper	59	31.6%	$5,133	39.5%	36.9%	41	39.8%	$4,637	52.7%	38.9%	34	35.4%	29.0%	$3,359	46.5%	38.2%	25	27.5%	29.8%	$1,774	30.7%	38.1%	41	39.8%	40.7%	$4,637	52.7%	51.3%
	Unknown	3	1.6%	$206	1.6%	0.0%	4	3.9%	$396	4.5%	0.0%	1	1.0%	15.3%	$59	0.8%	16.0%	2	2.2%	16.8%	$147	2.5%	19.5%	4	3.9%	16.1%	$396	4.5%	16.2%
	Total	*187*	*100%*	*$12,990*	*100%*	*100%*	*103*	*100%*	*$8,806*	*100%*	*100%*	*96*	*100%*	*100%*	*$7,219*	*100%*	*100%*	*91*	*100%*	*100%*	*$5,771*	*100%*	*100%*	*103*	*100%*	*100%*	*$8,806*	*100%*	*100%*

Originations & Purchases
2019 and 2020 FFIEC Census Data and 2015 ACS Data.

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: IL Southern IL

Product Type		Bank Lending & Demographic Data Comparison 2018, 2019					2020					Bank & Aggregate Lending Comparison 2018						2019						2020					
		Count		Dollar		Total Businesses	Count		Dollar		Total Businesses	Count			Dollar			Count			Dollar			Count			Dollar		
												Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ 000s	$ %	$ %	#	%	%	$ 000s	$ %	$ %	#	%	%	$ 000s	$ %	$ %
Small Business – Revenue	$1 Million or Less	19	90.5%	$803	87.9%	88.2%	26	61.9%	$1,095	52.2%	87.8%	14	87.5%	40.6%	$541	83.0%	30.2%	5	100.0%	41.7%	$262	100.0%	32.3%	26	61.9%	39.1%	$1,095	52.2%	25.3%
	Over $1 Million	1	4.8%	$50	5.5%	9.1%	3	7.1%	$516	24.6%	9.6%	1	6.3%					0	0.0%					3	7.1%				
	Total Rev. available	20	95.3%	$853	93.4%	97.3%	29	69.0%	$1,611	76.8%	97.4%	15	93.8%					5	100.0%					29	69.0%				
	Rev. Not Known	1	4.8%	$61	6.7%	2.7%	13	31.0%	$488	23.2%	2.6%	1	6.3%					0	0.0%					13	31.0%				
	Total	*21*	*100%*	*$914*	*100%*	*100%*	*42*	*100%*	*$2,099*	*100%*	*100%*	*16*	*100%*					*5*	*100%*					*42*	*100%*				
Small Business – Loan Size	$100,000 or Less	19	90.5%	$694	75.9%		38	90.5%	$908	43.3%		15	93.8%	92.1%	$547	83.9%	35.3%	4	80.0%	93.3%	$147	56.1%	35.8%	38	90.5%	86.6%	$908	43.3%	28.0%
	$100,001 - $250,000	2	9.5%	$220	24.1%		3	7.1%	$711	33.9%		1	6.3%	4.9%	$105	16.1%	22.7%	1	20.0%	3.6%	$115	43.9%	17.2%	3	7.1%	8.2%	$711	33.9%	24.1%
	$250,001 - $1 Million	0	0.0%	$0	0.0%		1	2.4%	$480	22.9%		0	0.0%	2.9%	$0	0.0%	41.9%	0	0.0%	3.1%	$0	0.0%	47.0%	1	2.4%	5.2%	$480	22.9%	47.9%
	Total	*21*	*100%*	*$914*	*100%*		*42*	*100%*	*$2,099*	*100%*		*16*	*100%*	*100%*	*$652*	*100%*	*100%*	*5*	*100%*	*100%*	*$262*	*100%*	*100%*	*42*	*100%*	*100%*	*$2,099*	*100%*	*100%*
Small Business – Loan Size & Rev $1 Mill or Less	$100,000 or Less	17	89.5%	$583	72.6%		24	92.3%	$605	55.3%																			
	$100,001 - $250,000	2	10.5%	$220	27.4%		2	7.7%	$490	44.7%																			
	$250,001 - $1 Million	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%																			
	Total	*19*	*100%*	*$803*	*100%*		*26*	*100%*	*$1,095*	*100%*																			
Small Farm – Revenue	$1 Million or Less	0	0.0%	$0	0.0%	Total Farms 98.9%	2	66.7%	$43	89.6%	Total Farms 98.9%	0	0.0%	54.1%	$0	0.0%	67.2%	0	0.0%	55.6%	$0	0.0%	66.3%	2	66.7%	50.0%	$43	89.6%	62.2%
	Over $1 Million	0	0.0%	$0	0.0%	0.9%	0	0.0%	$0	0.0%	0.9%	0	0.0%					0	0.0%					0	0.0%				
	Total Rev. available	0	0.0%	$0	0.0%	99.8%	2	66.7%	$43	89.6%	99.8%	0	0.0%					0	0.0%					2	66.7%				
	Not Known	0	0.0%	$0	0.0%	0.2%	1	33.3%	$5	10.4%	0.2%	0	0.0%					0	0.0%					1	33.3%				
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*3*	*100%*	*$48*	*100%*	*100.0%*	*0*	*0%*					*0*	*0%*					*3*	*100%*				
Small Farm – Loan Size	$100,000 or Less	0	0.0%	$0	0.0%		3	100.0%	$48	100.0%		0	0.0%	76.4%	$0	0.0%	24.8%	0	0.0%	75.7%	$0	0.0%	25.9%	3	100%	74.4%	$48	100%	22.1%
	$100,001 - $250,000	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%		0	0.0%	15.2%	$0	0.0%	32.7%	0	0.0%	14.8%	$0	0.0%	31.4%	0	0.0%	14.2%	$0	0.0%	28.9%
	$250,001 - $500,000	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%		0	0.0%	8.4%	$0	0.0%	42.5%	0	0.0%	9.5%	$0	0.0%	42.7%	0	0.0%	11.4%	$0	0.0%	49.0%
	Total	*0*	*0%*	*$0*	*0%*		*3*	*100%*	*$48*	*100%*		*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*3*	*100%*	*100%*	*$48*	*100%*	*100%*
Small Farm – Loan Size & Rev $1 Mill or Less	$100,000 or Less	0	0.0%	$0	0.0%		2	100.0%	$43	100.0%																			
	$100,001 - $250,000	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%																			
	$250,001 - $500,000	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%																			
	Total	*0*	*0%*	*$0*	*0%*		*2*	*100%*	*$43*	*100%*																			

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue.
2019 and 2020 FFIEC Census Data and D&B information, and 2015 ACS Data.

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: IN Indianapolis

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison										Bank & Aggregate Lending Comparison																	
		2018, 2019					2020					2018						2019						2020					
		Count		Dollar		Owner Occupied Units	Count		Dollar		Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		#	%	$ (000s)	$ %	%	#	%	$ (000s)	$ %	%	Bank #	Bank %	Agg %	Bank $ (000s)	Bank $ %	Agg $ %	Bank #	Bank %	Agg %	Bank $ (000s)	Bank $ %	Agg $ %	Bank #	Bank %	Agg %	Bank #	Bank %	Agg $ %
HOME PURCHASE	Low	34	7.2%	$5,233	5.4%	8.0%	24	5.7%	$4,303	3.3%	7.7%	16	7.3%	5.7%	$1,823	4.2%	3.4%	18	7.2%	6.2%	$3,410	6.4%	3.9%	24	5.7%	6.4%	$4,303	3.3%	4.1%
	Moderate	93	19.8%	$12,301	12.8%	19.2%	69	16.3%	$11,024	8.5%	18.7%	48	21.9%	17.2%	$6,028	14.0%	11.2%	45	17.9%	17.2%	$6,273	11.8%	11.1%	69	16.3%	16.9%	$11,024	8.5%	10.9%
	Middle	141	30.0%	$23,071	24.0%	30.8%	126	29.8%	$30,042	23.2%	31.9%	67	30.6%	30.3%	$10,431	24.3%	25.9%	74	29.5%	30.7%	$12,640	23.8%	26.7%	126	29.8%	30.8%	$30,042	23.2%	26.8%
	Upper	202	43.0%	$55,480	57.7%	41.9%	203	48.0%	$84,054	64.9%	41.7%	88	40.2%	46.7%	$24,707	57.5%	59.5%	114	45.4%	45.8%	$30,773	58.0%	58.3%	203	48.0%	45.8%	$84,054	64.9%	58.2%
	Unknown	0	0.0%	$0	0.0%	0.1%	1	0.2%	$117	0.1%	0.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.1%	$0	0.0%	0.0%	1	0.2%	0.1%	$117	0.1%	0.0%
	Total	*470*	*100%*	*$96,085*	*100%*	*100%*	*423*	*100%*	*$129,540*	*100%*	*100%*	*219*	*100%*	*100%*	*$42,989*	*100%*	*100%*	*251*	*100%*	*100%*	*$53,096*	*100%*	*100%*	*423*	*100%*	*100%*	*$129,540*	*100%*	*100%*
REFINANCE	Low	26	6.8%	$1,456	2.6%	8.0%	36	5.1%	$4,147	2.6%	7.7%	10	6.7%	4.3%	$484	2.6%	2.5%	16	6.9%	3.6%	$972	2.6%	2.2%	36	5.1%	2.6%	$4,147	2.6%	1.7%
	Moderate	67	17.6%	$6,202	11.0%	19.2%	99	14.0%	$11,982	7.5%	18.7%	28	18.7%	15.7%	$2,611	14.1%	10.3%	39	16.9%	12.7%	$3,591	9.5%	8.0%	99	14.0%	10.5%	$11,982	7.5%	6.6%
	Middle	109	28.6%	$15,776	28.0%	30.8%	219	31.0%	$37,599	23.6%	31.9%	39	26.0%	32.7%	$4,749	25.6%	27.7%	70	30.3%	29.1%	$11,027	29.2%	23.9%	219	31.0%	28.1%	$37,599	23.6%	23.1%
	Upper	179	47.0%	$32,890	58.4%	41.9%	353	49.9%	$105,745	66.3%	41.7%	73	48.7%	47.2%	$10,704	57.7%	59.4%	106	45.9%	54.5%	$22,186	58.7%	65.8%	353	49.9%	58.9%	$105,745	66.3%	68.6%
	Unknown	0	0.0%	$0	0.0%	0.1%	0	0.0%	$0	0.0%	0.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*381*	*100%*	*$56,324*	*100%*	*100%*	*707*	*100%*	*$159,473*	*100%*	*100%*	*150*	*100%*	*100%*	*$18,548*	*100%*	*100%*	*231*	*100%*	*100%*	*$37,776*	*100%*	*100%*	*707*	*100%*	*100%*	*$159,473*	*100%*	*100%*
HOME IMPROVEMENT	Low	14	6.2%	$597	3.9%	8.0%	7	5.2%	$400	4.7%	7.7%	8	9.0%	5.9%	$351	7.3%	3.1%	6	4.4%	4.8%	$246	2.3%	3.8%	7	5.2%	4.9%	$400	4.7%	2.8%
	Moderate	28	12.4%	$1,599	10.4%	19.2%	11	8.2%	$537	6.3%	18.7%	8	9.0%	12.7%	$444	9.2%	8.9%	20	14.7%	12.9%	$1,155	11.0%	9.5%	11	8.2%	11.4%	$537	6.3%	7.8%
	Middle	59	26.2%	$3,341	21.8%	30.8%	32	23.9%	$1,721	20.3%	31.9%	25	28.1%	28.7%	$1,570	32.7%	26.6%	34	25.0%	27.9%	$1,771	16.8%	23.7%	32	23.9%	27.6%	$1,721	20.3%	24.7%
	Upper	124	55.1%	$9,790	63.9%	41.9%	84	62.7%	$5,828	68.7%	41.7%	48	53.9%	52.7%	$2,443	50.8%	61.3%	76	55.9%	54.4%	$7,347	69.8%	63.0%	84	62.7%	56.1%	$5,828	68.7%	64.7%
	Unknown	0	0.0%	$0	0.0%	0.1%	0	0.0%	$0	0.0%	0.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*225*	*100%*	*$15,327*	*100%*	*100%*	*134*	*100%*	*$8,486*	*100%*	*100%*	*89*	*100%*	*100%*	*$4,808*	*100%*	*100%*	*136*	*100%*	*100%*	*$10,519*	*100%*	*100%*	*134*	*100%*	*100%*	*$8,486*	*100%*	*100%*
MULTI FAMILY					Multi-Family Units					Multi-Family Units																			
	Low	0	0.0%	$0	0.0%	16.5%	0	0.0%	$0	0.0%	16.2%	0	0.0%	15.8%	$0	0.0%	12.2%	0	0.0%	23.2%	$0	0.0%	15.9%	0	0.0%	25.8%	$0	0.0%	14.5%
	Moderate	0	0.0%	$0	0.0%	40.0%	0	0.0%	$0	0.0%	39.3%	0	0.0%	38.0%	$0	0.0%	32.4%	0	0.0%	33.3%	$0	0.0%	28.8%	0	0.0%	34.4%	$0	0.0%	26.2%
	Middle	0	0.0%	$0	0.0%	21.7%	0	0.0%	$0	0.0%	22.2%	0	0.0%	21.5%	$0	0.0%	17.6%	0	0.0%	23.2%	$0	0.0%	21.0%	0	0.0%	20.3%	$0	0.0%	22.7%
	Upper	0	0.0%	$0	0.0%	21.5%	1	100.0%	$32,110	100.0%	22.0%	0	0.0%	24.7%	$0	0.0%	37.8%	0	0.0%	19.6%	$0	0.0%	34.1%	1	100.0%	18.8%	$32,110	100.0%	36.6%
	Unknown	0	0.0%	$0	0.0%	0.3%	0	0.0%	$0	0.0%	0.3%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.7%	$0	0.0%	0.2%	0	0.0%	0.8%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*1*	*100%*	*$32,110*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*1*	*100%*	*100%*	*$32,110*	*100%*	*100%*
OTHER PURPOSE LOC	Low	6	3.5%	$288	2.6%	8.0%	5	6.7%	$177	3.3%	7.7%	4	4.9%	3.1%	$170	3.5%	1.8%	2	2.2%	2.7%	$118	1.9%	1.8%	5	6.7%	2.2%	$177	3.3%	1.3%
	Moderate	23	13.5%	$937	8.5%	19.2%	12	16.0%	$447	8.3%	18.7%	11	13.6%	11.5%	$351	7.3%	6.7%	12	13.3%	11.6%	$586	9.4%	7.7%	12	16.0%	8.9%	$447	8.3%	4.3%
	Middle	51	29.8%	$2,781	25.2%	30.8%	17	22.7%	$1,463	27.3%	31.9%	24	29.6%	27.6%	$753	15.6%	23.7%	27	30.0%	29.2%	$2,028	32.6%	24.6%	17	22.7%	26.2%	$1,463	27.3%	23.3%
	Upper	91	53.2%	$7,036	63.7%	41.9%	41	54.7%	$3,271	61.0%	41.7%	42	51.9%	57.8%	$3,544	73.6%	67.9%	49	54.4%	56.4%	$3,492	56.1%	65.9%	41	54.7%	62.7%	$3,271	61.0%	71.1%
	Unknown	0	0.0%	$0	0.0%	0.1%	0	0.0%	$0	0.0%	0.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*171*	*100%*	*$11,042*	*100%*	*100%*	*75*	*100%*	*$5,358*	*100%*	*100%*	*81*	*100%*	*100%*	*$4,818*	*100%*	*100%*	*90*	*100%*	*100%*	*$6,224*	*100%*	*100%*	*75*	*100%*	*100%*	*$5,358*	*100%*	*100%*

Originations & Purchases
2019 and 2020 FFIEC Census Data and 2015 ACS Data.

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: IN Indianapolis

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison										Bank & Aggregate Lending Comparison																	
		2018, 2019					2020					2018						2019						2020					
		Count		Dollar		Owner Occupied Units	Count		Dollar		Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		#	%	$ (000s)	$ %	%	#	%	$ (000s)	$ %	%	Bank #	Bank %	Agg %	Bank $ (000s)	Bank $ %	Agg $ %	Bank #	Bank %	Agg %	Bank $ (000s)	Bank $ %	Agg $ %	Bank #	Bank %	Agg %	Bank #	Bank %	Agg $ %
OTHER PURPOSE CLOSED/EXEMPT	Low	3	12.5%	$82	5.5%	8.0%	2	8.3%	$135	3.8%	7.7%	1	14.3%	6.0%	$25	19.4%	3.8%	2	11.8%	6.7%	$57	4.2%	3.3%	2	8.3%	7.0%	$135	3.8%	4.7%
	Moderate	5	20.8%	$185	12.4%	19.2%	4	16.7%	$244	6.9%	18.7%	2	28.6%	17.2%	$42	32.6%	12.9%	3	17.6%	15.2%	$143	10.5%	10.5%	4	16.7%	16.9%	$244	6.9%	9.3%
	Middle	11	45.8%	$1,006	67.5%	30.8%	4	16.7%	$307	8.7%	31.9%	2	28.6%	28.7%	$30	23.3%	20.4%	9	52.9%	29.6%	$976	71.7%	22.7%	4	16.7%	26.9%	$307	8.7%	22.0%
	Upper	5	20.8%	$217	14.6%	41.9%	14	58.3%	$2,843	80.6%	41.7%	2	28.6%	48.1%	$32	24.8%	62.8%	3	17.6%	48.4%	$185	13.6%	63.4%	14	58.3%	49.2%	$2,843	80.6%	64.1%
	Unknown	0	0.0%	$0	0.0%	0.1%	0	0.0%	$0	0.0%	0.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.1%	$0	0.0%	0.1%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*24*	*100%*	*$1,490*	*100%*	*100%*	*24*	*100%*	*$3,529*	*100%*	*100%*	*7*	*100%*	*100%*	*$129*	*100%*	*100%*	*17*	*100%*	*100%*	*$1,361*	*100%*	*100%*	*24*	*100%*	*100%*	*$3,529*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	8.0%	0	0.0%	$0	0.0%	7.7%	0	0.0%	8.9%	$0	0.0%	4.6%	0	0.0%	7.5%	$0	0.0%	3.9%	0	0.0%	7.8%	$0	0.0%	4.3%
	Moderate	0	0.0%	$0	0.0%	19.2%	0	0.0%	$0	0.0%	18.7%	0	0.0%	28.4%	$0	0.0%	22.9%	0	0.0%	27.7%	$0	0.0%	21.2%	0	0.0%	26.7%	$0	0.0%	20.1%
	Middle	0	0.0%	$0	0.0%	30.8%	0	0.0%	$0	0.0%	31.9%	0	0.0%	38.5%	$0	0.0%	37.5%	0	0.0%	42.7%	$0	0.0%	40.8%	0	0.0%	41.1%	$0	0.0%	40.1%
	Upper	0	0.0%	$0	0.0%	41.9%	0	0.0%	$0	0.0%	41.7%	0	0.0%	24.1%	$0	0.0%	35.0%	0	0.0%	22.0%	$0	0.0%	34.0%	0	0.0%	24.4%	$0	0.0%	35.5%
	Unknown	0	0.0%	$0	0.0%	0.1%	0	0.0%	$0	0.0%	0.1%	0	0.0%	0.1%	$0	0.0%	0.0%	0	0.0%	0.2%	$0	0.0%	0.1%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	83	6.5%	$7,656	4.2%	8.0%	74	5.4%	$9,162	2.7%	7.7%	39	7.1%	5.4%	$2,853	4.0%	4.1%	44	6.1%	5.1%	$4,803	4.4%	3.9%	74	5.4%	4.2%	$9,162	2.7%	3.0%
	Moderate	216	17.0%	$21,224	11.8%	19.2%	195	14.3%	$24,234	7.2%	18.7%	97	17.8%	16.8%	$9,476	13.3%	13.3%	119	16.4%	15.3%	$11,748	10.8%	11.1%	195	14.3%	13.2%	$24,234	7.2%	8.9%
	Middle	371	29.2%	$45,975	25.5%	30.8%	398	29.2%	$71,132	21.0%	31.9%	157	28.8%	30.9%	$17,533	24.6%	25.6%	214	29.5%	30.1%	$28,442	26.1%	25.4%	398	29.2%	29.3%	$71,132	21.0%	24.7%
	Upper	601	47.3%	$105,413	58.5%	41.9%	696	51.0%	$233,851	69.1%	41.7%	253	46.3%	46.9%	$41,430	58.1%	57.0%	348	48.0%	49.3%	$63,983	58.7%	59.6%	696	51.0%	53.3%	$233,851	69.1%	63.4%
	Unknown	0	0.0%	$0	0.0%	0.1%	1	0.1%	$117	0.0%	0.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.1%	$0	0.0%	0.0%	1	0.1%	0.0%	$117	0.0%	0.0%
	Total	*1,271*	*100%*	*$180,268*	*100%*	*100%*	*1,364*	*100%*	*$338,496*	*100%*	*100%*	*546*	*100%*	*100%*	*$71,292*	*100%*	*100%*	*725*	*100%*	*100%*	*$108,976*	*100%*	*100%*	*1,364*	*100%*	*100%*	*$338,496*	*100%*	*100%*

Originations & Purchases
2019 and 2020 FFIEC Census Data and 2015 ACS Data.

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: IN Indianapolis

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison										Bank & Aggregate Lending Comparison																	
		2018, 2019					2020					2018						2019						2020					
		Count		Dollar		Total Businesses	Count		Dollar		Total Businesses	Count			Dollar			Count			Dollar			Count			Dollar		
												Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ 000s	$ %	$ %	#	%	%	$ 000s	$ %	$ %	#	%	%	$ 000s	$ %	$ %
SMALL BUSINESSES	Low	59	12.2%	$10,968	17.5%	9.8%	63	9.0%	$10,160	14.3%	9.4%	31	12.3%	9.0%	$6,626	22.2%	11.9%	28	12.1%	9.5%	$4,342	13.2%	12.4%	63	9.0%	8.6%	$10,160	14.3%	11.6%
	Moderate	88	18.2%	$14,345	22.9%	20.3%	123	17.6%	$13,262	18.6%	19.8%	46	18.2%	18.1%	$7,655	25.6%	19.4%	42	18.2%	18.3%	$6,690	20.4%	19.6%	123	17.6%	17.2%	$13,262	18.6%	17.9%
	Middle	121	25.0%	$15,991	25.5%	29.6%	193	27.6%	$20,209	28.4%	30.1%	59	23.3%	28.4%	$6,299	21.1%	28.8%	62	26.8%	28.2%	$9,692	29.5%	28.0%	193	27.6%	28.6%	$20,209	28.4%	29.5%
	Upper	216	44.6%	$21,402	34.1%	40.2%	320	45.8%	$27,509	38.7%	40.6%	117	46.2%	43.6%	$9,313	31.2%	39.3%	99	42.9%	43.0%	$12,089	36.8%	39.5%	320	45.8%	45.0%	$27,509	38.7%	40.4%
	Unknown	0	0.0%	$0	0.0%	0.2%	0	0.0%	$0	0.0%	0.1%	0	0.0%	0.2%	$0	0.0%	0.4%	0	0.0%	0.2%	$0	0.0%	0.4%	0	0.0%	0.2%	$0	0.0%	0.4%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%		0	0.0%	0.8%	$0	0.0%	0.2%	0	0.0%	0.8%	$0	0.0%	0.2%	0	0.0%	0.3%	$0	0.0%	0.2%
	Total	*484*	*100%*	*$62,706*	*100%*	*100%*	*699*	*100%*	*$71,140*	*100%*	*100%*	*253*	*100%*	*100%*	*$29,893*	*100%*	*100%*	*231*	*100%*	*100%*	*$32,813*	*100%*	*100%*	*699*	*100%*	*100%*	*$71,140*	*100%*	*100%*
						Total Farms					**Total Farms**																		
SMALL FARM	Low	0	0.0%	$0	0.0%	1.9%	0	0.0%	$0	0.0%	1.9%	0	0.0%	1.0%	$0	0.0%	0.1%	0	0.0%	3.0%	$0	0.0%	0.4%	0	0.0%	2.2%	$0	0.0%	1.6%
	Moderate	0	0.0%	$0	0.0%	10.8%	0	0.0%	$0	0.0%	10.0%	0	0.0%	3.9%	$0	0.0%	3.1%	0	0.0%	4.3%	$0	0.0%	6.0%	0	0.0%	3.6%	$0	0.0%	1.3%
	Middle	0	0.0%	$0	0.0%	41.8%	1	50.0%	$350	68.0%	50.7%	0	0.0%	50.5%	$0	0.0%	63.7%	0	0.0%	45.9%	$0	0.0%	55.9%	1	50.0%	59.5%	$350	68.0%	66.0%
	Upper	1	100%	$5	100%	45.3%	1	50.0%	$165	32.0%	37.3%	0	0.0%	44.2%	$0	0.0%	33.1%	1	100%	45.9%	$5	100%	37.7%	1	50.0%	34.8%	$165	32.0%	31.2%
	Unknown	0	0.0%	$0	0.0%	0.1%	0	0.0%	$0	0.0%	0.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%		0	0.0%	0.5%	$0	0.0%	0.0%	0	0.0%	0.9%	$0	0.0%	0.1%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*1*	*100%*	*$5*	*100%*	*100%*	*2*	*100%*	*$515*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*1*	*100%*	*100%*	*$5*	*100%*	*100%*	*2*	*100%*	*100%*	*$515*	*100%*	*100%*

Originations & Purchases

2019 and 2020 FFIEC Census Data and D&B information, and 2015 ACS Data.

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: IN Indianapolis

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019 Count #	Count %	Dollar $ (000s)	Dollar $ %	Families by Family Income %	2020 Count #	Count %	Dollar $ (000s)	Dollar $ %	Families by Family Income %	Bank & Aggregate Lending Comparison 2018 Count Bank #	Count Bank %	Count Agg %	Dollar Bank $(000s)	Dollar Bank $ %	Dollar Agg $ %	2019 Count Bank #	Count Bank %	Count Agg %	Dollar Bank $(000s)	Dollar Bank $ %	Dollar Agg $ %	2020 Count Bank #	Count Bank %	Count Agg %	Dollar Bank $(000s)	Dollar Bank $ %	Dollar Agg $ %
HOME PURCHASE	Low	71	15.1%	$7,682	8.0%	23.7%	75	17.7%	$10,900	8.4%	23.2%	41	18.7%	10.5%	$4,201	9.8%	5.8%	30	12.0%	10.4%	$3,481	6.6%	5.7%	75	17.7%	10.4%	$10,900	8.4%	5.7%
	Moderate	169	36.0%	$25,628	26.7%	17.0%	122	28.8%	$21,499	16.6%	17.0%	80	36.5%	21.4%	$12,376	28.8%	15.4%	89	35.5%	22.5%	$13,252	25.0%	16.4%	122	28.8%	23.0%	$21,499	16.6%	16.9%
	Middle	76	16.2%	$12,926	13.5%	18.7%	48	11.3%	$9,623	7.4%	18.7%	32	14.6%	19.7%	$5,447	12.7%	18.4%	44	17.5%	20.6%	$7,479	14.1%	19.3%	48	11.3%	20.1%	$9,623	7.4%	18.8%
	Upper	140	29.8%	$47,193	49.1%	40.7%	166	39.2%	$84,603	65.3%	41.1%	59	26.9%	32.6%	$19,752	45.9%	46.0%	81	32.3%	32.8%	$27,441	51.7%	45.5%	166	39.2%	32.8%	$84,603	65.3%	45.6%
	Unknown	14	3.0%	$2,656	2.8%	0.0%	12	2.8%	$2,915	2.3%	0.0%	7	3.2%	15.8%	$1,213	2.8%	14.5%	7	2.8%	13.7%	$1,443	2.7%	13.1%	12	2.8%	13.7%	$2,915	2.3%	13.0%
	Total	*470*	*100%*	*$96,085*	*100%*	*100%*	*423*	*100%*	*$129,540*	*100%*	*100%*	*219*	*100%*	*100%*	*$42,989*	*100%*	*100%*	*251*	*100%*	*100%*	*$53,096*	*100%*	*100%*	*423*	*100%*	*100%*	*$129,540*	*100%*	*100%*
REFINANCE	Low	58	15.2%	$4,145	7.4%	23.7%	109	15.4%	$11,570	7.3%	23.2%	23	15.3%	11.8%	$1,451	7.8%	6.6%	35	15.2%	7.7%	$2,694	7.1%	3.8%	109	15.4%	5.8%	$11,570	7.3%	2.9%
	Moderate	88	23.1%	$8,440	15.0%	17.0%	151	21.4%	$18,012	11.3%	17.0%	36	24.0%	20.3%	$3,594	19.4%	14.8%	52	22.5%	16.4%	$4,846	12.8%	10.5%	151	21.4%	14.4%	$18,012	11.3%	9.3%
	Middle	67	17.6%	$8,597	15.3%	18.7%	98	13.9%	$15,391	9.7%	18.7%	25	16.7%	21.9%	$2,963	16.0%	19.4%	42	18.2%	19.7%	$5,634	14.9%	16.3%	98	13.9%	19.3%	$15,391	9.7%	15.9%
	Upper	157	41.2%	$33,080	58.7%	40.7%	316	44.7%	$106,904	67.0%	41.1%	64	42.7%	35.5%	$10,284	55.4%	47.9%	93	40.3%	38.7%	$22,796	60.3%	50.8%	316	44.7%	42.3%	$106,904	67.0%	54.2%
	Unknown	11	2.9%	$2,062	3.7%	0.0%	33	4.7%	$7,596	4.8%	0.0%	2	1.3%	10.5%	$256	1.4%	11.3%	9	3.9%	17.6%	$1,806	4.8%	18.7%	33	4.7%	18.1%	$7,596	4.8%	17.7%
	Total	*381*	*100%*	*$56,324*	*100%*	*100%*	*707*	*100%*	*$159,473*	*100%*	*100%*	*150*	*100%*	*100%*	*$18,548*	*100%*	*100%*	*231*	*100%*	*100%*	*$37,776*	*100%*	*100%*	*707*	*100%*	*100%*	*$159,473*	*100%*	*100%*
HOME IMPROVEMENT	Low	30	13.3%	$1,004	6.6%	23.7%	10	7.5%	$439	5.2%	23.2%	11	12.4%	9.9%	$433	9.0%	5.3%	19	14.0%	7.9%	$571	5.4%	5.1%	10	7.5%	6.6%	$439	5.2%	3.7%
	Moderate	31	13.8%	$959	6.3%	17.0%	27	20.1%	$1,071	12.6%	17.0%	12	13.5%	17.8%	$358	7.4%	13.6%	19	14.0%	17.8%	$601	5.7%	12.9%	27	20.1%	14.4%	$1,071	12.6%	9.9%
	Middle	65	28.9%	$4,423	28.9%	18.7%	31	23.1%	$2,147	25.3%	18.7%	27	30.3%	21.5%	$1,294	26.9%	18.2%	38	27.9%	23.4%	$3,129	29.7%	19.9%	31	23.1%	20.5%	$2,147	25.3%	16.3%
	Upper	97	43.1%	$8,751	57.1%	40.7%	64	47.8%	$4,754	56.0%	41.1%	38	42.7%	48.0%	$2,683	55.8%	57.9%	59	43.4%	48.8%	$6,068	57.7%	59.2%	64	47.8%	55.8%	$4,754	56.0%	66.8%
	Unknown	2	0.9%	$190	1.2%	0.0%	2	1.5%	$75	0.9%	0.0%	1	1.1%	2.8%	$40	0.8%	5.1%	1	0.7%	2.1%	$150	1.4%	3.0%	2	1.5%	2.8%	$75	0.9%	3.3%
	Total	*225*	*100%*	*$15,327*	*100%*	*100%*	*134*	*100%*	*$8,486*	*100%*	*100%*	*89*	*100%*	*100%*	*$4,808*	*100%*	*100%*	*136*	*100%*	*100%*	*$10,519*	*100%*	*100%*	*134*	*100%*	*100%*	*$8,486*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	$0	0.0%	23.7%	0	0.0%	$0	0.0%	23.2%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.8%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	17.0%	0	0.0%	$0	0.0%	17.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.7%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	18.7%	0	0.0%	$0	0.0%	18.7%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.7%	$0	0.0%	0.1%	0	0.0%	0.8%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	40.7%	0	0.0%	$0	0.0%	41.1%	0	0.0%	0.6%	$0	0.0%	0.0%	0	0.0%	3.6%	$0	0.0%	0.3%	0	0.0%	0.8%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	1	100.0%	$32,110	100.0%	0.0%	0	0.0%	99.4%	$0	0.0%	100%	0	0.0%	94.9%	$0	0.0%	99.6%	1	100%	97.7%	$32,110	100%	99.9%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*1*	*100%*	*$32,110*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*1*	*100%*	*100%*	*$32,110*	*100%*	*100%*
OTHER PURPOSE LOC	Low	16	9.4%	$471	4.3%	23.7%	11	14.7%	$257	4.8%	23.2%	5	6.2%	7.4%	$150	3.1%	4.3%	11	12.2%	8.6%	$321	5.2%	4.7%	11	14.7%	6.1%	$257	4.8%	3.4%
	Moderate	42	24.6%	$1,598	14.5%	17.0%	14	18.7%	$858	16.0%	17.0%	25	30.9%	17.4%	$820	17.0%	11.9%	17	18.9%	18.5%	$778	12.5%	12.0%	14	18.7%	14.0%	$858	16.0%	9.0%
	Middle	39	22.8%	$1,919	17.4%	18.7%	10	13.3%	$498	9.3%	18.7%	20	24.7%	20.7%	$1,185	24.6%	16.6%	19	21.1%	19.8%	$734	11.8%	16.3%	10	13.3%	20.2%	$498	9.3%	14.6%
	Upper	68	39.8%	$6,840	61.9%	40.7%	30	40.0%	$3,094	57.7%	41.1%	27	33.3%	52.2%	$2,494	51.8%	64.8%	41	45.6%	50.3%	$4,346	69.8%	64.8%	30	40.0%	57.3%	$3,094	57.7%	71.1%
	Unknown	6	3.5%	$214	1.9%	0.0%	10	13.3%	$651	12.2%	0.0%	4	4.9%	2.3%	$169	3.5%	2.5%	2	2.2%	2.7%	$45	0.7%	2.2%	10	13.3%	2.3%	$651	12.2%	1.9%
	Total	*171*	*100%*	*$11,042*	*100%*	*100%*	*75*	*100%*	*$5,358*	*100%*	*100%*	*81*	*100%*	*100%*	*$4,818*	*100%*	*100%*	*90*	*100%*	*100%*	*$6,224*	*100%*	*100%*	*75*	*100%*	*100%*	*$5,358*	*100%*	*100%*

Originations & Purchases

2019 and 2020 FFIEC Census Data and 2015 ACS Data.

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: IN Indianapolis

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019 Count #	Count %	Dollar $ (000s)	Dollar $ %	Families by Family Income %	2020 Count #	Count %	Dollar $ (000s)	Dollar $ %	Families by Family Income %	Bank & Aggregate Lending Comparison 2018 Count Bank #	Count Bank %	Count Agg %	Dollar Bank $(000s)	Dollar Bank $ %	Dollar Agg $ %	2019 Count Bank #	Count Bank %	Count Agg %	Dollar Bank $(000s)	Dollar Bank $ %	Dollar Agg $ %	2020 Count Bank #	Count Bank %	Count Agg %	Dollar Bank $(000s)	Dollar Bank $ %	Dollar Agg $ %
OTHER PURPOSE CLOSED/EXEMPT	Low	3	12.5%	$78	5.2%	23.7%	4	16.7%	$234	6.6%	23.2%	1	14.3%	9.8%	$10	7.8%	5.8%	2	11.8%	10.1%	$68	5.0%	5.4%	4	16.7%	8.7%	$234	6.6%	4.1%
	Moderate	5	20.8%	$100	6.7%	17.0%	2	8.3%	$192	5.4%	17.0%	2	28.6%	20.5%	$27	20.9%	13.0%	3	17.6%	18.1%	$73	5.4%	13.3%	2	8.3%	17.3%	$192	5.4%	10.2%
	Middle	7	29.2%	$246	16.5%	18.7%	8	33.3%	$372	10.5%	18.7%	3	42.9%	21.5%	$62	48.1%	14.7%	4	23.5%	23.6%	$184	13.5%	17.6%	8	33.3%	21.4%	$372	10.5%	16.1%
	Upper	8	33.3%	$1,034	69.4%	40.7%	9	37.5%	$2,571	72.9%	41.1%	1	14.3%	40.4%	$30	23.3%	56.6%	7	41.2%	42.1%	$1,004	73.8%	54.8%	9	37.5%	43.7%	$2,571	72.9%	62.7%
	Unknown	1	4.2%	$32	2.1%	0.0%	1	4.2%	$160	4.5%	0.0%	0	0.0%	7.8%	$0	0.0%	9.9%	1	5.9%	6.1%	$32	2.4%	8.9%	1	4.2%	8.9%	$160	4.5%	6.8%
	Total	*24*	*100%*	*$1,490*	*100%*	*100%*	*24*	*100%*	*$3,529*	*100%*	*100%*	*7*	*100%*	*100%*	*$129*	*100%*	*100%*	*17*	*100%*	*100%*	*$1,361*	*100%*	*100%*	*24*	*100%*	*100%*	*$3,529*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	23.7%	0	0.0%	$0	0.0%	23.2%	0	0.0%	1.5%	$0	0.0%	0.9%	0	0.0%	0.2%	$0	0.0%	0.1%	0	0.0%	0.1%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	17.0%	0	0.0%	$0	0.0%	17.0%	0	0.0%	1.1%	$0	0.0%	0.9%	0	0.0%	0.5%	$0	0.0%	0.4%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	18.7%	0	0.0%	$0	0.0%	18.7%	0	0.0%	0.8%	$0	0.0%	0.6%	0	0.0%	0.3%	$0	0.0%	0.7%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	40.7%	0	0.0%	$0	0.0%	41.1%	0	0.0%	1.4%	$0	0.0%	1.8%	0	0.0%	0.8%	$0	0.0%	2.5%	0	0.0%	1.0%	$0	0.0%	4.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	95.2%	$0	0.0%	95.7%	0	0.0%	98.3%	$0	0.0%	96.3%	0	0.0%	98.9%	$0	0.0%	95.6%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	178	14.0%	$13,380	7.4%	23.7%	209	15.3%	$23,400	6.9%	23.2%	81	14.8%	10.3%	$6,245	8.8%	5.2%	97	13.4%	9.0%	$7,135	6.5%	4.6%	209	15.3%	7.3%	$23,400	6.9%	3.8%
	Moderate	335	26.4%	$36,725	20.4%	17.0%	316	23.2%	$41,632	12.3%	17.0%	155	28.4%	20.0%	$17,175	24.1%	13.3%	180	24.8%	19.3%	$19,550	17.9%	12.9%	316	23.2%	17.1%	$41,632	12.3%	11.7%
	Middle	254	20.0%	$28,111	15.6%	18.7%	195	14.3%	$28,031	8.3%	18.7%	107	19.6%	19.8%	$10,951	15.4%	16.3%	147	20.3%	20.0%	$17,160	15.7%	16.8%	195	14.3%	19.2%	$28,031	8.3%	16.3%
	Upper	470	37.0%	$96,898	53.8%	40.7%	585	42.9%	$201,926	59.7%	41.1%	189	34.6%	34.1%	$35,243	49.4%	41.5%	281	38.8%	35.9%	$61,655	56.6%	44.9%	585	42.9%	38.6%	$201,926	59.7%	49.2%
	Unknown	34	2.7%	$5,154	2.9%	0.0%	59	4.3%	$43,507	12.9%	0.0%	14	2.6%	15.8%	$1,678	2.4%	23.8%	20	2.8%	15.8%	$3,476	3.2%	20.7%	59	4.3%	17.8%	$43,507	12.9%	18.9%
	Total	*1,271*	*100%*	*$180,268*	*100%*	*100%*	*1,364*	*100%*	*$338,496*	*100%*	*100%*	*546*	*100%*	*100%*	*$71,292*	*100%*	*100%*	*725*	*100%*	*100%*	*$108,976*	*100%*	*100%*	*1,364*	*100%*	*100%*	*$338,496*	*100%*	*100%*

Originations & Purchases

2019 and 2020 FFIEC Census Data and 2015 ACS Data.

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: IN Indianapolis

Product Type		Bank Lending & Demographic Data Comparison										Bank & Aggregate Lending Comparison																
		2018, 2019					2020					2018						2019						2020				
		Count		Dollar		Total Businesses	Count		Dollar		Total Businesses	Count			Dollar			Count			Dollar			Count			Dollar		
		Bank					Bank					Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ 000s	$ %	$ %	#	%	%	$ 000s	$ %	$ %	#	%	%	$ 000s	$ %	$ %
Small Business	Revenue: $1 Million or Less	293	60.5%	$14,722	23.5%	90.0%	321	45.9%	$11,489	16.1%	90.3%	150	59.3%	40.8%	$5,484	18.3%	29.9%	143	61.9%	44.1%	$9,238	28.2%	27.9%	321	45.9%	36.7%	$11,489	16.1%	23.1%
	Revenue: Over $1 Million	190	39.3%	$47,968	76.5%	9.1%	234	33.5%	$53,180	74.8%	8.7%	102	40.3%					88	38.1%					234	33.5%				
	Revenue: *Total Rev. available*	483	99.8%	$62,690	100.0%	99.1%	555	79.4%	$64,669	90.9%	99.0%	252	99.6%					231	#####					555	79.4%				
	Revenue: Rev. Not Known	1	0.2%	$16	0.0%	0.9%	144	20.6%	$6,471	9.1%	1.0%	1	0.4%					0	0.0%					144	20.6%				
	Revenue: Total	*484*	*100%*	*$62,706*	*100%*	*100%*	*699*	*100%*	*$71,140*	*100%*	*100%*	*253*	*100%*					*231*	*100%*					*699*	*100%*				
	Loan Size: $100,000 or Less	365	75.4%	$11,713	18.7%		522	74.7%	$15,643	22.0%		194	76.7%	89.7%	$6,358	21.3%	27.5%	171	74.0%	90.2%	$5,355	16.3%	27.3%	522	74.7%	82.4%	$15,643	22.0%	24.0%
	Loan Size: $100,001 - $250,000	43	8.9%	$7,884	12.6%		101	14.4%	$16,773	23.6%		24	9.5%	4.9%	$4,679	15.7%	16.4%	19	8.2%	4.5%	$3,205	9.8%	15.4%	101	14.4%	9.4%	$16,773	23.6%	20.2%
	Loan Size: $250,001 - $1 Million	76	15.7%	$43,109	68.7%		76	10.9%	$38,724	54.4%		35	13.8%	5.4%	$18,856	63.1%	56.1%	41	17.7%	5.3%	$24,253	73.9%	57.3%	76	10.9%	8.1%	$38,724	54.4%	55.8%
	Loan Size: Total	*484*	*100%*	*$62,706*	*100%*		*699*	*100%*	*$71,140*	*100%*		*253*	*100%*	*100%*	*$29,893*	*100%*	*100%*	*231*	*100%*	*100%*	*$32,813*	*100%*	*100%*	*699*	*100%*	*100%*	*$71,140*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less: $100,000 or Less	271	92.5%	$7,030	47.8%		303	94.4%	$7,986	69.5%																		
	Loan Size & Rev $1 Mill or Less: $100,001 - $250,000	12	4.1%	$1,840	12.5%		15	4.7%	$2,487	21.6%																		
	Loan Size & Rev $1 Mill or Less: $250,001 - $1 Million	10	3.4%	$5,852	39.8%		3	0.9%	$1,016	8.8%																		
	Loan Size & Rev $1 Mill or Less: *Total*	*293*	*100%*	*$14,722*	*100%*		*321*	*100%*	*$11,489*	*100%*																		
Small Farm						Total Farms					Total Farms																	
	Revenue: $1 Million or Less	1	100.0%	$5	100.0%	98.1%	1	50.0%	$350	68.0%	98.4%	0	0.0%	58.3%	$0	0.0%	68.2%	1	100%	67.0%	$5	100%	79.2%	1	50.0%	62.0%	$350	68.0%	77.6%
	Revenue: Over $1 Million	0	0.0%	$0	0.0%	1.7%	1	50.0%	$165	32.0%	1.5%	0	0.0%					0	0.0%					1	50.0%				
	Revenue: *Total Rev. available*	1	100.0%	$5	100.0%	99.8%	2	100%	$515	100.0%	99.9%	0	0.0%					1	100%					2	100%				
	Revenue: Not Known	0	0.0%	$0	0.0%	0.1%	0	0.0%	$0	0.0%	0.1%	0	0.0%					0	0.0%					0	0.0%				
	Revenue: Total	*1*	*100%*	*$5*	*100%*	*100%*	*2*	*100%*	*$515*	*100%*	*100.0%*	*0*	*0%*					*1*	*100%*					*2*	*100%*				
	Loan Size: $100,000 or Less	1	100.0%	$5	100.0%		0	0.0%	$0	0.0%		0	0.0%	69.9%	$0	0.0%	15.9%	1	100%	74.2%	$5	100.0%	16.7%	0	0.0%	73.8%	$0	0.0%	21.2%
	Loan Size: $100,001 - $250,000	0	0.0%	$0	0.0%		1	50.0%	$165	32.0%		0	0.0%	14.1%	$0	0.0%	25.0%	0	0.0%	13.3%	$0	0.0%	29.7%	1	50.0%	12.2%	$165	32.0%	23.5%
	Loan Size: $250,001 - $500,000	0	0.0%	$0	0.0%		1	50.0%	$350	68.0%		0	0.0%	16.0%	$0	0.0%	59.1%	0	0.0%	12.4%	$0	0.0%	53.6%	1	50.0%	14.0%	$350	68.0%	55.4%
	Loan Size: Total	*1*	*100%*	*$5*	*100%*		*2*	*100%*	*$515*	*100%*		*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*1*	*100%*	*100%*	*$5*	*100%*	*100%*	*2*	*100%*	*100%*	*$515*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less: $100,000 or Less	1	100.0%	$5	100.0%		0	0.0%	$0	0.0%																		
	Loan Size & Rev $1 Mill or Less: $100,001 - $250,000	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%																		
	Loan Size & Rev $1 Mill or Less: $250,001 - $500,000	0	0.0%	$0	0.0%		1	100%	$350	100%																		
	Loan Size & Rev $1 Mill or Less: *Total*	*1*	*100%*	*$5*	*100%*		*1*	*100%*	*$350*	*100%*																		

Originations & Purchases

Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue.

2019 and 2020 FFIEC Census Data and D&B information, and 2015 ACS Data.

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: KY Southwest KY

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
HOME PURCHASE	Low	0	0.0%	$0	0.0%	0.4%	0	0.0%	0.3%	$0	0.0%	0.1%	0	0.0%	0.3%	$0	0.0%	0.2%	0	0.0%	0.5%	$0	0.0%	0.2%
	Moderate	10	5.2%	$1,153	4.4%	6.1%	7	13.5%	7.9%	$861	13.6%	7.1%	1	1.7%	6.1%	$86	1.2%	6.3%	2	2.4%	5.6%	$206	1.6%	5.4%
	Middle	67	34.7%	$7,630	28.8%	41.8%	18	34.6%	35.5%	$1,890	29.9%	31.4%	21	36.2%	38.8%	$2,163	29.9%	35.2%	28	33.7%	38.5%	$3,577	27.6%	36.4%
	Upper	116	60.1%	$17,722	66.9%	51.7%	27	51.9%	56.3%	$3,580	56.5%	61.3%	36	62.1%	54.8%	$4,978	68.9%	58.4%	53	63.9%	55.4%	$9,164	70.8%	57.9%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*193*	*100%*	*$26,505*	*100%*	*100%*	*52*	*100%*	*100%*	*$6,331*	*100%*	*100%*	*58*	*100%*	*100%*	*$7,227*	*100%*	*100%*	*83*	*100%*	*100%*	*$12,947*	*100%*	*100%*
REFINANCE	Low	0	0.0%	$0	0.0%	0.4%	0	0.0%	0.1%	$0	0.0%	0.0%	0	0.0%	0.1%	$0	0.0%	0.0%	0	0.0%	0.2%	$0	0.0%	0.1%
	Moderate	16	4.3%	$1,043	3.2%	6.1%	5	4.6%	5.1%	$368	4.3%	4.5%	6	6.3%	5.5%	$299	3.8%	4.9%	5	3.0%	4.6%	$376	2.2%	3.8%
	Middle	150	40.8%	$12,992	39.3%	41.8%	45	41.7%	38.7%	$3,929	45.7%	36.0%	43	44.8%	37.5%	$3,428	44.1%	37.7%	62	37.8%	33.2%	$5,635	33.7%	30.1%
	Upper	202	54.9%	$19,051	57.6%	51.7%	58	53.7%	56.1%	$4,293	50.0%	59.5%	47	49.0%	56.9%	$4,047	52.1%	57.4%	97	59.1%	62.1%	$10,711	64.1%	66.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*368*	*100%*	*$33,086*	*100%*	*100%*	*108*	*100%*	*100%*	*$8,590*	*100%*	*100%*	*96*	*100%*	*100%*	*$7,774*	*100%*	*100%*	*164*	*100%*	*100%*	*$16,722*	*100%*	*100%*
HOME IMPROVEMENT	Low	1	0.7%	$31	0.5%	0.4%	1	2.6%	1.9%	$31	1.9%	0.8%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	4	2.9%	$77	1.1%	6.1%	0	0.0%	2.5%	$0	0.0%	2.7%	1	2.0%	4.2%	$15	0.5%	1.9%	3	6.1%	6.5%	$62	3.2%	5.8%
	Middle	53	39.0%	$2,665	39.8%	41.8%	15	39.5%	40.0%	$716	44.4%	39.7%	20	40.8%	41.7%	$1,208	38.7%	41.9%	18	36.7%	38.4%	$741	37.7%	33.6%
	Upper	78	57.4%	$3,927	58.6%	51.7%	22	57.9%	55.6%	$866	53.7%	56.8%	28	57.1%	54.2%	$1,897	60.8%	56.3%	28	57.1%	55.1%	$1,164	59.2%	60.6%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*136*	*100%*	*$6,700*	*100%*	*100%*	*38*	*100%*	*100%*	*$1,613*	*100%*	*100%*	*49*	*100%*	*100%*	*$3,120*	*100%*	*100%*	*49*	*100%*	*100%*	*$1,967*	*100%*	*100%*
MULTI FAMILY						Multi-Family Units																		
	Low	0	0.0%	$0	0.0%	2.0%	0	0.0%	3.6%	$0	0.0%	0.6%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	2.6%	$0	0.0%	0.6%
	Moderate	0	0.0%	$0	0.0%	37.2%	0	0.0%	25.0%	$0	0.0%	8.0%	0	0.0%	40.0%	$0	0.0%	53.7%	0	0.0%	26.3%	$0	0.0%	14.1%
	Middle	0	0.0%	$0	0.0%	33.0%	0	0.0%	50.0%	$0	0.0%	24.9%	0	0.0%	24.0%	$0	0.0%	6.2%	0	0.0%	36.8%	$0	0.0%	70.4%
	Upper	0	0.0%	$0	0.0%	27.8%	0	0.0%	21.4%	$0	0.0%	66.5%	0	0.0%	36.0%	$0	0.0%	40.0%	0	0.0%	34.2%	$0	0.0%	15.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	$0	0.0%	0.4%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.6%	$0	0.0%	0.4%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	8	4.8%	$274	3.1%	6.1%	5	7.7%	10.3%	$210	6.0%	9.3%	3	4.7%	4.0%	$64	1.9%	1.9%	0	0.0%	2.9%	$0	0.0%	1.4%
	Middle	69	41.6%	$2,926	33.0%	41.8%	25	38.5%	37.7%	$1,157	33.3%	35.7%	26	40.6%	36.4%	$1,018	30.6%	29.4%	18	48.6%	38.0%	$751	36.2%	36.3%
	Upper	89	53.6%	$5,678	64.0%	51.7%	35	53.8%	52.0%	$2,110	60.7%	54.9%	35	54.7%	59.0%	$2,243	67.5%	68.2%	19	51.4%	59.1%	$1,325	63.8%	62.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*166*	*100%*	*$8,878*	*100%*	*100%*	*65*	*100%*	*100%*	*$3,477*	*100%*	*100%*	*64*	*100%*	*100%*	*$3,325*	*100%*	*100%*	*37*	*100%*	*100%*	*$2,076*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: KY Southwest KY

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	0.4%	0	0.0%	1.7%	$0	0.0%	0.6%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	2	7.1%	$140	8.4%	6.1%	0	0.0%	0.0%	$0	0.0%	0.0%	1	12.5%	6.7%	$115	19.2%	4.6%	1	20.0%	4.8%	$25	11.0%	2.5%
	Middle	10	35.7%	$472	28.2%	41.8%	6	40.0%	32.8%	$296	35.1%	22.8%	3	37.5%	51.7%	$143	23.8%	55.6%	1	20.0%	45.2%	$33	14.5%	38.4%
	Upper	16	57.1%	$1,059	63.4%	51.7%	9	60.0%	65.5%	$548	64.9%	76.6%	4	50.0%	41.7%	$342	57.0%	39.9%	3	60.0%	50.0%	$169	74.4%	59.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*28*	*100%*	*$1,671*	*100%*	*100%*	*15*	*100%*	*100%*	*$844*	*100%*	*100%*	*8*	*100%*	*100%*	*$600*	*100%*	*100%*	*5*	*100%*	*100%*	*$227*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	0.4%	0	0.0%	1.2%	$0	0.0%	0.7%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	6.1%	0	0.0%	4.7%	$0	0.0%	4.8%	0	0.0%	5.3%	$0	0.0%	1.8%	0	0.0%	13.7%	$0	0.0%	14.9%
	Middle	0	0.0%	$0	0.0%	41.8%	0	0.0%	40.0%	$0	0.0%	40.0%	0	0.0%	36.0%	$0	0.0%	26.9%	0	0.0%	38.5%	$0	0.0%	36.3%
	Upper	0	0.0%	$0	0.0%	51.7%	0	0.0%	54.1%	$0	0.0%	54.5%	0	0.0%	58.7%	$0	0.0%	71.3%	0	0.0%	47.9%	$0	0.0%	48.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	1	0.1%	$31	0.0%	0.4%	1	0.4%	0.4%	$31	0.1%	0.2%	0	0.0%	0.2%	$0	0.0%	0.1%	0	0.0%	0.3%	$0	0.0%	0.2%
	Moderate	40	4.5%	$2,687	3.5%	6.1%	17	6.1%	6.9%	$1,439	6.9%	6.3%	12	4.4%	6.0%	$579	2.6%	7.8%	11	3.3%	5.4%	$669	2.0%	5.1%
	Middle	349	39.2%	$26,685	34.7%	41.8%	109	39.2%	36.9%	$7,988	38.3%	32.3%	113	41.1%	38.5%	$7,960	36.1%	34.7%	127	37.6%	36.0%	$10,737	31.6%	35.0%
	Upper	501	56.2%	$47,437	61.7%	51.7%	151	54.3%	55.8%	$11,397	54.6%	61.1%	150	54.5%	55.3%	$13,507	61.3%	57.4%	200	59.2%	58.3%	$22,533	66.4%	59.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*891*	*100%*	*$76,840*	*100%*	*100%*	*278*	*100%*	*100%*	*$20,855*	*100%*	*100%*	*275*	*100%*	*100%*	*$22,046*	*100%*	*100%*	*338*	*100%*	*100%*	*$33,939*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: KY Southwest KY

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Total Businesses	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ 000s	$ %	$ %	#	%	%	$ 000s	$ %	$ %	#	%	%	$ 000s	$ %	$ %
SMALL BUSINESSES	Low	2	1.3%	$113	0.7%	1.0%	0	0.0%	2.1%	$0	0.0%	4.1%	0	0.0%	1.5%	$0	0.0%	4.1%	2	2.3%	1.7%	$113	1.3%	4.3%
	Moderate	28	17.8%	$3,382	20.5%	13.5%	7	17.5%	13.3%	$1,476	36.1%	13.9%	5	17.2%	14.0%	$552	15.7%	14.1%	16	18.2%	14.5%	$1,354	15.2%	18.7%
	Middle	59	37.6%	$6,037	36.5%	39.6%	19	47.5%	36.3%	$1,840	45.0%	37.7%	12	41.4%	37.3%	$1,999	56.9%	38.0%	28	31.8%	36.5%	$2,198	24.6%	31.4%
	Upper	68	43.3%	$6,995	42.3%	45.8%	14	35.0%	46.2%	$772	18.9%	43.7%	12	41.4%	44.6%	$960	27.3%	43.1%	42	47.7%	46.6%	$5,263	58.9%	45.4%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	2.2%	$0	0.0%	0.5%	0	0.0%	2.5%	$0	0.0%	0.8%	0	0.0%	0.7%	$0	0.0%	0.3%
	Total	*157*	*100%*	*$16,527*	*100%*	*100%*	*40*	*100%*	*100%*	*$4,088*	*100%*	*100%*	*29*	*100%*	*100%*	*$3,511*	*100%*	*100%*	*88*	*100%*	*100%*	*$8,928*	*100%*	*100%*
						Total Farms																		
SMALL FARM	Low	0	0.0%	$0	0.0%	0.2%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.4%	$0	0.0%	0.1%
	Moderate	0	0.0%	$0	0.0%	2.8%	0	0.0%	4.0%	$0	0.0%	1.1%	0	0.0%	3.9%	$0	0.0%	5.5%	0	0.0%	7.3%	$0	0.0%	5.7%
	Middle	3	23.1%	$455	16.8%	48.7%	3	42.9%	38.9%	$455	29.9%	32.6%	0	0.0%	42.9%	$0	0.0%	39.2%	0	0.0%	45.1%	$0	0.0%	45.7%
	Upper	10	76.9%	$2,256	83.2%	48.4%	4	57.1%	57.1%	$1,066	70.1%	66.2%	3	100%	52.4%	$775	100%	55.2%	3	100%	46.7%	$415	100%	48.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.9%	$0	0.0%	0.1%	0	0.0%	0.4%	$0	0.0%	0.2%
	Total	*13*	*100%*	*$2,711*	*100%*	*100%*	*7*	*100%*	*100%*	*$1,521*	*100%*	*100%*	*3*	*100%*	*100%*	*$775*	*100%*	*100%*	*3*	*100%*	*100%*	*$415*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2020 D&B Information

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: KY Southwest KY

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	8	4.1%	$514	1.9%	16.6%	1	1.9%	4.1%	$49	0.8%	2.1%	2	3.4%	3.4%	$142	2.0%	1.6%	5	6.0%	3.8%	$323	2.5%	1.7%
	Moderate	48	24.9%	$4,873	18.4%	14.1%	11	21.2%	15.8%	$866	13.7%	10.3%	14	24.1%	15.0%	$1,419	19.6%	9.6%	23	27.7%	16.8%	$2,588	20.0%	11.0%
	Middle	56	29.0%	$6,708	25.3%	19.1%	19	36.5%	21.4%	$1,844	29.1%	17.9%	13	22.4%	19.2%	$1,368	18.9%	15.5%	24	28.9%	21.1%	$3,496	27.0%	17.4%
	Upper	77	39.9%	$13,810	52.1%	50.1%	21	40.4%	42.0%	$3,572	56.4%	53.0%	28	48.3%	47.6%	$4,166	57.6%	59.7%	28	33.7%	44.8%	$6,072	46.9%	57.7%
	Unknown	4	2.1%	$600	2.3%	0.0%	0	0.0%	16.7%	$0	0.0%	16.6%	1	1.7%	14.8%	$132	1.8%	13.6%	3	3.6%	13.5%	$468	3.6%	12.2%
	Total	*193*	*100%*	*$26,505*	*100%*	*100%*	*52*	*100%*	*100%*	*$6,331*	*100%*	*100%*	*58*	*100%*	*100%*	*$7,227*	*100%*	*100%*	*83*	*100%*	*100%*	*$12,947*	*100%*	*100%*
REFINANCE	Low	26	7.1%	$1,270	3.8%	16.6%	8	7.4%	6.5%	$327	3.8%	3.3%	3	3.1%	3.5%	$191	2.5%	1.6%	15	9.1%	1.9%	$752	4.5%	0.8%
	Moderate	68	18.5%	$3,962	12.0%	14.1%	18	16.7%	12.2%	$836	9.7%	8.1%	22	22.9%	12.1%	$1,140	14.7%	7.3%	28	17.1%	8.1%	$1,986	11.9%	4.5%
	Middle	92	25.0%	$7,301	22.1%	19.1%	26	24.1%	20.9%	$1,705	19.8%	16.8%	28	29.2%	16.8%	$2,188	28.1%	12.0%	38	23.2%	14.7%	$3,408	20.4%	10.0%
	Upper	176	47.8%	$19,949	60.3%	50.1%	54	50.0%	51.2%	$5,587	65.0%	60.5%	43	44.8%	53.0%	$4,255	54.7%	60.8%	79	48.2%	58.4%	$10,107	60.4%	68.0%
	Unknown	6	1.6%	$604	1.8%	0.0%	2	1.9%	9.3%	$135	1.6%	11.2%	0	0.0%	14.6%	$0	0.0%	18.3%	4	2.4%	17.0%	$469	2.8%	16.7%
	Total	*368*	*100%*	*$33,086*	*100%*	*100%*	*108*	*100%*	*100%*	*$8,590*	*100%*	*100%*	*96*	*100%*	*100%*	*$7,774*	*100%*	*100%*	*164*	*100%*	*100%*	*$16,722*	*100%*	*100%*
HOME IMPROVEMENT	Low	10	7.4%	$193	2.9%	16.6%	3	7.9%	5.6%	$61	3.8%	5.5%	3	6.1%	5.6%	$60	1.9%	3.1%	4	8.2%	5.1%	$72	3.7%	2.0%
	Moderate	25	18.4%	$1,102	16.4%	14.1%	7	18.4%	12.5%	$237	14.7%	8.3%	9	18.4%	18.1%	$487	15.6%	15.3%	9	18.4%	15.2%	$378	19.2%	15.0%
	Middle	28	20.6%	$1,168	17.4%	19.1%	8	21.1%	21.3%	$400	24.8%	17.6%	9	18.4%	20.8%	$438	14.0%	14.7%	11	22.4%	15.2%	$330	16.8%	10.6%
	Upper	72	52.9%	$4,137	61.7%	50.1%	20	52.6%	53.1%	$915	56.7%	58.8%	28	57.1%	52.8%	$2,135	68.4%	64.2%	24	49.0%	60.1%	$1,087	55.3%	66.3%
	Unknown	1	0.7%	$100	1.5%	0.0%	0	0.0%	7.5%	$0	0.0%	9.8%	0	0.0%	2.8%	$0	0.0%	2.6%	1	2.0%	4.3%	$100	5.1%	6.0%
	Total	*136*	*100%*	*$6,700*	*100%*	*100%*	*38*	*100%*	*100%*	*$1,613*	*100%*	*100%*	*49*	*100%*	*100%*	*$3,120*	*100%*	*100%*	*49*	*100%*	*100%*	*$1,967*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	$0	0.0%	16.6%	0	0.0%	3.6%	$0	0.0%	0.6%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	14.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	19.1%	0	0.0%	3.6%	$0	0.0%	0.4%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	2.6%	$0	0.0%	0.2%
	Upper	0	0.0%	$0	0.0%	50.1%	0	0.0%	17.9%	$0	0.0%	4.3%	0	0.0%	24.0%	$0	0.0%	5.6%	0	0.0%	10.5%	$0	0.0%	3.7%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	75.0%	$0	0.0%	94.7%	0	0.0%	76.0%	$0	0.0%	94.4%	0	0.0%	86.8%	$0	0.0%	96.1%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	8	4.8%	$168	1.9%	16.6%	4	6.2%	6.3%	$81	2.3%	2.4%	3	4.7%	2.9%	$74	2.2%	1.2%	1	2.7%	2.9%	$13	0.6%	1.9%
	Moderate	23	13.9%	$732	8.2%	14.1%	3	4.6%	7.4%	$75	2.2%	3.9%	13	20.3%	15.0%	$507	15.2%	10.3%	7	18.9%	8.0%	$150	7.2%	3.2%
	Middle	32	19.3%	$1,349	15.2%	19.1%	14	21.5%	21.1%	$503	14.5%	15.5%	11	17.2%	17.3%	$335	10.1%	13.1%	7	18.9%	15.3%	$511	24.6%	14.7%
	Upper	99	59.6%	$6,480	73.0%	50.1%	43	66.2%	63.4%	$2,808	80.8%	76.6%	35	54.7%	62.4%	$2,359	70.9%	73.3%	21	56.8%	70.1%	$1,313	63.2%	72.9%
	Unknown	4	2.4%	$149	1.7%	0.0%	1	1.5%	1.7%	$10	0.3%	1.5%	2	3.1%	2.3%	$50	1.5%	2.1%	1	2.7%	3.6%	$89	4.3%	7.3%
	Total	*166*	*100%*	*$8,878*	*100%*	*100%*	*65*	*100%*	*100%*	*$3,477*	*100%*	*100%*	*64*	*100%*	*100%*	*$3,325*	*100%*	*100%*	*37*	*100%*	*100%*	*$2,076*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: KY Southwest KY

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	3	10.7%	$75	4.5%	16.6%	2	13.3%	8.6%	$50	5.9%	4.1%	0	0.0%	8.3%	$0	0.0%	3.4%	1	20.0%	11.3%	$25	11.0%	4.2%
	Moderate	7	25.0%	$256	15.3%	14.1%	1	6.7%	10.3%	$35	4.1%	8.5%	3	37.5%	13.3%	$94	15.7%	12.3%	3	60.0%	17.7%	$127	55.9%	10.5%
	Middle	5	17.9%	$331	19.8%	19.1%	3	20.0%	19.0%	$141	16.7%	11.1%	1	12.5%	21.7%	$115	19.2%	19.1%	1	20.0%	21.0%	$75	33.0%	12.5%
	Upper	13	46.4%	$1,009	60.4%	50.1%	9	60.0%	60.3%	$618	73.2%	73.7%	4	50.0%	48.3%	$391	65.2%	54.4%	0	0.0%	46.8%	$0	0.0%	70.9%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	1.7%	$0	0.0%	2.6%	0	0.0%	8.3%	$0	0.0%	10.9%	0	0.0%	3.2%	$0	0.0%	1.9%
	Total	*28*	*100%*	*$1,671*	*100%*	*100%*	*15*	*100%*	*100%*	*$844*	*100%*	*100%*	*8*	*100%*	*100%*	*$600*	*100%*	*100%*	*5*	*100%*	*100%*	*$227*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	16.6%	0	0.0%	1.2%	$0	0.0%	0.9%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	14.1%	0	0.0%	1.2%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	19.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.9%	$0	0.0%	0.7%
	Upper	0	0.0%	$0	0.0%	50.1%	0	0.0%	4.7%	$0	0.0%	0.1%	0	0.0%	1.3%	$0	0.0%	3.7%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	92.9%	$0	0.0%	99.0%	0	0.0%	98.7%	$0	0.0%	96.3%	0	0.0%	99.1%	$0	0.0%	99.3%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	55	6.2%	$2,220	2.9%	16.6%	18	6.5%	5.0%	$568	2.7%	2.4%	11	4.0%	3.5%	$467	2.1%	1.6%	26	7.7%	2.9%	$1,185	3.5%	1.2%
	Moderate	171	19.2%	$10,925	14.2%	14.1%	40	14.4%	13.5%	$2,049	9.8%	8.3%	61	22.2%	13.8%	$3,647	16.5%	8.4%	70	20.7%	11.9%	$5,229	15.4%	7.0%
	Middle	213	23.9%	$16,857	21.9%	19.1%	70	25.2%	20.5%	$4,593	22.0%	15.5%	62	22.5%	18.0%	$4,444	20.2%	13.4%	81	24.0%	17.1%	$7,820	23.0%	12.5%
	Upper	437	49.0%	$45,385	59.1%	50.1%	147	52.9%	45.5%	$13,500	64.7%	50.3%	138	50.2%	49.1%	$13,306	60.4%	57.0%	152	45.0%	51.1%	$18,579	54.7%	59.8%
	Unknown	15	1.7%	$1,453	1.9%	0.0%	3	1.1%	15.5%	$145	0.7%	23.5%	3	1.1%	15.7%	$182	0.8%	19.6%	9	2.7%	17.0%	$1,126	3.3%	19.5%
	Total	*891*	*100%*	*$76,840*	*100%*	*100%*	*278*	*100%*	*100%*	*$20,855*	*100%*	*100%*	*275*	*100%*	*100%*	*$22,046*	*100%*	*100%*	*338*	*100%*	*100%*	*$33,939*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: KY Southwest KY

Product Type		Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Total Businesses	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ 000s	$ %	$ %	#	%	%	$ 000s	$ %	$ %	#	%	%	$ 000s	$ %	$ %
Small Business	Revenue: $1 Million or Less	79	50.3%	$3,629	22.0%	90.7%	20	50.0%	42.9%	$606	14.8%	30.8%	20	69.0%	44.7%	$1,479	42.1%	36.6%	39	44.3%	44.6%	$1,544	17.3%	31.9%
	Revenue: Over $1 Million	55	35.0%	$12,127	73.4%	8.2%	20	50.0%					9	31.0%					26	29.5%				
	Revenue: *Total Rev. available*	134	85.3%	$15,756	95.4%	98.9%	40	100.0%					29	100.0%					65	73.8%				
	Revenue: Rev. Not Known	23	14.6%	$771	4.7%	1.1%	0	0.0%					0	0.0%					23	26.1%				
	Revenue: Total	*157*	*100%*	*$16,527*	*100%*	*100%*	*40*	*100%*					*29*	*100%*					*88*	*100%*				
	Loan Size: $100,000 or Less	120	76.4%	$3,545	21.4%		32	80.0%	91.9%	$1,249	30.6%	29.8%	20	69.0%	92.1%	$361	10.3%	32.3%	68	77.3%	86.4%	$1,935	21.7%	25.5%
	Loan Size: $100,001 - $250,000	18	11.5%	$3,012	18.2%		4	10.0%	3.7%	$789	19.3%	14.6%	4	13.8%	3.9%	$675	19.2%	16.8%	10	11.4%	6.5%	$1,548	17.3%	16.2%
	Loan Size: $250,001 - $1 Million	19	12.1%	$9,970	60.3%		4	10.0%	4.4%	$2,050	50.1%	55.6%	5	17.2%	4.0%	$2,475	70.5%	50.9%	10	11.4%	7.2%	$5,445	61.0%	58.4%
	Loan Size: Total	*157*	*100%*	*$16,527*	*100%*		*40*	*100%*	*100%*	*$4,088*	*100%*	*100%*	*29*	*100%*	*100%*	*$3,511*	*100%*	*100%*	*88*	*100%*	*100%*	*$8,928*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less: $100,000 or Less	74	93.7%	$1,769	48.7%																			
	Loan Size & Rev $1 Mill or Less: $100,001 - $250,000	2	2.5%	$299	8.2%																			
	Loan Size & Rev $1 Mill or Less: $250,001 - $1 Million	3	3.8%	$1,561	43.0%																			
	Loan Size & Rev $1 Mill or Less: *Total*	*79*	*100%*	*$3,629*	*100%*																			
						Total Farms																		
Small Farm	Revenue: $1 Million or Less	10	76.9%	$2,371	87.5%	98.5%	6	85.7%	50.0%	$1,271	83.6%	72.3%	3	100.0%	54.5%	$775	100.0%	69.4%	1	33.3%	61.4%	$325	78.3%	72.5%
	Revenue: Over $1 Million	1	7.7%	$250	9.2%	1.3%	1	14.3%					0	0.0%					0	0.0%				
	Revenue: *Total Rev. available*	11	84.6%	$2,621	96.7%	99.8%	7	100.0%					3	100.0%					1	33.3%				
	Revenue: Not Known	2	15.4%	$90	3.3%	0.2%	0	0.0%					0	0.0%					2	66.7%				
	Revenue: Total	*13*	*100%*	*$2,711*	*100%*	*100%*	*7*	*100%*					*3*	*100%*					*3*	*100%*				
	Loan Size: $100,000 or Less	4	30.8%	$110	4.1%		2	28.6%	78.2%	$20	1.3%	21.8%	0	0.0%	79.0%	$0	0.0%	24.5%	2	66.7%	77.2%	$90	21.7%	26.1%
	Loan Size: $100,001 - $250,000	3	23.1%	$560	20.7%		2	28.6%	12.7%	$450	29.6%	33.0%	1	33.3%	12.4%	$110	14.2%	31.4%	0	0.0%	14.2%	$0	0.0%	31.4%
	Loan Size: $250,001 - $500,000	6	46.2%	$2,041	75.3%		3	42.9%	9.1%	$1,051	69.1%	45.2%	2	66.7%	8.6%	$665	85.8%	44.0%	1	33.3%	8.5%	$325	78.3%	42.5%
	Loan Size: Total	*13*	*100%*	*$2,711*	*100%*		*7*	*100%*	*100%*	*$1,521*	*100%*	*100%*	*3*	*100%*	*100%*	*$775*	*100%*	*100%*	*3*	*100%*	*100%*	*$415*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less: $100,000 or Less	2	20.0%	$20	0.8%																			
	Loan Size & Rev $1 Mill or Less: $100,001 - $250,000	2	20.0%	$310	13.1%																			
	Loan Size & Rev $1 Mill or Less: $250,001 - $500,000	6	60.0%	$2,041	86.1%																			
	Loan Size & Rev $1 Mill or Less: *Total*	*10*	*100%*	*$2,371*	*100%*																			

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue.
2020 FFIEC Census Data and 2020 D&B Information

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: LA Baton Rouge

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison										Bank & Aggregate Lending Comparison																	
		2018					2019, 2020					2018						2019						2020					
		Count		Dollar		Owner Occupied Units	Count		Dollar		Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		#	%	$ (000s)	$ %	%	#	%	$ (000s)	$ %	%	Bank #	Bank %	Agg %	Bank $ (000s)	Bank $ %	Agg $ %	Bank #	Bank %	Agg %	Bank $ (000s)	Bank $ %	Agg $ %	Bank #	Bank %	Agg %	Bank #	Bank %	Agg $ %
HOME PURCHASE	Low	5	2.7%	$459	1.0%	4.9%	7	1.5%	$1,560	1.2%	5.2%	5	2.7%	1.5%	$459	1.0%	0.9%	5	2.5%	1.2%	$1,257	2.1%	0.7%	2	0.8%	1.2%	$303	0.4%	0.6%
	Moderate	30	16.0%	$4,875	10.2%	21.7%	67	14.7%	$13,058	9.9%	20.8%	30	16.0%	14.4%	$4,875	10.2%	11.0%	35	17.4%	15.6%	$7,170	12.1%	11.7%	32	12.5%	14.2%	$5,888	8.0%	10.5%
	Middle	61	32.6%	$12,730	26.7%	36.2%	147	32.2%	$33,953	25.6%	35.4%	61	32.6%	37.0%	$12,730	26.7%	34.2%	55	27.4%	37.6%	$12,806	21.7%	34.5%	92	36.1%	37.0%	$21,147	28.8%	34.3%
	Upper	91	48.7%	$29,644	62.1%	37.2%	235	51.5%	$83,961	63.4%	38.6%	91	48.7%	47.1%	$29,644	62.1%	53.9%	106	52.7%	45.7%	$37,897	64.1%	53.1%	129	50.6%	47.6%	$46,064	62.8%	54.6%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*187*	*100%*	*$47,708*	*100%*	*100%*	*456*	*100%*	*$132,532*	*100%*	*100%*	*187*	*100%*	*100%*	*$47,708*	*100%*	*100%*	*201*	*100%*	*100%*	*$59,130*	*100%*	*100%*	*255*	*100%*	*100%*	*$73,402*	*100%*	*100%*
REFINANCE	Low	1	0.9%	$25	0.1%	4.9%	4	0.8%	$371	0.3%	5.2%	1	0.9%	1.7%	$25	0.1%	0.9%	0	0.0%	1.1%	$0	0.0%	0.5%	4	1.2%	0.7%	$371	0.4%	0.4%
	Moderate	14	12.8%	$1,713	8.4%	21.7%	47	9.9%	$8,657	7.4%	20.8%	14	12.8%	13.0%	$1,713	8.4%	9.3%	15	11.2%	12.1%	$1,509	5.4%	8.6%	32	9.4%	9.2%	$7,148	8.1%	6.9%
	Middle	43	39.4%	$6,137	29.9%	36.2%	162	34.2%	$27,804	23.9%	35.4%	43	39.4%	40.7%	$6,137	29.9%	36.9%	56	41.8%	36.7%	$9,007	32.1%	33.4%	106	31.3%	34.5%	$18,797	21.3%	31.5%
	Upper	51	46.8%	$12,637	61.6%	37.2%	260	55.0%	$79,622	68.4%	38.6%	51	46.8%	44.6%	$12,637	61.6%	52.8%	63	47.0%	50.1%	$17,515	62.5%	57.6%	197	58.1%	55.6%	$62,107	70.2%	61.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*109*	*100%*	*$20,512*	*100%*	*100%*	*473*	*100%*	*$116,454*	*100%*	*100%*	*109*	*100%*	*100%*	*$20,512*	*100%*	*100%*	*134*	*100%*	*100%*	*$28,031*	*100%*	*100%*	*339*	*100%*	*100%*	*$88,423*	*100%*	*100%*
HOME IMPROVEMENT	Low	1	1.3%	$40	0.6%	4.9%	2	1.5%	$152	1.3%	5.2%	1	1.3%	1.8%	$40	0.6%	1.0%	2	3.1%	1.7%	$152	2.8%	1.3%	0	0.0%	3.4%	$0	0.0%	2.4%
	Moderate	7	9.1%	$369	5.8%	21.7%	12	8.9%	$823	6.8%	20.8%	7	9.1%	11.1%	$369	5.8%	7.5%	5	7.7%	11.8%	$332	6.1%	10.2%	7	10.0%	9.9%	$491	7.4%	8.3%
	Middle	27	35.1%	$2,013	31.4%	36.2%	51	37.8%	$4,198	34.8%	35.4%	27	35.1%	32.9%	$2,013	31.4%	30.3%	28	43.1%	31.0%	$2,414	44.2%	25.1%	23	32.9%	29.0%	$1,784	27.0%	23.4%
	Upper	42	54.5%	$3,984	62.2%	37.2%	70	51.9%	$6,905	57.2%	38.6%	42	54.5%	54.2%	$3,984	62.2%	61.2%	30	46.2%	55.5%	$2,561	46.9%	63.4%	40	57.1%	57.7%	$4,344	65.6%	65.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*77*	*100%*	*$6,406*	*100%*	*100%*	*135*	*100%*	*$12,078*	*100%*	*100%*	*77*	*100%*	*100%*	*$6,406*	*100%*	*100%*	*65*	*100%*	*100%*	*$5,459*	*100%*	*100%*	*70*	*100%*	*100%*	*$6,619*	*100%*	*100%*
MULTI FAMILY						Multi-Family Units					Multi-Family Units																		
	Low	0	0.0%	$0	0.0%	18.7%	0	0.0%	$0	0.0%	18.9%	0	0.0%	21.3%	$0	0.0%	21.8%	0	0.0%	25.4%	$0	0.0%	10.3%	0	0.0%	22.7%	$0	0.0%	13.1%
	Moderate	0	0.0%	$0	0.0%	26.1%	0	0.0%	$0	0.0%	28.4%	0	0.0%	27.6%	$0	0.0%	33.9%	0	0.0%	25.4%	$0	0.0%	25.9%	0	0.0%	25.2%	$0	0.0%	10.5%
	Middle	0	0.0%	$0	0.0%	25.4%	0	0.0%	$0	0.0%	23.4%	0	0.0%	26.0%	$0	0.0%	14.5%	0	0.0%	27.5%	$0	0.0%	16.9%	0	0.0%	28.6%	$0	0.0%	30.1%
	Upper	0	0.0%	$0	0.0%	27.7%	0	0.0%	$0	0.0%	27.1%	0	0.0%	25.2%	$0	0.0%	29.8%	0	0.0%	21.8%	$0	0.0%	46.9%	0	0.0%	23.5%	$0	0.0%	46.3%
	Unknown	0	0.0%	$0	0.0%	2.1%	0	0.0%	$0	0.0%	2.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	1	1.2%	$19	0.2%	4.9%	1	0.8%	$100	1.0%	5.2%	1	1.2%	0.9%	$19	0.2%	0.7%	1	1.5%	0.6%	$100	1.8%	0.4%	0	0.0%	0.4%	$0	0.0%	0.1%
	Moderate	4	4.9%	$479	5.8%	21.7%	9	7.6%	$278	2.8%	20.8%	4	4.9%	8.1%	$479	5.8%	8.0%	6	9.0%	7.9%	$193	3.5%	4.6%	3	5.8%	4.8%	$85	1.9%	3.4%
	Middle	22	27.2%	$1,485	17.9%	36.2%	43	36.1%	$3,048	30.3%	35.4%	22	27.2%	29.2%	$1,485	17.9%	23.4%	19	28.4%	31.5%	$1,628	29.3%	29.5%	24	46.2%	32.8%	$1,420	31.5%	25.2%
	Upper	54	66.7%	$6,301	76.1%	37.2%	66	55.5%	$6,646	66.0%	38.6%	54	66.7%	61.9%	$6,301	76.1%	67.9%	41	61.2%	60.0%	$3,643	65.5%	65.6%	25	48.1%	61.9%	$3,003	66.6%	71.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*81*	*100%*	*$8,284*	*100%*	*100%*	*119*	*100%*	*$10,072*	*100%*	*100%*	*81*	*100%*	*100%*	*$8,284*	*100%*	*100%*	*67*	*100%*	*100%*	*$5,564*	*100%*	*100%*	*52*	*100%*	*100%*	*$4,508*	*100%*	*100%*

Originations & Purchases
2018 and 2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: LA Baton Rouge

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison										Bank & Aggregate Lending Comparison																	
		2018					2019, 2020					2018						2019						2020					
		Count		Dollar		Owner Occupied Units	Count		Dollar		Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		#	%	$ (000s)	$ %	%	#	%	$ (000s)	$ %	%	Bank #	Bank %	Agg %	Bank $ (000s)	Bank $ %	Agg $ %	Bank #	Bank %	Agg %	Bank $ (000s)	Bank $ %	Agg $ %	Bank #	Bank %	Agg %	Bank #	Bank %	Agg $ %
OTHER PURPOSE CLOSED/EXEMPT	Low	1	7.7%	$25	3.2%	4.9%	0	0.0%	$0	0.0%	5.2%	1	7.7%	2.9%	$25	3.2%	1.3%	0	0.0%	1.8%	$0	0.0%	1.2%	0	0.0%	1.8%	$0	0.0%	1.7%
	Moderate	2	15.4%	$105	13.5%	21.7%	8	15.7%	$885	8.2%	20.8%	2	15.4%	16.7%	$105	13.5%	10.6%	3	14.3%	13.3%	$310	7.6%	9.3%	5	16.7%	9.7%	$575	8.6%	8.4%
	Middle	4	30.8%	$197	25.3%	36.2%	14	27.5%	$1,110	10.3%	35.4%	4	30.8%	37.2%	$197	25.3%	27.9%	7	33.3%	38.7%	$452	11.1%	30.5%	7	23.3%	40.1%	$658	9.8%	25.0%
	Upper	6	46.2%	$451	58.0%	37.2%	29	56.9%	$8,745	81.4%	38.6%	6	46.2%	43.1%	$451	58.0%	60.2%	11	52.4%	46.1%	$3,292	81.2%	59.0%	18	60.0%	47.9%	$5,453	81.6%	64.5%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.5%	$0	0.0%	0.3%
	Total	*13*	*100%*	*$778*	*100%*	*100%*	*51*	*100%*	*$10,740*	*100%*	*100%*	*13*	*100%*	*100%*	*$778*	*100%*	*100%*	*21*	*100%*	*100%*	*$4,054*	*100%*	*100%*	*30*	*100%*	*100%*	*$6,686*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	4.9%	0	0.0%	$0	0.0%	5.2%	0	0.0%	5.3%	$0	0.0%	2.6%	0	0.0%	3.3%	$0	0.0%	1.1%	0	0.0%	2.7%	$0	0.0%	1.1%
	Moderate	0	0.0%	$0	0.0%	21.7%	0	0.0%	$0	0.0%	20.8%	0	0.0%	26.9%	$0	0.0%	19.1%	0	0.0%	22.1%	$0	0.0%	15.1%	0	0.0%	21.9%	$0	0.0%	16.0%
	Middle	0	0.0%	$0	0.0%	36.2%	0	0.0%	$0	0.0%	35.4%	0	0.0%	38.4%	$0	0.0%	40.9%	0	0.0%	42.8%	$0	0.0%	43.6%	0	0.0%	36.6%	$0	0.0%	36.1%
	Upper	0	0.0%	$0	0.0%	37.2%	0	0.0%	$0	0.0%	38.6%	0	0.0%	29.4%	$0	0.0%	37.4%	0	0.0%	31.8%	$0	0.0%	40.2%	0	0.0%	38.8%	$0	0.0%	46.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	9	1.9%	$568	0.7%	4.9%	14	1.1%	$2,183	0.8%	5.2%	9	1.9%	1.8%	$568	0.7%	2.3%	8	1.6%	1.4%	$1,509	1.5%	1.3%	6	0.8%	1.1%	$674	0.4%	0.9%
	Moderate	57	12.2%	$7,541	9.0%	21.7%	143	11.6%	$23,701	8.4%	20.8%	57	12.2%	14.4%	$7,541	9.0%	12.2%	64	13.1%	14.5%	$9,514	9.3%	11.7%	79	10.6%	11.8%	$14,187	7.9%	8.7%
	Middle	157	33.6%	$22,562	27.0%	36.2%	417	33.8%	$70,113	24.9%	35.4%	157	33.6%	37.6%	$22,562	27.0%	33.3%	165	33.8%	37.2%	$26,307	25.7%	32.9%	252	33.8%	35.6%	$43,806	24.4%	32.6%
	Upper	244	52.2%	$53,017	63.4%	37.2%	660	53.5%	$185,879	65.9%	38.6%	244	52.2%	46.3%	$53,017	63.4%	52.1%	251	51.4%	47.0%	$64,908	63.5%	54.1%	409	54.8%	51.5%	$120,971	67.3%	57.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*467*	*100%*	*$83,688*	*100%*	*100%*	*1,234*	*100%*	*$281,876*	*100%*	*100%*	*467*	*100%*	*100%*	*$83,688*	*100%*	*100%*	*488*	*100%*	*100%*	*$102,238*	*100%*	*100%*	*746*	*100%*	*100%*	*$179,638*	*100%*	*100%*

Originations & Purchases
2018 and 2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: LA Baton Rouge

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison										Bank & Aggregate Lending Comparison																	
		2018					2019, 2020					2018						2019						2020					
		Count		Dollar		Total Businesses	Count		Dollar		Total Businesses	Count			Dollar			Count			Dollar			Count			Dollar		
		#	%	$ (000s)	$ %	%	#	%	$ (000s)	$ %	%	Bank #	Bank %	Agg %	Bank $ 000s	Bank $ %	Agg $ %	Bank #	Bank %	Agg %	Bank $ 000s	Bank $ %	Agg $ %	Bank #	Bank %	Agg %	Bank $ 000s	Bank $ %	Agg $ %
SMALL BUSINESSES	Low	2	1.0%	$70	0.3%	6.5%	44	4.7%	$5,443	7.0%	6.9%	2	1.0%	5.2%	$70	0.3%	4.4%	10	4.7%	4.7%	$1,367	6.6%	4.4%	34	4.7%	4.8%	$4,076	7.2%	5.1%
	Moderate	43	21.5%	$3,802	17.8%	20.2%	162	17.4%	$14,443	18.7%	21.3%	43	21.5%	19.2%	$3,802	17.8%	19.0%	45	21.3%	18.2%	$4,570	22.1%	20.2%	117	16.3%	18.5%	$9,873	17.4%	19.3%
	Middle	74	37.0%	$6,268	29.3%	31.3%	297	31.9%	$21,085	27.3%	28.9%	74	37.0%	32.3%	$6,268	29.3%	29.4%	58	27.5%	29.7%	$4,168	20.2%	28.1%	239	33.2%	29.6%	$16,917	29.8%	27.7%
	Upper	81	40.5%	$11,269	52.6%	40.8%	428	46.0%	$36,380	47.0%	41.7%	81	40.5%	42.4%	$11,269	52.6%	46.8%	98	46.4%	45.4%	$10,553	51.1%	46.8%	330	45.8%	46.7%	$25,827	45.6%	47.7%
	Unknown	0	0.0%	$0	0.0%	1.2%	0	0.0%	$0	0.0%	1.3%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%		0	0.0%	0.8%	$0	0.0%	0.4%	0	0.0%	2.0%	$0	0.0%	0.5%	0	0.0%	0.4%	$0	0.0%	0.2%
	Total	*200*	*100%*	*$21,409*	*100%*	*100%*	*931*	*100%*	*$77,351*	*100%*	*100%*	*200*	*100%*	*100%*	*$21,409*	*100%*	*100%*	*211*	*100%*	*100%*	*$20,658*	*100%*	*100%*	*720*	*100%*	*100%*	*$56,693*	*100%*	*100%*
SMALL FARM						Total Farms					Total Farms																		
	Low	0	0.0%	$0	0.0%	0.6%	0	0.0%	$0	0.0%	1.2%	0	0.0%	1.1%	$0	0.0%	0.1%	0	0.0%	0.8%	$0	0.0%	0.1%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	7	41.2%	$913	40.4%	29.7%	15	37.5%	$1,552	28.8%	28.6%	7	41.2%	31.9%	$913	40.4%	41.0%	6	37.5%	23.5%	$754	24.9%	17.2%	9	37.5%	24.5%	$798	33.9%	23.6%
	Middle	9	52.9%	$1,321	58.5%	36.4%	25	62.5%	$3,831	71.2%	35.9%	9	52.9%	47.3%	$1,321	58.5%	48.0%	10	62.5%	48.7%	$2,274	75.1%	64.2%	15	62.5%	52.7%	$1,557	66.1%	56.7%
	Upper	1	5.9%	$25	1.1%	32.9%	0	0.0%	$0	0.0%	34.1%	1	5.9%	19.8%	$25	1.1%	10.9%	0	0.0%	23.5%	$0	0.0%	17.9%	0	0.0%	22.7%	$0	0.0%	19.7%
	Unknown	0	0.0%	$0	0.0%	0.4%	0	0.0%	$0	0.0%	0.2%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%		0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	3.4%	$0	0.0%	0.5%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*17*	*100%*	*$2,259*	*100%*	*100%*	*40*	*100%*	*$5,383*	*100%*	*100%*	*17*	*100%*	*100%*	*$2,259*	*100%*	*100%*	*16*	*100%*	*100%*	*$3,028*	*100%*	*100%*	*24*	*100%*	*100%*	*$2,355*	*100%*	*100%*

Originations & Purchases
2018 and 2020 FFIEC Census Data and D&B information, and 2015 ACS Data.

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: LA Baton Rouge

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison										Bank & Aggregate Lending Comparison																	
		2018					2019, 2020					2018						2019						2020					
		Count		Dollar		Families by Family Income	Count		Dollar		Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		#	%	$ (000s)	$ %	%	#	%	$ (000s)	$ %	%	Bank #	Bank %	Agg %	Bank $(000s)	Bank $ %	Agg $ %	Bank #	Bank %	Agg %	Bank $(000s)	Bank $ %	Agg $ %	Bank #	Bank %	Agg %	Bank $(000s)	Bank $ %	Agg $ %
HOME PURCHASE	Low	16	8.6%	$1,806	3.8%	24.0%	35	7.7%	$4,635	3.5%	23.9%	16	8.6%	6.3%	$1,806	3.8%	3.5%	11	5.5%	6.4%	$1,382	2.3%	3.3%	24	9.4%	7.4%	$3,253	4.4%	4.0%
	Moderate	37	19.8%	$5,600	11.7%	15.8%	131	28.7%	$23,073	17.4%	15.7%	37	19.8%	20.7%	$5,600	11.7%	16.0%	51	25.4%	21.2%	$8,271	14.0%	15.7%	80	31.4%	25.1%	$14,802	20.2%	19.4%
	Middle	44	23.5%	$8,354	17.5%	18.8%	74	16.2%	$15,673	11.8%	18.8%	44	23.5%	21.8%	$8,354	17.5%	20.5%	38	18.9%	23.2%	$7,862	13.3%	21.4%	36	14.1%	21.8%	$7,811	10.6%	20.9%
	Upper	88	47.1%	$31,632	66.3%	41.4%	209	45.8%	$87,687	66.2%	41.6%	88	47.1%	31.5%	$31,632	66.3%	42.1%	99	49.3%	35.9%	$41,150	69.6%	47.2%	110	43.1%	32.5%	$46,537	63.4%	43.5%
	Unknown	2	1.1%	$316	0.7%	0.0%	7	1.5%	$1,464	1.1%	0.0%	2	1.1%	19.7%	$316	0.7%	17.9%	2	1.0%	13.2%	$465	0.8%	12.4%	5	2.0%	13.2%	$999	1.4%	12.2%
	Total	*187*	*100%*	*$47,708*	*100%*	*100%*	*456*	*100%*	*$132,532*	*100%*	*100%*	*187*	*100%*	*100%*	*$47,708*	*100%*	*100%*	*201*	*100%*	*100%*	*$59,130*	*100%*	*100%*	*255*	*100%*	*100%*	*$73,402*	*100%*	*100%*
REFINANCE	Low	11	10.1%	$681	3.3%	24.0%	28	5.9%	$2,289	2.0%	23.9%	11	10.1%	8.5%	$681	3.3%	4.5%	12	9.0%	4.5%	$967	3.4%	2.2%	16	4.7%	2.8%	$1,322	1.5%	1.4%
	Moderate	16	14.7%	$1,564	7.6%	15.8%	60	12.7%	$6,731	5.8%	15.7%	16	14.7%	14.8%	$1,564	7.6%	10.4%	20	14.9%	11.7%	$1,964	7.0%	7.7%	40	11.8%	10.5%	$4,767	5.4%	7.0%
	Middle	31	28.4%	$3,881	18.9%	18.8%	85	18.0%	$11,894	10.2%	18.8%	31	28.4%	18.6%	$3,881	18.9%	16.3%	25	18.7%	16.5%	$2,764	9.9%	13.0%	60	17.7%	16.6%	$9,130	10.3%	13.5%
	Upper	49	45.0%	$14,082	68.7%	41.4%	282	59.6%	$92,039	79.0%	41.6%	49	45.0%	42.7%	$14,082	68.7%	54.3%	72	53.7%	44.9%	$21,732	77.5%	54.4%	210	61.9%	48.8%	$70,307	79.5%	57.9%
	Unknown	2	1.8%	$304	1.5%	0.0%	18	3.8%	$3,501	3.0%	0.0%	2	1.8%	15.5%	$304	1.5%	14.5%	5	3.7%	22.3%	$604	2.2%	22.8%	13	3.8%	21.2%	$2,897	3.3%	20.3%
	Total	*109*	*100%*	*$20,512*	*100%*	*100%*	*473*	*100%*	*$116,454*	*100%*	*100%*	*109*	*100%*	*100%*	*$20,512*	*100%*	*100%*	*134*	*100%*	*100%*	*$28,031*	*100%*	*100%*	*339*	*100%*	*100%*	*$88,423*	*100%*	*100%*
HOME IMPROVEMENT	Low	3	3.9%	$158	2.5%	24.0%	5	3.7%	$170	1.4%	23.9%	3	3.9%	5.5%	$158	2.5%	3.4%	4	6.2%	5.2%	$155	2.8%	3.0%	1	1.4%	4.2%	$15	0.2%	2.4%
	Moderate	12	15.6%	$613	9.6%	15.8%	16	11.9%	$914	7.6%	15.7%	12	15.6%	10.1%	$613	9.6%	6.4%	7	10.8%	10.1%	$434	8.0%	7.3%	9	12.9%	9.9%	$480	7.3%	6.2%
	Middle	15	19.5%	$1,243	19.4%	18.8%	26	19.3%	$1,662	13.8%	18.8%	15	19.5%	17.8%	$1,243	19.4%	11.7%	14	21.5%	18.2%	$1,122	20.6%	15.3%	12	17.1%	17.5%	$540	8.2%	15.5%
	Upper	46	59.7%	$4,382	68.4%	41.4%	85	63.0%	$8,956	74.2%	41.6%	46	59.7%	55.3%	$4,382	68.4%	63.4%	39	60.0%	57.7%	$3,678	67.4%	64.5%	46	65.7%	62.1%	$5,278	79.7%	69.3%
	Unknown	1	1.3%	$10	0.2%	0.0%	3	2.2%	$376	3.1%	0.0%	1	1.3%	11.3%	$10	0.2%	15.1%	1	1.5%	8.8%	$70	1.3%	9.9%	2	2.9%	6.3%	$306	4.6%	6.7%
	Total	*77*	*100%*	*$6,406*	*100%*	*100%*	*135*	*100%*	*$12,078*	*100%*	*100%*	*77*	*100%*	*100%*	*$6,406*	*100%*	*100%*	*65*	*100%*	*100%*	*$5,459*	*100%*	*100%*	*70*	*100%*	*100%*	*$6,619*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	$0	0.0%	24.0%	0	0.0%	$0	0.0%	23.9%	0	0.0%	1.6%	$0	0.0%	0.2%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	15.8%	0	0.0%	$0	0.0%	15.7%	0	0.0%	1.6%	$0	0.0%	0.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	18.8%	0	0.0%	$0	0.0%	18.8%	0	0.0%	0.8%	$0	0.0%	0.0%	0	0.0%	2.1%	$0	0.0%	0.1%	0	0.0%	1.7%	$0	0.0%	0.1%
	Upper	0	0.0%	$0	0.0%	41.4%	0	0.0%	$0	0.0%	41.6%	0	0.0%	6.3%	$0	0.0%	0.8%	0	0.0%	5.6%	$0	0.0%	0.7%	0	0.0%	3.4%	$0	0.0%	0.5%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	89.8%	$0	0.0%	98.9%	0	0.0%	92.3%	$0	0.0%	99.2%	0	0.0%	95.0%	$0	0.0%	99.4%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	7	8.6%	$275	3.3%	24.0%	11	9.2%	$532	5.3%	23.9%	7	8.6%	5.3%	$275	3.3%	3.1%	8	11.9%	3.2%	$403	7.2%	2.2%	3	5.8%	5.3%	$129	2.9%	2.7%
	Moderate	10	12.3%	$590	7.1%	15.8%	18	15.1%	$1,074	10.7%	15.7%	10	12.3%	11.4%	$590	7.1%	6.3%	10	14.9%	8.1%	$443	8.0%	4.5%	8	15.4%	9.9%	$631	14.0%	5.6%
	Middle	14	17.3%	$1,067	12.9%	18.8%	21	17.6%	$1,341	13.3%	18.8%	14	17.3%	14.6%	$1,067	12.9%	10.1%	12	17.9%	15.4%	$904	16.2%	12.0%	9	17.3%	11.4%	$437	9.7%	6.8%
	Upper	49	60.5%	$6,275	75.7%	41.4%	67	56.3%	$7,000	69.5%	41.6%	49	60.5%	67.3%	$6,275	75.7%	79.7%	35	52.2%	70.7%	$3,689	66.3%	78.7%	32	61.5%	71.2%	$3,311	73.4%	82.9%
	Unknown	1	1.2%	$77	0.9%	0.0%	2	1.7%	$125	1.2%	0.0%	1	1.2%	1.4%	$77	0.9%	0.8%	2	3.0%	2.6%	$125	2.2%	2.7%	0	0.0%	2.3%	$0	0.0%	1.9%
	Total	*81*	*100%*	*$8,284*	*100%*	*100%*	*119*	*100%*	*$10,072*	*100%*	*100%*	*81*	*100%*	*100%*	*$8,284*	*100%*	*100%*	*67*	*100%*	*100%*	*$5,564*	*100%*	*100%*	*52*	*100%*	*100%*	*$4,508*	*100%*	*100%*

Originations & Purchases
2018 and 2020 FFIEC Census Data and 2015 ACS Data.

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: LA Baton Rouge

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018 Count #	2018 Count %	2018 Dollar $ (000s)	2018 Dollar $ %	2018 Families by Family Income %	2019, 2020 Count #	2019, 2020 Count %	2019, 2020 Dollar $ (000s)	2019, 2020 Dollar $ %	2019, 2020 Families by Family Income %	Bank & Aggregate Lending Comparison 2018 Count Bank #	2018 Count Bank %	2018 Count Agg %	2018 Dollar Bank $(000s)	2018 Dollar Bank $ %	2018 Dollar Agg $ %	2019 Count Bank #	2019 Count Bank %	2019 Count Agg %	2019 Dollar Bank $(000s)	2019 Dollar Bank $ %	2019 Dollar Agg $ %	2020 Count Bank #	2020 Count Bank %	2020 Count Agg %	2020 Dollar Bank $(000s)	2020 Dollar Bank $ %	2020 Dollar Agg $ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	24.0%	3	5.9%	$94	0.9%	23.9%	0	0.0%	6.3%	$0	0.0%	3.1%	2	9.5%	8.5%	$59	1.5%	3.4%	1	3.3%	6.9%	$35	0.5%	3.3%
	Moderate	3	23.1%	$94	12.1%	15.8%	4	7.8%	$593	5.5%	15.7%	3	23.1%	19.2%	$94	12.1%	11.0%	2	9.5%	15.1%	$275	6.8%	7.8%	2	6.7%	15.2%	$318	4.8%	7.1%
	Middle	3	23.1%	$219	28.1%	18.8%	6	11.8%	$557	5.2%	18.8%	3	23.1%	20.5%	$219	28.1%	13.6%	3	14.3%	14.8%	$173	4.3%	9.2%	3	10.0%	22.6%	$384	5.7%	14.4%
	Upper	7	53.8%	$465	59.8%	41.4%	36	70.6%	$9,202	85.7%	41.6%	7	53.8%	41.8%	$465	59.8%	59.8%	14	66.7%	50.2%	$3,547	87.5%	65.7%	22	73.3%	45.6%	$5,655	84.6%	59.7%
	Unknown	0	0.0%	$0	0.0%	0.0%	2	3.9%	$294	2.7%	0.0%	0	0.0%	12.1%	$0	0.0%	12.5%	0	0.0%	11.4%	$0	0.0%	14.0%	2	6.7%	9.7%	$294	4.4%	15.5%
	Total	*13*	*100%*	*$778*	*100%*	*100%*	*51*	*100%*	*$10,740*	*100%*	*100%*	*13*	*100%*	*100%*	*$778*	*100%*	*100%*	*21*	*100%*	*100%*	*$4,054*	*100%*	*100%*	*30*	*100%*	*100%*	*$6,686*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	24.0%	0	0.0%	$0	0.0%	23.9%	0	0.0%	1.6%	$0	0.0%	1.3%	0	0.0%	1.2%	$0	0.0%	0.7%	0	0.0%	0.3%	$0	0.0%	0.1%
	Moderate	0	0.0%	$0	0.0%	15.8%	0	0.0%	$0	0.0%	15.7%	0	0.0%	1.6%	$0	0.0%	1.6%	0	0.0%	0.9%	$0	0.0%	0.8%	0	0.0%	0.1%	$0	0.0%	0.1%
	Middle	0	0.0%	$0	0.0%	18.8%	0	0.0%	$0	0.0%	18.8%	0	0.0%	1.3%	$0	0.0%	1.5%	0	0.0%	0.6%	$0	0.0%	1.2%	0	0.0%	0.1%	$0	0.0%	0.2%
	Upper	0	0.0%	$0	0.0%	41.4%	0	0.0%	$0	0.0%	41.6%	0	0.0%	1.6%	$0	0.0%	1.7%	0	0.0%	0.9%	$0	0.0%	2.4%	0	0.0%	0.1%	$0	0.0%	0.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	94.0%	$0	0.0%	94.0%	0	0.0%	96.4%	$0	0.0%	94.9%	0	0.0%	99.4%	$0	0.0%	99.5%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	37	7.9%	$2,920	3.5%	24.0%	82	6.6%	$7,720	2.7%	23.9%	37	7.9%	6.6%	$2,920	3.5%	3.5%	37	7.6%	5.6%	$2,966	2.9%	2.7%	45	6.0%	4.7%	$4,754	2.6%	2.4%
	Moderate	78	16.7%	$8,461	10.1%	15.8%	229	18.6%	$32,385	11.5%	15.7%	78	16.7%	17.9%	$8,461	10.1%	13.1%	90	18.4%	17.0%	$11,387	11.1%	11.7%	139	18.6%	16.4%	$20,998	11.7%	11.7%
	Middle	107	22.9%	$14,764	17.6%	18.8%	212	17.2%	$31,127	11.0%	18.8%	107	22.9%	19.9%	$14,764	17.6%	17.5%	92	18.9%	20.1%	$12,825	12.5%	16.8%	120	16.1%	18.2%	$18,302	10.2%	15.8%
	Upper	239	51.2%	$56,836	67.9%	41.4%	679	55.0%	$204,884	72.7%	41.6%	239	51.2%	34.7%	$56,836	67.9%	42.1%	259	53.1%	38.9%	$73,796	72.2%	46.2%	420	56.3%	40.4%	$131,088	73.0%	49.1%
	Unknown	6	1.3%	$707	0.8%	0.0%	32	2.6%	$5,760	2.0%	0.0%	6	1.3%	21.0%	$707	0.8%	23.9%	10	2.0%	18.4%	$1,264	1.2%	22.7%	22	2.9%	20.3%	$4,496	2.5%	20.9%
	Total	*467*	*100%*	*$83,688*	*100%*	*100%*	*1,234*	*100%*	*$281,876*	*100%*	*100%*	*467*	*100%*	*100%*	*$83,688*	*100%*	*100%*	*488*	*100%*	*100%*	*$102,238*	*100%*	*100%*	*746*	*100%*	*100%*	*$179,638*	*100%*	*100%*

Originations & Purchases
2018 and 2020 FFIEC Census Data and 2015 ACS Data.

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: LA Baton Rouge

Product Type		Bank Lending & Demographic Data Comparison 2018 Count #	2018 Count %	2018 Dollar $ (000s)	2018 Dollar $ %	2018 Total Businesses %	2019, 2020 Count #	2019, 2020 Count %	2019, 2020 Dollar $ (000s)	2019, 2020 Dollar $ %	2019, 2020 Total Businesses %	Bank & Aggregate Lending Comparison 2018 Count Bank #	2018 Count Bank %	2018 Count Agg %	2018 Dollar Bank $ 000s	2018 Dollar Bank $ %	2018 Dollar Agg $ %	2019 Count Bank #	2019 Count Bank %	2019 Count Agg %	2019 Dollar Bank $ 000s	2019 Dollar Bank $ %	2019 Dollar Agg $ %	2020 Count Bank #	2020 Count Bank %	2020 Count Agg %	2020 Dollar Bank $ 000s	2020 Dollar Bank $ %	2020 Dollar Agg $ %
Small Business – Revenue	$1 Million or Less	152	76.0%	$8,612	40.2%	89.1%	542	58.2%	$20,270	26.2%	90.3%	152	76.0%	34.4%	$8,612	40.2%	33.0%	149	70.6%	33.9%	$5,312	25.7%	31.2%	393	54.6%	31.8%	$14,958	26.4%	27.3%
	Over $1 Million	45	22.5%	$12,221	57.1%	9.5%	265	28.5%	$52,946	68.4%	8.7%	45	22.5%					62	29.4%					203	28.2%				
	Total Rev. available	197	98.5%	$20,833	97.3%	98.6%	807	86.7%	$73,216	94.6%	99.0%	197	98.5%					211	100.0%					596	82.8%				
	Rev. Not Known	3	1.5%	$576	2.7%	1.3%	124	13.3%	$4,135	5.3%	1.0%	3	1.5%					0	0.0%					124	17.2%				
	Total	*200*	*100%*	*$21,409*	*100%*	*100%*	*931*	*100%*	*$77,351*	*100%*	*100%*	*200*	*100%*					*211*	*100%*					*720*	*100%*				
Small Business – Loan Size	$100,000 or Less	157	78.5%	$4,601	21.5%		747	80.2%	$20,904	27.0%		157	78.5%	91.0%	$4,601	21.5%	28.8%	169	80.1%	91.4%	$4,174	20.2%	28.9%	578	80.3%	86.0%	$16,730	29.5%	26.9%
	$100,001 - $250,000	16	8.0%	$3,055	14.3%		107	11.5%	$17,513	22.6%		16	8.0%	4.6%	$3,055	14.3%	18.3%	20	9.5%	4.2%	$3,728	18.0%	16.5%	87	12.1%	7.4%	$13,785	24.3%	19.3%
	$250,001 - $1 Million	27	13.5%	$13,753	64.2%		77	8.3%	$38,934	50.3%		27	13.5%	4.4%	$13,753	64.2%	52.9%	22	10.4%	4.5%	$12,756	61.7%	54.6%	55	7.6%	6.7%	$26,178	46.2%	53.8%
	Total	*200*	*100%*	*$21,409*	*100%*		*931*	*100%*	*$77,351*	*100%*		*200*	*100%*	*100%*	*$21,409*	*100%*	*100%*	*211*	*100%*	*100%*	*$20,658*	*100%*	*100%*	*720*	*100%*	*100%*	*$56,693*	*100%*	*100%*
Small Business – Loan Size & Rev $1 Mill or Less	$100,000 or Less	137	90.1%	$3,573	41.5%		511	94.3%	$12,316	60.8%																			
	$100,001 - $250,000	8	5.3%	$1,374	16.0%		20	3.7%	$3,042	15.0%																			
	$250,001 - $1 Million	7	4.6%	$3,665	42.6%		11	2.0%	$4,912	24.2%																			
	Total	*152*	*100%*	*$8,612*	*100%*		*542*	*100%*	*$20,270*	*100%*																			
						Total Farms					Total Farms																		
Small Farm – Revenue	$1 Million or Less	12	70.6%	$1,298	57.5%	95.0%	26	65.0%	$3,227	59.9%	95.3%	12	70.6%	35.2%	$1,298	57.5%	44.1%	10	62.5%	37.8%	$1,643	54.3%	43.4%	16	66.7%	35.5%	$1,584	67.3%	53.0%
	Over $1 Million	5	29.4%	$961	42.5%	4.7%	14	35.0%	$2,156	40.1%	4.3%	5	29.4%					6	37.5%					8	33.3%				
	Total Rev. available	17	100.0%	$2,259	100.0%	99.7%	40	100.0%	$5,383	100.0%	99.6%	17	100.0%					16	100.0%					24	#####				
	Not Known	0	0.0%	$0	0.0%	0.4%	0	0.0%	$0	0.0%	0.4%	0	0.0%					0	0.0%					0	0.0%				
	Total	*17*	*100%*	*$2,259*	*100%*	*100%*	*40*	*100%*	*$5,383*	*100%*	*100.0%*	*17*	*100%*					*16*	*100%*					*24*	*100%*				
Small Farm – Loan Size	$100,000 or Less	9	52.9%	$336	14.9%		17	42.5%	$638	11.9%		9	52.9%	86.8%	$336	14.9%	31.4%	2	12.5%	81.5%	$65	2.1%	23.9%	15	62.5%	86.4%	$573	24.3%	40.1%
	$100,001 - $250,000	4	23.5%	$542	24.0%		17	42.5%	$2,582	48.0%		4	23.5%	6.6%	$542	24.0%	19.8%	11	68.8%	13.4%	$1,785	58.9%	39.8%	6	25.0%	9.1%	$797	33.8%	26.6%
	$250,001 - $500,000	4	23.5%	$1,381	61.1%		6	15.0%	$2,163	40.2%		4	23.5%	6.6%	$1,381	61.1%	48.7%	3	18.8%	5.0%	$1,178	38.9%	36.3%	3	12.5%	4.5%	$985	41.8%	33.3%
	Total	*17*	*100%*	*$2,259*	*100%*		*40*	*100%*	*$5,383*	*100%*		*17*	*100%*	*100%*	*$2,259*	*100%*	*100%*	*16*	*100%*	*100%*	*$3,028*	*100%*	*100%*	*24*	*100%*	*100%*	*$2,355*	*100%*	*100%*
Small Farm – Loan Size & Rev $1 Mill or Less	$100,000 or Less	8	66.7%	$293	22.6%		12	46.2%	$431	13.4%																			
	$100,001 - $250,000	2	16.7%	$285	22.0%		10	38.5%	$1,433	44.4%																			
	$250,001 - $500,000	2	16.7%	$720	55.5%		4	15.4%	$1,363	42.2%																			
	Total	*12*	*100%*	*$1,298*	*100%*		*26*	*100%*	*$3,227*	*100%*																			

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue.
2018 and 2020 FFIEC Census Data and D&B information, and 2015 ACS Data.

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: LA New Orleans

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison 2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
HOME PURCHASE	Low	51	6.1%	$13,081	5.1%	5.4%	27	8.8%	5.7%	$6,689	7.5%	5.0%	11	4.4%	6.6%	$2,665	3.7%	5.6%	13	4.6%	6.0%	$3,727	3.9%	5.3%
	Moderate	147	17.6%	$31,043	12.1%	19.9%	56	18.3%	17.7%	$11,387	12.8%	13.6%	47	18.7%	18.0%	$9,530	13.2%	14.3%	44	15.7%	17.6%	$10,126	10.5%	14.3%
	Middle	258	30.8%	$58,499	22.7%	39.2%	92	30.1%	37.9%	$18,973	21.3%	31.0%	76	30.3%	38.0%	$17,534	24.3%	31.4%	90	32.1%	39.0%	$21,992	22.9%	32.7%
	Upper	373	44.6%	$151,737	59.0%	35.1%	127	41.5%	37.9%	$50,282	56.5%	49.5%	116	46.2%	36.7%	$42,186	58.5%	47.8%	130	46.4%	36.7%	$59,269	61.6%	46.8%
	Unknown	8	1.0%	$2,965	1.2%	0.5%	4	1.3%	0.8%	$1,738	2.0%	0.9%	1	0.4%	0.7%	$181	0.3%	0.8%	3	1.1%	0.7%	$1,046	1.1%	0.8%
	Total	*837*	*100%*	*$257,325*	*100%*	*100%*	*306*	*100%*	*100%*	*$89,069*	*100%*	*100%*	*251*	*100%*	*100%*	*$72,096*	*100%*	*100%*	*280*	*100%*	*100%*	*$96,160*	*100%*	*100%*
REFINANCE	Low	13	1.4%	$2,304	1.0%	5.4%	2	1.1%	5.6%	$370	1.1%	4.7%	1	0.4%	5.1%	$74	0.2%	4.0%	10	1.9%	3.7%	$1,860	1.3%	3.1%
	Moderate	155	16.1%	$20,872	9.3%	19.9%	31	16.4%	16.0%	$3,923	11.9%	11.7%	45	19.0%	14.5%	$5,186	10.8%	10.4%	79	14.7%	11.4%	$11,763	8.3%	8.9%
	Middle	306	31.8%	$41,670	18.7%	39.2%	63	33.3%	35.4%	$7,781	23.6%	28.2%	96	40.5%	34.8%	$11,099	23.2%	27.3%	147	27.4%	32.6%	$22,790	16.0%	26.2%
	Upper	478	49.7%	$155,499	69.6%	35.1%	92	48.7%	42.1%	$20,755	62.9%	54.3%	93	39.2%	44.7%	$30,132	63.0%	57.1%	293	54.7%	51.5%	$104,612	73.4%	60.8%
	Unknown	10	1.0%	$2,965	1.3%	0.5%	1	0.5%	0.9%	$145	0.4%	1.1%	2	0.8%	0.9%	$1,326	2.8%	1.2%	7	1.3%	0.8%	$1,494	1.0%	0.9%
	Total	*962*	*100%*	*$223,310*	*100%*	*100%*	*189*	*100%*	*100%*	*$32,974*	*100%*	*100%*	*237*	*100%*	*100%*	*$47,817*	*100%*	*100%*	*536*	*100%*	*100%*	*$142,519*	*100%*	*100%*
HOME IMPROVEMENT	Low	10	2.2%	$521	1.4%	5.4%	2	1.3%	4.0%	$66	0.6%	3.9%	5	3.1%	4.8%	$345	2.5%	4.8%	3	2.3%	3.7%	$110	0.9%	3.9%
	Moderate	68	15.3%	$4,092	11.2%	19.9%	29	19.2%	13.3%	$1,749	16.0%	9.7%	22	13.6%	13.1%	$1,255	9.1%	11.2%	17	12.9%	11.3%	$1,088	9.3%	9.4%
	Middle	156	35.1%	$10,413	28.6%	39.2%	47	31.1%	28.2%	$3,215	29.4%	20.5%	59	36.4%	30.1%	$4,369	31.6%	23.9%	50	37.9%	28.9%	$2,829	24.2%	23.6%
	Upper	208	46.7%	$21,125	57.9%	35.1%	72	47.7%	54.1%	$5,791	52.9%	65.3%	75	46.3%	51.2%	$7,718	55.8%	59.2%	61	46.2%	55.1%	$7,616	65.1%	62.2%
	Unknown	3	0.7%	$317	0.9%	0.5%	1	0.7%	0.4%	$132	1.2%	0.7%	1	0.6%	0.8%	$135	1.0%	0.9%	1	0.8%	1.1%	$50	0.4%	1.0%
	Total	*445*	*100%*	*$36,468*	*100%*	*100%*	*151*	*100%*	*100%*	*$10,953*	*100%*	*100%*	*162*	*100%*	*100%*	*$13,822*	*100%*	*100%*	*132*	*100%*	*100%*	*$11,693*	*100%*	*100%*
						Multi-Family Units																		
MULTI FAMILY	Low	0	0.0%	$0	0.0%	19.2%	0	0.0%	18.4%	$0	0.0%	10.4%	0	0.0%	22.5%	$0	0.0%	15.8%	0	0.0%	25.1%	$0	0.0%	16.6%
	Moderate	0	0.0%	$0	0.0%	27.6%	0	0.0%	24.8%	$0	0.0%	16.7%	0	0.0%	24.9%	$0	0.0%	13.6%	0	0.0%	20.8%	$0	0.0%	16.1%
	Middle	1	100.0%	$995	100.0%	23.5%	0	0.0%	23.8%	$0	0.0%	32.3%	0	0.0%	20.1%	$0	0.0%	8.3%	1	100.0%	22.1%	$995	100.0%	18.2%
	Upper	0	0.0%	$0	0.0%	27.9%	0	0.0%	29.6%	$0	0.0%	39.6%	0	0.0%	28.2%	$0	0.0%	60.9%	0	0.0%	29.4%	$0	0.0%	48.3%
	Unknown	0	0.0%	$0	0.0%	1.8%	0	0.0%	3.4%	$0	0.0%	1.0%	0	0.0%	4.3%	$0	0.0%	1.5%	0	0.0%	2.6%	$0	0.0%	0.7%
	Total	*1*	*100%*	*$995*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*1*	*100%*	*100%*	*$995*	*100%*	*100%*
OTHER PURPOSE LOC	Low	5	1.7%	$133	0.6%	5.4%	2	1.9%	1.9%	$35	0.5%	0.9%	1	1.0%	2.4%	$35	0.5%	1.8%	2	2.3%	1.8%	$63	0.8%	1.0%
	Moderate	46	15.9%	$2,483	11.4%	19.9%	14	13.1%	9.6%	$802	11.2%	6.9%	17	17.7%	9.9%	$647	9.1%	6.1%	15	17.4%	9.2%	$1,034	13.8%	6.0%
	Middle	128	44.3%	$7,060	32.4%	39.2%	50	46.7%	29.7%	$2,787	38.8%	21.4%	42	43.8%	28.6%	$2,457	34.6%	19.0%	36	41.9%	27.7%	$1,816	24.3%	20.7%
	Upper	110	38.1%	$12,082	55.5%	35.1%	41	38.3%	58.0%	$3,561	49.6%	70.3%	36	37.5%	58.3%	$3,952	55.7%	72.0%	33	38.4%	60.7%	$4,569	61.1%	71.5%
	Unknown	0	0.0%	$0	0.0%	0.5%	0	0.0%	0.7%	$0	0.0%	0.5%	0	0.0%	0.8%	$0	0.0%	1.1%	0	0.0%	0.6%	$0	0.0%	0.8%
	Total	*289*	*100%*	*$21,758*	*100%*	*100%*	*107*	*100%*	*100%*	*$7,185*	*100%*	*100%*	*96*	*100%*	*100%*	*$7,091*	*100%*	*100%*	*86*	*100%*	*100%*	*$7,482*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: LA New Orleans

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	3	2.8%	$671	2.8%	5.4%	1	3.8%	7.0%	$291	15.2%	6.0%	2	5.6%	4.3%	$380	5.1%	2.9%	0	0.0%	3.7%	$0	0.0%	3.1%
	Moderate	16	14.7%	$1,414	5.8%	19.9%	4	15.4%	14.7%	$247	12.9%	10.2%	5	13.9%	19.1%	$452	6.1%	14.4%	7	14.9%	13.3%	$715	4.8%	7.6%
	Middle	26	23.9%	$3,474	14.3%	39.2%	5	19.2%	33.5%	$244	12.8%	24.0%	10	27.8%	34.2%	$1,421	19.2%	21.2%	11	23.4%	32.5%	$1,809	12.1%	19.6%
	Upper	64	58.7%	$18,679	77.1%	35.1%	16	61.5%	43.7%	$1,127	59.0%	58.1%	19	52.8%	41.2%	$5,158	69.6%	60.6%	29	61.7%	50.1%	$12,394	83.1%	69.6%
	Unknown	0	0.0%	$0	0.0%	0.5%	0	0.0%	1.1%	$0	0.0%	1.6%	0	0.0%	1.3%	$0	0.0%	1.0%	0	0.0%	0.5%	$0	0.0%	0.2%
	Total	*109*	*100%*	*$24,238*	*100%*	*100%*	*26*	*100%*	*100%*	*$1,909*	*100%*	*100%*	*36*	*100%*	*100%*	*$7,411*	*100%*	*100%*	*47*	*100%*	*100%*	*$14,918*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	5.4%	0	0.0%	8.0%	$0	0.0%	7.1%	0	0.0%	8.8%	$0	0.0%	6.4%	0	0.0%	7.2%	$0	0.0%	5.7%
	Moderate	0	0.0%	$0	0.0%	19.9%	0	0.0%	24.8%	$0	0.0%	19.4%	0	0.0%	25.5%	$0	0.0%	17.9%	0	0.0%	25.4%	$0	0.0%	20.5%
	Middle	0	0.0%	$0	0.0%	39.2%	0	0.0%	43.1%	$0	0.0%	38.2%	0	0.0%	42.6%	$0	0.0%	40.4%	0	0.0%	46.1%	$0	0.0%	44.5%
	Upper	0	0.0%	$0	0.0%	35.1%	0	0.0%	23.7%	$0	0.0%	34.9%	0	0.0%	23.0%	$0	0.0%	35.3%	0	0.0%	20.8%	$0	0.0%	28.2%
	Unknown	0	0.0%	$0	0.0%	0.5%	0	0.0%	0.4%	$0	0.0%	0.5%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.5%	$0	0.0%	1.1%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	82	3.1%	$16,710	3.0%	5.4%	34	4.4%	5.7%	$7,451	5.2%	5.0%	20	2.6%	6.0%	$3,499	2.4%	5.6%	28	2.6%	4.8%	$5,760	2.1%	4.4%
	Moderate	432	16.3%	$59,904	10.6%	19.9%	134	17.2%	17.0%	$18,108	12.7%	13.1%	136	17.4%	16.7%	$17,070	11.5%	12.9%	162	15.0%	14.4%	$24,726	9.0%	11.5%
	Middle	875	33.1%	$122,111	21.6%	39.2%	257	33.0%	36.5%	$33,000	23.2%	30.0%	283	36.2%	36.4%	$36,880	24.9%	28.5%	335	31.0%	35.4%	$52,231	19.1%	28.8%
	Upper	1,233	46.7%	$359,122	63.7%	35.1%	348	44.7%	39.9%	$81,516	57.4%	50.9%	339	43.4%	40.1%	$89,146	60.1%	52.1%	546	50.5%	44.7%	$188,460	68.8%	54.5%
	Unknown	21	0.8%	$6,247	1.1%	0.5%	6	0.8%	0.8%	$2,015	1.4%	1.0%	4	0.5%	0.8%	$1,642	1.1%	1.0%	11	1.0%	0.8%	$2,590	0.9%	0.9%
	Total	*2,643*	*100%*	*$564,094*	*100%*	*100%*	*779*	*100%*	*100%*	*$142,090*	*100%*	*100%*	*782*	*100%*	*100%*	*$148,237*	*100%*	*100%*	*1,082*	*100%*	*100%*	*$273,767*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: LA New Orleans

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Total Businesses	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ 000s	$ %	$ %	#	%	%	$ 000s	$ %	$ %	#	%	%	$ 000s	$ %	$ %
SMALL BUSINESSES	Low	151	8.3%	$12,986	10.5%	7.9%	39	10.9%	7.8%	$3,499	12.9%	8.2%	20	5.4%	7.8%	$1,184	4.2%	8.6%	92	8.4%	8.1%	$8,303	12.2%	7.7%
	Moderate	398	21.9%	$22,150	17.9%	19.2%	82	23.0%	17.8%	$4,286	15.9%	16.5%	100	27.1%	17.7%	$6,601	23.4%	16.8%	216	19.8%	18.0%	$11,263	16.5%	16.5%
	Middle	509	28.0%	$29,333	23.7%	29.9%	95	26.6%	27.1%	$6,735	24.9%	22.0%	104	28.2%	27.4%	$8,063	28.5%	22.7%	310	28.5%	27.3%	$14,535	21.3%	23.6%
	Upper	730	40.2%	$58,330	47.2%	41.8%	140	39.2%	44.8%	$12,494	46.2%	51.4%	140	37.9%	44.4%	$12,367	43.8%	49.9%	450	41.3%	44.9%	$33,469	49.0%	50.5%
	Unknown	27	1.5%	$827	0.7%	1.2%	1	0.3%	1.3%	$25	0.1%	1.4%	5	1.4%	1.3%	$40	0.1%	1.4%	21	1.9%	1.3%	$762	1.1%	1.6%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	1.3%	$0	0.0%	0.4%	0	0.0%	1.4%	$0	0.0%	0.5%	0	0.0%	0.4%	$0	0.0%	0.2%
	Total	*1,815*	*100%*	*$123,626*	*100%*	*100%*	*357*	*100%*	*100%*	*$27,039*	*100%*	*100%*	*369*	*100%*	*100%*	*$28,255*	*100%*	*100%*	*1,089*	*100%*	*100%*	*$68,332*	*100%*	*100%*
						Total Farms																		
SMALL FARM	Low	0	0.0%	$0	0.0%	4.5%	0	0.0%	3.7%	$0	0.0%	1.8%	0	0.0%	0.8%	$0	0.0%	0.5%	0	0.0%	0.9%	$0	0.0%	0.8%
	Moderate	10	24.4%	$415	42.9%	14.7%	1	33.3%	17.4%	$139	83.7%	16.4%	0	0.0%	16.2%	$0	0.0%	16.8%	9	31.0%	14.9%	$276	38.8%	7.9%
	Middle	23	56.1%	$354	36.6%	43.6%	1	33.3%	45.0%	$2	1.2%	44.5%	5	55.6%	40.8%	$41	45.6%	34.8%	17	58.6%	50.9%	$311	43.7%	44.9%
	Upper	8	19.5%	$198	20.5%	36.7%	1	33.3%	32.1%	$25	15.1%	36.5%	4	44.4%	39.2%	$49	54.4%	46.7%	3	10.3%	31.6%	$124	17.4%	39.9%
	Unknown	0	0.0%	$0	0.0%	0.5%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	1.8%	$0	0.0%	6.4%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	1.8%	$0	0.0%	0.9%	0	0.0%	3.1%	$0	0.0%	1.2%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*41*	*100%*	*$967*	*100%*	*100%*	*3*	*100%*	*100%*	*$166*	*100%*	*100%*	*9*	*100%*	*100%*	*$90*	*100%*	*100%*	*29*	*100%*	*100%*	*$711*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2020 D&B Information

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: LA New Orleans

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	39	4.7%	$4,310	1.7%	24.9%	14	4.6%	4.2%	$1,324	1.5%	2.0%	6	2.4%	4.3%	$478	0.7%	2.1%	19	6.8%	5.2%	$2,508	2.6%	2.6%
	Moderate	147	17.6%	$23,946	9.3%	15.8%	52	17.0%	16.7%	$7,715	8.7%	10.8%	49	19.5%	17.0%	$7,489	10.4%	11.2%	46	16.4%	18.1%	$8,742	9.1%	12.6%
	Middle	144	17.2%	$26,919	10.5%	17.5%	57	18.6%	19.7%	$10,278	11.5%	16.3%	47	18.7%	21.5%	$8,673	12.0%	18.1%	40	14.3%	21.4%	$7,968	8.3%	18.6%
	Upper	492	58.8%	$197,354	76.7%	41.8%	178	58.2%	42.1%	$67,993	76.3%	55.0%	147	58.6%	42.5%	$55,115	76.4%	55.3%	167	59.6%	41.1%	$74,246	77.2%	53.7%
	Unknown	15	1.8%	$4,796	1.9%	0.0%	5	1.6%	17.3%	$1,759	2.0%	15.9%	2	0.8%	14.7%	$341	0.5%	13.3%	8	2.9%	14.1%	$2,696	2.8%	12.6%
	Total	*837*	*100%*	*$257,325*	*100%*	*100%*	*306*	*100%*	*100%*	*$89,069*	*100%*	*100%*	*251*	*100%*	*100%*	*$72,096*	*100%*	*100%*	*280*	*100%*	*100%*	*$96,160*	*100%*	*100%*
REFINANCE	Low	65	6.8%	$5,363	2.4%	24.9%	14	7.4%	7.1%	$1,248	3.8%	3.3%	23	9.7%	5.1%	$1,868	3.9%	2.2%	28	5.2%	2.7%	$2,247	1.6%	1.2%
	Moderate	144	15.0%	$14,404	6.5%	15.8%	38	20.1%	13.9%	$3,592	10.9%	8.9%	38	16.0%	10.9%	$3,075	6.4%	6.3%	68	12.7%	9.7%	$7,737	5.4%	6.0%
	Middle	168	17.5%	$24,684	11.1%	17.5%	31	16.4%	17.7%	$3,901	11.8%	13.7%	50	21.1%	18.0%	$6,116	12.8%	13.3%	87	16.2%	16.6%	$14,667	10.3%	12.8%
	Upper	580	60.3%	$178,101	79.8%	41.8%	105	55.6%	44.1%	$24,185	73.3%	55.6%	125	52.7%	46.6%	$36,543	76.4%	58.4%	350	65.3%	51.4%	$117,373	82.4%	61.6%
	Unknown	5	0.5%	$758	0.3%	0.0%	1	0.5%	17.1%	$48	0.1%	18.4%	1	0.4%	19.4%	$215	0.4%	19.8%	3	0.6%	19.5%	$495	0.3%	18.5%
	Total	*962*	*100%*	*$223,310*	*100%*	*100%*	*189*	*100%*	*100%*	*$32,974*	*100%*	*100%*	*237*	*100%*	*100%*	*$47,817*	*100%*	*100%*	*536*	*100%*	*100%*	*$142,519*	*100%*	*100%*
HOME IMPROVEMENT	Low	13	2.9%	$451	1.2%	24.9%	3	2.0%	3.2%	$124	1.1%	1.7%	5	3.1%	5.0%	$163	1.2%	2.7%	5	3.8%	3.8%	$164	1.4%	1.7%
	Moderate	74	16.6%	$3,400	9.3%	15.8%	25	16.6%	10.1%	$1,123	10.3%	6.0%	31	19.1%	10.7%	$1,473	10.7%	7.3%	18	13.6%	9.4%	$804	6.9%	5.8%
	Middle	88	19.8%	$4,598	12.6%	17.5%	30	19.9%	14.9%	$1,849	16.9%	10.7%	30	18.5%	16.0%	$1,499	10.8%	11.7%	28	21.2%	14.2%	$1,250	10.7%	10.0%
	Upper	262	58.9%	$27,547	75.5%	41.8%	91	60.3%	63.7%	$7,612	69.5%	67.9%	92	56.8%	61.9%	$10,533	76.2%	69.4%	79	59.8%	65.8%	$9,402	80.4%	73.8%
	Unknown	8	1.8%	$472	1.3%	0.0%	2	1.3%	8.1%	$245	2.2%	13.8%	4	2.5%	6.5%	$154	1.1%	8.9%	2	1.5%	6.8%	$73	0.6%	8.7%
	Total	*445*	*100%*	*$36,468*	*100%*	*100%*	*151*	*100%*	*100%*	*$10,953*	*100%*	*100%*	*162*	*100%*	*100%*	*$13,822*	*100%*	*100%*	*132*	*100%*	*100%*	*$11,693*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	$0	0.0%	24.9%	0	0.0%	0.5%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	15.8%	0	0.0%	0.5%	$0	0.0%	0.2%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	17.5%	0	0.0%	1.9%	$0	0.0%	0.4%	0	0.0%	0.5%	$0	0.0%	0.1%	0	0.0%	0.9%	$0	0.0%	0.3%
	Upper	0	0.0%	$0	0.0%	41.8%	0	0.0%	3.9%	$0	0.0%	1.1%	0	0.0%	5.7%	$0	0.0%	0.8%	0	0.0%	0.9%	$0	0.0%	0.3%
	Unknown	1	100.0%	$995	100.0%	0.0%	0	0.0%	93.2%	$0	0.0%	98.3%	0	0.0%	93.8%	$0	0.0%	99.1%	1	100.0%	98.3%	$995	100.0%	99.4%
	Total	*1*	*100%*	*$995*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*1*	*100%*	*100%*	*$995*	*100%*	*100%*
OTHER PURPOSE LOC	Low	22	7.6%	$669	3.1%	24.9%	7	6.5%	4.6%	$184	2.6%	2.2%	9	9.4%	5.0%	$278	3.9%	2.2%	6	7.0%	3.3%	$207	2.8%	1.3%
	Moderate	45	15.6%	$1,774	8.2%	15.8%	16	15.0%	10.0%	$740	10.3%	6.0%	15	15.6%	8.7%	$600	8.5%	6.1%	14	16.3%	10.0%	$434	5.8%	4.7%
	Middle	60	20.8%	$3,199	14.7%	17.5%	17	15.9%	17.3%	$821	11.4%	10.6%	20	20.8%	15.4%	$991	14.0%	10.4%	23	26.7%	15.3%	$1,387	18.5%	9.7%
	Upper	158	54.7%	$15,939	73.3%	41.8%	65	60.7%	65.3%	$5,381	74.9%	79.0%	51	53.1%	67.3%	$5,154	72.7%	77.4%	42	48.8%	67.6%	$5,404	72.2%	81.1%
	Unknown	4	1.4%	$177	0.8%	0.0%	2	1.9%	2.8%	$59	0.8%	2.2%	1	1.0%	3.6%	$68	1.0%	3.9%	1	1.2%	3.9%	$50	0.7%	3.1%
	Total	*289*	*100%*	*$21,758*	*100%*	*100%*	*107*	*100%*	*100%*	*$7,185*	*100%*	*100%*	*96*	*100%*	*100%*	*$7,091*	*100%*	*100%*	*86*	*100%*	*100%*	*$7,482*	*100%*	*100%*

Originations & Purchases

2020 FFIEC Census Data and 2015 ACS Data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: LA New Orleans

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	3	2.8%	$138	0.6%	24.9%	1	3.8%	5.5%	$11	0.6%	2.5%	0	0.0%	9.7%	$0	0.0%	4.2%	2	4.3%	6.9%	$127	0.9%	3.6%
	Moderate	10	9.2%	$1,062	4.4%	15.8%	2	7.7%	14.9%	$116	6.1%	7.6%	1	2.8%	14.9%	$40	0.5%	6.8%	7	14.9%	13.0%	$906	6.1%	7.3%
	Middle	23	21.1%	$1,937	8.0%	17.5%	6	23.1%	18.5%	$366	19.2%	15.7%	9	25.0%	17.3%	$920	12.4%	10.0%	8	17.0%	16.9%	$651	4.4%	11.6%
	Upper	70	64.2%	$20,135	83.1%	41.8%	17	65.4%	49.5%	$1,416	74.2%	61.9%	25	69.4%	48.7%	$6,351	85.7%	69.9%	28	59.6%	50.6%	$12,368	82.9%	68.4%
	Unknown	3	2.8%	$966	4.0%	0.0%	0	0.0%	11.7%	$0	0.0%	12.3%	1	2.8%	9.4%	$100	1.3%	9.2%	2	4.3%	12.6%	$866	5.8%	9.1%
	Total	*109*	*100%*	*$24,238*	*100%*	*100%*	*26*	*100%*	*100%*	*$1,909*	*100%*	*100%*	*36*	*100%*	*100%*	*$7,411*	*100%*	*100%*	*47*	*100%*	*100%*	*$14,918*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	24.9%	0	0.0%	2.1%	$0	0.0%	1.5%	0	0.0%	4.7%	$0	0.0%	2.0%	0	0.0%	0.2%	$0	0.0%	0.1%
	Moderate	0	0.0%	$0	0.0%	15.8%	0	0.0%	2.5%	$0	0.0%	1.5%	0	0.0%	0.7%	$0	0.0%	0.5%	0	0.0%	0.1%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	17.5%	0	0.0%	1.3%	$0	0.0%	1.3%	0	0.0%	0.7%	$0	0.0%	0.8%	0	0.0%	0.2%	$0	0.0%	0.2%
	Upper	0	0.0%	$0	0.0%	41.8%	0	0.0%	1.4%	$0	0.0%	1.2%	0	0.0%	1.4%	$0	0.0%	3.3%	0	0.0%	0.1%	$0	0.0%	0.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	92.7%	$0	0.0%	94.5%	0	0.0%	92.5%	$0	0.0%	93.3%	0	0.0%	99.4%	$0	0.0%	99.5%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	142	5.4%	$10,931	1.9%	24.9%	39	5.0%	4.9%	$2,891	2.0%	2.3%	43	5.5%	4.7%	$2,787	1.9%	2.1%	60	5.5%	3.7%	$5,253	1.9%	1.7%
	Moderate	420	15.9%	$44,586	7.9%	15.8%	133	17.1%	14.8%	$13,286	9.4%	9.6%	134	17.1%	14.0%	$12,677	8.6%	8.6%	153	14.1%	12.6%	$18,623	6.8%	8.3%
	Middle	483	18.3%	$61,337	10.9%	17.5%	141	18.1%	18.1%	$17,215	12.1%	14.6%	156	19.9%	19.3%	$18,199	12.3%	15.0%	186	17.2%	17.7%	$25,923	9.5%	14.4%
	Upper	1,562	59.1%	$439,076	77.8%	41.8%	456	58.5%	42.8%	$106,587	75.0%	53.1%	440	56.3%	44.1%	$113,696	76.7%	53.3%	666	61.6%	45.8%	$218,793	79.9%	55.8%
	Unknown	36	1.4%	$8,164	1.4%	0.0%	10	1.3%	19.4%	$2,111	1.5%	20.5%	9	1.2%	17.9%	$878	0.6%	21.0%	17	1.6%	20.2%	$5,175	1.9%	19.8%
	Total	*2,643*	*100%*	*$564,094*	*100%*	*100%*	*779*	*100%*	*100%*	*$142,090*	*100%*	*100%*	*782*	*100%*	*100%*	*$148,237*	*100%*	*100%*	*1,082*	*100%*	*100%*	*$273,767*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: LA New Orleans

Product Type			Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																
								2018						2019						2020				
			Bank				Total Businesses	Count			Dollar			Count			Dollar			Count			Dollar	
			Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
			#	%	$ (000s)	$ %	%	#	%	%	$ 000s	$ %	$ %	#	%	%	$ 000s	$ %	$ %	#	%	%	$ 000s	$ %	$ %
Small Business	Revenue	$1 Million or Less	1,231	67.8%	$44,902	36.3%	92.3%	286	80.1%	34.4%	$12,129	44.9%	34.4%	286	77.5%	37.1%	$10,239	36.2%	33.5%	659	60.5%	29.4%	$22,534	33.0%	27.3%
		Over $1 Million	380	20.9%	$74,069	59.9%	6.8%	70	19.6%					83	22.5%					227	20.8%				
		Total Rev. available	1,611	88.7%	$118,971	96.2%	99.1%	356	99.7%					369	100.0%					886	81.3%				
		Rev. Not Known	204	11.2%	$4,655	3.8%	0.9%	1	0.3%					0	0.0%					203	18.6%				
		Total	*1,815*	*100%*	*$123,626*	*100%*	*100%*	*357*	*100%*					*369*	*100%*					*1,089*	*100%*				
	Loan Size	$100,000 or Less	1,547	85.2%	$41,249	33.4%		301	84.3%	91.7%	$8,984	33.2%	27.9%	313	84.8%	92.0%	$8,572	30.3%	29.5%	933	85.7%	87.1%	$23,693	34.7%	27.7%
		$100,001 - $250,000	157	8.7%	$26,902	21.8%		30	8.4%	4.1%	$5,587	20.7%	16.9%	29	7.9%	4.0%	$5,368	19.0%	16.9%	98	9.0%	7.0%	$15,947	23.3%	20.3%
		$250,001 - $1 Million	111	6.1%	$55,475	44.9%		26	7.3%	4.3%	$12,468	46.1%	55.2%	27	7.3%	4.0%	$14,315	50.7%	53.5%	58	5.3%	5.8%	$28,692	42.0%	52.1%
		Total	*1,815*	*100%*	*$123,626*	*100%*		*357*	*100%*	*100%*	*$27,039*	*100%*	*100%*	*369*	*100%*	*100%*	*$28,255*	*100%*	*100%*	*1,089*	*100%*	*100%*	*$68,332*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	1,152	93.6%	$27,590	61.4%																		
		$100,001 - $250,000	63	5.1%	$10,892	24.3%																		
		$250,001 - $1 Million	16	1.3%	$6,420	14.3%																		
		Total	*1,231*	*100%*	*$44,902*	*100%*																		
Small Farm							Total Farms																	
	Revenue	$1 Million or Less	27	65.9%	$335	34.6%	97.3%	2	66.7%	52.3%	$27	16.3%	62.3%	8	88.9%	59.2%	$80	88.9%	69.1%	17	58.6%	50.0%	$228	32.1%	45.2%
		Over $1 Million	8	19.5%	$530	54.8%	2.7%	1	33.3%					1	11.1%					6	20.7%				
		Total Rev. available	35	85.4%	$865	89.4%	100.0%	3	100.0%					9	100.0%					23	79.3%				
		Not Known	6	14.6%	$102	10.5%	0.0%	0	0.0%					0	0.0%					6	20.7%				
		Total	*41*	*100%*	*$967*	*100%*	*100%*	*3*	*100%*					*9*	*100%*					*29*	*100%*				
	Loan Size	$100,000 or Less	39	95.1%	$703	72.7%		2	66.7%	95.4%	$27	16.3%	64.9%	9	100.0%	98.5%	$90	100.0%	78.9%	28	96.6%	91.2%	$586	82.4%	38.9%
		$100,001 - $250,000	2	4.9%	$264	27.3%		1	33.3%	4.6%	$139	83.7%	35.1%	0	0.0%	0.8%	$0	0.0%	6.0%	1	3.4%	4.4%	$125	17.6%	21.5%
		$250,001 - $500,000	0	0.0%	$0	0.0%		0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.8%	$0	0.0%	15.1%	0	0.0%	4.4%	$0	0.0%	39.7%
		Total	*41*	*100%*	*$967*	*100%*		*3*	*100%*	*100%*	*$166*	*100%*	*100%*	*9*	*100%*	*100%*	*$90*	*100%*	*100%*	*29*	*100%*	*100%*	*$711*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	27	100.0%	$335	100.0%																		
		$100,001 - $250,000	0	0.0%	$0	0.0%																		
		$250,001 - $500,000	0	0.0%	$0	0.0%																		
		Total	*27*	*100%*	*$335*	*100%*																		

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue.
2020 FFIEC Census Data and 2020 D&B Information

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: MO Springfield

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
HOME PURCHASE	Low	2	1.9%	$241	1.3%	2.7%	1	3.7%	2.4%	$80	1.7%	1.1%	0	0.0%	2.8%	$0	0.0%	1.3%	1	1.9%	2.7%	$161	1.8%	1.4%
	Moderate	13	12.4%	$1,260	6.6%	12.8%	2	7.4%	11.9%	$181	3.7%	6.8%	2	7.7%	12.0%	$163	3.2%	6.7%	9	17.3%	11.1%	$916	10.2%	6.6%
	Middle	64	61.0%	$11,565	60.9%	58.7%	16	59.3%	62.5%	$3,150	65.0%	61.5%	17	65.4%	62.7%	$2,814	54.8%	63.1%	31	59.6%	63.1%	$5,601	62.2%	62.7%
	Upper	26	24.8%	$5,921	31.2%	25.7%	8	29.6%	23.2%	$1,435	29.6%	30.6%	7	26.9%	22.5%	$2,158	42.0%	29.0%	11	21.2%	23.0%	$2,328	25.8%	29.4%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*105*	*100%*	*$18,987*	*100%*	*100%*	*27*	*100%*	*100%*	*$4,846*	*100%*	*100%*	*26*	*100%*	*100%*	*$5,135*	*100%*	*100%*	*52*	*100%*	*100%*	*$9,006*	*100%*	*100%*
REFINANCE	Low	4	2.7%	$130	0.6%	2.7%	1	3.3%	2.8%	$54	1.8%	1.4%	2	4.3%	1.6%	$46	0.7%	0.8%	1	1.4%	1.0%	$30	0.3%	0.4%
	Moderate	5	3.4%	$362	1.8%	12.8%	0	0.0%	12.2%	$0	0.0%	6.8%	1	2.2%	8.2%	$47	0.7%	4.2%	4	5.6%	6.1%	$315	2.9%	3.3%
	Middle	110	74.8%	$15,626	76.3%	58.7%	25	83.3%	60.2%	$2,489	84.5%	59.3%	35	76.1%	61.9%	$5,550	85.5%	59.2%	50	70.4%	61.4%	$7,587	68.7%	58.0%
	Upper	28	19.0%	$4,371	21.3%	25.7%	4	13.3%	24.7%	$403	13.7%	32.4%	8	17.4%	28.2%	$851	13.1%	35.7%	16	22.5%	31.6%	$3,117	28.2%	38.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.1%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*147*	*100%*	*$20,489*	*100%*	*100%*	*30*	*100%*	*100%*	*$2,946*	*100%*	*100%*	*46*	*100%*	*100%*	*$6,494*	*100%*	*100%*	*71*	*100%*	*100%*	*$11,049*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	$0	0.0%	2.7%	0	0.0%	2.4%	$0	0.0%	2.7%	0	0.0%	2.8%	$0	0.0%	4.8%	0	0.0%	3.9%	$0	0.0%	2.1%
	Moderate	4	14.8%	$123	10.9%	12.8%	3	23.1%	9.4%	$102	27.3%	7.8%	1	12.5%	13.0%	$21	5.1%	7.7%	0	0.0%	12.5%	$0	0.0%	11.1%
	Middle	19	70.4%	$774	68.5%	58.7%	8	61.5%	58.0%	$223	59.8%	52.2%	6	75.0%	59.4%	$278	68.0%	54.6%	5	83.3%	53.0%	$273	78.4%	46.5%
	Upper	4	14.8%	$233	20.6%	25.7%	2	15.4%	30.2%	$48	12.9%	37.3%	1	12.5%	24.8%	$110	26.9%	32.9%	1	16.7%	30.7%	$75	21.6%	40.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*27*	*100%*	*$1,130*	*100%*	*100%*	*13*	*100%*	*100%*	*$373*	*100%*	*100%*	*8*	*100%*	*100%*	*$409*	*100%*	*100%*	*6*	*100%*	*100%*	*$348*	*100%*	*100%*
MULTI FAMILY					Multi-Family Units																			
	Low	0	0.0%	$0	0.0%	8.6%	0	0.0%	6.7%	$0	0.0%	5.1%	0	0.0%	14.3%	$0	0.0%	8.4%	0	0.0%	14.5%	$0	0.0%	12.2%
	Moderate	0	0.0%	$0	0.0%	41.8%	0	0.0%	25.5%	$0	0.0%	26.3%	0	0.0%	28.6%	$0	0.0%	38.9%	0	0.0%	27.1%	$0	0.0%	18.8%
	Middle	0	0.0%	$0	0.0%	39.6%	0	0.0%	55.0%	$0	0.0%	39.4%	0	0.0%	45.9%	$0	0.0%	38.4%	0	0.0%	44.8%	$0	0.0%	54.5%
	Upper	0	0.0%	$0	0.0%	7.6%	0	0.0%	10.1%	$0	0.0%	15.5%	0	0.0%	9.0%	$0	0.0%	10.2%	0	0.0%	10.4%	$0	0.0%	13.8%
	Unknown	0	0.0%	$0	0.0%	2.4%	0	0.0%	2.7%	$0	0.0%	13.7%	0	0.0%	2.3%	$0	0.0%	4.1%	0	0.0%	3.2%	$0	0.0%	0.7%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	$0	0.0%	2.7%	0	0.0%	1.9%	$0	0.0%	1.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.9%	$0	0.0%	0.6%
	Moderate	1	2.4%	$57	2.1%	12.8%	1	7.1%	6.2%	$57	6.4%	4.7%	0	0.0%	5.9%	$0	0.0%	2.8%	0	0.0%	4.3%	$0	0.0%	2.1%
	Middle	28	66.7%	$1,685	61.1%	58.7%	7	50.0%	56.8%	$384	42.9%	48.4%	17	73.9%	56.2%	$1,089	67.1%	51.5%	4	80.0%	64.3%	$212	87.6%	55.6%
	Upper	13	31.0%	$1,018	36.9%	25.7%	6	42.9%	35.1%	$454	50.7%	45.8%	6	26.1%	37.9%	$534	32.9%	45.6%	1	20.0%	30.4%	$30	12.4%	41.7%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*42*	*100%*	*$2,760*	*100%*	*100%*	*14*	*100%*	*100%*	*$895*	*100%*	*100%*	*23*	*100%*	*100%*	*$1,623*	*100%*	*100%*	*5*	*100%*	*100%*	*$242*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: MO Springfield

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	2.7%	0	0.0%	3.2%	$0	0.0%	1.3%	0	0.0%	2.1%	$0	0.0%	2.4%	0	0.0%	0.8%	$0	0.0%	0.4%
	Moderate	1	14.3%	$96	37.1%	12.8%	1	50.0%	10.2%	$96	82.8%	6.1%	0	0.0%	11.1%	$0	0.0%	6.8%	0	0.0%	6.5%	$0	0.0%	4.0%
	Middle	5	71.4%	$138	53.3%	58.7%	1	50.0%	55.4%	$20	17.2%	46.3%	3	75.0%	58.2%	$100	80.0%	54.8%	1	100.0%	59.2%	$18	100.0%	54.8%
	Upper	1	14.3%	$25	9.7%	25.7%	0	0.0%	31.2%	$0	0.0%	46.3%	1	25.0%	28.6%	$25	20.0%	35.9%	0	0.0%	33.5%	$0	0.0%	40.7%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*7*	*100%*	*$259*	*100%*	*100%*	*2*	*100%*	*100%*	*$116*	*100%*	*100%*	*4*	*100%*	*100%*	*$125*	*100%*	*100%*	*1*	*100%*	*100%*	*$18*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	2.7%	0	0.0%	6.0%	$0	0.0%	3.4%	0	0.0%	5.5%	$0	0.0%	3.6%	0	0.0%	4.0%	$0	0.0%	2.6%
	Moderate	0	0.0%	$0	0.0%	12.8%	0	0.0%	15.8%	$0	0.0%	10.2%	0	0.0%	19.0%	$0	0.0%	13.2%	0	0.0%	13.0%	$0	0.0%	7.0%
	Middle	0	0.0%	$0	0.0%	58.7%	0	0.0%	63.8%	$0	0.0%	64.7%	0	0.0%	62.0%	$0	0.0%	67.4%	0	0.0%	68.2%	$0	0.0%	72.7%
	Upper	0	0.0%	$0	0.0%	25.7%	0	0.0%	14.3%	$0	0.0%	21.8%	0	0.0%	13.5%	$0	0.0%	15.7%	0	0.0%	14.9%	$0	0.0%	17.6%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	6	1.8%	$371	0.9%	2.7%	2	2.3%	2.6%	$134	1.5%	1.7%	2	1.9%	2.5%	$46	0.3%	1.7%	2	1.5%	2.0%	$191	0.9%	2.2%
	Moderate	24	7.3%	$1,898	4.4%	12.8%	7	8.1%	12.0%	$436	4.8%	9.4%	4	3.7%	10.9%	$231	1.7%	8.1%	13	9.6%	8.8%	$1,231	6.0%	6.6%
	Middle	226	68.9%	$29,788	68.3%	58.7%	57	66.3%	61.5%	$6,266	68.3%	57.8%	78	72.9%	62.0%	$9,831	71.3%	60.1%	91	67.4%	61.9%	$13,691	66.3%	59.5%
	Upper	72	22.0%	$11,568	26.5%	25.7%	20	23.3%	23.9%	$2,340	25.5%	29.1%	23	21.5%	24.5%	$3,678	26.7%	29.9%	29	21.5%	27.3%	$5,550	26.9%	31.6%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.1%	$0	0.0%	1.9%	0	0.0%	0.0%	$0	0.0%	0.3%	0	0.0%	0.0%	$0	0.0%	0.1%
	Total	*328*	*100%*	*$43,625*	*100%*	*100%*	*86*	*100%*	*100%*	*$9,176*	*100%*	*100%*	*107*	*100%*	*100%*	*$13,786*	*100%*	*100%*	*135*	*100%*	*100%*	*$20,663*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: MO Springfield

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Total Businesses	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ 000s	$ %	$ %	#	%	%	$ 000s	$ %	$ %	#	%	%	$ 000s	$ %	$ %
SMALL BUSINESSES	Low	1	1.5%	$25	0.6%	2.6%	1	5.0%	2.1%	$25	2.0%	2.2%	0	0.0%	1.9%	$0	0.0%	2.2%	0	0.0%	2.1%	$0	0.0%	2.2%
	Moderate	13	19.4%	$952	22.2%	25.8%	4	20.0%	25.0%	$49	3.9%	34.0%	5	25.0%	24.6%	$312	20.1%	34.3%	4	14.8%	24.9%	$591	39.7%	34.4%
	Middle	41	61.2%	$1,977	46.1%	51.8%	10	50.0%	51.1%	$704	56.4%	45.4%	11	55.0%	51.0%	$406	26.2%	43.8%	20	74.1%	52.8%	$867	58.3%	45.6%
	Upper	12	17.9%	$1,332	31.1%	19.4%	5	25.0%	20.6%	$470	37.7%	17.7%	4	20.0%	21.3%	$832	53.7%	19.4%	3	11.1%	19.7%	$30	2.0%	17.6%
	Unknown	0	0.0%	$0	0.0%	0.3%	0	0.0%	0.2%	$0	0.0%	0.5%	0	0.0%	0.1%	$0	0.0%	0.1%	0	0.0%	0.2%	$0	0.0%	0.2%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	1.0%	$0	0.0%	0.2%	0	0.0%	1.2%	$0	0.0%	0.2%	0	0.0%	0.3%	$0	0.0%	0.1%
	Total	*67*	*100%*	*$4,286*	*100%*	*100%*	*20*	*100%*	*100%*	*$1,248*	*100%*	*100%*	*20*	*100%*	*100%*	*$1,550*	*100%*	*100%*	*27*	*100%*	*100%*	*$1,488*	*100%*	*100%*
						Total Farms																		
SMALL FARM	Low	0	0.0%	$0	0.0%	0.7%	0	0.0%	0.8%	$0	0.0%	0.1%	0	0.0%	0.9%	$0	0.0%	0.1%	0	0.0%	0.8%	$0	0.0%	0.3%
	Moderate	0	0.0%	$0	0.0%	7.3%	0	0.0%	3.9%	$0	0.0%	3.8%	0	0.0%	2.2%	$0	0.0%	3.7%	0	0.0%	3.0%	$0	0.0%	6.3%
	Middle	0	0.0%	$0	0.0%	71.8%	0	0.0%	80.3%	$0	0.0%	71.4%	0	0.0%	78.8%	$0	0.0%	64.8%	0	0.0%	78.9%	$0	0.0%	67.7%
	Upper	0	0.0%	$0	0.0%	20.1%	0	0.0%	14.7%	$0	0.0%	24.6%	0	0.0%	18.1%	$0	0.0%	31.3%	0	0.0%	17.3%	$0	0.0%	25.7%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	0.4%	$0	0.0%	0.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2020 D&B Information

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: MO Springfield

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	10	9.5%	$1,003	5.3%	19.6%	3	11.1%	6.3%	$238	4.9%	3.4%	0	0.0%	6.4%	$0	0.0%	3.5%	7	13.5%	7.6%	$765	8.5%	4.3%
	Moderate	36	34.3%	$4,497	23.7%	18.3%	8	29.6%	17.2%	$1,061	21.9%	12.6%	11	42.3%	18.9%	$1,271	24.8%	13.9%	17	32.7%	21.0%	$2,165	24.0%	16.2%
	Middle	15	14.3%	$2,166	11.4%	20.9%	2	7.4%	21.1%	$191	3.9%	19.5%	3	11.5%	21.8%	$439	8.5%	20.2%	10	19.2%	21.3%	$1,536	17.1%	20.4%
	Upper	41	39.0%	$10,726	56.5%	41.3%	11	40.7%	33.6%	$2,761	57.0%	43.9%	12	46.2%	33.7%	$3,425	66.7%	44.3%	18	34.6%	31.0%	$4,540	50.4%	40.9%
	Unknown	3	2.9%	$595	3.1%	0.0%	3	11.1%	21.8%	$595	12.3%	20.5%	0	0.0%	19.2%	$0	0.0%	18.2%	0	0.0%	19.1%	$0	0.0%	18.2%
	Total	*105*	*100%*	*$18,987*	*100%*	*100%*	*27*	*100%*	*100%*	*$4,846*	*100%*	*100%*	*26*	*100%*	*100%*	*$5,135*	*100%*	*100%*	*52*	*100%*	*100%*	*$9,006*	*100%*	*100%*
REFINANCE	Low	10	6.8%	$405	2.0%	19.6%	2	6.7%	7.8%	$84	2.9%	4.1%	4	8.7%	6.2%	$154	2.4%	3.1%	4	5.6%	4.6%	$167	1.5%	2.2%
	Moderate	25	17.0%	$2,111	10.3%	18.3%	3	10.0%	16.5%	$410	13.9%	11.3%	10	21.7%	13.8%	$578	8.9%	8.7%	12	16.9%	12.7%	$1,123	10.2%	8.4%
	Middle	33	22.4%	$3,688	18.0%	20.9%	9	30.0%	18.5%	$756	25.7%	14.8%	7	15.2%	17.3%	$864	13.3%	13.4%	17	23.9%	17.5%	$2,068	18.7%	14.4%
	Upper	76	51.7%	$13,758	67.1%	41.3%	15	50.0%	35.2%	$1,516	51.5%	45.9%	25	54.3%	39.6%	$4,898	75.4%	50.2%	36	50.7%	39.7%	$7,344	66.5%	49.2%
	Unknown	3	2.0%	$527	2.6%	0.0%	1	3.3%	21.9%	$180	6.1%	23.8%	0	0.0%	23.2%	$0	0.0%	24.5%	2	2.8%	25.5%	$347	3.1%	25.7%
	Total	*147*	*100%*	*$20,489*	*100%*	*100%*	*30*	*100%*	*100%*	*$2,946*	*100%*	*100%*	*46*	*100%*	*100%*	*$6,494*	*100%*	*100%*	*71*	*100%*	*100%*	*$11,049*	*100%*	*100%*
HOME IMPROVEMENT	Low	2	7.4%	$139	12.3%	19.6%	0	0.0%	7.5%	$0	0.0%	4.4%	1	12.5%	6.3%	$88	21.5%	3.3%	1	16.7%	7.2%	$51	14.7%	4.6%
	Moderate	4	14.8%	$107	9.5%	18.3%	1	7.7%	14.4%	$19	5.1%	11.1%	2	25.0%	13.5%	$41	10.0%	10.0%	1	16.7%	13.4%	$47	13.5%	8.6%
	Middle	4	14.8%	$178	15.8%	20.9%	3	23.1%	18.4%	$101	27.1%	16.3%	0	0.0%	22.6%	$0	0.0%	18.3%	1	16.7%	21.2%	$77	22.1%	21.0%
	Upper	15	55.6%	$663	58.7%	41.3%	7	53.8%	48.4%	$210	56.3%	55.6%	5	62.5%	49.6%	$280	68.5%	63.1%	3	50.0%	51.5%	$173	49.7%	61.1%
	Unknown	2	7.4%	$43	3.8%	0.0%	2	15.4%	11.2%	$43	11.5%	12.6%	0	0.0%	8.0%	$0	0.0%	5.2%	0	0.0%	6.7%	$0	0.0%	4.8%
	Total	*27*	*100%*	*$1,130*	*100%*	*100%*	*13*	*100%*	*100%*	*$373*	*100%*	*100%*	*8*	*100%*	*100%*	*$409*	*100%*	*100%*	*6*	*100%*	*100%*	*$348*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	$0	0.0%	19.6%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	18.3%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.8%	$0	0.0%	0.1%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	20.9%	0	0.0%	0.7%	$0	0.0%	0.5%	0	0.0%	0.8%	$0	0.0%	0.1%	0	0.0%	0.5%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	41.3%	0	0.0%	3.4%	$0	0.0%	0.9%	0	0.0%	6.8%	$0	0.0%	1.7%	0	0.0%	4.5%	$0	0.0%	1.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	96.0%	$0	0.0%	98.6%	0	0.0%	91.7%	$0	0.0%	98.0%	0	0.0%	95.0%	$0	0.0%	98.9%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	1	2.4%	$57	2.1%	19.6%	1	7.1%	6.8%	$57	6.4%	5.8%	0	0.0%	5.3%	$0	0.0%	2.3%	0	0.0%	4.8%	$0	0.0%	1.6%
	Moderate	6	14.3%	$285	10.3%	18.3%	2	14.3%	15.4%	$45	5.0%	9.1%	3	13.0%	12.1%	$210	12.9%	8.0%	1	20.0%	14.3%	$30	12.4%	8.7%
	Middle	10	23.8%	$564	20.4%	20.9%	4	28.6%	20.0%	$186	20.8%	13.4%	5	21.7%	21.0%	$314	19.3%	19.8%	1	20.0%	17.4%	$64	26.4%	11.5%
	Upper	25	59.5%	$1,854	67.2%	41.3%	7	50.0%	52.7%	$607	67.8%	67.0%	15	65.2%	55.6%	$1,099	67.7%	65.2%	3	60.0%	50.0%	$148	61.2%	61.7%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	5.1%	$0	0.0%	4.7%	0	0.0%	5.9%	$0	0.0%	4.6%	0	0.0%	13.5%	$0	0.0%	16.6%
	Total	*42*	*100%*	*$2,760*	*100%*	*100%*	*14*	*100%*	*100%*	*$895*	*100%*	*100%*	*23*	*100%*	*100%*	*$1,623*	*100%*	*100%*	*5*	*100%*	*100%*	*$242*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: MO Springfield

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	1	14.3%	$20	7.7%	19.6%	1	50.0%	9.6%	$20	17.2%	6.4%	0	0.0%	4.2%	$0	0.0%	3.0%	0	0.0%	5.5%	$0	0.0%	3.2%
	Moderate	1	14.3%	$60	23.2%	18.3%	0	0.0%	17.8%	$0	0.0%	13.5%	1	25.0%	14.3%	$60	48.0%	13.1%	0	0.0%	19.1%	$0	0.0%	13.9%
	Middle	4	57.1%	$154	59.5%	20.9%	1	50.0%	19.7%	$96	82.8%	14.7%	2	50.0%	27.0%	$40	32.0%	19.3%	1	100.0%	22.5%	$18	100.0%	18.9%
	Upper	1	14.3%	$25	9.7%	41.3%	0	0.0%	46.5%	$0	0.0%	57.6%	1	25.0%	42.9%	$25	20.0%	49.7%	0	0.0%	48.2%	$0	0.0%	59.7%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	6.4%	$0	0.0%	7.9%	0	0.0%	11.6%	$0	0.0%	14.9%	0	0.0%	4.7%	$0	0.0%	4.3%
	Total	*7*	*100%*	*$259*	*100%*	*100%*	*2*	*100%*	*100%*	*$116*	*100%*	*100%*	*4*	*100%*	*100%*	*$125*	*100%*	*100%*	*1*	*100%*	*100%*	*$18*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	19.6%	0	0.0%	0.8%	$0	0.0%	0.4%	0	0.0%	0.5%	$0	0.0%	0.1%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	18.3%	0	0.0%	0.4%	$0	0.0%	0.4%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	20.9%	0	0.0%	3.0%	$0	0.0%	3.1%	0	0.0%	2.5%	$0	0.0%	2.8%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	41.3%	0	0.0%	1.5%	$0	0.0%	0.4%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.2%	$0	0.0%	0.6%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	94.3%	$0	0.0%	95.7%	0	0.0%	97.0%	$0	0.0%	97.1%	0	0.0%	99.8%	$0	0.0%	99.4%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	24	7.3%	$1,624	3.7%	19.6%	7	8.1%	6.5%	$399	4.3%	3.1%	5	4.7%	6.1%	$242	1.8%	3.1%	12	8.9%	5.9%	$983	4.8%	2.8%
	Moderate	72	22.0%	$7,060	16.2%	18.3%	14	16.3%	16.4%	$1,535	16.7%	10.4%	27	25.2%	16.6%	$2,160	15.7%	11.2%	31	23.0%	16.2%	$3,365	16.3%	10.6%
	Middle	66	20.1%	$6,750	15.5%	20.9%	19	22.1%	19.8%	$1,330	14.5%	15.8%	17	15.9%	20.1%	$1,657	12.0%	16.7%	30	22.2%	18.9%	$3,763	18.2%	15.1%
	Upper	158	48.2%	$27,026	62.0%	41.3%	40	46.5%	34.1%	$5,094	55.5%	38.4%	58	54.2%	35.8%	$9,727	70.6%	43.4%	60	44.4%	35.3%	$12,205	59.1%	39.9%
	Unknown	8	2.4%	$1,165	2.7%	0.0%	6	7.0%	23.1%	$818	8.9%	32.2%	0	0.0%	21.4%	$0	0.0%	25.5%	2	1.5%	23.7%	$347	1.7%	31.6%
	Total	*328*	*100%*	*$43,625*	*100%*	*100%*	*86*	*100%*	*100%*	*$9,176*	*100%*	*100%*	*107*	*100%*	*100%*	*$13,786*	*100%*	*100%*	*135*	*100%*	*100%*	*$20,663*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: MO Springfield

Product Type			Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
								2018						2019						2020					
			Bank				Total Businesses	Count			Dollar			Count			Dollar			Count			Dollar		
			Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
			#	%	$ (000s)	$ %	%	#	%	%	$ 000s	$ %	$ %	#	%	%	$ 000s	$ %	$ %	#	%	%	$ 000s	$ %	$ %
Small Business	Revenue	$1 Million or Less	51	76.1%	$1,942	45.3%	91.0%	17	85.0%	46.6%	$298	23.9%	41.2%	17	85.0%	46.1%	$1,243	80.2%	38.0%	17	63.0%	34.5%	$401	26.9%	27.4%
		Over $1 Million	11	16.4%	$2,320	54.1%	8.4%	3	15.0%					3	15.0%					5	18.5%				
		Total Rev. available	62	92.5%	$4,262	99.4%	99.4%	20	100.0%					20	100.0%					22	81.5%				
		Rev. Not Known	5	7.5%	$24	0.6%	0.6%	0	0.0%					0	0.0%					5	18.5%				
		Total	*67*	*100%*	*$4,286*	*100%*	*100%*	*20*	*100%*					*20*	*100%*					*27*	*100%*				
	Loan Size	$100,000 or Less	57	85.1%	$1,271	29.7%		17	85.0%	86.6%	$298	23.9%	23.2%	17	85.0%	87.6%	$468	30.2%	25.5%	23	85.2%	84.8%	$505	33.9%	26.7%
		$100,001 - $250,000	6	9.0%	$1,053	24.6%		1	5.0%	7.1%	$200	16.0%	20.6%	2	10.0%	6.6%	$332	21.4%	20.0%	3	11.1%	8.4%	$521	35.0%	20.9%
		$250,001 - $1 Million	4	6.0%	$1,962	45.8%		2	10.0%	6.4%	$750	60.1%	56.3%	1	5.0%	5.8%	$750	48.4%	54.5%	1	3.7%	6.7%	$462	31.0%	52.4%
		Total	*67*	*100%*	*$4,286*	*100%*		*20*	*100%*	*100%*	*$1,248*	*100%*	*100%*	*20*	*100%*	*100%*	*$1,550*	*100%*	*100%*	*27*	*100%*	*100%*	*$1,488*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	49	96.1%	$1,060	54.6%																			
		$100,001 - $250,000	1	2.0%	$132	6.8%																			
		$250,001 - $1 Million	1	2.0%	$750	38.6%																			
		Total	*51*	*100%*	*$1,942*	*100%*																			
Small Farm							Total Farms																		
	Revenue	$1 Million or Less	0	0.0%	$0	0.0%	99.3%	0	0.0%	76.1%	$0	0.0%	79.0%	0	0.0%	68.1%	$0	0.0%	82.4%	0	0.0%	66.7%	$0	0.0%	75.8%
		Over $1 Million	0	0.0%	$0	0.0%	0.7%	0	0.0%					0	0.0%					0	0.0%				
		Total Rev. available	0	0.0%	$0	0.0%	100.0%	0	0.0%					0	0.0%					0	0.0%				
		Not Known	0	0.0%	$0	0.0%	0.0%	0	0.0%					0	0.0%					0	0.0%				
		Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*					*0*	*0%*					*0*	*0%*				
	Loan Size	$100,000 or Less	0	0.0%	$0	0.0%		0	0.0%	79.9%	$0	0.0%	33.7%	0	0.0%	82.3%	$0	0.0%	34.9%	0	0.0%	79.3%	$0	0.0%	33.7%
		$100,001 - $250,000	0	0.0%	$0	0.0%		0	0.0%	14.3%	$0	0.0%	34.4%	0	0.0%	11.5%	$0	0.0%	27.8%	0	0.0%	14.3%	$0	0.0%	32.1%
		$250,001 - $500,000	0	0.0%	$0	0.0%		0	0.0%	5.8%	$0	0.0%	31.8%	0	0.0%	6.2%	$0	0.0%	37.4%	0	0.0%	6.3%	$0	0.0%	34.2%
		Total	*0*	*0%*	*$0*	*0%*		*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	0	0.0%	$0	0.0%																			
		$100,001 - $250,000	0	0.0%	$0	0.0%																			
		$250,001 - $500,000	0	0.0%	$0	0.0%																			
		Total	*0*	*0%*	*$0*	*0%*																			

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue.
2020 FFIEC Census Data and 2020 D&B Information

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: MS Jackson

Product Type	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018					2019, 2020					Bank & Aggregate Lending Comparison 2018						2019						2020					
						Owner Occupied Units					Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
HOME PURCHASE	Low	0	0.0%	$0	0.0%	5.4%	3	1.0%	$137	0.2%	5.4%	0	0.0%	0.5%	$0	0.0%	0.3%	1	0.8%	1.1%	$49	0.2%	0.5%	2	1.1%	0.9%	$88	0.2%	0.4%
	Moderate	9	6.7%	$857	3.2%	18.4%	16	5.1%	$1,695	2.5%	18.1%	9	6.7%	6.5%	$857	3.2%	3.8%	7	5.5%	6.9%	$726	3.2%	3.6%	9	4.8%	5.6%	$969	2.2%	2.8%
	Middle	40	29.6%	$5,797	21.9%	35.5%	104	33.0%	$15,078	22.3%	33.0%	40	29.6%	30.3%	$5,797	21.9%	23.4%	44	34.4%	29.9%	$6,090	26.6%	23.8%	60	32.1%	26.4%	$8,988	20.1%	20.4%
	Upper	86	63.7%	$19,773	74.8%	40.7%	192	61.0%	$50,683	75.0%	43.5%	86	63.7%	62.6%	$19,773	74.8%	72.6%	76	59.4%	62.1%	$16,042	70.0%	72.1%	116	62.0%	67.1%	$34,641	77.5%	76.4%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*135*	*100%*	*$26,427*	*100%*	*100%*	*315*	*100%*	*$67,593*	*100%*	*100%*	*135*	*100%*	*100%*	*$26,427*	*100%*	*100%*	*128*	*100%*	*100%*	*$22,907*	*100%*	*100%*	*187*	*100%*	*100%*	*$44,686*	*100%*	*100%*
REFINANCE	Low	3	2.1%	$132	0.9%	5.4%	11	2.5%	$387	0.6%	5.4%	3	2.1%	1.9%	$132	0.9%	0.5%	7	4.4%	1.1%	$258	1.6%	0.3%	4	1.4%	0.5%	$129	0.3%	0.1%
	Moderate	27	18.5%	$1,600	11.3%	18.4%	50	11.2%	$4,254	6.7%	18.1%	27	18.5%	10.0%	$1,600	11.3%	5.5%	23	14.5%	7.8%	$1,646	10.0%	4.4%	27	9.4%	4.9%	$2,608	5.5%	2.9%
	Middle	69	47.3%	$5,579	39.3%	35.5%	155	34.7%	$17,893	28.2%	33.0%	69	47.3%	30.2%	$5,579	39.3%	23.6%	64	40.3%	25.6%	$6,701	40.9%	18.8%	91	31.6%	23.3%	$11,192	23.8%	18.6%
	Upper	47	32.2%	$6,895	48.5%	40.7%	231	51.7%	$40,878	64.5%	43.5%	47	32.2%	57.9%	$6,895	48.5%	70.4%	65	40.9%	65.6%	$7,795	47.5%	76.5%	166	57.6%	71.3%	$33,083	70.4%	78.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*146*	*100%*	*$14,206*	*100%*	*100%*	*447*	*100%*	*$63,412*	*100%*	*100%*	*146*	*100%*	*100%*	*$14,206*	*100%*	*100%*	*159*	*100%*	*100%*	*$16,400*	*100%*	*100%*	*288*	*100%*	*100%*	*$47,012*	*100%*	*100%*
HOME IMPROVEMENT	Low	2	1.9%	$61	1.0%	5.4%	7	3.7%	$158	1.3%	5.4%	2	1.9%	3.4%	$61	1.0%	0.9%	4	3.5%	4.4%	$88	1.2%	1.4%	3	4.1%	5.5%	$70	1.4%	1.3%
	Moderate	14	13.6%	$767	12.1%	18.4%	29	15.3%	$1,287	10.4%	18.1%	14	13.6%	11.9%	$767	12.1%	8.1%	17	14.8%	14.5%	$578	7.8%	9.1%	12	16.2%	20.3%	$709	14.4%	9.7%
	Middle	35	34.0%	$2,031	32.1%	35.5%	58	30.7%	$3,356	27.2%	33.0%	35	34.0%	32.6%	$2,031	32.1%	33.5%	34	29.6%	30.0%	$1,907	25.6%	25.0%	24	32.4%	25.2%	$1,449	29.5%	21.3%
	Upper	52	50.5%	$3,477	54.9%	40.7%	95	50.3%	$7,552	61.1%	43.5%	52	50.5%	52.1%	$3,477	54.9%	57.5%	60	52.2%	51.1%	$4,866	65.4%	64.4%	35	47.3%	48.9%	$2,686	54.7%	67.6%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*103*	*100%*	*$6,336*	*100%*	*100%*	*189*	*100%*	*$12,353*	*100%*	*100%*	*103*	*100%*	*100%*	*$6,336*	*100%*	*100%*	*115*	*100%*	*100%*	*$7,439*	*100%*	*100%*	*74*	*100%*	*100%*	*$4,914*	*100%*	*100%*
MULTI FAMILY				Multi-Family Units					Multi-Family Units																				
	Low	0	0.0%	$0	0.0%	17.2%	0	0.0%	$0	0.0%	17.2%	0	0.0%	16.7%	$0	0.0%	15.2%	0	0.0%	15.4%	$0	0.0%	6.2%	0	0.0%	10.1%	$0	0.0%	6.2%
	Moderate	0	0.0%	$0	0.0%	32.5%	2	100.0%	$1,800	100.0%	26.8%	0	0.0%	26.7%	$0	0.0%	7.7%	0	0.0%	20.5%	$0	0.0%	10.6%	2	100.0%	34.2%	$1,800	100.0%	11.2%
	Middle	0	0.0%	$0	0.0%	33.6%	0	0.0%	$0	0.0%	38.4%	0	0.0%	28.3%	$0	0.0%	32.7%	0	0.0%	30.8%	$0	0.0%	36.3%	0	0.0%	26.6%	$0	0.0%	52.4%
	Upper	0	0.0%	$0	0.0%	16.7%	0	0.0%	$0	0.0%	17.7%	0	0.0%	28.3%	$0	0.0%	44.3%	0	0.0%	33.3%	$0	0.0%	46.9%	0	0.0%	27.8%	$0	0.0%	29.5%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	1.3%	$0	0.0%	0.7%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*2*	*100%*	*$1,800*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*2*	*100%*	*100%*	*$1,800*	*100%*	*100%*
OTHER PURPOSE LOC	Low	2	2.4%	$60	1.4%	5.4%	1	0.6%	$20	0.2%	5.4%	2	2.4%	1.0%	$60	1.4%	0.4%	1	1.1%	0.9%	$20	0.3%	0.3%	0	0.0%	0.4%	$0	0.0%	0.2%
	Moderate	5	5.9%	$282	6.8%	18.4%	13	8.4%	$649	6.9%	18.1%	5	5.9%	6.4%	$282	6.8%	4.5%	9	10.0%	7.3%	$517	9.0%	4.4%	4	6.2%	4.7%	$132	3.7%	2.7%
	Middle	27	31.8%	$1,297	31.3%	35.5%	45	29.0%	$1,964	20.9%	33.0%	27	31.8%	27.6%	$1,297	31.3%	21.2%	25	27.8%	25.1%	$1,289	22.3%	22.1%	20	30.8%	25.0%	$675	18.7%	19.7%
	Upper	51	60.0%	$2,504	60.4%	40.7%	96	61.9%	$6,753	71.9%	43.5%	51	60.0%	65.1%	$2,504	60.4%	73.9%	55	61.1%	66.7%	$3,948	68.4%	73.2%	41	63.1%	70.0%	$2,805	77.7%	77.4%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*85*	*100%*	*$4,143*	*100%*	*100%*	*155*	*100%*	*$9,386*	*100%*	*100%*	*85*	*100%*	*100%*	*$4,143*	*100%*	*100%*	*90*	*100%*	*100%*	*$5,774*	*100%*	*100%*	*65*	*100%*	*100%*	*$3,612*	*100%*	*100%*

Originations & Purchases
2018 and 2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: MS Jackson

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison										Bank & Aggregate Lending Comparison																
		2018					2019, 2020					2018						2019						2020				
		Count		Dollar		Owner Occupied Units	Count		Dollar		Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
												Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	5.4%	3	4.8%	$94	1.9%	5.4%	0	0.0%	5.0%	$0	0.0%	2.9%	2	5.4%	3.4%	$56	2.6%	0.7%	1	4.0%	1.8%	$38	1.3%	0.7%
	Moderate	3	14.3%	$177	15.3%	18.4%	6	9.7%	$267	5.3%	18.1%	3	14.3%	7.4%	$177	15.3%	7.6%	5	13.5%	11.2%	$137	6.3%	6.2%	1	4.0%	8.8%	$130	4.5%	3.7%
	Middle	10	47.6%	$447	38.7%	35.5%	20	32.3%	$1,546	30.8%	33.0%	10	47.6%	38.8%	$447	38.7%	28.2%	11	29.7%	28.5%	$509	23.5%	26.5%	9	36.0%	31.0%	$1,037	36.3%	25.1%
	Upper	8	38.1%	$532	46.0%	40.7%	33	53.2%	$3,119	62.1%	43.5%	8	38.1%	48.8%	$532	46.0%	61.3%	19	51.4%	57.0%	$1,465	67.6%	66.6%	14	56.0%	58.4%	$1,654	57.9%	70.5%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*21*	*100%*	*$1,156*	*100%*	*100%*	*62*	*100%*	*$5,026*	*100%*	*100%*	*21*	*100%*	*100%*	*$1,156*	*100%*	*100%*	*37*	*100%*	*100%*	*$2,167*	*100%*	*100%*	*25*	*100%*	*100%*	*$2,859*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	5.4%	0	0.0%	$0	0.0%	5.4%	0	0.0%	3.6%	$0	0.0%	1.9%	0	0.0%	4.0%	$0	0.0%	1.6%	0	0.0%	2.0%	$0	0.0%	0.9%
	Moderate	0	0.0%	$0	0.0%	18.4%	0	0.0%	$0	0.0%	18.1%	0	0.0%	18.8%	$0	0.0%	11.4%	0	0.0%	14.3%	$0	0.0%	7.7%	0	0.0%	12.4%	$0	0.0%	7.3%
	Middle	0	0.0%	$0	0.0%	35.5%	0	0.0%	$0	0.0%	33.0%	0	0.0%	46.6%	$0	0.0%	43.2%	0	0.0%	41.0%	$0	0.0%	37.9%	0	0.0%	42.7%	$0	0.0%	37.6%
	Upper	0	0.0%	$0	0.0%	40.7%	0	0.0%	$0	0.0%	43.5%	0	0.0%	31.0%	$0	0.0%	43.5%	0	0.0%	40.7%	$0	0.0%	52.8%	0	0.0%	42.8%	$0	0.0%	54.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	7	1.4%	$253	0.5%	5.4%	25	2.1%	$796	0.5%	5.4%	7	1.4%	1.2%	$253	0.5%	1.4%	15	2.8%	1.3%	$471	0.9%	1.0%	10	1.6%	0.9%	$325	0.3%	0.5%
	Moderate	58	11.8%	$3,683	7.0%	18.4%	116	9.9%	$9,952	6.2%	18.1%	58	11.8%	8.1%	$3,683	7.0%	4.7%	61	11.5%	7.7%	$3,604	6.6%	4.7%	55	8.6%	5.9%	$6,348	6.1%	3.3%
	Middle	181	36.9%	$15,151	29.0%	35.5%	382	32.6%	$39,837	25.0%	33.0%	181	36.9%	30.8%	$15,151	29.0%	24.6%	178	33.6%	28.6%	$16,496	30.2%	23.7%	204	31.8%	25.5%	$23,341	22.3%	21.0%
	Upper	244	49.8%	$33,181	63.5%	40.7%	647	55.3%	$108,985	68.3%	43.5%	244	49.8%	59.9%	$33,181	63.5%	69.3%	275	52.0%	62.4%	$34,116	62.4%	70.6%	372	58.0%	67.7%	$74,869	71.4%	75.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*490*	*100%*	*$52,268*	*100%*	*100%*	*1,170*	*100%*	*$159,570*	*100%*	*100%*	*490*	*100%*	*100%*	*$52,268*	*100%*	*100%*	*529*	*100%*	*100%*	*$54,687*	*100%*	*100%*	*641*	*100%*	*100%*	*$104,883*	*100%*	*100%*

Originations & Purchases
2018 and 2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: MS Jackson

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison										Bank & Aggregate Lending Comparison																	
		2018					2019, 2020					2018						2019						2020					
		Count		Dollar		Total Businesses	Count		Dollar		Total Businesses	Count			Dollar			Count			Dollar			Count			Dollar		
		#	%	$ (000s)	$ %	%	#	%	$ (000s)	$ %	%	Bank #	Bank %	Agg %	Bank $ 000s	Bank $ %	Agg $ %	Bank #	Bank %	Agg %	Bank $ 000s	Bank $ %	Agg $ %	Bank #	Bank %	Agg %	Bank $ 000s	Bank $ %	Agg $ %
SMALL BUSINESSES	Low	31	10.8%	$1,938	6.7%	6.8%	78	7.4%	$6,548	6.9%	6.6%	31	10.8%	5.4%	$1,938	6.7%	5.2%	17	6.3%	5.5%	$1,928	5.4%	5.4%	61	7.9%	5.0%	$4,620	7.8%	5.0%
	Moderate	58	20.3%	$4,662	16.2%	21.9%	182	17.4%	$11,418	12.0%	19.5%	58	20.3%	18.4%	$4,662	16.2%	18.5%	57	21.0%	16.8%	$4,635	12.9%	16.0%	125	16.1%	16.1%	$6,783	11.4%	15.9%
	Middle	72	25.2%	$6,951	24.2%	30.8%	301	28.7%	$30,082	31.5%	31.4%	72	25.2%	29.3%	$6,951	24.2%	30.7%	77	28.4%	29.4%	$8,632	24.0%	29.8%	224	28.9%	29.7%	$21,450	36.1%	33.1%
	Upper	125	43.7%	$15,185	52.8%	40.3%	486	46.4%	$47,348	49.6%	42.4%	125	43.7%	44.9%	$15,185	52.8%	45.2%	120	44.3%	46.0%	$20,711	57.7%	48.3%	366	47.2%	48.8%	$26,637	44.8%	45.9%
	Unknown	0	0.0%	$0	0.0%	0.1%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%		0	0.0%	1.9%	$0	0.0%	0.4%	0	0.0%	2.3%	$0	0.0%	0.5%	0	0.0%	0.4%	$0	0.0%	0.1%
	Total	*286*	*100%*	*$28,736*	*100%*	*100%*	*1,047*	*100%*	*$95,396*	*100%*	*100%*	*286*	*100%*	*100%*	*$28,736*	*100%*	*100%*	*271*	*100%*	*100%*	*$35,906*	*100%*	*100%*	*776*	*100%*	*100%*	*$59,490*	*100%*	*100%*
SMALL FARM						Total Farms					Total Farms																		
	Low	0	0.0%	$0	0.0%	2.1%	0	0.0%	$0	0.0%	2.6%	0	0.0%	1.3%	$0	0.0%	2.3%	0	0.0%	1.8%	$0	0.0%	3.1%	0	0.0%	1.8%	$0	0.0%	3.3%
	Moderate	0	0.0%	$0	0.0%	13.1%	1	14.3%	$10	9.8%	13.5%	0	0.0%	31.7%	$0	0.0%	34.1%	0	0.0%	22.7%	$0	0.0%	30.8%	1	16.7%	20.0%	$10	11.6%	18.5%
	Middle	3	100.0%	$50	100.0%	49.0%	3	42.9%	$61	59.8%	43.8%	3	100.0%	38.2%	$50	100.0%	31.6%	1	100.0%	39.8%	$16	100.0%	27.7%	2	33.3%	37.0%	$45	52.3%	33.7%
	Upper	0	0.0%	$0	0.0%	35.8%	3	42.9%	$31	30.4%	40.1%	0	0.0%	28.6%	$0	0.0%	32.0%	0	0.0%	35.1%	$0	0.0%	38.3%	3	50.0%	40.9%	$31	36.0%	44.5%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%		0	0.0%	0.2%	$0	0.0%	0.0%	0	0.0%	0.6%	$0	0.0%	0.1%	0	0.0%	0.2%	$0	0.0%	0.0%
	Total	*3*	*100%*	*$50*	*100%*	*100%*	*7*	*100%*	*$102*	*100%*	*100%*	*3*	*100%*	*100%*	*$50*	*100%*	*100%*	*1*	*100%*	*100%*	*$16*	*100%*	*100%*	*6*	*100%*	*100%*	*$86*	*100%*	*100%*

Originations & Purchases
2018 and 2020 FFIEC Census Data and D&B information, and 2015 ACS Data.

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: MS Jackson

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison										Bank & Aggregate Lending Comparison																	
		2018					2019, 2020					2018						2019						2020					
		Count		Dollar		Families by Family Income	Count		Dollar		Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		#	%	$ (000s)	$ %	%	#	%	$ (000s)	$ %	%	Bank #	Bank %	Agg %	Bank $(000s)	Bank $ %	Agg $ %	Bank #	Bank %	Agg %	Bank $(000s)	Bank $ %	Agg $ %	Bank #	Bank %	Agg %	Bank $(000s)	Bank $ %	Agg $ %
HOME PURCHASE	Low	5	3.7%	$296	1.1%	23.1%	19	6.0%	$1,676	2.5%	22.5%	5	3.7%	4.4%	$296	1.1%	2.0%	9	7.0%	3.6%	$769	3.4%	1.7%	10	5.3%	4.2%	$907	2.0%	2.0%
	Moderate	27	20.0%	$3,227	12.2%	16.6%	78	24.8%	$10,286	15.2%	16.3%	27	20.0%	17.2%	$3,227	12.2%	11.3%	26	20.3%	15.7%	$3,149	13.7%	10.1%	52	27.8%	19.0%	$7,137	16.0%	12.9%
	Middle	35	25.9%	$5,190	19.6%	17.6%	71	22.5%	$11,434	16.9%	17.5%	35	25.9%	22.6%	$5,190	19.6%	19.5%	36	28.1%	22.8%	$5,275	23.0%	19.5%	35	18.7%	20.7%	$6,159	13.8%	18.3%
	Upper	65	48.1%	$17,242	65.2%	42.7%	130	41.3%	$40,608	60.1%	43.8%	65	48.1%	39.4%	$17,242	65.2%	51.7%	49	38.3%	41.6%	$12,310	53.7%	54.1%	81	43.3%	41.4%	$28,298	63.3%	54.0%
	Unknown	3	2.2%	$472	1.8%	0.0%	17	5.4%	$3,589	5.3%	0.0%	3	2.2%	16.5%	$472	1.8%	15.4%	8	6.3%	16.3%	$1,404	6.1%	14.6%	9	4.8%	14.6%	$2,185	4.9%	12.8%
	Total	*135*	*100%*	*$26,427*	*100%*	*100%*	*315*	*100%*	*$67,593*	*100%*	*100%*	*135*	*100%*	*100%*	*$26,427*	*100%*	*100%*	*128*	*100%*	*100%*	*$22,907*	*100%*	*100%*	*187*	*100%*	*100%*	*$44,686*	*100%*	*100%*
REFINANCE	Low	25	17.1%	$1,142	8.0%	23.1%	43	9.6%	$2,266	3.6%	22.5%	25	17.1%	6.6%	$1,142	8.0%	3.1%	17	10.7%	4.1%	$830	5.1%	1.7%	26	9.0%	2.2%	$1,436	3.1%	0.8%
	Moderate	28	19.2%	$1,942	13.7%	16.6%	77	17.2%	$6,874	10.8%	16.3%	28	19.2%	11.5%	$1,942	13.7%	7.1%	36	22.6%	9.1%	$2,925	17.8%	5.1%	41	14.2%	7.9%	$3,949	8.4%	4.6%
	Middle	31	21.2%	$2,444	17.2%	17.6%	104	23.3%	$11,515	18.2%	17.5%	31	21.2%	16.8%	$2,444	17.2%	13.2%	45	28.3%	14.4%	$4,385	26.7%	9.9%	59	20.5%	14.1%	$7,130	15.2%	10.6%
	Upper	61	41.8%	$8,569	60.3%	42.7%	212	47.4%	$40,048	63.2%	43.8%	61	41.8%	47.8%	$8,569	60.3%	60.8%	61	38.4%	49.0%	$8,260	50.4%	60.6%	151	52.4%	52.4%	$31,788	67.6%	62.0%
	Unknown	1	0.7%	$109	0.8%	0.0%	11	2.5%	$2,709	4.3%	0.0%	1	0.7%	17.2%	$109	0.8%	15.7%	0	0.0%	23.3%	$0	0.0%	22.6%	11	3.8%	23.4%	$2,709	5.8%	22.0%
	Total	*146*	*100%*	*$14,206*	*100%*	*100%*	*447*	*100%*	*$63,412*	*100%*	*100%*	*146*	*100%*	*100%*	*$14,206*	*100%*	*100%*	*159*	*100%*	*100%*	*$16,400*	*100%*	*100%*	*288*	*100%*	*100%*	*$47,012*	*100%*	*100%*
HOME IMPROVEMENT	Low	9	8.7%	$265	4.2%	23.1%	7	3.7%	$168	1.4%	22.5%	9	8.7%	8.1%	$265	4.2%	3.5%	5	4.3%	8.0%	$131	1.8%	3.6%	2	2.7%	4.7%	$37	0.8%	1.9%
	Moderate	20	19.4%	$771	12.2%	16.6%	39	20.6%	$1,576	12.8%	16.3%	20	19.4%	13.5%	$771	12.2%	10.1%	24	20.9%	16.4%	$1,018	13.7%	10.8%	15	20.3%	14.2%	$558	11.4%	8.3%
	Middle	21	20.4%	$1,057	16.7%	17.6%	34	18.0%	$1,676	13.6%	17.5%	21	20.4%	20.0%	$1,057	16.7%	16.1%	16	13.9%	12.8%	$793	10.7%	10.0%	18	24.3%	13.3%	$883	18.0%	11.2%
	Upper	49	47.6%	$3,885	61.3%	42.7%	107	56.6%	$8,895	72.0%	43.8%	49	47.6%	46.1%	$3,885	61.3%	52.8%	69	60.0%	53.2%	$5,479	73.7%	57.4%	38	51.4%	47.7%	$3,416	69.5%	66.0%
	Unknown	4	3.9%	$358	5.7%	0.0%	2	1.1%	$38	0.3%	0.0%	4	3.9%	12.4%	$358	5.7%	17.6%	1	0.9%	9.7%	$18	0.2%	18.2%	1	1.4%	20.1%	$20	0.4%	12.6%
	Total	*103*	*100%*	*$6,336*	*100%*	*100%*	*189*	*100%*	*$12,353*	*100%*	*100%*	*103*	*100%*	*100%*	*$6,336*	*100%*	*100%*	*115*	*100%*	*100%*	*$7,439*	*100%*	*100%*	*74*	*100%*	*100%*	*$4,914*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	$0	0.0%	23.1%	0	0.0%	$0	0.0%	22.5%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	16.6%	0	0.0%	$0	0.0%	16.3%	0	0.0%	1.7%	$0	0.0%	0.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	17.6%	0	0.0%	$0	0.0%	17.5%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	1.3%	$0	0.0%	0.0%	0	0.0%	1.3%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	42.7%	0	0.0%	$0	0.0%	43.8%	0	0.0%	5.0%	$0	0.0%	0.4%	0	0.0%	2.6%	$0	0.0%	0.1%	0	0.0%	2.5%	$0	0.0%	1.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	2	100.0%	$1,800	100.0%	0.0%	0	0.0%	93.3%	$0	0.0%	99.6%	0	0.0%	96.2%	$0	0.0%	99.9%	2	100.0%	96.2%	$1,800	100.0%	98.6%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*2*	*100%*	*$1,800*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*2*	*100%*	*100%*	*$1,800*	*100%*	*100%*
OTHER PURPOSE LOC	Low	5	5.9%	$176	4.2%	23.1%	9	5.8%	$234	2.5%	22.5%	5	5.9%	4.2%	$176	4.2%	2.3%	4	4.4%	4.5%	$91	1.6%	2.9%	5	7.7%	3.7%	$143	4.0%	2.0%
	Moderate	10	11.8%	$278	6.7%	16.6%	20	12.9%	$805	8.6%	16.3%	10	11.8%	8.1%	$278	6.7%	4.8%	13	14.4%	10.2%	$517	9.0%	6.5%	7	10.8%	8.7%	$288	8.0%	4.7%
	Middle	27	31.8%	$1,170	28.2%	17.6%	49	31.6%	$2,634	28.1%	17.5%	27	31.8%	18.3%	$1,170	28.2%	13.8%	26	28.9%	18.1%	$1,478	25.6%	12.5%	23	35.4%	14.5%	$1,156	32.0%	10.1%
	Upper	41	48.2%	$2,481	59.9%	42.7%	75	48.4%	$5,663	60.3%	43.8%	41	48.2%	65.2%	$2,481	59.9%	75.4%	46	51.1%	63.6%	$3,658	63.4%	75.3%	29	44.6%	69.8%	$2,005	55.5%	80.4%
	Unknown	2	2.4%	$38	0.9%	0.0%	2	1.3%	$50	0.5%	0.0%	2	2.4%	4.2%	$38	0.9%	3.7%	1	1.1%	3.6%	$30	0.5%	2.8%	1	1.5%	3.2%	$20	0.6%	2.8%
	Total	*85*	*100%*	*$4,143*	*100%*	*100%*	*155*	*100%*	*$9,386*	*100%*	*100%*	*85*	*100%*	*100%*	*$4,143*	*100%*	*100%*	*90*	*100%*	*100%*	*$5,774*	*100%*	*100%*	*65*	*100%*	*100%*	*$3,612*	*100%*	*100%*

Originations & Purchases
2018 and 2020 FFIEC Census Data and 2015 ACS Data.

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: MS Jackson

		Bank Lending & Demographic Data Comparison										Bank & Aggregate Lending Comparison																	
		2018					2019, 2020					2018						2019						2020					
		Count		Dollar		Families by Family Income	Count		Dollar		Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
	Borrower Income Levels	#	%	$ (000s)	$ %	%	#	%	$ (000s)	$ %	%	Bank #	Bank %	Agg %	Bank $(000s)	Bank $ %	Agg $ %	Bank #	Bank %	Agg %	Bank $(000s)	Bank $ %	Agg $ %	Bank #	Bank %	Agg %	Bank $(000s)	Bank $ %	Agg $ %
OTHER PURPOSE CLOSED/EXEMPT	Low	1	4.8%	$42	3.6%	23.1%	5	8.1%	$127	2.5%	22.5%	1	4.8%	6.6%	$42	3.6%	4.7%	4	10.8%	7.8%	$87	4.0%	4.8%	1	4.0%	5.3%	$40	1.4%	2.1%
	Moderate	6	28.6%	$308	26.6%	16.6%	12	19.4%	$377	7.5%	16.3%	6	28.6%	15.7%	$308	26.6%	10.4%	7	18.9%	16.2%	$163	7.5%	7.7%	5	20.0%	10.6%	$214	7.5%	3.7%
	Middle	4	19.0%	$333	28.8%	17.6%	13	21.0%	$1,105	22.0%	17.5%	4	19.0%	15.7%	$333	28.8%	13.3%	7	18.9%	15.6%	$539	24.9%	11.2%	6	24.0%	23.9%	$566	19.8%	17.3%
	Upper	10	47.6%	$473	40.9%	42.7%	32	51.6%	$3,417	68.0%	43.8%	10	47.6%	56.2%	$473	40.9%	64.0%	19	51.4%	56.4%	$1,378	63.6%	72.9%	13	52.0%	51.3%	$2,039	71.3%	65.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	5.8%	$0	0.0%	7.6%	0	0.0%	3.9%	$0	0.0%	3.5%	0	0.0%	8.8%	$0	0.0%	11.7%
	Total	*21*	*100%*	*$1,156*	*100%*	*100%*	*62*	*100%*	*$5,026*	*100%*	*100%*	*21*	*100%*	*100%*	*$1,156*	*100%*	*100%*	*37*	*100%*	*100%*	*$2,167*	*100%*	*100%*	*25*	*100%*	*100%*	*$2,859*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	23.1%	0	0.0%	$0	0.0%	22.5%	0	0.0%	2.0%	$0	0.0%	1.2%	0	0.0%	0.7%	$0	0.0%	0.5%	0	0.0%	0.3%	$0	0.0%	0.2%
	Moderate	0	0.0%	$0	0.0%	16.6%	0	0.0%	$0	0.0%	16.3%	0	0.0%	3.2%	$0	0.0%	2.8%	0	0.0%	0.2%	$0	0.0%	0.3%	0	0.0%	0.3%	$0	0.0%	0.3%
	Middle	0	0.0%	$0	0.0%	17.6%	0	0.0%	$0	0.0%	17.5%	0	0.0%	0.6%	$0	0.0%	0.8%	0	0.0%	0.5%	$0	0.0%	0.7%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	42.7%	0	0.0%	$0	0.0%	43.8%	0	0.0%	0.6%	$0	0.0%	0.1%	0	0.0%	0.5%	$0	0.0%	0.6%	0	0.0%	0.2%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	93.5%	$0	0.0%	95.0%	0	0.0%	98.1%	$0	0.0%	97.9%	0	0.0%	99.1%	$0	0.0%	99.6%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	45	9.2%	$1,921	3.7%	23.1%	83	7.1%	$4,471	2.8%	22.5%	45	9.2%	5.0%	$1,921	3.7%	2.1%	39	7.4%	3.9%	$1,908	3.5%	1.6%	44	6.9%	3.1%	$2,563	2.4%	1.3%
	Moderate	91	18.6%	$6,526	12.5%	16.6%	226	19.3%	$19,918	12.5%	16.3%	91	18.6%	14.5%	$6,526	12.5%	9.2%	106	20.0%	12.9%	$7,772	14.2%	7.4%	120	18.7%	12.6%	$12,146	11.6%	8.0%
	Middle	118	24.1%	$10,194	19.5%	17.6%	271	23.2%	$28,364	17.8%	17.5%	118	24.1%	19.9%	$10,194	19.5%	16.1%	130	24.6%	18.9%	$12,470	22.8%	14.1%	141	22.0%	16.5%	$15,894	15.2%	13.4%
	Upper	226	46.1%	$32,650	62.5%	42.7%	556	47.5%	$98,631	61.8%	43.8%	226	46.1%	42.1%	$32,650	62.5%	49.8%	244	46.1%	44.4%	$31,085	56.8%	50.7%	312	48.7%	45.9%	$67,546	64.4%	55.5%
	Unknown	10	2.0%	$977	1.9%	0.0%	34	2.9%	$8,186	5.1%	0.0%	10	2.0%	18.6%	$977	1.9%	22.7%	10	1.9%	19.9%	$1,452	2.7%	26.3%	24	3.7%	22.0%	$6,734	6.4%	21.8%
	Total	*490*	*100%*	*$52,268*	*100%*	*100%*	*1,170*	*100%*	*$159,570*	*100%*	*100%*	*490*	*100%*	*100%*	*$52,268*	*100%*	*100%*	*529*	*100%*	*100%*	*$54,687*	*100%*	*100%*	*641*	*100%*	*100%*	*$104,883*	*100%*	*100%*

Originations & Purchases
2018 and 2020 FFIEC Census Data and 2015 ACS Data.

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: MS Jackson

		Bank Lending & Demographic Data Comparison										Bank & Aggregate Lending Comparison																	
		2018					2019, 2020					2018						2019						2020					
		Count		Dollar		Total Businesses	Count		Dollar		Total Businesses	Count			Dollar			Count			Dollar			Count			Dollar		
Product Type		#	%	$ (000s)	$ %	%	#	%	$ (000s)	$ %	%	Bank #	Bank %	Agg %	Bank $ 000s	Bank $ %	Agg $ %	Bank #	Bank %	Agg %	Bank $ 000s	Bank $ %	Agg $ %	Bank #	Bank %	Agg %	Bank $ 000s	Bank $ %	Agg $ %
Small Business	Revenue: $1 Million or Less	205	71.7%	$7,674	26.7%	90.2%	606	57.9%	$33,660	35.3%	91.1%	205	71.7%	41.6%	$7,674	26.7%	36.6%	181	66.8%	39.7%	$15,873	44.2%	37.0%	425	54.8%	35.3%	$17,787	29.9%	29.1%
	Revenue: Over $1 Million	77	26.9%	$20,878	72.7%	8.4%	260	24.8%	$56,949	59.7%	7.9%	77	26.9%					89	32.8%					171	22.0%				
	Revenue: *Total Rev. available*	282	98.6%	$28,552	99.4%	98.6%	866	82.7%	$90,609	95.0%	99.0%	282	98.6%					270	99.6%					596	76.8%				
	Revenue: Rev. Not Known	4	1.4%	$184	0.6%	1.4%	181	17.3%	$4,787	5.0%	1.0%	4	1.4%					1	0.4%					180	23.2%				
	Revenue: Total	*286*	*100%*	*$28,736*	*100%*	*100%*	*1,047*	*100%*	*$95,396*	*100%*	*100%*	*286*	*100%*					*271*	*100%*					*776*	*100%*				
	Loan Size: $100,000 or Less	231	80.8%	$6,148	21.4%		850	81.2%	$21,999	23.1%		231	80.8%	88.8%	$6,148	21.4%	29.7%	202	74.5%	89.4%	$6,353	17.7%	30.2%	648	83.5%	87.0%	$15,646	26.3%	31.7%
	Loan Size: $100,001 - $250,000	24	8.4%	$4,604	16.0%		84	8.0%	$13,958	14.6%		24	8.4%	6.2%	$4,604	16.0%	19.8%	21	7.7%	5.5%	$3,821	10.6%	17.9%	63	8.1%	7.6%	$10,137	17.0%	20.9%
	Loan Size: $250,001 - $1 Million	31	10.8%	$17,984	62.6%		113	10.8%	$59,439	62.3%		31	10.8%	5.0%	$17,984	62.6%	50.5%	48	17.7%	5.1%	$25,732	71.7%	51.9%	65	8.4%	5.5%	$33,707	56.7%	47.4%
	Loan Size: Total	*286*	*100%*	*$28,736*	*100%*		*1,047*	*100%*	*$95,396*	*100%*		*286*	*100%*	*100%*	*$28,736*	*100%*	*100%*	*271*	*100%*	*100%*	*$35,906*	*100%*	*100%*	*776*	*100%*	*100%*	*$59,490*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less: $100,000 or Less	192	93.7%	$3,909	50.9%		558	92.1%	$13,111	39.0%																			
	Loan Size & Rev $1 Mill or Less: $100,001 - $250,000	9	4.4%	$1,604	20.9%		15	2.5%	$2,157	6.4%																			
	Loan Size & Rev $1 Mill or Less: $250,001 - $1 Million	4	2.0%	$2,161	28.2%		33	5.4%	$18,392	54.6%																			
	Loan Size & Rev $1 Mill or Less: *Total*	*205*	*100%*	*$7,674*	*100%*		*606*	*100%*	*$33,660*	*100%*																			
Small Farm	Revenue: $1 Million or Less	3	100.0%	$50	100.0%	Total Farms 97.4%	5	71.4%	$64	62.7%	Total Farms 97.4%	3	100.0%	62.8%	$50	100.0%	63.5%	1	100.0%	63.1%	$16	100.0%	64.9%	4	66.7%	61.6%	$48	55.8%	64.5%
	Revenue: Over $1 Million	0	0.0%	$0	0.0%	2.5%	0	0.0%	$0	0.0%	2.6%	0	0.0%					0	0.0%					0	0.0%				
	Revenue: *Total Rev. available*	3	100.0%	$50	100.0%	99.9%	5	71.4%	$64	62.7%	100.0%	3	100.0%					1	100.0%					4	66.7%				
	Revenue: Not Known	0	0.0%	$0	0.0%	0.2%	2	28.6%	$38	37.3%	0.0%	0	0.0%					0	0.0%					2	33.3%				
	Revenue: Total	*3*	*100%*	*$50*	*100%*	*100%*	*7*	*100%*	*$102*	*100%*	*100.0%*	*3*	*100%*					*1*	*100%*					*6*	*100%*				
	Loan Size: $100,000 or Less	3	100.0%	$50	100.0%		7	100.0%	$102	100.0%		3	100.0%	77.0%	$50	100.0%	29.1%	1	100.0%	76.7%	$16	100.0%	32.9%	6	100.0%	75.9%	$86	100.0%	28.6%
	Loan Size: $100,001 - $250,000	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%		0	0.0%	15.9%	$0	0.0%	34.6%	0	0.0%	17.6%	$0	0.0%	39.3%	0	0.0%	16.0%	$0	0.0%	33.4%
	Loan Size: $250,001 - $500,000	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%		0	0.0%	7.1%	$0	0.0%	36.3%	0	0.0%	5.7%	$0	0.0%	27.8%	0	0.0%	8.2%	$0	0.0%	38.0%
	Loan Size: Total	*3*	*100%*	*$50*	*100%*		*7*	*100%*	*$102*	*100%*		*3*	*100%*	*100%*	*$50*	*100%*	*100%*	*1*	*100%*	*100%*	*$16*	*100%*	*100%*	*6*	*100%*	*100%*	*$86*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less: $100,000 or Less	3	100.0%	$50	100.0%		5	100.0%	$64	100.0%																			
	Loan Size & Rev $1 Mill or Less: $100,001 - $250,000	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%																			
	Loan Size & Rev $1 Mill or Less: $250,001 - $500,000	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%																			
	Loan Size & Rev $1 Mill or Less: *Total*	*3*	*100%*	*$50*	*100%*		*5*	*100%*	*$64*	*100%*																			

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue.
2018 and 2020 FFIEC Census Data and D&B information, and 2015 ACS Data.

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: NC Charlotte

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison										Bank & Aggregate Lending Comparison																	
		2018					2019, 2020					2018						2019						2020					
		Count		Dollar		Owner Occupied Units	Count		Dollar		Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		#	%	$ (000s)	$ %	%	#	%	$ (000s)	$ %	%	Bank #	Bank %	Agg %	Bank $ (000s)	Bank $ %	Agg $ %	Bank #	Bank %	Agg %	Bank $ (000s)	Bank $ %	Agg $ %	Bank #	Bank %	Agg %	Bank #	Bank %	Agg $ %
HOME PURCHASE	Low	7	7.3%	$2,171	4.1%	4.3%	15	5.6%	$6,788	4.3%	4.3%	7	7.3%	4.3%	$2,171	4.1%	3.1%	3	2.8%	4.8%	$1,160	1.9%	3.7%	12	7.6%	4.6%	$5,628	5.6%	3.8%
	Moderate	8	8.3%	$3,066	5.8%	17.2%	27	10.2%	$8,838	5.5%	16.1%	8	8.3%	16.3%	$3,066	5.8%	12.0%	13	11.9%	15.5%	$2,576	4.3%	11.8%	14	8.9%	15.7%	$6,262	6.3%	12.3%
	Middle	13	13.5%	$4,133	7.8%	24.4%	22	8.3%	$10,001	6.3%	24.9%	13	13.5%	25.3%	$4,133	7.8%	19.8%	9	8.3%	26.0%	$3,325	5.6%	20.3%	13	8.3%	25.3%	$6,676	6.7%	20.1%
	Upper	68	70.8%	$43,482	82.3%	54.0%	202	75.9%	$133,968	83.9%	54.6%	68	70.8%	54.0%	$43,482	82.3%	65.0%	84	77.1%	53.7%	$52,712	88.2%	64.1%	118	75.2%	54.3%	$81,256	81.4%	63.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.1%	$0	0.0%	0.0%	0	0.0%	0.1%	$0	0.0%	0.1%	0	0.0%	0.1%	$0	0.0%	0.1%
	Total	*96*	*100%*	*$52,852*	*100%*	*100%*	*266*	*100%*	*$159,595*	*100%*	*100%*	*96*	*100%*	*100%*	*$52,852*	*100%*	*100%*	*109*	*100%*	*100%*	*$59,773*	*100%*	*100%*	*157*	*100%*	*100%*	*$99,822*	*100%*	*100%*
REFINANCE	Low	0	0.0%	$0	0.0%	4.3%	9	2.6%	$3,249	1.7%	4.3%	0	0.0%	3.6%	$0	0.0%	2.4%	3	4.2%	3.5%	$821	2.1%	2.3%	6	2.2%	3.1%	$2,428	1.6%	2.6%
	Moderate	2	7.4%	$1,009	7.4%	17.2%	29	8.5%	$11,591	6.0%	16.1%	2	7.4%	15.8%	$1,009	7.4%	10.4%	11	15.5%	12.8%	$4,550	11.5%	8.9%	18	6.6%	11.3%	$7,041	4.6%	8.6%
	Middle	6	22.2%	$1,367	10.0%	24.4%	35	10.2%	$11,379	5.9%	24.9%	6	22.2%	24.3%	$1,367	10.0%	17.8%	13	18.3%	22.7%	$3,108	7.9%	16.2%	22	8.1%	20.7%	$8,271	5.4%	15.4%
	Upper	19	70.4%	$11,337	82.7%	54.0%	269	78.7%	$166,809	86.4%	54.6%	19	70.4%	56.2%	$11,337	82.7%	69.4%	44	62.0%	61.0%	$31,110	78.6%	72.5%	225	83.0%	64.9%	$135,699	88.4%	73.4%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.1%	$0	0.0%	0.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.1%	$0	0.0%	0.0%
	Total	*27*	*100%*	*$13,713*	*100%*	*100%*	*342*	*100%*	*$193,028*	*100%*	*100%*	*27*	*100%*	*100%*	*$13,713*	*100%*	*100%*	*71*	*100%*	*100%*	*$39,589*	*100%*	*100%*	*271*	*100%*	*100%*	*$153,439*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	$0	0.0%	4.3%	1	5.9%	$60	2.7%	4.3%	0	0.0%	3.0%	$0	0.0%	2.3%	1	12.5%	3.4%	$60	6.5%	2.4%	0	0.0%	2.9%	$0	0.0%	1.8%
	Moderate	1	12.5%	$15	2.4%	17.2%	0	0.0%	$0	0.0%	16.1%	1	12.5%	12.9%	$15	2.4%	9.8%	0	0.0%	11.7%	$0	0.0%	8.9%	0	0.0%	10.4%	$0	0.0%	7.7%
	Middle	1	12.5%	$18	2.9%	24.4%	3	17.6%	$301	13.6%	24.9%	1	12.5%	17.6%	$18	2.9%	11.5%	2	25.0%	20.1%	$265	28.6%	14.4%	1	11.1%	18.7%	$36	2.8%	12.5%
	Upper	6	75.0%	$595	94.7%	54.0%	13	76.5%	$1,851	83.7%	54.6%	6	75.0%	66.6%	$595	94.7%	76.4%	5	62.5%	64.7%	$602	64.9%	74.2%	8	88.9%	68.0%	$1,249	97.2%	78.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.1%	$0	0.0%	0.0%	0	0.0%	0.1%	$0	0.0%	0.0%
	Total	*8*	*100%*	*$628*	*100%*	*100%*	*17*	*100%*	*$2,212*	*100%*	*100%*	*8*	*100%*	*100%*	*$628*	*100%*	*100%*	*8*	*100%*	*100%*	*$927*	*100%*	*100%*	*9*	*100%*	*100%*	*$1,285*	*100%*	*100%*
MULTI FAMILY						Multi-Family Units					Multi-Family Units																		
	Low	1	100.0%	$13,875	100.0%	17.5%	0	0.0%	$0	0.0%	17.5%	1	100.0%	29.4%	$13,875	100.0%	20.9%	0	0.0%	26.7%	$0	0.0%	46.7%	0	0.0%	27.2%	$0	0.0%	14.8%
	Moderate	0	0.0%	$0	0.0%	26.3%	0	0.0%	$0	0.0%	22.9%	0	0.0%	28.6%	$0	0.0%	22.6%	0	0.0%	31.7%	$0	0.0%	15.6%	0	0.0%	31.5%	$0	0.0%	31.5%
	Middle	0	0.0%	$0	0.0%	19.1%	0	0.0%	$0	0.0%	21.8%	0	0.0%	16.7%	$0	0.0%	22.9%	0	0.0%	17.8%	$0	0.0%	13.8%	0	0.0%	22.8%	$0	0.0%	36.7%
	Upper	0	0.0%	$0	0.0%	36.9%	0	0.0%	$0	0.0%	37.6%	0	0.0%	25.4%	$0	0.0%	33.6%	0	0.0%	23.8%	$0	0.0%	23.9%	0	0.0%	17.4%	$0	0.0%	13.5%
	Unknown	0	0.0%	$0	0.0%	0.3%	0	0.0%	$0	0.0%	0.3%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	1.1%	$0	0.0%	3.5%
	Total	*1*	*100%*	*$13,875*	*100%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*1*	*100%*	*100%*	*$13,875*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	$0	0.0%	4.3%	2	7.1%	$47	1.1%	4.3%	0	0.0%	2.2%	$0	0.0%	1.2%	1	7.1%	2.3%	$35	2.0%	1.2%	1	7.1%	2.1%	$12	0.5%	1.2%
	Moderate	0	0.0%	$0	0.0%	17.2%	1	3.6%	$89	2.1%	16.1%	0	0.0%	9.1%	$0	0.0%	6.1%	0	0.0%	8.7%	$0	0.0%	5.7%	1	7.1%	8.9%	$89	3.6%	5.1%
	Middle	4	40.0%	$163	32.7%	24.4%	5	17.9%	$405	9.6%	24.9%	4	40.0%	19.0%	$163	32.7%	11.4%	4	28.6%	17.1%	$345	19.7%	10.4%	1	7.1%	16.8%	$60	2.4%	10.5%
	Upper	6	60.0%	$335	67.3%	54.0%	20	71.4%	$3,682	87.2%	54.6%	6	60.0%	69.7%	$335	67.3%	81.3%	9	64.3%	72.0%	$1,367	78.2%	82.7%	11	78.6%	72.2%	$2,315	93.5%	83.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.1%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.1%	$0	0.0%	0.0%
	Total	*10*	*100%*	*$498*	*100%*	*100%*	*28*	*100%*	*$4,223*	*100%*	*100%*	*10*	*100%*	*100%*	*$498*	*100%*	*100%*	*14*	*100%*	*100%*	*$1,747*	*100%*	*100%*	*14*	*100%*	*100%*	*$2,476*	*100%*	*100%*

Originations & Purchases
2018 and 2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: NC Charlotte

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison										Bank & Aggregate Lending Comparison																	
		2018					2019, 2020					2018						2019						2020					
		Count		Dollar		Owner Occupied Units	Count		Dollar		Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		#	%	$ (000s)	$ %	%	#	%	$ (000s)	$ %	%	Bank #	Bank %	Agg %	Bank $ (000s)	Bank $ %	Agg $ %	Bank #	Bank %	Agg %	Bank $ (000s)	Bank $ %	Agg $ %	Bank #	Bank %	Agg %	Bank #	Bank %	Agg $ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	4.3%	0	0.0%	$0	0.0%	4.3%	0	0.0%	5.0%	$0	0.0%	3.5%	0	0.0%	5.3%	$0	0.0%	2.6%	0	0.0%	4.3%	$0	0.0%	2.2%
	Moderate	0	0.0%	$0	0.0%	17.2%	0	0.0%	$0	0.0%	16.1%	0	0.0%	15.0%	$0	0.0%	9.9%	0	0.0%	14.9%	$0	0.0%	8.9%	0	0.0%	11.4%	$0	0.0%	6.7%
	Middle	0	0.0%	$0	0.0%	24.4%	0	0.0%	$0	0.0%	24.9%	0	0.0%	24.3%	$0	0.0%	14.8%	0	0.0%	22.7%	$0	0.0%	11.6%	0	0.0%	25.6%	$0	0.0%	12.4%
	Upper	2	100.0%	$88	100%	54.0%	4	100.0%	$487	100%	54.6%	2	100%	55.7%	$88	100.0%	71.7%	2	100%	57.1%	$236	100.0%	76.9%	2	100%	58.8%	$251	100%	78.7%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*2*	*100%*	*$88*	*100%*	*100%*	*4*	*100%*	*$487*	*100%*	*100%*	*2*	*100%*	*100%*	*$88*	*100%*	*100%*	*2*	*100%*	*100%*	*$236*	*100%*	*100%*	*2*	*100%*	*100%*	*$251*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	4.3%	0	0.0%	$0	0.0%	4.3%	0	0.0%	6.1%	$0	0.0%	5.5%	0	0.0%	3.8%	$0	0.0%	2.4%	0	0.0%	4.6%	$0	0.0%	2.7%
	Moderate	0	0.0%	$0	0.0%	17.2%	0	0.0%	$0	0.0%	16.1%	0	0.0%	25.4%	$0	0.0%	16.5%	0	0.0%	24.7%	$0	0.0%	14.6%	0	0.0%	24.4%	$0	0.0%	15.7%
	Middle	0	0.0%	$0	0.0%	24.4%	0	0.0%	$0	0.0%	24.9%	0	0.0%	37.0%	$0	0.0%	31.1%	0	0.0%	34.6%	$0	0.0%	25.5%	0	0.0%	39.7%	$0	0.0%	33.4%
	Upper	0	0.0%	$0	0.0%	54.0%	0	0.0%	$0	0.0%	54.6%	0	0.0%	31.5%	$0	0.0%	46.9%	0	0.0%	36.8%	$0	0.0%	57.4%	0	0.0%	31.2%	$0	0.0%	48.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.1%	$0	0.0%	0.1%	0	0.0%	0.1%	$0	0.0%	0.1%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	8	5.6%	$16,046	19.7%	4.3%	27	4.1%	$10,144	2.8%	4.3%	8	5.6%	4.1%	$16,046	19.7%	6.0%	8	3.9%	4.2%	$2,076	2.0%	8.5%	19	4.2%	3.7%	$8,068	3.1%	3.6%
	Moderate	11	7.6%	$4,090	5.0%	17.2%	57	8.7%	$20,518	5.7%	16.1%	11	7.6%	15.8%	$4,090	5.0%	13.4%	24	11.8%	14.3%	$7,126	7.0%	11.2%	33	7.3%	13.1%	$13,392	5.2%	11.1%
	Middle	24	16.7%	$5,681	7.0%	24.4%	65	9.9%	$22,086	6.1%	24.9%	24	16.7%	24.5%	$5,681	7.0%	19.7%	28	13.7%	24.2%	$7,043	6.9%	17.9%	37	8.2%	22.6%	$15,043	5.8%	18.3%
	Upper	101	70.1%	$55,837	68.4%	54.0%	508	77.3%	$306,797	85.3%	54.6%	101	70.1%	55.5%	$55,837	68.4%	60.8%	144	70.6%	57.3%	$86,027	84.1%	62.3%	364	80.4%	60.6%	$220,770	85.8%	66.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.1%	$0	0.0%	0.0%	0	0.0%	0.1%	$0	0.0%	0.0%	0	0.0%	0.1%	$0	0.0%	0.2%
	Total	*144*	*100%*	*$81,654*	*100%*	*100%*	*657*	*100%*	*$359,545*	*100%*	*100%*	*144*	*100%*	*100%*	*$81,654*	*100%*	*100%*	*204*	*100%*	*100%*	*$102,272*	*100%*	*100%*	*453*	*100%*	*100%*	*$257,273*	*100%*	*100%*

Originations & Purchases
2018 and 2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: NC Charlotte

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018 Count #	%	Dollar $ (000s)	$ %	Total Businesses %	2019, 2020 Count #	%	Dollar $ (000s)	$ %	Total Businesses %	Bank & Aggregate Lending Comparison 2018 Count Bank #	%	Count Agg %	Dollar Bank $ 000s	$ %	Dollar Agg $ %	2019 Count Bank #	%	Count Agg %	Dollar Bank $ 000s	$ %	Dollar Agg $ %	2020 Count Bank #	%	Count Agg %	Dollar Bank $ 000s	$ %	Dollar Agg $ %
SMALL BUSINESSES	Low	15	26.3%	$3,624	30.0%	8.8%	27	14.3%	$8,936	22.8%	9.0%	15	26.3%	9.1%	$3,624	30.0%	13.9%	4	11.8%	8.7%	$1,904	23.1%	12.3%	23	14.8%	9.0%	$7,032	22.7%	12.4%
	Moderate	6	10.5%	$665	5.5%	18.1%	30	15.9%	$5,627	14.3%	15.7%	6	10.5%	16.7%	$665	5.5%	18.8%	6	17.6%	14.3%	$970	11.8%	15.4%	24	15.5%	15.0%	$4,657	15.0%	16.7%
	Middle	16	28.1%	$2,608	21.6%	20.5%	37	19.6%	$9,280	23.6%	22.7%	16	28.1%	18.9%	$2,608	21.6%	13.9%	10	29.4%	20.5%	$2,245	27.2%	18.1%	27	17.4%	21.7%	$7,035	22.7%	19.5%
	Upper	20	35.1%	$5,181	42.9%	51.5%	92	48.7%	$15,128	38.5%	51.4%	20	35.1%	53.1%	$5,181	42.9%	50.0%	13	38.2%	54.2%	$2,976	36.1%	51.2%	79	51.0%	52.7%	$12,152	39.2%	48.9%
	Unknown	0	0.0%	$0	0.0%	1.1%	3	1.6%	$281	0.7%	1.2%	0	0.0%	1.0%	$0	0.0%	2.5%	1	2.9%	1.1%	$160	1.9%	2.2%	2	1.3%	1.0%	$121	0.4%	2.1%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%		0	0.0%	1.2%	$0	0.0%	0.9%	0	0.0%	1.2%	$0	0.0%	0.9%	0	0.0%	0.6%	$0	0.0%	0.5%
	Total	*57*	*100%*	*$12,078*	*100%*	*100%*	*189*	*100%*	*$39,252*	*100%*	*100%*	*57*	*100%*	*100%*	*$12,078*	*100%*	*100%*	*34*	*100%*	*100%*	*$8,255*	*100%*	*100%*	*155*	*100%*	*100%*	*$30,997*	*100%*	*100%*
SMALL FARM						Total Farms					Total Farms																		
	Low	0	0.0%	$0	0.0%	6.7%	0	0.0%	$0	0.0%	8.4%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	6.0%	$0	0.0%	0.2%	0	0.0%	7.0%	$0	0.0%	2.2%
	Moderate	0	0.0%	$0	0.0%	13.0%	0	0.0%	$0	0.0%	10.7%	0	0.0%	10.5%	$0	0.0%	1.6%	0	0.0%	12.0%	$0	0.0%	2.2%	0	0.0%	10.5%	$0	0.0%	4.6%
	Middle	0	0.0%	$0	0.0%	19.7%	0	0.0%	$0	0.0%	20.6%	0	0.0%	13.2%	$0	0.0%	8.7%	0	0.0%	16.0%	$0	0.0%	9.1%	0	0.0%	14.0%	$0	0.0%	8.8%
	Upper	0	0.0%	$0	0.0%	59.8%	0	0.0%	$0	0.0%	59.2%	0	0.0%	73.7%	$0	0.0%	87.2%	0	0.0%	62.0%	$0	0.0%	86.5%	0	0.0%	66.7%	$0	0.0%	83.2%
	Unknown	0	0.0%	$0	0.0%	0.8%	0	0.0%	$0	0.0%	1.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%		0	0.0%	2.6%	$0	0.0%	2.4%	0	0.0%	4.0%	$0	0.0%	2.0%	0	0.0%	1.8%	$0	0.0%	1.2%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*

Originations & Purchases
2018 and 2020 FFIEC Census Data and D&B information, and 2015 ACS Data.

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: NC Charlotte

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018 Count #	%	Dollar $ (000s)	$ %	Families by Family Income %	2019, 2020 Count #	%	Dollar $ (000s)	$ %	Families by Family Income %	Bank & Aggregate Lending Comparison 2018 Count Bank #	%	Count Agg %	Dollar Bank $(000s)	$ %	Dollar Agg $ %	2019 Count Bank #	%	Count Agg %	Dollar Bank $(000s)	$ %	Dollar Agg $ %	2020 Count Bank #	%	Count Agg %	Dollar Bank $(000s)	$ %	Dollar Agg $ %
HOME PURCHASE	Low	0	0.0%	$0	0.0%	21.9%	0	0.0%	$0	0.0%	21.5%	0	0.0%	4.6%	$0	0.0%	2.3%	0	0.0%	3.6%	$0	0.0%	1.7%	0	0.0%	3.8%	$0	0.0%	2.0%
	Moderate	5	5.2%	$992	1.9%	15.2%	11	4.1%	$2,518	1.6%	15.1%	5	5.2%	16.2%	$992	1.9%	10.3%	4	3.7%	15.1%	$815	1.4%	9.3%	7	4.5%	15.8%	$1,703	1.7%	10.5%
	Middle	4	4.2%	$816	1.5%	17.2%	15	5.6%	$3,410	2.1%	17.1%	4	4.2%	19.4%	$816	1.5%	15.6%	10	9.2%	19.7%	$2,320	3.9%	15.2%	5	3.2%	21.4%	$1,090	1.1%	17.4%
	Upper	81	84.4%	$48,135	91.1%	45.8%	216	81.2%	$142,514	89.3%	46.3%	81	84.4%	44.7%	$48,135	91.1%	56.7%	82	75.2%	48.4%	$51,034	85.4%	60.1%	134	85.4%	49.5%	$91,480	91.6%	60.3%
	Unknown	6	6.3%	$2,909	5.5%	0.0%	24	9.0%	$11,153	7.0%	0.0%	6	6.3%	15.2%	$2,909	5.5%	15.1%	13	11.9%	13.2%	$5,604	9.4%	13.7%	11	7.0%	9.5%	$5,549	5.6%	9.8%
	Total	*96*	*100%*	*$52,852*	*100%*	*100%*	*266*	*100%*	*$159,595*	*100%*	*100%*	*96*	*100%*	*100%*	*$52,852*	*100%*	*100%*	*109*	*100%*	*100%*	*$59,773*	*100%*	*100%*	*157*	*100%*	*100%*	*$99,822*	*100%*	*100%*
REFINANCE	Low	0	0.0%	$0	0.0%	21.9%	2	0.6%	$168	0.1%	21.5%	0	0.0%	7.9%	$0	0.0%	4.2%	1	1.4%	4.3%	$90	0.2%	2.0%	1	0.4%	2.8%	$78	0.1%	1.3%
	Moderate	1	3.7%	$130	0.9%	15.2%	11	3.2%	$1,941	1.0%	15.1%	1	3.7%	15.9%	$130	0.9%	10.7%	3	4.2%	11.0%	$356	0.9%	6.2%	8	3.0%	9.2%	$1,585	1.0%	5.5%
	Middle	1	3.7%	$194	1.4%	17.2%	15	4.4%	$3,363	1.7%	17.1%	1	3.7%	20.2%	$194	1.4%	16.0%	3	4.2%	16.2%	$630	1.6%	11.1%	12	4.4%	16.2%	$2,733	1.8%	12.0%
	Upper	24	88.9%	$12,689	92.5%	45.8%	281	82.2%	$170,350	88.3%	46.3%	24	88.9%	42.8%	$12,689	92.5%	55.8%	57	80.3%	49.1%	$35,294	89.2%	60.8%	224	82.7%	55.3%	$135,056	88.0%	65.4%
	Unknown	1	3.7%	$700	5.1%	0.0%	33	9.6%	$17,206	8.9%	0.0%	1	3.7%	13.3%	$700	5.1%	13.2%	7	9.9%	19.4%	$3,219	8.1%	19.9%	26	9.6%	16.5%	$13,987	9.1%	15.8%
	Total	*27*	*100%*	*$13,713*	*100%*	*100%*	*342*	*100%*	*$193,028*	*100%*	*100%*	*27*	*100%*	*100%*	*$13,713*	*100%*	*100%*	*71*	*100%*	*100%*	*$39,589*	*100%*	*100%*	*271*	*100%*	*100%*	*$153,439*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	$0	0.0%	21.9%	0	0.0%	$0	0.0%	21.5%	0	0.0%	3.5%	$0	0.0%	1.8%	0	0.0%	3.3%	$0	0.0%	1.8%	0	0.0%	2.3%	$0	0.0%	1.2%
	Moderate	1	12.5%	$18	2.9%	15.2%	1	5.9%	$15	0.7%	15.1%	1	12.5%	9.5%	$18	2.9%	5.5%	1	12.5%	10.8%	$15	1.6%	7.0%	0	0.0%	9.2%	$0	0.0%	5.4%
	Middle	0	0.0%	$0	0.0%	17.2%	3	17.6%	$294	13.3%	17.1%	0	0.0%	17.5%	$0	0.0%	12.1%	2	25.0%	18.4%	$94	10.1%	12.5%	1	11.1%	15.2%	$200	15.6%	9.5%
	Upper	6	75.0%	$440	70.1%	45.8%	13	76.5%	$1,903	86.0%	46.3%	6	75.0%	59.4%	$440	70.1%	68.2%	5	62.5%	58.8%	$818	88.2%	68.3%	8	88.9%	68.5%	$1,085	84.4%	77.2%
	Unknown	1	12.5%	$170	27.1%	0.0%	0	0.0%	$0	0.0%	0.0%	1	12.5%	10.1%	$170	27.1%	12.4%	0	0.0%	8.7%	$0	0.0%	10.4%	0	0.0%	4.9%	$0	0.0%	6.7%
	Total	*8*	*100%*	*$628*	*100%*	*100%*	*17*	*100%*	*$2,212*	*100%*	*100%*	*8*	*100%*	*100%*	*$628*	*100%*	*100%*	*8*	*100%*	*100%*	*$927*	*100%*	*100%*	*9*	*100%*	*100%*	*$1,285*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	$0	0.0%	21.9%	0	0.0%	$0	0.0%	21.5%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	15.2%	0	0.0%	$0	0.0%	15.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	17.2%	0	0.0%	$0	0.0%	17.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	45.8%	0	0.0%	$0	0.0%	46.3%	0	0.0%	1.6%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	1.1%	$0	0.0%	0.0%
	Unknown	1	100.0%	$13,875	100.0%	0.0%	0	0.0%	$0	0.0%	0.0%	1	100.0%	98.4%	$13,875	100.0%	100%	0	0.0%	100%	$0	0.0%	100%	0	0.0%	98.9%	$0	0.0%	100%
	Total	*1*	*100%*	*$13,875*	*100%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*1*	*100%*	*100%*	*$13,875*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	$0	0.0%	21.9%	0	0.0%	$0	0.0%	21.5%	0	0.0%	4.2%	$0	0.0%	1.9%	0	0.0%	3.4%	$0	0.0%	1.3%	0	0.0%	3.0%	$0	0.0%	1.6%
	Moderate	0	0.0%	$0	0.0%	15.2%	3	10.7%	$214	5.1%	15.1%	0	0.0%	10.5%	$0	0.0%	4.9%	0	0.0%	8.7%	$0	0.0%	4.2%	3	21.4%	8.2%	$214	8.6%	3.8%
	Middle	2	20.0%	$35	7.0%	17.2%	2	7.1%	$75	1.8%	17.1%	2	20.0%	17.1%	$35	7.0%	9.9%	2	14.3%	15.6%	$75	4.3%	8.3%	0	0.0%	13.1%	$0	0.0%	7.0%
	Upper	8	80.0%	$463	93.0%	45.8%	21	75.0%	$3,304	78.2%	46.3%	8	80.0%	60.5%	$463	93.0%	74.7%	10	71.4%	63.1%	$1,042	59.6%	75.8%	11	78.6%	72.2%	$2,262	91.4%	84.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	2	7.1%	$630	14.9%	0.0%	0	0.0%	7.8%	$0	0.0%	8.6%	2	14.3%	9.2%	$630	36.1%	10.4%	0	0.0%	3.4%	$0	0.0%	3.3%
	Total	*10*	*100%*	*$498*	*100%*	*100%*	*28*	*100%*	*$4,223*	*100%*	*100%*	*10*	*100%*	*100%*	*$498*	*100%*	*100%*	*14*	*100%*	*100%*	*$1,747*	*100%*	*100%*	*14*	*100%*	*100%*	*$2,476*	*100%*	*100%*

Originations & Purchases
2018 and 2020 FFIEC Census Data and 2015 ACS Data.

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: NC Charlotte

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018 Count #	2018 Count %	2018 Dollar ($ (000s))	2018 Dollar $ %	2018 Families by Family Income %	2019, 2020 Count #	2019, 2020 Count %	2019, 2020 Dollar ($ (000s))	2019, 2020 Dollar $ %	2019, 2020 Families by Family Income %	Bank & Aggregate Lending Comparison 2018 Count Bank #	2018 Count Bank %	2018 Count Agg %	2018 Dollar Bank ($(000s))	2018 Dollar Bank $ %	2018 Dollar Agg $ %	2019 Count Bank #	2019 Count Bank %	2019 Count Agg %	2019 Dollar Bank ($(000s))	2019 Dollar Bank $ %	2019 Dollar Agg $ %	2020 Count Bank #	2020 Count Bank %	2020 Count Agg %	2020 Dollar Bank ($(000s))	2020 Dollar Bank $ %	2020 Dollar Agg $ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	21.9%	0	0.0%	$0	0.0%	21.5%	0	0.0%	5.9%	$0	0.0%	4.2%	0	0.0%	5.6%	$0	0.0%	2.5%	0	0.0%	4.5%	$0	0.0%	1.6%
	Moderate	0	0.0%	$0	0.0%	15.2%	0	0.0%	$0	0.0%	15.1%	0	0.0%	12.6%	$0	0.0%	7.5%	0	0.0%	14.2%	$0	0.0%	7.9%	0	0.0%	16.8%	$0	0.0%	6.7%
	Middle	0	0.0%	$0	0.0%	17.2%	1	25.0%	$160	32.9%	17.1%	0	0.0%	18.9%	$0	0.0%	11.8%	0	0.0%	20.2%	$0	0.0%	10.2%	1	50.0%	17.6%	$160	63.7%	8.1%
	Upper	2	100.0%	$88	100.0%	45.8%	3	75.0%	$327	67.1%	46.3%	2	100.0%	53.0%	$88	100.0%	67.1%	2	100%	52.3%	$236	100%	71.4%	1	50.0%	50.9%	$91	36.3%	75.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	9.6%	$0	0.0%	9.4%	0	0.0%	7.7%	$0	0.0%	8.1%	0	0.0%	10.2%	$0	0.0%	7.8%
	Total	*2*	*100%*	*$88*	*100%*	*100%*	*4*	*100%*	*$487*	*100%*	*100%*	*2*	*100%*	*100%*	*$88*	*100%*	*100%*	*2*	*100%*	*100%*	*$236*	*100%*	*100%*	*2*	*100%*	*100%*	*$251*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	21.9%	0	0.0%	$0	0.0%	21.5%	0	0.0%	1.8%	$0	0.0%	1.1%	0	0.0%	0.2%	$0	0.0%	0.1%	0	0.0%	0.3%	$0	0.0%	0.2%
	Moderate	0	0.0%	$0	0.0%	15.2%	0	0.0%	$0	0.0%	15.1%	0	0.0%	3.0%	$0	0.0%	1.6%	0	0.0%	0.9%	$0	0.0%	1.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	17.2%	0	0.0%	$0	0.0%	17.1%	0	0.0%	1.6%	$0	0.0%	1.3%	0	0.0%	1.1%	$0	0.0%	1.6%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	45.8%	0	0.0%	$0	0.0%	46.3%	0	0.0%	3.3%	$0	0.0%	2.9%	0	0.0%	8.4%	$0	0.0%	18.7%	0	0.0%	0.2%	$0	0.0%	0.4%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	90.4%	$0	0.0%	93.1%	0	0.0%	89.5%	$0	0.0%	78.5%	0	0.0%	99.5%	$0	0.0%	99.4%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	0	0.0%	$0	0.0%	21.9%	2	0.3%	$168	0.0%	21.5%	0	0.0%	5.3%	$0	0.0%	2.3%	1	0.5%	3.8%	$90	0.1%	1.6%	1	0.2%	3.1%	$78	0.0%	1.5%
	Moderate	7	4.9%	$1,140	1.4%	15.2%	26	4.0%	$4,688	1.3%	15.1%	7	4.9%	15.0%	$1,140	1.4%	8.3%	8	3.9%	12.9%	$1,186	1.2%	6.9%	18	4.0%	11.4%	$3,502	1.4%	7.0%
	Middle	7	4.9%	$1,045	1.3%	17.2%	36	5.5%	$7,302	2.0%	17.1%	7	4.9%	18.9%	$1,045	1.3%	12.6%	17	8.3%	17.8%	$3,119	3.0%	11.6%	19	4.2%	17.6%	$4,183	1.6%	13.3%
	Upper	121	84.0%	$61,815	75.7%	45.8%	534	81.3%	$318,398	88.6%	46.3%	121	84.0%	45.0%	$61,815	75.7%	46.9%	156	76.5%	49.0%	$88,424	86.5%	52.9%	378	83.4%	52.9%	$229,974	89.4%	60.1%
	Unknown	9	6.3%	$17,654	21.6%	0.0%	59	9.0%	$28,989	8.1%	0.0%	9	6.3%	15.9%	$17,654	21.6%	30.0%	22	10.8%	16.5%	$9,453	9.2%	27.0%	37	8.2%	15.1%	$19,536	7.6%	18.2%
	Total	*144*	*100%*	*$81,654*	*100%*	*100%*	*657*	*100%*	*$359,545*	*100%*	*100%*	*144*	*100%*	*100%*	*$81,654*	*100%*	*100%*	*204*	*100%*	*100%*	*$102,272*	*100%*	*100%*	*453*	*100%*	*100%*	*$257,273*	*100%*	*100%*

Originations & Purchases
2018 and 2020 FFIEC Census Data and 2015 ACS Data.

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: NC Charlotte

Product Type		Bank Lending & Demographic Data Comparison 2018 Count #	2018 Count %	2018 Dollar ($ (000s))	2018 Dollar $ %	2018 Total Businesses %	2019, 2020 Count #	2019, 2020 Count %	2019, 2020 Dollar ($ (000s))	2019, 2020 Dollar $ %	2019, 2020 Total Businesses %	Bank & Aggregate Lending Comparison 2018 Count Bank #	2018 Count Bank %	2018 Count Agg %	2018 Dollar Bank $ 000s	2018 Dollar Bank $ %	2018 Dollar Agg $ %	2019 Count Bank #	2019 Count Bank %	2019 Count Agg %	2019 Dollar Bank $ 000s	2019 Dollar Bank $ %	2019 Dollar Agg $ %	2020 Count Bank #	2020 Count Bank %	2020 Count Agg %	2020 Dollar Bank $ 000s	2020 Dollar Bank $ %	2020 Dollar Agg $ %
Small Business	Revenue: $1 Million or Less	25	43.9%	$5,363	44.4%	90.3%	89	47.1%	$8,503	21.7%	91.3%	25	43.9%	46.1%	$5,363	44.4%	32.1%	19	55.9%	47.5%	$2,047	24.8%	32.1%	70	45.2%	40.8%	$6,456	20.8%	26.4%
	Over $1 Million	29	50.9%	$6,551	54.2%	8.6%	91	48.1%	$30,358	77.3%	7.8%	29	50.9%					15	44.1%					76	49.0%				
	Total Rev. available	54	94.8%	$11,914	98.6%	98.9%	180	95.2%	$38,861	99.0%	99.1%	54	94.8%					34	100.0%					146	94.2%				
	Rev. Not Known	3	5.3%	$164	1.4%	1.2%	9	4.8%	$391	1.0%	0.9%	3	5.3%					0	0.0%					9	5.8%				
	Total	*57*	*100%*	*$12,078*	*100%*	*100%*	*189*	*100%*	*$39,252*	*100%*	*100%*	*57*	*100%*					*34*	*100%*					*155*	*100%*				
	Loan Size: $100,000 or Less	31	54.4%	$1,168	9.7%		99	52.4%	$3,354	8.5%		31	54.4%	92.9%	$1,168	9.7%	36.5%	17	50.0%	93.2%	$412	5.0%	37.5%	82	52.9%	87.4%	$2,942	9.5%	30.7%
	$100,001 - $250,000	7	12.3%	$1,474	12.2%		35	18.5%	$5,462	13.9%		7	12.3%	3.2%	$1,474	12.2%	13.6%	6	17.6%	3.2%	$1,073	13.0%	13.8%	29	18.7%	6.8%	$4,389	14.2%	18.6%
	$250,001 - $1 Million	19	33.3%	$9,436	78.1%		55	29.1%	$30,436	77.5%		19	33.3%	3.9%	$9,436	78.1%	50.0%	11	32.4%	3.6%	$6,770	82.0%	48.7%	44	28.4%	5.8%	$23,666	76.3%	50.7%
	Total	*57*	*100%*	*$12,078*	*100%*		*189*	*100%*	*$39,252*	*100%*		*57*	*100%*	*100%*	*$12,078*	*100%*	*100%*	*34*	*100%*	*100%*	*$8,255*	*100%*	*100%*	*155*	*100%*	*100%*	*$30,997*	*100%*	*100%*
	Loan Size & Rev: $100,000 or Less	16	64.0%	$447	8.3%		70	78.7%	$2,080	24.5%																			
	$100,001 - $250,000	0	0.0%	$0	0.0%		12	13.5%	$1,983	23.3%																			
	$250,001 - $1 Million	9	36.0%	$4,916	91.7%		7	7.9%	$4,440	52.2%																			
	Total	*25*	*100%*	*$5,363*	*100%*		*89*	*100%*	*$8,503*	*100%*																			
Small Farm	Revenue					Total Farms					Total Farms																		
	$1 Million or Less	0	0.0%	$0	0.0%	97.6%	0	0.0%	$0	0.0%	97.7%	0	0.0%	65.8%	$0	0.0%	90.4%	0	0.0%	38.0%	$0	0.0%	15.3%	0	0.0%	63.2%	$0	0.0%	43.0%
	Over $1 Million	0	0.0%	$0	0.0%	2.4%	0	0.0%	$0	0.0%	2.3%	0	0.0%					0	0.0%					0	0.0%				
	Total Rev. available	0	0.0%	$0	0.0%	100.0%	0	0.0%	$0	0.0%	100.0%	0	0.0%					0	0.0%					0	0.0%				
	Not Known	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%					0	0.0%					0	0.0%				
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*$0*	*0%*	*100.0%*	*0*	*0%*					*0*	*0%*					*0*	*0%*				
	Loan Size: $100,000 or Less	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%		0	0.0%	94.7%	$0	0.0%	41.2%	0	0.0%	90.0%	$0	0.0%	34.0%	0	0.0%	87.7%	$0	0.0%	35.3%
	$100,001 - $250,000	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%		0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	4.0%	$0	0.0%	8.6%	0	0.0%	5.3%	$0	0.0%	13.2%
	$250,001 - $500,000	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%		0	0.0%	5.3%	$0	0.0%	58.8%	0	0.0%	6.0%	$0	0.0%	57.4%	0	0.0%	7.0%	$0	0.0%	51.4%
	Total	*0*	*0%*	*$0*	*0%*		*0*	*0%*	*$0*	*0%*		*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
	Loan Size & Rev: $100,000 or Less	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%																			
	$100,001 - $250,000	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%																			
	$250,001 - $500,000	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%																			
	Total	*0*	*0%*	*$0*	*0%*		*0*	*0%*	*$0*	*0%*																			

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue.
2018 and 2020 FFIEC Census Data and D&B information, and 2015 ACS Data.

Geographic Distribution of HMDA Loans - Table 1 of 2
Assessment Area: SC Hilton Head Island-Bluffton-Beaufort

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
HOME PURCHASE	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	18	19.1%	$5,849	18.8%	27.1%	6	17.1%	18.0%	$1,258	16.1%	14.0%	5	17.2%	20.2%	$664	6.7%	14.7%	7	23.3%	20.0%	$3,927	29.2%	14.4%
	Middle	49	52.1%	$13,605	43.7%	45.1%	22	62.9%	55.6%	$4,993	64.1%	50.8%	17	58.6%	54.7%	$5,827	59.0%	50.8%	10	33.3%	49.8%	$2,785	20.7%	44.4%
	Upper	27	28.7%	$11,662	37.5%	27.8%	7	20.0%	26.4%	$1,540	19.8%	35.2%	7	24.1%	25.0%	$3,392	34.3%	34.5%	13	43.3%	30.1%	$6,730	50.1%	41.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*94*	*100%*	*$31,116*	*100%*	*100%*	*35*	*100%*	*100%*	*$7,791*	*100%*	*100%*	*29*	*100%*	*100%*	*$9,883*	*100%*	*100%*	*30*	*100%*	*100%*	*$13,442*	*100%*	*100%*
REFINANCE	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	24	27.6%	$3,647	17.2%	27.1%	6	35.3%	16.0%	$448	15.4%	12.3%	6	37.5%	15.2%	$1,596	38.7%	13.0%	12	22.2%	14.6%	$1,603	11.3%	12.6%
	Middle	40	46.0%	$9,280	43.8%	45.1%	7	41.2%	52.8%	$1,633	56.2%	45.1%	7	43.8%	54.1%	$1,253	30.4%	46.5%	26	48.1%	55.6%	$6,394	45.1%	49.7%
	Upper	23	26.4%	$8,279	39.0%	27.8%	4	23.5%	31.2%	$825	28.4%	42.6%	3	18.8%	30.7%	$1,279	31.0%	40.5%	16	29.6%	29.8%	$6,175	43.6%	37.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*87*	*100%*	*$21,206*	*100%*	*100%*	*17*	*100%*	*100%*	*$2,906*	*100%*	*100%*	*16*	*100%*	*100%*	*$4,128*	*100%*	*100%*	*54*	*100%*	*100%*	*$14,172*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	10	21.7%	$528	12.9%	27.1%	3	21.4%	12.6%	$125	13.3%	10.1%	5	22.7%	12.1%	$218	10.1%	10.0%	2	20.0%	13.7%	$185	19.0%	12.0%
	Middle	22	47.8%	$1,800	44.1%	45.1%	9	64.3%	57.0%	$526	56.1%	40.8%	9	40.9%	57.1%	$864	39.8%	51.1%	4	40.0%	50.7%	$410	42.1%	45.7%
	Upper	14	30.4%	$1,753	43.0%	27.8%	2	14.3%	30.5%	$286	30.5%	49.1%	8	36.4%	30.9%	$1,087	50.1%	38.9%	4	40.0%	35.6%	$380	39.0%	42.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*46*	*100%*	*$4,081*	*100%*	*100%*	*14*	*100%*	*100%*	*$937*	*100%*	*100%*	*22*	*100%*	*100%*	*$2,169*	*100%*	*100%*	*10*	*100%*	*100%*	*$975*	*100%*	*100%*
						Multi-Family Units																		
MULTI FAMILY	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	28.9%	0	0.0%	36.4%	$0	0.0%	44.2%	0	0.0%	33.3%	$0	0.0%	5.4%	0	0.0%	30.0%	$0	0.0%	38.4%
	Middle	0	0.0%	$0	0.0%	37.1%	0	0.0%	45.5%	$0	0.0%	53.5%	0	0.0%	55.6%	$0	0.0%	73.5%	0	0.0%	60.0%	$0	0.0%	60.8%
	Upper	0	0.0%	$0	0.0%	33.9%	0	0.0%	18.2%	$0	0.0%	2.3%	0	0.0%	11.1%	$0	0.0%	21.1%	0	0.0%	10.0%	$0	0.0%	0.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	5	13.9%	$475	12.6%	27.1%	3	18.8%	10.2%	$139	8.1%	9.0%	1	9.1%	12.8%	$150	12.6%	10.2%	1	11.1%	11.0%	$186	21.1%	14.2%
	Middle	21	58.3%	$2,094	55.4%	45.1%	11	68.8%	52.8%	$1,400	82.0%	46.3%	5	45.5%	49.6%	$315	26.4%	42.8%	5	55.6%	47.0%	$379	43.1%	37.1%
	Upper	10	27.8%	$1,211	32.0%	27.8%	2	12.5%	36.9%	$168	9.8%	44.8%	5	45.5%	37.6%	$728	61.0%	47.1%	3	33.3%	42.1%	$315	35.8%	48.7%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*36*	*100%*	*$3,780*	*100%*	*100%*	*16*	*100%*	*100%*	*$1,707*	*100%*	*100%*	*11*	*100%*	*100%*	*$1,193*	*100%*	*100%*	*9*	*100%*	*100%*	*$880*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of HMDA Loans - Table 2 of 2
Assessment Area: SC Hilton Head Island-Bluffton-Beaufort

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	2	22.2%	$61	5.4%	27.1%	1	33.3%	16.5%	$32	28.6%	10.6%	1	100.0%	25.5%	$29	100.0%	25.1%	0	0.0%	12.9%	$0	0.0%	7.4%
	Middle	4	44.4%	$493	43.7%	45.1%	1	33.3%	41.3%	$55	49.1%	31.1%	0	0.0%	44.0%	$0	0.0%	39.8%	3	60.0%	57.8%	$438	44.3%	52.8%
	Upper	3	33.3%	$575	50.9%	27.8%	1	33.3%	42.2%	$25	22.3%	58.3%	0	0.0%	30.5%	$0	0.0%	35.1%	2	40.0%	29.3%	$550	55.7%	39.9%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*9*	*100%*	*$1,129*	*100%*	*100%*	*3*	*100%*	*100%*	*$112*	*100%*	*100%*	*1*	*100%*	*100%*	*$29*	*100%*	*100%*	*5*	*100%*	*100%*	*$988*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	27.1%	0	0.0%	26.8%	$0	0.0%	14.4%	0	0.0%	24.3%	$0	0.0%	15.6%	0	0.0%	20.0%	$0	0.0%	13.2%
	Middle	0	0.0%	$0	0.0%	45.1%	0	0.0%	52.0%	$0	0.0%	52.1%	0	0.0%	48.7%	$0	0.0%	41.1%	0	0.0%	62.0%	$0	0.0%	57.1%
	Upper	0	0.0%	$0	0.0%	27.8%	0	0.0%	21.3%	$0	0.0%	33.5%	0	0.0%	27.0%	$0	0.0%	43.3%	0	0.0%	18.0%	$0	0.0%	29.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	59	21.7%	$10,560	17.2%	27.1%	19	22.4%	17.2%	$2,002	14.9%	14.1%	18	22.8%	18.3%	$2,657	15.3%	13.8%	22	20.4%	17.0%	$5,901	19.4%	13.9%
	Middle	136	50.0%	$27,272	44.5%	45.1%	50	58.8%	54.8%	$8,607	64.0%	49.2%	38	48.1%	54.2%	$8,259	47.5%	50.0%	48	44.4%	52.8%	$10,406	34.2%	47.3%
	Upper	77	28.3%	$23,480	38.3%	27.8%	16	18.8%	28.0%	$2,844	21.1%	36.7%	23	29.1%	27.4%	$6,486	37.3%	36.2%	38	35.2%	30.1%	$14,150	46.5%	38.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*272*	*100%*	*$61,312*	*100%*	*100%*	*85*	*100%*	*100%*	*$13,453*	*100%*	*100%*	*79*	*100%*	*100%*	*$17,402*	*100%*	*100%*	*108*	*100%*	*100%*	*$30,457*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: SC Hilton Head Island-Bluffton-Beaufort

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Total Businesses	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ 000s	$ %	$ %	#	%	%	$ 000s	$ %	$ %	#	%	%	$ 000s	$ %	$ %
SMALL BUSINESSES	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	100	38.3%	$4,453	33.2%	25.2%	33	54.1%	24.5%	$744	26.3%	30.6%	14	28.6%	24.5%	$506	29.2%	29.0%	53	35.1%	26.7%	$3,203	36.2%	29.5%
	Middle	124	47.5%	$6,630	49.5%	49.1%	26	42.6%	45.4%	$2,033	71.9%	44.4%	27	55.1%	44.9%	$1,018	58.7%	46.9%	71	47.0%	45.7%	$3,579	40.5%	47.0%
	Upper	37	14.2%	$2,317	17.3%	25.7%	2	3.3%	28.1%	$50	1.8%	23.7%	8	16.3%	27.0%	$210	12.1%	22.1%	27	17.9%	26.4%	$2,057	23.3%	22.7%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	2.0%	$0	0.0%	1.2%	0	0.0%	3.7%	$0	0.0%	1.9%	0	0.0%	1.2%	$0	0.0%	0.8%
	Total	*261*	*100%*	*$13,400*	*100%*	*100%*	*61*	*100%*	*100%*	*$2,827*	*100%*	*100%*	*49*	*100%*	*100%*	*$1,734*	*100%*	*100%*	*151*	*100%*	*100%*	*$8,839*	*100%*	*100%*
						Total Farms																		
SMALL FARM	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	4	100%	$231	100%	54.5%	3	100%	56.0%	$75	100%	64.2%	0	0.0%	60.7%	$0	0.0%	48.5%	1	100%	59.1%	$156	100%	64.7%
	Middle	0	0.0%	$0	0.0%	30.0%	0	0.0%	28.0%	$0	0.0%	9.4%	0	0.0%	25.0%	$0	0.0%	44.5%	0	0.0%	13.6%	$0	0.0%	6.4%
	Upper	0	0.0%	$0	0.0%	15.5%	0	0.0%	12.0%	$0	0.0%	19.9%	0	0.0%	10.7%	$0	0.0%	3.6%	0	0.0%	22.7%	$0	0.0%	25.9%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	4.0%	$0	0.0%	6.5%	0	0.0%	3.6%	$0	0.0%	3.4%	0	0.0%	4.5%	$0	0.0%	3.0%
	Total	*4*	*100%*	*$231*	*100%*	*100%*	*3*	*100%*	*100%*	*$75*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*1*	*100%*	*100%*	*$156*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2020 D&B Information

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: SC Hilton Head Island-Bluffton-Beaufort

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	4	4.3%	$436	1.4%	20.1%	3	8.6%	3.2%	$266	3.4%	1.5%	0	0.0%	4.3%	$0	0.0%	1.9%	1	3.3%	3.3%	$170	1.3%	1.4%
	Moderate	14	14.9%	$2,360	7.6%	19.5%	8	22.9%	13.0%	$1,226	15.7%	7.8%	5	17.2%	18.0%	$974	9.9%	11.2%	1	3.3%	13.3%	$160	1.2%	7.6%
	Middle	17	18.1%	$3,464	11.1%	20.0%	5	14.3%	18.8%	$929	11.9%	14.2%	7	24.1%	20.0%	$1,583	16.0%	15.6%	5	16.7%	18.6%	$952	7.1%	13.3%
	Upper	57	60.6%	$24,476	78.7%	40.4%	18	51.4%	53.2%	$5,230	67.1%	66.2%	16	55.2%	47.7%	$7,086	71.7%	61.9%	23	76.7%	58.3%	$12,160	90.5%	71.1%
	Unknown	2	2.1%	$380	1.2%	0.0%	1	2.9%	11.8%	$140	1.8%	10.2%	1	3.4%	10.0%	$240	2.4%	9.3%	0	0.0%	6.5%	$0	0.0%	6.6%
	Total	*94*	*100%*	*$31,116*	*100%*	*100%*	*35*	*100%*	*100%*	*$7,791*	*100%*	*100%*	*29*	*100%*	*100%*	*$9,883*	*100%*	*100%*	*30*	*100%*	*100%*	*$13,442*	*100%*	*100%*
REFINANCE	Low	3	3.4%	$257	1.2%	20.1%	1	5.9%	6.2%	$84	2.9%	3.1%	0	0.0%	4.4%	$0	0.0%	2.2%	2	3.7%	2.7%	$173	1.2%	1.4%
	Moderate	14	16.1%	$1,494	7.0%	19.5%	2	11.8%	13.3%	$148	5.1%	7.5%	4	25.0%	13.3%	$664	16.1%	7.7%	8	14.8%	9.8%	$682	4.8%	6.0%
	Middle	19	21.8%	$3,267	15.4%	20.0%	3	17.6%	18.9%	$220	7.6%	13.4%	4	25.0%	16.4%	$665	16.1%	11.9%	12	22.2%	17.6%	$2,382	16.8%	13.7%
	Upper	49	56.3%	$15,551	73.3%	40.4%	11	64.7%	48.0%	$2,454	84.4%	63.2%	8	50.0%	43.5%	$2,799	67.8%	56.8%	30	55.6%	45.6%	$10,298	72.7%	55.6%
	Unknown	2	2.3%	$637	3.0%	0.0%	0	0.0%	13.6%	$0	0.0%	12.8%	0	0.0%	22.4%	$0	0.0%	21.3%	2	3.7%	24.3%	$637	4.5%	23.2%
	Total	*87*	*100%*	*$21,206*	*100%*	*100%*	*17*	*100%*	*100%*	*$2,906*	*100%*	*100%*	*16*	*100%*	*100%*	*$4,128*	*100%*	*100%*	*54*	*100%*	*100%*	*$14,172*	*100%*	*100%*
HOME IMPROVEMENT	Low	3	6.5%	$95	2.3%	20.1%	1	7.1%	4.9%	$50	5.3%	2.6%	2	9.1%	5.3%	$45	2.1%	2.9%	0	0.0%	2.2%	$0	0.0%	0.9%
	Moderate	5	10.9%	$190	4.7%	19.5%	3	21.4%	12.3%	$110	11.7%	5.8%	1	4.5%	14.6%	$60	2.8%	10.4%	1	10.0%	12.7%	$20	2.1%	8.0%
	Middle	12	26.1%	$889	21.8%	20.0%	2	14.3%	20.9%	$204	21.8%	14.2%	9	40.9%	22.7%	$663	30.6%	19.4%	1	10.0%	21.3%	$22	2.3%	14.5%
	Upper	26	56.5%	$2,907	71.2%	40.4%	8	57.1%	55.4%	$573	61.2%	69.8%	10	45.5%	56.1%	$1,401	64.6%	66.4%	8	80.0%	60.9%	$933	95.7%	72.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	6.5%	$0	0.0%	7.5%	0	0.0%	1.2%	$0	0.0%	0.8%	0	0.0%	3.0%	$0	0.0%	3.8%
	Total	*46*	*100%*	*$4,081*	*100%*	*100%*	*14*	*100%*	*100%*	*$937*	*100%*	*100%*	*22*	*100%*	*100%*	*$2,169*	*100%*	*100%*	*10*	*100%*	*100%*	*$975*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	$0	0.0%	20.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	19.5%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	20.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	40.4%	0	0.0%	9.1%	$0	0.0%	0.9%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	90.9%	$0	0.0%	99.1%	0	0.0%	100.0%	$0	0.0%	100.0%	0	0.0%	100.0%	$0	0.0%	100.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	2	5.6%	$30	0.8%	20.1%	1	6.3%	4.0%	$20	1.2%	3.4%	1	9.1%	6.7%	$10	0.8%	2.9%	0	0.0%	3.7%	$0	0.0%	3.2%
	Moderate	4	11.1%	$210	5.6%	19.5%	0	0.0%	11.6%	$0	0.0%	6.9%	3	27.3%	13.3%	$120	10.1%	7.7%	1	11.1%	8.8%	$90	10.2%	4.9%
	Middle	8	22.2%	$761	20.1%	20.0%	6	37.5%	21.9%	$517	30.3%	15.0%	1	9.1%	16.5%	$58	4.9%	9.4%	1	11.1%	17.7%	$186	21.1%	11.0%
	Upper	21	58.3%	$2,740	72.5%	40.4%	8	50.0%	58.8%	$1,131	66.3%	72.3%	6	54.5%	62.1%	$1,005	84.2%	78.9%	7	77.8%	67.1%	$604	68.6%	79.2%
	Unknown	1	2.8%	$39	1.0%	0.0%	1	6.3%	3.7%	$39	2.3%	2.4%	0	0.0%	1.3%	$0	0.0%	1.1%	0	0.0%	2.7%	$0	0.0%	1.6%
	Total	*36*	*100%*	*$3,780*	*100%*	*100%*	*16*	*100%*	*100%*	*$1,707*	*100%*	*100%*	*11*	*100%*	*100%*	*$1,193*	*100%*	*100%*	*9*	*100%*	*100%*	*$880*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: SC Hilton Head Island-Bluffton-Beaufort

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	20.1%	0	0.0%	7.3%	$0	0.0%	2.2%	0	0.0%	10.6%	$0	0.0%	3.5%	0	0.0%	0.9%	$0	0.0%	0.2%
	Moderate	2	22.2%	$268	23.7%	19.5%	0	0.0%	14.7%	$0	0.0%	9.7%	1	100.0%	14.9%	$29	100.0%	10.4%	1	20.0%	8.6%	$239	24.2%	4.0%
	Middle	4	44.4%	$256	22.7%	20.0%	2	66.7%	15.6%	$57	50.9%	5.9%	0	0.0%	14.9%	$0	0.0%	7.8%	2	40.0%	19.0%	$199	20.1%	5.4%
	Upper	3	33.3%	$605	53.6%	40.4%	1	33.3%	58.7%	$55	49.1%	69.3%	0	0.0%	56.0%	$0	0.0%	75.4%	2	40.0%	62.9%	$550	55.7%	80.5%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	3.7%	$0	0.0%	12.9%	0	0.0%	3.5%	$0	0.0%	2.9%	0	0.0%	8.6%	$0	0.0%	10.1%
	Total	*9*	*100%*	*$1,129*	*100%*	*100%*	*3*	*100%*	*100%*	*$112*	*100%*	*100%*	*1*	*100%*	*100%*	*$29*	*100%*	*100%*	*5*	*100%*	*100%*	*$988*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	20.1%	0	0.0%	0.8%	$0	0.0%	0.5%	0	0.0%	1.3%	$0	0.0%	0.9%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	19.5%	0	0.0%	1.6%	$0	0.0%	1.2%	0	0.0%	5.3%	$0	0.0%	4.6%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	20.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	6.6%	$0	0.0%	6.7%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	40.4%	0	0.0%	3.1%	$0	0.0%	1.2%	0	0.0%	11.8%	$0	0.0%	14.9%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	94.5%	$0	0.0%	97.1%	0	0.0%	75.0%	$0	0.0%	72.8%	0	0.0%	100.0%	$0	0.0%	100.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	12	4.4%	$818	1.3%	20.1%	6	7.1%	3.9%	$420	3.1%	1.8%	3	3.8%	4.5%	$55	0.3%	2.0%	3	2.8%	2.9%	$343	1.1%	1.4%
	Moderate	39	14.3%	$4,522	7.4%	19.5%	13	15.3%	12.9%	$1,484	11.0%	7.5%	14	17.7%	16.1%	$1,847	10.6%	9.5%	12	11.1%	11.3%	$1,191	3.9%	6.6%
	Middle	60	22.1%	$8,637	14.1%	20.0%	18	21.2%	18.7%	$1,927	14.3%	13.5%	21	26.6%	18.7%	$2,969	17.1%	13.6%	21	19.4%	17.9%	$3,741	12.3%	13.0%
	Upper	156	57.4%	$46,279	75.5%	40.4%	46	54.1%	51.8%	$9,443	70.2%	63.6%	40	50.6%	46.8%	$12,291	70.6%	57.8%	70	64.8%	51.6%	$24,545	80.6%	62.0%
	Unknown	5	1.8%	$1,056	1.7%	0.0%	2	2.4%	12.7%	$179	1.3%	13.5%	1	1.3%	13.9%	$240	1.4%	17.1%	2	1.9%	16.4%	$637	2.1%	17.0%
	Total	*272*	*100%*	*$61,312*	*100%*	*100%*	*85*	*100%*	*100%*	*$13,453*	*100%*	*100%*	*79*	*100%*	*100%*	*$17,402*	*100%*	*100%*	*108*	*100%*	*100%*	*$30,457*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: SC Hilton Head Island-Bluffton-Beaufort

Product Type		Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Total Businesses	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ 000s	$ %	$ %	#	%	%	$ 000s	$ %	$ %	#	%	%	$ 000s	$ %	$ %
Small Business	Revenue: $1 Million or Less	176	67.4%	$6,326	47.2%	92.9%	53	86.9%	45.9%	$2,449	86.6%	40.7%	42	85.7%	42.1%	$1,319	76.1%	41.2%	81	53.6%	40.8%	$2,558	28.9%	32.8%
	Revenue: Over $1 Million	54	20.7%	$6,598	49.2%	6.3%	8	13.1%					7	14.3%					39	25.8%				
	Revenue: *Total Rev. available*	230	88.1%	$12,924	96.4%	99.2%	61	100.0%					49	100.0%					120	79.4%				
	Revenue: Rev. Not Known	31	11.9%	$476	3.6%	0.7%	0	0.0%					0	0.0%					31	20.5%				
	Revenue: Total	*261*	*100%*	*$13,400*	*100%*	*100%*	*61*	*100%*					*49*	*100%*					*151*	*100%*				
	Loan Size: $100,000 or Less	235	90.0%	$6,269	46.8%		57	93.4%	94.0%	$1,381	48.9%	43.8%	45	91.8%	94.4%	$1,126	64.9%	45.2%	133	88.1%	89.1%	$3,762	42.6%	37.7%
	Loan Size: $100,001 - $250,000	16	6.1%	$2,383	17.8%		1	1.6%	3.1%	$109	3.9%	14.8%	4	8.2%	3.0%	$608	35.1%	15.9%	11	7.3%	6.6%	$1,666	18.8%	21.2%
	Loan Size: $250,001 - $1 Million	10	3.8%	$4,748	35.4%		3	4.9%	2.9%	$1,337	47.3%	41.4%	0	0.0%	2.6%	$0	0.0%	38.9%	7	4.6%	4.3%	$3,411	38.6%	41.1%
	Loan Size: Total	*261*	*100%*	*$13,400*	*100%*		*61*	*100%*	*100%*	*$2,827*	*100%*	*100%*	*49*	*100%*	*100%*	*$1,734*	*100%*	*100%*	*151*	*100%*	*100%*	*$8,839*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less: $100,000 or Less	166	94.3%	$3,885	61.4%																			
	Loan Size & Rev $1 Mill or Less: $100,001 - $250,000	6	3.4%	$768	12.1%																			
	Loan Size & Rev $1 Mill or Less: $250,001 - $1 Million	4	2.3%	$1,673	26.4%																			
	Loan Size & Rev $1 Mill or Less: *Total*	*176*	*100%*	*$6,326*	*100%*																			
						Total Farms																		
Small Farm	Revenue: $1 Million or Less	3	75.0%	$75	32.5%	89.1%	3	100.0%	48.0%	$75	100.0%	46.7%	0	0.0%	46.4%	$0	0.0%	52.4%	0	0.0%	45.5%	$0	0.0%	25.9%
	Revenue: Over $1 Million	1	25.0%	$156	67.5%	10.0%	0	0.0%					0	0.0%					1	100.0%				
	Revenue: *Total Rev. available*	4	100.0%	$231	100.0%	99.1%	3	100.0%					0	0.0%					1	100.0%				
	Revenue: Not Known	0	0.0%	$0	0.0%	0.9%	0	0.0%					0	0.0%					0	0.0%				
	Revenue: Total	*4*	*100%*	*$231*	*100%*	*100%*	*3*	*100%*					*0*	*0%*					*1*	*100%*				
	Loan Size: $100,000 or Less	3	75.0%	$75	32.5%		3	100.0%	100.0%	$75	100.0%	100.0%	0	0.0%	92.9%	$0	0.0%	32.0%	0	0.0%	86.4%	$0	0.0%	40.2%
	Loan Size: $100,001 - $250,000	1	25.0%	$156	67.5%		0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	1	100.0%	13.6%	$156	100.0%	59.8%
	Loan Size: $250,001 - $500,000	0	0.0%	$0	0.0%		0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	7.1%	$0	0.0%	68.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Loan Size: Total	*4*	*100%*	*$231*	*100%*		*3*	*100%*	*100%*	*$75*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*1*	*100%*	*100%*	*$156*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less: $100,000 or Less	3	100.0%	$75	100.0%																			
	Loan Size & Rev $1 Mill or Less: $100,001 - $250,000	0	0.0%	$0	0.0%																			
	Loan Size & Rev $1 Mill or Less: $250,001 - $500,000	0	0.0%	$0	0.0%																			
	Loan Size & Rev $1 Mill or Less: *Total*	*3*	*100%*	*$75*	*100%*																			

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue.
2020 FFIEC Census Data and 2020 D&B Information

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: TN Nashville

Product Type	Tract Income Levels	Bank Lending & Demographic Data Comparison										Bank & Aggregate Lending Comparison																	
		2018					2019, 2020					2018						2019						2020					
		Count		Dollar		Owner Occupied Units	Count		Dollar		Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		#	%	$ (000s)	$ %	%	#	%	$ (000s)	$ %	%	Bank #	Bank %	Agg %	Bank $ (000s)	Bank $ %	Agg $ %	Bank #	Bank %	Agg %	Bank $ (000s)	Bank $ %	Agg $ %	Bank #	Bank %	Agg %	Bank #	Bank %	Agg $ %
HOME PURCHASE	Low	21	3.1%	$5,382	2.5%	3.5%	69	5.0%	$17,912	3.7%	3.5%	21	3.1%	4.8%	$5,382	2.5%	4.7%	22	3.3%	5.3%	$5,548	2.6%	5.1%	47	6.4%	5.3%	$12,364	4.5%	5.1%
	Moderate	105	15.3%	$22,315	10.2%	18.1%	215	15.5%	$49,305	10.1%	18.3%	105	15.3%	16.4%	$22,315	10.2%	12.0%	112	17.0%	16.9%	$25,838	12.1%	12.6%	103	14.1%	16.3%	$23,467	8.6%	12.5%
	Middle	283	41.2%	$68,872	31.5%	43.6%	533	38.3%	$144,080	29.5%	43.6%	283	41.2%	43.1%	$68,872	31.5%	36.9%	246	37.4%	42.6%	$62,093	29.0%	36.7%	287	39.2%	44.1%	$81,987	30.0%	38.5%
	Upper	278	40.5%	$121,986	55.8%	34.7%	573	41.2%	$276,769	56.7%	34.4%	278	40.5%	35.7%	$121,986	55.8%	46.4%	277	42.1%	35.1%	$120,850	56.4%	45.6%	296	40.4%	34.2%	$155,919	57.0%	43.9%
	Unknown	0	0.0%	$0	0.0%	0.1%	1	0.1%	$80	0.0%	0.1%	0	0.0%	0.1%	$0	0.0%	0.0%	1	0.2%	0.1%	$80	0.0%	0.0%	0	0.0%	0.1%	$0	0.0%	0.1%
	Total	*687*	*100%*	*$218,555*	*100%*	*100%*	*1,391*	*100%*	*$488,146*	*100%*	*100%*	*687*	*100%*	*100%*	*$218,555*	*100%*	*100%*	*658*	*100%*	*100%*	*$214,409*	*100%*	*100%*	*733*	*100%*	*100%*	*$273,737*	*100%*	*100%*
REFINANCE	Low	37	4.5%	$4,890	3.2%	3.5%	103	3.0%	$17,631	1.9%	3.5%	37	4.5%	4.0%	$4,890	3.2%	3.4%	31	2.8%	3.6%	$4,901	1.8%	3.2%	72	3.1%	3.5%	$12,730	1.9%	3.4%
	Moderate	128	15.5%	$14,679	9.7%	18.1%	436	12.6%	$62,422	6.6%	18.3%	128	15.5%	16.6%	$14,679	9.7%	11.6%	160	14.2%	14.4%	$20,621	7.7%	10.0%	276	11.7%	12.2%	$41,801	6.1%	9.0%
	Middle	329	39.9%	$45,633	30.2%	43.6%	1,247	35.9%	$231,492	24.3%	43.6%	329	39.9%	45.0%	$45,633	30.2%	38.9%	427	38.0%	43.6%	$68,026	25.3%	37.3%	820	34.9%	40.4%	$163,466	23.9%	34.4%
	Upper	330	40.0%	$85,824	56.8%	34.7%	1,687	48.6%	$640,369	67.3%	34.4%	330	40.0%	34.3%	$85,824	56.8%	45.9%	506	45.0%	38.3%	$175,513	65.2%	49.5%	1,181	50.3%	43.8%	$464,856	68.1%	53.2%
	Unknown	0	0.0%	$0	0.0%	0.1%	1	0.0%	$242	0.0%	0.1%	0	0.0%	0.2%	$0	0.0%	0.1%	1	0.1%	0.1%	$242	0.1%	0.1%	0	0.0%	0.1%	$0	0.0%	0.1%
	Total	*824*	*100%*	*$151,026*	*100%*	*100%*	*3,474*	*100%*	*$952,156*	*100%*	*100%*	*824*	*100%*	*100%*	*$151,026*	*100%*	*100%*	*1,125*	*100%*	*100%*	*$269,303*	*100%*	*100%*	*2,349*	*100%*	*100%*	*$682,853*	*100%*	*100%*
HOME IMPROVEMENT	Low	18	2.5%	$1,066	1.6%	3.5%	35	2.2%	$2,400	1.6%	3.5%	18	2.5%	3.1%	$1,066	1.6%	2.9%	24	2.6%	3.3%	$1,362	1.6%	3.0%	11	1.6%	2.7%	$1,038	1.5%	2.7%
	Moderate	116	15.9%	$7,239	11.1%	18.1%	234	14.5%	$14,490	9.6%	18.3%	116	15.9%	13.9%	$7,239	11.1%	10.5%	156	16.8%	14.3%	$9,937	12.0%	11.0%	78	11.4%	11.8%	$4,553	6.7%	8.1%
	Middle	307	42.1%	$22,757	35.0%	43.6%	661	40.9%	$51,689	34.2%	43.6%	307	42.1%	39.8%	$22,757	35.0%	33.6%	381	41.0%	38.1%	$29,325	35.3%	32.9%	280	40.8%	37.3%	$22,364	32.9%	31.7%
	Upper	289	39.6%	$33,942	52.2%	34.7%	686	42.5%	$82,573	54.6%	34.4%	289	39.6%	43.2%	$33,942	52.2%	53.0%	368	39.6%	44.3%	$42,480	51.1%	53.0%	318	46.3%	48.2%	$40,093	58.9%	57.5%
	Unknown	0	0.0%	$0	0.0%	0.1%	0	0.0%	$0	0.0%	0.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.1%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*730*	*100%*	*$65,004*	*100%*	*100%*	*1,616*	*100%*	*$151,152*	*100%*	*100%*	*730*	*100%*	*100%*	*$65,004*	*100%*	*100%*	*929*	*100%*	*100%*	*$83,104*	*100%*	*100%*	*687*	*100%*	*100%*	*$68,048*	*100%*	*100%*
MULTI FAMILY						Multi-Family Units					Multi-Family Units																		
	Low	0	0.0%	$0	0.0%	13.2%	0	0.0%	$0	0.0%	13.2%	0	0.0%	19.0%	$0	0.0%	8.7%	0	0.0%	19.0%	$0	0.0%	16.0%	0	0.0%	21.6%	$0	0.0%	9.8%
	Moderate	0	0.0%	$0	0.0%	35.5%	0	0.0%	$0	0.0%	35.5%	0	0.0%	38.6%	$0	0.0%	24.4%	0	0.0%	35.2%	$0	0.0%	19.9%	0	0.0%	36.0%	$0	0.0%	18.1%
	Middle	0	0.0%	$0	0.0%	30.2%	0	0.0%	$0	0.0%	30.2%	0	0.0%	29.7%	$0	0.0%	38.8%	0	0.0%	32.9%	$0	0.0%	48.6%	0	0.0%	31.1%	$0	0.0%	56.0%
	Upper	0	0.0%	$0	0.0%	21.1%	0	0.0%	$0	0.0%	21.0%	0	0.0%	12.7%	$0	0.0%	28.1%	0	0.0%	13.0%	$0	0.0%	15.5%	0	0.0%	11.3%	$0	0.0%	16.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	17	2.8%	$1,135	2.0%	3.5%	30	2.9%	$2,337	2.3%	3.5%	17	2.8%	2.4%	$1,135	2.0%	1.9%	17	2.9%	2.4%	$1,099	1.9%	1.5%	13	3.0%	2.4%	$1,238	2.8%	1.6%
	Moderate	74	12.2%	$5,171	9.2%	18.1%	115	11.3%	$8,199	7.9%	18.3%	74	12.2%	10.7%	$5,171	9.2%	7.3%	70	11.8%	10.7%	$5,287	9.0%	6.9%	45	10.5%	9.6%	$2,912	6.5%	6.0%
	Middle	252	41.4%	$19,657	35.1%	43.6%	406	39.7%	$30,104	29.1%	43.6%	252	41.4%	36.8%	$19,657	35.1%	26.9%	236	39.9%	37.8%	$17,615	30.1%	29.9%	170	39.5%	34.6%	$12,489	27.8%	26.3%
	Upper	265	43.6%	$30,109	53.7%	34.7%	471	46.1%	$62,724	60.7%	34.4%	265	43.6%	50.2%	$30,109	53.7%	63.8%	269	45.4%	49.0%	$34,512	59.0%	61.6%	202	47.0%	53.4%	$28,212	62.9%	66.1%
	Unknown	0	0.0%	$0	0.0%	0.1%	0	0.0%	$0	0.0%	0.1%	0	0.0%	0.1%	$0	0.0%	0.0%	0	0.0%	0.1%	$0	0.0%	0.1%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*608*	*100%*	*$56,072*	*100%*	*100%*	*1,022*	*100%*	*$103,364*	*100%*	*100%*	*608*	*100%*	*100%*	*$56,072*	*100%*	*100%*	*592*	*100%*	*100%*	*$58,513*	*100%*	*100%*	*430*	*100%*	*100%*	*$44,851*	*100%*	*100%*

Originations & Purchases
2018 and 2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: TN Nashville

Product Type	Tract Income Levels	Bank Lending & Demographic Data Comparison										Bank & Aggregate Lending Comparison																	
		2018					2019, 2020					2018						2019						2020					
		Count		Dollar		Owner Occupied Units	Count		Dollar		Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		#	%	$ (000s)	$ %	%	#	%	$ (000s)	$ %	%	Bank #	Bank %	Agg %	Bank $ (000s)	Bank $ %	Agg $ %	Bank #	Bank %	Agg %	Bank $ (000s)	Bank $ %	Agg $ %	Bank #	Bank %	Agg %	Bank #	Bank %	Agg $ %
OTHER PURPOSE CLOSED/EXEMPT	Low	2	2.3%	$75	1.6%	3.5%	11	5.5%	$931	4.7%	3.5%	2	2.3%	3.9%	$75	1.6%	3.5%	5	4.3%	5.0%	$382	4.5%	4.0%	6	7.1%	4.2%	$549	4.9%	3.2%
	Moderate	20	22.7%	$614	12.8%	18.1%	39	19.6%	$3,028	15.4%	18.3%	20	22.7%	17.5%	$614	12.8%	10.7%	25	21.7%	19.0%	$1,861	22.0%	11.5%	14	16.7%	16.3%	$1,167	10.5%	7.8%
	Middle	35	39.8%	$2,089	43.5%	43.6%	68	34.2%	$4,943	25.2%	43.6%	35	39.8%	41.3%	$2,089	43.5%	28.8%	37	32.2%	41.0%	$1,993	23.5%	24.4%	31	36.9%	37.4%	$2,950	26.5%	23.0%
	Upper	31	35.2%	$2,026	42.2%	34.7%	81	40.7%	$10,711	54.6%	34.4%	31	35.2%	37.2%	$2,026	42.2%	57.0%	48	41.7%	34.9%	$4,229	50.0%	60.1%	33	39.3%	42.0%	$6,482	58.1%	66.1%
	Unknown	0	0.0%	$0	0.0%	0.1%	0	0.0%	$0	0.0%	0.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.1%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*88*	*100%*	*$4,804*	*100%*	*100%*	*199*	*100%*	*$19,613*	*100%*	*100%*	*88*	*100%*	*100%*	*$4,804*	*100%*	*100%*	*115*	*100%*	*100%*	*$8,465*	*100%*	*100%*	*84*	*100%*	*100%*	*$11,148*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	3.5%	0	0.0%	$0	0.0%	3.5%	0	0.0%	4.9%	$0	0.0%	3.4%	0	0.0%	5.8%	$0	0.0%	3.7%	0	0.0%	3.7%	$0	0.0%	2.8%
	Moderate	0	0.0%	$0	0.0%	18.1%	0	0.0%	$0	0.0%	18.3%	0	0.0%	24.4%	$0	0.0%	17.0%	0	0.0%	24.1%	$0	0.0%	17.4%	0	0.0%	21.3%	$0	0.0%	14.7%
	Middle	1	100.0%	$214	100.0%	43.6%	0	0.0%	$0	0.0%	43.6%	1	100.0%	48.5%	$214	100.0%	43.6%	0	0.0%	48.0%	$0	0.0%	44.5%	0	0.0%	51.7%	$0	0.0%	48.0%
	Upper	0	0.0%	$0	0.0%	34.7%	0	0.0%	$0	0.0%	34.4%	0	0.0%	22.2%	$0	0.0%	35.9%	0	0.0%	22.1%	$0	0.0%	34.5%	0	0.0%	23.2%	$0	0.0%	34.4%
	Unknown	0	0.0%	$0	0.0%	0.1%	0	0.0%	$0	0.0%	0.1%	0	0.0%	0.1%	$0	0.0%	0.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.1%	$0	0.0%	0.0%
	Total	*1*	*100%*	*$214*	*100%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*1*	*100%*	*100%*	*$214*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	95	3.2%	$12,548	2.5%	3.5%	248	3.2%	$41,211	2.4%	3.5%	95	3.2%	4.4%	$12,548	2.5%	4.6%	99	2.9%	4.5%	$13,292	2.1%	5.1%	149	3.5%	4.2%	$27,919	2.6%	4.3%
	Moderate	443	15.1%	$50,018	10.1%	18.1%	1,039	13.5%	$137,444	8.0%	18.3%	443	15.1%	16.2%	$50,018	10.1%	12.9%	523	15.3%	15.7%	$63,544	10.0%	12.1%	516	12.0%	13.8%	$73,900	6.8%	10.7%
	Middle	1,207	41.1%	$159,222	32.1%	43.6%	2,915	37.8%	$462,308	27.0%	43.6%	1,207	41.1%	43.2%	$159,222	32.1%	37.2%	1,327	38.8%	42.6%	$179,052	28.3%	37.5%	1,588	37.1%	41.7%	$283,256	26.2%	36.8%
	Upper	1,193	40.6%	$273,887	55.3%	34.7%	3,498	45.4%	$1,073,146	62.6%	34.4%	1,193	40.6%	36.2%	$273,887	55.3%	45.2%	1,468	42.9%	37.1%	$377,584	59.6%	45.2%	2,030	47.4%	40.2%	$695,562	64.4%	48.2%
	Unknown	0	0.0%	$0	0.0%	0.1%	2	0.0%	$322	0.0%	0.1%	0	0.0%	0.1%	$0	0.0%	0.1%	2	0.1%	0.1%	$322	0.1%	0.1%	0	0.0%	0.1%	$0	0.0%	0.1%
	Total	*2,938*	*100%*	*$495,675*	*100%*	*100%*	*7,702*	*100%*	*$1,714,431*	*100%*	*100%*	*2,938*	*100%*	*100%*	*$495,675*	*100%*	*100%*	*3,419*	*100%*	*100%*	*$633,794*	*100%*	*100%*	*4,283*	*100%*	*100%*	*$1,080,637*	*100%*	*100%*

Originations & Purchases
2018 and 2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: TN Nashville

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison										Bank & Aggregate Lending Comparison																	
		2018					2019, 2020					2018						2019						2020					
		Count		Dollar		Total Businesses	Count		Dollar		Total Businesses	Count			Dollar			Count			Dollar			Count			Dollar		
		#	%	$ (000s)	$ %	%	#	%	$ (000s)	$ %	%	Bank #	Bank %	Agg %	Bank $ 000s	Bank $ %	Agg $ %	Bank #	Bank %	Agg %	Bank $ 000s	Bank $ %	Agg $ %	Bank #	Bank %	Agg %	Bank $ 000s	Bank $ %	Agg $ %
SMALL BUSINESSES	Low	82	10.4%	$10,586	13.3%	7.8%	326	8.5%	$35,709	12.7%	7.9%	82	10.4%	8.1%	$10,586	13.3%	11.0%	91	12.9%	8.4%	$12,343	18.1%	11.1%	235	7.5%	8.1%	$23,366	10.9%	10.9%
	Moderate	166	21.0%	$17,301	21.8%	21.1%	790	20.6%	$62,584	22.2%	20.9%	166	21.0%	19.1%	$17,301	21.8%	20.6%	155	21.9%	18.9%	$12,769	18.7%	20.6%	635	20.3%	18.7%	$49,815	23.3%	21.0%
	Middle	216	27.3%	$21,452	27.1%	31.3%	1,107	28.8%	$70,109	24.8%	31.4%	216	27.3%	29.3%	$21,452	27.1%	23.0%	216	30.6%	29.6%	$19,618	28.8%	24.6%	891	28.4%	29.8%	$50,491	23.6%	23.7%
	Upper	313	39.6%	$25,565	32.2%	39.0%	1,586	41.3%	$107,245	38.0%	39.0%	313	39.6%	41.6%	$25,565	32.2%	43.1%	241	34.1%	41.2%	$21,990	32.3%	41.8%	1,345	42.9%	42.4%	$85,255	39.8%	42.3%
	Unknown	13	1.6%	$4,395	5.5%	0.8%	31	0.8%	$6,558	2.3%	0.8%	13	1.6%	0.7%	$4,395	5.5%	2.0%	4	0.6%	0.7%	$1,384	2.0%	1.6%	27	0.9%	0.7%	$5,174	2.4%	1.9%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%		0	0.0%	1.2%	$0	0.0%	0.3%	0	0.0%	1.2%	$0	0.0%	0.4%	0	0.0%	0.3%	$0	0.0%	0.1%
	Total	*790*	*100%*	*$79,299*	*100%*	*100%*	*3,840*	*100%*	*$282,205*	*100%*	*100%*	*790*	*100%*	*100%*	*$79,299*	*100%*	*100%*	*707*	*100%*	*100%*	*$68,104*	*100%*	*100%*	*3,133*	*100%*	*100%*	*$214,101*	*100%*	*100%*
SMALL FARM						Total Farms					Total Farms																		
	Low	0	0.0%	$0	0.0%	1.9%	0	0.0%	$0	0.0%	2.1%	0	0.0%	0.7%	$0	0.0%	1.0%	0	0.0%	2.6%	$0	0.0%	1.7%	0	0.0%	1.6%	$0	0.0%	1.1%
	Moderate	0	0.0%	$0	0.0%	16.0%	1	5.3%	$170	10.4%	16.2%	0	0.0%	17.9%	$0	0.0%	11.8%	1	12.5%	16.9%	$170	14.3%	14.3%	0	0.0%	19.8%	$0	0.0%	12.6%
	Middle	8	66.7%	$1,526	97.7%	51.3%	11	57.9%	$779	47.7%	50.8%	8	66.7%	60.4%	$1,526	97.7%	60.2%	4	50.0%	55.6%	$500	42.1%	53.8%	7	63.6%	62.1%	$279	62.4%	69.7%
	Upper	4	33.3%	$36	2.3%	30.0%	7	36.8%	$685	41.9%	30.3%	4	33.3%	19.7%	$36	2.3%	26.5%	3	37.5%	23.3%	$517	43.6%	29.9%	4	36.4%	16.3%	$168	37.6%	16.6%
	Unknown	0	0.0%	$0	0.0%	0.8%	0	0.0%	$0	0.0%	0.6%	0	0.0%	1.2%	$0	0.0%	0.5%	0	0.0%	0.8%	$0	0.0%	0.2%	0	0.0%	0.2%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%		0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.8%	$0	0.0%	0.1%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*12*	*100%*	*$1,562*	*100%*	*100%*	*19*	*100%*	*$1,634*	*100%*	*100%*	*12*	*100%*	*100%*	*$1,562*	*100%*	*100%*	*8*	*100%*	*100%*	*$1,187*	*100%*	*100%*	*11*	*100%*	*100%*	*$447*	*100%*	*100%*

Originations & Purchases

2018 and 2020 FFIEC Census Data and D&B information, and 2015 ACS Data.

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: TN Nashville

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison										Bank & Aggregate Lending Comparison																	
		2018					2019, 2020					2018						2019						2020					
		Count		Dollar		Families by Family Income	Count		Dollar		Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		#	%	$ (000s)	$ %	%	#	%	$ (000s)	$ %	%	Bank #	Bank %	Agg %	Bank $(000s)	Bank $ %	Agg $ %	Bank #	Bank %	Agg %	Bank $(000s)	Bank $ %	Agg $ %	Bank #	Bank %	Agg %	Bank $(000s)	Bank $ %	Agg $ %
HOME PURCHASE	Low	38	5.5%	$5,231	2.4%	20.4%	86	6.2%	$12,574	2.6%	20.4%	38	5.5%	4.8%	$5,231	2.4%	2.6%	28	4.3%	4.1%	$4,436	2.1%	2.1%	58	7.9%	5.0%	$8,138	3.0%	2.7%
	Moderate	132	19.2%	$24,695	11.3%	17.5%	290	20.8%	$59,749	12.2%	17.5%	132	19.2%	18.6%	$24,695	11.3%	12.8%	129	19.6%	18.4%	$24,157	11.3%	12.5%	161	22.0%	20.3%	$35,592	13.0%	14.5%
	Middle	142	20.7%	$34,129	15.6%	20.4%	282	20.3%	$73,280	15.0%	20.4%	142	20.7%	21.1%	$34,129	15.6%	18.3%	145	22.0%	22.0%	$33,830	15.8%	18.7%	137	18.7%	22.3%	$39,450	14.4%	19.6%
	Upper	347	50.5%	$146,952	67.2%	41.7%	677	48.7%	$324,388	66.5%	41.6%	347	50.5%	39.4%	$146,952	67.2%	51.0%	327	49.7%	42.2%	$143,478	66.9%	53.5%	350	47.7%	40.3%	$180,910	66.1%	51.2%
	Unknown	28	4.1%	$7,548	3.5%	0.0%	56	4.0%	$18,155	3.7%	0.0%	28	4.1%	16.1%	$7,548	3.5%	15.4%	29	4.4%	13.3%	$8,508	4.0%	13.2%	27	3.7%	12.1%	$9,647	3.5%	11.9%
	Total	*687*	*100%*	*$218,555*	*100%*	*100%*	*1,391*	*100%*	*$488,146*	*100%*	*100%*	*687*	*100%*	*100%*	*$218,555*	*100%*	*100%*	*658*	*100%*	*100%*	*$214,409*	*100%*	*100%*	*733*	*100%*	*100%*	*$273,737*	*100%*	*100%*
REFINANCE	Low	85	10.3%	$6,722	4.5%	20.4%	289	8.3%	$26,793	2.8%	20.4%	85	10.3%	9.2%	$6,722	4.5%	5.1%	109	9.7%	5.9%	$8,239	3.1%	2.9%	180	7.7%	4.2%	$18,554	2.7%	2.1%
	Moderate	179	21.7%	$21,070	14.0%	17.5%	552	15.9%	$75,625	7.9%	17.5%	179	21.7%	19.7%	$21,070	14.0%	13.8%	188	16.7%	15.3%	$22,128	8.2%	9.8%	364	15.5%	13.6%	$53,497	7.8%	8.9%
	Middle	200	24.3%	$26,656	17.6%	20.4%	719	20.7%	$132,375	13.9%	20.4%	200	24.3%	21.5%	$26,656	17.6%	18.5%	244	21.7%	19.2%	$40,876	15.2%	15.5%	475	20.2%	18.9%	$91,499	13.4%	15.7%
	Upper	339	41.1%	$92,720	61.4%	41.7%	1,784	51.4%	$682,768	71.7%	41.6%	339	41.1%	36.7%	$92,720	61.4%	49.0%	552	49.1%	39.5%	$189,322	70.3%	50.7%	1,232	52.4%	43.4%	$493,446	72.3%	53.0%
	Unknown	21	2.5%	$3,858	2.6%	0.0%	130	3.7%	$34,595	3.6%	0.0%	21	2.5%	12.9%	$3,858	2.6%	13.7%	32	2.8%	20.2%	$8,738	3.2%	21.1%	98	4.2%	19.9%	$25,857	3.8%	20.3%
	Total	*824*	*100%*	*$151,026*	*100%*	*100%*	*3,474*	*100%*	*$952,156*	*100%*	*100%*	*824*	*100%*	*100%*	*$151,026*	*100%*	*100%*	*1,125*	*100%*	*100%*	*$269,303*	*100%*	*100%*	*2,349*	*100%*	*100%*	*$682,853*	*100%*	*100%*
HOME IMPROVEMENT	Low	38	5.2%	$1,334	2.1%	20.4%	116	7.2%	$4,594	3.0%	20.4%	38	5.2%	5.1%	$1,334	2.1%	3.2%	71	7.6%	5.0%	$2,811	3.4%	3.0%	45	6.6%	4.7%	$1,783	2.6%	2.4%
	Moderate	125	17.1%	$6,478	10.0%	17.5%	267	16.5%	$14,791	9.8%	17.5%	125	17.1%	14.6%	$6,478	10.0%	10.0%	150	16.1%	14.3%	$8,066	9.7%	10.4%	117	17.0%	13.3%	$6,725	9.9%	8.9%
	Middle	175	24.0%	$13,121	20.2%	20.4%	388	24.0%	$28,732	19.0%	20.4%	175	24.0%	21.6%	$13,121	20.2%	17.3%	239	25.7%	21.8%	$17,971	21.6%	17.5%	149	21.7%	19.6%	$10,761	15.8%	16.0%
	Upper	381	52.2%	$43,383	66.7%	41.7%	816	50.5%	$100,193	66.3%	41.6%	381	52.2%	52.3%	$43,383	66.7%	58.8%	456	49.1%	56.0%	$52,743	63.5%	64.6%	360	52.4%	56.5%	$47,450	69.7%	64.3%
	Unknown	11	1.5%	$688	1.1%	0.0%	29	1.8%	$2,842	1.9%	0.0%	11	1.5%	6.4%	$688	1.1%	10.8%	13	1.4%	2.8%	$1,513	1.8%	4.5%	16	2.3%	5.9%	$1,329	2.0%	8.4%
	Total	*730*	*100%*	*$65,004*	*100%*	*100%*	*1,616*	*100%*	*$151,152*	*100%*	*100%*	*730*	*100%*	*100%*	*$65,004*	*100%*	*100%*	*929*	*100%*	*100%*	*$83,104*	*100%*	*100%*	*687*	*100%*	*100%*	*$68,048*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	$0	0.0%	20.4%	0	0.0%	$0	0.0%	20.4%	0	0.0%	0.6%	$0	0.0%	0.0%	0	0.0%	0.5%	$0	0.0%	0.0%	0	0.0%	0.9%	$0	0.0%	0.1%
	Moderate	0	0.0%	$0	0.0%	17.5%	0	0.0%	$0	0.0%	17.5%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	20.4%	0	0.0%	$0	0.0%	20.4%	0	0.0%	1.3%	$0	0.0%	0.1%	0	0.0%	1.9%	$0	0.0%	0.1%	0	0.0%	0.9%	$0	0.0%	0.1%
	Upper	0	0.0%	$0	0.0%	41.7%	0	0.0%	$0	0.0%	41.6%	0	0.0%	16.5%	$0	0.0%	0.9%	0	0.0%	13.9%	$0	0.0%	0.9%	0	0.0%	15.3%	$0	0.0%	1.5%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	81.6%	$0	0.0%	99.0%	0	0.0%	83.8%	$0	0.0%	99.0%	0	0.0%	82.9%	$0	0.0%	98.4%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	47	7.7%	$1,614	2.9%	20.4%	79	7.7%	$3,054	3.0%	20.4%	47	7.7%	5.8%	$1,614	2.9%	2.9%	47	7.9%	4.9%	$1,671	2.9%	2.5%	32	7.4%	4.4%	$1,383	3.1%	2.3%
	Moderate	128	21.1%	$7,191	12.8%	17.5%	154	15.1%	$8,192	7.9%	17.5%	128	21.1%	14.4%	$7,191	12.8%	8.7%	83	14.0%	12.8%	$4,226	7.2%	7.2%	71	16.5%	11.1%	$3,966	8.8%	6.0%
	Middle	142	23.4%	$10,742	19.2%	20.4%	225	22.0%	$15,117	14.6%	20.4%	142	23.4%	20.9%	$10,742	19.2%	15.2%	134	22.6%	20.8%	$8,690	14.9%	14.4%	91	21.2%	18.2%	$6,427	14.3%	11.7%
	Upper	283	46.5%	$36,005	64.2%	41.7%	537	52.5%	$74,849	72.4%	41.6%	283	46.5%	56.5%	$36,005	64.2%	71.1%	313	52.9%	59.4%	$43,114	73.7%	74.0%	224	52.1%	62.4%	$31,735	70.8%	75.4%
	Unknown	8	1.3%	$520	0.9%	0.0%	27	2.6%	$2,152	2.1%	0.0%	8	1.3%	2.4%	$520	0.9%	2.2%	15	2.5%	2.1%	$812	1.4%	2.0%	12	2.8%	3.9%	$1,340	3.0%	4.5%
	Total	*608*	*100%*	*$56,072*	*100%*	*100%*	*1,022*	*100%*	*$103,364*	*100%*	*100%*	*608*	*100%*	*100%*	*$56,072*	*100%*	*100%*	*592*	*100%*	*100%*	*$58,513*	*100%*	*100%*	*430*	*100%*	*100%*	*$44,851*	*100%*	*100%*

Originations & Purchases

2018 and 2020 FFIEC Census Data and 2015 ACS Data.

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: TN Nashville

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison										Bank & Aggregate Lending Comparison																	
		2018					2019, 2020					2018						2019						2020					
		Count		Dollar		Families by Family Income	Count		Dollar		Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
												Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	12	13.6%	$378	7.9%	20.4%	21	10.6%	$1,075	5.5%	20.4%	12	13.6%	9.0%	$378	7.9%	4.5%	8	7.0%	6.2%	$318	3.8%	3.0%	13	15.5%	8.1%	$757	6.8%	3.3%
	Moderate	20	22.7%	$1,014	21.1%	17.5%	43	21.6%	$2,477	12.6%	17.5%	20	22.7%	17.6%	$1,014	21.1%	10.4%	30	26.1%	15.8%	$1,393	16.5%	7.3%	13	15.5%	14.8%	$1,084	9.7%	5.7%
	Middle	22	25.0%	$925	19.3%	20.4%	37	18.6%	$2,810	14.3%	20.4%	22	25.0%	20.7%	$925	19.3%	12.3%	22	19.1%	22.0%	$1,396	16.5%	14.2%	15	17.9%	16.3%	$1,414	12.7%	8.7%
	Upper	32	36.4%	$2,400	50.0%	41.7%	95	47.7%	$13,003	66.3%	41.6%	32	36.4%	44.7%	$2,400	50.0%	61.3%	54	47.0%	48.9%	$5,313	62.8%	64.8%	41	48.8%	45.8%	$7,690	69.0%	66.9%
	Unknown	2	2.3%	$87	1.8%	0.0%	3	1.5%	$248	1.3%	0.0%	2	2.3%	7.9%	$87	1.8%	11.5%	1	0.9%	7.1%	$45	0.5%	10.7%	2	2.4%	15.0%	$203	1.8%	15.5%
	Total	*88*	*100%*	*$4,804*	*100%*	*100%*	*199*	*100%*	*$19,613*	*100%*	*100%*	*88*	*100%*	*100%*	*$4,804*	*100%*	*100%*	*115*	*100%*	*100%*	*$8,465*	*100%*	*100%*	*84*	*100%*	*100%*	*$11,148*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	20.4%	0	0.0%	$0	0.0%	20.4%	0	0.0%	3.9%	$0	0.0%	1.4%	0	0.0%	1.0%	$0	0.0%	0.4%	0	0.0%	0.6%	$0	0.0%	0.3%
	Moderate	0	0.0%	$0	0.0%	17.5%	0	0.0%	$0	0.0%	17.5%	0	0.0%	2.5%	$0	0.0%	1.8%	0	0.0%	1.0%	$0	0.0%	0.8%	0	0.0%	0.1%	$0	0.0%	0.1%
	Middle	0	0.0%	$0	0.0%	20.4%	0	0.0%	$0	0.0%	20.4%	0	0.0%	2.3%	$0	0.0%	1.7%	0	0.0%	1.4%	$0	0.0%	1.9%	0	0.0%	0.1%	$0	0.0%	0.1%
	Upper	0	0.0%	$0	0.0%	41.7%	0	0.0%	$0	0.0%	41.6%	0	0.0%	2.6%	$0	0.0%	2.0%	0	0.0%	2.0%	$0	0.0%	4.6%	0	0.0%	0.2%	$0	0.0%	0.1%
	Unknown	1	100.0%	$214	100.0%	0.0%	0	0.0%	$0	0.0%	0.0%	1	100.0%	88.7%	$214	100.0%	93.1%	0	0.0%	94.6%	$0	0.0%	92.3%	0	0.0%	99.0%	$0	0.0%	99.5%
	Total	*1*	*100%*	*$214*	*100%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*1*	*100%*	*100%*	*$214*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	220	7.5%	$15,279	3.1%	20.4%	591	7.7%	$48,090	2.8%	20.4%	220	7.5%	6.1%	$15,279	3.1%	2.9%	263	7.7%	4.8%	$17,475	2.8%	2.2%	328	7.7%	4.5%	$30,615	2.8%	2.2%
	Moderate	584	19.9%	$60,448	12.2%	17.5%	1,306	17.0%	$160,834	9.4%	17.5%	584	19.9%	18.2%	$60,448	12.2%	11.7%	580	17.0%	16.6%	$59,970	9.5%	10.5%	726	17.0%	15.8%	$100,864	9.3%	10.6%
	Middle	681	23.2%	$85,573	17.3%	20.4%	1,651	21.4%	$252,314	14.7%	20.4%	681	23.2%	20.9%	$85,573	17.3%	16.5%	784	22.9%	20.7%	$102,763	16.2%	16.1%	867	20.2%	19.9%	$149,551	13.8%	16.5%
	Upper	1,382	47.0%	$321,460	64.9%	41.7%	3,909	50.8%	$1,195,201	69.7%	41.6%	1,382	47.0%	39.6%	$321,460	64.9%	46.5%	1,702	49.8%	42.1%	$433,970	68.5%	49.2%	2,207	51.5%	42.4%	$761,231	70.4%	50.3%
	Unknown	71	2.4%	$12,915	2.6%	0.0%	245	3.2%	$57,992	3.4%	0.0%	71	2.4%	15.3%	$12,915	2.6%	22.4%	90	2.6%	15.8%	$19,616	3.1%	21.9%	155	3.6%	17.4%	$38,376	3.6%	20.4%
	Total	*2,938*	*100%*	*$495,675*	*100%*	*100%*	*7,702*	*100%*	*$1,714,431*	*100%*	*100%*	*2,938*	*100%*	*100%*	*$495,675*	*100%*	*100%*	*3,419*	*100%*	*100%*	*$633,794*	*100%*	*100%*	*4,283*	*100%*	*100%*	*$1,080,637*	*100%*	*100%*

Originations & Purchases
2018 and 2020 FFIEC Census Data and 2015 ACS Data.

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: TN Nashville

Product Type		Bank Lending & Demographic Data Comparison 2018 Count #	2018 Count %	2018 Dollar $ (000s)	2018 Dollar $ %	2018 Total Businesses %	2019, 2020 Count #	2019, 2020 Count %	2019, 2020 Dollar $ (000s)	2019, 2020 Dollar $ %	2019, 2020 Total Businesses %	Bank & Aggregate Lending Comparison 2018 Count Bank #	2018 Count Bank %	2018 Count Agg %	2018 Dollar Bank $ 000s	2018 Dollar Bank $ %	2018 Dollar Agg $ %	2019 Count Bank #	2019 Count Bank %	2019 Count Agg %	2019 Dollar Bank $ 000s	2019 Dollar Bank $ %	2019 Dollar Agg $ %	2020 Count Bank #	2020 Count Bank %	2020 Count Agg %	2020 Dollar Bank $ 000s	2020 Dollar Bank $ %	2020 Dollar Agg $ %
Small Business	Revenue: $1 Million or Less	528	66.8%	$25,293	31.9%	90.7%	2,269	59.1%	$77,566	27.5%	91.5%	528	66.8%	45.9%	$25,293	31.9%	38.5%	476	67.3%	48.9%	$21,885	32.1%	37.8%	1,793	57.2%	41.5%	$55,681	26.0%	28.5%
	Over $1 Million	256	32.4%	$52,105	65.7%	8.4%	933	24.3%	$185,220	65.6%	7.7%	256	32.4%					231	32.7%					702	22.4%				
	Total Rev. available	784	99.2%	$77,398	97.6%	99.1%	3,202	83.4%	$262,786	93.1%	99.2%	784	99.2%					707	100.0%					2,495	79.6%				
	Rev. Not Known	6	0.8%	$1,901	2.4%	0.9%	638	16.6%	$19,419	6.9%	0.8%	6	0.8%					0	0.0%					638	20.4%				
	Total	*790*	*100%*	*$79,299*	*100%*	*100%*	*3,840*	*100%*	*$282,205*	*100%*	*100%*	*790*	*100%*					*707*	*100%*					*3,133*	*100%*				
	Loan Size: $100,000 or Less	642	81.3%	$22,440	28.3%		3,207	83.5%	$83,418	29.6%		642	81.3%	90.7%	$22,440	28.3%	28.0%	576	81.5%	91.4%	$17,718	26.0%	29.2%	2,631	84.0%	85.6%	$65,700	30.7%	28.2%
	$100,001 - $250,000	65	8.2%	$11,713	14.8%		358	9.3%	$59,617	21.1%		65	8.2%	4.3%	$11,713	14.8%	16.1%	64	9.1%	4.1%	$11,405	16.7%	15.7%	294	9.4%	8.1%	$48,212	22.5%	20.8%
	$250,001 - $1 Million	83	10.5%	$45,146	56.9%		275	7.2%	$139,170	49.3%		83	10.5%	4.9%	$45,146	56.9%	55.9%	67	9.5%	4.5%	$38,981	57.2%	55.1%	208	6.6%	6.3%	$100,189	46.8%	50.9%
	Total	*790*	*100%*	*$79,299*	*100%*		*3,840*	*100%*	*$282,205*	*100%*		*790*	*100%*	*100%*	*$79,299*	*100%*	*100%*	*707*	*100%*	*100%*	*$68,104*	*100%*	*100%*	*3,133*	*100%*	*100%*	*$214,101*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less: $100,000 or Less	483	91.5%	$12,580	49.7%		2,170	95.6%	$50,240	64.8%																			
	$100,001 - $250,000	29	5.5%	$4,969	19.6%		67	3.0%	$10,476	13.5%																			
	$250,001 - $1 Million	16	3.0%	$7,744	30.6%		32	1.4%	$16,850	21.7%																			
	Total	*528*	*100%*	*$25,293*	*100%*		*2,269*	*100%*	*$77,566*	*100%*																			
Small Farm						Total Farms					Total Farms																		
	Revenue: $1 Million or Less	12	100.0%	$1,562	100.0%	97.4%	14	73.7%	$1,324	81.0%	97.9%	12	100.0%	46.3%	$1,562	100.0%	70.2%	8	100.0%	50.0%	$1,187	100.0%	62.3%	6	54.5%	52.8%	$137	30.6%	57.9%
	Over $1 Million	0	0.0%	$0	0.0%	1.4%	1	5.3%	$223	13.6%	1.3%	0	0.0%					0	0.0%					1	9.1%				
	Total Rev. available	12	100.0%	$1,562	100.0%	98.8%	15	79.0%	$1,547	94.6%	99.2%	12	100.0%					8	100.0%					7	63.6%				
	Not Known	0	0.0%	$0	0.0%	1.3%	4	21.1%	$87	5.3%	0.8%	0	0.0%					0	0.0%					4	36.4%				
	Total	*12*	*100%*	*$1,562*	*100%*	*100%*	*19*	*100%*	*$1,634*	*100%*	*100.0%*	*12*	*100%*					*8*	*100%*					*11*	*100%*				
	Loan Size: $100,000 or Less	8	66.7%	$252	16.1%		14	73.7%	$328	20.1%		8	66.7%	94.5%	$252	16.1%	53.7%	4	50.0%	91.3%	$104	8.8%	41.3%	10	90.9%	81.6%	$224	50.1%	32.5%
	$100,001 - $250,000	1	8.3%	$180	11.5%		3	15.8%	$506	31.0%		1	8.3%	3.2%	$180	11.5%	17.1%	2	25.0%	5.6%	$283	23.8%	27.0%	1	9.1%	13.3%	$223	49.9%	36.7%
	$250,001 - $500,000	3	25.0%	$1,130	72.3%		2	10.5%	$800	49.0%		3	25.0%	2.2%	$1,130	72.3%	29.2%	2	25.0%	3.1%	$800	67.4%	31.7%	0	0.0%	5.1%	$0	0.0%	30.8%
	Total	*12*	*100%*	*$1,562*	*100%*		*19*	*100%*	*$1,634*	*100%*		*12*	*100%*	*100%*	*$1,562*	*100%*	*100%*	*8*	*100%*	*100%*	*$1,187*	*100%*	*100%*	*11*	*100%*	*100%*	*$447*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less: $100,000 or Less	8	66.7%	$252	16.1%		10	71.4%	$241	18.2%																			
	$100,001 - $250,000	1	8.3%	$180	11.5%		2	14.3%	$283	21.4%																			
	$250,001 - $500,000	3	25.0%	$1,130	72.3%		2	14.3%	$800	60.4%																			
	Total	*12*	*100%*	*$1,562*	*100%*		*14*	*100%*	*$1,324*	*100%*																			

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue.
2018 and 2020 FFIEC Census Data and D&B information, and 2015 ACS Data.

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: TX Houston

Product Type	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020 Bank Count #	Bank Count %	Bank Dollar $ (000s)	Bank Dollar $ %	Owner Occupied Units %	Bank & Aggregate Lending Comparison 2018 Count Bank #	2018 Count Bank %	2018 Count Agg %	2018 Dollar Bank $ (000s)	2018 Dollar Bank $ %	2018 Dollar Agg $ %	2019 Count Bank #	2019 Count Bank %	2019 Count Agg %	2019 Dollar Bank $ (000s)	2019 Dollar Bank $ %	2019 Dollar Agg $ %	2020 Count Bank #	2020 Count Bank %	2020 Count Agg %	2020 Dollar Bank #	2020 Dollar Bank %	2020 Dollar Agg $ %
HOME PURCHASE	Low	24	4.0%	$6,735	3.0%	5.4%	7	3.2%	2.8%	$1,872	2.3%	2.1%	8	5.0%	2.8%	$2,005	3.5%	2.1%	9	4.1%	2.8%	$2,858	3.4%	2.2%
	Moderate	76	12.7%	$19,656	8.8%	21.0%	28	12.8%	13.0%	$7,333	9.0%	9.1%	20	12.5%	13.2%	$6,105	10.5%	9.3%	28	12.7%	12.7%	$6,218	7.4%	9.3%
	Middle	106	17.7%	$30,902	13.8%	28.6%	32	14.6%	27.6%	$9,654	11.9%	21.7%	29	18.1%	27.8%	$8,399	14.5%	22.1%	45	20.5%	27.5%	$12,849	15.3%	22.0%
	Upper	393	65.6%	$166,166	74.4%	44.9%	152	69.4%	56.6%	$62,514	76.8%	67.1%	103	64.4%	56.3%	$41,565	71.6%	66.5%	138	62.7%	56.8%	$62,087	73.9%	66.5%
	Unknown	0	0.0%	$0	0.0%	0.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.1%	$0	0.0%	0.1%
	Total	*599*	*100%*	*$223,459*	*100%*	*100%*	*219*	*100%*	*100%*	*$81,373*	*100%*	*100%*	*160*	*100%*	*100%*	*$58,074*	*100%*	*100%*	*220*	*100%*	*100%*	*$84,012*	*100%*	*100%*
REFINANCE	Low	10	1.7%	$1,031	0.6%	5.4%	3	2.2%	2.9%	$120	0.4%	1.8%	1	0.8%	2.7%	$152	0.5%	1.8%	6	1.7%	2.0%	$759	0.7%	1.5%
	Moderate	80	13.2%	$12,598	7.3%	21.0%	17	12.6%	15.6%	$2,586	7.9%	10.2%	23	18.9%	12.2%	$2,585	9.0%	7.8%	40	11.5%	8.8%	$7,427	6.7%	6.3%
	Middle	124	20.5%	$22,216	12.9%	28.6%	27	20.0%	30.1%	$3,803	11.6%	23.0%	25	20.5%	25.6%	$4,237	14.8%	19.1%	72	20.7%	22.0%	$14,176	12.9%	17.2%
	Upper	390	64.6%	$135,773	79.1%	44.9%	88	65.2%	51.4%	$26,271	80.1%	64.9%	73	59.8%	59.4%	$21,736	75.7%	71.3%	229	66.0%	67.1%	$87,766	79.7%	75.0%
	Unknown	0	0.0%	$0	0.0%	0.1%	0	0.0%	0.1%	$0	0.0%	0.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*604*	*100%*	*$171,618*	*100%*	*100%*	*135*	*100%*	*100%*	*$32,780*	*100%*	*100%*	*122*	*100%*	*100%*	*$28,710*	*100%*	*100%*	*347*	*100%*	*100%*	*$110,128*	*100%*	*100%*
HOME IMPROVEMENT	Low	13	6.0%	$685	3.7%	5.4%	3	6.1%	3.0%	$88	2.0%	2.4%	6	7.9%	3.1%	$362	6.5%	2.5%	4	4.4%	2.1%	$235	2.8%	1.6%
	Moderate	25	11.6%	$1,640	8.9%	21.0%	4	8.2%	12.6%	$258	6.0%	10.5%	15	19.7%	13.3%	$911	16.3%	10.4%	6	6.6%	11.6%	$471	5.5%	8.9%
	Middle	51	23.6%	$3,291	17.9%	28.6%	16	32.7%	23.6%	$1,262	29.4%	20.1%	15	19.7%	25.6%	$972	17.4%	19.9%	20	22.0%	20.5%	$1,057	12.4%	16.3%
	Upper	127	58.8%	$12,783	69.5%	44.9%	26	53.1%	60.8%	$2,687	62.6%	66.9%	40	52.6%	58.0%	$3,329	59.7%	67.2%	61	67.0%	65.8%	$6,767	79.3%	73.3%
	Unknown	0	0.0%	$0	0.0%	0.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*216*	*100%*	*$18,399*	*100%*	*100%*	*49*	*100%*	*100%*	*$4,295*	*100%*	*100%*	*76*	*100%*	*100%*	*$5,574*	*100%*	*100%*	*91*	*100%*	*100%*	*$8,530*	*100%*	*100%*
MULTI FAMILY						Multi-Family Units																		
	Low	0	0.0%	$0	0.0%	25.3%	0	0.0%	21.1%	$0	0.0%	14.0%	0	0.0%	21.4%	$0	0.0%	12.7%	0	0.0%	21.7%	$0	0.0%	15.6%
	Moderate	2	100.0%	$61,300	100.0%	27.6%	1	100.0%	34.7%	$40,000	100.0%	28.2%	0	0.0%	28.2%	$0	0.0%	19.7%	1	100.0%	30.5%	$21,300	100.0%	21.0%
	Middle	0	0.0%	$0	0.0%	21.2%	0	0.0%	19.9%	$0	0.0%	22.0%	0	0.0%	20.4%	$0	0.0%	24.1%	0	0.0%	21.1%	$0	0.0%	22.5%
	Upper	0	0.0%	$0	0.0%	25.2%	0	0.0%	23.8%	$0	0.0%	35.2%	0	0.0%	30.0%	$0	0.0%	43.5%	0	0.0%	26.8%	$0	0.0%	41.0%
	Unknown	0	0.0%	$0	0.0%	0.7%	0	0.0%	0.4%	$0	0.0%	0.6%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*2*	*100%*	*$61,300*	*100%*	*100%*	*1*	*100%*	*100%*	*$40,000*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*1*	*100%*	*100%*	*$21,300*	*100%*	*100%*
OTHER PURPOSE LOC	Low	6	4.6%	$551	3.8%	5.4%	0	0.0%	1.7%	$0	0.0%	0.9%	2	4.4%	2.8%	$195	4.0%	1.6%	4	6.3%	2.2%	$356	4.8%	1.6%
	Moderate	11	8.4%	$455	3.2%	21.0%	3	13.0%	11.2%	$103	5.0%	6.4%	2	4.4%	10.4%	$65	1.3%	6.2%	6	9.5%	10.0%	$287	3.9%	5.4%
	Middle	26	19.8%	$1,901	13.3%	28.6%	4	17.4%	21.5%	$306	14.7%	14.8%	8	17.8%	20.7%	$364	7.4%	16.3%	14	22.2%	19.1%	$1,231	16.8%	12.2%
	Upper	88	67.2%	$11,432	79.7%	44.9%	16	69.6%	65.5%	$1,666	80.3%	77.8%	33	73.3%	66.0%	$4,297	87.3%	75.8%	39	61.9%	68.5%	$5,469	74.5%	80.7%
	Unknown	0	0.0%	$0	0.0%	0.1%	0	0.0%	0.0%	$0	0.0%	0.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.1%	$0	0.0%	0.1%
	Total	*131*	*100%*	*$14,339*	*100%*	*100%*	*23*	*100%*	*100%*	*$2,075*	*100%*	*100%*	*45*	*100%*	*100%*	*$4,921*	*100%*	*100%*	*63*	*100%*	*100%*	*$7,343*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: TX Houston

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	1	1.0%	$50	0.4%	5.4%	0	0.0%	4.8%	$0	0.0%	3.5%	1	3.6%	3.8%	$50	1.3%	2.5%	0	0.0%	2.7%	$0	0.0%	1.3%
	Moderate	8	7.9%	$667	4.8%	21.0%	1	3.1%	16.2%	$25	1.1%	11.0%	1	3.6%	16.3%	$21	0.6%	10.7%	6	14.6%	13.2%	$621	8.0%	7.2%
	Middle	34	33.7%	$3,157	22.7%	28.6%	15	46.9%	31.3%	$1,045	44.2%	23.4%	7	25.0%	27.6%	$503	13.4%	19.9%	12	29.3%	26.9%	$1,609	20.7%	17.9%
	Upper	57	56.4%	$9,946	71.5%	44.9%	15	46.9%	47.6%	$1,209	51.1%	62.0%	19	67.9%	52.2%	$3,189	84.7%	66.9%	23	56.1%	57.1%	$5,548	71.3%	73.6%
	Unknown	1	1.0%	$85	0.6%	0.1%	1	3.1%	0.1%	$85	3.6%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.1%	$0	0.0%	0.0%
	Total	*101*	*100%*	*$13,905*	*100%*	*100%*	*32*	*100%*	*100%*	*$2,364*	*100%*	*100%*	*28*	*100%*	*100%*	*$3,763*	*100%*	*100%*	*41*	*100%*	*100%*	*$7,778*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	5.4%	0	0.0%	2.9%	$0	0.0%	2.3%	0	0.0%	2.7%	$0	0.0%	1.6%	0	0.0%	2.7%	$0	0.0%	1.7%
	Moderate	0	0.0%	$0	0.0%	21.0%	0	0.0%	20.8%	$0	0.0%	15.1%	0	0.0%	19.9%	$0	0.0%	13.4%	0	0.0%	19.7%	$0	0.0%	14.2%
	Middle	0	0.0%	$0	0.0%	28.6%	0	0.0%	38.5%	$0	0.0%	33.3%	0	0.0%	39.8%	$0	0.0%	33.6%	0	0.0%	40.1%	$0	0.0%	34.4%
	Upper	0	0.0%	$0	0.0%	44.9%	0	0.0%	37.8%	$0	0.0%	49.3%	0	0.0%	37.5%	$0	0.0%	51.4%	0	0.0%	37.5%	$0	0.0%	49.7%
	Unknown	0	0.0%	$0	0.0%	0.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	54	3.3%	$9,052	1.8%	5.4%	13	2.8%	2.9%	$2,080	1.3%	3.3%	18	4.2%	2.8%	$2,764	2.7%	3.1%	23	3.0%	2.4%	$4,208	1.8%	2.4%
	Moderate	202	12.2%	$96,316	19.1%	21.0%	54	11.8%	13.9%	$50,305	30.9%	11.4%	61	14.2%	13.2%	$9,687	9.6%	10.1%	87	11.4%	11.2%	$36,324	15.2%	8.5%
	Middle	341	20.6%	$61,467	12.2%	28.6%	94	20.5%	28.4%	$16,070	9.9%	22.1%	84	19.5%	27.4%	$14,475	14.3%	21.8%	163	21.4%	25.4%	$30,922	12.9%	20.1%
	Upper	1,055	63.8%	$336,100	66.8%	44.9%	297	64.7%	54.9%	$94,347	57.9%	63.1%	268	62.2%	56.6%	$74,116	73.4%	65.1%	490	64.2%	60.9%	$167,637	70.1%	69.0%
	Unknown	1	0.1%	$85	0.0%	0.1%	1	0.2%	0.0%	$85	0.1%	0.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*1,653*	*100%*	*$503,020*	*100%*	*100%*	*459*	*100%*	*100%*	*$162,887*	*100%*	*100%*	*431*	*100%*	*100%*	*$101,042*	*100%*	*100%*	*763*	*100%*	*100%*	*$239,091*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: TX Houston

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Total Businesses	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ 000s	$ %	$ %	#	%	%	$ 000s	$ %	$ %	#	%	%	$ 000s	$ %	$ %
SMALL BUSINESSES	Low	245	12.8%	$20,400	16.0%	9.9%	69	12.6%	10.0%	$4,519	12.8%	12.3%	80	15.4%	9.8%	$5,338	16.6%	11.9%	96	11.4%	9.8%	$10,543	17.6%	12.0%
	Moderate	293	15.3%	$20,308	15.9%	19.0%	79	14.4%	17.8%	$5,076	14.4%	19.9%	84	16.2%	17.5%	$4,744	14.8%	19.4%	130	15.4%	17.9%	$10,488	17.5%	18.8%
	Middle	481	25.2%	$33,360	26.2%	23.4%	146	26.6%	22.6%	$10,662	30.1%	22.1%	120	23.2%	22.8%	$10,048	31.3%	22.3%	215	25.5%	23.0%	$12,650	21.1%	22.4%
	Upper	888	46.5%	$53,158	41.7%	47.5%	254	46.4%	48.2%	$15,112	42.7%	44.8%	233	45.0%	48.4%	$11,918	37.1%	45.4%	401	47.5%	48.6%	$26,128	43.6%	46.2%
	Unknown	3	0.2%	$254	0.2%	0.2%	0	0.0%	0.2%	$0	0.0%	0.2%	1	0.2%	0.1%	$70	0.2%	0.2%	2	0.2%	0.1%	$184	0.3%	0.1%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	1.3%	$0	0.0%	0.8%	0	0.0%	1.3%	$0	0.0%	0.8%	0	0.0%	0.5%	$0	0.0%	0.4%
	Total	*1,910*	*100%*	*$127,480*	*100%*	*100%*	*548*	*100%*	*100%*	*$35,369*	*100%*	*100%*	*518*	*100%*	*100%*	*$32,118*	*100%*	*100%*	*844*	*100%*	*100%*	*$59,993*	*100%*	*100%*
						Total Farms																		
SMALL FARM	Low	1	10.0%	$10	10.6%	3.6%	1	50.0%	1.7%	$10	16.7%	1.2%	0	0.0%	1.9%	$0	0.0%	1.7%	0	0.0%	3.3%	$0	0.0%	2.7%
	Moderate	0	0.0%	$0	0.0%	10.9%	0	0.0%	9.8%	$0	0.0%	9.7%	0	0.0%	11.6%	$0	0.0%	11.4%	0	0.0%	11.8%	$0	0.0%	15.5%
	Middle	4	40.0%	$68	72.3%	30.5%	1	50.0%	39.0%	$50	83.3%	49.5%	3	60.0%	35.8%	$18	85.7%	54.7%	0	0.0%	39.5%	$0	0.0%	49.8%
	Upper	5	50.0%	$16	17.0%	54.8%	0	0.0%	45.7%	$0	0.0%	36.6%	2	40.0%	46.2%	$3	14.3%	29.7%	3	100%	43.1%	$13	100%	30.0%
	Unknown	0	0.0%	$0	0.0%	0.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	3.8%	$0	0.0%	3.0%	0	0.0%	4.5%	$0	0.0%	2.5%	0	0.0%	2.2%	$0	0.0%	2.1%
	Total	*10*	*100%*	*$94*	*100%*	*100%*	*2*	*100%*	*100%*	*$60*	*100%*	*100%*	*5*	*100%*	*100%*	*$21*	*100%*	*100%*	*3*	*100%*	*100%*	*$13*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2020 D&B Information

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: TX Houston

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	11	1.8%	$1,216	0.5%	24.4%	6	2.7%	2.9%	$644	0.8%	1.5%	4	2.5%	2.9%	$495	0.9%	1.4%	1	0.5%	3.1%	$77	0.1%	1.5%
	Moderate	58	9.7%	$11,383	5.1%	16.0%	15	6.8%	15.1%	$2,684	3.3%	9.8%	14	8.8%	16.3%	$2,789	4.8%	10.4%	29	13.2%	18.6%	$5,910	7.0%	12.5%
	Middle	83	13.9%	$19,198	8.6%	17.0%	26	11.9%	20.7%	$5,548	6.8%	17.0%	21	13.1%	23.2%	$4,737	8.2%	18.6%	36	16.4%	23.6%	$8,913	10.6%	19.7%
	Upper	434	72.5%	$188,102	84.2%	42.6%	170	77.6%	44.8%	$71,735	88.2%	57.5%	118	73.8%	44.6%	$49,243	84.8%	57.2%	146	66.4%	44.5%	$67,124	79.9%	56.0%
	Unknown	13	2.2%	$3,560	1.6%	0.0%	2	0.9%	16.6%	$762	0.9%	14.2%	3	1.9%	13.0%	$810	1.4%	12.4%	8	3.6%	10.2%	$1,988	2.4%	10.1%
	Total	*599*	*100%*	*$223,459*	*100%*	*100%*	*219*	*100%*	*100%*	*$81,373*	*100%*	*100%*	*160*	*100%*	*100%*	*$58,074*	*100%*	*100%*	*220*	*100%*	*100%*	*$84,012*	*100%*	*100%*
REFINANCE	Low	27	4.5%	$1,795	1.0%	24.4%	13	9.6%	7.0%	$736	2.2%	3.6%	10	8.2%	4.3%	$681	2.4%	2.1%	4	1.2%	1.7%	$378	0.3%	0.8%
	Moderate	75	12.4%	$7,763	4.5%	16.0%	18	13.3%	14.6%	$1,438	4.4%	9.4%	20	16.4%	10.1%	$2,065	7.2%	5.6%	37	10.7%	7.7%	$4,260	3.9%	4.5%
	Middle	87	14.4%	$12,724	7.4%	17.0%	17	12.6%	20.0%	$2,142	6.5%	15.2%	27	22.1%	16.5%	$3,712	12.9%	11.3%	43	12.4%	15.0%	$6,870	6.2%	11.0%
	Upper	396	65.6%	$143,094	83.4%	42.6%	83	61.5%	45.5%	$27,299	83.3%	59.1%	64	52.5%	49.5%	$21,801	75.9%	60.8%	249	71.8%	54.0%	$93,994	85.3%	63.1%
	Unknown	19	3.1%	$6,242	3.6%	0.0%	4	3.0%	13.0%	$1,165	3.6%	12.7%	1	0.8%	19.6%	$451	1.6%	20.2%	14	4.0%	21.5%	$4,626	4.2%	20.7%
	Total	*604*	*100%*	*$171,618*	*100%*	*100%*	*135*	*100%*	*100%*	*$32,780*	*100%*	*100%*	*122*	*100%*	*100%*	*$28,710*	*100%*	*100%*	*347*	*100%*	*100%*	*$110,128*	*100%*	*100%*
HOME IMPROVEMENT	Low	12	5.6%	$454	2.5%	24.4%	1	2.0%	5.0%	$19	0.4%	3.6%	8	10.5%	5.2%	$343	6.2%	3.1%	3	3.3%	3.9%	$92	1.1%	2.0%
	Moderate	30	13.9%	$1,813	9.9%	16.0%	8	16.3%	12.0%	$358	8.3%	9.2%	10	13.2%	11.7%	$723	13.0%	8.2%	12	13.2%	10.0%	$732	8.6%	6.8%
	Middle	42	19.4%	$2,755	15.0%	17.0%	7	14.3%	16.3%	$585	13.6%	12.6%	16	21.1%	17.5%	$814	14.6%	12.8%	19	20.9%	16.0%	$1,356	15.9%	12.1%
	Upper	129	59.7%	$13,202	71.8%	42.6%	32	65.3%	61.5%	$3,303	76.9%	65.3%	41	53.9%	61.9%	$3,629	65.1%	70.4%	56	61.5%	67.0%	$6,270	73.5%	74.7%
	Unknown	3	1.4%	$175	1.0%	0.0%	1	2.0%	5.2%	$30	0.7%	9.3%	1	1.3%	3.8%	$65	1.2%	5.5%	1	1.1%	3.1%	$80	0.9%	4.4%
	Total	*216*	*100%*	*$18,399*	*100%*	*100%*	*49*	*100%*	*100%*	*$4,295*	*100%*	*100%*	*76*	*100%*	*100%*	*$5,574*	*100%*	*100%*	*91*	*100%*	*100%*	*$8,530*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	$0	0.0%	24.4%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	16.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.2%	$0	0.0%	0.0%	0	0.0%	0.3%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	17.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.2%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	42.6%	0	0.0%	2.9%	$0	0.0%	0.1%	0	0.0%	1.5%	$0	0.0%	0.1%	0	0.0%	1.4%	$0	0.0%	0.1%
	Unknown	2	100.0%	$61,300	100.0%	0.0%	1	100.0%	97.1%	$40,000	100.0%	99.9%	0	0.0%	98.1%	$0	0.0%	99.9%	1	100.0%	98.3%	$21,300	100.0%	99.9%
	Total	*2*	*100%*	*$61,300*	*100%*	*100%*	*1*	*100%*	*100%*	*$40,000*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*1*	*100%*	*100%*	*$21,300*	*100%*	*100%*
OTHER PURPOSE LOC	Low	8	6.1%	$269	1.9%	24.4%	1	4.3%	8.2%	$28	1.3%	4.3%	1	2.2%	5.7%	$34	0.7%	2.8%	6	9.5%	5.4%	$207	2.8%	2.0%
	Moderate	5	3.8%	$403	2.8%	16.0%	1	4.3%	11.7%	$50	2.4%	7.1%	2	4.4%	11.5%	$207	4.2%	6.8%	2	3.2%	11.1%	$146	2.0%	5.8%
	Middle	24	18.3%	$1,690	11.8%	17.0%	6	26.1%	17.0%	$432	20.8%	11.6%	7	15.6%	16.3%	$315	6.4%	11.4%	11	17.5%	15.7%	$943	12.8%	9.5%
	Upper	91	69.5%	$11,441	79.8%	42.6%	15	65.2%	60.3%	$1,565	75.4%	74.9%	33	73.3%	63.3%	$4,079	82.9%	75.6%	43	68.3%	64.0%	$5,797	78.9%	80.2%
	Unknown	3	2.3%	$536	3.7%	0.0%	0	0.0%	2.8%	$0	0.0%	2.1%	2	4.4%	3.3%	$286	5.8%	3.5%	1	1.6%	3.8%	$250	3.4%	2.5%
	Total	*131*	*100%*	*$14,339*	*100%*	*100%*	*23*	*100%*	*100%*	*$2,075*	*100%*	*100%*	*45*	*100%*	*100%*	*$4,921*	*100%*	*100%*	*63*	*100%*	*100%*	*$7,343*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: TX Houston

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	7	6.9%	$334	2.4%	24.4%	2	6.3%	6.2%	$50	2.1%	3.6%	0	0.0%	6.5%	$0	0.0%	3.5%	5	12.2%	5.4%	$284	3.7%	2.3%
	Moderate	16	15.8%	$1,353	9.7%	16.0%	7	21.9%	14.5%	$447	18.9%	8.2%	2	7.1%	13.7%	$91	2.4%	8.0%	7	17.1%	12.9%	$815	10.5%	6.5%
	Middle	22	21.8%	$2,101	15.1%	17.0%	8	25.0%	21.2%	$697	29.5%	13.2%	7	25.0%	22.7%	$431	11.5%	15.7%	7	17.1%	18.0%	$973	12.5%	10.8%
	Upper	55	54.5%	$10,047	72.3%	42.6%	14	43.8%	45.8%	$1,100	46.5%	60.2%	19	67.9%	50.8%	$3,241	86.1%	64.5%	22	53.7%	54.1%	$5,706	73.4%	67.8%
	Unknown	1	1.0%	$70	0.5%	0.0%	1	3.1%	12.3%	$70	3.0%	14.8%	0	0.0%	6.3%	$0	0.0%	8.3%	0	0.0%	9.7%	$0	0.0%	12.7%
	Total	*101*	*100%*	*$13,905*	*100%*	*100%*	*32*	*100%*	*100%*	*$2,364*	*100%*	*100%*	*28*	*100%*	*100%*	*$3,763*	*100%*	*100%*	*41*	*100%*	*100%*	*$7,778*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	24.4%	0	0.0%	1.0%	$0	0.0%	0.5%	0	0.0%	1.0%	$0	0.0%	0.4%	0	0.0%	0.1%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	16.0%	0	0.0%	2.1%	$0	0.0%	1.4%	0	0.0%	1.3%	$0	0.0%	0.9%	0	0.0%	0.2%	$0	0.0%	0.2%
	Middle	0	0.0%	$0	0.0%	17.0%	0	0.0%	1.8%	$0	0.0%	1.3%	0	0.0%	0.8%	$0	0.0%	0.9%	0	0.0%	0.1%	$0	0.0%	0.1%
	Upper	0	0.0%	$0	0.0%	42.6%	0	0.0%	3.2%	$0	0.0%	3.9%	0	0.0%	2.3%	$0	0.0%	3.8%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	91.9%	$0	0.0%	92.8%	0	0.0%	94.5%	$0	0.0%	94.1%	0	0.0%	99.6%	$0	0.0%	99.7%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	65	3.9%	$4,068	0.8%	24.4%	23	5.0%	3.7%	$1,477	0.9%	1.6%	23	5.3%	3.3%	$1,553	1.5%	1.4%	19	2.5%	2.4%	$1,038	0.4%	1.1%
	Moderate	184	11.1%	$22,715	4.5%	16.0%	49	10.7%	14.2%	$4,977	3.1%	8.5%	48	11.1%	14.2%	$5,875	5.8%	8.1%	87	11.4%	12.7%	$11,863	5.0%	8.1%
	Middle	258	15.6%	$38,468	7.6%	17.0%	64	13.9%	19.4%	$9,404	5.8%	14.5%	78	18.1%	20.8%	$10,009	9.9%	14.8%	116	15.2%	18.5%	$19,055	8.0%	14.5%
	Upper	1,105	66.8%	$365,886	72.7%	42.6%	314	68.4%	43.6%	$105,002	64.5%	50.7%	275	63.8%	45.3%	$81,993	81.1%	51.8%	516	67.6%	47.4%	$178,891	74.8%	56.0%
	Unknown	41	2.5%	$71,883	14.3%	0.0%	9	2.0%	19.1%	$42,027	25.8%	24.7%	7	1.6%	16.5%	$1,612	1.6%	23.9%	25	3.3%	19.1%	$28,244	11.8%	20.3%
	Total	*1,653*	*100%*	*$503,020*	*100%*	*100%*	*459*	*100%*	*100%*	*$162,887*	*100%*	*100%*	*431*	*100%*	*100%*	*$101,042*	*100%*	*100%*	*763*	*100%*	*100%*	*$239,091*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: TX Houston

Product Type			Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
								2018						2019						2020					
			Bank				Total Businesses	Count			Dollar			Count			Dollar			Count			Dollar		
			Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
			#	%	$ (000s)	$ %	%	#	%	%	$ 000s	$ %	$ %	#	%	%	$ 000s	$ %	$ %	#	%	%	$ 000s	$ %	$ %
Small Business	Revenue	$1 Million or Less	1,136	59.5%	$43,228	33.9%	91.6%	351	64.1%	40.5%	$11,760	33.2%	32.4%	339	65.4%	45.0%	$13,031	40.6%	33.9%	446	52.8%	37.8%	$18,437	30.7%	23.9%
		Over $1 Million	571	29.9%	$74,113	58.1%	7.3%	190	34.7%					179	34.6%					202	23.9%				
		Total Rev. available	1,707	89.4%	$117,341	92.0%	98.9%	541	98.8%					518	100.0%					648	76.7%				
		Rev. Not Known	203	10.6%	$10,139	8.0%	1.1%	7	1.3%					0	0.0%					196	23.2%				
		Total	*1,910*	*100%*	*$127,480*	*100%*	*100%*	*548*	*100%*					*518*	*100%*					*844*	*100%*				
	Loan Size	$100,000 or Less	1,695	88.7%	$58,463	45.9%		504	92.0%	93.8%	$20,278	57.3%	39.2%	480	92.7%	94.2%	$18,030	56.1%	40.9%	711	84.2%	88.5%	$20,155	33.6%	33.0%
		$100,001 - $250,000	126	6.6%	$20,397	16.0%		23	4.2%	3.2%	$3,791	10.7%	14.8%	19	3.7%	2.9%	$3,204	10.0%	14.3%	84	10.0%	6.5%	$13,402	22.3%	19.6%
		$250,001 - $1 Million	89	4.7%	$48,620	38.1%		21	3.8%	3.1%	$11,300	31.9%	45.9%	19	3.7%	2.8%	$10,884	33.9%	44.8%	49	5.8%	5.0%	$26,436	44.1%	47.4%
		Total	*1,910*	*100%*	*$127,480*	*100%*		*548*	*100%*	*100%*	*$35,369*	*100%*	*100%*	*518*	*100%*	*100%*	*$32,118*	*100%*	*100%*	*844*	*100%*	*100%*	*$59,993*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	1,093	96.2%	$30,488	70.5%																			
		$100,001 - $250,000	28	2.5%	$4,528	10.5%																			
		$250,001 - $1 Million	15	1.3%	$8,212	19.0%																			
		Total	*1,136*	*100%*	*$43,228*	*100%*																			
Small Farm							Total Farms																		
	Revenue	$1 Million or Less	10	100.0%	$94	100.0%	98.0%	2	100.0%	50.9%	$60	100.0%	69.5%	5	100.0%	62.0%	$21	100.0%	72.0%	3	100.0%	56.9%	$13	100.0%	61.2%
		Over $1 Million	0	0.0%	$0	0.0%	1.7%	0	0.0%					0	0.0%					0	0.0%				
		Total Rev. available	10	100.0%	$94	100.0%	99.7%	2	100.0%					5	100.0%					3	100.0%				
		Not Known	0	0.0%	$0	0.0%	0.3%	0	0.0%					0	0.0%					0	0.0%				
		Total	*10*	*100%*	*$94*	*100%*	*100%*	*2*	*100%*					*5*	*100%*					*3*	*100%*				
	Loan Size	$100,000 or Less	10	100.0%	$94	100.0%		2	100.0%	90.2%	$60	100.0%	43.0%	5	100.0%	90.7%	$21	100.0%	40.1%	3	100.0%	88.7%	$13	100.0%	43.4%
		$100,001 - $250,000	0	0.0%	$0	0.0%		0	0.0%	6.4%	$0	0.0%	26.6%	0	0.0%	5.2%	$0	0.0%	22.5%	0	0.0%	6.9%	$0	0.0%	22.8%
		$250,001 - $500,000	0	0.0%	$0	0.0%		0	0.0%	3.4%	$0	0.0%	30.4%	0	0.0%	4.1%	$0	0.0%	37.5%	0	0.0%	4.3%	$0	0.0%	33.9%
		Total	*10*	*100%*	*$94*	*100%*		*2*	*100%*	*100%*	*$60*	*100%*	*100%*	*5*	*100%*	*100%*	*$21*	*100%*	*100%*	*3*	*100%*	*100%*	*$13*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	10	100.0%	$94	100.0%																			
		$100,001 - $250,000	0	0.0%	$0	0.0%																			
		$250,001 - $500,000	0	0.0%	$0	0.0%																			
		Total	*10*	*100%*	*$94*	*100%*																			

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue.
2020 FFIEC Census Data and 2020 D&B Information

Geographic Distribution of HMDA Loans - Table 1 of 2
Assessment Area: Multi Augusta

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
HOME PURCHASE	Low	5	0.9%	$726	0.7%	3.9%	1	0.5%	1.6%	$194	0.6%	1.0%	3	1.7%	1.3%	$406	1.2%	0.7%	1	0.6%	1.7%	$126	0.3%	0.9%
	Moderate	92	17.3%	$12,828	12.7%	22.3%	38	20.9%	11.6%	$4,981	16.6%	7.4%	30	16.6%	13.3%	$3,531	10.7%	9.0%	24	14.2%	13.4%	$4,316	11.5%	9.5%
	Middle	229	43.0%	$41,801	41.5%	39.7%	86	47.3%	40.2%	$14,613	48.6%	36.5%	78	43.1%	39.1%	$13,249	40.1%	35.8%	65	38.5%	40.1%	$13,939	37.0%	37.1%
	Upper	206	38.7%	$45,375	45.0%	34.1%	57	31.3%	46.6%	$10,256	34.1%	55.1%	70	38.7%	46.3%	$15,875	48.0%	54.6%	79	46.7%	44.8%	$19,244	51.1%	52.6%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*532*	*100%*	*$100,730*	*100%*	*100%*	*182*	*100%*	*100%*	*$30,044*	*100%*	*100%*	*181*	*100%*	*100%*	*$33,061*	*100%*	*100%*	*169*	*100%*	*100%*	*$37,625*	*100%*	*100%*
REFINANCE	Low	3	0.8%	$190	0.3%	3.9%	1	1.1%	1.7%	$23	0.2%	1.1%	1	1.0%	1.4%	$23	0.2%	0.7%	1	0.5%	0.9%	$144	0.4%	0.6%
	Moderate	59	14.8%	$5,869	10.2%	22.3%	18	18.9%	14.1%	$1,754	16.7%	9.2%	12	12.4%	12.3%	$924	7.0%	8.3%	29	14.0%	7.9%	$3,191	9.5%	5.5%
	Middle	178	44.6%	$24,573	42.8%	39.7%	41	43.2%	41.3%	$4,294	40.8%	38.2%	39	40.2%	39.6%	$5,242	40.0%	36.7%	98	47.3%	35.5%	$15,037	44.6%	31.9%
	Upper	159	39.8%	$26,717	46.6%	34.1%	35	36.8%	42.9%	$4,448	42.3%	51.4%	45	46.4%	46.8%	$6,927	52.8%	54.3%	79	38.2%	55.6%	$15,342	45.5%	62.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*399*	*100%*	*$57,349*	*100%*	*100%*	*95*	*100%*	*100%*	*$10,519*	*100%*	*100%*	*97*	*100%*	*100%*	*$13,116*	*100%*	*100%*	*207*	*100%*	*100%*	*$33,714*	*100%*	*100%*
HOME IMPROVEMENT	Low	4	3.0%	$211	2.5%	3.9%	1	1.9%	3.0%	$15	0.5%	1.7%	3	5.6%	4.3%	$196	5.8%	2.8%	0	0.0%	2.6%	$0	0.0%	1.2%
	Moderate	19	14.1%	$1,539	18.2%	22.3%	6	11.1%	15.2%	$489	15.7%	11.5%	10	18.5%	15.2%	$510	15.2%	10.0%	3	11.1%	14.6%	$540	27.2%	12.6%
	Middle	59	43.7%	$3,379	39.9%	39.7%	30	55.6%	35.4%	$1,493	47.8%	33.0%	21	38.9%	35.0%	$1,446	43.2%	36.9%	8	29.6%	31.7%	$440	22.2%	30.3%
	Upper	53	39.3%	$3,331	39.4%	34.1%	17	31.5%	46.4%	$1,126	36.1%	53.9%	20	37.0%	45.5%	$1,199	35.8%	50.3%	16	59.3%	51.1%	$1,006	50.7%	55.9%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*135*	*100%*	*$8,460*	*100%*	*100%*	*54*	*100%*	*100%*	*$3,123*	*100%*	*100%*	*54*	*100%*	*100%*	*$3,351*	*100%*	*100%*	*27*	*100%*	*100%*	*$1,986*	*100%*	*100%*
MULTI FAMILY						Multi-Family Units																		
	Low	0	0.0%	$0	0.0%	16.1%	0	0.0%	14.5%	$0	0.0%	9.0%	0	0.0%	9.3%	$0	0.0%	11.8%	0	0.0%	16.9%	$0	0.0%	6.4%
	Moderate	0	0.0%	$0	0.0%	26.5%	0	0.0%	32.7%	$0	0.0%	23.6%	0	0.0%	33.3%	$0	0.0%	24.4%	0	0.0%	36.9%	$0	0.0%	26.3%
	Middle	0	0.0%	$0	0.0%	29.6%	0	0.0%	30.9%	$0	0.0%	41.9%	0	0.0%	35.2%	$0	0.0%	24.0%	0	0.0%	24.6%	$0	0.0%	17.2%
	Upper	0	0.0%	$0	0.0%	27.8%	0	0.0%	21.8%	$0	0.0%	25.6%	0	0.0%	22.2%	$0	0.0%	39.8%	0	0.0%	21.5%	$0	0.0%	50.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	1	1.0%	$20	0.3%	3.9%	0	0.0%	2.3%	$0	0.0%	1.2%	1	2.4%	1.3%	$20	0.8%	0.9%	0	0.0%	2.1%	$0	0.0%	0.8%
	Moderate	11	11.0%	$373	6.3%	22.3%	3	7.7%	12.5%	$92	4.2%	7.8%	6	14.3%	14.3%	$193	7.6%	8.6%	2	10.5%	9.7%	$88	7.6%	5.5%
	Middle	36	36.0%	$1,545	26.2%	39.7%	16	41.0%	32.2%	$627	28.3%	26.6%	11	26.2%	30.8%	$411	16.3%	21.9%	9	47.4%	34.2%	$507	43.6%	27.8%
	Upper	52	52.0%	$3,963	67.2%	34.1%	20	51.3%	53.0%	$1,494	67.5%	64.4%	24	57.1%	53.7%	$1,901	75.3%	68.6%	8	42.1%	54.0%	$568	48.8%	65.9%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*100*	*100%*	*$5,901*	*100%*	*100%*	*39*	*100%*	*100%*	*$2,213*	*100%*	*100%*	*42*	*100%*	*100%*	*$2,525*	*100%*	*100%*	*19*	*100%*	*100%*	*$1,163*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of HMDA Loans - Table 2 of 2
Assessment Area: Multi Augusta

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	3	5.8%	$113	2.3%	3.9%	1	9.1%	2.0%	$23	5.2%	1.1%	1	4.8%	3.7%	$20	1.1%	1.9%	1	5.0%	4.5%	$70	2.6%	3.1%
	Moderate	10	19.2%	$400	8.1%	22.3%	3	27.3%	18.9%	$144	32.8%	13.2%	4	19.0%	16.5%	$94	5.2%	18.4%	3	15.0%	15.0%	$162	6.0%	9.7%
	Middle	16	30.8%	$2,530	51.4%	39.7%	2	18.2%	33.1%	$115	26.2%	29.7%	6	28.6%	34.8%	$910	50.6%	35.5%	8	40.0%	39.1%	$1,505	56.1%	35.3%
	Upper	23	44.2%	$1,879	38.2%	34.1%	5	45.5%	45.9%	$157	35.8%	56.1%	10	47.6%	45.1%	$776	43.1%	44.2%	8	40.0%	41.4%	$946	35.3%	51.9%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*52*	*100%*	*$4,922*	*100%*	*100%*	*11*	*100%*	*100%*	*$439*	*100%*	*100%*	*21*	*100%*	*100%*	*$1,800*	*100%*	*100%*	*20*	*100%*	*100%*	*$2,683*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	3.9%	0	0.0%	4.6%	$0	0.0%	2.8%	0	0.0%	4.9%	$0	0.0%	2.5%	0	0.0%	2.9%	$0	0.0%	1.4%
	Moderate	0	0.0%	$0	0.0%	22.3%	0	0.0%	23.3%	$0	0.0%	16.3%	0	0.0%	22.8%	$0	0.0%	13.1%	0	0.0%	18.6%	$0	0.0%	12.0%
	Middle	0	0.0%	$0	0.0%	39.7%	0	0.0%	44.4%	$0	0.0%	47.2%	0	0.0%	40.0%	$0	0.0%	37.4%	0	0.0%	46.1%	$0	0.0%	43.9%
	Upper	0	0.0%	$0	0.0%	34.1%	0	0.0%	27.7%	$0	0.0%	33.7%	0	0.0%	32.3%	$0	0.0%	47.0%	0	0.0%	32.4%	$0	0.0%	42.7%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	16	1.3%	$1,260	0.7%	3.9%	4	1.0%	1.8%	$255	0.6%	1.5%	9	2.3%	1.6%	$665	1.2%	1.3%	3	0.7%	1.5%	$340	0.4%	1.0%
	Moderate	191	15.7%	$21,009	11.8%	22.3%	68	17.8%	12.8%	$7,460	16.1%	9.0%	62	15.7%	13.4%	$5,252	9.8%	9.6%	61	13.8%	11.3%	$8,297	10.8%	8.4%
	Middle	518	42.5%	$73,828	41.6%	39.7%	175	45.9%	40.2%	$21,142	45.6%	37.1%	155	39.2%	39.0%	$21,258	39.5%	35.4%	188	42.5%	38.1%	$31,428	40.7%	34.2%
	Upper	493	40.5%	$81,265	45.8%	34.1%	134	35.2%	45.2%	$17,481	37.7%	52.3%	169	42.8%	46.0%	$26,678	49.5%	53.7%	190	43.0%	49.1%	$37,106	48.1%	56.4%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*1,218*	*100%*	*$177,362*	*100%*	*100%*	*381*	*100%*	*100%*	*$46,338*	*100%*	*100%*	*395*	*100%*	*100%*	*$53,853*	*100%*	*100%*	*442*	*100%*	*100%*	*$77,171*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: Multi Augusta

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Total Businesses	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ 000s	$ %	$ %	#	%	%	$ 000s	$ %	$ %	#	%	%	$ 000s	$ %	$ %
SMALL BUSINESSES	Low	25	4.7%	$2,630	5.7%	7.2%	9	7.3%	6.3%	$812	7.4%	8.4%	1	0.9%	6.7%	$25	0.3%	10.6%	15	5.0%	6.4%	$1,793	6.8%	9.4%
	Moderate	104	19.5%	$9,398	20.3%	21.6%	22	17.9%	17.9%	$2,608	23.7%	18.5%	20	18.3%	17.1%	$2,195	23.9%	17.7%	62	20.6%	18.3%	$4,595	17.5%	16.8%
	Middle	189	35.5%	$16,480	35.5%	33.9%	47	38.2%	32.9%	$3,611	32.8%	31.3%	45	41.3%	33.4%	$3,789	41.3%	30.8%	97	32.2%	33.2%	$9,080	34.7%	29.1%
	Upper	215	40.3%	$17,857	38.5%	37.3%	45	36.6%	41.6%	$3,973	36.1%	41.1%	43	39.4%	41.2%	$3,162	34.5%	40.1%	127	42.2%	41.5%	$10,722	40.9%	44.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.1%	0	0.0%	0.0%	$0	0.0%	0.1%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	1.3%	$0	0.0%	0.7%	0	0.0%	1.5%	$0	0.0%	0.8%	0	0.0%	0.6%	$0	0.0%	0.4%
	Total	*533*	*100%*	*$46,365*	*100%*	*100%*	*123*	*100%*	*100%*	*$11,004*	*100%*	*100%*	*109*	*100%*	*100%*	*$9,171*	*100%*	*100%*	*301*	*100%*	*100%*	*$26,190*	*100%*	*100%*
						Total Farms																		
SMALL FARM	Low	0	0.0%	$0	0.0%	1.9%	0	0.0%	0.7%	$0	0.0%	0.3%	0	0.0%	0.7%	$0	0.0%	0.0%	0	0.0%	0.8%	$0	0.0%	1.7%
	Moderate	3	23.1%	$525	38.3%	31.7%	1	25.0%	31.7%	$50	31.1%	31.2%	1	50.0%	35.7%	$25	42.4%	23.7%	1	14.3%	34.7%	$450	39.1%	36.9%
	Middle	8	61.5%	$797	58.1%	45.8%	2	50.0%	51.8%	$95	59.0%	44.2%	1	50.0%	47.1%	$34	57.6%	55.0%	5	71.4%	47.9%	$668	58.0%	43.6%
	Upper	2	15.4%	$50	3.6%	20.6%	1	25.0%	14.4%	$16	9.9%	24.0%	0	0.0%	15.0%	$0	0.0%	20.9%	1	14.3%	16.5%	$34	3.0%	17.7%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	1.4%	$0	0.0%	0.3%	0	0.0%	1.4%	$0	0.0%	0.4%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*13*	*100%*	*$1,372*	*100%*	*100%*	*4*	*100%*	*100%*	*$161*	*100%*	*100%*	*2*	*100%*	*100%*	*$59*	*100%*	*100%*	*7*	*100%*	*100%*	*$1,152*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2020 D&B Information

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: Multi Augusta

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	48	9.0%	$4,343	4.3%	23.8%	23	12.6%	4.4%	$2,117	7.0%	2.3%	20	11.0%	4.5%	$1,725	5.2%	2.3%	5	3.0%	4.4%	$501	1.3%	2.2%
	Moderate	127	23.9%	$17,517	17.4%	16.0%	44	24.2%	14.9%	$5,405	18.0%	10.4%	40	22.1%	16.6%	$5,302	16.0%	11.5%	43	25.4%	17.8%	$6,810	18.1%	12.8%
	Middle	136	25.6%	$24,053	23.9%	18.1%	47	25.8%	24.8%	$7,611	25.3%	22.3%	43	23.8%	25.3%	$7,055	21.3%	22.6%	46	27.2%	24.9%	$9,387	24.9%	22.9%
	Upper	210	39.5%	$52,353	52.0%	42.0%	68	37.4%	38.4%	$14,911	49.6%	47.7%	70	38.7%	40.3%	$17,249	52.2%	50.8%	72	42.6%	39.1%	$20,193	53.7%	48.3%
	Unknown	11	2.1%	$2,464	2.4%	0.0%	0	0.0%	17.4%	$0	0.0%	17.3%	8	4.4%	13.3%	$1,730	5.2%	12.9%	3	1.8%	13.8%	$734	2.0%	13.8%
	Total	*532*	*100%*	*$100,730*	*100%*	*100%*	*182*	*100%*	*100%*	*$30,044*	*100%*	*100%*	*181*	*100%*	*100%*	*$33,061*	*100%*	*100%*	*169*	*100%*	*100%*	*$37,625*	*100%*	*100%*
REFINANCE	Low	42	10.5%	$3,379	5.9%	23.8%	14	14.7%	7.8%	$830	7.9%	4.3%	12	12.4%	5.3%	$1,202	9.2%	2.8%	16	7.7%	2.2%	$1,347	4.0%	1.0%
	Moderate	70	17.5%	$7,378	12.9%	16.0%	18	18.9%	12.7%	$1,428	13.6%	8.7%	15	15.5%	9.0%	$1,510	11.5%	5.6%	37	17.9%	7.1%	$4,440	13.2%	4.3%
	Middle	101	25.3%	$11,208	19.5%	18.1%	25	26.3%	21.6%	$2,150	20.4%	18.6%	26	26.8%	16.3%	$2,331	17.8%	12.5%	50	24.2%	12.5%	$6,727	20.0%	9.7%
	Upper	177	44.4%	$34,363	59.9%	42.0%	36	37.9%	39.7%	$5,832	55.4%	49.3%	41	42.3%	36.0%	$7,767	59.2%	41.4%	100	48.3%	33.6%	$20,764	61.6%	38.1%
	Unknown	9	2.3%	$1,021	1.8%	0.0%	2	2.1%	18.1%	$279	2.7%	19.0%	3	3.1%	33.5%	$306	2.3%	37.7%	4	1.9%	44.5%	$436	1.3%	46.8%
	Total	*399*	*100%*	*$57,349*	*100%*	*100%*	*95*	*100%*	*100%*	*$10,519*	*100%*	*100%*	*97*	*100%*	*100%*	*$13,116*	*100%*	*100%*	*207*	*100%*	*100%*	*$33,714*	*100%*	*100%*
HOME IMPROVEMENT	Low	13	9.6%	$446	5.3%	23.8%	4	7.4%	5.5%	$158	5.1%	3.2%	6	11.1%	4.9%	$209	6.2%	2.6%	3	11.1%	3.4%	$79	4.0%	1.8%
	Moderate	20	14.8%	$820	9.7%	16.0%	7	13.0%	12.3%	$256	8.2%	8.3%	11	20.4%	13.8%	$464	13.8%	10.1%	2	7.4%	9.0%	$100	5.0%	6.8%
	Middle	30	22.2%	$1,803	21.3%	18.1%	15	27.8%	21.3%	$743	23.8%	14.7%	7	13.0%	18.3%	$535	16.0%	17.5%	8	29.6%	19.6%	$525	26.4%	14.7%
	Upper	69	51.1%	$5,257	62.1%	42.0%	27	50.0%	52.8%	$1,894	60.6%	61.8%	29	53.7%	59.3%	$2,131	63.6%	65.8%	13	48.1%	61.9%	$1,232	62.0%	71.0%
	Unknown	3	2.2%	$134	1.6%	0.0%	1	1.9%	8.1%	$72	2.3%	12.0%	1	1.9%	3.7%	$12	0.4%	4.0%	1	3.7%	6.1%	$50	2.5%	5.7%
	Total	*135*	*100%*	*$8,460*	*100%*	*100%*	*54*	*100%*	*100%*	*$3,123*	*100%*	*100%*	*54*	*100%*	*100%*	*$3,351*	*100%*	*100%*	*27*	*100%*	*100%*	*$1,986*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	$0	0.0%	23.8%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	16.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	1.5%	$0	0.0%	0.1%
	Middle	0	0.0%	$0	0.0%	18.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	42.0%	0	0.0%	5.5%	$0	0.0%	2.1%	0	0.0%	1.9%	$0	0.0%	0.1%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	94.5%	$0	0.0%	97.9%	0	0.0%	98.1%	$0	0.0%	99.9%	0	0.0%	98.5%	$0	0.0%	99.9%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	5	5.0%	$124	2.1%	23.8%	1	2.6%	4.9%	$25	1.1%	3.4%	2	4.8%	4.4%	$53	2.1%	1.9%	2	10.5%	6.8%	$46	4.0%	2.6%
	Moderate	17	17.0%	$619	10.5%	16.0%	5	12.8%	11.6%	$141	6.4%	8.7%	9	21.4%	13.3%	$378	15.0%	8.1%	3	15.8%	10.5%	$100	8.6%	7.1%
	Middle	22	22.0%	$1,066	18.1%	18.1%	8	20.5%	22.3%	$423	19.1%	15.0%	9	21.4%	20.6%	$388	15.4%	14.7%	5	26.3%	19.0%	$255	21.9%	12.9%
	Upper	52	52.0%	$3,861	65.4%	42.0%	23	59.0%	58.0%	$1,518	68.6%	70.2%	21	50.0%	57.8%	$1,656	65.6%	72.8%	8	42.1%	60.3%	$687	59.1%	73.3%
	Unknown	4	4.0%	$231	3.9%	0.0%	2	5.1%	3.2%	$106	4.8%	2.8%	1	2.4%	3.8%	$50	2.0%	2.5%	1	5.3%	3.4%	$75	6.4%	4.1%
	Total	*100*	*100%*	*$5,901*	*100%*	*100%*	*39*	*100%*	*100%*	*$2,213*	*100%*	*100%*	*42*	*100%*	*100%*	*$2,525*	*100%*	*100%*	*19*	*100%*	*100%*	*$1,163*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: Multi Augusta

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	5	9.6%	$195	4.0%	23.8%	3	27.3%	10.8%	$151	34.4%	6.2%	1	4.8%	12.8%	$19	1.1%	8.1%	1	5.0%	9.0%	$25	0.9%	6.5%
	Moderate	7	13.5%	$792	16.1%	16.0%	0	0.0%	14.2%	$0	0.0%	12.5%	4	19.0%	20.7%	$352	19.6%	15.0%	3	15.0%	18.0%	$440	16.4%	13.1%
	Middle	13	25.0%	$1,457	29.6%	18.1%	1	9.1%	16.9%	$23	5.2%	12.4%	5	23.8%	22.6%	$400	22.2%	16.9%	7	35.0%	19.5%	$1,034	38.5%	13.9%
	Upper	26	50.0%	$2,252	45.8%	42.0%	7	63.6%	51.4%	$265	60.4%	62.9%	11	52.4%	34.8%	$1,029	57.2%	51.2%	8	40.0%	38.3%	$958	35.7%	47.3%
	Unknown	1	1.9%	$226	4.6%	0.0%	0	0.0%	6.8%	$0	0.0%	6.1%	0	0.0%	9.1%	$0	0.0%	8.8%	1	5.0%	15.0%	$226	8.4%	19.1%
	Total	*52*	*100%*	*$4,922*	*100%*	*100%*	*11*	*100%*	*100%*	*$439*	*100%*	*100%*	*21*	*100%*	*100%*	*$1,800*	*100%*	*100%*	*20*	*100%*	*100%*	*$2,683*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	23.8%	0	0.0%	0.2%	$0	0.0%	0.1%	0	0.0%	0.2%	$0	0.0%	0.1%	0	0.0%	0.1%	$0	0.0%	0.1%
	Moderate	0	0.0%	$0	0.0%	16.0%	0	0.0%	0.6%	$0	0.0%	0.5%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.1%	$0	0.0%	0.1%
	Middle	0	0.0%	$0	0.0%	18.1%	0	0.0%	0.8%	$0	0.0%	1.0%	0	0.0%	0.2%	$0	0.0%	0.1%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	42.0%	0	0.0%	1.9%	$0	0.0%	0.9%	0	0.0%	1.2%	$0	0.0%	3.0%	0	0.0%	0.1%	$0	0.0%	0.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	96.5%	$0	0.0%	97.6%	0	0.0%	98.4%	$0	0.0%	96.8%	0	0.0%	99.8%	$0	0.0%	99.8%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	113	9.3%	$8,487	4.8%	23.8%	45	11.8%	5.0%	$3,281	7.1%	2.5%	41	10.4%	4.6%	$3,208	6.0%	2.3%	27	6.1%	3.3%	$1,998	2.6%	1.6%
	Moderate	241	19.8%	$27,126	15.3%	16.0%	74	19.4%	13.8%	$7,230	15.6%	9.3%	79	20.0%	14.0%	$8,006	14.9%	9.2%	88	19.9%	12.1%	$11,890	15.4%	8.2%
	Middle	302	24.8%	$39,587	22.3%	18.1%	96	25.2%	23.0%	$10,950	23.6%	19.7%	90	22.8%	21.8%	$10,709	19.9%	18.3%	116	26.2%	18.1%	$17,928	23.2%	15.6%
	Upper	534	43.8%	$98,086	55.3%	42.0%	161	42.3%	38.1%	$24,420	52.7%	44.7%	172	43.5%	38.6%	$29,832	55.4%	45.3%	201	45.5%	35.3%	$43,834	56.8%	41.2%
	Unknown	28	2.3%	$4,076	2.3%	0.0%	5	1.3%	20.1%	$457	1.0%	23.8%	13	3.3%	20.9%	$2,098	3.9%	24.9%	10	2.3%	31.2%	$1,521	2.0%	33.4%
	Total	*1,218*	*100%*	*$177,362*	*100%*	*100%*	*381*	*100%*	*100%*	*$46,338*	*100%*	*100%*	*395*	*100%*	*100%*	*$53,853*	*100%*	*100%*	*442*	*100%*	*100%*	*$77,171*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: Multi Augusta

Product Type		Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Total Businesses	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ 000s	$ %	$ %	#	%	%	$ 000s	$ %	$ %	#	%	%	$ 000s	$ %	$ %
Small Business	Revenue: $1 Million or Less	349	65.5%	$15,153	32.7%	93.1%	96	78.0%	45.7%	$4,607	41.9%	40.7%	81	74.3%	44.0%	$4,063	44.3%	37.2%	172	57.1%	34.3%	$6,483	24.8%	26.0%
	Revenue: Over $1 Million	154	28.9%	$30,214	65.2%	6.0%	27	22.0%					28	25.7%					99	32.9%				
	Revenue: *Total Rev. available*	503	94.4%	$45,367	97.9%	99.1%	123	100.0%					109	100.0%					271	90.0%				
	Revenue: Rev. Not Known	30	5.6%	$998	2.2%	0.9%	0	0.0%					0	0.0%					30	10.0%				
	Revenue: Total	*533*	*100%*	*$46,365*	*100%*	*100%*	*123*	*100%*					*109*	*100%*					*301*	*100%*				
	Loan Size: $100,000 or Less	430	80.7%	$12,926	27.9%		103	83.7%	90.2%	$3,408	31.0%	31.4%	84	77.1%	91.3%	$2,214	24.1%	33.9%	243	80.7%	87.0%	$7,304	27.9%	31.5%
	Loan Size: $100,001 - $250,000	60	11.3%	$10,245	22.1%		9	7.3%	5.5%	$1,593	14.5%	20.7%	18	16.5%	5.0%	$3,267	35.6%	20.3%	33	11.0%	7.7%	$5,385	20.6%	21.8%
	Loan Size: $250,001 - $1 Million	43	8.1%	$23,194	50.0%		11	8.9%	4.3%	$6,003	54.6%	47.9%	7	6.4%	3.8%	$3,690	40.2%	45.7%	25	8.3%	5.3%	$13,501	51.6%	46.7%
	Loan Size: Total	*533*	*100%*	*$46,365*	*100%*		*123*	*100%*	*100%*	*$11,004*	*100%*	*100%*	*109*	*100%*	*100%*	*$9,171*	*100%*	*100%*	*301*	*100%*	*100%*	*$26,190*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less: $100,000 or Less	322	92.3%	$7,754	51.2%																			
	Loan Size & Rev $1 Mill or Less: $100,001 - $250,000	18	5.2%	$3,052	20.1%																			
	Loan Size & Rev $1 Mill or Less: $250,001 - $1 Million	9	2.6%	$4,347	28.7%																			
	Loan Size & Rev $1 Mill or Less: *Total*	*349*	*100%*	*$15,153*	*100%*																			
Small Farm						Total Farms																		
	Revenue: $1 Million or Less	6	46.2%	$176	12.8%	96.6%	2	50.0%	41.0%	$66	41.0%	42.0%	1	50.0%	43.6%	$25	42.4%	44.7%	3	42.9%	42.1%	$85	7.4%	35.1%
	Revenue: Over $1 Million	7	53.8%	$1,196	87.2%	2.9%	2	50.0%					1	50.0%					4	57.1%				
	Revenue: *Total Rev. available*	13	100.0%	$1,372	100.0%	99.5%	4	100.0%					2	100.0%					7	100.0%				
	Revenue: Not Known	0	0.0%	$0	0.0%	0.5%	0	0.0%					0	0.0%					0	0.0%				
	Revenue: Total	*13*	*100%*	*$1,372*	*100%*	*100%*	*4*	*100%*					*2*	*100%*					*7*	*100%*				
	Loan Size: $100,000 or Less	10	76.9%	$359	26.2%		4	100.0%	83.5%	$161	100.0%	34.9%	2	100.0%	82.9%	$59	100.0%	31.0%	4	57.1%	81.0%	$139	12.1%	29.3%
	Loan Size: $100,001 - $250,000	0	0.0%	$0	0.0%		0	0.0%	13.7%	$0	0.0%	44.9%	0	0.0%	12.1%	$0	0.0%	38.9%	0	0.0%	7.4%	$0	0.0%	18.1%
	Loan Size: $250,001 - $500,000	3	23.1%	$1,013	73.8%		0	0.0%	2.9%	$0	0.0%	20.2%	0	0.0%	5.0%	$0	0.0%	30.2%	3	42.9%	11.6%	$1,013	87.9%	52.7%
	Loan Size: Total	*13*	*100%*	*$1,372*	*100%*		*4*	*100%*	*100%*	*$161*	*100%*	*100%*	*2*	*100%*	*100%*	*$59*	*100%*	*100%*	*7*	*100%*	*100%*	*$1,152*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less: $100,000 or Less	6	100.0%	$176	100.0%																			
	Loan Size & Rev $1 Mill or Less: $100,001 - $250,000	0	0.0%	$0	0.0%																			
	Loan Size & Rev $1 Mill or Less: $250,001 - $500,000	0	0.0%	$0	0.0%																			
	Loan Size & Rev $1 Mill or Less: *Total*	*6*	*100%*	*$176*	*100%*																			

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue.
2020 FFIEC Census Data and 2020 D&B Information

Geographic Distribution of HMDA Loans - Table 1 of 2
Assessment Area: Multi Chattanooga

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
HOME PURCHASE	Low	14	2.5%	$2,375	1.8%	3.0%	4	2.5%	2.5%	$265	0.8%	2.2%	4	2.0%	3.1%	$468	1.0%	2.3%	6	3.0%	2.4%	$1,642	3.1%	2.0%
	Moderate	70	12.6%	$11,322	8.5%	17.0%	19	11.9%	14.6%	$2,764	8.1%	9.4%	25	12.4%	14.7%	$4,385	9.4%	9.9%	26	13.2%	15.4%	$4,173	7.9%	10.7%
	Middle	197	35.4%	$44,965	33.8%	41.2%	57	35.8%	40.3%	$13,366	39.4%	36.2%	68	33.8%	39.6%	$14,169	30.4%	36.3%	72	36.5%	39.4%	$17,430	33.2%	35.8%
	Upper	276	49.6%	$74,334	55.9%	38.8%	79	49.7%	42.7%	$17,542	51.7%	52.2%	104	51.7%	42.7%	$27,519	59.1%	51.6%	93	47.2%	42.8%	$29,273	55.7%	51.5%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*557*	*100%*	*$132,996*	*100%*	*100%*	*159*	*100%*	*100%*	*$33,937*	*100%*	*100%*	*201*	*100%*	*100%*	*$46,541*	*100%*	*100%*	*197*	*100%*	*100%*	*$52,518*	*100%*	*100%*
REFINANCE	Low	16	1.7%	$1,509	1.1%	3.0%	5	2.3%	2.3%	$309	1.3%	1.4%	2	0.9%	1.8%	$218	0.8%	1.3%	9	1.9%	1.7%	$982	1.2%	1.4%
	Moderate	114	12.5%	$11,188	8.4%	17.0%	33	14.9%	13.2%	$2,541	10.4%	9.6%	23	10.7%	11.9%	$1,646	6.3%	7.2%	58	12.1%	9.6%	$7,001	8.4%	6.5%
	Middle	314	34.3%	$42,810	32.0%	41.2%	85	38.5%	40.2%	$8,995	36.8%	35.7%	78	36.4%	39.4%	$8,765	33.3%	35.4%	151	31.5%	37.6%	$25,050	30.1%	34.0%
	Upper	471	51.5%	$78,385	58.5%	38.8%	98	44.3%	44.3%	$12,604	51.6%	53.4%	111	51.9%	46.9%	$15,658	59.6%	56.1%	262	54.6%	51.0%	$50,123	60.3%	58.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*915*	*100%*	*$133,892*	*100%*	*100%*	*221*	*100%*	*100%*	*$24,449*	*100%*	*100%*	*214*	*100%*	*100%*	*$26,287*	*100%*	*100%*	*480*	*100%*	*100%*	*$83,156*	*100%*	*100%*
HOME IMPROVEMENT	Low	11	1.8%	$767	1.9%	3.0%	4	2.1%	1.9%	$270	2.4%	1.4%	4	1.7%	3.1%	$168	1.1%	1.6%	3	1.6%	2.8%	$329	2.6%	3.0%
	Moderate	67	11.0%	$2,969	7.5%	17.0%	23	12.1%	12.8%	$846	7.4%	8.1%	26	11.2%	12.7%	$1,319	8.4%	9.4%	18	9.7%	9.8%	$804	6.3%	6.9%
	Middle	217	35.7%	$13,322	33.5%	41.2%	63	33.2%	33.3%	$3,765	33.1%	28.8%	90	38.6%	37.3%	$5,501	35.2%	35.9%	64	34.6%	34.9%	$4,056	31.8%	31.2%
	Upper	313	51.5%	$22,729	57.1%	38.8%	100	52.6%	52.0%	$6,500	57.1%	61.7%	113	48.5%	46.9%	$8,646	55.3%	53.1%	100	54.1%	52.6%	$7,583	59.4%	58.9%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*608*	*100%*	*$39,787*	*100%*	*100%*	*190*	*100%*	*100%*	*$11,381*	*100%*	*100%*	*233*	*100%*	*100%*	*$15,634*	*100%*	*100%*	*185*	*100%*	*100%*	*$12,772*	*100%*	*100%*
MULTI FAMILY						Multi-Family Units																		
	Low	0	0.0%	$0	0.0%	14.4%	0	0.0%	20.0%	$0	0.0%	16.5%	0	0.0%	10.0%	$0	0.0%	3.8%	0	0.0%	12.6%	$0	0.0%	4.1%
	Moderate	0	0.0%	$0	0.0%	18.6%	0	0.0%	24.2%	$0	0.0%	7.7%	0	0.0%	30.0%	$0	0.0%	19.5%	0	0.0%	26.1%	$0	0.0%	8.6%
	Middle	0	0.0%	$0	0.0%	36.7%	0	0.0%	34.7%	$0	0.0%	29.9%	0	0.0%	36.4%	$0	0.0%	30.8%	0	0.0%	47.7%	$0	0.0%	53.7%
	Upper	1	100.0%	$31,425	100.0%	30.3%	0	0.0%	21.1%	$0	0.0%	45.9%	0	0.0%	23.6%	$0	0.0%	45.9%	1	100.0%	13.5%	$31,425	100.0%	33.6%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*1*	*100%*	*$31,425*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*1*	*100%*	*100%*	*$31,425*	*100%*	*100%*
OTHER PURPOSE LOC	Low	9	2.7%	$763	3.1%	3.0%	2	1.6%	1.5%	$405	5.2%	2.4%	6	4.8%	2.9%	$278	2.8%	1.4%	1	1.2%	1.6%	$80	1.1%	2.0%
	Moderate	24	7.1%	$1,099	4.4%	17.0%	8	6.3%	6.5%	$427	5.5%	5.1%	8	6.5%	8.0%	$483	4.9%	4.4%	8	9.4%	7.3%	$189	2.6%	3.8%
	Middle	146	43.5%	$9,163	36.6%	41.2%	64	50.4%	38.8%	$3,533	45.5%	31.6%	51	41.1%	35.8%	$2,756	27.9%	31.8%	31	36.5%	36.3%	$2,874	39.1%	29.6%
	Upper	157	46.7%	$13,984	55.9%	38.8%	53	41.7%	53.1%	$3,398	43.8%	61.0%	59	47.6%	53.3%	$6,375	64.4%	62.4%	45	52.9%	54.8%	$4,211	57.3%	64.6%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*336*	*100%*	*$25,009*	*100%*	*100%*	*127*	*100%*	*100%*	*$7,763*	*100%*	*100%*	*124*	*100%*	*100%*	*$9,892*	*100%*	*100%*	*85*	*100%*	*100%*	*$7,354*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of HMDA Loans - Table 2 of 2
Assessment Area: Multi Chattanooga

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	2	2.2%	$108	1.4%	3.0%	1	3.0%	1.8%	$30	1.3%	0.7%	0	0.0%	2.5%	$0	0.0%	3.6%	1	3.0%	0.6%	$78	1.8%	0.3%
	Moderate	15	16.9%	$755	9.5%	17.0%	4	12.1%	12.3%	$125	5.4%	7.2%	5	21.7%	17.5%	$183	15.5%	10.5%	6	18.2%	13.8%	$447	10.1%	6.8%
	Middle	39	43.8%	$3,034	38.3%	41.2%	12	36.4%	32.7%	$863	37.4%	29.5%	9	39.1%	38.5%	$357	30.2%	35.9%	18	54.5%	41.5%	$1,814	41.0%	35.3%
	Upper	33	37.1%	$4,016	50.8%	38.8%	16	48.5%	53.2%	$1,291	55.9%	62.5%	9	39.1%	41.5%	$641	54.3%	50.0%	8	24.2%	44.0%	$2,084	47.1%	57.6%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*89*	*100%*	*$7,913*	*100%*	*100%*	*33*	*100%*	*100%*	*$2,309*	*100%*	*100%*	*23*	*100%*	*100%*	*$1,181*	*100%*	*100%*	*33*	*100%*	*100%*	*$4,423*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	3.0%	0	0.0%	4.0%	$0	0.0%	2.7%	0	0.0%	3.9%	$0	0.0%	2.2%	0	0.0%	3.6%	$0	0.0%	2.0%
	Moderate	0	0.0%	$0	0.0%	17.0%	0	0.0%	20.1%	$0	0.0%	16.2%	0	0.0%	24.4%	$0	0.0%	18.1%	0	0.0%	23.7%	$0	0.0%	16.7%
	Middle	0	0.0%	$0	0.0%	41.2%	0	0.0%	38.9%	$0	0.0%	37.6%	0	0.0%	40.7%	$0	0.0%	38.5%	0	0.0%	40.0%	$0	0.0%	37.8%
	Upper	0	0.0%	$0	0.0%	38.8%	0	0.0%	36.9%	$0	0.0%	43.6%	0	0.0%	31.0%	$0	0.0%	41.2%	0	0.0%	32.8%	$0	0.0%	43.4%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	52	2.1%	$5,522	1.5%	3.0%	16	2.2%	2.5%	$1,279	1.6%	3.1%	16	2.0%	2.7%	$1,132	1.1%	2.1%	20	2.0%	2.1%	$3,111	1.6%	1.8%
	Moderate	290	11.6%	$27,333	7.4%	17.0%	87	11.9%	14.0%	$6,703	8.4%	9.3%	87	10.9%	13.7%	$8,016	8.1%	10.0%	116	11.8%	12.4%	$12,614	6.6%	8.5%
	Middle	913	36.4%	$113,294	30.5%	41.2%	281	38.5%	39.6%	$30,522	38.2%	35.3%	296	37.2%	39.3%	$31,548	31.7%	35.5%	336	34.3%	38.4%	$51,224	26.7%	35.8%
	Upper	1,251	49.9%	$224,873	60.6%	38.8%	346	47.4%	43.9%	$41,335	51.8%	52.4%	396	49.8%	44.3%	$58,839	59.1%	52.5%	509	51.9%	47.2%	$124,699	65.1%	54.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*2,506*	*100%*	*$371,022*	*100%*	*100%*	*730*	*100%*	*100%*	*$79,839*	*100%*	*100%*	*795*	*100%*	*100%*	*$99,535*	*100%*	*100%*	*981*	*100%*	*100%*	*$191,648*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: Multi Chattanooga

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Total Businesses	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ 000s	$ %	$ %	#	%	%	$ 000s	$ %	$ %	#	%	%	$ 000s	$ %	$ %
SMALL BUSINESSES	Low	80	8.0%	$11,321	12.0%	6.8%	17	8.1%	7.9%	$2,022	9.2%	11.5%	17	10.7%	8.7%	$2,551	13.9%	13.9%	46	7.3%	8.4%	$6,748	12.5%	12.8%
	Moderate	194	19.4%	$24,114	25.6%	17.0%	40	19.1%	15.3%	$5,967	27.2%	16.6%	37	23.3%	14.9%	$3,778	20.6%	13.7%	117	18.5%	15.1%	$14,369	26.6%	15.3%
	Middle	341	34.1%	$27,454	29.1%	39.2%	71	34.0%	38.0%	$8,384	38.2%	38.3%	47	29.6%	37.0%	$4,460	24.3%	37.6%	223	35.2%	37.2%	$14,610	27.1%	36.8%
	Upper	386	38.6%	$31,320	33.2%	36.9%	81	38.8%	37.3%	$5,546	25.3%	32.8%	58	36.5%	37.8%	$7,545	41.2%	34.1%	247	39.0%	38.7%	$18,229	33.8%	34.7%
	Unknown	0	0.0%	$0	0.0%	0.2%	0	0.0%	0.2%	$0	0.0%	0.2%	0	0.0%	0.2%	$0	0.0%	0.2%	0	0.0%	0.1%	$0	0.0%	0.2%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	1.3%	$0	0.0%	0.5%	0	0.0%	1.4%	$0	0.0%	0.4%	0	0.0%	0.4%	$0	0.0%	0.1%
	Total	*1,001*	*100%*	*$94,209*	*100%*	*100%*	*209*	*100%*	*100%*	*$21,919*	*100%*	*100%*	*159*	*100%*	*100%*	*$18,334*	*100%*	*100%*	*633*	*100%*	*100%*	*$53,956*	*100%*	*100%*
						Total Farms																		
SMALL FARM	Low	0	0.0%	$0	0.0%	2.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	3.0%	$0	0.0%	1.3%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	16.0%	0	0.0%	9.5%	$0	0.0%	8.4%	0	0.0%	19.7%	$0	0.0%	17.7%	0	0.0%	14.9%	$0	0.0%	14.7%
	Middle	1	50.0%	$25	24.0%	45.3%	0	0.0%	58.7%	$0	0.0%	65.3%	0	0.0%	47.0%	$0	0.0%	45.3%	1	50.0%	49.3%	$25	24.0%	56.4%
	Upper	1	50.0%	$79	76.0%	36.6%	0	0.0%	30.2%	$0	0.0%	25.9%	0	0.0%	30.3%	$0	0.0%	35.7%	1	50.0%	35.8%	$79	76.0%	28.9%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	1.6%	$0	0.0%	0.5%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*2*	*100%*	*$104*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*2*	*100%*	*100%*	*$104*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2020 D&B Information

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: Multi Chattanooga

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	41	7.4%	$4,449	3.3%	20.8%	11	6.9%	4.4%	$818	2.4%	2.1%	14	7.0%	7.7%	$1,631	3.5%	4.1%	16	8.1%	8.0%	$2,000	3.8%	4.4%
	Moderate	98	17.6%	$14,609	11.0%	17.2%	26	16.4%	17.5%	$3,004	8.9%	11.9%	31	15.4%	20.6%	$4,554	9.8%	14.8%	41	20.8%	22.8%	$7,051	13.4%	17.2%
	Middle	108	19.4%	$20,333	15.3%	20.3%	33	20.8%	20.8%	$5,223	15.4%	18.1%	42	20.9%	20.7%	$8,158	17.5%	19.2%	33	16.8%	22.5%	$6,952	13.2%	21.2%
	Upper	283	50.8%	$86,363	64.9%	41.8%	79	49.7%	38.9%	$23,290	68.6%	50.9%	104	51.7%	37.1%	$29,420	63.2%	49.3%	100	50.8%	36.4%	$33,653	64.1%	47.5%
	Unknown	27	4.8%	$7,242	5.4%	0.0%	10	6.3%	18.4%	$1,602	4.7%	16.9%	10	5.0%	13.9%	$2,778	6.0%	12.6%	7	3.6%	10.2%	$2,862	5.4%	9.6%
	Total	*557*	*100%*	*$132,996*	*100%*	*100%*	*159*	*100%*	*100%*	*$33,937*	*100%*	*100%*	*201*	*100%*	*100%*	*$46,541*	*100%*	*100%*	*197*	*100%*	*100%*	*$52,518*	*100%*	*100%*
REFINANCE	Low	100	10.9%	$6,403	4.8%	20.8%	25	11.3%	7.8%	$1,455	6.0%	4.3%	28	13.1%	8.5%	$1,824	6.9%	4.3%	47	9.8%	4.9%	$3,124	3.8%	2.5%
	Moderate	171	18.7%	$15,166	11.3%	17.2%	44	19.9%	15.8%	$3,262	13.3%	10.9%	40	18.7%	14.7%	$3,262	12.4%	10.2%	87	18.1%	13.9%	$8,642	10.4%	9.4%
	Middle	205	22.4%	$23,994	17.9%	20.3%	46	20.8%	20.9%	$3,773	15.4%	17.4%	53	24.8%	19.8%	$5,472	20.8%	17.6%	106	22.1%	18.8%	$14,749	17.7%	15.9%
	Upper	412	45.0%	$82,000	61.2%	41.8%	103	46.6%	38.6%	$15,648	64.0%	49.0%	91	42.5%	34.4%	$15,153	57.6%	43.9%	218	45.4%	38.8%	$51,199	61.6%	49.0%
	Unknown	27	3.0%	$6,329	4.7%	0.0%	3	1.4%	16.9%	$311	1.3%	18.4%	2	0.9%	22.5%	$576	2.2%	24.0%	22	4.6%	23.6%	$5,442	6.5%	23.2%
	Total	*915*	*100%*	*$133,892*	*100%*	*100%*	*221*	*100%*	*100%*	*$24,449*	*100%*	*100%*	*214*	*100%*	*100%*	*$26,287*	*100%*	*100%*	*480*	*100%*	*100%*	*$83,156*	*100%*	*100%*
HOME IMPROVEMENT	Low	53	8.7%	$1,929	4.8%	20.8%	9	4.7%	6.4%	$264	2.3%	3.2%	26	11.2%	9.6%	$1,010	6.5%	5.1%	18	9.7%	7.6%	$655	5.1%	3.8%
	Moderate	104	17.1%	$4,583	11.5%	17.2%	24	12.6%	12.7%	$1,020	9.0%	8.2%	41	17.6%	17.1%	$1,820	11.6%	11.7%	39	21.1%	16.7%	$1,743	13.6%	12.2%
	Middle	140	23.0%	$8,249	20.7%	20.3%	45	23.7%	19.0%	$2,100	18.5%	15.2%	53	22.7%	21.5%	$3,510	22.5%	19.9%	42	22.7%	19.4%	$2,639	20.7%	15.6%
	Upper	303	49.8%	$24,726	62.1%	41.8%	110	57.9%	54.7%	$7,952	69.9%	61.5%	110	47.2%	48.3%	$9,214	58.9%	57.6%	83	44.9%	53.0%	$7,560	59.2%	64.8%
	Unknown	8	1.3%	$300	0.8%	0.0%	2	1.1%	7.3%	$45	0.4%	11.9%	3	1.3%	3.4%	$80	0.5%	5.6%	3	1.6%	3.3%	$175	1.4%	3.5%
	Total	*608*	*100%*	*$39,787*	*100%*	*100%*	*190*	*100%*	*100%*	*$11,381*	*100%*	*100%*	*233*	*100%*	*100%*	*$15,634*	*100%*	*100%*	*185*	*100%*	*100%*	*$12,772*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	$0	0.0%	20.8%	0	0.0%	1.1%	$0	0.0%	0.0%	0	0.0%	0.9%	$0	0.0%	0.0%	0	0.0%	0.9%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	17.2%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	4.5%	$0	0.0%	0.3%	0	0.0%	0.9%	$0	0.0%	0.1%
	Middle	0	0.0%	$0	0.0%	20.3%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	2.7%	$0	0.0%	0.2%
	Upper	0	0.0%	$0	0.0%	41.8%	0	0.0%	28.4%	$0	0.0%	3.8%	0	0.0%	11.8%	$0	0.0%	1.4%	0	0.0%	15.3%	$0	0.0%	3.5%
	Unknown	1	100.0%	$31,425	100.0%	0.0%	0	0.0%	70.5%	$0	0.0%	96.2%	0	0.0%	82.7%	$0	0.0%	98.3%	1	100.0%	80.2%	$31,425	100.0%	96.3%
	Total	*1*	*100%*	*$31,425*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*1*	*100%*	*100%*	*$31,425*	*100%*	*100%*
OTHER PURPOSE LOC	Low	32	9.5%	$869	3.5%	20.8%	9	7.1%	4.7%	$161	2.1%	1.9%	11	8.9%	6.7%	$297	3.0%	3.3%	12	14.1%	8.4%	$411	5.6%	4.6%
	Moderate	62	18.5%	$2,585	10.3%	17.2%	23	18.1%	14.0%	$1,036	13.3%	9.2%	25	20.2%	15.9%	$1,046	10.6%	8.5%	14	16.5%	14.6%	$503	6.8%	7.8%
	Middle	83	24.7%	$5,256	21.0%	20.3%	33	26.0%	20.8%	$1,539	19.8%	14.1%	28	22.6%	21.9%	$1,770	17.9%	15.3%	22	25.9%	19.6%	$1,947	26.5%	13.3%
	Upper	154	45.8%	$15,532	62.1%	41.8%	62	48.8%	58.7%	$5,027	64.8%	72.6%	57	46.0%	53.3%	$6,155	62.2%	69.9%	35	41.2%	55.0%	$4,350	59.2%	70.9%
	Unknown	5	1.5%	$767	3.1%	0.0%	0	0.0%	1.8%	$0	0.0%	2.3%	3	2.4%	2.3%	$624	6.3%	3.1%	2	2.4%	2.5%	$143	1.9%	3.4%
	Total	*336*	*100%*	*$25,009*	*100%*	*100%*	*127*	*100%*	*100%*	*$7,763*	*100%*	*100%*	*124*	*100%*	*100%*	*$9,892*	*100%*	*100%*	*85*	*100%*	*100%*	*$7,354*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: Multi Chattanooga

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank Count		Bank Dollar		Families by Family Income	Count Bank		Count Agg	Dollar Bank		Dollar Agg	Count Bank		Count Agg	Dollar Bank		Dollar Agg	Count Bank		Count Agg	Dollar Bank		Dollar Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	11	12.4%	$471	6.0%	20.8%	4	12.1%	6.8%	$139	6.0%	2.9%	3	13.0%	15.0%	$52	4.4%	9.0%	4	12.1%	13.2%	$280	6.3%	6.2%
	Moderate	17	19.1%	$1,256	15.9%	17.2%	6	18.2%	15.5%	$297	12.9%	11.0%	5	21.7%	16.0%	$335	28.4%	10.2%	6	18.2%	12.6%	$624	14.1%	7.3%
	Middle	22	24.7%	$1,168	14.8%	20.3%	10	30.3%	19.5%	$558	24.2%	14.2%	7	30.4%	20.5%	$289	24.5%	14.2%	5	15.2%	11.9%	$321	7.3%	8.9%
	Upper	39	43.8%	$5,018	63.4%	41.8%	13	39.4%	49.1%	$1,315	57.0%	61.3%	8	34.8%	37.0%	$505	42.8%	50.5%	18	54.5%	50.9%	$3,198	72.3%	69.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	9.1%	$0	0.0%	10.6%	0	0.0%	11.5%	$0	0.0%	16.0%	0	0.0%	11.3%	$0	0.0%	7.8%
	Total	*89*	*100%*	*$7,913*	*100%*	*100%*	*33*	*100%*	*100%*	*$2,309*	*100%*	*100%*	*23*	*100%*	*100%*	*$1,181*	*100%*	*100%*	*33*	*100%*	*100%*	*$4,423*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	20.8%	0	0.0%	0.5%	$0	0.0%	0.2%	0	0.0%	0.8%	$0	0.0%	0.6%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	17.2%	0	0.0%	2.8%	$0	0.0%	2.4%	0	0.0%	1.6%	$0	0.0%	2.2%	0	0.0%	0.2%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	20.3%	0	0.0%	2.3%	$0	0.0%	1.7%	0	0.0%	1.2%	$0	0.0%	2.3%	0	0.0%	0.2%	$0	0.0%	0.3%
	Upper	0	0.0%	$0	0.0%	41.8%	0	0.0%	3.0%	$0	0.0%	6.2%	0	0.0%	1.6%	$0	0.0%	3.7%	0	0.0%	0.2%	$0	0.0%	0.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	91.5%	$0	0.0%	89.5%	0	0.0%	95.0%	$0	0.0%	91.2%	0	0.0%	99.4%	$0	0.0%	99.5%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	237	9.5%	$14,121	3.8%	20.8%	58	7.9%	5.3%	$2,837	3.6%	2.5%	82	10.3%	8.0%	$4,814	4.8%	3.8%	97	9.9%	6.3%	$6,470	3.4%	3.2%
	Moderate	452	18.0%	$38,199	10.3%	17.2%	123	16.8%	16.2%	$8,619	10.8%	10.5%	142	17.9%	18.0%	$11,017	11.1%	11.8%	187	19.1%	17.3%	$18,563	9.7%	12.1%
	Middle	558	22.3%	$59,000	15.9%	20.3%	167	22.9%	20.2%	$13,193	16.5%	16.2%	183	23.0%	20.1%	$19,199	19.3%	16.8%	208	21.2%	19.9%	$26,608	13.9%	17.1%
	Upper	1,191	47.5%	$213,639	57.6%	41.8%	367	50.3%	39.7%	$53,232	66.7%	47.1%	370	46.5%	36.7%	$60,447	60.7%	43.4%	454	46.3%	37.8%	$99,960	52.2%	45.9%
	Unknown	68	2.7%	$46,063	12.4%	0.0%	15	2.1%	18.7%	$1,958	2.5%	23.8%	18	2.3%	17.2%	$4,058	4.1%	24.3%	35	3.6%	18.8%	$40,047	20.9%	21.7%
	Total	*2,506*	*100%*	*$371,022*	*100%*	*100%*	*730*	*100%*	*100%*	*$79,839*	*100%*	*100%*	*795*	*100%*	*100%*	*$99,535*	*100%*	*100%*	*981*	*100%*	*100%*	*$191,648*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: Multi Chattanooga

Product Type		Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank Count		Bank Dollar		Total Businesses	Count Bank		Count Agg	Dollar Bank		Dollar Agg	Count Bank		Count Agg	Dollar Bank		Dollar Agg	Count Bank		Count Agg	Dollar Bank		Dollar Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ 000s	$ %	$ %	#	%	%	$ 000s	$ %	$ %	#	%	%	$ 000s	$ %	$ %
Small Business	Revenue: $1 Million or Less	598	59.7%	$25,234	26.8%	91.8%	139	66.5%	43.1%	$7,541	34.4%	32.8%	98	61.6%	42.7%	$4,903	26.7%	31.2%	361	57.0%	37.8%	$12,790	23.7%	27.0%
	Revenue: Over $1 Million	284	28.4%	$64,829	68.8%	7.5%	67	32.1%					61	38.4%					156	24.6%				
	Revenue: *Total Rev. available*	882	88.1%	$90,063	95.6%	99.3%	206	98.6%					159	100.0%					517	81.6%				
	Revenue: Rev. Not Known	119	11.9%	$4,146	4.4%	0.7%	3	1.4%					0	0.0%					116	18.3%				
	Revenue: Total	*1,001*	*100%*	*$94,209*	*100%*	*100%*	*209*	*100%*					*159*	*100%*					*633*	*100%*				
	Loan Size: $100,000 or Less	789	78.8%	$22,663	24.1%		163	78.0%	88.2%	$5,503	25.1%	24.1%	122	76.7%	87.6%	$4,190	22.9%	23.6%	504	79.6%	81.5%	$12,970	24.0%	22.3%
	Loan Size: $100,001 - $250,000	115	11.5%	$19,578	20.8%		26	12.4%	5.8%	$4,509	20.6%	18.1%	19	11.9%	6.2%	$3,359	18.3%	18.4%	70	11.1%	9.9%	$11,710	21.7%	21.1%
	Loan Size: $250,001 - $1 Million	97	9.7%	$51,968	55.2%		20	9.6%	6.0%	$11,907	54.3%	57.8%	18	11.3%	6.3%	$10,785	58.8%	57.9%	59	9.3%	8.6%	$29,276	54.3%	56.6%
	Loan Size: Total	*1,001*	*100%*	*$94,209*	*100%*		*209*	*100%*	*100%*	*$21,919*	*100%*	*100%*	*159*	*100%*	*100%*	*$18,334*	*100%*	*100%*	*633*	*100%*	*100%*	*$53,956*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less: $100,000 or Less	557	93.1%	$13,771	54.6%																			
	Loan Size & Rev $1 Mill or Less: $100,001 - $250,000	27	4.5%	$4,438	17.6%																			
	Loan Size & Rev $1 Mill or Less: $250,001 - $1 Million	14	2.3%	$7,025	27.8%																			
	Loan Size & Rev $1 Mill or Less: *Total*	*598*	*100%*	*$25,234*	*100%*																			
Small Farm						Total Farms																		
	Revenue: $1 Million or Less	1	50.0%	$25	24.0%	99.2%	0	0.0%	34.9%	$0	0.0%	43.2%	0	0.0%	36.4%	$0	0.0%	56.0%	1	50.0%	35.8%	$25	24.0%	31.1%
	Revenue: Over $1 Million	0	0.0%	$0	0.0%	0.8%	0	0.0%					0	0.0%					0	0.0%				
	Revenue: *Total Rev. available*	1	50.0%	$25	24.0%	100.0%	0	0.0%					0	0.0%					1	50.0%				
	Revenue: Not Known	1	50.0%	$79	76.0%	0.0%	0	0.0%					0	0.0%					1	50.0%				
	Revenue: Total	*2*	*100%*	*$104*	*100%*	*100%*	*0*	*0%*					*0*	*0%*					*2*	*100%*				
	Loan Size: $100,000 or Less	2	100.0%	$104	100.0%		0	0.0%	93.7%	$0	0.0%	58.7%	0	0.0%	97.0%	$0	0.0%	78.5%	2	100.0%	95.5%	$104	100.0%	76.8%
	Loan Size: $100,001 - $250,000	0	0.0%	$0	0.0%		0	0.0%	4.8%	$0	0.0%	21.9%	0	0.0%	3.0%	$0	0.0%	21.5%	0	0.0%	4.5%	$0	0.0%	23.2%
	Loan Size: $250,001 - $500,000	0	0.0%	$0	0.0%		0	0.0%	1.6%	$0	0.0%	19.4%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Loan Size: Total	*2*	*100%*	*$104*	*100%*		*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*2*	*100%*	*100%*	*$104*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less: $100,000 or Less	1	100.0%	$25	100.0%																			
	Loan Size & Rev $1 Mill or Less: $100,001 - $250,000	0	0.0%	$0	0.0%																			
	Loan Size & Rev $1 Mill or Less: $250,001 - $500,000	0	0.0%	$0	0.0%																			
	Loan Size & Rev $1 Mill or Less: *Total*	*1*	*100%*	*$25*	*100%*																			

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue.
2020 FFIEC Census Data and 2020 D&B Information

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: Multi Columbus

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison										Bank & Aggregate Lending Comparison																	
		2018					2019, 2020					2018						2019						2020					
		Count		Dollar		Owner Occupied Units	Count		Dollar		Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
												Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
HOME PURCHASE	Low	0	0.0%	$0	0.0%	3.7%	1	4.3%	$37	1.0%	3.7%	0	0.0%	0.7%	$0	0.0%	0.3%	0	0.0%	0.8%	$0	0.0%	0.5%	1	12.5%	0.9%	$37	4.4%	0.6%
	Moderate	3	21.4%	$249	13.1%	28.9%	5	21.7%	$558	14.7%	27.9%	3	21.4%	15.3%	$249	13.1%	9.6%	1	6.7%	15.6%	$161	5.5%	10.4%	4	50.0%	15.0%	$397	47.1%	10.4%
	Middle	3	21.4%	$430	22.6%	30.0%	7	30.4%	$863	22.8%	31.0%	3	21.4%	26.9%	$430	22.6%	21.3%	6	40.0%	26.6%	$797	27.1%	21.6%	1	12.5%	29.5%	$66	7.8%	24.2%
	Upper	8	57.1%	$1,227	64.4%	37.4%	10	43.5%	$2,328	61.5%	37.4%	8	57.1%	57.1%	$1,227	64.4%	68.9%	8	53.3%	57.0%	$1,986	67.5%	67.5%	2	25.0%	54.6%	$342	40.6%	64.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*14*	*100%*	*$1,906*	*100%*	*100%*	*23*	*100%*	*$3,786*	*100%*	*100%*	*14*	*100%*	*100%*	*$1,906*	*100%*	*100%*	*15*	*100%*	*100%*	*$2,944*	*100%*	*100%*	*8*	*100%*	*100%*	*$842*	*100%*	*100%*
REFINANCE	Low	0	0.0%	$0	0.0%	3.7%	0	0.0%	$0	0.0%	3.7%	0	0.0%	1.4%	$0	0.0%	0.7%	0	0.0%	0.8%	$0	0.0%	0.4%	0	0.0%	0.3%	$0	0.0%	0.1%
	Moderate	4	36.4%	$348	28.5%	28.9%	7	17.5%	$571	10.3%	27.9%	4	36.4%	19.5%	$348	28.5%	12.5%	2	20.0%	14.0%	$222	24.4%	8.3%	5	16.7%	11.6%	$349	7.5%	7.5%
	Middle	4	36.4%	$416	34.1%	30.0%	12	30.0%	$1,391	25.1%	31.0%	4	36.4%	28.5%	$416	34.1%	23.1%	4	40.0%	25.2%	$435	47.9%	19.3%	8	26.7%	24.5%	$956	20.6%	19.3%
	Upper	3	27.3%	$456	37.4%	37.4%	21	52.5%	$3,588	64.6%	37.4%	3	27.3%	50.6%	$456	37.4%	63.7%	4	40.0%	60.1%	$251	27.6%	72.0%	17	56.7%	63.7%	$3,337	71.9%	73.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*11*	*100%*	*$1,220*	*100%*	*100%*	*40*	*100%*	*$5,550*	*100%*	*100%*	*11*	*100%*	*100%*	*$1,220*	*100%*	*100%*	*10*	*100%*	*100%*	*$908*	*100%*	*100%*	*30*	*100%*	*100%*	*$4,642*	*100%*	*100%*
HOME IMPROVEMENT	Low	1	16.7%	$32	21.3%	3.7%	0	0.0%	$0	0.0%	3.7%	1	16.7%	5.8%	$32	21.3%	4.1%	0	0.0%	4.2%	$0	0.0%	2.1%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	2	33.3%	$35	23.3%	28.9%	3	18.8%	$85	9.3%	27.9%	2	33.3%	16.3%	$35	23.3%	9.6%	0	0.0%	15.3%	$0	0.0%	12.4%	3	30.0%	17.5%	$85	15.5%	9.2%
	Middle	1	16.7%	$48	32.0%	30.0%	10	62.5%	$647	70.6%	31.0%	1	16.7%	30.8%	$48	32.0%	32.5%	5	83.3%	28.0%	$310	83.8%	22.8%	5	50.0%	28.8%	$337	61.6%	33.7%
	Upper	2	33.3%	$35	23.3%	37.4%	3	18.8%	$185	20.2%	37.4%	2	33.3%	47.1%	$35	23.3%	53.7%	1	16.7%	52.5%	$60	16.2%	62.7%	2	20.0%	53.8%	$125	22.9%	57.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*6*	*100%*	*$150*	*100%*	*100%*	*16*	*100%*	*$917*	*100%*	*100%*	*6*	*100%*	*100%*	*$150*	*100%*	*100%*	*6*	*100%*	*100%*	*$370*	*100%*	*100%*	*10*	*100%*	*100%*	*$547*	*100%*	*100%*
MULTI FAMILY						Multi-Family Units					Multi-Family Units																		
	Low	0	0.0%	$0	0.0%	20.8%	0	0.0%	$0	0.0%	20.8%	0	0.0%	23.4%	$0	0.0%	14.1%	0	0.0%	7.7%	$0	0.0%	2.8%	0	0.0%	12.5%	$0	0.0%	1.6%
	Moderate	0	0.0%	$0	0.0%	24.7%	0	0.0%	$0	0.0%	24.0%	0	0.0%	40.4%	$0	0.0%	39.0%	0	0.0%	35.9%	$0	0.0%	17.3%	0	0.0%	42.2%	$0	0.0%	56.9%
	Middle	0	0.0%	$0	0.0%	30.3%	0	0.0%	$0	0.0%	30.9%	0	0.0%	19.1%	$0	0.0%	4.1%	0	0.0%	38.5%	$0	0.0%	50.8%	0	0.0%	32.8%	$0	0.0%	31.7%
	Upper	0	0.0%	$0	0.0%	24.1%	0	0.0%	$0	0.0%	24.1%	0	0.0%	17.0%	$0	0.0%	42.8%	0	0.0%	17.9%	$0	0.0%	29.1%	0	0.0%	12.5%	$0	0.0%	9.8%
	Unknown	0	0.0%	$0	0.0%	0.2%	0	0.0%	$0	0.0%	0.2%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	$0	0.0%	3.7%	0	0.0%	$0	0.0%	3.7%	0	0.0%	2.0%	$0	0.0%	1.0%	0	0.0%	1.4%	$0	0.0%	1.4%	0	0.0%	0.8%	$0	0.0%	0.8%
	Moderate	2	100.0%	$51	100.0%	28.9%	4	36.4%	$345	45.3%	27.9%	2	100.0%	10.5%	$51	100.0%	4.2%	2	100.0%	10.0%	$220	100.0%	7.9%	2	22.2%	16.9%	$125	23.1%	9.5%
	Middle	0	0.0%	$0	0.0%	30.0%	3	27.3%	$87	11.4%	31.0%	0	0.0%	19.7%	$0	0.0%	14.3%	0	0.0%	25.0%	$0	0.0%	19.1%	3	33.3%	20.2%	$87	16.1%	11.8%
	Upper	0	0.0%	$0	0.0%	37.4%	4	36.4%	$330	43.3%	37.4%	0	0.0%	67.8%	$0	0.0%	80.6%	0	0.0%	63.6%	$0	0.0%	71.6%	4	44.4%	62.1%	$330	60.9%	77.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*2*	*100%*	*$51*	*100%*	*100%*	*11*	*100%*	*$762*	*100%*	*100%*	*2*	*100%*	*100%*	*$51*	*100%*	*100%*	*2*	*100%*	*100%*	*$220*	*100%*	*100%*	*9*	*100%*	*100%*	*$542*	*100%*	*100%*

Originations & Purchases
2018 and 2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: Multi Columbus

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison										Bank & Aggregate Lending Comparison																	
		2018					2019, 2020					2018						2019						2020					
		Count		Dollar		Owner Occupied Units	Count		Dollar		Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
												Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	3.7%	1	25.0%	$33	12.3%	3.7%	0	0.0%	5.3%	$0	0.0%	2.6%	1	25.0%	1.3%	$33	12.3%	0.4%	0	0.0%	1.4%	$0	0.0%	0.7%
	Moderate	1	20.0%	$38	19.0%	28.9%	0	0.0%	$0	0.0%	27.9%	1	20.0%	19.3%	$38	19.0%	12.6%	0	0.0%	17.9%	$0	0.0%	10.2%	0	0.0%	27.5%	$0	0.0%	15.2%
	Middle	3	60.0%	$145	72.5%	30.0%	3	75.0%	$236	87.7%	31.0%	3	60.0%	35.1%	$145	72.5%	31.9%	3	75.0%	35.9%	$236	87.7%	24.9%	0	0.0%	31.9%	$0	0.0%	30.8%
	Upper	1	20.0%	$17	8.5%	37.4%	0	0.0%	$0	0.0%	37.4%	1	20.0%	40.4%	$17	8.5%	52.9%	0	0.0%	44.9%	$0	0.0%	64.5%	0	0.0%	39.1%	$0	0.0%	53.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*5*	*100%*	*$200*	*100%*	*100%*	*4*	*100%*	*$269*	*100%*	*100%*	*5*	*100%*	*100%*	*$200*	*100%*	*100%*	*4*	*100%*	*100%*	*$269*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	3.7%	0	0.0%	$0	0.0%	3.7%	0	0.0%	2.1%	$0	0.0%	0.7%	0	0.0%	3.1%	$0	0.0%	1.4%	0	0.0%	1.7%	$0	0.0%	0.9%
	Moderate	0	0.0%	$0	0.0%	28.9%	0	0.0%	$0	0.0%	27.9%	0	0.0%	30.6%	$0	0.0%	22.8%	0	0.0%	31.4%	$0	0.0%	24.0%	0	0.0%	28.6%	$0	0.0%	20.0%
	Middle	0	0.0%	$0	0.0%	30.0%	0	0.0%	$0	0.0%	31.0%	0	0.0%	32.0%	$0	0.0%	26.0%	0	0.0%	28.0%	$0	0.0%	24.4%	0	0.0%	28.1%	$0	0.0%	23.4%
	Upper	0	0.0%	$0	0.0%	37.4%	0	0.0%	$0	0.0%	37.4%	0	0.0%	35.2%	$0	0.0%	50.5%	0	0.0%	37.5%	$0	0.0%	50.1%	0	0.0%	41.5%	$0	0.0%	55.6%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	1	2.6%	$32	0.9%	3.7%	2	2.1%	$70	0.6%	3.7%	1	2.6%	1.3%	$32	0.9%	2.7%	1	2.7%	1.0%	$33	0.7%	0.7%	1	1.8%	0.7%	$37	0.6%	0.4%
	Moderate	12	31.6%	$721	20.4%	28.9%	19	20.2%	$1,559	13.8%	27.9%	12	31.6%	17.1%	$721	20.4%	15.2%	5	13.5%	15.8%	$603	12.8%	10.8%	14	24.6%	14.7%	$956	14.5%	12.6%
	Middle	11	28.9%	$1,039	29.5%	30.0%	35	37.2%	$3,224	28.6%	31.0%	11	28.9%	27.4%	$1,039	29.5%	18.9%	18	48.6%	26.4%	$1,778	37.7%	23.7%	17	29.8%	27.1%	$1,446	22.0%	22.4%
	Upper	14	36.8%	$1,735	49.2%	37.4%	38	40.4%	$6,431	57.0%	37.4%	14	36.8%	54.1%	$1,735	49.2%	63.1%	13	35.1%	56.7%	$2,297	48.8%	64.8%	25	43.9%	57.5%	$4,134	62.9%	64.5%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*38*	*100%*	*$3,527*	*100%*	*100%*	*94*	*100%*	*$11,284*	*100%*	*100%*	*38*	*100%*	*100%*	*$3,527*	*100%*	*100%*	*37*	*100%*	*100%*	*$4,711*	*100%*	*100%*	*57*	*100%*	*100%*	*$6,573*	*100%*	*100%*

Originations & Purchases
2018 and 2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: Multi Columbus

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison										Bank & Aggregate Lending Comparison																	
		2018					2019, 2020					2018						2019						2020					
		Count		Dollar		Total Businesses	Count		Dollar		Total Businesses	Count			Dollar			Count			Dollar			Count			Dollar		
		#	%	$ (000s)	$ %	%	#	%	$ (000s)	$ %	%	Bank #	Bank %	Agg %	Bank $ 000s	Bank $ %	Agg $ %	Bank #	Bank %	Agg %	Bank $ 000s	Bank $ %	Agg $ %	Bank #	Bank %	Agg %	Bank $ 000s	Bank $ %	Agg $ %
SMALL BUSINESSES	Low	6	23.1%	$306	41.0%	9.7%	15	12.1%	$1,159	10.2%	9.6%	6	23.1%	8.2%	$306	41.0%	6.4%	3	9.4%	7.9%	$315	5.1%	8.3%	12	13.0%	8.4%	$844	16.1%	8.9%
	Moderate	5	19.2%	$225	30.1%	24.2%	28	22.6%	$3,067	26.9%	23.3%	5	19.2%	22.3%	$225	30.1%	22.0%	12	37.5%	21.1%	$2,610	42.5%	19.2%	16	17.4%	20.9%	$457	8.7%	21.0%
	Middle	11	42.3%	$129	17.3%	35.4%	41	33.1%	$3,336	29.3%	36.3%	11	42.3%	33.3%	$129	17.3%	33.5%	6	18.8%	31.0%	$1,104	18.0%	27.6%	35	38.0%	33.1%	$2,232	42.5%	32.4%
	Upper	4	15.4%	$87	11.6%	30.6%	40	32.3%	$3,828	33.6%	30.7%	4	15.4%	35.2%	$87	11.6%	37.3%	11	34.4%	36.4%	$2,109	34.4%	43.5%	29	31.5%	36.9%	$1,719	32.7%	37.2%
	Unknown	0	0.0%	$0	0.0%	0.1%	0	0.0%	$0	0.0%	0.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%		0	0.0%	1.0%	$0	0.0%	0.7%	0	0.0%	3.5%	$0	0.0%	1.4%	0	0.0%	0.6%	$0	0.0%	0.4%
	Total	*26*	*100%*	*$747*	*100%*	*100%*	*124*	*100%*	*$11,390*	*100%*	*100%*	*26*	*100%*	*100%*	*$747*	*100%*	*100%*	*32*	*100%*	*100%*	*$6,138*	*100%*	*100%*	*92*	*100%*	*100%*	*$5,252*	*100%*	*100%*
SMALL FARM						Total Farms					Total Farms																		
	Low	0	0.0%	$0	0.0%	1.4%	0	0.0%	$0	0.0%	1.5%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	18.6%	1	33.3%	$30	13.6%	21.5%	0	0.0%	11.8%	$0	0.0%	3.5%	0	0.0%	9.1%	$0	0.0%	3.3%	1	50.0%	6.3%	$30	14.2%	3.8%
	Middle	0	0.0%	$0	0.0%	45.7%	1	33.3%	$9	4.1%	40.0%	0	0.0%	35.3%	$0	0.0%	35.8%	1	100%	50.0%	$9	100%	69.3%	0	0.0%	25.0%	$0	0.0%	20.7%
	Upper	1	100%	$10	100%	34.3%	1	33.3%	$182	82.4%	36.9%	1	100%	52.9%	$10	100%	60.8%	0	0.0%	22.7%	$0	0.0%	20.9%	1	50.0%	62.5%	$182	85.8%	73.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%		0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	18.2%	$0	0.0%	6.5%	0	0.0%	6.3%	$0	0.0%	1.6%
	Total	*1*	*100%*	*$10*	*100%*	*100%*	*3*	*100%*	*$221*	*100%*	*100%*	*1*	*100%*	*100%*	*$10*	*100%*	*100%*	*1*	*100%*	*100%*	*$9*	*100%*	*100%*	*2*	*100%*	*100%*	*$212*	*100%*	*100%*

Originations & Purchases
2018 and 2020 FFIEC Census Data and D&B information, and 2015 ACS Data.

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: Multi Columbus

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison										Bank & Aggregate Lending Comparison																	
		2018					2019, 2020					2018						2019						2020					
		Count		Dollar		Families by Family Income	Count		Dollar		Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		#	%	$ (000s)	$ %	%	#	%	$ (000s)	$ %	%	Bank #	Bank %	Agg %	Bank $(000s)	Bank $ %	Agg $ %	Bank #	Bank %	Agg %	Bank $(000s)	Bank $ %	Agg $ %	Bank #	Bank %	Agg %	Bank $(000s)	Bank $ %	Agg $ %
HOME PURCHASE	Low	3	21.4%	$238	12.5%	24.2%	1	4.3%	$77	2.0%	23.8%	3	21.4%	4.9%	$238	12.5%	2.2%	0	0.0%	4.6%	$0	0.0%	2.4%	1	12.5%	4.4%	$77	9.1%	2.2%
	Moderate	2	14.3%	$205	10.8%	18.5%	5	21.7%	$444	11.7%	18.3%	2	14.3%	15.6%	$205	10.8%	9.4%	3	20.0%	13.9%	$350	11.9%	8.9%	2	25.0%	16.2%	$94	11.2%	11.2%
	Middle	4	28.6%	$452	23.7%	18.0%	8	34.8%	$1,181	31.2%	17.9%	4	28.6%	23.7%	$452	23.7%	21.7%	5	33.3%	24.5%	$821	27.9%	22.4%	3	37.5%	24.3%	$360	42.8%	22.4%
	Upper	5	35.7%	$1,011	53.0%	39.4%	8	34.8%	$1,947	51.4%	40.0%	5	35.7%	37.2%	$1,011	53.0%	47.9%	6	40.0%	38.2%	$1,636	55.6%	47.5%	2	25.0%	37.5%	$311	36.9%	46.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	1	4.3%	$137	3.6%	0.0%	0	0.0%	18.6%	$0	0.0%	18.8%	1	6.7%	18.8%	$137	4.7%	18.8%	0	0.0%	17.6%	$0	0.0%	17.4%
	Total	*14*	*100%*	*$1,906*	*100%*	*100%*	*23*	*100%*	*$3,786*	*100%*	*100%*	*14*	*100%*	*100%*	*$1,906*	*100%*	*100%*	*15*	*100%*	*100%*	*$2,944*	*100%*	*100%*	*8*	*100%*	*100%*	*$842*	*100%*	*100%*
REFINANCE	Low	1	9.1%	$44	3.6%	24.2%	3	7.5%	$175	3.2%	23.8%	1	9.1%	7.6%	$44	3.6%	4.3%	1	10.0%	3.6%	$40	4.4%	2.0%	2	6.7%	1.5%	$135	2.9%	0.7%
	Moderate	4	36.4%	$330	27.0%	18.5%	7	17.5%	$639	11.5%	18.3%	4	36.4%	11.8%	$330	27.0%	8.1%	1	10.0%	8.1%	$10	1.1%	4.4%	6	20.0%	5.4%	$629	13.6%	3.1%
	Middle	2	18.2%	$210	17.2%	18.0%	7	17.5%	$738	13.3%	17.9%	2	18.2%	15.3%	$210	17.2%	13.3%	5	50.0%	12.3%	$550	60.6%	8.6%	2	6.7%	8.9%	$188	4.0%	6.7%
	Upper	4	36.4%	$636	52.1%	39.4%	21	52.5%	$3,736	67.3%	40.0%	4	36.4%	38.5%	$636	52.1%	47.5%	3	30.0%	34.0%	$308	33.9%	38.5%	18	60.0%	27.7%	$3,428	73.8%	32.7%
	Unknown	0	0.0%	$0	0.0%	0.0%	2	5.0%	$262	4.7%	0.0%	0	0.0%	26.8%	$0	0.0%	26.7%	0	0.0%	42.1%	$0	0.0%	46.4%	2	6.7%	56.5%	$262	5.6%	56.9%
	Total	*11*	*100%*	*$1,220*	*100%*	*100%*	*40*	*100%*	*$5,550*	*100%*	*100%*	*11*	*100%*	*100%*	*$1,220*	*100%*	*100%*	*10*	*100%*	*100%*	*$908*	*100%*	*100%*	*30*	*100%*	*100%*	*$4,642*	*100%*	*100%*
HOME IMPROVEMENT	Low	1	16.7%	$20	13.3%	24.2%	2	12.5%	$70	7.6%	23.8%	1	16.7%	7.7%	$20	13.3%	5.7%	1	16.7%	3.4%	$50	13.5%	1.7%	1	10.0%	5.0%	$20	3.7%	2.5%
	Moderate	2	33.3%	$73	48.7%	18.5%	3	18.8%	$114	12.4%	18.3%	2	33.3%	15.4%	$73	48.7%	9.0%	1	16.7%	14.4%	$37	10.0%	11.7%	2	20.0%	12.5%	$77	14.1%	8.6%
	Middle	0	0.0%	$0	0.0%	18.0%	2	12.5%	$50	5.5%	17.9%	0	0.0%	19.2%	$0	0.0%	14.6%	0	0.0%	18.6%	$0	0.0%	16.5%	2	20.0%	17.5%	$50	9.1%	11.9%
	Upper	3	50.0%	$57	38.0%	39.4%	9	56.3%	$683	74.5%	40.0%	3	50.0%	50.0%	$57	38.0%	51.6%	4	66.7%	53.4%	$283	76.5%	58.9%	5	50.0%	56.3%	$400	73.1%	67.4%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	7.7%	$0	0.0%	19.2%	0	0.0%	10.2%	$0	0.0%	11.1%	0	0.0%	8.8%	$0	0.0%	9.6%
	Total	*6*	*100%*	*$150*	*100%*	*100%*	*16*	*100%*	*$917*	*100%*	*100%*	*6*	*100%*	*100%*	*$150*	*100%*	*100%*	*6*	*100%*	*100%*	*$370*	*100%*	*100%*	*10*	*100%*	*100%*	*$547*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	$0	0.0%	24.2%	0	0.0%	$0	0.0%	23.8%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	18.5%	0	0.0%	$0	0.0%	18.3%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	18.0%	0	0.0%	$0	0.0%	17.9%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	39.4%	0	0.0%	$0	0.0%	40.0%	0	0.0%	19.1%	$0	0.0%	1.9%	0	0.0%	15.4%	$0	0.0%	1.5%	0	0.0%	3.1%	$0	0.0%	0.7%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	80.9%	$0	0.0%	98.1%	0	0.0%	84.6%	$0	0.0%	98.5%	0	0.0%	96.9%	$0	0.0%	99.3%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	1	50.0%	$11	21.6%	24.2%	0	0.0%	$0	0.0%	23.8%	1	50.0%	7.2%	$11	21.6%	3.3%	0	0.0%	4.3%	$0	0.0%	3.2%	0	0.0%	11.3%	$0	0.0%	4.8%
	Moderate	0	0.0%	$0	0.0%	18.5%	1	9.1%	$25	3.3%	18.3%	0	0.0%	8.6%	$0	0.0%	4.7%	0	0.0%	11.4%	$0	0.0%	6.9%	1	11.1%	12.1%	$25	4.6%	11.2%
	Middle	0	0.0%	$0	0.0%	18.0%	3	27.3%	$162	21.3%	17.9%	0	0.0%	16.4%	$0	0.0%	10.3%	0	0.0%	12.9%	$0	0.0%	7.9%	3	33.3%	12.1%	$162	29.9%	6.9%
	Upper	1	50.0%	$40	78.4%	39.4%	7	63.6%	$575	75.5%	40.0%	1	50.0%	59.9%	$40	78.4%	74.5%	2	#####	62.9%	$220	#####	76.8%	5	55.6%	58.1%	$355	65.5%	72.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	7.9%	$0	0.0%	7.2%	0	0.0%	8.6%	$0	0.0%	5.2%	0	0.0%	6.5%	$0	0.0%	5.0%
	Total	*2*	*100%*	*$51*	*100%*	*100%*	*11*	*100%*	*$762*	*100%*	*100%*	*2*	*100%*	*100%*	*$51*	*100%*	*100%*	*2*	*100%*	*100%*	*$220*	*100%*	*100%*	*9*	*100%*	*100%*	*$542*	*100%*	*100%*

Originations & Purchases
2018 and 2020 FFIEC Census Data and 2015 ACS Data.

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: Multi Columbus

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018 Count #	2018 Count %	2018 Dollar $ (000s)	2018 Dollar $ %	2018 Families by Family Income %	2019, 2020 Count #	2019, 2020 Count %	2019, 2020 Dollar $ (000s)	2019, 2020 Dollar $ %	2019, 2020 Families by Family Income %	Bank & Aggregate Lending Comparison 2018 Count Bank #	2018 Count Bank %	2018 Count Agg %	2018 Dollar Bank $(000s)	2018 Dollar Bank $ %	2018 Dollar Agg $ %	2019 Count Bank #	2019 Count Bank %	2019 Count Agg %	2019 Dollar Bank $(000s)	2019 Dollar Bank $ %	2019 Dollar Agg $ %	2020 Count Bank #	2020 Count Bank %	2020 Count Agg %	2020 Dollar Bank $(000s)	2020 Dollar Bank $ %	2020 Dollar Agg $ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	24.2%	0	0.0%	$0	0.0%	23.8%	0	0.0%	14.0%	$0	0.0%	7.8%	0	0.0%	7.7%	$0	0.0%	4.1%	0	0.0%	13.0%	$0	0.0%	6.9%
	Moderate	4	80.0%	$183	91.5%	18.5%	0	0.0%	$0	0.0%	18.3%	4	80.0%	29.8%	$183	91.5%	22.0%	0	0.0%	12.8%	$0	0.0%	9.2%	0	0.0%	17.4%	$0	0.0%	9.6%
	Middle	0	0.0%	$0	0.0%	18.0%	1	25.0%	$40	14.9%	17.9%	0	0.0%	12.3%	$0	0.0%	8.9%	1	25.0%	28.2%	$40	14.9%	22.5%	0	0.0%	21.7%	$0	0.0%	14.8%
	Upper	1	20.0%	$17	8.5%	39.4%	3	75.0%	$229	85.1%	40.0%	1	20.0%	40.4%	$17	8.5%	56.3%	3	75.0%	41.0%	$229	85.1%	57.1%	0	0.0%	42.0%	$0	0.0%	61.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	3.5%	$0	0.0%	5.0%	0	0.0%	10.3%	$0	0.0%	7.1%	0	0.0%	5.8%	$0	0.0%	7.7%
	Total	*5*	*100%*	*$200*	*100%*	*100%*	*4*	*100%*	*$269*	*100%*	*100%*	*5*	*100%*	*100%*	*$200*	*100%*	*100%*	*4*	*100%*	*100%*	*$269*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	24.2%	0	0.0%	$0	0.0%	23.8%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	18.5%	0	0.0%	$0	0.0%	18.3%	0	0.0%	0.7%	$0	0.0%	0.7%	0	0.0%	0.4%	$0	0.0%	0.4%	0	0.0%	0.2%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	18.0%	0	0.0%	$0	0.0%	17.9%	0	0.0%	1.4%	$0	0.0%	1.4%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	39.4%	0	0.0%	$0	0.0%	40.0%	0	0.0%	0.7%	$0	0.0%	1.3%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.2%	$0	0.0%	0.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	97.2%	$0	0.0%	96.5%	0	0.0%	99.6%	$0	0.0%	99.6%	0	0.0%	99.7%	$0	0.0%	99.7%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	6	15.8%	$313	8.9%	24.2%	6	6.4%	$322	2.9%	23.8%	6	15.8%	5.4%	$313	8.9%	2.2%	2	5.4%	4.2%	$90	1.9%	2.0%	4	7.0%	2.9%	$232	3.5%	1.3%
	Moderate	12	31.6%	$791	22.4%	18.5%	16	17.0%	$1,222	10.8%	18.3%	12	31.6%	13.8%	$791	22.4%	7.4%	5	13.5%	11.7%	$397	8.4%	6.8%	11	19.3%	10.1%	$825	12.6%	6.3%
	Middle	6	15.8%	$662	18.8%	18.0%	21	22.3%	$2,171	19.2%	17.9%	6	15.8%	20.1%	$662	18.8%	15.8%	11	29.7%	19.9%	$1,411	30.0%	16.2%	10	17.5%	15.4%	$760	11.6%	12.8%
	Upper	14	36.8%	$1,761	49.9%	39.4%	48	51.1%	$7,170	63.5%	40.0%	14	36.8%	36.3%	$1,761	49.9%	39.3%	18	48.6%	36.3%	$2,676	56.8%	40.4%	30	52.6%	30.9%	$4,494	68.4%	35.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	3	3.2%	$399	3.5%	0.0%	0	0.0%	24.5%	$0	0.0%	35.4%	1	2.7%	28.0%	$137	2.9%	34.6%	2	3.5%	40.7%	$262	4.0%	43.7%
	Total	*38*	*100%*	*$3,527*	*100%*	*100%*	*94*	*100%*	*$11,284*	*100%*	*100%*	*38*	*100%*	*100%*	*$3,527*	*100%*	*100%*	*37*	*100%*	*100%*	*$4,711*	*100%*	*100%*	*57*	*100%*	*100%*	*$6,573*	*100%*	*100%*

Originations & Purchases
2018 and 2020 FFIEC Census Data and 2015 ACS Data.

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: Multi Columbus

Product Type		Bank Lending & Demographic Data Comparison 2018 Count #	2018 Count %	2018 Dollar $ (000s)	2018 Dollar $ %	2018 Total Businesses %	2019, 2020 Count #	2019, 2020 Count %	2019, 2020 Dollar $ (000s)	2019, 2020 Dollar $ %	2019, 2020 Total Businesses %	Bank & Aggregate Lending Comparison 2018 Count Bank #	2018 Count Bank %	2018 Count Agg %	2018 Dollar Bank $ 000s	2018 Dollar Bank $ %	2018 Dollar Agg $ %	2019 Count Bank #	2019 Count Bank %	2019 Count Agg %	2019 Dollar Bank $ 000s	2019 Dollar Bank $ %	2019 Dollar Agg $ %	2020 Count Bank #	2020 Count Bank %	2020 Count Agg %	2020 Dollar Bank $ 000s	2020 Dollar Bank $ %	2020 Dollar Agg $ %
Small Business	Revenue: $1 Million or Less	20	76.9%	$414	55.4%	90.9%	90	72.6%	$6,609	58.0%	91.8%	20	76.9%	43.7%	$414	55.4%	41.2%	24	75.0%	38.2%	$4,034	65.7%	36.5%	66	71.7%	45.8%	$2,575	49.0%	35.2%
	Revenue: Over $1 Million	5	19.2%	$311	41.6%	8.1%	22	17.7%	$4,194	36.8%	7.6%	5	19.2%					8	25.0%					14	15.2%				
	Revenue: *Total Rev. available*	25	96.1%	$725	97.0%	99.0%	112	90.3%	$10,803	94.8%	99.4%	25	96.1%					32	100%					80	86.9%				
	Revenue: Rev. Not Known	1	3.8%	$22	2.9%	1.0%	12	9.7%	$587	5.2%	0.7%	1	3.8%					0	0.0%					12	13.0%				
	Revenue: Total	*26*	*100%*	*$747*	*100%*	*100%*	*124*	*100%*	*$11,390*	*100%*	*100%*	*26*	*100%*					*32*	*100%*					*92*	*100%*				
	Loan Size: $100,000 or Less	25	96.2%	$597	79.9%		99	79.8%	$2,513	22.1%		25	96.2%	90.3%	$597	79.9%	30.7%	21	65.6%	91.4%	$625	10.2%	31.5%	78	84.8%	86.6%	$1,888	35.9%	31.6%
	Loan Size: $100,001 - $250,000	1	3.8%	$150	20.1%		13	10.5%	$1,799	15.8%		1	3.8%	4.7%	$150	20.1%	17.3%	4	12.5%	4.0%	$636	10.4%	15.5%	9	9.8%	8.0%	$1,163	22.1%	22.1%
	Loan Size: $250,001 - $1 Million	0	0.0%	$0	0.0%		12	9.7%	$7,078	62.1%		0	0.0%	5.0%	$0	0.0%	51.9%	7	21.9%	4.6%	$4,877	79.5%	53.0%	5	5.4%	5.5%	$2,201	41.9%	46.3%
	Loan Size: Total	*26*	*100%*	*$747*	*100%*		*124*	*100%*	*$11,390*	*100%*		*26*	*100%*	*100%*	*$747*	*100%*	*100%*	*32*	*100%*	*100%*	*$6,138*	*100%*	*100%*	*92*	*100%*	*100%*	*$5,252*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less: $100,000 or Less	20	100.0%	$414	100%		80	88.9%	$1,810	27.4%																			
	Loan Size & Rev $1 Mill or Less: $100,001 - $250,000	0	0.0%	$0	0.0%		3	3.3%	$414	6.3%																			
	Loan Size & Rev $1 Mill or Less: $250,001 - $1 Million	0	0.0%	$0	0.0%		7	7.8%	$4,385	66.3%																			
	Loan Size & Rev $1 Mill or Less: *Total*	*20*	*100%*	*$414*	*100%*		*90*	*100%*	*$6,609*	*100%*																			
Small Farm						Total Farms					Total Farms																		
	Revenue: $1 Million or Less	1	100.0%	$10	100%	92.9%	2	66.7%	$39	17.6%	90.8%	1	100.0%	47.1%	$10	100.0%	29.7%	1	100%	45.5%	$9	100.0%	24.6%	1	50.0%	43.8%	$30	14.2%	49.2%
	Revenue: Over $1 Million	0	0.0%	$0	0.0%	7.1%	1	33.3%	$182	82.4%	9.2%	0	0.0%					0	0.0%					1	50.0%				
	Revenue: *Total Rev. available*	1	100.0%	$10	100%	100.0%	3	100.0%	$221	100.0%	100.0%	1	100.0%					1	100%					2	100%				
	Revenue: Not Known	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%					0	0.0%					0	0.0%				
	Revenue: Total	*1*	*100%*	*$10*	*100%*	*100%*	*3*	*100%*	*$221*	*100%*	*100.0%*	*1*	*100%*					*1*	*100%*					*2*	*100%*				
	Loan Size: $100,000 or Less	1	100.0%	$10	100%		2	66.7%	$39	17.6%		1	100.0%	82.4%	$10	100.0%	44.6%	1	100%	90.9%	$9	100.0%	54.7%	1	50.0%	81.3%	$30	14.2%	36.5%
	Loan Size: $100,001 - $250,000	0	0.0%	$0	0.0%		1	33.3%	$182	82.4%		0	0.0%	17.6%	$0	0.0%	55.4%	0	0.0%	9.1%	$0	0.0%	45.3%	1	50.0%	18.8%	$182	85.8%	63.5%
	Loan Size: $250,001 - $500,000	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%		0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Loan Size: Total	*1*	*100%*	*$10*	*100%*		*3*	*100%*	*$221*	*100%*		*1*	*100%*	*100%*	*$10*	*100%*	*100%*	*1*	*100%*	*100%*	*$9*	*100%*	*100%*	*2*	*100%*	*100%*	*$212*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less: $100,000 or Less	1	100.0%	$10	100%		2	100.0%	$39	100.0%																			
	Loan Size & Rev $1 Mill or Less: $100,001 - $250,000	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%																			
	Loan Size & Rev $1 Mill or Less: $250,001 - $500,000	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%																			
	Loan Size & Rev $1 Mill or Less: *Total*	*1*	*100%*	*$10*	*100%*		*2*	*100%*	*$39*	*100%*																			

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue.
2018 and 2020 FFIEC Census Data and D&B information, and 2015 ACS Data.

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: Multi Memphis

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison										Bank & Aggregate Lending Comparison																	
		2018					2019, 2020					2018						2019						2020					
		Count		Dollar		Owner Occupied Units	Count		Dollar		Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
												Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
HOME PURCHASE	Low	7	2.4%	$576	1.0%	10.1%	22	3.5%	$2,338	1.6%	10.2%	7	2.4%	3.1%	$576	1.0%	1.2%	9	3.1%	3.9%	$694	1.1%	1.5%	13	3.8%	4.1%	$1,644	2.0%	1.6%
	Moderate	31	10.6%	$3,048	5.4%	17.4%	43	6.8%	$6,477	4.4%	16.9%	31	10.6%	9.8%	$3,048	5.4%	4.9%	18	6.1%	11.2%	$2,374	3.7%	5.8%	25	7.3%	10.4%	$4,103	5.0%	5.3%
	Middle	83	28.4%	$12,184	21.6%	27.1%	167	26.2%	$27,952	19.0%	27.1%	83	28.4%	25.8%	$12,184	21.6%	19.9%	77	26.1%	26.1%	$12,725	19.8%	21.4%	90	26.3%	26.2%	$15,227	18.4%	21.5%
	Upper	171	58.6%	$40,586	72.0%	45.3%	405	63.6%	$110,178	75.0%	45.7%	171	58.6%	61.2%	$40,586	72.0%	74.0%	191	64.7%	58.9%	$48,318	75.4%	71.4%	214	62.6%	59.2%	$61,860	74.7%	71.6%
	Unknown	0	0.0%	$0	0.0%	0.1%	0	0.0%	$0	0.0%	0.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*292*	*100%*	*$56,394*	*100%*	*100%*	*637*	*100%*	*$146,945*	*100%*	*100%*	*292*	*100%*	*100%*	*$56,394*	*100%*	*100%*	*295*	*100%*	*100%*	*$64,111*	*100%*	*100%*	*342*	*100%*	*100%*	*$82,834*	*100%*	*100%*
REFINANCE	Low	28	9.0%	$1,049	2.8%	10.1%	56	5.1%	$2,477	1.4%	10.2%	28	9.0%	3.4%	$1,049	2.8%	1.4%	30	7.9%	2.3%	$1,106	2.2%	0.9%	26	3.6%	1.2%	$1,371	1.1%	0.6%
	Moderate	38	12.2%	$2,367	6.3%	17.4%	124	11.2%	$10,185	5.7%	16.9%	38	12.2%	11.0%	$2,367	6.3%	6.2%	63	16.5%	8.3%	$4,763	9.6%	4.4%	61	8.4%	5.4%	$5,422	4.2%	3.1%
	Middle	98	31.4%	$9,103	24.1%	27.1%	273	24.7%	$29,709	16.7%	27.1%	98	31.4%	26.4%	$9,103	24.1%	20.7%	101	26.4%	24.8%	$10,092	20.4%	19.2%	172	23.8%	20.0%	$19,617	15.2%	15.7%
	Upper	148	47.4%	$25,249	66.9%	45.3%	651	59.0%	$135,975	76.2%	45.7%	148	47.4%	59.2%	$25,249	66.9%	71.7%	188	49.2%	64.6%	$33,570	67.8%	75.5%	463	64.1%	73.4%	$102,405	79.5%	80.6%
	Unknown	0	0.0%	$0	0.0%	0.1%	0	0.0%	$0	0.0%	0.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*312*	*100%*	*$37,768*	*100%*	*100%*	*1,104*	*100%*	*$178,346*	*100%*	*100%*	*312*	*100%*	*100%*	*$37,768*	*100%*	*100%*	*382*	*100%*	*100%*	*$49,531*	*100%*	*100%*	*722*	*100%*	*100%*	*$128,815*	*100%*	*100%*
HOME IMPROVEMENT	Low	19	8.6%	$567	3.6%	10.1%	40	8.4%	$1,712	5.4%	10.2%	19	8.6%	4.6%	$567	3.6%	2.0%	22	9.0%	6.2%	$994	5.9%	3.2%	18	7.8%	4.6%	$718	4.8%	2.2%
	Moderate	23	10.4%	$843	5.3%	17.4%	57	12.0%	$2,490	7.9%	16.9%	23	10.4%	11.0%	$843	5.3%	6.6%	31	12.7%	10.6%	$1,285	7.7%	6.0%	26	11.2%	9.8%	$1,205	8.1%	5.9%
	Middle	54	24.4%	$2,762	17.5%	27.1%	96	20.2%	$5,048	16.0%	27.1%	54	24.4%	22.4%	$2,762	17.5%	18.1%	47	19.3%	22.5%	$3,124	18.7%	17.4%	49	21.1%	19.4%	$1,924	12.9%	13.3%
	Upper	125	56.6%	$11,628	73.6%	45.3%	283	59.5%	$22,350	70.7%	45.7%	125	56.6%	61.9%	$11,628	73.6%	73.3%	144	59.0%	60.7%	$11,339	67.7%	73.4%	139	59.9%	66.1%	$11,011	74.1%	78.6%
	Unknown	0	0.0%	$0	0.0%	0.1%	0	0.0%	$0	0.0%	0.1%	0	0.0%	0.1%	$0	0.0%	0.0%	0	0.0%	0.1%	$0	0.0%	0.0%	0	0.0%	0.1%	$0	0.0%	0.0%
	Total	*221*	*100%*	*$15,800*	*100%*	*100%*	*476*	*100%*	*$31,600*	*100%*	*100%*	*221*	*100%*	*100%*	*$15,800*	*100%*	*100%*	*244*	*100%*	*100%*	*$16,742*	*100%*	*100%*	*232*	*100%*	*100%*	*$14,858*	*100%*	*100%*
MULTI FAMILY						Multi-Family Units					Multi-Family Units																		
	Low	0	0.0%	$0	0.0%	28.8%	1	100.0%	$10,814	100%	29.7%	0	0.0%	30.9%	$0	0.0%	21.8%	1	100%	30.5%	$10,814	100.0%	14.9%	0	0.0%	29.7%	$0	0.0%	13.2%
	Moderate	0	0.0%	$0	0.0%	21.8%	0	0.0%	$0	0.0%	21.5%	0	0.0%	24.8%	$0	0.0%	17.3%	0	0.0%	21.9%	$0	0.0%	16.2%	0	0.0%	16.1%	$0	0.0%	11.1%
	Middle	0	0.0%	$0	0.0%	19.0%	0	0.0%	$0	0.0%	18.4%	0	0.0%	22.1%	$0	0.0%	15.9%	0	0.0%	19.2%	$0	0.0%	12.3%	0	0.0%	29.0%	$0	0.0%	30.5%
	Upper	0	0.0%	$0	0.0%	29.8%	0	0.0%	$0	0.0%	29.8%	0	0.0%	22.1%	$0	0.0%	45.1%	0	0.0%	28.5%	$0	0.0%	56.6%	0	0.0%	24.5%	$0	0.0%	40.3%
	Unknown	0	0.0%	$0	0.0%	0.5%	0	0.0%	$0	0.0%	0.5%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.6%	$0	0.0%	5.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*1*	*100%*	*$10,814*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*1*	*100%*	*100%*	*$10,814*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	8	6.5%	$228	2.5%	10.1%	5	2.2%	$104	0.5%	10.2%	8	6.5%	2.1%	$228	2.5%	1.0%	4	3.2%	2.9%	$79	0.8%	1.4%	1	1.0%	1.8%	$25	0.3%	1.1%
	Moderate	11	8.9%	$393	4.2%	17.4%	30	13.2%	$1,112	5.9%	16.9%	11	8.9%	6.4%	$393	4.2%	3.2%	19	15.2%	6.2%	$570	5.8%	3.5%	11	10.8%	5.8%	$542	5.9%	3.2%
	Middle	30	24.4%	$1,443	15.6%	27.1%	37	16.3%	$1,988	10.5%	27.1%	30	24.4%	21.7%	$1,443	15.6%	14.3%	19	15.2%	19.3%	$1,110	11.3%	14.2%	18	17.6%	18.5%	$878	9.6%	11.2%
	Upper	74	60.2%	$7,204	77.7%	45.3%	155	68.3%	$15,744	83.1%	45.7%	74	60.2%	69.7%	$7,204	77.7%	81.5%	83	66.4%	71.7%	$8,052	82.1%	81.0%	72	70.6%	73.9%	$7,692	84.2%	84.4%
	Unknown	0	0.0%	$0	0.0%	0.1%	0	0.0%	$0	0.0%	0.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*123*	*100%*	*$9,268*	*100%*	*100%*	*227*	*100%*	*$18,948*	*100%*	*100%*	*123*	*100%*	*100%*	*$9,268*	*100%*	*100%*	*125*	*100%*	*100%*	*$9,811*	*100%*	*100%*	*102*	*100%*	*100%*	*$9,137*	*100%*	*100%*

Originations & Purchases
2018 and 2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: Multi Memphis

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison										Bank & Aggregate Lending Comparison																	
		2018					2019, 2020					2018						2019						2020					
		Count		Dollar		Owner Occupied Units	Count		Dollar		Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
												Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	5	8.9%	$275	9.6%	10.1%	11	9.2%	$393	4.8%	10.2%	5	8.9%	5.9%	$275	9.6%	4.8%	9	13.4%	5.4%	$344	9.7%	2.4%	2	3.8%	5.6%	$49	1.1%	2.4%
	Moderate	13	23.2%	$546	19.1%	17.4%	19	16.0%	$993	12.1%	16.9%	13	23.2%	14.7%	$546	19.1%	7.5%	12	17.9%	13.7%	$591	16.7%	7.7%	7	13.5%	11.6%	$402	8.7%	6.5%
	Middle	11	19.6%	$448	15.7%	27.1%	29	24.4%	$1,616	19.7%	27.1%	11	19.6%	25.7%	$448	15.7%	18.4%	14	20.9%	24.8%	$718	20.2%	18.2%	15	28.8%	24.6%	$898	19.4%	14.8%
	Upper	27	48.2%	$1,591	55.6%	45.3%	60	50.4%	$5,181	63.3%	45.7%	27	48.2%	53.6%	$1,591	55.6%	69.3%	32	47.8%	56.1%	$1,894	53.4%	71.6%	28	53.8%	58.2%	$3,287	70.9%	76.3%
	Unknown	0	0.0%	$0	0.0%	0.1%	0	0.0%	$0	0.0%	0.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*56*	*100%*	*$2,860*	*100%*	*100%*	*119*	*100%*	*$8,183*	*100%*	*100%*	*56*	*100%*	*100%*	*$2,860*	*100%*	*100%*	*67*	*100%*	*100%*	*$3,547*	*100%*	*100%*	*52*	*100%*	*100%*	*$4,636*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	10.1%	0	0.0%	$0	0.0%	10.2%	0	0.0%	10.5%	$0	0.0%	4.3%	0	0.0%	9.5%	$0	0.0%	4.1%	0	0.0%	5.7%	$0	0.0%	2.3%
	Moderate	0	0.0%	$0	0.0%	17.4%	0	0.0%	$0	0.0%	16.9%	0	0.0%	21.6%	$0	0.0%	12.2%	0	0.0%	18.3%	$0	0.0%	11.1%	0	0.0%	14.7%	$0	0.0%	8.2%
	Middle	0	0.0%	$0	0.0%	27.1%	0	0.0%	$0	0.0%	27.1%	0	0.0%	29.4%	$0	0.0%	28.7%	0	0.0%	30.2%	$0	0.0%	28.0%	0	0.0%	29.1%	$0	0.0%	24.7%
	Upper	0	0.0%	$0	0.0%	45.3%	0	0.0%	$0	0.0%	45.7%	0	0.0%	38.5%	$0	0.0%	54.8%	0	0.0%	42.0%	$0	0.0%	56.9%	0	0.0%	50.4%	$0	0.0%	64.7%
	Unknown	0	0.0%	$0	0.0%	0.1%	0	0.0%	$0	0.0%	0.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	67	6.7%	$2,695	2.2%	10.1%	135	5.3%	$17,838	4.5%	10.2%	67	6.7%	3.7%	$2,695	2.2%	3.2%	75	6.7%	3.8%	$14,031	9.1%	2.6%	60	4.1%	2.8%	$3,807	1.6%	1.6%
	Moderate	116	11.6%	$7,197	5.9%	17.4%	273	10.6%	$21,257	5.4%	16.9%	116	11.6%	10.6%	$7,197	5.9%	6.4%	143	12.8%	10.4%	$9,583	6.2%	6.4%	130	9.0%	8.1%	$11,674	4.9%	4.5%
	Middle	276	27.5%	$25,940	21.2%	27.1%	602	23.5%	$66,313	16.8%	27.1%	276	27.5%	25.8%	$25,940	21.2%	19.7%	258	23.2%	25.5%	$27,769	18.0%	19.9%	344	23.7%	23.1%	$38,544	16.0%	19.0%
	Upper	545	54.3%	$86,258	70.7%	45.3%	1,554	60.6%	$289,428	73.3%	45.7%	545	54.3%	59.9%	$86,258	70.7%	70.7%	638	57.3%	60.3%	$103,173	66.8%	71.1%	916	63.2%	66.0%	$186,255	77.5%	74.7%
	Unknown	0	0.0%	$0	0.0%	0.1%	0	0.0%	$0	0.0%	0.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.2%
	Total	*1,004*	*100%*	*$122,090*	*100%*	*100%*	*2,564*	*100%*	*$394,836*	*100%*	*100%*	*1,004*	*100%*	*100%*	*$122,090*	*100%*	*100%*	*1,114*	*100%*	*100%*	*$154,556*	*100%*	*100%*	*1,450*	*100%*	*100%*	*$240,280*	*100%*	*100%*

Originations & Purchases
2018 and 2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: Multi Memphis

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison										Bank & Aggregate Lending Comparison																	
		2018					2019, 2020					2018						2019						2020					
		Count		Dollar		Total Businesses	Count		Dollar		Total Businesses	Count			Dollar			Count			Dollar			Count			Dollar		
		#	%	$ (000s)	$ %	%	#	%	$ (000s)	$ %	%	Bank #	Bank %	Agg %	Bank $ 000s	Bank $ %	Agg $ %	Bank #	Bank %	Agg %	Bank $ 000s	Bank $ %	Agg $ %	Bank #	Bank %	Agg %	Bank $ 000s	Bank $ %	Agg $ %
SMALL BUSINESSES	Low	114	17.3%	$11,827	18.6%	12.6%	359	16.9%	$30,805	19.4%	12.8%	114	17.3%	10.2%	$11,827	18.6%	10.9%	127	22.0%	10.0%	$10,807	19.8%	10.7%	232	15.0%	10.4%	$19,998	19.1%	10.4%
	Moderate	120	18.2%	$10,606	16.6%	16.3%	364	17.2%	$29,912	18.8%	16.2%	120	18.2%	15.1%	$10,606	16.6%	18.1%	124	21.5%	14.8%	$11,070	20.2%	16.3%	240	15.6%	14.6%	$18,842	18.0%	16.1%
	Middle	140	21.2%	$10,326	16.2%	23.7%	417	19.7%	$26,461	16.6%	23.2%	140	21.2%	22.3%	$10,326	16.2%	21.6%	105	18.2%	22.7%	$9,414	17.2%	23.3%	312	20.2%	22.3%	$17,047	16.3%	21.6%
	Upper	278	42.2%	$30,346	47.6%	46.5%	960	45.3%	$70,006	44.0%	47.0%	278	42.2%	49.4%	$30,346	47.6%	46.7%	217	37.5%	49.2%	$23,197	42.4%	46.9%	743	48.2%	51.5%	$46,809	44.8%	49.6%
	Unknown	7	1.1%	$607	1.0%	0.9%	21	1.0%	$1,955	1.2%	0.9%	7	1.1%	2.2%	$607	1.0%	2.5%	5	0.9%	2.2%	$200	0.4%	2.6%	16	1.0%	1.0%	$1,755	1.7%	2.1%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%		0	0.0%	0.9%	$0	0.0%	0.3%	0	0.0%	1.1%	$0	0.0%	0.3%	0	0.0%	0.4%	$0	0.0%	0.1%
	Total	*659*	*100%*	*$63,712*	*100%*	*100%*	*2,121*	*100%*	*$159,139*	*100%*	*100%*	*659*	*100%*	*100%*	*$63,712*	*100%*	*100%*	*578*	*100%*	*100%*	*$54,688*	*100%*	*100%*	*1,543*	*100%*	*100%*	*$104,451*	*100%*	*100%*
SMALL FARM						Total Farms					Total Farms																		
	Low	0	0.0%	$0	0.0%	4.1%	0	0.0%	$0	0.0%	4.3%	0	0.0%	1.7%	$0	0.0%	2.3%	0	0.0%	2.8%	$0	0.0%	3.3%	0	0.0%	3.0%	$0	0.0%	3.4%
	Moderate	0	0.0%	$0	0.0%	15.9%	1	12.5%	$3	2.1%	13.0%	0	0.0%	9.6%	$0	0.0%	6.7%	0	0.0%	9.5%	$0	0.0%	7.3%	1	12.5%	9.9%	$3	2.1%	16.8%
	Middle	1	100%	$25	100%	43.1%	3	37.5%	$26	18.4%	42.1%	1	100%	60.6%	$25	100%	56.0%	0	0.0%	55.4%	$0	0.0%	51.2%	3	37.5%	54.4%	$26	18.4%	41.1%
	Upper	0	0.0%	$0	0.0%	36.4%	4	50.0%	$112	79.4%	39.8%	0	0.0%	26.3%	$0	0.0%	33.5%	0	0.0%	29.5%	$0	0.0%	35.7%	4	50.0%	31.2%	$112	79.4%	34.1%
	Unknown	0	0.0%	$0	0.0%	0.4%	0	0.0%	$0	0.0%	0.8%	0	0.0%	0.3%	$0	0.0%	0.6%	0	0.0%	1.4%	$0	0.0%	1.6%	0	0.0%	0.6%	$0	0.0%	3.8%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%		0	0.0%	1.4%	$0	0.0%	0.9%	0	0.0%	1.4%	$0	0.0%	0.9%	0	0.0%	0.9%	$0	0.0%	0.8%
	Total	*1*	*100%*	*$25*	*100%*	*100%*	*8*	*100%*	*$141*	*100%*	*100%*	*1*	*100%*	*100%*	*$25*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*8*	*100%*	*100%*	*$141*	*100%*	*100%*

Originations & Purchases
2018 and 2020 FFIEC Census Data and D&B information, and 2015 ACS Data.

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: Multi Memphis

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison										Bank & Aggregate Lending Comparison																	
		2018					2019, 2020					2018						2019						2020					
		Count		Dollar		Families by Family Income	Count		Dollar		Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		#	%	$ (000s)	$ %	%	#	%	$ (000s)	$ %	%	Bank #	Bank %	Agg %	Bank $(000s)	Bank $ %	Agg $ %	Bank #	Bank %	Agg %	Bank $(000s)	Bank $ %	Agg $ %	Bank #	Bank %	Agg %	Bank $(000s)	Bank $ %	Agg $ %
HOME PURCHASE	Low	19	6.5%	$1,540	2.7%	24.5%	32	5.0%	$3,417	2.3%	24.5%	19	6.5%	4.0%	$1,540	2.7%	1.8%	12	4.1%	3.4%	$1,124	1.8%	1.6%	20	5.8%	3.7%	$2,293	2.8%	1.7%
	Moderate	65	22.3%	$7,715	13.7%	15.8%	141	22.1%	$21,287	14.5%	15.7%	65	22.3%	15.0%	$7,715	13.7%	9.9%	59	20.0%	14.1%	$8,422	13.1%	9.3%	82	24.0%	16.0%	$12,865	15.5%	10.8%
	Middle	77	26.4%	$12,507	22.2%	17.5%	156	24.5%	$29,022	19.8%	17.5%	77	26.4%	20.4%	$12,507	22.2%	18.1%	78	26.4%	21.8%	$13,783	21.5%	19.4%	78	22.8%	21.5%	$15,239	18.4%	19.7%
	Upper	118	40.4%	$32,061	56.9%	42.2%	284	44.6%	$88,036	59.9%	42.3%	118	40.4%	40.8%	$32,061	56.9%	50.2%	133	45.1%	44.1%	$37,965	59.2%	54.5%	151	44.2%	42.5%	$50,071	60.4%	52.5%
	Unknown	13	4.5%	$2,571	4.6%	0.0%	24	3.8%	$5,183	3.5%	0.0%	13	4.5%	19.8%	$2,571	4.6%	20.0%	13	4.4%	16.5%	$2,817	4.4%	15.2%	11	3.2%	16.4%	$2,366	2.9%	15.3%
	Total	*292*	*100%*	*$56,394*	*100%*	*100%*	*637*	*100%*	*$146,945*	*100%*	*100%*	*292*	*100%*	*100%*	*$56,394*	*100%*	*100%*	*295*	*100%*	*100%*	*$64,111*	*100%*	*100%*	*342*	*100%*	*100%*	*$82,834*	*100%*	*100%*
REFINANCE	Low	44	14.1%	$2,230	5.9%	24.5%	102	9.2%	$6,125	3.4%	24.5%	44	14.1%	6.6%	$2,230	5.9%	3.1%	45	11.8%	4.6%	$2,276	4.6%	2.2%	57	7.9%	2.1%	$3,849	3.0%	0.9%
	Moderate	62	19.9%	$4,106	10.9%	15.8%	178	16.1%	$16,245	9.1%	15.7%	62	19.9%	12.8%	$4,106	10.9%	8.4%	64	16.8%	9.7%	$4,719	9.5%	5.8%	114	15.8%	8.0%	$11,526	8.9%	4.7%
	Middle	73	23.4%	$7,211	19.1%	17.5%	258	23.4%	$29,493	16.5%	17.5%	73	23.4%	20.1%	$7,211	19.1%	16.7%	93	24.3%	17.9%	$9,603	19.4%	13.8%	165	22.9%	16.0%	$19,890	15.4%	12.3%
	Upper	133	42.6%	$24,221	64.1%	42.2%	525	47.6%	$117,363	65.8%	42.3%	133	42.6%	44.8%	$24,221	64.1%	56.8%	167	43.7%	45.4%	$30,027	60.6%	54.1%	358	49.6%	49.6%	$87,336	67.8%	57.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	41	3.7%	$9,120	5.1%	0.0%	0	0.0%	15.8%	$0	0.0%	15.0%	13	3.4%	22.3%	$2,906	5.9%	24.1%	28	3.9%	24.2%	$6,214	4.8%	24.9%
	Total	*312*	*100%*	*$37,768*	*100%*	*100%*	*1,104*	*100%*	*$178,346*	*100%*	*100%*	*312*	*100%*	*100%*	*$37,768*	*100%*	*100%*	*382*	*100%*	*100%*	*$49,531*	*100%*	*100%*	*722*	*100%*	*100%*	*$128,815*	*100%*	*100%*
HOME IMPROVEMENT	Low	16	7.2%	$436	2.8%	24.5%	39	8.2%	$1,199	3.8%	24.5%	16	7.2%	6.4%	$436	2.8%	2.9%	21	8.6%	6.5%	$626	3.7%	3.0%	18	7.8%	4.3%	$573	3.9%	1.6%
	Moderate	26	11.8%	$1,441	9.1%	15.8%	78	16.4%	$3,391	10.7%	15.7%	26	11.8%	12.5%	$1,441	9.1%	9.6%	45	18.4%	12.7%	$1,804	10.8%	7.5%	33	14.2%	10.2%	$1,587	10.7%	6.0%
	Middle	48	21.7%	$2,605	16.5%	17.5%	113	23.7%	$6,164	19.5%	17.5%	48	21.7%	18.2%	$2,605	16.5%	14.9%	62	25.4%	19.2%	$3,465	20.7%	14.5%	51	22.0%	19.0%	$2,699	18.2%	14.9%
	Upper	131	59.3%	$11,318	71.6%	42.2%	240	50.4%	$20,467	64.8%	42.3%	131	59.3%	55.8%	$11,318	71.6%	62.2%	115	47.1%	56.9%	$10,803	64.5%	69.9%	125	53.9%	61.3%	$9,664	65.0%	72.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	6	1.3%	$379	1.2%	0.0%	0	0.0%	7.2%	$0	0.0%	10.3%	1	0.4%	4.8%	$44	0.3%	5.1%	5	2.2%	5.1%	$335	2.3%	5.5%
	Total	*221*	*100%*	*$15,800*	*100%*	*100%*	*476*	*100%*	*$31,600*	*100%*	*100%*	*221*	*100%*	*100%*	*$15,800*	*100%*	*100%*	*244*	*100%*	*100%*	*$16,742*	*100%*	*100%*	*232*	*100%*	*100%*	*$14,858*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	$0	0.0%	24.5%	0	0.0%	$0	0.0%	24.5%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	15.8%	0	0.0%	$0	0.0%	15.7%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.6%	$0	0.0%	0.1%
	Middle	0	0.0%	$0	0.0%	17.5%	0	0.0%	$0	0.0%	17.5%	0	0.0%	0.7%	$0	0.0%	0.0%	0	0.0%	0.7%	$0	0.0%	0.0%	0	0.0%	0.6%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	42.2%	0	0.0%	$0	0.0%	42.3%	0	0.0%	9.4%	$0	0.0%	0.7%	0	0.0%	6.0%	$0	0.0%	0.4%	0	0.0%	8.4%	$0	0.0%	1.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	1	100.0%	$10,814	100%	0.0%	0	0.0%	89.9%	$0	0.0%	99.3%	1	100%	93.4%	$10,814	100%	99.6%	0	0.0%	90.3%	$0	0.0%	98.9%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*1*	*100%*	*$10,814*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*1*	*100%*	*100%*	*$10,814*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	6	4.9%	$178	1.9%	24.5%	11	4.8%	$303	1.6%	24.5%	6	4.9%	4.2%	$178	1.9%	1.9%	5	4.0%	3.5%	$154	1.6%	1.4%	6	5.9%	2.0%	$149	1.6%	1.0%
	Moderate	18	14.6%	$662	7.1%	15.8%	29	12.8%	$1,072	5.7%	15.7%	18	14.6%	8.1%	$662	7.1%	4.0%	17	13.6%	9.6%	$549	5.6%	5.5%	12	11.8%	8.5%	$523	5.7%	5.4%
	Middle	32	26.0%	$1,591	17.2%	17.5%	46	20.3%	$2,380	12.6%	17.5%	32	26.0%	16.5%	$1,591	17.2%	11.0%	34	27.2%	17.4%	$1,756	17.9%	11.5%	12	11.8%	13.7%	$624	6.8%	8.9%
	Upper	66	53.7%	$6,812	73.5%	42.2%	137	60.4%	$14,939	78.8%	42.3%	66	53.7%	69.3%	$6,812	73.5%	81.6%	67	53.6%	66.7%	$7,205	73.4%	79.2%	70	68.6%	72.7%	$7,734	84.6%	79.8%
	Unknown	1	0.8%	$25	0.3%	0.0%	4	1.8%	$254	1.3%	0.0%	1	0.8%	1.8%	$25	0.3%	1.4%	2	1.6%	2.7%	$147	1.5%	2.5%	2	2.0%	3.0%	$107	1.2%	4.9%
	Total	*123*	*100%*	*$9,268*	*100%*	*100%*	*227*	*100%*	*$18,948*	*100%*	*100%*	*123*	*100%*	*100%*	*$9,268*	*100%*	*100%*	*125*	*100%*	*100%*	*$9,811*	*100%*	*100%*	*102*	*100%*	*100%*	*$9,137*	*100%*	*100%*

Originations & Purchases
2018 and 2020 FFIEC Census Data and 2015 ACS Data.

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: Multi Memphis

	Borrower Income Levels	Bank Lending & Demographic Data Comparison										Bank & Aggregate Lending Comparison																	
		2018					2019, 2020					2018						2019						2020					
		Count		Dollar		Families by Family Income	Count		Dollar		Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
												Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	8	14.3%	$245	8.6%	24.5%	10	8.4%	$368	4.5%	24.5%	8	14.3%	9.7%	$245	8.6%	4.9%	6	9.0%	6.4%	$181	5.1%	3.5%	4	7.7%	7.1%	$187	4.0%	3.2%
	Moderate	16	28.6%	$665	23.3%	15.8%	24	20.2%	$1,124	13.7%	15.7%	16	28.6%	17.2%	$665	23.3%	9.5%	16	23.9%	15.2%	$789	22.2%	11.2%	8	15.4%	12.4%	$335	7.2%	9.0%
	Middle	12	21.4%	$522	18.3%	17.5%	26	21.8%	$1,657	20.2%	17.5%	12	21.4%	19.0%	$522	18.3%	12.2%	16	23.9%	21.4%	$932	26.3%	19.2%	10	19.2%	14.8%	$725	15.6%	9.9%
	Upper	20	35.7%	$1,428	49.9%	42.2%	56	47.1%	$4,751	58.1%	42.3%	20	35.7%	47.2%	$1,428	49.9%	58.5%	28	41.8%	46.9%	$1,609	45.4%	55.6%	28	53.8%	52.4%	$3,142	67.8%	65.6%
	Unknown	0	0.0%	$0	0.0%	0.0%	3	2.5%	$283	3.5%	0.0%	0	0.0%	7.0%	$0	0.0%	14.9%	1	1.5%	10.1%	$36	1.0%	10.5%	2	3.8%	13.2%	$247	5.3%	12.4%
	Total	*56*	*100%*	*$2,860*	*100%*	*100%*	*119*	*100%*	*$8,183*	*100%*	*100%*	*56*	*100%*	*100%*	*$2,860*	*100%*	*100%*	*67*	*100%*	*100%*	*$3,547*	*100%*	*100%*	*52*	*100%*	*100%*	*$4,636*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	24.5%	0	0.0%	$0	0.0%	24.5%	0	0.0%	3.9%	$0	0.0%	1.0%	0	0.0%	0.9%	$0	0.0%	0.4%	0	0.0%	0.1%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	15.8%	0	0.0%	$0	0.0%	15.7%	0	0.0%	3.3%	$0	0.0%	1.9%	0	0.0%	0.6%	$0	0.0%	0.4%	0	0.0%	0.1%	$0	0.0%	0.1%
	Middle	0	0.0%	$0	0.0%	17.5%	0	0.0%	$0	0.0%	17.5%	0	0.0%	2.9%	$0	0.0%	2.3%	0	0.0%	0.6%	$0	0.0%	0.5%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	42.2%	0	0.0%	$0	0.0%	42.3%	0	0.0%	4.4%	$0	0.0%	5.7%	0	0.0%	1.4%	$0	0.0%	3.4%	0	0.0%	0.1%	$0	0.0%	0.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	85.6%	$0	0.0%	89.1%	0	0.0%	96.5%	$0	0.0%	95.3%	0	0.0%	99.6%	$0	0.0%	99.8%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	93	9.3%	$4,629	3.8%	24.5%	194	7.6%	$11,412	2.9%	24.5%	93	9.3%	4.7%	$4,629	3.8%	1.9%	89	8.0%	3.8%	$4,361	2.8%	1.6%	105	7.2%	2.8%	$7,051	2.9%	1.2%
	Moderate	187	18.6%	$14,589	11.9%	15.8%	450	17.6%	$43,119	10.9%	15.7%	187	18.6%	13.7%	$14,589	11.9%	8.5%	201	18.0%	12.3%	$16,283	10.5%	7.3%	249	17.2%	11.1%	$26,836	11.2%	7.1%
	Middle	242	24.1%	$24,436	20.0%	17.5%	599	23.4%	$68,716	17.4%	17.5%	242	24.1%	19.3%	$24,436	20.0%	15.7%	283	25.4%	19.8%	$29,539	19.1%	15.7%	316	21.8%	17.7%	$39,177	16.3%	14.7%
	Upper	468	46.6%	$75,840	62.1%	42.2%	1,242	48.4%	$245,556	62.2%	42.3%	468	46.6%	41.6%	$75,840	62.1%	46.8%	510	45.8%	44.2%	$87,609	56.7%	49.3%	732	50.5%	45.1%	$157,947	65.7%	51.8%
	Unknown	14	1.4%	$2,596	2.1%	0.0%	79	3.1%	$26,033	6.6%	0.0%	14	1.4%	20.7%	$2,596	2.1%	27.1%	31	2.8%	19.9%	$16,764	10.8%	26.1%	48	3.3%	23.3%	$9,269	3.9%	25.2%
	Total	*1,004*	*100%*	*$122,090*	*100%*	*100%*	*2,564*	*100%*	*$394,836*	*100%*	*100%*	*1,004*	*100%*	*100%*	*$122,090*	*100%*	*100%*	*1,114*	*100%*	*100%*	*$154,556*	*100%*	*100%*	*1,450*	*100%*	*100%*	*$240,280*	*100%*	*100%*

Originations & Purchases
2018 and 2020 FFIEC Census Data and 2015 ACS Data.

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: Multi Memphis

	Product Type	Bank Lending & Demographic Data Comparison										Bank & Aggregate Lending Comparison																	
		2018					2019, 2020					2018						2019						2020					
		Count		Dollar		Total Businesses	Count		Dollar		Total Businesses	Count			Dollar			Count			Dollar			Count			Dollar		
												Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ 000s	$ %	$ %	#	%	%	$ 000s	$ %	$ %	#	%	%	$ 000s	$ %	$ %
Small Business	Revenue: $1 Million or Less	478	72.5%	$24,820	39.0%	89.6%	1,246	58.7%	$54,379	34.2%	90.5%	478	72.5%	41.3%	$24,820	39.0%	31.3%	423	73.2%	40.7%	$24,394	44.6%	31.5%	823	53.3%	33.3%	$29,985	28.7%	22.9%
	Revenue: Over $1 Million	178	27.0%	$38,787	60.9%	9.6%	474	22.3%	$91,793	57.7%	8.7%	178	27.0%					154	26.6%					320	20.7%				
	Revenue: *Total Rev. available*	656	99.5%	$63,607	99.9%	99.2%	1,720	81.0%	$146,172	91.9%	99.2%	656	99.5%					577	99.8%					1,143	74.0%				
	Revenue: Rev. Not Known	3	0.5%	$105	0.2%	0.9%	401	18.9%	$12,967	8.1%	0.7%	3	0.5%					1	0.2%					400	25.9%				
	Revenue: Total	*659*	*100%*	*$63,712*	*100%*	*100%*	*2,121*	*100%*	*$159,139*	*100%*	*100%*	*659*	*100%*					*578*	*100%*					*1,543*	*100%*				
	Loan Size: $100,000 or Less	533	80.9%	$17,289	27.1%		1,764	83.2%	$48,365	30.4%		533	80.9%	91.0%	$17,289	27.1%	29.5%	470	81.3%	91.5%	$15,016	27.5%	30.8%	1,294	83.9%	86.9%	$33,349	31.9%	29.6%
	Loan Size: $100,001 - $250,000	48	7.3%	$7,895	12.4%		212	10.0%	$35,132	22.1%		48	7.3%	4.5%	$7,895	12.4%	17.0%	53	9.2%	4.3%	$9,763	17.9%	16.7%	159	10.3%	7.6%	$25,369	24.3%	20.9%
	Loan Size: $250,001 - $1 Million	78	11.8%	$38,528	60.5%		145	6.8%	$75,642	47.5%		78	11.8%	4.5%	$38,528	60.5%	53.5%	55	9.5%	4.2%	$29,909	54.7%	52.5%	90	5.8%	5.6%	$45,733	43.8%	49.5%
	Loan Size: Total	*659*	*100%*	*$63,712*	*100%*		*2,121*	*100%*	*$159,139*	*100%*		*659*	*100%*	*100%*	*$63,712*	*100%*	*100%*	*578*	*100%*	*100%*	*$54,688*	*100%*	*100%*	*1,543*	*100%*	*100%*	*$104,451*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less: $100,000 or Less	436	91.2%	$12,254	49.4%		1,163	93.3%	$29,125	53.6%																			
	Loan Size & Rev $1 Mill or Less: $100,001 - $250,000	25	5.2%	$4,013	16.2%		53	4.3%	$8,413	15.5%																			
	Loan Size & Rev $1 Mill or Less: $250,001 - $1 Million	17	3.6%	$8,553	34.5%		30	2.4%	$16,841	31.0%																			
	Loan Size & Rev $1 Mill or Less: *Total*	*478*	*100%*	*$24,820*	*100%*		*1,246*	*100%*	*$54,379*	*100%*																			
Small Farm	Revenue: $1 Million or Less	1	100.0%	$25	100.0%	Total Farms 95.9%	3	37.5%	$89	63.1%	Total Farms 95.2%	1	100.0%	34.6%	$25	100.0%	67.4%	0	0.0%	42.9%	$0	0.0%	63.7%	3	37.5%	33.9%	$89	63.1%	53.2%
	Revenue: Over $1 Million	0	0.0%	$0	0.0%	4.1%	1	12.5%	$23	16.3%	4.8%	0	0.0%					0	0.0%					1	12.5%				
	Revenue: *Total Rev. available*	1	100.0%	$25	100.0%	100.0%	4	50.0%	$112	79.4%	100.0%	1	100.0%					0	0.0%					4	50.0%				
	Revenue: Not Known	0	0.0%	$0	0.0%	0.0%	4	50.0%	$29	20.6%	0.0%	0	0.0%					0	0.0%					4	50.0%				
	Revenue: Total	*1*	*100%*	*$25*	*100%*	*100%*	*8*	*100%*	*$141*	*100%*	*100.0%*	*1*	*100%*					*0*	*0%*					*8*	*100%*				
	Loan Size: $100,000 or Less	1	100.0%	$25	100.0%		8	100.0%	$141	100.0%		1	100.0%	88.1%	$25	100.0%	34.0%	0	0.0%	89.4%	$0	0.0%	44.1%	8	100%	88.9%	$141	100%	42.1%
	Loan Size: $100,001 - $250,000	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%		0	0.0%	8.5%	$0	0.0%	34.1%	0	0.0%	8.6%	$0	0.0%	37.7%	0	0.0%	8.1%	$0	0.0%	31.4%
	Loan Size: $250,001 - $500,000	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%		0	0.0%	3.4%	$0	0.0%	31.8%	0	0.0%	1.9%	$0	0.0%	18.1%	0	0.0%	3.0%	$0	0.0%	26.5%
	Loan Size: Total	*1*	*100%*	*$25*	*100%*		*8*	*100%*	*$141*	*100%*		*1*	*100%*	*100%*	*$25*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*8*	*100%*	*100%*	*$141*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less: $100,000 or Less	1	100.0%	$25	100.0%		3	100.0%	$89	100.0%																			
	Loan Size & Rev $1 Mill or Less: $100,001 - $250,000	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%																			
	Loan Size & Rev $1 Mill or Less: $250,001 - $500,000	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%																			
	Loan Size & Rev $1 Mill or Less: *Total*	*1*	*100%*	*$25*	*100%*		*3*	*100%*	*$89*	*100%*																			

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue.
2018 and 2020 FFIEC Census Data and D&B information, and 2015 ACS Data.

Geographic Distribution of HMDA Loans - Table 1 of 2
Assessment Area: Multi St. Louis

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
HOME PURCHASE	Low	28	2.5%	$2,698	1.2%	5.5%	7	2.0%	1.9%	$496	0.8%	0.9%	8	2.4%	2.1%	$855	1.2%	1.0%	13	3.0%	2.2%	$1,347	1.4%	1.1%
	Moderate	180	16.1%	$19,859	8.6%	17.1%	59	17.1%	14.3%	$5,533	8.8%	8.7%	54	15.9%	14.8%	$6,855	9.9%	9.0%	67	15.6%	14.7%	$7,471	7.6%	8.9%
	Middle	475	42.6%	$82,716	35.8%	38.9%	156	45.1%	41.6%	$26,383	42.0%	35.8%	150	44.1%	41.1%	$25,387	36.5%	35.1%	169	39.4%	41.6%	$30,946	31.4%	36.2%
	Upper	430	38.6%	$124,620	54.0%	38.5%	124	35.8%	42.1%	$30,458	48.4%	54.5%	128	37.6%	41.9%	$36,377	52.4%	54.8%	178	41.5%	41.3%	$57,785	58.7%	53.5%
	Unknown	2	0.2%	$900	0.4%	0.1%	0	0.0%	0.2%	$0	0.0%	0.2%	0	0.0%	0.1%	$0	0.0%	0.2%	2	0.5%	0.2%	$900	0.9%	0.2%
	Total	*1,115*	*100%*	*$230,793*	*100%*	*100%*	*346*	*100%*	*100%*	*$62,870*	*100%*	*100%*	*340*	*100%*	*100%*	*$69,474*	*100%*	*100%*	*429*	*100%*	*100%*	*$98,449*	*100%*	*100%*
REFINANCE	Low	32	1.7%	$1,676	0.6%	5.5%	7	2.0%	1.6%	$385	0.9%	0.7%	12	2.6%	1.0%	$506	0.9%	0.4%	13	1.2%	0.6%	$785	0.4%	0.3%
	Moderate	210	11.2%	$17,144	5.9%	17.1%	43	12.2%	11.9%	$2,987	7.0%	7.1%	61	13.3%	8.5%	$4,837	8.3%	5.0%	106	9.9%	7.2%	$9,320	5.0%	4.5%
	Middle	716	38.1%	$83,573	28.9%	38.9%	148	42.0%	39.2%	$14,231	33.1%	32.0%	176	38.3%	36.8%	$16,956	29.1%	29.4%	392	36.7%	35.8%	$52,386	27.9%	30.0%
	Upper	920	49.0%	$186,449	64.6%	38.5%	154	43.8%	47.3%	$25,344	59.0%	60.1%	210	45.8%	53.6%	$36,018	61.8%	65.0%	556	52.1%	56.2%	$125,087	66.7%	65.0%
	Unknown	0	0.0%	$0	0.0%	0.1%	0	0.0%	0.1%	$0	0.0%	0.1%	0	0.0%	0.1%	$0	0.0%	0.1%	0	0.0%	0.1%	$0	0.0%	0.1%
	Total	*1,878*	*100%*	*$288,842*	*100%*	*100%*	*352*	*100%*	*100%*	*$42,947*	*100%*	*100%*	*459*	*100%*	*100%*	*$58,317*	*100%*	*100%*	*1,067*	*100%*	*100%*	*$187,578*	*100%*	*100%*
HOME IMPROVEMENT	Low	18	2.4%	$481	1.0%	5.5%	4	1.7%	1.6%	$112	0.9%	1.0%	7	2.2%	1.7%	$177	0.8%	1.0%	7	3.2%	1.6%	$192	1.4%	1.0%
	Moderate	81	10.6%	$3,080	6.4%	17.1%	26	11.3%	9.4%	$902	6.9%	7.1%	34	10.9%	11.1%	$1,334	6.4%	7.2%	21	9.5%	8.8%	$844	6.1%	5.9%
	Middle	322	42.1%	$17,825	37.3%	38.9%	108	47.0%	35.0%	$6,123	47.1%	30.7%	123	39.4%	36.6%	$7,338	35.0%	31.7%	91	41.0%	34.3%	$4,364	31.5%	28.9%
	Upper	343	44.9%	$26,466	55.3%	38.5%	92	40.0%	53.9%	$5,870	45.1%	61.1%	148	47.4%	50.5%	$12,144	57.8%	59.8%	103	46.4%	55.3%	$8,452	61.0%	64.2%
	Unknown	0	0.0%	$0	0.0%	0.1%	0	0.0%	0.1%	$0	0.0%	0.1%	0	0.0%	0.2%	$0	0.0%	0.3%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*764*	*100%*	*$47,852*	*100%*	*100%*	*230*	*100%*	*100%*	*$13,007*	*100%*	*100%*	*312*	*100%*	*100%*	*$20,993*	*100%*	*100%*	*222*	*100%*	*100%*	*$13,852*	*100%*	*100%*
						Multi-Family Units																		
MULTI FAMILY	Low	2	100.0%	$13,063	100.0%	13.5%	2	100.0%	13.4%	$13,063	100.0%	5.4%	0	0.0%	14.1%	$0	0.0%	3.2%	0	0.0%	14.9%	$0	0.0%	3.9%
	Moderate	0	0.0%	$0	0.0%	20.5%	0	0.0%	27.6%	$0	0.0%	22.7%	0	0.0%	34.5%	$0	0.0%	25.0%	0	0.0%	30.2%	$0	0.0%	17.3%
	Middle	0	0.0%	$0	0.0%	34.9%	0	0.0%	39.8%	$0	0.0%	35.5%	0	0.0%	34.5%	$0	0.0%	43.0%	0	0.0%	33.8%	$0	0.0%	27.7%
	Upper	0	0.0%	$0	0.0%	30.1%	0	0.0%	18.7%	$0	0.0%	35.1%	0	0.0%	16.8%	$0	0.0%	27.4%	0	0.0%	20.7%	$0	0.0%	48.4%
	Unknown	0	0.0%	$0	0.0%	0.9%	0	0.0%	0.6%	$0	0.0%	1.3%	0	0.0%	0.2%	$0	0.0%	1.5%	0	0.0%	0.4%	$0	0.0%	2.7%
	Total	*2*	*100%*	*$13,063*	*100%*	*100%*	*2*	*100%*	*100%*	*$13,063*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	9	1.5%	$165	0.4%	5.5%	3	1.6%	0.9%	$57	0.4%	0.4%	4	1.8%	0.7%	$82	0.5%	0.3%	2	1.1%	0.7%	$26	0.2%	0.3%
	Moderate	54	9.2%	$2,272	5.7%	17.1%	18	9.9%	7.6%	$619	4.9%	4.6%	22	9.7%	7.0%	$1,004	6.6%	4.1%	14	8.0%	7.2%	$649	5.5%	4.4%
	Middle	236	40.3%	$13,527	34.1%	38.9%	76	41.8%	35.0%	$4,142	32.5%	25.5%	89	39.2%	35.2%	$5,558	36.7%	26.7%	71	40.3%	32.9%	$3,827	32.4%	24.2%
	Upper	285	48.7%	$23,630	59.5%	38.5%	84	46.2%	56.4%	$7,819	61.4%	69.5%	112	49.3%	57.0%	$8,515	56.2%	68.7%	89	50.6%	59.2%	$7,296	61.8%	71.1%
	Unknown	1	0.2%	$98	0.2%	0.1%	1	0.5%	0.1%	$98	0.8%	0.1%	0	0.0%	0.1%	$0	0.0%	0.1%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*585*	*100%*	*$39,692*	*100%*	*100%*	*182*	*100%*	*100%*	*$12,735*	*100%*	*100%*	*227*	*100%*	*100%*	*$15,159*	*100%*	*100%*	*176*	*100%*	*100%*	*$11,798*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of HMDA Loans - Table 2 of 2
Assessment Area: Multi St. Louis

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	6	4.5%	$283	2.7%	5.5%	5	12.2%	2.0%	$193	10.2%	1.0%	0	0.0%	1.8%	$0	0.0%	1.0%	1	1.9%	1.8%	$90	1.4%	0.7%
	Moderate	19	14.2%	$737	7.1%	17.1%	5	12.2%	15.1%	$182	9.6%	7.7%	7	17.9%	12.7%	$193	10.7%	8.1%	7	13.0%	13.6%	$362	5.5%	7.5%
	Middle	49	36.6%	$3,585	34.7%	38.9%	15	36.6%	41.0%	$612	32.2%	30.0%	14	35.9%	38.8%	$710	39.3%	28.5%	20	37.0%	39.1%	$2,263	34.2%	27.3%
	Upper	60	44.8%	$5,714	55.4%	38.5%	16	39.0%	41.8%	$912	48.0%	61.0%	18	46.2%	46.6%	$903	50.0%	62.2%	26	48.1%	45.4%	$3,899	59.0%	64.5%
	Unknown	0	0.0%	$0	0.0%	0.1%	0	0.0%	0.2%	$0	0.0%	0.2%	0	0.0%	0.1%	$0	0.0%	0.2%	0	0.0%	0.1%	$0	0.0%	0.0%
	Total	*134*	*100%*	*$10,319*	*100%*	*100%*	*41*	*100%*	*100%*	*$1,899*	*100%*	*100%*	*39*	*100%*	*100%*	*$1,806*	*100%*	*100%*	*54*	*100%*	*100%*	*$6,614*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	5.5%	0	0.0%	6.0%	$0	0.0%	2.7%	0	0.0%	7.7%	$0	0.0%	4.0%	0	0.0%	5.1%	$0	0.0%	2.6%
	Moderate	0	0.0%	$0	0.0%	17.1%	0	0.0%	23.3%	$0	0.0%	14.8%	0	0.0%	27.7%	$0	0.0%	25.5%	0	0.0%	24.6%	$0	0.0%	16.1%
	Middle	0	0.0%	$0	0.0%	38.9%	0	0.0%	39.4%	$0	0.0%	36.0%	0	0.0%	40.9%	$0	0.0%	36.2%	0	0.0%	44.5%	$0	0.0%	43.7%
	Upper	0	0.0%	$0	0.0%	38.5%	0	0.0%	31.2%	$0	0.0%	46.4%	0	0.0%	23.7%	$0	0.0%	34.3%	0	0.0%	25.7%	$0	0.0%	37.5%
	Unknown	0	0.0%	$0	0.0%	0.1%	0	0.0%	0.1%	$0	0.0%	0.1%	0	0.0%	0.1%	$0	0.0%	0.1%	0	0.0%	0.1%	$0	0.0%	0.1%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	95	2.1%	$18,366	2.9%	5.5%	28	2.4%	2.0%	$14,306	9.8%	1.2%	31	2.3%	1.7%	$1,620	1.0%	0.9%	36	1.8%	1.3%	$2,440	0.8%	0.7%
	Moderate	544	12.1%	$43,092	6.8%	17.1%	151	13.1%	13.5%	$10,223	7.0%	9.3%	178	12.9%	12.2%	$14,223	8.6%	8.1%	215	11.0%	10.2%	$18,646	5.9%	6.4%
	Middle	1,798	40.2%	$201,226	31.9%	38.9%	503	43.6%	40.3%	$51,491	35.1%	34.5%	552	40.1%	38.9%	$55,949	33.8%	32.9%	743	38.1%	37.8%	$93,786	29.5%	32.0%
	Upper	2,038	45.5%	$366,879	58.2%	38.5%	470	40.8%	44.0%	$70,403	48.0%	54.8%	616	44.7%	47.1%	$93,957	56.7%	58.0%	952	48.9%	50.5%	$202,519	63.6%	60.6%
	Unknown	3	0.1%	$998	0.2%	0.1%	1	0.1%	0.1%	$98	0.1%	0.2%	0	0.0%	0.1%	$0	0.0%	0.2%	2	0.1%	0.1%	$900	0.3%	0.2%
	Total	*4,478*	*100%*	*$630,561*	*100%*	*100%*	*1,153*	*100%*	*100%*	*$146,521*	*100%*	*100%*	*1,377*	*100%*	*100%*	*$165,749*	*100%*	*100%*	*1,948*	*100%*	*100%*	*$318,291*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: Multi St. Louis

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Total Businesses	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ 000s	$ %	$ %	#	%	%	$ 000s	$ %	$ %	#	%	%	$ 000s	$ %	$ %
SMALL BUSINESSES	Low	273	9.7%	$27,228	11.4%	6.4%	83	11.9%	5.3%	$9,922	17.9%	6.7%	57	9.9%	5.5%	$4,764	9.1%	6.6%	133	8.7%	5.5%	$12,542	9.7%	5.9%
	Moderate	548	19.5%	$40,249	16.9%	17.9%	163	23.3%	17.0%	$10,984	19.8%	18.6%	101	17.5%	17.1%	$7,490	14.2%	18.1%	284	18.5%	16.8%	$21,775	16.8%	18.2%
	Middle	1,020	36.3%	$82,052	34.5%	34.0%	240	34.3%	33.2%	$17,981	32.4%	31.4%	218	37.8%	32.8%	$20,486	38.9%	30.7%	562	36.6%	33.3%	$43,585	33.6%	31.8%
	Upper	924	32.9%	$81,273	34.2%	40.9%	200	28.6%	43.0%	$14,796	26.7%	40.8%	191	33.1%	42.9%	$18,246	34.7%	41.9%	533	34.7%	43.2%	$48,231	37.1%	42.0%
	Unknown	46	1.6%	$7,169	3.0%	0.9%	14	2.0%	0.9%	$1,792	3.2%	2.4%	10	1.7%	1.0%	$1,638	3.1%	2.5%	22	1.4%	0.9%	$3,739	2.9%	2.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	0.5%	$0	0.0%	0.2%	0	0.0%	0.6%	$0	0.0%	0.2%	0	0.0%	0.2%	$0	0.0%	0.1%
	Total	*2,811*	*100%*	*$237,971*	*100%*	*100%*	*700*	*100%*	*100%*	*$55,475*	*100%*	*100%*	*577*	*100%*	*100%*	*$52,624*	*100%*	*100%*	*1,534*	*100%*	*100%*	*#######*	*100%*	*100%*
						Total Farms																		
SMALL FARM	Low	0	0.0%	$0	0.0%	1.1%	0	0.0%	0.3%	$0	0.0%	0.0%	0	0.0%	0.9%	$0	0.0%	0.2%	0	0.0%	0.9%	$0	0.0%	0.1%
	Moderate	2	12.5%	$145	23.9%	8.7%	1	25.0%	8.1%	$10	14.3%	5.1%	0	0.0%	6.7%	$0	0.0%	4.9%	1	10.0%	5.6%	$135	28.8%	4.6%
	Middle	5	31.3%	$141	23.2%	48.2%	1	25.0%	51.5%	$5	7.1%	52.4%	0	0.0%	49.9%	$0	0.0%	56.2%	4	40.0%	50.1%	$136	29.1%	54.7%
	Upper	9	56.3%	$321	52.9%	41.7%	2	50.0%	39.3%	$55	78.6%	42.0%	2	#####	41.5%	$69	#####	38.4%	5	50.0%	43.0%	$197	42.1%	40.6%
	Unknown	0	0.0%	$0	0.0%	0.2%	0	0.0%	0.3%	$0	0.0%	0.5%	0	0.0%	0.4%	$0	0.0%	0.1%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	0.5%	$0	0.0%	0.0%	0	0.0%	0.6%	$0	0.0%	0.1%	0	0.0%	0.3%	$0	0.0%	0.1%
	Total	*16*	*100%*	*$607*	*100%*	*100%*	*4*	*100%*	*100%*	*$70*	*100%*	*100%*	*2*	*100%*	*100%*	*$69*	*100%*	*100%*	*10*	*100%*	*100%*	*$468*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2020 D&B Information

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: Multi St. Louis

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	172	15.4%	$15,956	6.9%	21.4%	54	15.6%	9.2%	$4,020	6.4%	4.5%	45	13.2%	10.4%	$4,344	6.3%	5.1%	73	17.0%	10.9%	$7,592	7.7%	5.5%
	Moderate	309	27.7%	$42,595	18.5%	16.9%	87	25.1%	19.7%	$11,131	17.7%	14.1%	93	27.4%	20.9%	$12,081	17.4%	14.9%	129	30.1%	22.6%	$19,383	19.7%	16.6%
	Middle	210	18.8%	$36,407	15.8%	19.7%	73	21.1%	19.3%	$11,406	18.1%	17.9%	72	21.2%	21.2%	$12,697	18.3%	19.8%	65	15.2%	20.3%	$12,304	12.5%	19.3%
	Upper	374	33.5%	$125,161	54.2%	41.9%	119	34.4%	33.2%	$34,100	54.2%	46.1%	113	33.2%	31.8%	$36,260	52.2%	45.6%	142	33.1%	30.9%	$54,801	55.7%	44.0%
	Unknown	50	4.5%	$10,674	4.6%	0.0%	13	3.8%	18.6%	$2,213	3.5%	17.4%	17	5.0%	15.7%	$4,092	5.9%	14.6%	20	4.7%	15.3%	$4,369	4.4%	14.6%
	Total	*1,115*	*100%*	*$230,793*	*100%*	*100%*	*346*	*100%*	*100%*	*$62,870*	*100%*	*100%*	*340*	*100%*	*100%*	*$69,474*	*100%*	*100%*	*429*	*100%*	*100%*	*$98,449*	*100%*	*100%*
REFINANCE	Low	224	11.9%	$14,620	5.1%	21.4%	57	16.2%	8.3%	$3,479	8.1%	4.2%	62	13.5%	6.1%	$3,671	6.3%	3.1%	105	9.8%	4.2%	$7,470	4.0%	2.0%
	Moderate	379	20.2%	$37,721	13.1%	16.9%	76	21.6%	17.3%	$6,478	15.1%	11.9%	104	22.7%	14.7%	$9,019	15.5%	9.3%	199	18.7%	13.5%	$22,224	11.8%	8.9%
	Middle	447	23.8%	$54,456	18.9%	19.7%	83	23.6%	20.8%	$9,029	21.0%	17.8%	117	25.5%	20.8%	$12,108	20.8%	17.1%	247	23.1%	19.9%	$33,319	17.8%	16.4%
	Upper	752	40.0%	$167,007	57.8%	41.9%	133	37.8%	38.2%	$23,487	54.7%	50.8%	164	35.7%	40.3%	$32,250	55.3%	52.6%	455	42.6%	43.2%	$111,270	59.3%	53.2%
	Unknown	76	4.0%	$15,038	5.2%	0.0%	3	0.9%	15.4%	$474	1.1%	15.3%	12	2.6%	18.2%	$1,269	2.2%	17.9%	61	5.7%	19.1%	$13,295	7.1%	19.5%
	Total	*1,878*	*100%*	*$288,842*	*100%*	*100%*	*352*	*100%*	*100%*	*$42,947*	*100%*	*100%*	*459*	*100%*	*100%*	*$58,317*	*100%*	*100%*	*1,067*	*100%*	*100%*	*$187,578*	*100%*	*100%*
HOME IMPROVEMENT	Low	87	11.4%	$2,763	5.8%	21.4%	21	9.1%	5.7%	$714	5.5%	3.4%	44	14.1%	8.3%	$1,266	6.0%	4.9%	22	9.9%	7.4%	$783	5.7%	4.1%
	Moderate	170	22.3%	$8,245	17.2%	16.9%	46	20.0%	12.6%	$2,118	16.3%	9.6%	69	22.1%	16.7%	$3,468	16.5%	12.2%	55	24.8%	14.1%	$2,659	19.2%	10.6%
	Middle	178	23.3%	$9,799	20.5%	19.7%	64	27.8%	19.7%	$2,821	21.7%	17.2%	70	22.4%	22.5%	$4,334	20.6%	20.1%	44	19.8%	21.8%	$2,644	19.1%	18.8%
	Upper	315	41.2%	$26,415	55.2%	41.9%	96	41.7%	54.1%	$7,260	55.8%	56.6%	121	38.8%	47.9%	$11,566	55.1%	56.8%	98	44.1%	51.6%	$7,589	54.8%	59.1%
	Unknown	14	1.8%	$630	1.3%	0.0%	3	1.3%	7.9%	$94	0.7%	13.1%	8	2.6%	4.7%	$359	1.7%	6.0%	3	1.4%	5.0%	$177	1.3%	7.5%
	Total	*764*	*100%*	*$47,852*	*100%*	*100%*	*230*	*100%*	*100%*	*$13,007*	*100%*	*100%*	*312*	*100%*	*100%*	*$20,993*	*100%*	*100%*	*222*	*100%*	*100%*	*$13,852*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	$0	0.0%	21.4%	0	0.0%	0.2%	$0	0.0%	0.0%	0	0.0%	0.6%	$0	0.0%	0.0%	0	0.0%	0.5%	$0	0.0%	0.1%
	Moderate	0	0.0%	$0	0.0%	16.9%	0	0.0%	0.8%	$0	0.0%	0.2%	0	0.0%	0.6%	$0	0.0%	0.0%	0	0.0%	0.5%	$0	0.0%	0.1%
	Middle	0	0.0%	$0	0.0%	19.7%	0	0.0%	1.6%	$0	0.0%	0.1%	0	0.0%	1.0%	$0	0.0%	0.2%	0	0.0%	0.9%	$0	0.0%	0.2%
	Upper	0	0.0%	$0	0.0%	41.9%	0	0.0%	7.5%	$0	0.0%	1.3%	0	0.0%	4.8%	$0	0.0%	0.8%	0	0.0%	4.5%	$0	0.0%	0.8%
	Unknown	2	100.0%	$13,063	100.0%	0.0%	2	100.0%	90.0%	$13,063	100.0%	98.4%	0	0.0%	93.1%	$0	0.0%	98.9%	0	0.0%	93.5%	$0	0.0%	98.9%
	Total	*2*	*100%*	*$13,063*	*100%*	*100%*	*2*	*100%*	*100%*	*$13,063*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	81	13.8%	$2,687	6.8%	21.4%	18	9.9%	9.2%	$540	4.2%	5.6%	43	18.9%	8.3%	$1,488	9.8%	4.9%	20	11.4%	7.7%	$659	5.6%	4.1%
	Moderate	118	20.2%	$6,157	15.5%	16.9%	38	20.9%	17.3%	$1,764	13.9%	11.6%	43	18.9%	16.5%	$2,156	14.2%	11.2%	37	21.0%	15.4%	$2,237	19.0%	10.9%
	Middle	137	23.4%	$8,433	21.2%	19.7%	34	18.7%	19.6%	$2,145	16.8%	15.2%	59	26.0%	22.7%	$3,696	24.4%	17.5%	44	25.0%	19.9%	$2,592	22.0%	15.7%
	Upper	240	41.0%	$21,944	55.3%	41.9%	89	48.9%	51.8%	$8,233	64.6%	65.4%	80	35.2%	49.4%	$7,544	49.8%	63.5%	71	40.3%	53.2%	$6,167	52.3%	65.8%
	Unknown	9	1.5%	$471	1.2%	0.0%	3	1.6%	2.1%	$53	0.4%	2.2%	2	0.9%	3.1%	$275	1.8%	3.0%	4	2.3%	3.7%	$143	1.2%	3.5%
	Total	*585*	*100%*	*$39,692*	*100%*	*100%*	*182*	*100%*	*100%*	*$12,735*	*100%*	*100%*	*227*	*100%*	*100%*	*$15,159*	*100%*	*100%*	*176*	*100%*	*100%*	*$11,798*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: Multi St. Louis

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	20	14.9%	$1,013	9.8%	21.4%	6	14.6%	11.0%	$240	12.6%	5.5%	4	10.3%	9.8%	$95	5.3%	5.3%	10	18.5%	11.0%	$678	10.3%	5.6%
	Moderate	32	23.9%	$2,022	19.6%	16.9%	10	24.4%	18.8%	$277	14.6%	12.6%	12	30.8%	17.7%	$640	35.4%	12.0%	10	18.5%	16.7%	$1,105	16.7%	9.8%
	Middle	31	23.1%	$1,506	14.6%	19.7%	12	29.3%	22.1%	$409	21.5%	14.7%	8	20.5%	22.3%	$227	12.6%	15.4%	11	20.4%	20.3%	$870	13.2%	13.2%
	Upper	51	38.1%	$5,778	56.0%	41.9%	13	31.7%	43.9%	$973	51.2%	60.5%	15	38.5%	43.8%	$844	46.7%	58.2%	23	42.6%	44.5%	$3,961	59.9%	62.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	4.2%	$0	0.0%	6.7%	0	0.0%	6.4%	$0	0.0%	9.1%	0	0.0%	7.4%	$0	0.0%	8.6%
	Total	*134*	*100%*	*$10,319*	*100%*	*100%*	*41*	*100%*	*100%*	*$1,899*	*100%*	*100%*	*39*	*100%*	*100%*	*$1,806*	*100%*	*100%*	*54*	*100%*	*100%*	*$6,614*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	21.4%	0	0.0%	1.8%	$0	0.0%	1.1%	0	0.0%	0.3%	$0	0.0%	0.1%	0	0.0%	0.1%	$0	0.0%	0.1%
	Moderate	0	0.0%	$0	0.0%	16.9%	0	0.0%	2.1%	$0	0.0%	1.5%	0	0.0%	0.3%	$0	0.0%	0.3%	0	0.0%	0.1%	$0	0.0%	0.1%
	Middle	0	0.0%	$0	0.0%	19.7%	0	0.0%	2.4%	$0	0.0%	1.4%	0	0.0%	0.2%	$0	0.0%	0.1%	0	0.0%	0.1%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	41.9%	0	0.0%	2.4%	$0	0.0%	2.0%	0	0.0%	0.6%	$0	0.0%	1.4%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	91.4%	$0	0.0%	93.9%	0	0.0%	98.7%	$0	0.0%	98.1%	0	0.0%	99.7%	$0	0.0%	99.8%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	584	13.0%	$37,039	5.9%	21.4%	156	13.5%	8.5%	$8,993	6.1%	4.0%	198	14.4%	8.3%	$10,864	6.6%	3.9%	230	11.8%	6.5%	$17,182	5.4%	3.1%
	Moderate	1,008	22.5%	$96,740	15.3%	16.9%	257	22.3%	18.0%	$21,768	14.9%	12.2%	321	23.3%	17.6%	$27,364	16.5%	11.5%	430	22.1%	16.2%	$47,608	15.0%	11.0%
	Middle	1,003	22.4%	$110,601	17.5%	19.7%	266	23.1%	19.1%	$25,810	17.6%	16.2%	326	23.7%	20.7%	$33,062	19.9%	17.4%	411	21.1%	19.6%	$51,729	16.3%	16.7%
	Upper	1,732	38.7%	$346,305	54.9%	41.9%	450	39.0%	35.2%	$74,053	50.5%	43.9%	493	35.8%	35.8%	$88,464	53.4%	46.5%	789	40.5%	38.5%	$183,788	57.7%	48.4%
	Unknown	151	3.4%	$39,876	6.3%	0.0%	24	2.1%	19.2%	$15,897	10.8%	23.7%	39	2.8%	17.5%	$5,995	3.6%	20.6%	88	4.5%	19.3%	$17,984	5.7%	20.7%
	Total	*4,478*	*100%*	*$630,561*	*100%*	*100%*	*1,153*	*100%*	*100%*	*$146,521*	*100%*	*100%*	*1,377*	*100%*	*100%*	*$165,749*	*100%*	*100%*	*1,948*	*100%*	*100%*	*$318,291*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: Multi St. Louis

Product Type			Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																
								2018						2019						2020				
			Bank				Total Businesses	Count			Dollar			Count			Dollar			Count			Dollar		
			Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
			#	%	$ (000s)	$ %	%	#	%	%	$ 000s	$ %	$ %	#	%	%	$ 000s	$ %	$ %	#	%	%	$ 000s	$ %	$ %
Small Business	Revenue	$1 Million or Less	1,735	61.7%	$79,308	33.3%	89.8%	500	71.4%	45.4%	$25,789	46.5%	31.3%	407	70.5%	47.5%	$22,347	42.5%	30.4%	828	54.0%	40.7%	$31,172	24.0%	24.4%
		Over $1 Million	752	26.8%	$145,057	61.0%	9.3%	194	27.7%					168	29.1%					390	25.4%				
		Total Rev. available	2,487	88.5%	$224,365	94.3%	99.1%	694	99.1%					575	99.6%					1,218	79.4%				
		Rev. Not Known	324	11.5%	$13,606	5.7%	0.9%	6	0.9%					2	0.3%					316	20.6%				
		Total	*2,811*	*100%*	*$237,971*	*100%*	*100%*	*700*	*100%*					*577*	*100%*					*1,534*	*100%*				
	Loan Size	$100,000 or Less	2,291	81.5%	$67,238	28.3%		593	84.7%	90.9%	$20,016	36.1%	27.8%	480	83.2%	91.3%	$14,701	27.9%	28.9%	1,218	79.4%	84.1%	$32,521	25.0%	24.8%
		$100,001 - $250,000	281	10.0%	$47,093	19.8%		60	8.6%	4.3%	$11,147	20.1%	16.5%	35	6.1%	4.1%	$6,009	11.4%	15.9%	186	12.1%	8.4%	$29,937	23.1%	20.1%
		$250,001 - $1 Million	239	8.5%	$123,640	52.0%		47	6.7%	4.8%	$24,312	43.8%	55.7%	62	10.7%	4.6%	$31,914	60.6%	55.2%	130	8.5%	7.5%	$67,414	51.9%	55.2%
		Total	*2,811*	*100%*	*$237,971*	*100%*		*700*	*100%*	*100%*	*$55,475*	*100%*	*100%*	*577*	*100%*	*100%*	*$52,624*	*100%*	*100%*	*1,534*	*100%*	*100%*	*$129,872*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	1,604	92.4%	$41,350	52.1%																			
		$100,001 - $250,000	81	4.7%	$13,307	16.8%																			
		$250,001 - $1 Million	50	2.9%	$24,651	31.1%																			
		Total	*1,735*	*100%*	*$79,308*	*100%*																			
							Total Farms																		
Small Farm	Revenue	$1 Million or Less	9	56.3%	$189	31.1%	97.6%	4	100.0%	60.1%	$70	100.0%	72.5%	2	100.0%	59.2%	$69	100.0%	67.6%	3	30.0%	59.5%	$50	10.7%	67.8%
		Over $1 Million	4	25.0%	$304	50.1%	2.0%	0	0.0%					0	0.0%					4	40.0%				
		Total Rev. available	13	81.3%	$493	81.2%	99.6%	4	100.0%					2	100.0%					7	70.0%				
		Not Known	3	18.8%	$114	18.8%	0.4%	0	0.0%					0	0.0%					3	30.0%				
		Total	*16*	*100%*	*$607*	*100%*	*100%*	*4*	*100%*					*2*	*100%*					*10*	*100%*				
	Loan Size	$100,000 or Less	14	87.5%	$363	59.8%		4	100.0%	76.9%	$70	100.0%	26.0%	2	100.0%	78.9%	$69	100.0%	25.5%	8	80.0%	73.1%	$224	47.9%	22.6%
		$100,001 - $250,000	2	12.5%	$244	40.2%		0	0.0%	14.5%	$0	0.0%	33.6%	0	0.0%	12.7%	$0	0.0%	29.9%	2	20.0%	17.2%	$244	52.1%	34.6%
		$250,001 - $500,000	0	0.0%	$0	0.0%		0	0.0%	8.6%	$0	0.0%	40.5%	0	0.0%	8.4%	$0	0.0%	44.6%	0	0.0%	9.6%	$0	0.0%	42.8%
		Total	*16*	*100%*	*$607*	*100%*		*4*	*100%*	*100%*	*$70*	*100%*	*100%*	*2*	*100%*	*100%*	*$69*	*100%*	*100%*	*10*	*100%*	*100%*	*$468*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	9	100.0%	$189	100.0%																			
		$100,001 - $250,000	0	0.0%	$0	0.0%																			
		$250,001 - $500,000	0	0.0%	$0	0.0%																			
		Total	*9*	*100%*	*$189*	*100%*																			

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue.
2020 FFIEC Census Data and 2020 D&B Information

Geographic Distribution of HMDA Loans - Table 1 of 2
Assessment Area: Multi Texarkana

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
HOME PURCHASE	Low	0	0.0%	$0	0.0%	0.8%	0	0.0%	0.3%	$0	0.0%	0.2%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	22	19.6%	$1,770	10.6%	13.2%	5	25.0%	10.0%	$366	11.9%	7.5%	4	13.8%	11.1%	$260	6.4%	6.7%	13	20.6%	10.6%	$1,144	12.0%	6.7%
	Middle	61	54.5%	$8,005	47.9%	61.8%	9	45.0%	60.8%	$960	31.2%	54.0%	17	58.6%	58.6%	$2,042	49.9%	52.7%	35	55.6%	56.6%	$5,003	52.5%	49.7%
	Upper	29	25.9%	$6,928	41.5%	24.2%	6	30.0%	28.9%	$1,753	56.9%	38.4%	8	27.6%	30.1%	$1,789	43.7%	40.3%	15	23.8%	32.6%	$3,386	35.5%	43.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.1%	$0	0.0%	0.2%	0	0.0%	0.2%	$0	0.0%	0.2%
	Total	*112*	*100%*	*$16,703*	*100%*	*100%*	*20*	*100%*	*100%*	*$3,079*	*100%*	*100%*	*29*	*100%*	*100%*	*$4,091*	*100%*	*100%*	*63*	*100%*	*100%*	*$9,533*	*100%*	*100%*
REFINANCE	Low	0	0.0%	$0	0.0%	0.8%	0	0.0%	0.1%	$0	0.0%	0.2%	0	0.0%	0.3%	$0	0.0%	0.2%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	11	10.8%	$705	6.7%	13.2%	6	18.8%	8.8%	$333	12.0%	6.3%	0	0.0%	8.5%	$0	0.0%	5.6%	5	10.0%	5.4%	$372	6.8%	3.9%
	Middle	50	49.0%	$4,567	43.6%	61.8%	15	46.9%	54.7%	$1,294	46.8%	47.8%	7	35.0%	58.2%	$602	27.4%	51.0%	28	56.0%	52.6%	$2,671	48.5%	44.2%
	Upper	41	40.2%	$5,197	49.6%	24.2%	11	34.4%	36.4%	$1,137	41.1%	45.7%	13	65.0%	33.0%	$1,595	72.6%	43.1%	17	34.0%	41.9%	$2,465	44.8%	51.7%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.1%	$0	0.0%	0.1%	0	0.0%	0.1%	$0	0.0%	0.2%
	Total	*102*	*100%*	*$10,469*	*100%*	*100%*	*32*	*100%*	*100%*	*$2,764*	*100%*	*100%*	*20*	*100%*	*100%*	*$2,197*	*100%*	*100%*	*50*	*100%*	*100%*	*$5,508*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	$0	0.0%	0.8%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	6	10.3%	$264	7.2%	13.2%	1	5.3%	7.9%	$15	1.2%	6.8%	4	20.0%	18.9%	$139	10.3%	11.5%	1	5.3%	9.0%	$110	9.9%	7.1%
	Middle	32	55.2%	$1,896	51.4%	61.8%	14	73.7%	61.8%	$1,000	81.6%	61.4%	9	45.0%	53.7%	$434	32.0%	54.1%	9	47.4%	58.2%	$462	41.7%	53.2%
	Upper	20	34.5%	$1,529	41.4%	24.2%	4	21.1%	30.3%	$210	17.1%	31.8%	7	35.0%	27.4%	$782	57.7%	34.5%	9	47.4%	32.8%	$537	48.4%	39.7%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*58*	*100%*	*$3,689*	*100%*	*100%*	*19*	*100%*	*100%*	*$1,225*	*100%*	*100%*	*20*	*100%*	*100%*	*$1,355*	*100%*	*100%*	*19*	*100%*	*100%*	*$1,109*	*100%*	*100%*
MULTI FAMILY						Multi-Family Units																		
	Low	0	0.0%	$0	0.0%	5.5%	0	0.0%	4.0%	$0	0.0%	25.4%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	4.0%	$0	0.0%	6.5%
	Moderate	0	0.0%	$0	0.0%	29.2%	0	0.0%	32.0%	$0	0.0%	41.9%	0	0.0%	29.0%	$0	0.0%	42.0%	0	0.0%	12.0%	$0	0.0%	6.2%
	Middle	1	100.0%	$2,700	100.0%	49.1%	0	0.0%	60.0%	$0	0.0%	32.1%	1	100.0%	67.7%	$2,700	100.0%	57.4%	0	0.0%	76.0%	$0	0.0%	78.6%
	Upper	0	0.0%	$0	0.0%	16.2%	0	0.0%	4.0%	$0	0.0%	0.6%	0	0.0%	3.2%	$0	0.0%	0.6%	0	0.0%	8.0%	$0	0.0%	8.6%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*1*	*100%*	*$2,700*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*1*	*100%*	*100%*	*$2,700*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	$0	0.0%	0.8%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	13.2%	0	0.0%	5.0%	$0	0.0%	7.4%	0	0.0%	8.7%	$0	0.0%	3.4%	0	0.0%	6.3%	$0	0.0%	3.7%
	Middle	5	41.7%	$131	22.2%	61.8%	0	0.0%	65.0%	$0	0.0%	60.6%	3	50.0%	34.8%	$86	35.2%	24.7%	2	66.7%	56.3%	$45	18.4%	50.7%
	Upper	7	58.3%	$458	77.8%	24.2%	3	100.0%	30.0%	$100	100.0%	32.0%	3	50.0%	56.5%	$158	64.8%	72.0%	1	33.3%	37.5%	$200	81.6%	45.6%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*12*	*100%*	*$589*	*100%*	*100%*	*3*	*100%*	*100%*	*$100*	*100%*	*100%*	*6*	*100%*	*100%*	*$244*	*100%*	*100%*	*3*	*100%*	*100%*	*$245*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of HMDA Loans - Table 2 of 2
Assessment Area: Multi Texarkana

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	0.8%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	2.9%	$0	0.0%	2.4%
	Moderate	2	12.5%	$75	8.3%	13.2%	1	14.3%	6.3%	$15	4.7%	2.6%	1	14.3%	13.5%	$60	14.5%	11.0%	0	0.0%	8.8%	$0	0.0%	6.0%
	Middle	8	50.0%	$324	36.0%	61.8%	3	42.9%	60.3%	$112	34.9%	57.2%	5	71.4%	62.2%	$212	51.1%	55.6%	0	0.0%	50.0%	$0	0.0%	35.8%
	Upper	6	37.5%	$502	55.7%	24.2%	3	42.9%	33.3%	$194	60.4%	40.2%	1	14.3%	24.3%	$143	34.5%	33.4%	2	100.0%	38.2%	$165	100.0%	55.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*16*	*100%*	*$901*	*100%*	*100%*	*7*	*100%*	*100%*	*$321*	*100%*	*100%*	*7*	*100%*	*100%*	*$415*	*100%*	*100%*	*2*	*100%*	*100%*	*$165*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	0.8%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	13.2%	0	0.0%	16.3%	$0	0.0%	12.3%	0	0.0%	14.8%	$0	0.0%	11.1%	0	0.0%	17.9%	$0	0.0%	11.6%
	Middle	0	0.0%	$0	0.0%	61.8%	0	0.0%	65.1%	$0	0.0%	58.3%	0	0.0%	64.2%	$0	0.0%	62.9%	0	0.0%	59.3%	$0	0.0%	60.0%
	Upper	0	0.0%	$0	0.0%	24.2%	0	0.0%	18.6%	$0	0.0%	29.4%	0	0.0%	21.0%	$0	0.0%	26.0%	0	0.0%	22.8%	$0	0.0%	28.4%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	0	0.0%	$0	0.0%	0.8%	0	0.0%	0.3%	$0	0.0%	2.4%	0	0.0%	0.1%	$0	0.0%	0.0%	0	0.0%	0.1%	$0	0.0%	0.2%
	Moderate	41	13.6%	$2,814	8.0%	13.2%	13	16.0%	9.9%	$729	9.7%	10.3%	9	10.8%	11.0%	$459	4.2%	10.8%	19	13.9%	8.6%	$1,626	9.8%	5.5%
	Middle	157	52.2%	$17,623	50.3%	61.8%	41	50.6%	59.6%	$3,366	44.9%	50.9%	42	50.6%	58.5%	$6,076	55.2%	53.0%	74	54.0%	55.1%	$8,181	49.4%	48.0%
	Upper	103	34.2%	$14,614	41.7%	24.2%	27	33.3%	30.2%	$3,394	45.3%	36.4%	32	38.6%	30.4%	$4,467	40.6%	36.1%	44	32.1%	36.2%	$6,753	40.8%	46.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.1%	$0	0.0%	0.1%	0	0.0%	0.1%	$0	0.0%	0.2%
	Total	*301*	*100%*	*$35,051*	*100%*	*100%*	*81*	*100%*	*100%*	*$7,489*	*100%*	*100%*	*83*	*100%*	*100%*	*$11,002*	*100%*	*100%*	*137*	*100%*	*100%*	*$16,560*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: Multi Texarkana

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Total Businesses	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ 000s	$ %	$ %	#	%	%	$ 000s	$ %	$ %	#	%	%	$ 000s	$ %	$ %
SMALL BUSINESSES	Low	1	0.6%	$90	0.5%	0.5%	0	0.0%	0.6%	$0	0.0%	0.5%	0	0.0%	0.6%	$0	0.0%	0.8%	1	1.3%	0.5%	$90	1.0%	0.3%
	Moderate	41	26.1%	$3,617	19.0%	24.4%	15	33.3%	20.3%	$1,125	20.5%	21.5%	6	17.6%	19.4%	$699	16.1%	23.4%	20	25.6%	18.1%	$1,793	19.6%	20.8%
	Middle	81	51.6%	$12,015	63.3%	50.2%	22	48.9%	49.7%	$3,216	58.6%	48.4%	21	61.8%	51.2%	$3,169	73.1%	51.1%	38	48.7%	51.8%	$5,630	61.4%	48.8%
	Upper	34	21.7%	$3,270	17.2%	24.8%	8	17.8%	28.0%	$1,150	20.9%	28.5%	7	20.6%	27.6%	$470	10.8%	24.5%	19	24.4%	28.9%	$1,650	18.0%	29.3%
	Unknown	0	0.0%	$0	0.0%	0.1%	0	0.0%	0.3%	$0	0.0%	0.8%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.2%	$0	0.0%	0.3%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	1.0%	$0	0.0%	0.3%	0	0.0%	1.2%	$0	0.0%	0.3%	0	0.0%	0.5%	$0	0.0%	0.5%
	Total	*157*	*100%*	*$18,992*	*100%*	*100%*	*45*	*100%*	*100%*	*$5,491*	*100%*	*100%*	*34*	*100%*	*100%*	*$4,338*	*100%*	*100%*	*78*	*100%*	*100%*	*$9,163*	*100%*	*100%*
						Total Farms																		
SMALL FARM	Low	0	0.0%	$0	0.0%	0.5%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	5.3%	0	0.0%	6.3%	$0	0.0%	5.1%	0	0.0%	4.4%	$0	0.0%	3.5%	0	0.0%	4.0%	$0	0.0%	3.2%
	Middle	0	0.0%	$0	0.0%	68.0%	0	0.0%	68.9%	$0	0.0%	69.9%	0	0.0%	71.5%	$0	0.0%	69.5%	0	0.0%	72.7%	$0	0.0%	73.7%
	Upper	0	0.0%	$0	0.0%	26.2%	0	0.0%	24.4%	$0	0.0%	25.0%	0	0.0%	23.7%	$0	0.0%	26.3%	0	0.0%	23.4%	$0	0.0%	23.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.3%	$0	0.0%	0.7%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	0.4%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2020 D&B Information

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: Multi Texarkana

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	15	13.4%	$1,185	7.1%	23.0%	2	10.0%	2.1%	$104	3.4%	0.9%	3	10.3%	2.7%	$190	4.6%	1.2%	10	15.9%	7.4%	$891	9.3%	3.4%
	Moderate	32	28.6%	$3,914	23.4%	16.1%	2	10.0%	11.6%	$134	4.4%	6.8%	3	10.3%	14.5%	$299	7.3%	9.4%	27	42.9%	21.5%	$3,481	36.5%	15.7%
	Middle	26	23.2%	$3,650	21.9%	19.5%	7	35.0%	21.0%	$688	22.3%	16.6%	7	24.1%	21.8%	$889	21.7%	18.3%	12	19.0%	23.2%	$2,073	21.7%	22.5%
	Upper	35	31.3%	$7,090	42.4%	41.4%	9	45.0%	45.6%	$2,153	69.9%	54.3%	15	51.7%	42.4%	$2,521	61.6%	53.8%	11	17.5%	31.9%	$2,416	25.3%	42.8%
	Unknown	4	3.6%	$864	5.2%	0.0%	0	0.0%	19.7%	$0	0.0%	21.5%	1	3.4%	18.6%	$192	4.7%	17.4%	3	4.8%	16.1%	$672	7.0%	15.6%
	Total	*112*	*100%*	*$16,703*	*100%*	*100%*	*20*	*100%*	*100%*	*$3,079*	*100%*	*100%*	*29*	*100%*	*100%*	*$4,091*	*100%*	*100%*	*63*	*100%*	*100%*	*$9,533*	*100%*	*100%*
REFINANCE	Low	10	9.8%	$340	3.2%	23.0%	2	6.3%	4.4%	$52	1.9%	2.1%	0	0.0%	2.8%	$0	0.0%	1.1%	8	16.0%	2.9%	$288	5.2%	1.2%
	Moderate	20	19.6%	$1,695	16.2%	16.1%	7	21.9%	9.4%	$526	19.0%	5.6%	2	10.0%	8.8%	$93	4.2%	4.6%	11	22.0%	10.0%	$1,076	19.5%	6.0%
	Middle	27	26.5%	$2,479	23.7%	19.5%	10	31.3%	17.4%	$924	33.4%	11.9%	8	40.0%	19.3%	$725	33.0%	13.5%	9	18.0%	18.0%	$830	15.1%	14.1%
	Upper	43	42.2%	$5,700	54.4%	41.4%	13	40.6%	52.6%	$1,262	45.7%	64.3%	10	50.0%	48.4%	$1,379	62.8%	54.9%	20	40.0%	42.9%	$3,059	55.5%	51.9%
	Unknown	2	2.0%	$255	2.4%	0.0%	0	0.0%	16.1%	$0	0.0%	16.0%	0	0.0%	20.6%	$0	0.0%	25.8%	2	4.0%	26.2%	$255	4.6%	26.8%
	Total	*102*	*100%*	*$10,469*	*100%*	*100%*	*32*	*100%*	*100%*	*$2,764*	*100%*	*100%*	*20*	*100%*	*100%*	*$2,197*	*100%*	*100%*	*50*	*100%*	*100%*	*$5,508*	*100%*	*100%*
HOME IMPROVEMENT	Low	5	8.6%	$140	3.8%	23.0%	1	5.3%	7.9%	$52	4.2%	6.3%	2	10.0%	8.4%	$44	3.2%	7.5%	2	10.5%	4.5%	$44	4.0%	2.6%
	Moderate	3	5.2%	$65	1.8%	16.1%	0	0.0%	5.3%	$0	0.0%	6.5%	0	0.0%	10.5%	$0	0.0%	8.0%	3	15.8%	14.9%	$65	5.9%	7.5%
	Middle	13	22.4%	$885	24.0%	19.5%	4	21.1%	15.8%	$225	18.4%	13.3%	6	30.0%	21.1%	$252	18.6%	16.2%	3	15.8%	19.4%	$408	36.8%	17.3%
	Upper	36	62.1%	$2,579	69.9%	41.4%	13	68.4%	60.5%	$928	75.8%	56.3%	12	60.0%	51.6%	$1,059	78.2%	61.3%	11	57.9%	44.8%	$592	53.4%	46.1%
	Unknown	1	1.7%	$20	0.5%	0.0%	1	5.3%	10.5%	$20	1.6%	17.6%	0	0.0%	8.4%	$0	0.0%	7.1%	0	0.0%	16.4%	$0	0.0%	26.4%
	Total	*58*	*100%*	*$3,689*	*100%*	*100%*	*19*	*100%*	*100%*	*$1,225*	*100%*	*100%*	*20*	*100%*	*100%*	*$1,355*	*100%*	*100%*	*19*	*100%*	*100%*	*$1,109*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	$0	0.0%	23.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	16.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	8.0%	$0	0.0%	3.6%
	Middle	0	0.0%	$0	0.0%	19.5%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	3.2%	$0	0.0%	0.6%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	41.4%	0	0.0%	12.0%	$0	0.0%	1.7%	0	0.0%	6.5%	$0	0.0%	1.4%	0	0.0%	4.0%	$0	0.0%	3.2%
	Unknown	1	100.0%	$2,700	100.0%	0.0%	0	0.0%	88.0%	$0	0.0%	98.3%	1	100.0%	90.3%	$2,700	100.0%	98.0%	0	0.0%	88.0%	$0	0.0%	93.3%
	Total	*1*	*100%*	*$2,700*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*1*	*100%*	*100%*	*$2,700*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	1	8.3%	$20	3.4%	23.0%	1	33.3%	10.0%	$20	20.0%	4.6%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	16.1%	0	0.0%	5.0%	$0	0.0%	7.5%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	6.3%	$0	0.0%	5.3%
	Middle	6	50.0%	$200	34.0%	19.5%	2	66.7%	35.0%	$80	80.0%	41.8%	3	50.0%	30.4%	$100	41.0%	17.3%	1	33.3%	18.8%	$20	8.2%	7.5%
	Upper	5	41.7%	$369	62.6%	41.4%	0	0.0%	50.0%	$0	0.0%	46.2%	3	50.0%	65.2%	$144	59.0%	77.4%	2	66.7%	62.5%	$225	91.8%	72.7%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	4.3%	$0	0.0%	5.3%	0	0.0%	12.5%	$0	0.0%	14.4%
	Total	*12*	*100%*	*$589*	*100%*	*100%*	*3*	*100%*	*100%*	*$100*	*100%*	*100%*	*6*	*100%*	*100%*	*$244*	*100%*	*100%*	*3*	*100%*	*100%*	*$245*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: Multi Texarkana

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	23.0%	0	0.0%	3.2%	$0	0.0%	1.5%	0	0.0%	5.4%	$0	0.0%	3.1%	0	0.0%	5.9%	$0	0.0%	5.0%
	Moderate	6	37.5%	$171	19.0%	16.1%	1	14.3%	11.1%	$17	5.3%	7.0%	4	57.1%	21.6%	$141	34.0%	13.5%	1	50.0%	11.8%	$13	7.9%	6.5%
	Middle	4	25.0%	$289	32.1%	19.5%	1	14.3%	27.0%	$15	4.7%	16.5%	3	42.9%	24.3%	$274	66.0%	23.7%	0	0.0%	17.6%	$0	0.0%	12.3%
	Upper	6	37.5%	$441	48.9%	41.4%	5	71.4%	54.0%	$289	90.0%	68.0%	0	0.0%	40.5%	$0	0.0%	55.7%	1	50.0%	50.0%	$152	92.1%	68.7%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	4.8%	$0	0.0%	7.0%	0	0.0%	8.1%	$0	0.0%	4.0%	0	0.0%	14.7%	$0	0.0%	7.5%
	Total	*16*	*100%*	*$901*	*100%*	*100%*	*7*	*100%*	*100%*	*$321*	*100%*	*100%*	*7*	*100%*	*100%*	*$415*	*100%*	*100%*	*2*	*100%*	*100%*	*$165*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	23.0%	0	0.0%	3.5%	$0	0.0%	2.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	16.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	19.5%	0	0.0%	1.2%	$0	0.0%	0.8%	0	0.0%	1.2%	$0	0.0%	1.6%	0	0.0%	0.8%	$0	0.0%	1.9%
	Upper	0	0.0%	$0	0.0%	41.4%	0	0.0%	3.5%	$0	0.0%	3.8%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	91.9%	$0	0.0%	93.3%	0	0.0%	98.8%	$0	0.0%	98.4%	0	0.0%	99.2%	$0	0.0%	98.1%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	31	10.3%	$1,685	4.8%	23.0%	6	7.4%	2.9%	$228	3.0%	1.1%	5	6.0%	2.8%	$234	2.1%	1.1%	20	14.6%	5.2%	$1,223	7.4%	2.2%
	Moderate	61	20.3%	$5,845	16.7%	16.1%	10	12.3%	10.4%	$677	9.0%	5.9%	9	10.8%	12.6%	$533	4.8%	7.0%	42	30.7%	15.8%	$4,635	28.0%	10.6%
	Middle	76	25.2%	$7,503	21.4%	19.5%	24	29.6%	19.5%	$1,932	25.8%	13.9%	27	32.5%	20.6%	$2,240	20.4%	14.9%	25	18.2%	20.2%	$3,331	20.1%	17.7%
	Upper	125	41.5%	$16,179	46.2%	41.4%	40	49.4%	46.3%	$4,632	61.9%	51.2%	40	48.2%	42.9%	$5,103	46.4%	47.3%	45	32.8%	35.9%	$6,444	38.9%	45.5%
	Unknown	8	2.7%	$3,839	11.0%	0.0%	1	1.2%	20.8%	$20	0.3%	27.9%	2	2.4%	21.2%	$2,892	26.3%	29.7%	5	3.6%	22.8%	$927	5.6%	23.9%
	Total	*301*	*100%*	*$35,051*	*100%*	*100%*	*81*	*100%*	*100%*	*$7,489*	*100%*	*100%*	*83*	*100%*	*100%*	*$11,002*	*100%*	*100%*	*137*	*100%*	*100%*	*$16,560*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: Multi Texarkana

Product Type		Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Total Businesses	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ 000s	$ %	$ %	#	%	%	$ 000s	$ %	$ %	#	%	%	$ 000s	$ %	$ %
Small Business	Revenue: $1 Million or Less	96	61.1%	$5,555	29.2%	91.0%	33	73.3%	48.6%	$2,229	40.6%	49.0%	26	76.5%	48.1%	$1,528	35.2%	52.8%	37	47.4%	39.5%	$1,798	19.6%	38.9%
	Revenue: Over $1 Million	47	29.9%	$12,923	68.0%	7.5%	12	26.7%					8	23.5%					27	34.6%				
	Revenue: *Total Rev. available*	143	91.0%	$18,478	97.2%	98.5%	45	100.0%					34	100.0%					64	82.0%				
	Revenue: Rev. Not Known	14	8.9%	$514	2.7%	1.5%	0	0.0%					0	0.0%					14	17.9%				
	Revenue: Total	*157*	*100%*	*$18,992*	*100%*	*100%*	*45*	*100%*					*34*	*100%*					*78*	*100%*				
	Loan Size: $100,000 or Less	119	75.8%	$4,526	23.8%		34	75.6%	86.8%	$1,364	24.8%	29.2%	28	82.4%	87.6%	$888	20.5%	30.6%	57	73.1%	83.1%	$2,274	24.8%	28.0%
	Loan Size: $100,001 - $250,000	15	9.6%	$2,449	12.9%		5	11.1%	7.7%	$1,017	18.5%	23.0%	1	2.9%	7.3%	$150	3.5%	21.5%	9	11.5%	10.1%	$1,282	14.0%	23.7%
	Loan Size: $250,001 - $1 Million	23	14.6%	$12,017	63.3%		6	13.3%	5.5%	$3,110	56.6%	47.8%	5	14.7%	5.1%	$3,300	76.1%	47.9%	12	15.4%	6.7%	$5,607	61.2%	48.3%
	Loan Size: Total	*157*	*100%*	*$18,992*	*100%*		*45*	*100%*	*100%*	*$5,491*	*100%*	*100%*	*34*	*100%*	*100%*	*$4,338*	*100%*	*100%*	*78*	*100%*	*100%*	*$9,163*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less: $100,000 or Less	86	89.6%	$2,877	51.8%																			
	Loan Size & Rev $1 Mill or Less: $100,001 - $250,000	6	6.3%	$1,060	19.1%																			
	Loan Size & Rev $1 Mill or Less: $250,001 - $1 Million	4	4.2%	$1,618	29.1%																			
	Loan Size & Rev $1 Mill or Less: *Total*	*96*	*100%*	*$5,555*	*100%*																			
Small Farm						Total Farms																		
	Revenue: $1 Million or Less	0	0.0%	$0	0.0%	95.6%	0	0.0%	78.7%	$0	0.0%	85.3%	0	0.0%	84.2%	$0	0.0%	86.9%	0	0.0%	77.3%	$0	0.0%	78.6%
	Revenue: Over $1 Million	0	0.0%	$0	0.0%	3.4%	0	0.0%					0	0.0%					0	0.0%				
	Revenue: *Total Rev. available*	0	0.0%	$0	0.0%	99.0%	0	0.0%					0	0.0%					0	0.0%				
	Revenue: Not Known	0	0.0%	$0	0.0%	1.0%	0	0.0%					0	0.0%					0	0.0%				
	Revenue: Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*					*0*	*0%*					*0*	*0%*				
	Loan Size: $100,000 or Less	0	0.0%	$0	0.0%		0	0.0%	85.4%	$0	0.0%	41.8%	0	0.0%	84.5%	$0	0.0%	43.8%	0	0.0%	82.4%	$0	0.0%	39.2%
	Loan Size: $100,001 - $250,000	0	0.0%	$0	0.0%		0	0.0%	9.8%	$0	0.0%	27.8%	0	0.0%	12.0%	$0	0.0%	32.6%	0	0.0%	14.0%	$0	0.0%	38.8%
	Loan Size: $250,001 - $500,000	0	0.0%	$0	0.0%		0	0.0%	4.7%	$0	0.0%	30.5%	0	0.0%	3.5%	$0	0.0%	23.6%	0	0.0%	3.6%	$0	0.0%	21.9%
	Loan Size: Total	*0*	*0%*	*$0*	*0%*		*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
	Loan Size & Rev $1 Mill or Less: $100,000 or Less	0	0.0%	$0	0.0%																			
	Loan Size & Rev $1 Mill or Less: $100,001 - $250,000	0	0.0%	$0	0.0%																			
	Loan Size & Rev $1 Mill or Less: $250,001 - $500,000	0	0.0%	$0	0.0%																			
	Loan Size & Rev $1 Mill or Less: *Total*	*0*	*0%*	*$0*	*0%*																			

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue.
2020 FFIEC Census Data and 2020 D&B Information

APPENDIX G – LIMITED SCOPE DEMOGRAPHIC TABLES

Combined Demographics Report

Assessment Area: AL Anniston

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	3	9.7	1,248	4.1	717	57.5	6,999	22.9
Moderate-income	7	22.6	4,888	16	1,262	25.8	4,963	16.2
Middle-income	14	45.2	20,718	67.7	2,554	12.3	6,386	20.9
Upper-income	3	9.7	3,420	11.2	430	12.6	12,233	40
Unknown-income	4	12.9	307	1	79	25.7	0	0
Total Assessment Area	**31**	**100.0**	**30,581**	**100.0**	**5,042**	**16.5**	**30,581**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	3,560	983	3.2	27.6	1,449	40.7	1,128	31.7
Moderate-income	10,235	4,731	15.2	46.2	3,716	36.3	1,788	17.5
Middle-income	32,612	21,618	69.3	66.3	6,781	20.8	4,213	12.9
Upper-income	5,463	3,694	11.8	67.6	1,077	19.7	692	12.7
Unknown-income	1,426	153	0.5	10.7	952	66.8	321	22.5
Total Assessment Area	**53,296**	**31,179**	**100.0**	**58.5**	**13,975**	**26.2**	**8,142**	**15.3**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	179	4.7	161	4.6	16	5	2	7.4
Moderate-income	1,192	31.2	1,038	29.9	144	44.7	10	37
Middle-income	2,063	54	1,913	55.2	140	43.5	10	37
Upper-income	302	7.9	285	8.2	13	4	4	14.8
Unknown-income	81	2.1	71	2	9	2.8	1	3.7
Total Assessment Area	**3,817**	**100.0**	**3,468**	**100.0**	**322**	**100.0**	**27**	**100.0**
	Percentage of Total Businesses:			**90.9**		**8.4**		**.7**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1	1.3	1	1.3	0	0	0	0
Moderate-income	11	13.9	11	13.9	0	0	0	0
Middle-income	59	74.7	59	74.7	0	0	0	0
Upper-income	7	8.9	7	8.9	0	0	0	0
Unknown-income	1	1.3	1	1.3	0	0	0	0
Total Assessment Area	**79**	**100.0**	**79**	**100.0**	**0**	**.0**	**0**	**.0**
	Percentage of Total Farms:			**100.0**		**.0**		**.0**

2020 FFIEC Census Data and 2020 D&B Information

Combined Demographics Report

Assessment Area: AL Auburn

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	3.7	914	2.5	314	34.4	8,900	24.8
Moderate-income	6	22.2	5,425	15.1	1,119	20.6	5,468	15.2
Middle-income	16	59.3	24,638	68.6	3,431	13.9	6,699	18.6
Upper-income	3	11.1	4,855	13.5	230	4.7	14,872	41.4
Unknown-income	1	3.7	107	0.3	47	43.9	0	0
Total Assessment Area	**27**	**100.0**	**35,939**	**100.0**	**5,141**	**14.3**	**35,939**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	1,646	622	1.8	37.8	728	44.2	296	18
Moderate-income	13,182	4,235	12.5	32.1	7,156	54.3	1,791	13.6
Middle-income	40,534	23,922	70.9	59	12,316	30.4	4,296	10.6
Upper-income	7,167	4,810	14.3	67.1	1,690	23.6	667	9.3
Unknown-income	2,435	164	0.5	6.7	1,528	62.8	743	30.5
Total Assessment Area	**64,964**	**33,753**	**100.0**	**52.0**	**23,418**	**36.0**	**7,793**	**12.0**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	82	1.6	78	1.7	3	0.8	1	2.1
Moderate-income	1,610	31.9	1,433	30.9	161	44.8	16	33.3
Middle-income	2,686	53.2	2,519	54.3	146	40.7	21	43.8
Upper-income	601	11.9	543	11.7	48	13.4	10	20.8
Unknown-income	67	1.3	66	1.4	1	0.3	0	0
Total Assessment Area	**5,046**	**100.0**	**4,639**	**100.0**	**359**	**100.0**	**48**	**100.0**
	Percentage of Total Businesses:			**91.9**		**7.1**		**1.0**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1	1.4	1	1.5	0	0	0	0
Moderate-income	15	20.8	15	22.1	0	0	0	0
Middle-income	44	61.1	40	58.8	4	100	0	0
Upper-income	12	16.7	12	17.6	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**72**	**100.0**	**68**	**100.0**	**4**	**100.0**	**0**	**.0**
	Percentage of Total Farms:			**94.4**		**5.6**		**.0**

2020 FFIEC Census Data and 2020 D&B Information

Combined Demographics Report

Assessment Area: AL Coffee Covington Escambia

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	6,587	20.2
Moderate-income	7	18.9	4,509	13.8	1,469	32.6	5,498	16.9
Middle-income	20	54.1	16,344	50.2	2,766	16.9	5,730	17.6
Upper-income	10	27	11,737	36	1,050	8.9	14,775	45.3
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**37**	**100.0**	**32,590**	**100.0**	**5,285**	**16.2**	**32,590**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	9,114	4,001	11.8	43.9	3,148	34.5	1,965	21.6
Middle-income	28,707	17,644	52	61.5	6,252	21.8	4,811	16.8
Upper-income	20,163	12,260	36.2	60.8	4,463	22.1	3,440	17.1
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**57,984**	**33,905**	**100.0**	**58.5**	**13,863**	**23.9**	**10,216**	**17.6**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	852	21.8	751	21.4	87	25.5	14	19.2
Middle-income	1,747	44.6	1,538	43.9	170	49.9	39	53.4
Upper-income	1,317	33.6	1,213	34.6	84	24.6	20	27.4
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**3,916**	**100.0**	**3,502**	**100.0**	**341**	**100.0**	**73**	**100.0**
	Percentage of Total Businesses:			**89.4**		**8.7**		**1.9**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	24	10.5	22	9.9	2	28.6	0	0
Middle-income	142	62	137	61.7	5	71.4	0	0
Upper-income	63	27.5	63	28.4	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**229**	**100.0**	**222**	**100.0**	**7**	**100.0**	**0**	**.0**
	Percentage of Total Farms:			**96.9**		**3.1**		**.0**

2020 FFIEC Census Data and 2020 D&B Information

Combined Demographics Report

Assessment Area: AL Daphne Fairhope Foley

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	10,340	20.6
Moderate-income	6	18.8	7,680	15.3	1,537	20	8,888	17.7
Middle-income	20	62.5	32,295	64.2	2,895	9	10,504	20.9
Upper-income	5	15.6	10,301	20.5	410	4	20,544	40.9
Unknown-income	1	3.1	0	0	0	0	0	0
Total Assessment Area	**32**	**100.0**	**50,276**	**100.0**	**4,842**	**9.6**	**50,276**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	20,556	7,887	14.9	38.4	4,600	22.4	8,069	39.3
Middle-income	63,768	34,459	65	54	12,904	20.2	16,405	25.7
Upper-income	22,098	10,651	20.1	48.2	3,603	16.3	7,844	35.5
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**106,422**	**52,997**	**100.0**	**49.8**	**21,107**	**19.8**	**32,318**	**30.4**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	2,030	18.9	1,882	18.9	127	18.6	21	20.8
Middle-income	6,507	60.5	6,041	60.6	403	59	63	62.4
Upper-income	2,217	20.6	2,047	20.5	153	22.4	17	16.8
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**10,754**	**100.0**	**9,970**	**100.0**	**683**	**100.0**	**101**	**100.0**
	Percentage of Total Businesses:			**92.7**		**6.4**		**.9**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	40	20.8	39	21.3	1	11.1	0	0
Middle-income	116	60.4	111	60.7	5	55.6	0	0
Upper-income	36	18.8	33	18	3	33.3	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**192**	**100.0**	**183**	**100.0**	**9**	**100.0**	**0**	**.0**
	Percentage of Total Farms:			**95.3**		**4.7**		**.0**

2020 FFIEC Census Data and 2020 D&B Information

Combined Demographics Report

Assessment Area: AL Decatur

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	2	5.6	1,896	4.6	884	46.6	8,978	21.7
Moderate-income	4	11.1	3,577	8.7	1,032	28.9	7,247	17.5
Middle-income	22	61.1	25,259	61.2	3,034	12	8,151	19.7
Upper-income	8	22.2	10,566	25.6	645	6.1	16,922	41
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**36**	**100.0**	**41,298**	**100.0**	**5,595**	**13.5**	**41,298**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	3,671	1,437	3.3	39.1	1,906	51.9	328	8.9
Moderate-income	7,022	3,054	7	43.5	3,023	43.1	945	13.5
Middle-income	40,951	27,167	62.4	66.3	9,261	22.6	4,523	11
Upper-income	14,957	11,897	27.3	79.5	2,027	13.6	1,033	6.9
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**66,601**	**43,555**	**100.0**	**65.4**	**16,217**	**24.3**	**6,829**	**10.3**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	265	5.1	237	5	28	6.6	0	0
Moderate-income	596	11.5	519	11	76	18	1	1.6
Middle-income	3,138	60.5	2,888	61.4	204	48.2	46	75.4
Upper-income	1,185	22.9	1,056	22.5	115	27.2	14	23
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**5,184**	**100.0**	**4,700**	**100.0**	**423**	**100.0**	**61**	**100.0**
	Percentage of Total Businesses:			**90.7**		**8.2**		**1.2**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1	0.5	1	0.5	0	0	0	0
Moderate-income	1	0.5	1	0.5	0	0	0	0
Middle-income	178	84.4	173	84	5	100	0	0
Upper-income	31	14.7	31	15	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**211**	**100.0**	**206**	**100.0**	**5**	**100.0**	**0**	**.0**
	Percentage of Total Farms:			**97.6**		**2.4**		**.0**

2020 FFIEC Census Data and 2020 D&B Information

Combined Demographics Report

Assessment Area: AL Dothan

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	2	9.1	915	3.5	414	45.2	5,640	21.6
Moderate-income	6	27.3	4,830	18.5	1,261	26.1	4,377	16.8
Middle-income	10	45.5	13,404	51.4	1,800	13.4	4,923	18.9
Upper-income	4	18.2	6,933	26.6	338	4.9	11,142	42.7
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**22**	**100.0**	**26,082**	**100.0**	**3,813**	**14.6**	**26,082**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	2,337	485	1.9	20.8	1,278	54.7	574	24.6
Moderate-income	9,048	4,027	15.9	44.5	3,499	38.7	1,522	16.8
Middle-income	23,678	13,929	54.9	58.8	6,081	25.7	3,668	15.5
Upper-income	11,034	6,918	27.3	62.7	2,980	27	1,136	10.3
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**46,097**	**25,359**	**100.0**	**55.0**	**13,838**	**30.0**	**6,900**	**15.0**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	449	10.2	398	10.2	48	10.7	3	7.5
Moderate-income	822	18.7	663	17	155	34.7	4	10
Middle-income	1,678	38.3	1,526	39.1	125	28	27	67.5
Upper-income	1,437	32.8	1,312	33.6	119	26.6	6	15
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**4,386**	**100.0**	**3,899**	**100.0**	**447**	**100.0**	**40**	**100.0**
	Percentage of Total Businesses:			**88.9**		**10.2**		**.9**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1	0.8	1	0.8	0	0	0	0
Moderate-income	10	8.3	9	7.6	1	50	0	0
Middle-income	79	65.3	78	66.1	0	0	1	100
Upper-income	31	25.6	30	25.4	1	50	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**121**	**100.0**	**118**	**100.0**	**2**	**100.0**	**1**	**100.0**
	Percentage of Total Farms:			**97.5**		**1.7**		**.8**

2020 FFIEC Census Data and 2020 D&B Information

Combined Demographics Report

Assessment Area: AL Florence

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	3	8.3	1,031	2.6	406	39.4	8,591	21.4
Moderate-income	7	19.4	5,818	14.5	1,611	27.7	6,981	17.4
Middle-income	21	58.3	25,644	63.8	2,700	10.5	8,366	20.8
Upper-income	5	13.9	7,698	19.2	651	8.5	16,253	40.4
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**36**	**100.0**	**40,191**	**100.0**	**5,368**	**13.4**	**40,191**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	2,377	633	1.5	26.6	1,186	49.9	558	23.5
Moderate-income	11,532	4,975	11.7	43.1	4,761	41.3	1,796	15.6
Middle-income	43,942	28,369	66.6	64.6	9,690	22.1	5,883	13.4
Upper-income	12,375	8,613	20.2	69.6	2,589	20.9	1,173	9.5
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**70,226**	**42,590**	**100.0**	**60.6**	**18,226**	**26.0**	**9,410**	**13.4**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	504	9.8	440	9.4	58	13.3	6	9.8
Moderate-income	786	15.2	721	15.4	58	13.3	7	11.5
Middle-income	2,837	54.9	2,616	56	183	42	38	62.3
Upper-income	1,040	20.1	893	19.1	137	31.4	10	16.4
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**5,167**	**100.0**	**4,670**	**100.0**	**436**	**100.0**	**61**	**100.0**
	Percentage of Total Businesses:			**90.4**		**8.4**		**1.2**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	5	3.2	4	2.7	1	20	0	0
Moderate-income	8	5.2	8	5.4	0	0	0	0
Middle-income	118	76.6	116	77.9	2	40	0	0
Upper-income	23	14.9	21	14.1	2	40	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**154**	**100.0**	**149**	**100.0**	**5**	**100.0**	**0**	**.0**
	Percentage of Total Farms:			**96.8**		**3.2**		**.0**

2020 FFIEC Census Data and 2020 D&B Information

Combined Demographics Report

Assessment Area: AL Gadsden

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	3	10	1,495	5.4	740	49.5	6,793	24.6
Moderate-income	10	33.3	5,746	20.8	1,482	25.8	4,442	16.1
Middle-income	12	40	12,237	44.3	1,528	12.5	5,300	19.2
Upper-income	5	16.7	8,117	29.4	494	6.1	11,060	40.1
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**30**	**100.0**	**27,595**	**100.0**	**4,244**	**15.4**	**27,595**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	3,451	1,131	4	32.8	1,529	44.3	791	22.9
Moderate-income	11,600	5,609	19.7	48.4	3,423	29.5	2,568	22.1
Middle-income	20,442	12,376	43.5	60.5	4,935	24.1	3,131	15.3
Upper-income	12,007	9,356	32.9	77.9	1,540	12.8	1,111	9.3
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**47,500**	**28,472**	**100.0**	**59.9**	**11,427**	**24.1**	**7,601**	**16.0**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	164	4.7	140	4.5	22	7.6	2	4.4
Moderate-income	681	19.6	598	19.1	70	24.1	13	28.9
Middle-income	1,638	47.2	1,487	47.5	132	45.4	19	42.2
Upper-income	984	28.4	906	28.9	67	23	11	24.4
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**3,467**	**100.0**	**3,131**	**100.0**	**291**	**100.0**	**45**	**100.0**
	Percentage of Total Businesses:			**90.3**		**8.4**		**1.3**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1	1.3	1	1.3	0	0	0	0
Moderate-income	12	15.4	12	15.8	0	0	0	0
Middle-income	51	65.4	49	64.5	1	100	1	100
Upper-income	14	17.9	14	18.4	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**78**	**100.0**	**76**	**100.0**	**1**	**100.0**	**1**	**100.0**
	Percentage of Total Farms:			**97.4**		**1.3**		**1.3**

2020 FFIEC Census Data and 2020 D&B Information

Combined Demographics Report

Assessment Area: AL Huntsville

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	12	13.5	7,785	6.9	2,900	37.3	26,832	23.8
Moderate-income	29	32.6	28,959	25.7	4,374	15.1	19,122	16.9
Middle-income	26	29.2	36,895	32.7	2,979	8.1	19,559	17.3
Upper-income	22	24.7	39,205	34.7	1,374	3.5	47,331	41.9
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**89**	**100.0**	**112,844**	**100.0**	**11,627**	**10.3**	**112,844**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	18,758	4,736	4	25.2	10,633	56.7	3,389	18.1
Moderate-income	52,338	28,868	24.5	55.2	17,873	34.1	5,597	10.7
Middle-income	61,144	39,887	33.8	65.2	15,617	25.5	5,640	9.2
Upper-income	55,837	44,398	37.7	79.5	7,968	14.3	3,471	6.2
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**188,077**	**117,889**	**100.0**	**62.7**	**52,091**	**27.7**	**18,097**	**9.6**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	2,031	10.6	1,761	10	264	19.4	6	4.2
Moderate-income	4,679	24.5	4,203	23.9	439	32.3	37	26.1
Middle-income	5,718	30	5,362	30.5	313	23	43	30.3
Upper-income	6,655	34.9	6,255	35.6	344	25.3	56	39.4
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**19,083**	**100.0**	**17,581**	**100.0**	**1,360**	**100.0**	**142**	**100.0**
	Percentage of Total Businesses:			**92.1**		**7.1**		**.7**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	3	0.8	3	0.9	0	0	0	0
Moderate-income	135	38.1	132	38.5	3	27.3	0	0
Middle-income	144	40.7	139	40.5	5	45.5	0	0
Upper-income	72	20.3	69	20.1	3	27.3	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**354**	**100.0**	**343**	**100.0**	**11**	**100.0**	**0**	**.0**
	Percentage of Total Farms:			**96.9**		**3.1**		**.0**

2020 FFIEC Census Data and 2020 D&B Information

Combined Demographics Report

Assessment Area: AL Montgomery

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	11	12	7,855	8.6	3,345	42.6	22,028	24
Moderate-income	21	22.8	17,098	18.6	4,159	24.3	14,700	16
Middle-income	32	34.8	33,697	36.7	4,185	12.4	16,704	18.2
Upper-income	27	29.3	32,997	36	2,062	6.2	38,279	41.7
Unknown-income	1	1.1	64	0.1	27	42.2	0	0
Total Assessment Area	**92**	**100.0**	**91,711**	**100.0**	**13,778**	**15.0**	**91,711**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	15,119	5,475	6.1	36.2	6,573	43.5	3,071	20.3
Moderate-income	33,837	15,108	16.9	44.6	13,341	39.4	5,388	15.9
Middle-income	58,777	34,492	38.5	58.7	17,315	29.5	6,970	11.9
Upper-income	50,768	34,428	38.5	67.8	11,627	22.9	4,713	9.3
Unknown-income	291	33	0	11.3	187	64.3	71	24.4
Total Assessment Area	**158,792**	**89,536**	**100.0**	**56.4**	**49,043**	**30.9**	**20,213**	**12.7**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	918	6.6	791	6.4	123	10.1	4	2
Moderate-income	2,275	16.4	2,013	16.2	234	19.2	28	13.8
Middle-income	5,205	37.6	4,682	37.7	430	35.4	93	45.8
Upper-income	4,896	35.4	4,519	36.4	335	27.5	42	20.7
Unknown-income	549	4	419	3.4	94	7.7	36	17.7
Total Assessment Area	**13,843**	**100.0**	**12,424**	**100.0**	**1,216**	**100.0**	**203**	**100.0**
	Percentage of Total Businesses:			**89.7**		**8.8**		**1.5**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	5	2.1	4	1.8	1	8.3	0	0
Moderate-income	42	18	40	18.1	2	16.7	0	0
Middle-income	110	47.2	104	47.1	6	50	0	0
Upper-income	73	31.3	70	31.7	3	25	0	0
Unknown-income	3	1.3	3	1.4	0	0	0	0
Total Assessment Area	**233**	**100.0**	**221**	**100.0**	**12**	**100.0**	**0**	**.0**
	Percentage of Total Farms:			**94.8**		**5.2**		**.0**

2020 FFIEC Census Data and 2020 D&B Information

Combined Demographics Report - 2018

Assessment Area: AL Northern AL

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	17,412	19.1
Moderate-income	4	5.6	5,278	5.8	1,271	24.1	16,841	18.4
Middle-income	53	73.6	66,468	72.8	10,279	15.5	18,080	19.8
Upper-income	15	20.8	19,565	21.4	1,621	8.3	38,978	42.7
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**72**	**100.0**	**91,311**	**100.0**	**13,171**	**14.4**	**91,311**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	8,965	4,340	4.5	48.4	3,193	35.6	1,432	16
Middle-income	115,754	69,032	72.3	59.6	25,776	22.3	20,946	18.1
Upper-income	33,227	22,101	23.1	66.5	4,865	14.6	6,261	18.8
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**157,946**	**95,473**	**100.0**	**60.4**	**33,834**	**21.4**	**28,639**	**18.1**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	595	5.3	519	5.1	57	6.4	19	7.6
Middle-income	7,587	67	6,818	66.9	585	65.8	184	73.6
Upper-income	3,141	27.7	2,847	28	247	27.8	47	18.8
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**11,323**	**100.0**	**10,184**	**100.0**	**889**	**100.0**	**250**	**100.0**
	Percentage of Total Businesses:			**89.9**		**7.9**		**2.2**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	14	2	14	2	0	0	0	0
Middle-income	592	83.7	578	83.8	13	81.3	1	100
Upper-income	101	14.3	98	14.2	3	18.8	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**707**	**100.0**	**690**	**100.0**	**16**	**100.0**	**1**	**100.0**
	Percentage of Total Farms:			**97.6**		**2.3**		**.1**

2018 FFIEC Census Data and 2018 D&B Information

Combined Demographics Report - 2019-2020

Assessment Area: AL Northern AL

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	21,536	19.7
Moderate-income	5	5.6	6,364	5.8	1,557	24.5	19,868	18.2
Middle-income	68	75.6	81,565	74.6	12,831	15.7	21,399	19.6
Upper-income	17	18.9	21,359	19.5	1,845	8.6	46,485	42.5
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**90**	**100.0**	**109,288**	**100.0**	**16,233**	**14.9**	**109,288**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	10,718	5,541	4.8	51.7	3,479	32.5	1,698	15.8
Middle-income	141,590	84,937	74.2	60	31,350	22.1	25,303	17.9
Upper-income	36,311	23,938	20.9	65.9	5,664	15.6	6,709	18.5
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**188,619**	**114,416**	**100.0**	**60.7**	**40,493**	**21.5**	**33,710**	**17.9**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	618	4.7	548	4.7	58	5.8	12	4.9
Middle-income	8,974	68.9	8,117	68.9	665	67	192	78
Upper-income	3,424	26.3	3,113	26.4	269	27.1	42	17.1
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**13,016**	**100.0**	**11,778**	**100.0**	**992**	**100.0**	**246**	**100.0**
	Percentage of Total Businesses:			**90.5**		**7.6**		**1.9**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	25	3.4	25	3.5	0	0	0	0
Middle-income	597	82.3	581	82.4	15	78.9	1	100
Upper-income	103	14.2	99	14	4	21.1	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**725**	**100.0**	**705**	**100.0**	**19**	**100.0**	**1**	**100.0**
	Percentage of Total Farms:			**97.2**		**2.6**		**.1**

2020 FFIEC Census Data and 2020 D&B Information

Combined Demographics Report

Assessment Area: AL Talladega Tallapoosa

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	3.1	765	2.3	356	46.5	7,790	23.5
Moderate-income	5	15.6	4,281	12.9	1,396	32.6	5,550	16.7
Middle-income	18	56.3	19,009	57.3	3,518	18.5	5,769	17.4
Upper-income	8	25	9,099	27.4	989	10.9	14,045	42.4
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**32**	**100.0**	**33,154**	**100.0**	**6,259**	**18.9**	**33,154**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	1,546	420	1.2	27.2	927	60	199	12.9
Moderate-income	7,894	3,567	10.5	45.2	3,232	40.9	1,095	13.9
Middle-income	31,364	19,660	57.9	62.7	7,110	22.7	4,594	14.6
Upper-income	18,431	10,331	30.4	56.1	2,500	13.6	5,600	30.4
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**59,235**	**33,978**	**100.0**	**57.4**	**13,769**	**23.2**	**11,488**	**19.4**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	43	1.1	41	1.2	2	0.7	0	0
Moderate-income	660	17.4	593	17.1	55	20.4	12	20
Middle-income	2,202	58	2,003	57.8	169	62.8	30	50
Upper-income	890	23.5	829	23.9	43	16	18	30
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**3,795**	**100.0**	**3,466**	**100.0**	**269**	**100.0**	**60**	**100.0**
	Percentage of Total Businesses:			**91.3**		**7.1**		**1.6**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	4	3.7	4	3.8	0	0	0	0
Middle-income	72	66.7	69	65.7	3	100	0	0
Upper-income	32	29.6	32	30.5	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**108**	**100.0**	**105**	**100.0**	**3**	**100.0**	**0**	**.0**
	Percentage of Total Farms:			**97.2**		**2.8**		**.0**

2020 FFIEC Census Data and 2020 D&B Information

Combined Demographics Report

Assessment Area: AL Southern AL

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	3	5.2	2,450	5.5	1,046	42.7	12,641	28.4
Moderate-income	18	31	12,604	28.3	3,891	30.9	7,119	16
Middle-income	30	51.7	22,860	51.4	4,375	19.1	7,823	17.6
Upper-income	7	12.1	6,595	14.8	740	11.2	16,926	38
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**58**	**100.0**	**44,509**	**100.0**	**10,052**	**22.6**	**44,509**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	5,463	2,204	4.7	40.3	2,341	42.9	918	16.8
Moderate-income	26,065	12,328	26.4	47.3	7,707	29.6	6,030	23.1
Middle-income	46,732	24,362	52.3	52.1	11,695	25	10,675	22.8
Upper-income	12,770	7,725	16.6	60.5	2,704	21.2	2,341	18.3
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**91,030**	**46,619**	**100.0**	**51.2**	**24,447**	**26.9**	**19,964**	**21.9**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	293	5.5	252	5.4	33	7.5	8	5.7
Moderate-income	1,449	27.4	1,309	27.8	105	24	35	24.8
Middle-income	2,655	50.2	2,355	50	219	50	81	57.4
Upper-income	892	16.9	794	16.9	81	18.5	17	12.1
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**5,289**	**100.0**	**4,710**	**100.0**	**438**	**100.0**	**141**	**100.0**
	Percentage of Total Businesses:			**89.1**		**8.3**		**2.7**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	2	0.6	1	0.3	1	5.3	0	0
Moderate-income	76	23.7	68	22.5	8	42.1	0	0
Middle-income	188	58.6	179	59.3	9	47.4	0	0
Upper-income	55	17.1	54	17.9	1	5.3	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**321**	**100.0**	**302**	**100.0**	**19**	**100.0**	**0**	**.0**
	Percentage of Total Farms:			**94.1**		**5.9**		**.0**

2020 FFIEC Census Data and 2020 D&B Information

Combined Demographics Report - 2018

Assessment Area: AL Tuscaloosa

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	2.1	764	1.7	282	36.9	10,238	22.3
Moderate-income	13	27.7	8,113	17.6	2,214	27.3	7,063	15.4
Middle-income	20	42.6	21,026	45.7	2,596	12.3	8,108	17.6
Upper-income	11	23.4	15,848	34.5	974	6.1	20,562	44.7
Unknown-income	2	4.3	220	0.5	101	45.9	0	0
Total Assessment Area	**47**	**100.0**	**45,971**	**100.0**	**6,167**	**13.4**	**45,971**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	1,305	514	1.2	39.4	598	45.8	193	14.8
Moderate-income	19,718	5,666	12.8	28.7	8,380	42.5	5,672	28.8
Middle-income	41,359	20,718	46.9	50.1	12,111	29.3	8,530	20.6
Upper-income	22,319	17,020	38.5	76.3	3,125	14	2,174	9.7
Unknown-income	2,363	242	0.5	10.2	754	31.9	1,367	57.9
Total Assessment Area	**87,064**	**44,160**	**100.0**	**50.7**	**24,968**	**28.7**	**17,936**	**20.6**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	115	1.6	102	1.6	12	1.8	1	1.1
Moderate-income	1,888	26.6	1,635	25.7	232	35	21	24.1
Middle-income	2,953	41.5	2,652	41.7	264	39.8	37	42.5
Upper-income	1,985	27.9	1,828	28.7	132	19.9	25	28.7
Unknown-income	169	2.4	143	2.2	23	3.5	3	3.4
Total Assessment Area	**7,110**	**100.0**	**6,360**	**100.0**	**663**	**100.0**	**87**	**100.0**
	Percentage of Total Businesses:			**89.5**		**9.3**		**1.2**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	15	10.6	14	10.4	1	16.7	0	0
Middle-income	77	54.2	73	54.1	4	66.7	0	0
Upper-income	50	35.2	48	35.6	1	16.7	1	100
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**142**	**100.0**	**135**	**100.0**	**6**	**100.0**	**1**	**100.0**
	Percentage of Total Farms:			**95.1**		**4.2**		**.7**

2018 FFIEC Census Data and 2018 D&B Information

Combined Demographics Report - 2019-2020

Assessment Area: AL Tuscaloosa

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	2.1	764	1.7	282	36.9	9,990	21.7
Moderate-income	12	25.5	7,561	16.4	2,019	26.7	6,866	14.9
Middle-income	19	40.4	18,852	41	2,536	13.5	8,101	17.6
Upper-income	13	27.7	18,574	40.4	1,229	6.6	21,014	45.7
Unknown-income	2	4.3	220	0.5	101	45.9	0	0
Total Assessment Area	**47**	**100.0**	**45,971**	**100.0**	**6,167**	**13.4**	**45,971**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	1,305	514	1.2	39.4	598	45.8	193	14.8
Moderate-income	18,589	5,280	12	28.4	7,806	42	5,503	29.6
Middle-income	37,588	18,409	41.7	49	11,208	29.8	7,971	21.2
Upper-income	27,219	19,715	44.6	72.4	4,602	16.9	2,902	10.7
Unknown-income	2,363	242	0.5	10.2	754	31.9	1,367	57.9
Total Assessment Area	**87,064**	**44,160**	**100.0**	**50.7**	**24,968**	**28.7**	**17,936**	**20.6**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	106	1.5	90	1.4	16	2.6	0	0
Moderate-income	1,765	24.5	1,566	24.1	189	30.5	10	14.7
Middle-income	2,713	37.7	2,448	37.6	233	37.6	32	47.1
Upper-income	2,436	33.8	2,253	34.6	161	26	22	32.4
Unknown-income	178	2.5	153	2.4	21	3.4	4	5.9
Total Assessment Area	**7,198**	**100.0**	**6,510**	**100.0**	**620**	**100.0**	**68**	**100.0**
	Percentage of Total Businesses:			**90.4**		**8.6**		**.9**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	13	10.3	12	9.9	1	20	0	0
Middle-income	58	46	57	47.1	1	20	0	0
Upper-income	55	43.7	52	43	3	60	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**126**	**100.0**	**121**	**100.0**	**5**	**100.0**	**0**	**.0**
	Percentage of Total Farms:			**96.0**		**4.0**		**.0**

2020 FFIEC Census Data and 2020 D&B Information

Combined Demographics Report - 2018

Assessment Area: AR Fayetteville

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	1.2	955	0.8	383	40.1	22,343	19.5
Moderate-income	13	16	19,400	17	4,214	21.7	20,827	18.2
Middle-income	41	50.6	52,892	46.2	6,229	11.8	23,160	20.2
Upper-income	26	32.1	41,173	36	1,674	4.1	48,090	42
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**81**	**100.0**	**114,420**	**100.0**	**12,500**	**10.9**	**114,420**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	1,645	449	0.4	27.3	1,059	64.4	137	8.3
Moderate-income	35,400	13,216	13	37.3	19,041	53.8	3,143	8.9
Middle-income	84,468	48,129	47.2	57	27,194	32.2	9,145	10.8
Upper-income	64,207	40,260	39.4	62.7	18,044	28.1	5,903	9.2
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**185,720**	**102,054**	**100.0**	**55.0**	**65,338**	**35.2**	**18,328**	**9.9**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	205	1.2	182	1.1	22	1.6	1	0.4
Moderate-income	2,663	15.3	2,373	15	262	19.3	28	12.5
Middle-income	8,366	48	7,536	47.6	726	53.5	104	46.4
Upper-income	6,192	35.5	5,755	36.3	346	25.5	91	40.6
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**17,426**	**100.0**	**15,846**	**100.0**	**1,356**	**100.0**	**224**	**100.0**
	Percentage of Total Businesses:			**90.9**		**7.8**		**1.3**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1	0.3	1	0.3	0	0	0	0
Moderate-income	27	7.2	24	6.6	3	30	0	0
Middle-income	244	65.4	238	65.6	6	60	0	0
Upper-income	101	27.1	100	27.5	1	10	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**373**	**100.0**	**363**	**100.0**	**10**	**100.0**	**0**	**.0**
	Percentage of Total Farms:			**97.3**		**2.7**		**.0**

2018 FFIEC Census Data and 2018 D&B Information

Combined Demographics Report - 2019-2020

Assessment Area: AR Fayetteville

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	2	2.5	1,973	1.7	717	36.3	22,813	19.9
Moderate-income	15	18.5	21,601	18.9	4,354	20.2	21,158	18.5
Middle-income	39	48.1	51,079	44.6	5,779	11.3	23,272	20.3
Upper-income	25	30.9	39,767	34.8	1,650	4.1	47,177	41.2
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**81**	**100.0**	**114,420**	**100.0**	**12,500**	**10.9**	**114,420**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	5,685	676	0.7	11.9	4,445	78.2	564	9.9
Moderate-income	36,265	15,766	15.4	43.5	17,351	47.8	3,148	8.7
Middle-income	81,765	47,123	46.2	57.6	25,735	31.5	8,907	10.9
Upper-income	62,005	38,489	37.7	62.1	17,807	28.7	5,709	9.2
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**185,720**	**102,054**	**100.0**	**55.0**	**65,338**	**35.2**	**18,328**	**9.9**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	349	1.9	318	1.9	28	2.1	3	1.6
Moderate-income	3,086	16.9	2,789	16.6	271	20.6	26	13.5
Middle-income	8,370	45.8	7,616	45.4	670	51	84	43.8
Upper-income	6,459	35.4	6,034	36	346	26.3	79	41.1
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**18,264**	**100.0**	**16,757**	**100.0**	**1,315**	**100.0**	**192**	**100.0**
	Percentage of Total Businesses:			**91.7**		**7.2**		**1.1**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	3	0.8	3	0.9	0	0	0	0
Moderate-income	39	10.9	38	11	1	10	0	0
Middle-income	212	59.4	205	59.1	7	70	0	0
Upper-income	103	28.9	101	29.1	2	20	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**357**	**100.0**	**347**	**100.0**	**10**	**100.0**	**0**	**.0**
	Percentage of Total Farms:			**97.2**		**2.8**		**.0**

2020 FFIEC Census Data and 2020 D&B Information

Combined Demographics Report

Assessment Area: AR Ft. Smith

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	7,174	22.2
Moderate-income	9	34.6	8,788	27.2	2,910	33.1	5,566	17.2
Middle-income	7	26.9	9,374	29	1,287	13.7	5,449	16.8
Upper-income	10	38.5	14,182	43.8	1,724	12.2	14,155	43.8
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**26**	**100.0**	**32,344**	**100.0**	**5,921**	**18.3**	**32,344**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	17,708	6,526	21.7	36.9	8,546	48.3	2,636	14.9
Middle-income	16,004	8,967	29.8	56	5,133	32.1	1,904	11.9
Upper-income	22,046	14,611	48.5	66.3	5,796	26.3	1,639	7.4
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**55,758**	**30,104**	**100.0**	**54.0**	**19,475**	**34.9**	**6,179**	**11.1**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	1,530	31.1	1,311	30.4	211	37.8	8	16.7
Middle-income	1,415	28.7	1,206	27.9	195	34.9	14	29.2
Upper-income	1,980	40.2	1,802	41.7	152	27.2	26	54.2
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**4,925**	**100.0**	**4,319**	**100.0**	**558**	**100.0**	**48**	**100.0**
	Percentage of Total Businesses:			**87.7**		**11.3**		**1.0**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	6	11.1	6	11.5	0	0	0	0
Middle-income	10	18.5	9	17.3	1	50	0	0
Upper-income	38	70.4	37	71.2	1	50	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**54**	**100.0**	**52**	**100.0**	**2**	**100.0**	**0**	**.0**
	Percentage of Total Farms:			**96.3**		**3.7**		**.0**

2020 FFIEC Census Data and 2020 D&B Information

Combined Demographics Report

Assessment Area: AR Hot Springs

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	2	10	1,111	4.3	400	36	6,024	23.2
Moderate-income	4	20	3,355	12.9	814	24.3	4,346	16.7
Middle-income	9	45	12,371	47.7	1,686	13.6	5,091	19.6
Upper-income	5	25	9,114	35.1	810	8.9	10,490	40.4
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**20**	**100.0**	**25,951**	**100.0**	**3,710**	**14.3**	**25,951**	**100.0**
	Housing Units by Tract	**Housing Types by Tract**						
		Owner-Occupied			**Rental**		**Vacant**	
		#	%	%	#	%	#	%
Low-income	2,948	926	3.4	31.4	1,422	48.2	600	20.4
Moderate-income	7,925	3,208	11.8	40.5	3,029	38.2	1,688	21.3
Middle-income	24,057	13,318	49.1	55.4	5,539	23	5,200	21.6
Upper-income	15,588	9,661	35.6	62	3,187	20.4	2,740	17.6
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**50,518**	**27,113**	**100.0**	**53.7**	**13,177**	**26.1**	**10,228**	**20.2**
	Total Businesses by Tract		**Businesses by Tract & Revenue Size**					
			Less Than or = $1 Million		**Over $1 Million**		**Revenue Not Reported**	
	#	%	#	%	#	%	#	%
Low-income	310	6.9	285	6.9	24	8.2	1	3.1
Moderate-income	842	18.8	749	18	87	29.8	6	18.8
Middle-income	1,984	44.3	1,848	44.5	118	40.4	18	56.3
Upper-income	1,340	29.9	1,270	30.6	63	21.6	7	21.9
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**4,476**	**100.0**	**4,152**	**100.0**	**292**	**100.0**	**32**	**100.0**
	Percentage of Total Businesses:			**92.8**		**6.5**		**.7**
	Total Farms by Tract		**Farms by Tract & Revenue Size**					
			Less Than or = $1 Million		**Over $1 Million**		**Revenue Not Reported**	
	#	%	#	%	#	%	#	%
Low-income	1	2	1	2	0	0	0	0
Moderate-income	4	7.8	4	8.2	0	0	0	0
Middle-income	22	43.1	20	40.8	2	100	0	0
Upper-income	24	47.1	24	49	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**51**	**100.0**	**49**	**100.0**	**2**	**100.0**	**0**	**.0**
	Percentage of Total Farms:			**96.1**		**3.9**		**.0**

2020 FFIEC Census Data and 2020 D&B Information

Combined Demographics Report

Assessment Area: AR Jonesboro

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	2	11.8	1,568	6.1	690	44	5,135	19.9
Moderate-income	2	11.8	2,978	11.5	822	27.6	4,348	16.9
Middle-income	10	58.8	14,953	58	2,070	13.8	5,002	19.4
Upper-income	3	17.6	6,303	24.4	189	3	11,317	43.9
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**17**	**100.0**	**25,802**	**100.0**	**3,771**	**14.6**	**25,802**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	4,285	686	3	16	2,832	66.1	767	17.9
Moderate-income	6,413	2,255	9.9	35.2	3,513	54.8	645	10.1
Middle-income	23,466	13,398	58.5	57.1	8,006	34.1	2,062	8.8
Upper-income	8,436	6,548	28.6	77.6	1,486	17.6	402	4.8
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**42,600**	**22,887**	**100.0**	**53.7**	**15,837**	**37.2**	**3,876**	**9.1**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	358	9.9	306	9.5	48	14.9	4	10.3
Moderate-income	619	17.2	549	17	64	19.8	6	15.4
Middle-income	1,860	51.7	1,671	51.6	171	52.9	18	46.2
Upper-income	761	21.2	710	21.9	40	12.4	11	28.2
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**3,598**	**100.0**	**3,236**	**100.0**	**323**	**100.0**	**39**	**100.0**
	Percentage of Total Businesses:			**89.9**		**9.0**		**1.1**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	3	1.1	3	1.1	0	0	0	0
Moderate-income	16	5.7	16	5.9	0	0	0	0
Middle-income	172	60.8	165	60.4	7	77.8	0	0
Upper-income	92	32.5	89	32.6	2	22.2	1	100
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**283**	**100.0**	**273**	**100.0**	**9**	**100.0**	**1**	**100.0**
	Percentage of Total Farms:			**96.5**		**3.2**		**.4**

2020 FFIEC Census Data and 2020 D&B Information

Combined Demographics Report - 2018

Assessment Area: AR Northeast AR

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	14,283	21.3
Moderate-income	11	17.5	9,318	13.9	2,493	26.8	11,144	16.6
Middle-income	39	61.9	37,037	55.2	6,262	16.9	12,586	18.7
Upper-income	13	20.6	20,800	31	2,495	12	29,142	43.4
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**63**	**100.0**	**67,155**	**100.0**	**11,250**	**16.8**	**67,155**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	16,844	7,477	11.6	44.4	6,689	39.7	2,678	15.9
Middle-income	66,436	36,305	56.4	54.6	20,597	31	9,534	14.4
Upper-income	30,927	20,587	32	66.6	7,566	24.5	2,774	9
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**114,207**	**64,369**	**100.0**	**56.4**	**34,852**	**30.5**	**14,986**	**13.1**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	1,031	13.6	897	13.3	106	16.9	28	13.8
Middle-income	4,273	56.2	3,765	55.6	367	58.6	141	69.5
Upper-income	2,293	30.2	2,106	31.1	153	24.4	34	16.7
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**7,597**	**100.0**	**6,768**	**100.0**	**626**	**100.0**	**203**	**100.0**
	Percentage of Total Businesses:			**89.1**		**8.2**		**2.7**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	119	11.6	112	11.4	7	18.4	0	0
Middle-income	672	65.7	644	65.5	26	68.4	2	100
Upper-income	232	22.7	227	23.1	5	13.2	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**1,023**	**100.0**	**983**	**100.0**	**38**	**100.0**	**2**	**100.0**
	Percentage of Total Farms:			**96.1**		**3.7**		**.2**

2018 FFIEC Census Data and 2018 D&B Information

Combined Demographics Report - 2019-2020

Assessment Area: AR Northeast AR

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	13,390	21.3
Moderate-income	11	19.3	9,318	14.8	2,493	26.8	10,201	16.2
Middle-income	33	57.9	32,738	52.1	5,569	17	11,813	18.8
Upper-income	13	22.8	20,800	33.1	2,495	12	27,452	43.7
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**57**	**100.0**	**62,856**	**100.0**	**10,557**	**16.8**	**62,856**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	16,844	7,477	12.6	44.4	6,689	39.7	2,678	15.9
Middle-income	58,390	31,447	52.8	53.9	18,844	32.3	8,099	13.9
Upper-income	30,927	20,587	34.6	66.6	7,566	24.5	2,774	9
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**106,161**	**59,511**	**100.0**	**56.1**	**33,099**	**31.2**	**13,551**	**12.8**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	908	13.4	800	13.2	88	16.2	20	13.3
Middle-income	3,611	53.4	3,201	52.7	310	57.1	100	66.7
Upper-income	2,245	33.2	2,070	34.1	145	26.7	30	20
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**6,764**	**100.0**	**6,071**	**100.0**	**543**	**100.0**	**150**	**100.0**
	Percentage of Total Businesses:			**89.8**		**8.0**		**2.2**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	118	14.4	111	14.2	7	20.6	0	0
Middle-income	490	60	467	59.7	22	64.7	1	100
Upper-income	209	25.6	204	26.1	5	14.7	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**817**	**100.0**	**782**	**100.0**	**34**	**100.0**	**1**	**100.0**
	Percentage of Total Farms:			**95.7**		**4.2**		**.1**

2020 FFIEC Census Data and 2020 D&B Information

Combined Demographics Report - 2018-2019

Assessment Area: AR Southern AR

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	2,226	20.3
Moderate-income	0	0	0	0	0	0	1,975	18
Middle-income	9	81.8	9,753	88.8	1,681	17.2	2,026	18.5
Upper-income	2	18.2	1,225	11.2	117	9.6	4,751	43.3
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**11**	**100.0**	**10,978**	**100.0**	**1,798**	**16.4**	**10,978**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	0	0	0	0	0	0	0	0
Middle-income	18,492	9,642	88	52.1	5,369	29	3,481	18.8
Upper-income	2,433	1,312	12	53.9	655	26.9	466	19.2
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**20,925**	**10,954**	**100.0**	**52.3**	**6,024**	**28.8**	**3,947**	**18.9**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	0	0	0	0	0	0	0	0
Middle-income	1,293	88.3	1,147	87.6	111	94.9	35	92.1
Upper-income	171	11.7	162	12.4	6	5.1	3	7.9
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**1,464**	**100.0**	**1,309**	**100.0**	**117**	**100.0**	**38**	**100.0**
	Percentage of Total Businesses:			**89.4**		**8.0**		**2.6**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	0	0	0	0	0	0	0	0
Middle-income	109	92.4	104	92.9	5	83.3	0	0
Upper-income	9	7.6	8	7.1	1	16.7	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**118**	**100.0**	**112**	**100.0**	**6**	**100.0**	**0**	**.0**
	Percentage of Total Farms:			**94.9**		**5.1**		**.0**

2019 FFIEC Census Data and 2019 D&B Information

Combined Demographics Report

Assessment Area: AR Northwest AR

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	8,289	19.3
Moderate-income	3	8.6	2,664	6.2	590	22.1	7,609	17.7
Middle-income	26	74.3	31,061	72.2	5,184	16.7	8,652	20.1
Upper-income	6	17.1	9,309	21.6	788	8.5	18,484	43
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**35**	**100.0**	**43,034**	**100.0**	**6,562**	**15.2**	**43,034**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	4,922	2,089	4.7	42.4	2,085	42.4	748	15.2
Middle-income	55,051	31,974	71.8	58.1	14,209	25.8	8,868	16.1
Upper-income	14,106	10,484	23.5	74.3	2,117	15	1,505	10.7
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**74,079**	**44,547**	**100.0**	**60.1**	**18,411**	**24.9**	**11,121**	**15.0**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	696	11.8	637	11.9	47	11.2	12	11.5
Middle-income	4,180	70.9	3,795	70.7	320	76.2	65	62.5
Upper-income	1,017	17.3	937	17.5	53	12.6	27	26
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**5,893**	**100.0**	**5,369**	**100.0**	**420**	**100.0**	**104**	**100.0**
	Percentage of Total Businesses:			**91.1**		**7.1**		**1.8**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	5	1.7	5	1.8	0	0	0	0
Middle-income	221	75.2	213	74.7	4	80	4	100
Upper-income	68	23.1	67	23.5	1	20	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**294**	**100.0**	**285**	**100.0**	**5**	**100.0**	**4**	**100.0**
	Percentage of Total Farms:			**96.9**		**1.7**		**1.4**

2020 FFIEC Census Data and 2020 D&B Information

Combined Demographics Report - 2020

Assessment Area: AR Southern AR

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	1,847	20.8
Moderate-income	0	0	0	0	0	0	1,577	17.8
Middle-income	7	87.5	8,074	90.9	1,487	18.4	1,552	17.5
Upper-income	1	12.5	807	9.1	87	10.8	3,905	44
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**8**	**100.0**	**8,881**	**100.0**	**1,574**	**17.7**	**8,881**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	0	0	0	0	0	0	0	0
Middle-income	15,150	7,986	90.6	52.7	4,397	29	2,767	18.3
Upper-income	1,475	824	9.4	55.9	523	35.5	128	8.7
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**16,625**	**8,810**	**100.0**	**53.0**	**4,920**	**29.6**	**2,895**	**17.4**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	0	0	0	0	0	0	0	0
Middle-income	1,073	88.2	962	87.5	83	95.4	28	93.3
Upper-income	143	11.8	137	12.5	4	4.6	2	6.7
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**1,216**	**100.0**	**1,099**	**100.0**	**87**	**100.0**	**30**	**100.0**
	Percentage of Total Businesses:			**90.4**		**7.2**		**2.5**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	0	0	0	0	0	0	0	0
Middle-income	89	95.7	85	95.5	4	100	0	0
Upper-income	4	4.3	4	4.5	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**93**	**100.0**	**89**	**100.0**	**4**	**100.0**	**0**	**.0**
	Percentage of Total Farms:			**95.7**		**4.3**		**.0**

2020 FFIEC Census Data and 2020 D&B Information

Combined Demographics Report

Assessment Area: AR Union

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	2,487	22
Moderate-income	2	20	1,995	17.6	611	30.6	1,687	14.9
Middle-income	5	50	4,853	42.8	892	18.4	1,999	17.6
Upper-income	3	30	4,479	39.5	510	11.4	5,154	45.5
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**10**	**100.0**	**11,327**	**100.0**	**2,013**	**17.8**	**11,327**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	3,843	1,852	15.8	48.2	1,349	35.1	642	16.7
Middle-income	8,554	4,829	41.2	56.5	2,054	24	1,671	19.5
Upper-income	7,244	5,043	43	69.6	1,409	19.5	792	10.9
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**19,641**	**11,724**	**100.0**	**59.7**	**4,812**	**24.5**	**3,105**	**15.8**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	222	14.2	190	14	32	17.6	0	0
Middle-income	602	38.5	531	39	58	31.9	13	56.5
Upper-income	741	47.3	639	47	92	50.5	10	43.5
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**1,565**	**100.0**	**1,360**	**100.0**	**182**	**100.0**	**23**	**100.0**
	Percentage of Total Businesses:			**86.9**		**11.6**		**1.5**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	2	5.7	2	5.9	0	0	0	0
Middle-income	11	31.4	11	32.4	0	0	0	0
Upper-income	22	62.9	21	61.8	1	100	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**35**	**100.0**	**34**	**100.0**	**1**	**100.0**	**0**	**.0**
	Percentage of Total Farms:			**97.1**		**2.9**		**.0**

2020 FFIEC Census Data and 2020 D&B Information

Combined Demographics Report

Assessment Area: FL Daytona

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	4	3.5	1,950	1.6	1,030	52.8	24,505	19.9
Moderate-income	23	20.2	19,855	16.1	3,912	19.7	23,630	19.2
Middle-income	61	53.5	71,927	58.5	8,042	11.2	25,075	20.4
Upper-income	25	21.9	29,322	23.8	1,596	5.4	49,844	40.5
Unknown-income	1	0.9	0	0	0	0	0	0
Total Assessment Area	**114**	**100.0**	**123,054**	**100.0**	**14,580**	**11.8**	**123,054**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	5,206	1,267	0.9	24.3	2,688	51.6	1,251	24
Moderate-income	49,519	19,929	14.2	40.2	18,472	37.3	11,118	22.5
Middle-income	142,363	83,957	59.9	59	30,557	21.5	27,849	19.6
Upper-income	58,349	35,050	25	60.1	8,260	14.2	15,039	25.8
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**255,437**	**140,203**	**100.0**	**54.9**	**59,977**	**23.5**	**55,257**	**21.6**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	870	2.4	780	2.3	74	4.8	16	6.7
Moderate-income	7,702	21.1	7,157	20.7	494	32.1	51	21.3
Middle-income	19,500	53.5	18,703	54	690	44.9	107	44.6
Upper-income	8,351	22.9	8,006	23.1	279	18.2	66	27.5
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**36,423**	**100.0**	**34,646**	**100.0**	**1,537**	**100.0**	**240**	**100.0**
	Percentage of Total Businesses:			**95.1**		**4.2**		**.7**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	44	13.3	40	12.5	4	36.4	0	0
Middle-income	187	56.7	181	56.7	6	54.5	0	0
Upper-income	99	30	98	30.7	1	9.1	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**330**	**100.0**	**319**	**100.0**	**11**	**100.0**	**0**	**.0**
	Percentage of Total Farms:			**96.7**		**3.3**		**.0**

2020 FFIEC Census Data and 2020 D&B Information

Combined Demographics Report

Assessment Area: FL Ft. Lauderdale

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	20	5.5	19,068	4.5	6,624	34.7	94,737	22.3
Moderate-income	106	29.3	115,664	27.2	20,670	17.9	73,759	17.3
Middle-income	117	32.3	138,876	32.6	13,610	9.8	79,701	18.7
Upper-income	117	32.3	152,072	35.7	6,813	4.5	177,483	41.7
Unknown-income	2	0.6	0	0	0	0	0	0
Total Assessment Area	**362**	**100.0**	**425,680**	**100.0**	**47,717**	**11.2**	**425,680**	**100.0**
	Housing Units by Tract	**Housing Types by Tract**						
		Owner-Occupied			**Rental**		**Vacant**	
		#	%	%	#	%	#	%
Low-income	44,386	11,885	2.8	26.8	22,918	51.6	9,583	21.6
Moderate-income	233,847	105,780	24.8	45.2	84,517	36.1	43,550	18.6
Middle-income	270,180	144,701	34	53.6	81,157	30	44,322	16.4
Upper-income	266,041	163,325	38.4	61.4	56,001	21	46,715	17.6
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**814,454**	**425,691**	**100.0**	**52.3**	**244,593**	**30.0**	**144,170**	**17.7**
	Total Businesses by Tract		**Businesses by Tract & Revenue Size**					
			Less Than or = $1 Million		**Over $1 Million**		**Revenue Not Reported**	
	#	%	#	%	#	%	#	%
Low-income	8,953	5.2	7,924	4.9	948	10.7	81	4.6
Moderate-income	42,334	24.8	39,377	24.5	2,643	30	314	17.6
Middle-income	52,493	30.7	49,693	31	2,359	26.7	441	24.8
Upper-income	67,241	39.3	63,426	39.5	2,871	32.5	944	53
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**171,021**	**100.0**	**160,420**	**100.0**	**8,821**	**100.0**	**1,780**	**100.0**
	Percentage of Total Businesses:			**93.8**		**5.2**		**1.0**
	Total Farms by Tract		**Farms by Tract & Revenue Size**					
			Less Than or = $1 Million		**Over $1 Million**		**Revenue Not Reported**	
	#	%	#	%	#	%	#	%
Low-income	28	4.6	28	4.7	0	0	0	0
Moderate-income	126	20.6	121	20.2	5	38.5	0	0
Middle-income	156	25.5	153	25.5	3	23.1	0	0
Upper-income	302	49.3	297	49.6	5	38.5	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**612**	**100.0**	**599**	**100.0**	**13**	**100.0**	**0**	**.0**
	Percentage of Total Farms:			**97.9**		**2.1**		**.0**

2020 FFIEC Census Data and 2020 D&B Information

Combined Demographics Report

Assessment Area: FL Ft. Myers

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	7	4.2	5,910	3.6	1,945	32.9	34,371	20.8
Moderate-income	42	25.1	37,663	22.7	7,613	20.2	30,610	18.5
Middle-income	60	35.9	71,586	43.2	6,820	9.5	32,556	19.7
Upper-income	56	33.5	50,476	30.5	2,045	4.1	68,098	41.1
Unknown-income	2	1.2	0	0	0	0	0	0
Total Assessment Area	**167**	**100.0**	**165,635**	**100.0**	**18,423**	**11.1**	**165,635**	**100.0**
	Housing Units by Tract	**Housing Types by Tract**						
		Owner-Occupied			**Rental**		**Vacant**	
		#	%	%	#	%	#	%
Low-income	13,065	3,624	2.1	27.7	6,678	51.1	2,763	21.1
Moderate-income	79,613	32,377	18.6	40.7	25,723	32.3	21,513	27
Middle-income	153,042	76,990	44.2	50.3	29,699	19.4	46,353	30.3
Upper-income	128,613	61,171	35.1	47.6	16,025	12.5	51,417	40
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**374,333**	**174,162**	**100.0**	**46.5**	**78,125**	**20.9**	**122,046**	**32.6**
	Total Businesses by Tract		**Businesses by Tract & Revenue Size**					
			Less Than or = $1 Million		**Over $1 Million**		**Revenue Not Reported**	
	#	%	#	%	#	%	#	%
Low-income	1,617	2.9	1,520	2.8	82	3.3	15	3.2
Moderate-income	12,634	22.4	11,896	22.2	661	26.3	77	16.2
Middle-income	23,138	41	22,179	41.5	781	31.1	178	37.6
Upper-income	19,023	33.7	17,839	33.4	980	39	204	43
Unknown-income	40	0.1	34	0.1	6	0.2	0	0
Total Assessment Area	**56,452**	**100.0**	**53,468**	**100.0**	**2,510**	**100.0**	**474**	**100.0**
	Percentage of Total Businesses:			**94.7**		**4.4**		**.8**
	Total Farms by Tract		**Farms by Tract & Revenue Size**					
			Less Than or = $1 Million		**Over $1 Million**		**Revenue Not Reported**	
	#	%	#	%	#	%	#	%
Low-income	3	0.9	3	0.9	0	0	0	0
Moderate-income	70	20	66	19.4	4	40	0	0
Middle-income	164	46.9	162	47.6	2	20	0	0
Upper-income	113	32.3	109	32.1	4	40	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**350**	**100.0**	**340**	**100.0**	**10**	**100.0**	**0**	**.0**
	Percentage of Total Farms:			**97.1**		**2.9**		**.0**

2020 FFIEC Census Data and 2020 D&B Information

Combined Demographics Report

Assessment Area: FL Ft. Walton

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	13,124	20.3
Moderate-income	9	16.4	8,404	13	1,602	19.1	11,557	17.9
Middle-income	31	56.4	40,733	62.9	4,530	11.1	13,944	21.5
Upper-income	12	21.8	15,580	24.1	613	3.9	26,092	40.3
Unknown-income	3	5.5	0	0	0	0	0	0
Total Assessment Area	**55**	**100.0**	**64,717**	**100.0**	**6,745**	**10.4**	**64,717**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	17,753	7,884	12.2	44.4	5,893	33.2	3,976	22.4
Middle-income	75,551	40,130	62.3	53.1	21,482	28.4	13,939	18.4
Upper-income	47,852	16,405	25.5	34.3	6,580	13.8	24,867	52
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**141,156**	**64,419**	**100.0**	**45.6**	**33,955**	**24.1**	**42,782**	**30.3**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	2,270	10.8	2,146	10.7	103	11.8	21	13
Middle-income	11,657	55.2	11,116	55.4	461	52.7	80	49.4
Upper-income	7,174	34	6,803	33.9	310	35.5	61	37.7
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**21,101**	**100.0**	**20,065**	**100.0**	**874**	**100.0**	**162**	**100.0**
	Percentage of Total Businesses:			**95.1**		**4.1**		**.8**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	47	25.8	47	26	0	0	0	0
Middle-income	96	52.7	96	53	0	0	0	0
Upper-income	39	21.4	38	21	1	100	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**182**	**100.0**	**181**	**100.0**	**1**	**100.0**	**0**	**.0**
	Percentage of Total Farms:			**99.5**		**.5**		**.0**

2020 FFIEC Census Data and 2020 D&B Information

Combined Demographics Report - 2018

Assessment Area: FL Gainesville

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	9	16.1	3,673	7	1,133	30.8	12,243	23.4
Moderate-income	13	23.2	10,450	20	2,370	22.7	8,049	15.4
Middle-income	16	28.6	16,590	31.7	2,058	12.4	9,520	18.2
Upper-income	16	28.6	20,887	39.9	941	4.5	22,475	43
Unknown-income	2	3.6	687	1.3	296	43.1	0	0
Total Assessment Area	**56**	**100.0**	**52,287**	**100.0**	**6,798**	**13.0**	**52,287**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	13,383	2,011	3.9	15	8,683	64.9	2,689	20.1
Moderate-income	27,898	7,998	15.5	28.7	14,733	52.8	5,167	18.5
Middle-income	32,646	18,186	35.3	55.7	9,766	29.9	4,694	14.4
Upper-income	35,288	22,934	44.6	65	9,047	25.6	3,307	9.4
Unknown-income	4,444	319	0.6	7.2	3,026	68.1	1,099	24.7
Total Assessment Area	**113,659**	**51,448**	**100.0**	**45.3**	**45,255**	**39.8**	**16,956**	**14.9**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1,122	7.7	1,021	7.5	91	9.8	10	6.6
Moderate-income	2,906	19.8	2,661	19.6	222	23.9	23	15.1
Middle-income	4,797	32.7	4,439	32.7	289	31.1	69	45.4
Upper-income	5,736	39.1	5,362	39.5	324	34.9	50	32.9
Unknown-income	97	0.7	94	0.7	3	0.3	0	0
Total Assessment Area	**14,658**	**100.0**	**13,577**	**100.0**	**929**	**100.0**	**152**	**100.0**
	Percentage of Total Businesses:			**92.6**		**6.3**		**1.0**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	5	1.6	5	1.6	0	0	0	0
Moderate-income	39	12.5	37	12.1	2	25	0	0
Middle-income	172	55	166	54.4	6	75	0	0
Upper-income	97	31	97	31.8	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**313**	**100.0**	**305**	**100.0**	**8**	**100.0**	**0**	**.0**
	Percentage of Total Farms:			**97.4**		**2.6**		**.0**

2018 FFIEC Census Data and 2018 D&B Information

Combined Demographics Report - 2019-2020

Assessment Area: FL Gainesville

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	7	12.5	2,669	5.1	817	30.6	11,328	21.7
Moderate-income	13	23.2	10,099	19.3	2,489	24.6	7,762	14.8
Middle-income	18	32.1	17,945	34.3	2,255	12.6	9,274	17.7
Upper-income	16	28.6	20,887	39.9	941	4.5	23,923	45.8
Unknown-income	2	3.6	687	1.3	296	43.1	0	0
Total Assessment Area	**56**	**100.0**	**52,287**	**100.0**	**6,798**	**13.0**	**52,287**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	10,577	1,245	2.4	11.8	7,233	68.4	2,099	19.8
Moderate-income	23,707	7,664	14.9	32.3	11,747	49.6	4,296	18.1
Middle-income	39,643	19,286	37.5	48.6	14,202	35.8	6,155	15.5
Upper-income	35,288	22,934	44.6	65	9,047	25.6	3,307	9.4
Unknown-income	4,444	319	0.6	7.2	3,026	68.1	1,099	24.7
Total Assessment Area	**113,659**	**51,448**	**100.0**	**45.3**	**45,255**	**39.8**	**16,956**	**14.9**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	982	6.6	903	6.5	76	8.9	3	2.4
Moderate-income	2,465	16.6	2,293	16.5	158	18.5	14	11.4
Middle-income	5,521	37.1	5,156	37.1	314	36.7	51	41.5
Upper-income	5,791	38.9	5,434	39.1	303	35.4	54	43.9
Unknown-income	112	0.8	107	0.8	4	0.5	1	0.8
Total Assessment Area	**14,871**	**100.0**	**13,893**	**100.0**	**855**	**100.0**	**123**	**100.0**
	Percentage of Total Businesses:			**93.4**		**5.7**		**.8**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	3	1	3	1	0	0	0	0
Moderate-income	36	12	34	11.6	2	22.2	0	0
Middle-income	170	56.5	164	56.2	6	66.7	0	0
Upper-income	91	30.2	90	30.8	1	11.1	0	0
Unknown-income	1	0.3	1	0.3	0	0	0	0
Total Assessment Area	**301**	**100.0**	**292**	**100.0**	**9**	**100.0**	**0**	**.0**
	Percentage of Total Farms:			**97.0**		**3.0**		**.0**

2020 FFIEC Census Data and 2020 D&B Information

Combined Demographics Report

Assessment Area: FL Homosassa Springs

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	7,108	18.2
Moderate-income	6	21.4	7,815	20	1,582	20.2	7,556	19.4
Middle-income	17	60.7	24,348	62.4	2,163	8.9	8,771	22.5
Upper-income	4	14.3	6,853	17.6	686	10	15,581	39.9
Unknown-income	1	3.6	0	0	0	0	0	0
Total Assessment Area	**28**	**100.0**	**39,016**	**100.0**	**4,431**	**11.4**	**39,016**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	16,720	9,944	20.1	59.5	3,239	19.4	3,537	21.2
Middle-income	47,390	31,040	62.7	65.5	6,296	13.3	10,054	21.2
Upper-income	13,709	8,550	17.3	62.4	1,943	14.2	3,216	23.5
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**77,819**	**49,534**	**100.0**	**63.7**	**11,478**	**14.7**	**16,807**	**21.6**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	1,501	17.1	1,457	17.3	38	12.5	6	11.5
Middle-income	5,510	62.7	5,269	62.5	205	67.4	36	69.2
Upper-income	1,774	20.2	1,703	20.2	61	20.1	10	19.2
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**8,785**	**100.0**	**8,429**	**100.0**	**304**	**100.0**	**52**	**100.0**
	Percentage of Total Businesses:			**95.9**		**3.5**		**.6**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	18	13	18	13.1	0	0	0	0
Middle-income	110	79.7	109	79.6	1	100	0	0
Upper-income	10	7.2	10	7.3	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**138**	**100.0**	**137**	**100.0**	**1**	**100.0**	**0**	**.0**
	Percentage of Total Farms:			**99.3**		**.7**		**.0**

2020 FFIEC Census Data and 2020 D&B Information

Combined Demographics Report

Assessment Area: FL Jacksonville

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	20	7.8	14,952	4.4	5,597	37.4	73,083	21.7
Moderate-income	68	26.4	74,196	22	13,563	18.3	58,486	17.4
Middle-income	96	37.2	135,213	40.1	13,511	10	67,298	20
Upper-income	70	27.1	112,634	33.4	4,788	4.3	138,128	41
Unknown-income	4	1.6	0	0	0	0	0	0
Total Assessment Area	**258**	**100.0**	**336,995**	**100.0**	**37,459**	**11.1**	**336,995**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	35,789	11,615	3.5	32.5	15,198	42.5	8,976	25.1
Moderate-income	143,204	65,298	19.6	45.6	55,465	38.7	22,441	15.7
Middle-income	232,942	135,122	40.6	58	69,047	29.6	28,773	12.4
Upper-income	189,031	121,004	36.3	64	41,752	22.1	26,275	13.9
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**600,966**	**333,039**	**100.0**	**55.4**	**181,462**	**30.2**	**86,465**	**14.4**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	4,354	4.3	3,916	4.2	409	7.8	29	3.5
Moderate-income	22,274	22.2	20,777	22	1,349	25.6	148	17.7
Middle-income	35,299	35.2	33,472	35.5	1,578	30	249	29.7
Upper-income	38,424	38.3	36,081	38.3	1,931	36.7	412	49.2
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**100,351**	**100.0**	**94,246**	**100.0**	**5,267**	**100.0**	**838**	**100.0**
	Percentage of Total Businesses:			**93.9**		**5.2**		**.8**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	7	1	6	0.9	1	4.8	0	0
Moderate-income	109	16.3	104	16	5	23.8	0	0
Middle-income	341	51	331	51.1	10	47.6	0	0
Upper-income	212	31.7	207	31.9	5	23.8	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**669**	**100.0**	**648**	**100.0**	**21**	**100.0**	**0**	**.0**
	Percentage of Total Farms:			**96.9**		**3.1**		**.0**

2020 FFIEC Census Data and 2020 D&B Information

Combined Demographics Report

Assessment Area: FL Lakeland

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	7	4.5	3,072	2	1,304	42.4	31,271	20.4
Moderate-income	35	22.7	29,960	19.6	7,479	25	28,084	18.3
Middle-income	79	51.3	87,388	57.1	10,065	11.5	32,830	21.4
Upper-income	32	20.8	32,683	21.3	1,690	5.2	60,930	39.8
Unknown-income	1	0.6	12	0	12	100	0	0
Total Assessment Area	**154**	**100.0**	**153,115**	**100.0**	**20,550**	**13.4**	**153,115**	**100.0**
	Housing Units by Tract	**Housing Types by Tract**						
		Owner-Occupied			**Rental**		**Vacant**	
		#	%	%	#	%	#	%
Low-income	6,596	1,998	1.3	30.3	3,384	51.3	1,214	18.4
Moderate-income	60,642	26,359	17.3	43.5	20,853	34.4	13,430	22.1
Middle-income	163,242	89,580	58.8	54.9	35,610	21.8	38,052	23.3
Upper-income	51,756	34,387	22.6	66.4	9,198	17.8	8,171	15.8
Unknown-income	12	12	0	100	0	0	0	0
Total Assessment Area	**282,248**	**152,336**	**100.0**	**54.0**	**69,045**	**24.5**	**60,867**	**21.6**
	Total Businesses by Tract		**Businesses by Tract & Revenue Size**					
			Less Than or = $1 Million		**Over $1 Million**		**Revenue Not Reported**	
	#	%	#	%	#	%	#	%
Low-income	1,274	3.9	1,133	3.6	128	7.8	13	5.3
Moderate-income	6,931	21	6,419	20.6	459	28.1	53	21.5
Middle-income	16,955	51.4	16,119	51.8	727	44.5	109	44.3
Upper-income	7,826	23.7	7,434	23.9	321	19.6	71	28.9
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**32,986**	**100.0**	**31,105**	**100.0**	**1,635**	**100.0**	**246**	**100.0**
	Percentage of Total Businesses:			**94.3**		**5.0**		**.7**
	Total Farms by Tract		**Farms by Tract & Revenue Size**					
			Less Than or = $1 Million		**Over $1 Million**		**Revenue Not Reported**	
	#	%	#	%	#	%	#	%
Low-income	15	2.9	12	2.5	3	7.5	0	0
Moderate-income	91	17.7	80	16.9	11	27.5	0	0
Middle-income	301	58.7	282	59.6	19	47.5	0	0
Upper-income	106	20.7	99	20.9	7	17.5	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**513**	**100.0**	**473**	**100.0**	**40**	**100.0**	**0**	**.0**
	Percentage of Total Farms:			**92.2**		**7.8**		**.0**

2020 FFIEC Census Data and 2020 D&B Information

Combined Demographics Report

Assessment Area: FL Miami

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	30	5.8	27,891	4.9	12,291	44.1	137,489	24
Moderate-income	144	27.7	164,741	28.8	42,437	25.8	94,754	16.6
Middle-income	150	28.9	177,461	31	26,545	15	96,605	16.9
Upper-income	177	34.1	200,815	35.1	14,841	7.4	243,540	42.5
Unknown-income	18	3.5	1,480	0.3	509	34.4	0	0
Total Assessment Area	**519**	**100.0**	**572,388**	**100.0**	**96,623**	**16.9**	**572,388**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	53,324	9,001	2	16.9	37,511	70.3	6,812	12.8
Moderate-income	274,713	97,114	21.4	35.4	147,255	53.6	30,344	11
Middle-income	292,995	144,514	31.9	49.3	109,954	37.5	38,527	13.1
Upper-income	371,417	201,131	44.4	54.2	91,389	24.6	78,897	21.2
Unknown-income	6,384	1,066	0.2	16.7	3,218	50.4	2,100	32.9
Total Assessment Area	**998,833**	**452,826**	**100.0**	**45.3**	**389,327**	**39.0**	**156,680**	**15.7**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	7,690	3.3	7,141	3.3	484	3.6	65	2.6
Moderate-income	51,346	22.4	47,842	22.4	3,147	23.5	357	14.3
Middle-income	60,371	26.3	57,173	26.7	2,718	20.3	480	19.2
Upper-income	104,844	45.6	97,077	45.4	6,240	46.5	1,527	61
Unknown-income	5,447	2.4	4,555	2.1	817	6.1	75	3
Total Assessment Area	**229,698**	**100.0**	**213,788**	**100.0**	**13,406**	**100.0**	**2,504**	**100.0**
	Percentage of Total Businesses:			**93.1**		**5.8**		**1.1**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	25	2.3	21	2.1	4	6.9	0	0
Moderate-income	151	14.1	143	14.1	8	13.8	0	0
Middle-income	207	19.3	198	19.5	8	13.8	1	100
Upper-income	679	63.2	641	63.2	38	65.5	0	0
Unknown-income	12	1.1	12	1.2	0	0	0	0
Total Assessment Area	**1,074**	**100.0**	**1,015**	**100.0**	**58**	**100.0**	**1**	**100.0**
	Percentage of Total Farms:			**94.5**		**5.4**		**.1**

2020 FFIEC Census Data and 2020 D&B Information

Combined Demographics Report

Assessment Area: FL Naples

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	6	8.1	4,106	4.7	1,627	39.6	18,278	20.8
Moderate-income	15	20.3	17,381	19.8	3,098	17.8	15,489	17.7
Middle-income	26	35.1	35,130	40.1	2,147	6.1	16,908	19.3
Upper-income	26	35.1	31,048	35.4	1,147	3.7	36,990	42.2
Unknown-income	1	1.4	0	0	0	0	0	0
Total Assessment Area	**74**	**100.0**	**87,665**	**100.0**	**8,019**	**9.1**	**87,665**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	7,284	2,124	2.3	29.2	3,424	47	1,736	23.8
Moderate-income	36,919	15,285	16.3	41.4	10,215	27.7	11,419	30.9
Middle-income	76,674	38,746	41.3	50.5	13,667	17.8	24,261	31.6
Upper-income	80,705	37,578	40.1	46.6	8,849	11	34,278	42.5
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**201,582**	**93,733**	**100.0**	**46.5**	**36,155**	**17.9**	**71,694**	**35.6**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	983	2.9	926	2.9	50	3.2	7	2.1
Moderate-income	4,603	13.7	4,470	14.1	106	6.8	27	8
Middle-income	13,427	39.9	12,741	40.1	565	36.1	121	35.7
Upper-income	14,666	43.5	13,640	42.9	842	53.9	184	54.3
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**33,679**	**100.0**	**31,777**	**100.0**	**1,563**	**100.0**	**339**	**100.0**
	Percentage of Total Businesses:			**94.4**		**4.6**		**1.0**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	26	10.1	23	9.5	3	20	0	0
Moderate-income	42	16.3	35	14.5	7	46.7	0	0
Middle-income	99	38.5	95	39.4	3	20	1	100
Upper-income	90	35	88	36.5	2	13.3	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**257**	**100.0**	**241**	**100.0**	**15**	**100.0**	**1**	**100.0**
	Percentage of Total Farms:			**93.8**		**5.8**		**.4**

2020 FFIEC Census Data and 2020 D&B Information

Combined Demographics Report

Assessment Area: FL Northern FL

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	5,745	23.9
Moderate-income	1	4	1,531	6.4	468	30.6	4,315	18
Middle-income	22	88	20,453	85.3	3,439	16.8	4,616	19.2
Upper-income	2	8	2,006	8.4	306	15.3	9,314	38.8
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**25**	**100.0**	**23,990**	**100.0**	**4,213**	**17.6**	**23,990**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	3,190	1,574	5.7	49.3	1,129	35.4	487	15.3
Middle-income	39,302	23,534	85.6	59.9	6,989	17.8	8,779	22.3
Upper-income	3,630	2,382	8.7	65.6	559	15.4	689	19
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**46,122**	**27,490**	**100.0**	**59.6**	**8,677**	**18.8**	**9,955**	**21.6**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	270	6.2	248	6	21	10.4	1	1.8
Middle-income	3,683	84.2	3,463	84.1	167	82.7	53	96.4
Upper-income	422	9.6	407	9.9	14	6.9	1	1.8
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**4,375**	**100.0**	**4,118**	**100.0**	**202**	**100.0**	**55**	**100.0**
	Percentage of Total Businesses:			**94.1**		**4.6**		**1.3**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	12	4	12	4.1	0	0	0	0
Middle-income	264	87.7	256	87.7	8	88.9	0	0
Upper-income	25	8.3	24	8.2	1	11.1	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**301**	**100.0**	**292**	**100.0**	**9**	**100.0**	**0**	**.0**
	Percentage of Total Farms:			**97.0**		**3.0**		**.0**

2020 FFIEC Census Data and 2020 D&B Information

Combined Demographics Report

Assessment Area: FL Ocala

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	2	3.2	1,429	1.7	730	51.1	16,587	19.3
Moderate-income	15	23.8	14,748	17.1	3,796	25.7	16,751	19.5
Middle-income	34	54	57,014	66.2	5,951	10.4	18,571	21.6
Upper-income	10	15.9	12,923	15	865	6.7	34,205	39.7
Unknown-income	2	3.2	0	0	0	0	0	0
Total Assessment Area	**63**	**100.0**	**86,114**	**100.0**	**11,342**	**13.2**	**86,114**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	3,248	633	0.6	19.5	1,806	55.6	809	24.9
Moderate-income	29,250	14,470	14.5	49.5	8,514	29.1	6,266	21.4
Middle-income	108,992	69,584	69.6	63.8	18,262	16.8	21,146	19.4
Upper-income	22,197	15,274	15.3	68.8	3,744	16.9	3,179	14.3
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**163,687**	**99,961**	**100.0**	**61.1**	**32,326**	**19.7**	**31,400**	**19.2**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	396	1.8	353	1.7	40	4.1	3	1.7
Moderate-income	3,553	16.6	3,332	16.4	203	20.7	18	10.4
Middle-income	13,738	64.2	13,050	64.4	573	58.4	115	66.5
Upper-income	3,725	17.4	3,522	17.4	166	16.9	37	21.4
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**21,412**	**100.0**	**20,257**	**100.0**	**982**	**100.0**	**173**	**100.0**
	Percentage of Total Businesses:			**94.6**		**4.6**		**.8**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	2	0.3	2	0.3	0	0	0	0
Moderate-income	130	18.7	125	18.5	5	29.4	0	0
Middle-income	478	68.9	467	69	11	64.7	0	0
Upper-income	84	12.1	83	12.3	1	5.9	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**694**	**100.0**	**677**	**100.0**	**17**	**100.0**	**0**	**.0**
	Percentage of Total Farms:			**97.6**		**2.4**		**.0**

2020 FFIEC Census Data and 2020 D&B Information

Combined Demographics Report

Assessment Area: FL Okeechobee

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	2,260	24.7
Moderate-income	4	33.3	3,042	33.3	983	32.3	1,796	19.6
Middle-income	6	50	4,848	53	910	18.8	2,107	23
Upper-income	1	8.3	1,252	13.7	85	6.8	2,979	32.6
Unknown-income	1	8.3	0	0	0	0	0	0
Total Assessment Area	**12**	**100.0**	**9,142**	**100.0**	**1,978**	**21.6**	**9,142**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	6,290	2,745	29.7	43.6	1,838	29.2	1,707	27.1
Middle-income	9,728	5,196	56.3	53.4	1,659	17.1	2,873	29.5
Upper-income	2,260	1,288	14	57	320	14.2	652	28.8
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**18,278**	**9,229**	**100.0**	**50.5**	**3,817**	**20.9**	**5,232**	**28.6**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	644	32.7	602	32.3	38	40	4	33.3
Middle-income	912	46.3	866	46.5	39	41.1	7	58.3
Upper-income	413	21	394	21.2	18	18.9	1	8.3
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**1,969**	**100.0**	**1,862**	**100.0**	**95**	**100.0**	**12**	**100.0**
	Percentage of Total Businesses:			**94.6**		**4.8**		**.6**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	14	10.8	11	9.2	3	27.3	0	0
Middle-income	97	74.6	90	75.6	7	63.6	0	0
Upper-income	19	14.6	18	15.1	1	9.1	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**130**	**100.0**	**119**	**100.0**	**11**	**100.0**	**0**	**.0**
	Percentage of Total Farms:			**91.5**		**8.5**		**.0**

2020 FFIEC Census Data and 2020 D&B Information

Combined Demographics Report

Assessment Area: FL Palm Bay

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	6	5.3	4,027	2.8	1,529	38	28,644	20.2
Moderate-income	26	22.8	31,232	22	5,185	16.6	26,358	18.6
Middle-income	47	41.2	60,586	42.8	5,205	8.6	29,163	20.6
Upper-income	32	28.1	45,850	32.4	2,124	4.6	57,530	40.6
Unknown-income	3	2.6	0	0	0	0	0	0
Total Assessment Area	**114**	**100.0**	**141,695**	**100.0**	**14,043**	**9.9**	**141,695**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	10,132	2,547	1.6	25.1	5,350	52.8	2,235	22.1
Moderate-income	67,176	33,668	21.1	50.1	20,546	30.6	12,962	19.3
Middle-income	116,027	69,406	43.5	59.8	24,143	20.8	22,478	19.4
Upper-income	78,319	54,033	33.8	69	13,098	16.7	11,188	14.3
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**271,654**	**159,654**	**100.0**	**58.8**	**63,137**	**23.2**	**48,863**	**18.0**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1,030	2.7	949	2.6	76	4	5	1.8
Moderate-income	9,256	24.2	8,584	23.7	607	32	65	23.3
Middle-income	15,178	39.6	14,407	39.9	666	35.2	105	37.6
Upper-income	12,852	33.5	12,206	33.8	542	28.6	104	37.3
Unknown-income	6	0	3	0	3	0.2	0	0
Total Assessment Area	**38,322**	**100.0**	**36,149**	**100.0**	**1,894**	**100.0**	**279**	**100.0**
	Percentage of Total Businesses:			**94.3**		**4.9**		**.7**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	3	1.4	3	1.4	0	0	0	0
Moderate-income	31	14.4	30	14	1	50	0	0
Middle-income	94	43.5	93	43.5	1	50	0	0
Upper-income	88	40.7	88	41.1	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**216**	**100.0**	**214**	**100.0**	**2**	**100.0**	**0**	**.0**
	Percentage of Total Farms:			**99.1**		**.9**		**.0**

2020 FFIEC Census Data and 2020 D&B Information

Combined Demographics Report - 2018

Assessment Area: FL Panama City

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	2.3	1,217	2.8	384	31.6	9,161	21.1
Moderate-income	8	18.2	5,829	13.4	1,361	23.3	7,699	17.7
Middle-income	23	52.3	23,285	53.5	2,262	9.7	8,662	19.9
Upper-income	11	25	13,154	30.2	662	5	17,963	41.3
Unknown-income	1	2.3	0	0	0	0	0	0
Total Assessment Area	**44**	**100.0**	**43,485**	**100.0**	**4,669**	**10.7**	**43,485**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	2,409	730	1.7	30.3	1,117	46.4	562	23.3
Moderate-income	12,710	4,970	11.9	39.1	5,398	42.5	2,342	18.4
Middle-income	56,050	22,356	53.6	39.9	13,799	24.6	19,895	35.5
Upper-income	28,940	13,681	32.8	47.3	5,871	20.3	9,388	32.4
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**100,109**	**41,737**	**100.0**	**41.7**	**26,185**	**26.2**	**32,187**	**32.2**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	291	2.5	267	2.4	19	2.8	5	4.7
Moderate-income	2,066	17.5	1,879	17.1	165	24.6	22	20.8
Middle-income	6,399	54.3	6,003	54.6	347	51.8	49	46.2
Upper-income	3,023	25.7	2,854	25.9	139	20.7	30	28.3
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**11,779**	**100.0**	**11,003**	**100.0**	**670**	**100.0**	**106**	**100.0**
	Percentage of Total Businesses:			**93.4**		**5.7**		**.9**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	2	2.6	2	2.6	0	0	0	0
Moderate-income	11	14.1	11	14.3	0	0	0	0
Middle-income	46	59	45	58.4	1	100	0	0
Upper-income	19	24.4	19	24.7	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**78**	**100.0**	**77**	**100.0**	**1**	**100.0**	**0**	**.0**
	Percentage of Total Farms:			**98.7**		**1.3**		**.0**

2018 FFIEC Census Data and 2018 D&B Information

Combined Demographics Report - 2019-2020

Assessment Area: FL Panama City

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	2	4.5	1,602	3.7	467	29.2	9,302	21.4
Moderate-income	9	20.5	6,552	15.1	1,437	21.9	7,779	17.9
Middle-income	22	50	22,624	52	2,131	9.4	8,699	20
Upper-income	10	22.7	12,707	29.2	634	5	17,705	40.7
Unknown-income	1	2.3	0	0	0	0	0	0
Total Assessment Area	**44**	**100.0**	**43,485**	**100.0**	**4,669**	**10.7**	**43,485**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	3,217	1,042	2.5	32.4	1,383	43	792	24.6
Moderate-income	15,656	5,568	13.3	35.6	5,937	37.9	4,151	26.5
Middle-income	54,260	21,854	52.4	40.3	13,240	24.4	19,166	35.3
Upper-income	26,976	13,273	31.8	49.2	5,625	20.9	8,078	29.9
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**100,109**	**41,737**	**100.0**	**41.7**	**26,185**	**26.2**	**32,187**	**32.2**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	374	3.1	351	3.1	19	3.2	4	4.5
Moderate-income	2,320	19.3	2,135	18.8	165	28	20	22.5
Middle-income	6,377	53.1	6,047	53.3	287	48.7	43	48.3
Upper-income	2,946	24.5	2,806	24.7	118	20	22	24.7
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**12,017**	**100.0**	**11,339**	**100.0**	**589**	**100.0**	**89**	**100.0**
	Percentage of Total Businesses:			**94.4**		**4.9**		**.7**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	2	2.7	2	2.8	0	0	0	0
Moderate-income	6	8	6	8.3	0	0	0	0
Middle-income	48	64	45	62.5	3	100	0	0
Upper-income	19	25.3	19	26.4	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**75**	**100.0**	**72**	**100.0**	**3**	**100.0**	**0**	**.0**
	Percentage of Total Farms:			**96.0**		**4.0**		**.0**

2020 FFIEC Census Data and 2020 D&B Information

Combined Demographics Report

Assessment Area: FL Pensacola

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	4	4.1	2,016	1.8	629	31.2	20,642	18.6
Moderate-income	21	21.4	18,181	16.3	3,473	19.1	21,247	19.1
Middle-income	51	52	60,191	54.1	5,297	8.8	25,237	22.7
Upper-income	20	20.4	30,844	27.7	1,572	5.1	44,106	39.7
Unknown-income	2	2	0	0	0	0	0	0
Total Assessment Area	**98**	**100.0**	**111,232**	**100.0**	**10,971**	**9.9**	**111,232**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	5,193	1,843	1.6	35.5	2,211	42.6	1,139	21.9
Moderate-income	40,974	17,040	15.2	41.6	17,384	42.4	6,550	16
Middle-income	106,415	61,397	54.7	57.7	29,908	28.1	15,110	14.2
Upper-income	52,382	31,996	28.5	61.1	10,535	20.1	9,851	18.8
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**204,964**	**112,276**	**100.0**	**54.8**	**60,038**	**29.3**	**32,650**	**15.9**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	689	2.3	636	2.2	49	3.6	4	2.1
Moderate-income	6,213	20.4	5,736	19.8	446	32.4	31	16.1
Middle-income	15,529	50.9	14,736	50.9	698	50.8	95	49.2
Upper-income	8,081	26.5	7,836	27.1	182	13.2	63	32.6
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**30,512**	**100.0**	**28,944**	**100.0**	**1,375**	**100.0**	**193**	**100.0**
	Percentage of Total Businesses:			**94.9**		**4.5**		**.6**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1	0.3	1	0.3	0	0	0	0
Moderate-income	21	6.8	20	6.6	1	20	0	0
Middle-income	228	73.5	225	73.8	3	60	0	0
Upper-income	60	19.4	59	19.3	1	20	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**310**	**100.0**	**305**	**100.0**	**5**	**100.0**	**0**	**.0**
	Percentage of Total Farms:			**98.4**		**1.6**		**.0**

2020 FFIEC Census Data and 2020 D&B Information

Combined Demographics Report

Assessment Area: FL Punta Gorda

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	8,117	17.3
Moderate-income	6	15.4	5,373	11.5	945	17.6	9,682	20.7
Middle-income	23	59	33,172	70.8	2,553	7.7	10,219	21.8
Upper-income	9	23.1	8,331	17.8	395	4.7	18,858	40.2
Unknown-income	1	2.6	0	0	0	0	0	0
Total Assessment Area	**39**	**100.0**	**46,876**	**100.0**	**3,893**	**8.3**	**46,876**	**100.0**
	Housing Units by Tract	**Housing Types by Tract**						
		Owner-Occupied			**Rental**		**Vacant**	
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	13,286	6,016	10.7	45.3	3,729	28.1	3,541	26.7
Middle-income	67,598	39,572	70.6	58.5	10,461	15.5	17,565	26
Upper-income	20,311	10,431	18.6	51.4	1,647	8.1	8,233	40.5
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**101,195**	**56,019**	**100.0**	**55.4**	**15,837**	**15.6**	**29,339**	**29.0**
	Total Businesses by Tract		**Businesses by Tract & Revenue Size**					
			Less Than or = $1 Million		**Over $1 Million**		**Revenue Not Reported**	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	2,123	16.6	2,016	16.5	95	20.5	12	13.5
Middle-income	8,596	67.3	8,245	67.4	309	66.7	42	47.2
Upper-income	2,058	16.1	1,964	16.1	59	12.7	35	39.3
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**12,777**	**100.0**	**12,225**	**100.0**	**463**	**100.0**	**89**	**100.0**
	Percentage of Total Businesses:			**95.7**		**3.6**		**.7**
	Total Farms by Tract		**Farms by Tract & Revenue Size**					
			Less Than or = $1 Million		**Over $1 Million**		**Revenue Not Reported**	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	51	48.1	50	47.6	1	100	0	0
Middle-income	41	38.7	41	39	0	0	0	0
Upper-income	14	13.2	14	13.3	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**106**	**100.0**	**105**	**100.0**	**1**	**100.0**	**0**	**.0**
	Percentage of Total Farms:			**99.1**		**.9**		**.0**

2020 FFIEC Census Data and 2020 D&B Information

Combined Demographics Report

Assessment Area: FL Sarasota

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	4	2.3	3,985	2	1,609	40.4	37,816	19.4
Moderate-income	43	24.7	40,142	20.6	6,281	15.6	37,216	19.1
Middle-income	79	45.4	94,159	48.3	6,073	6.4	40,920	21
Upper-income	46	26.4	56,588	29	2,458	4.3	78,922	40.5
Unknown-income	2	1.1	0	0	0	0	0	0
Total Assessment Area	**174**	**100.0**	**194,874**	**100.0**	**16,421**	**8.4**	**194,874**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	7,369	2,319	1	31.5	3,924	53.3	1,126	15.3
Moderate-income	91,418	40,715	18.3	44.5	29,679	32.5	21,024	23
Middle-income	193,422	112,636	50.7	58.2	38,420	19.9	42,366	21.9
Upper-income	114,987	66,323	29.9	57.7	15,894	13.8	32,770	28.5
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**407,196**	**221,993**	**100.0**	**54.5**	**87,917**	**21.6**	**97,286**	**23.9**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	854	1.4	792	1.3	58	1.9	4	0.7
Moderate-income	12,263	19.5	11,520	19.4	661	21.8	82	15.2
Middle-income	28,938	46	27,448	46.3	1,293	42.6	197	36.6
Upper-income	20,841	33.1	19,560	33	1,026	33.8	255	47.4
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**62,896**	**100.0**	**59,320**	**100.0**	**3,038**	**100.0**	**538**	**100.0**
	Percentage of Total Businesses:			**94.3**		**4.8**		**.9**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1	0.2	1	0.2	0	0	0	0
Moderate-income	66	11.9	63	11.9	3	11.1	0	0
Middle-income	181	32.6	175	33.1	6	22.2	0	0
Upper-income	308	55.4	290	54.8	18	66.7	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**556**	**100.0**	**529**	**100.0**	**27**	**100.0**	**0**	**.0**
	Percentage of Total Farms:			**95.1**		**4.9**		**.0**

2020 FFIEC Census Data and 2020 D&B Information

Combined Demographics Report

Assessment Area: FL Tallahassee

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	13	19.1	5,307	8.7	2,157	40.6	12,861	21.1
Moderate-income	16	23.5	11,547	19	2,262	19.6	9,484	15.6
Middle-income	18	26.5	17,987	29.5	1,390	7.7	11,178	18.3
Upper-income	19	27.9	25,430	41.7	650	2.6	27,398	45
Unknown-income	2	2.9	650	1.1	180	27.7	0	0
Total Assessment Area	**68**	**100.0**	**60,921**	**100.0**	**6,639**	**10.9**	**60,921**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	22,256	2,919	5	13.1	15,387	69.1	3,950	17.7
Moderate-income	26,251	8,299	14.3	31.6	13,878	52.9	4,074	15.5
Middle-income	36,137	17,788	30.7	49.2	14,212	39.3	4,137	11.4
Upper-income	37,420	28,530	49.2	76.2	6,378	17	2,512	6.7
Unknown-income	3,851	472	0.8	12.3	2,971	77.1	408	10.6
Total Assessment Area	**125,915**	**58,008**	**100.0**	**46.1**	**52,826**	**42.0**	**15,081**	**12.0**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1,543	7.8	1,456	7.8	76	7	11	5.6
Moderate-income	4,026	20.2	3,717	20	274	25.3	35	17.8
Middle-income	6,959	35	6,421	34.5	470	43.4	68	34.5
Upper-income	7,171	36	6,836	36.7	253	23.3	82	41.6
Unknown-income	205	1	193	1	11	1	1	0.5
Total Assessment Area	**19,904**	**100.0**	**18,623**	**100.0**	**1,084**	**100.0**	**197**	**100.0**
	Percentage of Total Businesses:			**93.6**		**5.4**		**1.0**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	5	3.2	5	3.2	0	0	0	0
Moderate-income	17	10.8	17	10.9	0	0	0	0
Middle-income	48	30.4	48	30.8	0	0	0	0
Upper-income	88	55.7	86	55.1	2	100	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**158**	**100.0**	**156**	**100.0**	**2**	**100.0**	**0**	**.0**
	Percentage of Total Farms:			**98.7**		**1.3**		**.0**

2020 FFIEC Census Data and 2020 D&B Information

Combined Demographics Report

Assessment Area: FL The Villages

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	5.3	181	0.6	95	52.5	5,084	15.5
Moderate-income	8	42.1	7,353	22.4	1,141	15.5	6,826	20.8
Middle-income	7	36.8	25,346	77.1	855	3.4	7,989	24.3
Upper-income	0	0	0	0	0	0	12,984	39.5
Unknown-income	3	15.8	3	0	0	0	0	0
Total Assessment Area	**19**	**100.0**	**32,883**	**100.0**	**2,091**	**6.4**	**32,883**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	403	105	0.2	26.1	165	40.9	133	33
Moderate-income	15,967	9,943	23	62.3	1,898	11.9	4,126	25.8
Middle-income	44,750	33,264	76.8	74.3	2,639	5.9	8,847	19.8
Upper-income	0	0	0	0	0	0	0	0
Unknown-income	51	0	0	0	25	49	26	51
Total Assessment Area	**61,171**	**43,312**	**100.0**	**70.8**	**4,727**	**7.7**	**13,132**	**21.5**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	72	1.6	62	1.5	9	4.6	1	2.9
Moderate-income	1,463	33	1,395	33.1	61	31.4	7	20.6
Middle-income	2,900	65.4	2,750	65.3	124	63.9	26	76.5
Upper-income	0	0	0	0	0	0	0	0
Unknown-income	2	0	2	0	0	0	0	0
Total Assessment Area	**4,437**	**100.0**	**4,209**	**100.0**	**194**	**100.0**	**34**	**100.0**
	Percentage of Total Businesses:			**94.9**		**4.4**		**.8**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1	0.9	1	0.9	0	0	0	0
Moderate-income	77	65.8	76	66.7	1	33.3	0	0
Middle-income	39	33.3	37	32.5	2	66.7	0	0
Upper-income	0	0	0	0	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**117**	**100.0**	**114**	**100.0**	**3**	**100.0**	**0**	**.0**
	Percentage of Total Farms:			**97.4**		**2.6**		**.0**

2020 FFIEC Census Data and 2020 D&B Information

Combined Demographics Report

Assessment Area: FL West Palm Beach

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	26	7.7	19,292	5.8	7,117	36.9	75,778	22.8
Moderate-income	94	27.8	82,482	24.8	14,460	17.5	57,664	17.3
Middle-income	92	27.2	104,384	31.4	7,979	7.6	59,302	17.8
Upper-income	115	34	125,809	37.8	5,343	4.2	139,981	42.1
Unknown-income	11	3.3	758	0.2	99	13.1	0	0
Total Assessment Area	**338**	**100.0**	**332,725**	**100.0**	**34,998**	**10.5**	**332,725**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	40,022	11,598	3.1	29	20,247	50.6	8,177	20.4
Moderate-income	184,776	86,275	23.3	46.7	59,215	32	39,286	21.3
Middle-income	204,366	120,910	32.7	59.2	49,258	24.1	34,198	16.7
Upper-income	240,165	149,887	40.6	62.4	35,765	14.9	54,513	22.7
Unknown-income	1,988	851	0.2	42.8	599	30.1	538	27.1
Total Assessment Area	**671,317**	**369,521**	**100.0**	**55.0**	**165,084**	**24.6**	**136,712**	**20.4**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	7,359	5.4	6,718	5.2	569	8.6	72	4.6
Moderate-income	28,598	21	26,884	21	1,503	22.6	211	13.5
Middle-income	41,203	30.2	39,117	30.5	1,691	25.4	395	25.3
Upper-income	58,448	42.8	54,791	42.7	2,789	42	868	55.7
Unknown-income	886	0.6	779	0.6	94	1.4	13	0.8
Total Assessment Area	**136,494**	**100.0**	**128,289**	**100.0**	**6,646**	**100.0**	**1,559**	**100.0**
	Percentage of Total Businesses:			**94.0**		**4.9**		**1.1**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	36	4	30	3.4	6	15.4	0	0
Moderate-income	102	11.2	95	10.9	7	17.9	0	0
Middle-income	304	33.4	295	33.8	9	23.1	0	0
Upper-income	464	50.9	447	51.3	17	43.6	0	0
Unknown-income	5	0.5	5	0.6	0	0	0	0
Total Assessment Area	**911**	**100.0**	**872**	**100.0**	**39**	**100.0**	**0**	**.0**
	Percentage of Total Farms:			**95.7**		**4.3**		**.0**

2020 FFIEC Census Data and 2020 D&B Information

Combined Demographics Report - 2018

Assessment Area: GA Albany

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	4	14.8	2,369	10.7	1,330	56.1	6,460	29.3
Moderate-income	10	37	9,077	41.2	3,119	34.4	4,057	18.4
Middle-income	7	25.9	5,222	23.7	893	17.1	3,471	15.7
Upper-income	6	22.2	5,379	24.4	275	5.1	8,059	36.6
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**27**	**100.0**	**22,047**	**100.0**	**5,617**	**25.5**	**22,047**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	4,936	944	5.8	19.1	3,183	64.5	809	16.4
Moderate-income	17,999	5,179	32	28.8	9,979	55.4	2,841	15.8
Middle-income	9,921	4,305	26.6	43.4	4,550	45.9	1,066	10.7
Upper-income	7,850	5,774	35.6	73.6	1,541	19.6	535	6.8
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**40,706**	**16,202**	**100.0**	**39.8**	**19,253**	**47.3**	**5,251**	**12.9**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	729	18.5	641	17.9	81	24.4	7	21.9
Moderate-income	1,332	33.7	1,196	33.4	121	36.4	15	46.9
Middle-income	828	21	772	21.5	55	16.6	1	3.1
Upper-income	1,058	26.8	974	27.2	75	22.6	9	28.1
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**3,947**	**100.0**	**3,583**	**100.0**	**332**	**100.0**	**32**	**100.0**
	Percentage of Total Businesses:			**90.8**		**8.4**		**.8**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	5	6	5	6.3	0	0	0	0
Moderate-income	12	14.5	12	15	0	0	0	0
Middle-income	25	30.1	24	30	1	33.3	0	0
Upper-income	41	49.4	39	48.8	2	66.7	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**83**	**100.0**	**80**	**100.0**	**3**	**100.0**	**0**	**.0**
	Percentage of Total Farms:			**96.4**		**3.6**		**.0**

2018 FFIEC Census Data and 2018 D&B Information

Combined Demographics Report - 2019-2020

Assessment Area: GA Albany

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	4	14.8	2,369	10.7	1,330	56.1	6,393	29
Moderate-income	9	33.3	8,097	36.7	2,855	35.3	4,032	18.3
Middle-income	8	29.6	6,202	28.1	1,157	18.7	3,496	15.9
Upper-income	6	22.2	5,379	24.4	275	5.1	8,126	36.9
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**27**	**100.0**	**22,047**	**100.0**	**5,617**	**25.5**	**22,047**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	4,936	944	5.8	19.1	3,183	64.5	809	16.4
Moderate-income	16,418	4,389	27.1	26.7	9,341	56.9	2,688	16.4
Middle-income	11,502	5,095	31.4	44.3	5,188	45.1	1,219	10.6
Upper-income	7,850	5,774	35.6	73.6	1,541	19.6	535	6.8
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**40,706**	**16,202**	**100.0**	**39.8**	**19,253**	**47.3**	**5,251**	**12.9**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	720	18.8	635	18.2	77	24.5	8	32
Moderate-income	1,212	31.6	1,103	31.6	103	32.8	6	24
Middle-income	902	23.5	832	23.8	63	20.1	7	28
Upper-income	998	26	923	26.4	71	22.6	4	16
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**3,832**	**100.0**	**3,493**	**100.0**	**314**	**100.0**	**25**	**100.0**
	Percentage of Total Businesses:			**91.2**		**8.2**		**.7**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	7	8.3	6	7.5	1	25	0	0
Moderate-income	9	10.7	9	11.3	0	0	0	0
Middle-income	27	32.1	26	32.5	1	25	0	0
Upper-income	41	48.8	39	48.8	2	50	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**84**	**100.0**	**80**	**100.0**	**4**	**100.0**	**0**	**.0**
	Percentage of Total Farms:			**95.2**		**4.8**		**.0**

2020 FFIEC Census Data and 2020 D&B Information

Combined Demographics Report

Assessment Area: GA Athens

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	7	23.3	4,120	19.8	1,772	43	6,709	32.2
Moderate-income	4	13.3	2,943	14.1	1,004	34.1	2,980	14.3
Middle-income	10	33.3	8,783	42.2	1,192	13.6	3,482	16.7
Upper-income	8	26.7	4,960	23.8	639	12.9	7,641	36.7
Unknown-income	1	3.3	6	0	4	66.7	0	0
Total Assessment Area	**30**	**100.0**	**20,812**	**100.0**	**4,611**	**22.2**	**20,812**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	11,401	2,465	14	21.6	6,838	60	2,098	18.4
Moderate-income	6,700	1,839	10.5	27.4	3,745	55.9	1,116	16.7
Middle-income	20,836	8,134	46.4	39	9,680	46.5	3,022	14.5
Upper-income	12,242	5,111	29.1	41.7	5,256	42.9	1,875	15.3
Unknown-income	350	0	0	0	288	82.3	62	17.7
Total Assessment Area	**51,529**	**17,549**	**100.0**	**34.1**	**25,807**	**50.1**	**8,173**	**15.9**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	946	18.5	850	18.1	89	23.2	7	17.1
Moderate-income	516	10.1	462	9.9	52	13.6	2	4.9
Middle-income	2,188	42.8	2,006	42.8	162	42.3	20	48.8
Upper-income	1,394	27.3	1,307	27.9	75	19.6	12	29.3
Unknown-income	70	1.4	65	1.4	5	1.3	0	0
Total Assessment Area	**5,114**	**100.0**	**4,690**	**100.0**	**383**	**100.0**	**41**	**100.0**
	Percentage of Total Businesses:			**91.7**		**7.5**		**.8**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	10	14.9	10	15.6	0	0	0	0
Moderate-income	8	11.9	7	10.9	1	33.3	0	0
Middle-income	25	37.3	25	39.1	0	0	0	0
Upper-income	22	32.8	21	32.8	1	33.3	0	0
Unknown-income	2	3	1	1.6	1	33.3	0	0
Total Assessment Area	**67**	**100.0**	**64**	**100.0**	**3**	**100.0**	**0**	**.0**
	Percentage of Total Farms:			**95.5**		**4.5**		**.0**

2020 FFIEC Census Data and 2020 D&B Information

Combined Demographics Report

Assessment Area: GA Dalton

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	7,326	20.4
Moderate-income	5	19.2	6,138	17.1	1,627	26.5	6,979	19.5
Middle-income	14	53.8	18,125	50.5	2,725	15	7,161	20
Upper-income	7	26.9	11,615	32.4	1,125	9.7	14,412	40.2
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**26**	**100.0**	**35,878**	**100.0**	**5,477**	**15.3**	**35,878**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	10,102	5,119	16.1	50.7	3,581	35.4	1,402	13.9
Middle-income	27,820	15,986	50.2	57.5	8,406	30.2	3,428	12.3
Upper-income	17,627	10,761	33.8	61	4,958	28.1	1,908	10.8
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**55,549**	**31,866**	**100.0**	**57.4**	**16,945**	**30.5**	**6,738**	**12.1**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	757	16.3	673	16.5	79	15.7	5	12.5
Middle-income	2,538	54.8	2,209	54	306	61	23	57.5
Upper-income	1,335	28.8	1,206	29.5	117	23.3	12	30
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**4,630**	**100.0**	**4,088**	**100.0**	**502**	**100.0**	**40**	**100.0**
	Percentage of Total Businesses:			**88.3**		**10.8**		**.9**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	9	9.4	8	8.4	1	100	0	0
Middle-income	61	63.5	61	64.2	0	0	0	0
Upper-income	26	27.1	26	27.4	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**96**	**100.0**	**95**	**100.0**	**1**	**100.0**	**0**	**.0**
	Percentage of Total Farms:			**99.0**		**1.0**		**.0**

2020 FFIEC Census Data and 2020 D&B Information

Combined Demographics Report

Assessment Area: GA Elbert Wilkes

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	1,816	23.3
Moderate-income	2	22.2	1,330	17.1	430	32.3	1,479	19
Middle-income	7	77.8	6,470	82.9	1,045	16.2	1,619	20.8
Upper-income	0	0	0	0	0	0	2,886	37
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**9**	**100.0**	**7,800**	**100.0**	**1,475**	**18.9**	**7,800**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	2,725	1,345	16.6	49.4	812	29.8	568	20.8
Middle-income	11,956	6,768	83.4	56.6	2,825	23.6	2,363	19.8
Upper-income	0	0	0	0	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**14,681**	**8,113**	**100.0**	**55.3**	**3,637**	**24.8**	**2,931**	**20.0**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	310	24.7	271	23.8	35	35.7	4	22.2
Middle-income	944	75.3	867	76.2	63	64.3	14	77.8
Upper-income	0	0	0	0	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**1,254**	**100.0**	**1,138**	**100.0**	**98**	**100.0**	**18**	**100.0**
	Percentage of Total Businesses:			**90.7**		**7.8**		**1.4**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	17	15.9	16	15.7	1	20	0	0
Middle-income	90	84.1	86	84.3	4	80	0	0
Upper-income	0	0	0	0	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**107**	**100.0**	**102**	**100.0**	**5**	**100.0**	**0**	**.0**
	Percentage of Total Farms:			**95.3**		**4.7**		**.0**

2020 FFIEC Census Data and 2020 D&B Information

Combined Demographics Report

Assessment Area: GA Gainesville

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	2	5.6	2,284	5	1,014	44.4	9,436	20.6
Moderate-income	7	19.4	7,486	16.3	1,888	25.2	8,262	18
Middle-income	15	41.7	19,657	42.9	2,431	12.4	9,321	20.3
Upper-income	12	33.3	16,383	35.8	1,235	7.5	18,791	41
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**36**	**100.0**	**45,810**	**100.0**	**6,568**	**14.3**	**45,810**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	3,723	492	1.2	13.2	2,697	72.4	534	14.3
Moderate-income	11,194	5,135	12.4	45.9	5,152	46	907	8.1
Middle-income	31,497	18,499	44.6	58.7	8,981	28.5	4,017	12.8
Upper-income	22,888	17,308	41.8	75.6	3,728	16.3	1,852	8.1
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**69,302**	**41,434**	**100.0**	**59.8**	**20,558**	**29.7**	**7,310**	**10.5**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	869	9.6	764	9.3	95	12.7	10	13.9
Moderate-income	1,473	16.3	1,271	15.5	194	25.9	8	11.1
Middle-income	3,838	42.4	3,457	42.1	355	47.4	26	36.1
Upper-income	2,862	31.7	2,729	33.2	105	14	28	38.9
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**9,042**	**100.0**	**8,221**	**100.0**	**749**	**100.0**	**72**	**100.0**
	Percentage of Total Businesses:			**90.9**		**8.3**		**.8**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	4	3.1	4	3.1	0	0	0	0
Moderate-income	12	9.2	12	9.4	0	0	0	0
Middle-income	62	47.7	59	46.5	3	100	0	0
Upper-income	52	40	52	40.9	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**130**	**100.0**	**127**	**100.0**	**3**	**100.0**	**0**	**.0**
	Percentage of Total Farms:			**97.7**		**2.3**		**.0**

2020 FFIEC Census Data and 2020 D&B Information

Combined Demographics Report

Assessment Area: GA Jefferson Jenkins

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	2,123	34.1
Moderate-income	3	50	3,713	59.7	1,220	32.9	1,097	17.6
Middle-income	3	50	2,505	40.3	478	19.1	1,042	16.8
Upper-income	0	0	0	0	0	0	1,956	31.5
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**6**	**100.0**	**6,218**	**100.0**	**1,698**	**27.3**	**6,218**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	7,253	3,591	57.7	49.5	2,112	29.1	1,550	21.4
Middle-income	4,732	2,635	42.3	55.7	1,214	25.7	883	18.7
Upper-income	0	0	0	0	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**11,985**	**6,226**	**100.0**	**51.9**	**3,326**	**27.8**	**2,433**	**20.3**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	430	62	389	62.3	33	57.9	8	66.7
Middle-income	263	38	235	37.7	24	42.1	4	33.3
Upper-income	0	0	0	0	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**693**	**100.0**	**624**	**100.0**	**57**	**100.0**	**12**	**100.0**
	Percentage of Total Businesses:			**90.0**		**8.2**		**1.7**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	54	58.1	51	58	2	50	1	100
Middle-income	39	41.9	37	42	2	50	0	0
Upper-income	0	0	0	0	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**93**	**100.0**	**88**	**100.0**	**4**	**100.0**	**1**	**100.0**
	Percentage of Total Farms:			**94.6**		**4.3**		**1.1**

2020 FFIEC Census Data and 2020 D&B Information

Combined Demographics Report

Assessment Area: GA Northeast GA

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	8,045	15.8
Moderate-income	2	5.3	2,885	5.7	619	21.5	8,370	16.4
Middle-income	19	50	25,138	49.4	3,521	14	9,726	19.1
Upper-income	17	44.7	22,909	45	2,092	9.1	24,791	48.7
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**38**	**100.0**	**50,932**	**100.0**	**6,232**	**12.2**	**50,932**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	5,032	2,279	4.4	45.3	1,683	33.4	1,070	21.3
Middle-income	44,801	25,524	48.8	57	9,631	21.5	9,646	21.5
Upper-income	40,595	24,553	46.9	60.5	6,098	15	9,944	24.5
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**90,428**	**52,356**	**100.0**	**57.9**	**17,412**	**19.3**	**20,660**	**22.8**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	488	6.1	435	5.9	42	9.2	11	11.3
Middle-income	3,964	49.8	3,677	49.7	246	54.1	41	42.3
Upper-income	3,503	44	3,291	44.5	167	36.7	45	46.4
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**7,955**	**100.0**	**7,403**	**100.0**	**455**	**100.0**	**97**	**100.0**
	Percentage of Total Businesses:			**93.1**		**5.7**		**1.2**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	9	3.2	9	3.2	0	0	0	0
Middle-income	164	57.7	163	58.4	1	25	0	0
Upper-income	111	39.1	107	38.4	3	75	1	100
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**284**	**100.0**	**279**	**100.0**	**4**	**100.0**	**1**	**100.0**
	Percentage of Total Farms:			**98.2**		**1.4**		**.4**

2020 FFIEC Census Data and 2020 D&B Information

Combined Demographics Report

Assessment Area: GA Northwest GA

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	7,837	20.2
Moderate-income	2	7.4	2,798	7.2	608	21.7	7,157	18.4
Middle-income	21	77.8	29,282	75.4	5,307	18.1	7,693	19.8
Upper-income	4	14.8	6,747	17.4	643	9.5	16,140	41.6
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**27**	**100.0**	**38,827**	**100.0**	**6,558**	**16.9**	**38,827**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	4,933	2,228	6	45.2	2,066	41.9	639	13
Middle-income	50,046	27,526	73.9	55	13,506	27	9,014	18
Upper-income	11,703	7,510	20.2	64.2	1,746	14.9	2,447	20.9
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**66,682**	**37,264**	**100.0**	**55.9**	**17,318**	**26.0**	**12,100**	**18.1**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	541	10.8	475	10.1	58	21.1	8	13.8
Middle-income	3,697	73.6	3,460	73.7	193	70.2	44	75.9
Upper-income	787	15.7	757	16.1	24	8.7	6	10.3
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**5,025**	**100.0**	**4,692**	**100.0**	**275**	**100.0**	**58**	**100.0**
	Percentage of Total Businesses:			**93.4**		**5.5**		**1.2**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	12	5.3	12	5.4	0	0	0	0
Middle-income	180	79.6	177	79.7	3	100	0	0
Upper-income	34	15	33	14.9	0	0	1	100
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**226**	**100.0**	**222**	**100.0**	**3**	**100.0**	**1**	**100.0**
	Percentage of Total Farms:			**98.2**		**1.3**		**.4**

2020 FFIEC Census Data and 2020 D&B Information

Combined Demographics Report

Assessment Area: GA Rome

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	5	748	3.2	318	42.5	5,247	22.3
Moderate-income	6	30	5,633	24	1,416	25.1	4,106	17.5
Middle-income	8	40	9,939	42.3	1,748	17.6	4,438	18.9
Upper-income	5	25	7,193	30.6	368	5.1	9,722	41.3
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**20**	**100.0**	**23,513**	**100.0**	**3,850**	**16.4**	**23,513**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	1,625	306	1.4	18.8	972	59.8	347	21.4
Moderate-income	11,185	4,101	19.4	36.7	5,478	49	1,606	14.4
Middle-income	16,283	9,328	44	57.3	4,786	29.4	2,169	13.3
Upper-income	11,365	7,447	35.2	65.5	2,456	21.6	1,462	12.9
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**40,458**	**21,182**	**100.0**	**52.4**	**13,692**	**33.8**	**5,584**	**13.8**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	105	3	94	2.9	10	3.6	1	3
Moderate-income	1,555	44.1	1,395	43.3	147	53.1	13	39.4
Middle-income	1,129	32	1,029	32	92	33.2	8	24.2
Upper-income	739	20.9	700	21.8	28	10.1	11	33.3
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**3,528**	**100.0**	**3,218**	**100.0**	**277**	**100.0**	**33**	**100.0**
	Percentage of Total Businesses:			**91.2**		**7.9**		**.9**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1	1.2	1	1.2	0	0	0	0
Moderate-income	11	13.3	10	12.3	1	50	0	0
Middle-income	33	39.8	32	39.5	1	50	0	0
Upper-income	38	45.8	38	46.9	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**83**	**100.0**	**81**	**100.0**	**2**	**100.0**	**0**	**.0**
	Percentage of Total Farms:			**97.6**		**2.4**		**.0**

2020 FFIEC Census Data and 2020 D&B Information

Combined Demographics Report

Assessment Area: GA Savannah

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	10	13.9	5,541	8.6	2,111	38.1	16,101	25.1
Moderate-income	27	37.5	17,533	27.4	3,873	22.1	10,606	16.6
Middle-income	16	22.2	19,120	29.8	2,184	11.4	12,915	20.2
Upper-income	16	22.2	21,875	34.1	1,026	4.7	24,447	38.2
Unknown-income	3	4.2	0	0	0	0	0	0
Total Assessment Area	**72**	**100.0**	**64,069**	**100.0**	**9,194**	**14.4**	**64,069**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	11,913	3,198	5.6	26.8	6,374	53.5	2,341	19.7
Moderate-income	36,254	12,154	21.2	33.5	18,813	51.9	5,287	14.6
Middle-income	35,586	19,180	33.5	53.9	11,589	32.6	4,817	13.5
Upper-income	38,100	22,783	39.8	59.8	10,811	28.4	4,506	11.8
Unknown-income	24	0	0	0	10	41.7	14	58.3
Total Assessment Area	**121,877**	**57,315**	**100.0**	**47.0**	**47,597**	**39.1**	**16,965**	**13.9**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1,348	9.3	1,154	8.7	185	16.1	9	7.5
Moderate-income	3,319	22.8	3,038	22.9	259	22.6	22	18.3
Middle-income	5,049	34.7	4,643	34.9	365	31.8	41	34.2
Upper-income	4,800	33	4,428	33.3	324	28.2	48	40
Unknown-income	38	0.3	24	0.2	14	1.2	0	0
Total Assessment Area	**14,554**	**100.0**	**13,287**	**100.0**	**1,147**	**100.0**	**120**	**100.0**
	Percentage of Total Businesses:			**91.3**		**7.9**		**.8**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	2	2.7	2	2.7	0	0	0	0
Moderate-income	11	14.7	10	13.7	1	50	0	0
Middle-income	28	37.3	28	38.4	0	0	0	0
Upper-income	34	45.3	33	45.2	1	50	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**75**	**100.0**	**73**	**100.0**	**2**	**100.0**	**0**	**.0**
	Percentage of Total Farms:			**97.3**		**2.7**		**.0**

2020 FFIEC Census Data and 2020 D&B Information

Combined Demographics Report

Assessment Area: GA Southwest GA

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	4,669	29.9
Moderate-income	5	31.3	5,211	33.4	1,751	33.6	2,460	15.8
Middle-income	10	62.5	9,943	63.7	2,181	21.9	2,956	18.9
Upper-income	1	6.3	446	2.9	46	10.3	5,515	35.4
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**16**	**100.0**	**15,600**	**100.0**	**3,978**	**25.5**	**15,600**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	9,925	4,251	30.8	42.8	3,648	36.8	2,026	20.4
Middle-income	17,700	9,125	66.1	51.6	5,628	31.8	2,947	16.6
Upper-income	782	438	3.2	56	160	20.5	184	23.5
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**28,407**	**13,814**	**100.0**	**48.6**	**9,436**	**33.2**	**5,157**	**18.2**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	605	30.3	551	30.4	43	27	11	36.7
Middle-income	1,362	68.1	1,228	67.8	116	73	18	60
Upper-income	32	1.6	31	1.7	0	0	1	3.3
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**1,999**	**100.0**	**1,810**	**100.0**	**159**	**100.0**	**30**	**100.0**
	Percentage of Total Businesses:			**90.5**		**8.0**		**1.5**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	80	40.2	74	40.2	6	40	0	0
Middle-income	108	54.3	100	54.3	8	53.3	0	0
Upper-income	11	5.5	10	5.4	1	6.7	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**199**	**100.0**	**184**	**100.0**	**15**	**100.0**	**0**	**.0**
	Percentage of Total Farms:			**92.5**		**7.5**		**.0**

2020 FFIEC Census Data and 2020 D&B Information

Combined Demographics Report

Assessment Area: GA Valdosta

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	3	12	2,306	9.4	1,126	48.8	5,878	23.9
Moderate-income	7	28	6,162	25.1	1,703	27.6	4,018	16.3
Middle-income	6	24	6,466	26.3	992	15.3	4,136	16.8
Upper-income	9	36	9,657	39.3	808	8.4	10,559	42.9
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**25**	**100.0**	**24,591**	**100.0**	**4,629**	**18.8**	**24,591**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	4,720	1,259	6.2	26.7	2,709	57.4	752	15.9
Moderate-income	13,964	3,428	17	24.5	8,546	61.2	1,990	14.3
Middle-income	11,330	6,043	29.9	53.3	3,593	31.7	1,694	15
Upper-income	15,385	9,460	46.9	61.5	4,290	27.9	1,635	10.6
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**45,399**	**20,190**	**100.0**	**44.5**	**19,138**	**42.2**	**6,071**	**13.4**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	470	10.4	411	10.1	54	14.9	5	10.4
Moderate-income	1,401	31.1	1,266	31	130	35.9	5	10.4
Middle-income	863	19.2	791	19.3	58	16	14	29.2
Upper-income	1,765	39.2	1,621	39.6	120	33.1	24	50
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**4,499**	**100.0**	**4,089**	**100.0**	**362**	**100.0**	**48**	**100.0**
	Percentage of Total Businesses:			**90.9**		**8.0**		**1.1**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	8	8.5	8	9.2	0	0	0	0
Moderate-income	15	16	15	17.2	0	0	0	0
Middle-income	30	31.9	27	31	3	42.9	0	0
Upper-income	41	43.6	37	42.5	4	57.1	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**94**	**100.0**	**87**	**100.0**	**7**	**100.0**	**0**	**.0**
	Percentage of Total Farms:			**92.6**		**7.4**		**.0**

2020 FFIEC Census Data and 2020 D&B Information

Combined Demographics Report

Assessment Area: IA Cedar Rapids

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	2	3.5	700	1	241	34.4	12,694	18.8
Moderate-income	14	24.6	12,786	18.9	1,531	12	12,256	18.1
Middle-income	34	59.6	42,871	63.5	2,151	5	16,483	24.4
Upper-income	6	10.5	10,965	16.2	197	1.8	26,103	38.7
Unknown-income	1	1.8	214	0.3	99	46.3	0	0
Total Assessment Area	**57**	**100.0**	**67,536**	**100.0**	**4,219**	**6.2**	**67,536**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	1,779	587	0.7	33	933	52.4	259	14.6
Moderate-income	25,571	14,815	18.8	57.9	8,478	33.2	2,278	8.9
Middle-income	71,402	50,623	64.2	70.9	15,498	21.7	5,281	7.4
Upper-income	14,299	12,758	16.2	89.2	1,120	7.8	421	2.9
Unknown-income	991	128	0.2	12.9	703	70.9	160	16.1
Total Assessment Area	**114,042**	**78,911**	**100.0**	**69.2**	**26,732**	**23.4**	**8,399**	**7.4**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	478	3.9	403	3.7	73	6.6	2	1.4
Moderate-income	2,371	19.4	2,128	19.4	223	20.1	20	13.6
Middle-income	6,906	56.5	6,272	57.2	545	49.1	89	60.5
Upper-income	1,918	15.7	1,712	15.6	175	15.8	31	21.1
Unknown-income	553	4.5	454	4.1	94	8.5	5	3.4
Total Assessment Area	**12,226**	**100.0**	**10,969**	**100.0**	**1,110**	**100.0**	**147**	**100.0**
	Percentage of Total Businesses:			**89.7**		**9.1**		**1.2**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1	0.1	1	0.1	0	0	0	0
Moderate-income	40	4.3	38	4.1	2	28.6	0	0
Middle-income	784	84.4	778	84.5	5	71.4	1	100
Upper-income	103	11.1	103	11.2	0	0	0	0
Unknown-income	1	0.1	1	0.1	0	0	0	0
Total Assessment Area	**929**	**100.0**	**921**	**100.0**	**7**	**100.0**	**1**	**100.0**
	Percentage of Total Farms:			**99.1**		**.8**		**.1**

2020 FFIEC Census Data and 2020 D&B Information

Combined Demographics Report - 2019-2020

Assessment Area: IA Des Moines

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	9	8.2	6,000	4.7	1,837	30.6	27,231	21.4
Moderate-income	29	26.4	27,115	21.3	4,454	16.4	22,694	17.8
Middle-income	47	42.7	55,275	43.3	3,893	7	27,370	21.5
Upper-income	24	21.8	39,120	30.7	1,064	2.7	50,215	39.4
Unknown-income	1	0.9	0	0	0	0	0	0
Total Assessment Area	**110**	**100.0**	**127,510**	**100.0**	**11,248**	**8.8**	**127,510**	**100.0**
	Housing Units by Tract	**Housing Types by Tract**						
		Owner-Occupied			**Rental**		**Vacant**	
		#	%	%	#	%	#	%
Low-income	11,086	3,902	2.9	35.2	5,840	52.7	1,344	12.1
Moderate-income	47,093	26,182	19.6	55.6	17,237	36.6	3,674	7.8
Middle-income	93,307	60,457	45.3	64.8	26,745	28.7	6,105	6.5
Upper-income	56,785	42,978	32.2	75.7	11,717	20.6	2,090	3.7
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**208,271**	**133,519**	**100.0**	**64.1**	**61,539**	**29.5**	**13,213**	**6.3**
	Total Businesses by Tract		**Businesses by Tract & Revenue Size**					
			Less Than or = $1 Million		**Over $1 Million**		**Revenue Not Reported**	
	#	%	#	%	#	%	#	%
Low-income	1,021	4.1	885	3.9	128	5.6	8	3.3
Moderate-income	3,807	15.2	3,444	15.3	340	14.9	23	9.3
Middle-income	12,889	51.4	11,465	50.9	1,287	56.5	137	55.7
Upper-income	7,335	29.3	6,736	29.9	521	22.9	78	31.7
Unknown-income	11	0	8	0	3	0.1	0	0
Total Assessment Area	**25,063**	**100.0**	**22,538**	**100.0**	**2,279**	**100.0**	**246**	**100.0**
	Percentage of Total Businesses:			**89.9**		**9.1**		**1.0**
	Total Farms by Tract		**Farms by Tract & Revenue Size**					
			Less Than or = $1 Million		**Over $1 Million**		**Revenue Not Reported**	
	#	%	#	%	#	%	#	%
Low-income	4	0.7	3	0.5	1	7.1	0	0
Moderate-income	26	4.5	25	4.4	1	7.1	0	0
Middle-income	347	59.9	341	60.5	6	42.9	0	0
Upper-income	202	34.9	195	34.6	6	42.9	1	100
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**579**	**100.0**	**564**	**100.0**	**14**	**100.0**	**1**	**100.0**
	Percentage of Total Farms:			**97.4**		**2.4**		**.2**

2020 FFIEC Census Data and 2020 D&B Information

Combined Demographics Report - 2018

Assessment Area: IA Des Moines

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	10	9.1	7,240	5.7	2,091	28.9	27,558	21.6
Moderate-income	29	26.4	26,579	20.8	4,248	16	22,934	18
Middle-income	48	43.6	56,537	44.3	3,929	6.9	27,534	21.6
Upper-income	22	20	37,154	29.1	980	2.6	49,484	38.8
Unknown-income	1	0.9	0	0	0	0	0	0
Total Assessment Area	**110**	**100.0**	**127,510**	**100.0**	**11,248**	**8.8**	**127,510**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	13,035	5,060	3.8	38.8	6,449	49.5	1,526	11.7
Moderate-income	46,358	25,873	19.4	55.8	16,921	36.5	3,564	7.7
Middle-income	95,626	61,847	46.3	64.7	27,474	28.7	6,305	6.6
Upper-income	53,252	40,739	30.5	76.5	10,695	20.1	1,818	3.4
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**208,271**	**133,519**	**100.0**	**64.1**	**61,539**	**29.5**	**13,213**	**6.3**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1,133	4.6	972	4.4	153	6.5	8	2.8
Moderate-income	3,676	14.8	3,316	15	335	14.2	25	8.9
Middle-income	13,018	52.5	11,502	51.9	1,354	57.6	162	57.4
Upper-income	6,967	28.1	6,373	28.7	507	21.6	87	30.9
Unknown-income	9	0	6	0	3	0.1	0	0
Total Assessment Area	**24,803**	**100.0**	**22,169**	**100.0**	**2,352**	**100.0**	**282**	**100.0**
	Percentage of Total Businesses:			**89.4**		**9.5**		**1.1**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	3	0.5	3	0.5	0	0	0	0
Moderate-income	25	4	23	3.8	2	12.5	0	0
Middle-income	387	62.2	380	62.8	7	43.8	0	0
Upper-income	207	33.3	199	32.9	7	43.8	1	100
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**622**	**100.0**	**605**	**100.0**	**16**	**100.0**	**1**	**100.0**
	Percentage of Total Farms:			**97.3**		**2.6**		**.2**

2018 FFIEC Census Data and 2018 D&B Information

Combined Demographics Report

Assessment Area: IA Fayette

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	1,024	18.8
Moderate-income	1	14.3	823	15.1	60	7.3	1,296	23.8
Middle-income	6	85.7	4,631	84.9	343	7.4	1,173	21.5
Upper-income	0	0	0	0	0	0	1,961	36
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**7**	**100.0**	**5,454**	**100.0**	**403**	**7.4**	**5,454**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	1,476	810	12.6	54.9	446	30.2	220	14.9
Middle-income	8,078	5,634	87.4	69.7	1,666	20.6	778	9.6
Upper-income	0	0	0	0	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**9,554**	**6,444**	**100.0**	**67.4**	**2,112**	**22.1**	**998**	**10.4**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	84	8.6	83	9.3	1	1.7	0	0
Middle-income	892	91.4	813	90.7	59	98.3	20	100
Upper-income	0	0	0	0	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**976**	**100.0**	**896**	**100.0**	**60**	**100.0**	**20**	**100.0**
	Percentage of Total Businesses:			**91.8**		**6.1**		**2.0**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	6	2	6	2.1	0	0	0	0
Middle-income	287	98	283	97.9	3	100	1	100
Upper-income	0	0	0	0	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**293**	**100.0**	**289**	**100.0**	**3**	**100.0**	**1**	**100.0**
	Percentage of Total Farms:			**98.6**		**1.0**		**.3**

2020 FFIEC Census Data and 2020 D&B Information

Combined Demographics Report - 2019-2020

Assessment Area: IL Bloomington

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	4	9.8	1,212	3	421	34.7	8,111	20
Moderate-income	7	17.1	5,501	13.6	728	13.2	7,135	17.6
Middle-income	22	53.7	21,916	54.1	1,428	6.5	9,141	22.6
Upper-income	8	19.5	11,859	29.3	193	1.6	16,101	39.8
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**41**	**100.0**	**40,488**	**100.0**	**2,770**	**6.8**	**40,488**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	4,152	973	2.3	23.4	2,443	58.8	736	17.7
Moderate-income	10,862	6,130	14.3	56.4	3,678	33.9	1,054	9.7
Middle-income	39,050	23,135	53.9	59.2	12,889	33	3,026	7.7
Upper-income	16,833	12,667	29.5	75.3	3,431	20.4	735	4.4
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**70,897**	**42,905**	**100.0**	**60.5**	**22,441**	**31.7**	**5,551**	**7.8**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	489	9	433	9	50	10	6	8.2
Moderate-income	729	13.5	645	13.3	81	16.2	3	4.1
Middle-income	2,970	54.9	2,661	55	257	51.4	52	71.2
Upper-income	1,221	22.6	1,097	22.7	112	22.4	12	16.4
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**5,409**	**100.0**	**4,836**	**100.0**	**500**	**100.0**	**73**	**100.0**
	Percentage of Total Businesses:			**89.4**		**9.2**		**1.3**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	12	3.9	12	3.9	0	0	0	0
Middle-income	240	77.2	240	77.2	0	0	0	0
Upper-income	59	19	59	19	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**311**	**100.0**	**311**	**100.0**	**0**	**.0**	**0**	**.0**
	Percentage of Total Farms:			**100.0**		**.0**		**.0**

2020 FFIEC Census Data and 2020 D&B Information

Combined Demographics Report - 2018

Assessment Area: IL Bloomington

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	4	9.8	1,212	3	421	34.7	7,839	19.4
Moderate-income	6	14.6	4,867	12	651	13.4	7,006	17.3
Middle-income	23	56.1	22,550	55.7	1,505	6.7	9,002	22.2
Upper-income	8	19.5	11,859	29.3	193	1.6	16,641	41.1
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**41**	**100.0**	**40,488**	**100.0**	**2,770**	**6.8**	**40,488**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	4,152	973	2.3	23.4	2,443	58.8	736	17.7
Moderate-income	9,581	5,576	13	58.2	3,058	31.9	947	9.9
Middle-income	40,331	23,689	55.2	58.7	13,509	33.5	3,133	7.8
Upper-income	16,833	12,667	29.5	75.3	3,431	20.4	735	4.4
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**70,897**	**42,905**	**100.0**	**60.5**	**22,441**	**31.7**	**5,551**	**7.8**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	483	8.9	428	8.9	49	9.6	6	6.6
Moderate-income	552	10.2	491	10.2	57	11.2	4	4.4
Middle-income	3,210	59.2	2,852	59.1	293	57.6	65	71.4
Upper-income	1,177	21.7	1,051	21.8	110	21.6	16	17.6
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**5,422**	**100.0**	**4,822**	**100.0**	**509**	**100.0**	**91**	**100.0**
	Percentage of Total Businesses:			**88.9**		**9.4**		**1.7**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	9	2.6	9	2.6	0	0	0	0
Middle-income	273	79.4	273	79.4	0	0	0	0
Upper-income	62	18	62	18	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**344**	**100.0**	**344**	**100.0**	**0**	**.0**	**0**	**.0**
	Percentage of Total Farms:			**100.0**		**.0**		**.0**

2018 FFIEC Census Data and 2018 D&B Information

Combined Demographics Report - 2019-2020

Assessment Area: IL Carbondale

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	2	6.9	1,319	4.4	638	48.4	6,508	21.6
Moderate-income	5	17.2	4,104	13.6	910	22.2	5,485	18.2
Middle-income	13	44.8	14,781	49	1,765	11.9	5,614	18.6
Upper-income	7	24.1	9,397	31.2	498	5.3	12,534	41.6
Unknown-income	2	6.9	540	1.8	245	45.4	0	0
Total Assessment Area	**29**	**100.0**	**30,141**	**100.0**	**4,056**	**13.5**	**30,141**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	5,045	747	2.4	14.8	3,103	61.5	1,195	23.7
Moderate-income	8,757	4,130	13	47.2	2,992	34.2	1,635	18.7
Middle-income	26,242	16,042	50.7	61.1	6,694	25.5	3,506	13.4
Upper-income	15,321	10,400	32.8	67.9	3,104	20.3	1,817	11.9
Unknown-income	3,964	347	1.1	8.8	2,627	66.3	990	25
Total Assessment Area	**59,329**	**31,666**	**100.0**	**53.4**	**18,520**	**31.2**	**9,143**	**15.4**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	342	7.5	314	7.7	27	7.1	1	1.6
Moderate-income	797	17.6	721	17.6	65	17.2	11	17.7
Middle-income	2,086	46	1,853	45.3	193	51.1	40	64.5
Upper-income	1,126	24.8	1,036	25.3	83	22	7	11.3
Unknown-income	182	4	169	4.1	10	2.6	3	4.8
Total Assessment Area	**4,533**	**100.0**	**4,093**	**100.0**	**378**	**100.0**	**62**	**100.0**
	Percentage of Total Businesses:			**90.3**		**8.3**		**1.4**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	5	3.5	5	3.6	0	0	0	0
Moderate-income	3	2.1	3	2.1	0	0	0	0
Middle-income	101	71.1	99	70.7	2	100	0	0
Upper-income	33	23.2	33	23.6	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**142**	**100.0**	**140**	**100.0**	**2**	**100.0**	**0**	**.0**
	Percentage of Total Farms:			**98.6**		**1.4**		**.0**

2020 FFIEC Census Data and 2020 D&B Information

Combined Demographics Report - 2018

Assessment Area: IL Carbondale

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	2	6.9	1,319	4.4	638	48.4	6,558	21.8
Moderate-income	6	20.7	4,858	16.1	981	20.2	5,535	18.4
Middle-income	12	41.4	14,027	46.5	1,694	12.1	5,628	18.7
Upper-income	7	24.1	9,397	31.2	498	5.3	12,420	41.2
Unknown-income	2	6.9	540	1.8	245	45.4	0	0
Total Assessment Area	**29**	**100.0**	**30,141**	**100.0**	**4,056**	**13.5**	**30,141**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	5,045	747	2.4	14.8	3,103	61.5	1,195	23.7
Moderate-income	10,169	5,064	16	49.8	3,287	32.3	1,818	17.9
Middle-income	24,830	15,108	47.7	60.8	6,399	25.8	3,323	13.4
Upper-income	15,321	10,400	32.8	67.9	3,104	20.3	1,817	11.9
Unknown-income	3,964	347	1.1	8.8	2,627	66.3	990	25
Total Assessment Area	**59,329**	**31,666**	**100.0**	**53.4**	**18,520**	**31.2**	**9,143**	**15.4**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	331	7.3	302	7.5	28	6.9	1	1.2
Moderate-income	884	19.5	786	19.5	73	18	25	30.5
Middle-income	1,997	44.2	1,754	43.5	204	50.2	39	47.6
Upper-income	1,139	25.2	1,035	25.7	91	22.4	13	15.9
Unknown-income	172	3.8	158	3.9	10	2.5	4	4.9
Total Assessment Area	**4,523**	**100.0**	**4,035**	**100.0**	**406**	**100.0**	**82**	**100.0**
	Percentage of Total Businesses:			**89.2**		**9.0**		**1.8**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	5	3.5	5	3.6	0	0	0	0
Moderate-income	35	24.6	35	25	0	0	0	0
Middle-income	72	50.7	70	50	2	100	0	0
Upper-income	30	21.1	30	21.4	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**142**	**100.0**	**140**	**100.0**	**2**	**100.0**	**0**	**.0**
	Percentage of Total Farms:			**98.6**		**1.4**		**.0**

2018 FFIEC Census Data and 2018 D&B Information

Combined Demographics Report

Assessment Area: IL Central IL

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	3,322	20.7
Moderate-income	2	11.1	1,691	10.5	310	18.3	2,640	16.4
Middle-income	14	77.8	13,174	81.9	1,479	11.2	3,563	22.2
Upper-income	2	11.1	1,213	7.5	61	5	6,553	40.8
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**18**	**100.0**	**16,078**	**100.0**	**1,850**	**11.5**	**16,078**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	3,247	1,861	10.5	57.3	884	27.2	502	15.5
Middle-income	22,112	14,430	81.5	65.3	5,859	26.5	1,823	8.2
Upper-income	1,902	1,419	8	74.6	271	14.2	212	11.1
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**27,261**	**17,710**	**100.0**	**65.0**	**7,014**	**25.7**	**2,537**	**9.3**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	212	10.6	196	11	13	8.2	3	4.8
Middle-income	1,653	82.3	1,467	82.1	137	86.2	49	79
Upper-income	143	7.1	124	6.9	9	5.7	10	16.1
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**2,008**	**100.0**	**1,787**	**100.0**	**159**	**100.0**	**62**	**100.0**
	Percentage of Total Businesses:			**89.0**		**7.9**		**3.1**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	2	0.6	2	0.6	0	0	0	0
Middle-income	257	81.1	256	81	1	100	0	0
Upper-income	58	18.3	58	18.4	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**317**	**100.0**	**316**	**100.0**	**1**	**100.0**	**0**	**.0**
	Percentage of Total Farms:			**99.7**		**.3**		**.0**

2020 FFIEC Census Data and 2020 D&B Information

Combined Demographics Report

Assessment Area: IL Champaign

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	8	18.6	3,245	7.6	1,180	36.4	9,561	22.5
Moderate-income	7	16.3	6,537	15.4	1,154	17.7	7,066	16.7
Middle-income	17	39.5	22,748	53.6	1,717	7.5	8,650	20.4
Upper-income	9	20.9	9,813	23.1	425	4.3	17,147	40.4
Unknown-income	2	4.7	81	0.2	27	33.3	0	0
Total Assessment Area	**43**	**100.0**	**42,424**	**100.0**	**4,503**	**10.6**	**42,424**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	13,434	2,400	5.5	17.9	9,156	68.2	1,878	14
Moderate-income	15,640	5,330	12.1	34.1	8,313	53.2	1,997	12.8
Middle-income	41,562	25,266	57.6	60.8	12,522	30.1	3,774	9.1
Upper-income	16,650	10,845	24.7	65.1	4,591	27.6	1,214	7.3
Unknown-income	1,695	56	0.1	3.3	1,433	84.5	206	12.2
Total Assessment Area	**88,981**	**43,897**	**100.0**	**49.3**	**36,015**	**40.5**	**9,069**	**10.2**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	766	11.1	703	11.2	61	11	2	3.1
Moderate-income	1,237	17.9	1,086	17.2	143	25.9	8	12.3
Middle-income	2,910	42	2,675	42.4	197	35.6	38	58.5
Upper-income	1,887	27.3	1,730	27.4	140	25.3	17	26.2
Unknown-income	121	1.7	109	1.7	12	2.2	0	0
Total Assessment Area	**6,921**	**100.0**	**6,303**	**100.0**	**553**	**100.0**	**65**	**100.0**
	Percentage of Total Businesses:			**91.1**		**8.0**		**.9**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	3	1	3	1	0	0	0	0
Moderate-income	7	2.4	6	2.1	1	20	0	0
Middle-income	228	76.8	225	77.1	3	60	0	0
Upper-income	59	19.9	58	19.9	1	20	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**297**	**100.0**	**292**	**100.0**	**5**	**100.0**	**0**	**.0**
	Percentage of Total Farms:			**98.3**		**1.7**		**.0**

2020 FFIEC Census Data and 2020 D&B Information

Combined Demographics Report

Assessment Area: IL Decatur

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	8	23.5	4,017	14.5	1,598	39.8	6,338	22.9
Moderate-income	5	14.7	2,626	9.5	739	28.1	4,663	16.9
Middle-income	11	32.4	9,905	35.8	1,067	10.8	5,564	20.1
Upper-income	10	29.4	11,110	40.2	370	3.3	11,093	40.1
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**34**	**100.0**	**27,658**	**100.0**	**3,774**	**13.6**	**27,658**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	10,261	2,903	9.4	28.3	5,499	53.6	1,859	18.1
Moderate-income	6,323	2,955	9.5	46.7	2,234	35.3	1,134	17.9
Middle-income	16,794	11,742	37.9	69.9	3,664	21.8	1,388	8.3
Upper-income	17,013	13,395	43.2	78.7	2,523	14.8	1,095	6.4
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**50,391**	**30,995**	**100.0**	**61.5**	**13,920**	**27.6**	**5,476**	**10.9**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	971	27.5	825	26.2	140	42.4	6	13
Moderate-income	422	12	362	11.5	57	17.3	3	6.5
Middle-income	1,006	28.5	904	28.7	84	25.5	18	39.1
Upper-income	1,129	32	1,061	33.7	49	14.8	19	41.3
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**3,528**	**100.0**	**3,152**	**100.0**	**330**	**100.0**	**46**	**100.0**
	Percentage of Total Businesses:			**89.3**		**9.4**		**1.3**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	4	2.6	4	2.6	0	0	0	0
Moderate-income	2	1.3	2	1.3	0	0	0	0
Middle-income	85	55.2	84	55.3	1	50	0	0
Upper-income	63	40.9	62	40.8	1	50	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**154**	**100.0**	**152**	**100.0**	**2**	**100.0**	**0**	**.0**
	Percentage of Total Farms:			**98.7**		**1.3**		**.0**

2020 FFIEC Census Data and 2020 D&B Information

Combined Demographics Report - 2019-2020

Assessment Area: IL Peoria

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	12	15.4	5,969	7.1	2,207	37	17,308	20.7
Moderate-income	13	16.7	12,760	15.3	2,128	16.7	14,304	17.1
Middle-income	34	43.6	38,209	45.7	2,819	7.4	17,432	20.9
Upper-income	19	24.4	26,638	31.9	828	3.1	34,532	41.3
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**78**	**100.0**	**83,576**	**100.0**	**7,982**	**9.6**	**83,576**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	13,543	3,857	4.2	28.5	7,151	52.8	2,535	18.7
Moderate-income	23,721	13,714	15.1	57.8	7,834	33	2,173	9.2
Middle-income	63,598	43,478	47.9	68.4	16,211	25.5	3,909	6.1
Upper-income	40,572	29,748	32.8	73.3	8,428	20.8	2,396	5.9
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**141,434**	**90,797**	**100.0**	**64.2**	**39,624**	**28.0**	**11,013**	**7.8**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1,339	12.5	1,115	11.8	218	19.1	6	5.4
Moderate-income	1,454	13.6	1,318	13.9	128	11.2	8	7.2
Middle-income	4,610	43	4,089	43.2	460	40.2	61	55
Upper-income	3,316	30.9	2,942	31.1	338	29.5	36	32.4
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**10,719**	**100.0**	**9,464**	**100.0**	**1,144**	**100.0**	**111**	**100.0**
	Percentage of Total Businesses:			**88.3**		**10.7**		**1.0**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1	0.2	1	0.3	0	0	0	0
Moderate-income	10	2.5	10	2.5	0	0	0	0
Middle-income	206	50.5	200	50.3	5	62.5	1	50
Upper-income	191	46.8	187	47	3	37.5	1	50
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**408**	**100.0**	**398**	**100.0**	**8**	**100.0**	**2**	**100.0**
	Percentage of Total Farms:			**97.5**		**2.0**		**.5**

2020 FFIEC Census Data and 2020 D&B Information

Combined Demographics Report - 2018

Assessment Area: IL Peoria

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	13	16.7	6,436	7.7	2,379	37	18,033	21.6
Moderate-income	15	19.2	15,492	18.5	2,278	14.7	14,714	17.6
Middle-income	32	41	36,407	43.6	2,577	7.1	17,653	21.1
Upper-income	18	23.1	25,241	30.2	748	3	33,176	39.7
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**78**	**100.0**	**83,576**	**100.0**	**7,982**	**9.6**	**83,576**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	14,453	4,187	4.6	29	7,551	52.2	2,715	18.8
Moderate-income	28,689	16,812	18.5	58.6	9,472	33	2,405	8.4
Middle-income	60,799	41,572	45.8	68.4	15,602	25.7	3,625	6
Upper-income	37,493	28,226	31.1	75.3	6,999	18.7	2,268	6
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**141,434**	**90,797**	**100.0**	**64.2**	**39,624**	**28.0**	**11,013**	**7.8**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1,332	12.5	1,088	11.7	228	19.2	16	10.5
Moderate-income	1,722	16.2	1,531	16.5	175	14.8	16	10.5
Middle-income	4,503	42.4	3,982	42.8	448	37.8	73	48
Upper-income	3,075	28.9	2,694	29	334	28.2	47	30.9
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**10,632**	**100.0**	**9,295**	**100.0**	**1,185**	**100.0**	**152**	**100.0**
	Percentage of Total Businesses:			**87.4**		**11.1**		**1.4**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	3	0.7	2	0.4	1	12.5	0	0
Moderate-income	15	3.3	15	3.3	0	0	0	0
Middle-income	243	53.1	238	53.1	4	50	1	50
Upper-income	197	43	193	43.1	3	37.5	1	50
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**458**	**100.0**	**448**	**100.0**	**8**	**100.0**	**2**	**100.0**
	Percentage of Total Farms:			**97.8**		**1.7**		**.4**

2018 FFIEC Census Data and 2018 D&B Information

Combined Demographics Report

Assessment Area: IL Southeast IL

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	879	17.4
Moderate-income	1	16.7	783	15.5	100	12.8	920	18.2
Middle-income	3	50	2,472	49	244	9.9	997	19.8
Upper-income	2	33.3	1,792	35.5	91	5.1	2,251	44.6
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**6**	**100.0**	**5,047**	**100.0**	**435**	**8.6**	**5,047**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	1,622	949	15.6	58.5	348	21.5	325	20
Middle-income	4,243	2,897	47.7	68.3	885	20.9	461	10.9
Upper-income	2,778	2,226	36.7	80.1	315	11.3	237	8.5
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**8,643**	**6,072**	**100.0**	**70.3**	**1,548**	**17.9**	**1,023**	**11.8**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	144	21.1	127	20.9	13	22	4	26.7
Middle-income	334	49	301	49.6	26	44.1	7	46.7
Upper-income	203	29.8	179	29.5	20	33.9	4	26.7
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**681**	**100.0**	**607**	**100.0**	**59**	**100.0**	**15**	**100.0**
	Percentage of Total Businesses:			**89.1**		**8.7**		**2.2**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	0	0	0	0	0	0	0	0
Middle-income	53	47.3	53	48.2	0	0	0	0
Upper-income	59	52.7	57	51.8	2	100	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**112**	**100.0**	**110**	**100.0**	**2**	**100.0**	**0**	**.0**
	Percentage of Total Farms:			**98.2**		**1.8**		**.0**

2020 FFIEC Census Data and 2020 D&B Information

Combined Demographics Report

Assessment Area: IL Springfield

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	11	20.8	6,991	13.7	2,426	34.7	11,624	22.8
Moderate-income	10	18.9	6,285	12.3	1,138	18.1	8,264	16.2
Middle-income	21	39.6	20,952	41.1	1,631	7.8	10,411	20.4
Upper-income	11	20.8	16,700	32.8	290	1.7	20,629	40.5
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**53**	**100.0**	**50,928**	**100.0**	**5,485**	**10.8**	**50,928**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	14,732	5,695	9.9	38.7	7,211	48.9	1,826	12.4
Moderate-income	15,315	7,663	13.3	50	5,482	35.8	2,170	14.2
Middle-income	36,183	24,329	42.2	67.2	9,297	25.7	2,557	7.1
Upper-income	24,203	19,967	34.6	82.5	3,241	13.4	995	4.1
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**90,433**	**57,654**	**100.0**	**63.8**	**25,231**	**27.9**	**7,548**	**8.3**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1,172	14.6	988	13.8	153	20.5	31	22.8
Moderate-income	1,469	18.3	1,289	18	159	21.3	21	15.4
Middle-income	2,988	37.2	2,653	37.1	278	37.2	57	41.9
Upper-income	2,405	29.9	2,220	31	158	21.1	27	19.9
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**8,034**	**100.0**	**7,150**	**100.0**	**748**	**100.0**	**136**	**100.0**
	Percentage of Total Businesses:			**89.0**		**9.3**		**1.7**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	4	1.6	4	1.7	0	0	0	0
Moderate-income	5	2	5	2.1	0	0	0	0
Middle-income	143	58.1	139	57.7	3	75	1	100
Upper-income	94	38.2	93	38.6	1	25	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**246**	**100.0**	**241**	**100.0**	**4**	**100.0**	**1**	**100.0**
	Percentage of Total Farms:			**98.0**		**1.6**		**.4**

2020 FFIEC Census Data and 2020 D&B Information

Combined Demographics Report

Assessment Area: IN Bloomington

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	3	9.7	1,264	4.5	728	57.6	6,162	22.2
Moderate-income	5	16.1	3,394	12.2	725	21.4	4,405	15.8
Middle-income	11	35.5	12,264	44.1	1,143	9.3	5,429	19.5
Upper-income	11	35.5	10,872	39.1	712	6.5	11,813	42.5
Unknown-income	1	3.2	15	0.1	12	80	0	0
Total Assessment Area	**31**	**100.0**	**27,809**	**100.0**	**3,320**	**11.9**	**27,809**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	3,856	913	3.1	23.7	2,521	65.4	422	10.9
Moderate-income	12,856	2,216	7.6	17.2	9,330	72.6	1,310	10.2
Middle-income	22,309	13,025	44.8	58.4	7,126	31.9	2,158	9.7
Upper-income	20,754	12,893	44.4	62.1	6,108	29.4	1,753	8.4
Unknown-income	33	3	0	9.1	30	90.9	0	0
Total Assessment Area	**59,808**	**29,050**	**100.0**	**48.6**	**25,115**	**42.0**	**5,643**	**9.4**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	330	5.9	292	5.7	38	8.9	0	0
Moderate-income	1,138	20.2	1,034	20.1	101	23.5	3	6
Middle-income	2,099	37.3	1,883	36.6	189	44.1	27	54
Upper-income	1,987	35.3	1,876	36.5	93	21.7	18	36
Unknown-income	71	1.3	61	1.2	8	1.9	2	4
Total Assessment Area	**5,625**	**100.0**	**5,146**	**100.0**	**429**	**100.0**	**50**	**100.0**
	Percentage of Total Businesses:			**91.5**		**7.6**		**.9**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	2	2.2	2	2.2	0	0	0	0
Moderate-income	4	4.3	4	4.4	0	0	0	0
Middle-income	51	54.8	51	56	0	0	0	0
Upper-income	35	37.6	33	36.3	2	100	0	0
Unknown-income	1	1.1	1	1.1	0	0	0	0
Total Assessment Area	**93**	**100.0**	**91**	**100.0**	**2**	**100.0**	**0**	**.0**
	Percentage of Total Farms:			**97.8**		**2.2**		**.0**

2020 FFIEC Census Data and 2020 D&B Information

Combined Demographics Report

Assessment Area: IN Clinton Grant

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	5,751	22.6
Moderate-income	9	37.5	7,956	31.3	1,768	22.2	4,860	19.1
Middle-income	12	50	13,505	53.1	1,283	9.5	5,593	22
Upper-income	3	12.5	3,963	15.6	367	9.3	9,220	36.3
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**24**	**100.0**	**25,424**	**100.0**	**3,418**	**13.4**	**25,424**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	16,301	7,919	29.5	48.6	5,614	34.4	2,768	17
Middle-income	21,457	14,639	54.5	68.2	4,685	21.8	2,133	9.9
Upper-income	5,826	4,327	16.1	74.3	936	16.1	563	9.7
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**43,584**	**26,885**	**100.0**	**61.7**	**11,235**	**25.8**	**5,464**	**12.5**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	1,284	39.6	1,144	39.1	123	47.7	17	29.3
Middle-income	1,436	44.3	1,314	44.9	94	36.4	28	48.3
Upper-income	520	16	466	15.9	41	15.9	13	22.4
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**3,240**	**100.0**	**2,924**	**100.0**	**258**	**100.0**	**58**	**100.0**
	Percentage of Total Businesses:			**90.2**		**8.0**		**1.8**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	6	2.1	6	2.1	0	0	0	0
Middle-income	173	59.2	172	59.7	1	25	0	0
Upper-income	113	38.7	110	38.2	3	75	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**292**	**100.0**	**288**	**100.0**	**4**	**100.0**	**0**	**.0**
	Percentage of Total Farms:			**98.6**		**1.4**		**.0**

2020 FFIEC Census Data and 2020 D&B Information

Combined Demographics Report

Assessment Area: IN Evansville

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	10	20.4	5,837	13	1,950	33.4	10,876	24.1
Moderate-income	13	26.5	10,741	23.8	1,992	18.5	8,412	18.7
Middle-income	15	30.6	14,571	32.3	1,140	7.8	8,964	19.9
Upper-income	9	18.4	13,853	30.7	465	3.4	16,811	37.3
Unknown-income	2	4.1	61	0.1	0	0	0	0
Total Assessment Area	**49**	**100.0**	**45,063**	**100.0**	**5,547**	**12.3**	**45,063**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	12,665	4,441	9.5	35.1	5,670	44.8	2,554	20.2
Moderate-income	23,347	9,202	19.6	39.4	10,968	47	3,177	13.6
Middle-income	27,292	16,676	35.5	61.1	8,308	30.4	2,308	8.5
Upper-income	19,672	16,565	35.3	84.2	2,111	10.7	996	5.1
Unknown-income	353	70	0.1	19.8	206	58.4	77	21.8
Total Assessment Area	**83,329**	**46,954**	**100.0**	**56.3**	**27,263**	**32.7**	**9,112**	**10.9**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	899	11.8	754	11.4	140	15.2	5	8.8
Moderate-income	2,130	28	1,813	27.4	307	33.4	10	17.5
Middle-income	2,258	29.7	2,008	30.3	228	24.8	22	38.6
Upper-income	1,812	23.8	1,657	25	144	15.7	11	19.3
Unknown-income	502	6.6	392	5.9	101	11	9	15.8
Total Assessment Area	**7,601**	**100.0**	**6,624**	**100.0**	**920**	**100.0**	**57**	**100.0**
	Percentage of Total Businesses:			**87.1**		**12.1**		**.7**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	2	2	2	2	0	0	0	0
Moderate-income	8	7.8	7	7.1	1	25	0	0
Middle-income	28	27.5	27	27.6	1	25	0	0
Upper-income	62	60.8	60	61.2	2	50	0	0
Unknown-income	2	2	2	2	0	0	0	0
Total Assessment Area	**102**	**100.0**	**98**	**100.0**	**4**	**100.0**	**0**	**.0**
	Percentage of Total Farms:			**96.1**		**3.9**		**.0**

2020 FFIEC Census Data and 2020 D&B Information

Combined Demographics Report

Assessment Area: IN Kokomo

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	2	10	1,791	8	602	33.6	4,955	22.2
Moderate-income	4	20	3,434	15.4	849	24.7	3,704	16.6
Middle-income	9	45	10,461	47	1,276	12.2	4,704	21.1
Upper-income	5	25	6,595	29.6	231	3.5	8,918	40
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**20**	**100.0**	**22,281**	**100.0**	**2,958**	**13.3**	**22,281**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	3,862	1,497	6.3	38.8	1,748	45.3	617	16
Moderate-income	7,327	3,372	14.2	46	2,460	33.6	1,495	20.4
Middle-income	17,841	11,558	48.7	64.8	4,830	27.1	1,453	8.1
Upper-income	9,619	7,304	30.8	75.9	1,644	17.1	671	7
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**38,649**	**23,731**	**100.0**	**61.4**	**10,682**	**27.6**	**4,236**	**11.0**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	319	11	293	11	25	12.9	1	3
Moderate-income	545	18.9	498	18.7	39	20.1	8	24.2
Middle-income	1,327	45.9	1,216	45.7	93	47.9	18	54.5
Upper-income	697	24.1	654	24.6	37	19.1	6	18.2
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**2,888**	**100.0**	**2,661**	**100.0**	**194**	**100.0**	**33**	**100.0**
	Percentage of Total Businesses:			**92.1**		**6.7**		**1.1**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	2	1.5	2	1.6	0	0	0	0
Moderate-income	2	1.5	2	1.6	0	0	0	0
Middle-income	67	51.5	67	51.9	0	0	0	0
Upper-income	59	45.4	58	45	1	100	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**130**	**100.0**	**129**	**100.0**	**1**	**100.0**	**0**	**.0**
	Percentage of Total Farms:			**99.2**		**.8**		**.0**

2020 FFIEC Census Data and 2020 D&B Information

Combined Demographics Report

Assessment Area: IN Lafayette

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	3	6.8	1,168	2.7	506	43.3	8,835	20.5
Moderate-income	10	22.7	8,247	19.1	1,494	18.1	6,985	16.2
Middle-income	16	36.4	17,419	40.3	1,825	10.5	9,919	23
Upper-income	12	27.3	16,237	37.6	838	5.2	17,441	40.4
Unknown-income	3	6.8	109	0.3	22	20.2	0	0
Total Assessment Area	**44**	**100.0**	**43,180**	**100.0**	**4,685**	**10.8**	**43,180**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	5,131	410	1	8	4,068	79.3	653	12.7
Moderate-income	17,789	6,662	15.8	37.5	9,534	53.6	1,593	9
Middle-income	30,780	17,130	40.7	55.7	10,834	35.2	2,816	9.1
Upper-income	26,506	17,796	42.3	67.1	7,082	26.7	1,628	6.1
Unknown-income	2,386	43	0.1	1.8	1,990	83.4	353	14.8
Total Assessment Area	**82,592**	**42,041**	**100.0**	**50.9**	**33,508**	**40.6**	**7,043**	**8.5**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	257	3.8	229	3.7	27	5.7	1	1.8
Moderate-income	1,933	28.7	1,712	27.6	208	43.7	13	22.8
Middle-income	2,195	32.6	2,038	32.8	134	28.2	23	40.4
Upper-income	2,120	31.5	2,005	32.3	96	20.2	19	33.3
Unknown-income	232	3.4	220	3.5	11	2.3	1	1.8
Total Assessment Area	**6,737**	**100.0**	**6,204**	**100.0**	**476**	**100.0**	**57**	**100.0**
	Percentage of Total Businesses:			**92.1**		**7.1**		**.8**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	12	2.8	11	2.7	1	10	0	0
Middle-income	256	60.7	249	60.4	7	70	0	0
Upper-income	154	36.5	152	36.9	2	20	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**422**	**100.0**	**412**	**100.0**	**10**	**100.0**	**0**	**.0**
	Percentage of Total Farms:			**97.6**		**2.4**		**.0**

2020 FFIEC Census Data and 2020 D&B Information

Combined Demographics Report

Assessment Area: IN Louisville

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	4,200	23.9
Moderate-income	3	25	3,870	22.1	576	14.9	3,583	20.4
Middle-income	9	75	13,671	77.9	1,406	10.3	4,048	23.1
Upper-income	0	0	0	0	0	0	5,710	32.6
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**12**	**100.0**	**17,541**	**100.0**	**1,982**	**11.3**	**17,541**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	6,640	4,346	21.7	65.5	1,351	20.3	943	14.2
Middle-income	22,184	15,647	78.3	70.5	3,802	17.1	2,735	12.3
Upper-income	0	0	0	0	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**28,824**	**19,993**	**100.0**	**69.4**	**5,153**	**17.9**	**3,678**	**12.8**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	547	22.2	503	21.9	28	23.1	16	38.1
Middle-income	1,913	77.8	1,794	78.1	93	76.9	26	61.9
Upper-income	0	0	0	0	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**2,460**	**100.0**	**2,297**	**100.0**	**121**	**100.0**	**42**	**100.0**
	Percentage of Total Businesses:			**93.4**		**4.9**		**1.7**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	52	18.5	51	18.3	1	50	0	0
Middle-income	229	81.5	228	81.7	1	50	0	0
Upper-income	0	0	0	0	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**281**	**100.0**	**279**	**100.0**	**2**	**100.0**	**0**	**.0**
	Percentage of Total Farms:			**99.3**		**.7**		**.0**

2020 FFIEC Census Data and 2020 D&B Information

Combined Demographics Report

Assessment Area: IN Southwest IN

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	7,400	18.4
Moderate-income	8	22.2	5,154	12.8	844	16.4	7,533	18.7
Middle-income	23	63.9	28,194	70.1	2,908	10.3	8,830	22
Upper-income	5	13.9	6,856	17.1	369	5.4	16,441	40.9
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**36**	**100.0**	**40,204**	**100.0**	**4,121**	**10.3**	**40,204**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	10,475	5,191	11.7	49.6	3,607	34.4	1,677	16
Middle-income	46,545	31,382	70.9	67.4	9,498	20.4	5,665	12.2
Upper-income	10,740	7,673	17.3	71.4	1,822	17	1,245	11.6
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**67,760**	**44,246**	**100.0**	**65.3**	**14,927**	**22.0**	**8,587**	**12.7**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	978	18.7	878	18.5	82	21.3	18	17.5
Middle-income	3,412	65.3	3,094	65.3	245	63.6	73	70.9
Upper-income	839	16	769	16.2	58	15.1	12	11.7
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**5,229**	**100.0**	**4,741**	**100.0**	**385**	**100.0**	**103**	**100.0**
	Percentage of Total Businesses:			**90.7**		**7.4**		**2.0**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	5	1	5	1.1	0	0	0	0
Middle-income	316	66.1	310	66.4	6	60	0	0
Upper-income	157	32.8	152	32.5	4	40	1	100
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**478**	**100.0**	**467**	**100.0**	**10**	**100.0**	**1**	**100.0**
	Percentage of Total Farms:			**97.7**		**2.1**		**.2**

2020 FFIEC Census Data and 2020 D&B Information

Combined Demographics Report

Assessment Area: IN Terre Haute

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	4	14.3	1,833	7.4	734	40	5,393	21.9
Moderate-income	8	28.6	5,362	21.8	1,279	23.9	4,375	17.7
Middle-income	8	28.6	6,771	27.5	758	11.2	4,675	19
Upper-income	8	28.6	10,685	43.3	621	5.8	10,208	41.4
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**28**	**100.0**	**24,651**	**100.0**	**3,392**	**13.8**	**24,651**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	3,718	1,163	4.7	31.3	1,969	53	586	15.8
Moderate-income	11,780	4,392	17.9	37.3	5,524	46.9	1,864	15.8
Middle-income	13,203	7,431	30.3	56.3	4,053	30.7	1,719	13
Upper-income	17,652	11,511	47	65.2	4,272	24.2	1,869	10.6
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**46,353**	**24,497**	**100.0**	**52.8**	**15,818**	**34.1**	**6,038**	**13.0**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	350	9.7	303	9.5	47	12.9	0	0
Moderate-income	907	25.2	783	24.6	105	28.9	19	35.2
Middle-income	945	26.3	826	26	104	28.7	15	27.8
Upper-income	1,397	38.8	1,270	39.9	107	29.5	20	37
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**3,599**	**100.0**	**3,182**	**100.0**	**363**	**100.0**	**54**	**100.0**
	Percentage of Total Businesses:			**88.4**		**10.1**		**1.5**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1	1.1	1	1.1	0	0	0	0
Moderate-income	1	1.1	1	1.1	0	0	0	0
Middle-income	10	10.9	10	10.9	0	0	0	0
Upper-income	80	87	80	87	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**92**	**100.0**	**92**	**100.0**	**0**	**.0**	**0**	**.0**
	Percentage of Total Farms:			**100.0**		**.0**		**.0**

2020 FFIEC Census Data and 2020 D&B Information

Combined Demographics Report

Assessment Area: KY Simpson

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	839	18.3
Moderate-income	0	0	0	0	0	0	830	18.1
Middle-income	2	50	2,754	60.2	453	16.4	836	18.3
Upper-income	2	50	1,822	39.8	206	11.3	2,071	45.3
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**4**	**100.0**	**4,576**	**100.0**	**659**	**14.4**	**4,576**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	0	0	0	0	0	0	0	0
Middle-income	4,530	2,464	57.7	54.4	1,613	35.6	453	10
Upper-income	3,001	1,807	42.3	60.2	909	30.3	285	9.5
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**7,531**	**4,271**	**100.0**	**56.7**	**2,522**	**33.5**	**738**	**9.8**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	0	0	0	0	0	0	0	0
Middle-income	471	67.1	426	66.3	39	76.5	6	75
Upper-income	231	32.9	217	33.7	12	23.5	2	25
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**702**	**100.0**	**643**	**100.0**	**51**	**100.0**	**8**	**100.0**
	Percentage of Total Businesses:			**91.6**		**7.3**		**1.1**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	0	0	0	0	0	0	0	0
Middle-income	40	47.6	40	48.2	0	0	0	0
Upper-income	44	52.4	43	51.8	0	0	1	100
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**84**	**100.0**	**83**	**100.0**	**0**	**.0**	**1**	**100.0**
	Percentage of Total Farms:			**98.8**		**.0**		**1.2**

2020 FFIEC Census Data and 2020 D&B Information

Combined Demographics Report

Assessment Area: NC Macon

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	1,833	18.2
Moderate-income	0	0	0	0	0	0	1,957	19.5
Middle-income	7	77.8	9,017	89.6	1,232	13.7	2,034	20.2
Upper-income	2	22.2	1,042	10.4	38	3.6	4,235	42.1
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**9**	**100.0**	**10,059**	**100.0**	**1,270**	**12.6**	**10,059**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	0	0	0	0	0	0	0	0
Middle-income	20,306	9,953	88.4	49	3,818	18.8	6,535	32.2
Upper-income	4,997	1,305	11.6	26.1	460	9.2	3,232	64.7
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**25,303**	**11,258**	**100.0**	**44.5**	**4,278**	**16.9**	**9,767**	**38.6**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	0	0	0	0	0	0	0	0
Middle-income	1,600	81.3	1,512	82	68	68	20	83.3
Upper-income	369	18.7	333	18	32	32	4	16.7
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**1,969**	**100.0**	**1,845**	**100.0**	**100**	**100.0**	**24**	**100.0**
	Percentage of Total Businesses:			**93.7**		**5.1**		**1.2**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	0	0	0	0	0	0	0	0
Middle-income	34	87.2	33	86.8	0	0	1	100
Upper-income	5	12.8	5	13.2	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**39**	**100.0**	**38**	**100.0**	**0**	**.0**	**1**	**100.0**
	Percentage of Total Farms:			**97.4**		**.0**		**2.6**

2020 FFIEC Census Data and 2020 D&B Information

Combined Demographics Report

Assessment Area: NC Raleigh

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	12	6.4	10,357	4.2	3,064	29.6	48,494	19.9
Moderate-income	36	19.3	51,294	21	7,572	14.8	39,546	16.2
Middle-income	57	30.5	79,605	32.6	5,514	6.9	45,805	18.8
Upper-income	79	42.2	102,616	42.1	3,005	2.9	110,095	45.1
Unknown-income	3	1.6	68	0	0	0	0	0
Total Assessment Area	**187**	**100.0**	**243,940**	**100.0**	**19,155**	**7.9**	**243,940**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	22,049	4,911	2.1	22.3	15,006	68.1	2,132	9.7
Moderate-income	89,353	44,836	19.2	50.2	38,058	42.6	6,459	7.2
Middle-income	129,958	80,203	34.3	61.7	40,381	31.1	9,374	7.2
Upper-income	151,332	104,083	44.5	68.8	37,081	24.5	10,168	6.7
Unknown-income	121	51	0	42.1	59	48.8	11	9.1
Total Assessment Area	**392,813**	**234,084**	**100.0**	**59.6**	**130,585**	**33.2**	**28,144**	**7.2**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	2,566	4.1	2,281	4	269	6.8	16	2.7
Moderate-income	12,299	19.8	11,303	19.7	905	22.8	91	15.4
Middle-income	20,308	32.7	18,826	32.7	1,306	32.9	176	29.8
Upper-income	26,830	43.2	25,052	43.6	1,471	37	307	52
Unknown-income	78	0.1	58	0.1	20	0.5	0	0
Total Assessment Area	**62,081**	**100.0**	**57,520**	**100.0**	**3,971**	**100.0**	**590**	**100.0**
	Percentage of Total Businesses:			**92.7**		**6.4**		**1.0**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	13	2.4	13	2.5	0	0	0	0
Moderate-income	85	16	82	15.7	3	37.5	0	0
Middle-income	219	41.2	213	40.9	3	37.5	3	100
Upper-income	215	40.4	213	40.9	2	25	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**532**	**100.0**	**521**	**100.0**	**8**	**100.0**	**3**	**100.0**
	Percentage of Total Farms:			**97.9**		**1.5**		**.6**

2020 FFIEC Census Data and 2020 D&B Information

Combined Demographics Report

Assessment Area: LA Alexandria

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	4	12.1	2,109	6.6	788	37.4	7,554	23.8
Moderate-income	6	18.2	3,259	10.2	875	26.8	5,215	16.4
Middle-income	14	42.4	14,349	45.1	2,500	17.4	5,694	17.9
Upper-income	8	24.2	12,081	38	995	8.2	13,339	41.9
Unknown-income	1	3	4	0	0	0	0	0
Total Assessment Area	**33**	**100.0**	**31,802**	**100.0**	**5,158**	**16.2**	**31,802**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	5,034	1,348	4.5	26.8	2,722	54.1	964	19.1
Moderate-income	7,381	2,551	8.5	34.6	3,112	42.2	1,718	23.3
Middle-income	24,965	13,529	45	54.2	7,225	28.9	4,211	16.9
Upper-income	19,356	12,620	42	65.2	4,563	23.6	2,173	11.2
Unknown-income	4	4	0	100	0	0	0	0
Total Assessment Area	**56,740**	**30,052**	**100.0**	**53.0**	**17,622**	**31.1**	**9,066**	**16.0**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	596	10.5	499	9.7	88	19.3	9	15.3
Moderate-income	606	10.7	566	11	39	8.5	1	1.7
Middle-income	2,515	44.4	2,273	44.1	213	46.6	29	49.2
Upper-income	1,936	34.2	1,805	35	111	24.3	20	33.9
Unknown-income	16	0.3	10	0.2	6	1.3	0	0
Total Assessment Area	**5,669**	**100.0**	**5,153**	**100.0**	**457**	**100.0**	**59**	**100.0**
	Percentage of Total Businesses:			**90.9**		**8.1**		**1.0**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	3	1.9	3	2	0	0	0	0
Middle-income	71	46.1	67	45.6	4	57.1	0	0
Upper-income	80	51.9	77	52.4	3	42.9	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**154**	**100.0**	**147**	**100.0**	**7**	**100.0**	**0**	**.0**
	Percentage of Total Farms:			**95.5**		**4.5**		**.0**

2020 FFIEC Census Data and 2020 D&B Information

Combined Demographics Report

Assessment Area: LA Hammond

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	8,037	25.9
Moderate-income	5	25	5,778	18.7	1,678	29	5,077	16.4
Middle-income	11	55	14,560	47	2,552	17.5	4,805	15.5
Upper-income	4	20	10,638	34.3	1,456	13.7	13,057	42.2
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**20**	**100.0**	**30,976**	**100.0**	**5,686**	**18.4**	**30,976**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	10,058	5,150	16.7	51.2	3,471	34.5	1,437	14.3
Middle-income	26,452	14,692	47.8	55.5	8,226	31.1	3,534	13.4
Upper-income	15,428	10,909	35.5	70.7	3,035	19.7	1,484	9.6
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**51,938**	**30,751**	**100.0**	**59.2**	**14,732**	**28.4**	**6,455**	**12.4**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	1,110	21	1,025	20.8	70	24.8	15	24.2
Middle-income	2,801	53.1	2,601	52.7	171	60.6	29	46.8
Upper-income	1,365	25.9	1,306	26.5	41	14.5	18	29
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**5,276**	**100.0**	**4,932**	**100.0**	**282**	**100.0**	**62**	**100.0**
	Percentage of Total Businesses:			**93.5**		**5.3**		**1.2**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	20	20.6	18	19.4	2	50	0	0
Middle-income	46	47.4	45	48.4	1	25	0	0
Upper-income	31	32	30	32.3	1	25	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**97**	**100.0**	**93**	**100.0**	**4**	**100.0**	**0**	**.0**
	Percentage of Total Farms:			**95.9**		**4.1**		**.0**

2020 FFIEC Census Data and 2020 D&B Information

Combined Demographics Report

Assessment Area: LA Houma

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	12,050	22.7
Moderate-income	7	15.2	7,839	14.7	1,760	22.5	8,627	16.2
Middle-income	29	63	33,899	63.8	4,243	12.5	9,959	18.7
Upper-income	8	17.4	11,431	21.5	800	7	22,533	42.4
Unknown-income	2	4.3	0	0	0	0	0	0
Total Assessment Area	**46**	**100.0**	**53,169**	**100.0**	**6,803**	**12.8**	**53,169**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	13,635	7,782	14	57.1	4,309	31.6	1,544	11.3
Middle-income	54,074	35,923	64.5	66.4	12,765	23.6	5,386	10
Upper-income	16,072	12,006	21.6	74.7	2,893	18	1,173	7.3
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**83,781**	**55,711**	**100.0**	**66.5**	**19,967**	**23.8**	**8,103**	**9.7**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	1,605	18.4	1,363	17.4	224	27.9	18	17.5
Middle-income	4,873	55.7	4,426	56.5	385	48	62	60.2
Upper-income	2,264	25.9	2,048	26.1	193	24.1	23	22.3
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**8,742**	**100.0**	**7,837**	**100.0**	**802**	**100.0**	**103**	**100.0**
	Percentage of Total Businesses:			**89.6**		**9.2**		**1.2**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	15	10.6	14	10.5	1	11.1	0	0
Middle-income	86	60.6	80	60.2	6	66.7	0	0
Upper-income	41	28.9	39	29.3	2	22.2	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**142**	**100.0**	**133**	**100.0**	**9**	**100.0**	**0**	**.0**
	Percentage of Total Farms:			**93.7**		**6.3**		**.0**

2020 FFIEC Census Data and 2020 D&B Information

Combined Demographics Report

Assessment Area: LA Lafayette

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	4	6.8	2,730	3.7	997	36.5	16,929	22.7
Moderate-income	14	23.7	13,954	18.7	3,000	21.5	11,121	14.9
Middle-income	21	35.6	27,991	37.6	3,579	12.8	12,501	16.8
Upper-income	18	30.5	29,822	40	2,150	7.2	33,951	45.6
Unknown-income	2	3.4	5	0	0	0	0	0
Total Assessment Area	**59**	**100.0**	**74,502**	**100.0**	**9,726**	**13.1**	**74,502**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	5,576	1,945	2.6	34.9	3,146	56.4	485	8.7
Moderate-income	26,212	12,350	16.3	47.1	10,507	40.1	3,355	12.8
Middle-income	46,414	28,994	38.2	62.5	13,778	29.7	3,642	7.8
Upper-income	48,263	32,556	42.9	67.5	12,059	25	3,648	7.6
Unknown-income	5	5	0	100	0	0	0	0
Total Assessment Area	**126,470**	**75,850**	**100.0**	**60.0**	**39,490**	**31.2**	**11,130**	**8.8**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1,242	6.6	1,084	6.3	147	8.9	11	5.7
Moderate-income	2,694	14.2	2,457	14.4	211	12.8	26	13.5
Middle-income	7,106	37.5	6,170	36.1	865	52.4	71	36.8
Upper-income	7,870	41.6	7,363	43.1	422	25.6	85	44
Unknown-income	27	0.1	21	0.1	6	0.4	0	0
Total Assessment Area	**18,939**	**100.0**	**17,095**	**100.0**	**1,651**	**100.0**	**193**	**100.0**
	Percentage of Total Businesses:			**90.3**		**8.7**		**1.0**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	6	2.6	5	2.3	1	7.7	0	0
Moderate-income	33	14.2	30	13.7	3	23.1	0	0
Middle-income	92	39.7	85	38.8	7	53.8	0	0
Upper-income	101	43.5	99	45.2	2	15.4	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**232**	**100.0**	**219**	**100.0**	**13**	**100.0**	**0**	**.0**
	Percentage of Total Farms:			**94.4**		**5.6**		**.0**

2020 FFIEC Census Data and 2020 D&B Information

Combined Demographics Report - 2018

Assessment Area: LA Monroe

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	10	25	5,770	15.3	2,825	49	9,419	25
Moderate-income	5	12.5	4,660	12.4	1,368	29.4	6,086	16.2
Middle-income	12	30	10,995	29.2	1,731	15.7	5,869	15.6
Upper-income	12	30	16,190	43	1,335	8.2	16,241	43.2
Unknown-income	1	2.5	0	0	0	0	0	0
Total Assessment Area	**40**	**100.0**	**37,615**	**100.0**	**7,259**	**19.3**	**37,615**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	11,441	3,361	9.8	29.4	5,946	52	2,134	18.7
Moderate-income	8,558	4,041	11.7	47.2	3,286	38.4	1,231	14.4
Middle-income	19,894	9,899	28.8	49.8	7,005	35.2	2,990	15
Upper-income	25,910	17,128	49.7	66.1	7,024	27.1	1,758	6.8
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**65,803**	**34,429**	**100.0**	**52.3**	**23,261**	**35.3**	**8,113**	**12.3**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1,486	18.6	1,290	17.9	173	25.4	23	29.5
Moderate-income	862	10.8	743	10.3	111	16.3	8	10.3
Middle-income	1,962	24.6	1,842	25.5	104	15.3	16	20.5
Upper-income	3,643	45.7	3,324	46.1	288	42.4	31	39.7
Unknown-income	15	0.2	11	0.2	4	0.6	0	0
Total Assessment Area	**7,968**	**100.0**	**7,210**	**100.0**	**680**	**100.0**	**78**	**100.0**
	Percentage of Total Businesses:			**90.5**		**8.5**		**1.0**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	7	4.4	7	4.4	0	0	0	0
Moderate-income	9	5.7	9	5.7	0	0	0	0
Middle-income	59	37.1	58	36.7	1	100	0	0
Upper-income	83	52.2	83	52.5	0	0	0	0
Unknown-income	1	0.6	1	0.6	0	0	0	0
Total Assessment Area	**159**	**100.0**	**158**	**100.0**	**1**	**100.0**	**0**	**.0**
	Percentage of Total Farms:			**99.4**		**.6**		**.0**

2018 FFIEC Census Data and 2018 D&B Information

Combined Demographics Report - 2019-2020

Assessment Area: LA Monroe

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	12	25	7,533	17	3,545	47.1	11,252	25.5
Moderate-income	7	14.6	6,094	13.8	1,832	30.1	7,068	16
Middle-income	14	29.2	11,724	26.5	1,841	15.7	6,899	15.6
Upper-income	14	29.2	18,842	42.6	1,647	8.7	18,974	42.9
Unknown-income	1	2.1	0	0	0	0	0	0
Total Assessment Area	**48**	**100.0**	**44,193**	**100.0**	**8,865**	**20.1**	**44,193**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	14,898	4,671	11.3	31.4	7,678	51.5	2,549	17.1
Moderate-income	11,818	5,907	14.3	50	4,025	34.1	1,886	16
Middle-income	20,957	11,435	27.7	54.6	6,399	30.5	3,123	14.9
Upper-income	30,624	19,268	46.7	62.9	8,754	28.6	2,602	8.5
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**78,297**	**41,281**	**100.0**	**52.7**	**26,856**	**34.3**	**10,160**	**13.0**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1,642	19.3	1,452	18.8	170	24.2	20	27.8
Moderate-income	1,026	12.1	893	11.5	124	17.6	9	12.5
Middle-income	1,983	23.3	1,847	23.9	122	17.4	14	19.4
Upper-income	3,845	45.2	3,533	45.7	283	40.3	29	40.3
Unknown-income	16	0.2	12	0.2	4	0.6	0	0
Total Assessment Area	**8,512**	**100.0**	**7,737**	**100.0**	**703**	**100.0**	**72**	**100.0**
	Percentage of Total Businesses:			**90.9**		**8.3**		**.8**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	10	3.8	10	3.8	0	0	0	0
Moderate-income	51	19.2	48	18.4	3	75	0	0
Middle-income	111	41.9	111	42.5	0	0	0	0
Upper-income	92	34.7	91	34.9	1	25	0	0
Unknown-income	1	0.4	1	0.4	0	0	0	0
Total Assessment Area	**265**	**100.0**	**261**	**100.0**	**4**	**100.0**	**0**	**.0**
	Percentage of Total Farms:			**98.5**		**1.5**		**.0**

2020 FFIEC Census Data and 2020 D&B Information

Combined Demographics Report - 2018

Assessment Area: LA Morehouse West Carroll

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	9.1	610	6.4	322	52.8	3,023	31.8
Moderate-income	3	27.3	2,587	27.2	862	33.3	1,556	16.3
Middle-income	7	63.6	6,323	66.4	980	15.5	1,584	16.6
Upper-income	0	0	0	0	0	0	3,357	35.3
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**11**	**100.0**	**9,520**	**100.0**	**2,164**	**22.7**	**9,520**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	1,487	543	5.5	36.5	795	53.5	149	10
Moderate-income	5,230	2,633	26.8	50.3	1,676	32	921	17.6
Middle-income	10,842	6,637	67.6	61.2	2,459	22.7	1,746	16.1
Upper-income	0	0	0	0	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**17,559**	**9,813**	**100.0**	**55.9**	**4,930**	**28.1**	**2,816**	**16.0**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	74	5.8	71	6.1	2	2.6	1	2.7
Moderate-income	422	33.1	366	31.5	40	51.3	16	43.2
Middle-income	780	61.1	724	62.4	36	46.2	20	54.1
Upper-income	0	0	0	0	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**1,276**	**100.0**	**1,161**	**100.0**	**78**	**100.0**	**37**	**100.0**
	Percentage of Total Businesses:			**91.0**		**6.1**		**2.9**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	51	22.4	48	21.6	3	50	0	0
Middle-income	177	77.6	174	78.4	3	50	0	0
Upper-income	0	0	0	0	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**228**	**100.0**	**222**	**100.0**	**6**	**100.0**	**0**	**.0**
	Percentage of Total Farms:			**97.4**		**2.6**		**.0**

2018 FFIEC Census Data and 2018 D&B Information

Combined Demographics Report - 2019-2020

Assessment Area: LA Morehouse West Carroll

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	844	28.7
Moderate-income	0	0	0	0	0	0	441	15
Middle-income	3	100	2,942	100	558	19	472	16
Upper-income	0	0	0	0	0	0	1,185	40.3
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**3**	**100.0**	**2,942**	**100.0**	**558**	**19.0**	**2,942**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	0	0	0	0	0	0	0	0
Middle-income	5,065	2,961	100	58.5	1,335	26.4	769	15.2
Upper-income	0	0	0	0	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**5,065**	**2,961**	**100.0**	**58.5**	**1,335**	**26.4**	**769**	**15.2**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	0	0	0	0	0	0	0	0
Middle-income	292	100	273	100	11	100	8	100
Upper-income	0	0	0	0	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**292**	**100.0**	**273**	**100.0**	**11**	**100.0**	**8**	**100.0**
	Percentage of Total Businesses:			**93.5**		**3.8**		**2.7**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	0	0	0	0	0	0	0	0
Middle-income	75	100	72	100	3	100	0	0
Upper-income	0	0	0	0	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**75**	**100.0**	**72**	**100.0**	**3**	**100.0**	**0**	**.0**
	Percentage of Total Farms:			**96.0**		**4.0**		**.0**

2020 FFIEC Census Data and 2020 D&B Information

Combined Demographics Report - 2018

Assessment Area: LA Northwest LA

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	10	833	8.2	394	47.3	2,515	24.9
Moderate-income	2	20	1,577	15.6	492	31.2	1,380	13.6
Middle-income	2	20	2,127	21	440	20.7	1,412	14
Upper-income	5	50	5,573	55.1	741	13.3	4,803	47.5
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**10**	**100.0**	**10,110**	**100.0**	**2,067**	**20.4**	**10,110**	**100.0**
	Housing Units by Tract	**Housing Types by Tract**						
		Owner-Occupied			**Rental**		**Vacant**	
		#	%	%	#	%	#	%
Low-income	1,641	339	3.7	20.7	1,110	67.6	192	11.7
Moderate-income	3,290	960	10.4	29.2	1,747	53.1	583	17.7
Middle-income	4,327	1,822	19.7	42.1	2,023	46.8	482	11.1
Upper-income	10,387	6,111	66.2	58.8	3,057	29.4	1,219	11.7
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**19,645**	**9,232**	**100.0**	**47.0**	**7,937**	**40.4**	**2,476**	**12.6**
	Total Businesses by Tract		**Businesses by Tract & Revenue Size**					
			Less Than or = $1 Million		**Over $1 Million**		**Revenue Not Reported**	
	#	%	#	%	#	%	#	%
Low-income	92	4.6	84	4.7	8	5	0	0
Moderate-income	243	12.3	222	12.4	17	10.6	4	12.5
Middle-income	395	19.9	346	19.3	47	29.2	2	6.3
Upper-income	1,253	63.2	1,138	63.6	89	55.3	26	81.3
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**1,983**	**100.0**	**1,790**	**100.0**	**161**	**100.0**	**32**	**100.0**
	Percentage of Total Businesses:			**90.3**		**8.1**		**1.6**
	Total Farms by Tract		**Farms by Tract & Revenue Size**					
			Less Than or = $1 Million		**Over $1 Million**		**Revenue Not Reported**	
	#	%	#	%	#	%	#	%
Low-income	2	3.4	2	3.7	0	0	0	0
Moderate-income	1	1.7	1	1.9	0	0	0	0
Middle-income	8	13.8	6	11.1	2	50	0	0
Upper-income	47	81	45	83.3	2	50	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**58**	**100.0**	**54**	**100.0**	**4**	**100.0**	**0**	**.0**
	Percentage of Total Farms:			**93.1**		**6.9**		**.0**

2018 FFIEC Census Data and 2018 D&B Information

Combined Demographics Report - 2019-2020

Assessment Area: LA Northwest LA

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	2	9.5	1,621	8.1	689	42.5	4,880	24.3
Moderate-income	4	19	3,199	15.9	835	26.1	3,221	16
Middle-income	7	33.3	7,622	37.9	1,370	18	3,247	16.2
Upper-income	8	38.1	7,651	38.1	931	12.2	8,745	43.5
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**21**	**100.0**	**20,093**	**100.0**	**3,825**	**19.0**	**20,093**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	3,007	872	4.3	29	1,749	58.2	386	12.8
Moderate-income	7,172	2,757	13.5	38.4	3,147	43.9	1,268	17.7
Middle-income	14,879	8,070	39.5	54.2	4,143	27.8	2,666	17.9
Upper-income	14,008	8,709	42.7	62.2	3,487	24.9	1,812	12.9
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**39,066**	**20,408**	**100.0**	**52.2**	**12,526**	**32.1**	**6,132**	**15.7**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	216	6.3	197	6.3	16	6.5	3	6.3
Moderate-income	628	18.4	576	18.4	43	17.5	9	18.8
Middle-income	933	27.3	840	26.9	79	32.1	14	29.2
Upper-income	1,645	48.1	1,515	48.4	108	43.9	22	45.8
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**3,422**	**100.0**	**3,128**	**100.0**	**246**	**100.0**	**48**	**100.0**
	Percentage of Total Businesses:			**91.4**		**7.2**		**1.4**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	2	2.2	2	2.2	0	0	0	0
Moderate-income	5	5.4	5	5.6	0	0	0	0
Middle-income	35	37.6	32	36	3	75	0	0
Upper-income	51	54.8	50	56.2	1	25	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**93**	**100.0**	**89**	**100.0**	**4**	**100.0**	**0**	**.0**
	Percentage of Total Farms:			**95.7**		**4.3**		**.0**

2020 FFIEC Census Data and 2020 D&B Information

Combined Demographics Report - 2018

Assessment Area: LA Shreveport

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	16	16.5	11,071	10.8	4,422	39.9	25,495	24.8
Moderate-income	24	24.7	18,457	18	4,664	25.3	16,096	15.7
Middle-income	28	28.9	31,595	30.8	3,832	12.1	17,283	16.8
Upper-income	28	28.9	41,499	40.4	2,549	6.1	43,748	42.6
Unknown-income	1	1	0	0	0	0	0	0
Total Assessment Area	**97**	**100.0**	**102,622**	**100.0**	**15,467**	**15.1**	**102,622**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	21,810	7,638	7.5	35	10,356	47.5	3,816	17.5
Moderate-income	38,759	15,207	14.9	39.2	17,738	45.8	5,814	15
Middle-income	57,036	32,247	31.6	56.5	16,684	29.3	8,105	14.2
Upper-income	67,224	46,821	45.9	69.6	14,190	21.1	6,213	9.2
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**184,829**	**101,913**	**100.0**	**55.1**	**58,968**	**31.9**	**23,948**	**13.0**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	2,985	15	2,586	14.2	373	25.4	26	13.3
Moderate-income	4,215	21.2	3,762	20.6	420	28.6	33	16.9
Middle-income	5,135	25.8	4,723	25.9	340	23.2	72	36.9
Upper-income	7,536	37.9	7,141	39.2	331	22.6	64	32.8
Unknown-income	9	0	7	0	2	0.1	0	0
Total Assessment Area	**19,880**	**100.0**	**18,219**	**100.0**	**1,466**	**100.0**	**195**	**100.0**
	Percentage of Total Businesses:			**91.6**		**7.4**		**1.0**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	11	3.9	10	3.7	1	9.1	0	0
Moderate-income	28	9.9	26	9.6	2	18.2	0	0
Middle-income	90	31.9	87	32.2	3	27.3	0	0
Upper-income	153	54.3	147	54.4	5	45.5	1	100
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**282**	**100.0**	**270**	**100.0**	**11**	**100.0**	**1**	**100.0**
	Percentage of Total Farms:			**95.7**		**3.9**		**.4**

2018 FFIEC Census Data and 2018 D&B Information

Combined Demographics Report - 2019-2020

Assessment Area: LA Shreveport

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	15	17.4	10,283	11.1	4,127	40.1	23,257	25.1
Moderate-income	21	24.4	16,433	17.7	4,215	25.6	14,444	15.6
Middle-income	27	31.4	30,648	33.1	3,254	10.6	15,753	17
Upper-income	22	25.6	35,275	38.1	2,113	6	39,185	42.3
Unknown-income	1	1.2	0	0	0	0	0	0
Total Assessment Area	**86**	**100.0**	**92,639**	**100.0**	**13,709**	**14.8**	**92,639**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	20,444	7,105	7.8	34.8	9,717	47.5	3,622	17.7
Moderate-income	34,017	13,044	14.4	38.3	16,297	47.9	4,676	13.7
Middle-income	53,519	30,444	33.6	56.9	15,976	29.9	7,099	13.3
Upper-income	57,428	40,144	44.2	69.9	12,389	21.6	4,895	8.5
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**165,408**	**90,737**	**100.0**	**54.9**	**54,379**	**32.9**	**20,292**	**12.3**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	2,866	15.8	2,510	15	340	27	16	12.1
Moderate-income	3,726	20.5	3,343	19.9	360	28.5	23	17.4
Middle-income	5,060	27.8	4,721	28.1	292	23.2	47	35.6
Upper-income	6,510	35.8	6,196	36.9	268	21.3	46	34.8
Unknown-income	7	0	6	0	1	0.1	0	0
Total Assessment Area	**18,169**	**100.0**	**16,776**	**100.0**	**1,261**	**100.0**	**132**	**100.0**
	Percentage of Total Businesses:			**92.3**		**6.9**		**.7**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	12	4.9	10	4.2	2	22.2	0	0
Moderate-income	21	8.5	20	8.4	1	11.1	0	0
Middle-income	107	43.3	101	42.6	5	55.6	1	100
Upper-income	107	43.3	106	44.7	1	11.1	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**247**	**100.0**	**237**	**100.0**	**9**	**100.0**	**1**	**100.0**
	Percentage of Total Farms:			**96.0**		**3.6**		**.4**

2020 FFIEC Census Data and 2020 D&B Information

Combined Demographics Report

Assessment Area: LA Southern

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	5.9	435	3.2	190	43.7	3,264	24.1
Moderate-income	3	17.6	1,863	13.7	525	28.2	1,889	13.9
Middle-income	9	52.9	8,023	59.1	1,497	18.7	2,540	18.7
Upper-income	3	17.6	3,247	23.9	357	11	5,875	43.3
Unknown-income	1	5.9	0	0	0	0	0	0
Total Assessment Area	**17**	**100.0**	**13,568**	**100.0**	**2,569**	**18.9**	**13,568**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	830	381	2.8	45.9	278	33.5	171	20.6
Moderate-income	3,521	1,767	13	50.2	1,025	29.1	729	20.7
Middle-income	13,694	8,136	59.8	59.4	4,212	30.8	1,346	9.8
Upper-income	5,117	3,323	24.4	64.9	1,198	23.4	596	11.6
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**23,162**	**13,607**	**100.0**	**58.7**	**6,713**	**29.0**	**2,842**	**12.3**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	28	1.4	27	1.5	1	0.5	0	0
Moderate-income	289	14.4	240	13.6	43	19.6	6	20.7
Middle-income	1,107	55.1	965	54.8	123	56.2	19	65.5
Upper-income	585	29.1	529	30	52	23.7	4	13.8
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**2,009**	**100.0**	**1,761**	**100.0**	**219**	**100.0**	**29**	**100.0**
	Percentage of Total Businesses:			**87.7**		**10.9**		**1.4**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	4	11.8	4	12.5	0	0	0	0
Middle-income	21	61.8	20	62.5	1	50	0	0
Upper-income	9	26.5	8	25	1	50	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**34**	**100.0**	**32**	**100.0**	**2**	**100.0**	**0**	**.0**
	Percentage of Total Farms:			**94.1**		**5.9**		**.0**

2020 FFIEC Census Data and 2020 D&B Information

Combined Demographics Report

Assessment Area: MO Cape Girardeau

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	6.3	624	3.3	291	46.6	3,714	19.6
Moderate-income	3	18.8	1,417	7.5	415	29.3	3,011	15.9
Middle-income	9	56.3	13,026	68.6	1,204	9.2	4,049	21.3
Upper-income	3	18.8	3,924	20.7	237	6	8,217	43.3
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**16**	**100.0**	**18,991**	**100.0**	**2,147**	**11.3**	**18,991**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	1,338	386	2	28.8	729	54.5	223	16.7
Moderate-income	3,761	1,230	6.4	32.7	1,928	51.3	603	16
Middle-income	21,024	13,141	68.6	62.5	6,135	29.2	1,748	8.3
Upper-income	6,781	4,410	23	65	1,836	27.1	535	7.9
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**32,904**	**19,167**	**100.0**	**58.3**	**10,628**	**32.3**	**3,109**	**9.4**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	134	3.7	97	3	35	9.5	2	6.9
Moderate-income	367	10.1	322	10	42	11.4	3	10.3
Middle-income	2,370	65.3	2,104	65	244	66.5	22	75.9
Upper-income	761	21	713	22	46	12.5	2	6.9
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**3,632**	**100.0**	**3,236**	**100.0**	**367**	**100.0**	**29**	**100.0**
	Percentage of Total Businesses:			**89.1**		**10.1**		**.8**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1	0.6	1	0.6	0	0	0	0
Moderate-income	2	1.1	2	1.1	0	0	0	0
Middle-income	161	90.4	157	90.2	1	100	3	100
Upper-income	14	7.9	14	8	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**178**	**100.0**	**174**	**100.0**	**1**	**100.0**	**3**	**100.0**
	Percentage of Total Farms:			**97.8**		**.6**		**1.7**

2020 FFIEC Census Data and 2020 D&B Information

Combined Demographics Report - 2018

Assessment Area: MO Columbia

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	3	10.3	1,048	2.7	385	36.7	8,048	21
Moderate-income	6	20.7	7,110	18.6	1,346	18.9	6,536	17.1
Middle-income	10	34.5	17,586	46	1,095	6.2	8,414	22
Upper-income	7	24.1	12,194	31.9	521	4.3	15,237	39.9
Unknown-income	3	10.3	297	0.8	112	37.7	0	0
Total Assessment Area	**29**	**100.0**	**38,235**	**100.0**	**3,459**	**9.0**	**38,235**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	3,526	611	1.6	17.3	2,508	71.1	407	11.5
Moderate-income	16,520	5,821	15.5	35.2	9,359	56.7	1,340	8.1
Middle-income	28,083	18,342	48.9	65.3	7,894	28.1	1,847	6.6
Upper-income	20,901	12,543	33.5	60	7,078	33.9	1,280	6.1
Unknown-income	3,157	165	0.4	5.2	2,659	84.2	333	10.5
Total Assessment Area	**72,187**	**37,482**	**100.0**	**51.9**	**29,498**	**40.9**	**5,207**	**7.2**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	835	11.5	733	11.1	91	15.9	11	15.7
Moderate-income	1,340	18.5	1,201	18.1	131	22.9	8	11.4
Middle-income	2,582	35.6	2,366	35.7	186	32.5	30	42.9
Upper-income	2,061	28.4	1,917	29	126	22	18	25.7
Unknown-income	444	6.1	402	6.1	39	6.8	3	4.3
Total Assessment Area	**7,262**	**100.0**	**6,619**	**100.0**	**573**	**100.0**	**70**	**100.0**
	Percentage of Total Businesses:			**91.1**		**7.9**		**1.0**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	3	1.4	3	1.4	0	0	0	0
Moderate-income	13	6	13	6.1	0	0	0	0
Middle-income	164	75.2	160	74.8	0	0	4	100
Upper-income	38	17.4	38	17.8	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**218**	**100.0**	**214**	**100.0**	**0**	**.0**	**4**	**100.0**
	Percentage of Total Farms:			**98.2**		**.0**		**1.8**

2018 FFIEC Census Data and 2018 D&B Information

Combined Demographics Report - 2019-2020

Assessment Area: MO Columbia

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	3	10.3	1,048	2.7	385	36.7	7,626	19.9
Moderate-income	4	13.8	3,894	10.2	774	19.9	6,128	16
Middle-income	12	41.4	20,802	54.4	1,667	8	8,232	21.5
Upper-income	7	24.1	12,194	31.9	521	4.3	16,249	42.5
Unknown-income	3	10.3	297	0.8	112	37.7	0	0
Total Assessment Area	**29**	**100.0**	**38,235**	**100.0**	**3,459**	**9.0**	**38,235**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	3,526	611	1.6	17.3	2,508	71.1	407	11.5
Moderate-income	8,625	3,098	8.3	35.9	4,794	55.6	733	8.5
Middle-income	35,978	21,065	56.2	58.5	12,459	34.6	2,454	6.8
Upper-income	20,901	12,543	33.5	60	7,078	33.9	1,280	6.1
Unknown-income	3,157	165	0.4	5.2	2,659	84.2	333	10.5
Total Assessment Area	**72,187**	**37,482**	**100.0**	**51.9**	**29,498**	**40.9**	**5,207**	**7.2**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	823	11.2	721	10.7	92	16.7	10	21.3
Moderate-income	801	10.9	709	10.5	89	16.2	3	6.4
Middle-income	3,189	43.5	2,955	43.8	214	38.9	20	42.6
Upper-income	2,110	28.8	1,977	29.3	119	21.6	14	29.8
Unknown-income	414	5.6	378	5.6	36	6.5	0	0
Total Assessment Area	**7,337**	**100.0**	**6,740**	**100.0**	**550**	**100.0**	**47**	**100.0**
	Percentage of Total Businesses:			**91.9**		**7.5**		**.6**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	3	1.4	3	1.5	0	0	0	0
Moderate-income	9	4.3	9	4.4	0	0	0	0
Middle-income	164	79.2	161	78.9	0	0	3	100
Upper-income	31	15	31	15.2	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**207**	**100.0**	**204**	**100.0**	**0**	**.0**	**3**	**100.0**
	Percentage of Total Farms:			**98.6**		**.0**		**1.4**

2020 FFIEC Census Data and 2020 D&B Information

Combined Demographics Report

Assessment Area: MO Gasconade

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	653	15.6
Moderate-income	0	0	0	0	0	0	616	14.7
Middle-income	4	80	3,647	87.3	423	11.6	960	23
Upper-income	1	20	530	12.7	40	7.5	1,948	46.6
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**5**	**100.0**	**4,177**	**100.0**	**463**	**11.1**	**4,177**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	0	0	0	0	0	0	0	0
Middle-income	6,994	3,955	84.8	56.5	1,472	21	1,567	22.4
Upper-income	1,170	707	15.2	60.4	112	9.6	351	30
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**8,164**	**4,662**	**100.0**	**57.1**	**1,584**	**19.4**	**1,918**	**23.5**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	0	0	0	0	0	0	0	0
Middle-income	710	90.6	659	90.8	44	86.3	7	100
Upper-income	74	9.4	67	9.2	7	13.7	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**784**	**100.0**	**726**	**100.0**	**51**	**100.0**	**7**	**100.0**
	Percentage of Total Businesses:			**92.6**		**6.5**		**.9**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	0	0	0	0	0	0	0	0
Middle-income	76	88.4	76	88.4	0	0	0	0
Upper-income	10	11.6	10	11.6	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**86**	**100.0**	**86**	**100.0**	**0**	**.0**	**0**	**.0**
	Percentage of Total Farms:			**100.0**		**.0**		**.0**

2020 FFIEC Census Data and 2020 D&B Information

Combined Demographics Report - 2018-2019

Assessment Area: MO Jefferson City

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	4.3	461	1.6	202	43.8	5,513	18.6
Moderate-income	3	13	3,255	11	509	15.6	4,924	16.6
Middle-income	14	60.9	18,036	61	1,601	8.9	7,455	25.2
Upper-income	5	21.7	7,833	26.5	449	5.7	11,693	39.5
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**23**	**100.0**	**29,585**	**100.0**	**2,761**	**9.3**	**29,585**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	1,665	171	0.5	10.3	1,042	62.6	452	27.1
Moderate-income	6,417	2,768	8.7	43.1	2,856	44.5	793	12.4
Middle-income	30,707	20,288	63.8	66.1	6,809	22.2	3,610	11.8
Upper-income	12,407	8,592	27	69.3	3,072	24.8	743	6
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**51,196**	**31,819**	**100.0**	**62.2**	**13,779**	**26.9**	**5,598**	**10.9**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	518	9.7	419	8.9	68	14.1	31	27.2
Moderate-income	840	15.8	739	15.6	92	19.1	9	7.9
Middle-income	2,308	43.3	2,128	45	153	31.7	27	23.7
Upper-income	1,663	31.2	1,447	30.6	169	35.1	47	41.2
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**5,329**	**100.0**	**4,733**	**100.0**	**482**	**100.0**	**114**	**100.0**
	Percentage of Total Businesses:			**88.8**		**9.0**		**2.1**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	5	2	4	1.6	1	50	0	0
Moderate-income	53	21.5	52	21.3	1	50	0	0
Middle-income	146	59.1	145	59.4	0	0	1	100
Upper-income	43	17.4	43	17.6	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**247**	**100.0**	**244**	**100.0**	**2**	**100.0**	**1**	**100.0**
	Percentage of Total Farms:			**98.8**		**.8**		**.4**

2019 FFIEC Census Data and 2019 D&B Information

Combined Demographics Report - 2020

Assessment Area: MO Jefferson City

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	6.7	461	2.4	202	43.8	3,259	17.1
Moderate-income	2	13.3	1,809	9.5	341	18.9	3,080	16.2
Middle-income	7	46.7	8,957	47	599	6.7	4,570	24
Upper-income	5	33.3	7,833	41.1	449	5.7	8,151	42.8
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**15**	**100.0**	**19,060**	**100.0**	**1,591**	**8.3**	**19,060**	**100.0**
	Housing Units by Tract	**Housing Types by Tract**						
		Owner-Occupied			**Rental**		**Vacant**	
		#	%	%	#	%	#	%
Low-income	1,665	171	0.9	10.3	1,042	62.6	452	27.1
Moderate-income	4,196	1,304	6.5	31.1	2,351	56	541	12.9
Middle-income	14,389	9,854	49.5	68.5	3,062	21.3	1,473	10.2
Upper-income	12,407	8,592	43.1	69.3	3,072	24.8	743	6
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**32,657**	**19,921**	**100.0**	**61.0**	**9,527**	**29.2**	**3,209**	**9.8**
	Total Businesses by Tract		**Businesses by Tract & Revenue Size**					
			Less Than or = $1 Million		**Over $1 Million**		**Revenue Not Reported**	
	#	%	#	%	#	%	#	%
Low-income	523	13.5	418	12.3	69	18.4	36	35.6
Moderate-income	597	15.4	519	15.3	70	18.7	8	7.9
Middle-income	1,097	28.4	1,013	29.8	71	19	13	12.9
Upper-income	1,652	42.7	1,444	42.5	164	43.9	44	43.6
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**3,869**	**100.0**	**3,394**	**100.0**	**374**	**100.0**	**101**	**100.0**
	Percentage of Total Businesses:			**87.7**		**9.7**		**2.6**
	Total Farms by Tract		**Farms by Tract & Revenue Size**					
			Less Than or = $1 Million		**Over $1 Million**		**Revenue Not Reported**	
	#	%	#	%	#	%	#	%
Low-income	5	5	4	4	1	100	0	0
Moderate-income	1	1	1	1	0	0	0	0
Middle-income	55	54.5	55	55	0	0	0	0
Upper-income	40	39.6	40	40	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**101**	**100.0**	**100**	**100.0**	**1**	**100.0**	**0**	**.0**
	Percentage of Total Farms:			**99.0**		**1.0**		**.0**

2020 FFIEC Census Data and 2020 D&B Information

Combined Demographics Report

Assessment Area: MO Lawrence

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	2,044	20.2
Moderate-income	0	0	0	0	0	0	1,728	17.1
Middle-income	6	85.7	8,132	80.4	1,316	16.2	2,248	22.2
Upper-income	1	14.3	1,986	19.6	152	7.7	4,098	40.5
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**7**	**100.0**	**10,118**	**100.0**	**1,468**	**14.5**	**10,118**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	0	0	0	0	0	0	0	0
Middle-income	13,217	8,329	80.7	63	3,137	23.7	1,751	13.2
Upper-income	3,356	1,986	19.3	59.2	1,031	30.7	339	10.1
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**16,573**	**10,315**	**100.0**	**62.2**	**4,168**	**25.1**	**2,090**	**12.6**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	0	0	0	0	0	0	0	0
Middle-income	924	73.4	852	73.5	53	69.7	19	79.2
Upper-income	335	26.6	307	26.5	23	30.3	5	20.8
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**1,259**	**100.0**	**1,159**	**100.0**	**76**	**100.0**	**24**	**100.0**
	Percentage of Total Businesses:			**92.1**		**6.0**		**1.9**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	0	0	0	0	0	0	0	0
Middle-income	107	84.3	105	84	1	100	1	100
Upper-income	20	15.7	20	16	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**127**	**100.0**	**125**	**100.0**	**1**	**100.0**	**1**	**100.0**
	Percentage of Total Farms:			**98.4**		**.8**		**.8**

2020 FFIEC Census Data and 2020 D&B Information

Combined Demographics Report - 2018-2019

Assessment Area: MO Southeast MO

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	4,848	20.9
Moderate-income	4	16.7	3,487	15	759	21.8	4,373	18.8
Middle-income	18	75	18,092	78	2,512	13.9	4,792	20.7
Upper-income	2	8.3	1,621	7	94	5.8	9,187	39.6
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**24**	**100.0**	**23,200**	**100.0**	**3,365**	**14.5**	**23,200**	**100.0**
	Housing Units by Tract	**Housing Types by Tract**						
		Owner-Occupied			**Rental**		**Vacant**	
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	6,623	2,934	12.6	44.3	2,725	41.1	964	14.6
Middle-income	29,704	18,588	79.7	62.6	7,809	26.3	3,307	11.1
Upper-income	2,803	1,810	7.8	64.6	673	24	320	11.4
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**39,130**	**23,332**	**100.0**	**59.6**	**11,207**	**28.6**	**4,591**	**11.7**
	Total Businesses by Tract		**Businesses by Tract & Revenue Size**					
			Less Than or = $1 Million		**Over $1 Million**		**Revenue Not Reported**	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	674	23.3	594	23.4	68	23.9	12	18.8
Middle-income	1,908	66	1,663	65.4	194	68.3	51	79.7
Upper-income	307	10.6	284	11.2	22	7.7	1	1.6
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**2,889**	**100.0**	**2,541**	**100.0**	**284**	**100.0**	**64**	**100.0**
	Percentage of Total Businesses:			**88.0**		**9.8**		**2.2**
	Total Farms by Tract		**Farms by Tract & Revenue Size**					
			Less Than or = $1 Million		**Over $1 Million**		**Revenue Not Reported**	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	49	10.6	45	10.2	3	16.7	1	100
Middle-income	354	76.6	340	76.7	14	77.8	0	0
Upper-income	59	12.8	58	13.1	1	5.6	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**462**	**100.0**	**443**	**100.0**	**18**	**100.0**	**1**	**100.0**
	Percentage of Total Farms:			**95.9**		**3.9**		**.2**

2019 FFIEC Census Data and 2019 D&B Information

Combined Demographics Report - 2020

Assessment Area: MO Southeast MO

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	3,442	18.9
Moderate-income	2	11.1	2,197	12	446	20.3	3,441	18.9
Middle-income	14	77.8	14,427	79.1	1,839	12.7	3,961	21.7
Upper-income	2	11.1	1,621	8.9	94	5.8	7,401	40.6
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**18**	**100.0**	**18,245**	**100.0**	**2,379**	**13.0**	**18,245**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	4,407	1,790	9.5	40.6	2,070	47	547	12.4
Middle-income	23,391	15,289	80.9	65.4	5,660	24.2	2,442	10.4
Upper-income	2,803	1,810	9.6	64.6	673	24	320	11.4
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**30,601**	**18,889**	**100.0**	**61.7**	**8,403**	**27.5**	**3,309**	**10.8**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	588	25.4	521	25.4	62	27.3	5	11.4
Middle-income	1,424	61.4	1,240	60.5	146	64.3	38	86.4
Upper-income	307	13.2	287	14	19	8.4	1	2.3
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**2,319**	**100.0**	**2,048**	**100.0**	**227**	**100.0**	**44**	**100.0**
	Percentage of Total Businesses:			**88.3**		**9.8**		**1.9**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	10	3.4	10	3.5	0	0	0	0
Middle-income	223	76.9	217	76.7	6	85.7	0	0
Upper-income	57	19.7	56	19.8	1	14.3	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**290**	**100.0**	**283**	**100.0**	**7**	**100.0**	**0**	**.0**
	Percentage of Total Farms:			**97.6**		**2.4**		**.0**

2020 FFIEC Census Data and 2020 D&B Information

Combined Demographics Report

Assessment Area: MO St. Genevieve Perry

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	1,393	13.4
Moderate-income	0	0	0	0	0	0	1,458	14
Middle-income	4	44.4	4,065	39	513	12.6	2,058	19.8
Upper-income	5	55.6	6,348	61	469	7.4	5,504	52.9
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**9**	**100.0**	**10,413**	**100.0**	**982**	**9.4**	**10,413**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	0	0	0	0	0	0	0	0
Middle-income	7,211	4,218	36.4	58.5	2,008	27.8	985	13.7
Upper-income	10,015	7,357	63.6	73.5	949	9.5	1,709	17.1
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**17,226**	**11,575**	**100.0**	**67.2**	**2,957**	**17.2**	**2,694**	**15.6**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	0	0	0	0	0	0	0	0
Middle-income	831	53.4	728	52.2	90	63.8	13	61.9
Upper-income	725	46.6	666	47.8	51	36.2	8	38.1
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**1,556**	**100.0**	**1,394**	**100.0**	**141**	**100.0**	**21**	**100.0**
	Percentage of Total Businesses:			**89.6**		**9.1**		**1.3**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	0	0	0	0	0	0	0	0
Middle-income	40	23	40	23	0	0	0	0
Upper-income	134	77	134	77	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**174**	**100.0**	**174**	**100.0**	**0**	**.0**	**0**	**.0**
	Percentage of Total Farms:			**100.0**		**.0**		**.0**

2020 FFIEC Census Data and 2020 D&B Information

Combined Demographics Report

Assessment Area: MO Taney

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	2,856	20.3
Moderate-income	1	10	1,922	13.6	379	19.7	2,740	19.5
Middle-income	9	90	12,161	86.4	1,484	12.2	3,399	24.1
Upper-income	0	0	0	0	0	0	5,088	36.1
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**10**	**100.0**	**14,083**	**100.0**	**1,863**	**13.2**	**14,083**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	3,470	1,596	12.5	46	1,346	38.8	528	15.2
Middle-income	26,516	11,167	87.5	42.1	7,191	27.1	8,158	30.8
Upper-income	0	0	0	0	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**29,986**	**12,763**	**100.0**	**42.6**	**8,537**	**28.5**	**8,686**	**29.0**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	279	9.7	252	9.4	25	13.7	2	9.1
Middle-income	2,603	90.3	2,425	90.6	158	86.3	20	90.9
Upper-income	0	0	0	0	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**2,882**	**100.0**	**2,677**	**100.0**	**183**	**100.0**	**22**	**100.0**
	Percentage of Total Businesses:			**92.9**		**6.3**		**.8**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	1	3.8	1	3.8	0	0	0	0
Middle-income	25	96.2	25	96.2	0	0	0	0
Upper-income	0	0	0	0	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**26**	**100.0**	**26**	**100.0**	**0**	**.0**	**0**	**.0**
	Percentage of Total Farms:			**100.0**		**.0**		**.0**

2020 FFIEC Census Data and 2020 D&B Information

Combined Demographics Report

Assessment Area: MS Adams

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	11.1	659	8.8	365	55.4	2,332	31
Moderate-income	4	44.4	3,888	51.7	966	24.8	1,347	17.9
Middle-income	3	33.3	1,839	24.4	521	28.3	1,156	15.4
Upper-income	1	11.1	1,138	15.1	142	12.5	2,689	35.7
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**9**	**100.0**	**7,524**	**100.0**	**1,994**	**26.5**	**7,524**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	1,455	479	6.2	32.9	694	47.7	282	19.4
Moderate-income	7,303	4,267	55.2	58.4	1,598	21.9	1,438	19.7
Middle-income	3,852	1,814	23.5	47.1	1,177	30.6	861	22.4
Upper-income	2,012	1,171	15.1	58.2	654	32.5	187	9.3
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**14,622**	**7,731**	**100.0**	**52.9**	**4,123**	**28.2**	**2,768**	**18.9**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	113	7.7	105	7.8	6	5.3	2	11.8
Moderate-income	460	31.2	436	32.4	21	18.6	3	17.6
Middle-income	642	43.5	570	42.4	61	54	11	64.7
Upper-income	260	17.6	234	17.4	25	22.1	1	5.9
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**1,475**	**100.0**	**1,345**	**100.0**	**113**	**100.0**	**17**	**100.0**
	Percentage of Total Businesses:			**91.2**		**7.7**		**1.2**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1	2.2	1	2.3	0	0	0	0
Moderate-income	26	57.8	26	59.1	0	0	0	0
Middle-income	13	28.9	12	27.3	1	100	0	0
Upper-income	5	11.1	5	11.4	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**45**	**100.0**	**44**	**100.0**	**1**	**100.0**	**0**	**.0**
	Percentage of Total Farms:			**97.8**		**2.2**		**.0**

2020 FFIEC Census Data and 2020 D&B Information

Combined Demographics Report

Assessment Area: MS Central MS

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	5	6.4	3,205	3.9	1,787	55.8	19,258	23.5
Moderate-income	14	17.9	11,345	13.8	4,130	36.4	12,805	15.6
Middle-income	37	47.4	40,419	49.3	7,629	18.9	13,662	16.7
Upper-income	22	28.2	27,073	33	2,932	10.8	36,317	44.3
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**78**	**100.0**	**82,042**	**100.0**	**16,478**	**20.1**	**82,042**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	6,657	2,103	2.6	31.6	3,274	49.2	1,280	19.2
Moderate-income	20,700	8,886	10.9	42.9	8,834	42.7	2,980	14.4
Middle-income	72,861	41,976	51.5	57.6	18,696	25.7	12,189	16.7
Upper-income	45,914	28,609	35.1	62.3	11,343	24.7	5,962	13
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**146,132**	**81,574**	**100.0**	**55.8**	**42,147**	**28.8**	**22,411**	**15.3**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	582	6	502	5.8	75	9	5	2.9
Moderate-income	1,980	20.5	1,697	19.6	249	29.9	34	19.9
Middle-income	4,360	45.1	3,934	45.4	349	41.9	77	45
Upper-income	2,740	28.4	2,525	29.2	160	19.2	55	32.2
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**9,662**	**100.0**	**8,658**	**100.0**	**833**	**100.0**	**171**	**100.0**
	Percentage of Total Businesses:			**89.6**		**8.6**		**1.8**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	4	1.1	4	1.2	0	0	0	0
Moderate-income	25	6.9	23	6.6	2	11.1	0	0
Middle-income	223	61.3	213	61.6	10	55.6	0	0
Upper-income	112	30.8	106	30.6	6	33.3	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**364**	**100.0**	**346**	**100.0**	**18**	**100.0**	**0**	**.0**
	Percentage of Total Farms:			**95.1**		**4.9**		**.0**

2020 FFIEC Census Data and 2020 D&B Information

Combined Demographics Report

Assessment Area: MS Gulfport

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	7	8.4	5,182	5.4	2,204	42.5	22,136	22.9
Moderate-income	13	15.7	12,728	13.2	3,220	25.3	15,772	16.3
Middle-income	42	50.6	54,598	56.5	7,382	13.5	18,666	19.3
Upper-income	16	19.3	24,040	24.9	2,071	8.6	40,011	41.4
Unknown-income	5	6	37	0	10	27	0	0
Total Assessment Area	**83**	**100.0**	**96,585**	**100.0**	**14,887**	**15.4**	**96,585**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	11,039	3,279	3.6	29.7	5,518	50	2,242	20.3
Moderate-income	25,871	9,970	10.8	38.5	10,102	39	5,799	22.4
Middle-income	96,828	53,577	58.2	55.3	28,596	29.5	14,655	15.1
Upper-income	38,988	25,256	27.4	64.8	8,237	21.1	5,495	14.1
Unknown-income	180	42	0	23.3	138	76.7	0	0
Total Assessment Area	**172,906**	**92,124**	**100.0**	**53.3**	**52,591**	**30.4**	**28,191**	**16.3**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1,101	8.2	995	8	95	11.5	11	8.5
Moderate-income	1,726	12.9	1,541	12.4	165	20	20	15.4
Middle-income	7,427	55.3	6,928	55.5	425	51.6	74	56.9
Upper-income	3,124	23.3	2,968	23.8	132	16	24	18.5
Unknown-income	47	0.4	40	0.3	6	0.7	1	0.8
Total Assessment Area	**13,425**	**100.0**	**12,472**	**100.0**	**823**	**100.0**	**130**	**100.0**
	Percentage of Total Businesses:			**92.9**		**6.1**		**1.0**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	3	3.8	3	3.8	0	0	0	0
Moderate-income	5	6.3	5	6.4	0	0	0	0
Middle-income	53	67.1	52	66.7	1	100	0	0
Upper-income	18	22.8	18	23.1	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**79**	**100.0**	**78**	**100.0**	**1**	**100.0**	**0**	**.0**
	Percentage of Total Farms:			**98.7**		**1.3**		**.0**

2020 FFIEC Census Data and 2020 D&B Information

Combined Demographics Report - 2018

Assessment Area: MS Hatttiesburg

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	4	16	2,790	8.4	1,338	48	8,087	24.2
Moderate-income	4	16	3,047	9.1	849	27.9	4,777	14.3
Middle-income	12	48	16,671	50	2,609	15.6	6,329	19
Upper-income	5	20	10,863	32.6	805	7.4	14,178	42.5
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**25**	**100.0**	**33,371**	**100.0**	**5,601**	**16.8**	**33,371**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	7,309	1,353	4.5	18.5	4,565	62.5	1,391	19
Moderate-income	5,812	2,574	8.6	44.3	2,456	42.3	782	13.5
Middle-income	28,515	15,591	52.2	54.7	9,556	33.5	3,368	11.8
Upper-income	15,047	10,366	34.7	68.9	3,387	22.5	1,294	8.6
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**56,683**	**29,884**	**100.0**	**52.7**	**19,964**	**35.2**	**6,835**	**12.1**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	546	10.8	470	10.2	68	16.2	8	12.3
Moderate-income	317	6.3	266	5.8	45	10.7	6	9.2
Middle-income	2,861	56.4	2,586	56.4	239	56.9	36	55.4
Upper-income	1,347	26.6	1,264	27.6	68	16.2	15	23.1
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**5,071**	**100.0**	**4,586**	**100.0**	**420**	**100.0**	**65**	**100.0**
	Percentage of Total Businesses:			**90.4**		**8.3**		**1.3**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1	1	1	1	0	0	0	0
Moderate-income	9	9.1	9	9.4	0	0	0	0
Middle-income	55	55.6	53	55.2	2	66.7	0	0
Upper-income	34	34.3	33	34.4	1	33.3	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**99**	**100.0**	**96**	**100.0**	**3**	**100.0**	**0**	**.0**
	Percentage of Total Farms:			**97.0**		**3.0**		**.0**

2018 FFIEC Census Data and 2018 D&B Information

Combined Demographics Report - 2019-2020

Assessment Area: MS Hattiesburg

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	4	13.8	2,790	7.3	1,338	48	9,389	24.7
Moderate-income	7	24.1	6,492	17	1,622	25	5,681	14.9
Middle-income	12	41.4	16,217	42.6	2,853	17.6	7,042	18.5
Upper-income	6	20.7	12,586	33	864	6.9	15,973	41.9
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**29**	**100.0**	**38,085**	**100.0**	**6,677**	**17.5**	**38,085**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	7,309	1,353	3.8	18.5	4,565	62.5	1,391	19
Moderate-income	12,182	6,591	18.6	54.1	3,577	29.4	2,014	16.5
Middle-income	28,439	15,624	44	54.9	9,323	32.8	3,492	12.3
Upper-income	17,255	11,923	33.6	69.1	3,861	22.4	1,471	8.5
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**65,185**	**35,491**	**100.0**	**54.4**	**21,326**	**32.7**	**8,368**	**12.8**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	522	9.7	451	9.2	66	15.2	5	8.9
Moderate-income	700	13	612	12.5	72	16.6	16	28.6
Middle-income	2,736	50.9	2,483	50.8	230	53.1	23	41.1
Upper-income	1,421	26.4	1,344	27.5	65	15	12	21.4
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**5,379**	**100.0**	**4,890**	**100.0**	**433**	**100.0**	**56**	**100.0**
	Percentage of Total Businesses:			**90.9**		**8.0**		**1.0**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	2	1.5	2	1.5	0	0	0	0
Moderate-income	40	29.6	40	30.5	0	0	0	0
Middle-income	59	43.7	56	42.7	3	75	0	0
Upper-income	34	25.2	33	25.2	1	25	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**135**	**100.0**	**131**	**100.0**	**4**	**100.0**	**0**	**.0**
	Percentage of Total Farms:			**97.0**		**3.0**		**.0**

2020 FFIEC Census Data and 2020 D&B Information

Combined Demographics Report - 2018

Assessment Area: MS Northern MS

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	17,295	19.5
Moderate-income	9	12	7,668	8.7	2,110	27.5	14,138	16
Middle-income	42	56	50,372	56.9	8,808	17.5	15,811	17.9
Upper-income	22	29.3	30,274	34.2	3,288	10.9	41,299	46.6
Unknown-income	2	2.7	229	0.3	94	41	0	0
Total Assessment Area	**75**	**100.0**	**88,543**	**100.0**	**14,300**	**16.2**	**88,543**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	14,514	7,158	7.8	49.3	4,906	33.8	2,450	16.9
Middle-income	88,093	52,723	57.5	59.8	20,640	23.4	14,730	16.7
Upper-income	52,804	31,842	34.7	60.3	12,888	24.4	8,074	15.3
Unknown-income	966	47	0.1	4.9	552	57.1	367	38
Total Assessment Area	**156,377**	**91,770**	**100.0**	**58.7**	**38,986**	**24.9**	**25,621**	**16.4**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	1,533	13.6	1,308	13.1	189	18.1	36	17.1
Middle-income	5,375	47.7	4,786	47.8	478	45.7	111	52.9
Upper-income	4,238	37.6	3,813	38.1	363	34.7	62	29.5
Unknown-income	119	1.1	101	1	17	1.6	1	0.5
Total Assessment Area	**11,265**	**100.0**	**10,008**	**100.0**	**1,047**	**100.0**	**210**	**100.0**
	Percentage of Total Businesses:			**88.8**		**9.3**		**1.9**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	38	7.7	37	7.8	0	0	1	33.3
Middle-income	345	69.7	333	69.8	12	80	0	0
Upper-income	112	22.6	107	22.4	3	20	2	66.7
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**495**	**100.0**	**477**	**100.0**	**15**	**100.0**	**3**	**100.0**
	Percentage of Total Farms:			**96.4**		**3.0**		**.6**

2018 FFIEC Census Data and 2018 D&B Information

Combined Demographics Report - 2019-2020

Assessment Area: MS Northern MS

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	17,856	19.7
Moderate-income	9	11.7	7,668	8.5	2,110	27.5	14,574	16.1
Middle-income	44	57.1	52,421	57.9	9,184	17.5	16,313	18
Upper-income	22	28.6	30,274	33.4	3,288	10.9	41,849	46.2
Unknown-income	2	2.6	229	0.3	94	41	0	0
Total Assessment Area	**77**	**100.0**	**90,592**	**100.0**	**14,676**	**16.2**	**90,592**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	14,514	7,158	7.6	49.3	4,906	33.8	2,450	16.9
Middle-income	92,290	55,312	58.6	59.9	21,015	22.8	15,963	17.3
Upper-income	52,804	31,842	33.7	60.3	12,888	24.4	8,074	15.3
Unknown-income	966	47	0	4.9	552	57.1	367	38
Total Assessment Area	**160,574**	**94,359**	**100.0**	**58.8**	**39,361**	**24.5**	**26,854**	**16.7**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	1,536	13.5	1,322	13	188	18.4	26	13.4
Middle-income	5,499	48.4	4,921	48.5	472	46.2	106	54.6
Upper-income	4,228	37.2	3,821	37.6	346	33.9	61	31.4
Unknown-income	108	0.9	91	0.9	16	1.6	1	0.5
Total Assessment Area	**11,371**	**100.0**	**10,155**	**100.0**	**1,022**	**100.0**	**194**	**100.0**
	Percentage of Total Businesses:			**89.3**		**9.0**		**1.7**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	33	7	32	7.1	0	0	1	33.3
Middle-income	336	71.6	322	71.6	14	87.5	0	0
Upper-income	100	21.3	96	21.3	2	12.5	2	66.7
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**469**	**100.0**	**450**	**100.0**	**16**	**100.0**	**3**	**100.0**
	Percentage of Total Farms:			**95.9**		**3.4**		**.6**

2020 FFIEC Census Data and 2020 D&B Information

Combined Demographics Report

Assessment Area: MS Northwest MS

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	7	15.2	4,148	11.6	2,221	53.5	12,190	34
Moderate-income	20	43.5	14,510	40.4	5,228	36	5,862	16.3
Middle-income	15	32.6	12,383	34.5	3,108	25.1	5,739	16
Upper-income	4	8.7	4,849	13.5	466	9.6	12,099	33.7
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**46**	**100.0**	**35,890**	**100.0**	**11,023**	**30.7**	**35,890**	**100.0**
	Housing Units by Tract	**Housing Types by Tract**						
		Owner-Occupied			**Rental**		**Vacant**	
		#	%	%	#	%	#	%
Low-income	8,219	2,440	8	29.7	4,253	51.7	1,526	18.6
Moderate-income	26,992	11,050	36	40.9	11,459	42.5	4,483	16.6
Middle-income	21,251	11,939	38.9	56.2	6,311	29.7	3,001	14.1
Upper-income	8,848	5,238	17.1	59.2	2,455	27.7	1,155	13.1
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**65,310**	**30,667**	**100.0**	**47.0**	**24,478**	**37.5**	**10,165**	**15.6**
	Total Businesses by Tract		**Businesses by Tract & Revenue Size**					
			Less Than or = $1 Million		**Over $1 Million**		**Revenue Not Reported**	
	#	%	#	%	#	%	#	%
Low-income	549	12.2	492	12.2	50	12.5	7	9.3
Moderate-income	1,889	41.9	1,662	41.2	185	46.4	42	56
Middle-income	1,317	29.2	1,194	29.6	102	25.6	21	28
Upper-income	755	16.7	688	17	62	15.5	5	6.7
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**4,510**	**100.0**	**4,036**	**100.0**	**399**	**100.0**	**75**	**100.0**
	Percentage of Total Businesses:			**89.5**		**8.8**		**1.7**
	Total Farms by Tract		**Farms by Tract & Revenue Size**					
			Less Than or = $1 Million		**Over $1 Million**		**Revenue Not Reported**	
	#	%	#	%	#	%	#	%
Low-income	13	2.2	11	2	2	5.1	0	0
Moderate-income	218	36.5	200	35.9	18	46.2	0	0
Middle-income	299	50.1	281	50.4	17	43.6	1	100
Upper-income	67	11.2	65	11.7	2	5.1	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**597**	**100.0**	**557**	**100.0**	**39**	**100.0**	**1**	**100.0**
	Percentage of Total Farms:			**93.3**		**6.5**		**.2**

2020 FFIEC Census Data and 2020 D&B Information

Combined Demographics Report - 2018

Assessment Area: MS Southern MS

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	1.9	1,700	2.5	687	40.4	16,713	24.1
Moderate-income	11	20.8	11,832	17.1	3,779	31.9	11,573	16.7
Middle-income	32	60.4	45,241	65.3	8,317	18.4	11,859	17.1
Upper-income	8	15.1	10,523	15.2	1,123	10.7	29,151	42.1
Unknown-income	1	1.9	0	0	0	0	0	0
Total Assessment Area	**53**	**100.0**	**69,296**	**100.0**	**13,906**	**20.1**	**69,296**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	2,792	1,217	1.6	43.6	1,170	41.9	405	14.5
Moderate-income	23,000	11,538	15.6	50.2	7,198	31.3	4,264	18.5
Middle-income	75,355	49,494	67	65.7	14,225	18.9	11,636	15.4
Upper-income	17,255	11,645	15.8	67.5	3,024	17.5	2,586	15
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**118,402**	**73,894**	**100.0**	**62.4**	**25,617**	**21.6**	**18,891**	**16.0**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	429	5.2	351	4.7	72	10.8	6	3.9
Moderate-income	1,472	17.7	1,317	17.6	121	18.1	34	22.4
Middle-income	5,084	61.1	4,620	61.6	374	55.9	90	59.2
Upper-income	1,327	16	1,204	16.1	101	15.1	22	14.5
Unknown-income	4	0	3	0	1	0.1	0	0
Total Assessment Area	**8,316**	**100.0**	**7,495**	**100.0**	**669**	**100.0**	**152**	**100.0**
	Percentage of Total Businesses:			**90.1**		**8.0**		**1.8**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1	0.3	1	0.3	0	0	0	0
Moderate-income	60	15.1	57	14.8	3	30	0	0
Middle-income	283	71.3	276	71.5	6	60	1	100
Upper-income	53	13.4	52	13.5	1	10	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**397**	**100.0**	**386**	**100.0**	**10**	**100.0**	**1**	**100.0**
	Percentage of Total Farms:			**97.2**		**2.5**		**.3**

2018 FFIEC Census Data and 2018 D&B Information

Combined Demographics Report - 2019-2020

Assessment Area: MS Southern MS

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	2	1,700	2.6	687	40.4	15,571	24.1
Moderate-income	11	22.4	11,832	18.3	3,779	31.9	10,852	16.8
Middle-income	29	59.2	41,175	63.8	7,324	17.8	10,997	17
Upper-income	7	14.3	9,875	15.3	1,040	10.5	27,162	42.1
Unknown-income	1	2	0	0	0	0	0	0
Total Assessment Area	**49**	**100.0**	**64,582**	**100.0**	**12,830**	**19.9**	**64,582**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	2,792	1,217	1.8	43.6	1,170	41.9	405	14.5
Moderate-income	23,000	11,538	16.9	50.2	7,198	31.3	4,264	18.5
Middle-income	68,129	44,571	65.3	65.4	13,172	19.3	10,386	15.2
Upper-income	15,979	10,961	16.1	68.6	2,715	17	2,303	14.4
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**109,900**	**68,287**	**100.0**	**62.1**	**24,255**	**22.1**	**17,358**	**15.8**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	421	5.5	347	5	70	11.9	4	4.2
Moderate-income	1,429	18.8	1,295	18.8	115	19.5	19	19.8
Middle-income	4,612	60.7	4,226	61.2	326	55.3	60	62.5
Upper-income	1,128	14.9	1,037	15	78	13.2	13	13.5
Unknown-income	2	0	1	0	1	0.2	0	0
Total Assessment Area	**7,592**	**100.0**	**6,906**	**100.0**	**590**	**100.0**	**96**	**100.0**
	Percentage of Total Businesses:			**91.0**		**7.8**		**1.3**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	55	16.2	52	15.7	3	37.5	0	0
Middle-income	232	68.2	226	68.3	5	62.5	1	100
Upper-income	53	15.6	53	16	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**340**	**100.0**	**331**	**100.0**	**8**	**100.0**	**1**	**100.0**
	Percentage of Total Farms:			**97.4**		**2.4**		**.3**

2020 FFIEC Census Data and 2020 D&B Information

Combined Demographics Report

Assessment Area: MS Warren

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	2,542	20.5
Moderate-income	3	25	2,032	16.4	628	30.9	1,772	14.3
Middle-income	2	16.7	1,482	12	327	22.1	1,903	15.4
Upper-income	7	58.3	8,871	71.6	1,241	14	6,168	49.8
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**12**	**100.0**	**12,385**	**100.0**	**2,196**	**17.7**	**12,385**	**100.0**
	Housing Units by Tract	**Housing Types by Tract**						
		Owner-Occupied			**Rental**		**Vacant**	
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	4,064	1,453	12.2	35.8	1,944	47.8	667	16.4
Middle-income	2,958	1,235	10.3	41.8	1,104	37.3	619	20.9
Upper-income	14,850	9,252	77.5	62.3	3,427	23.1	2,171	14.6
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**21,872**	**11,940**	**100.0**	**54.6**	**6,475**	**29.6**	**3,457**	**15.8**
	Total Businesses by Tract		**Businesses by Tract & Revenue Size**					
			Less Than or = $1 Million		**Over $1 Million**		**Revenue Not Reported**	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	579	30.2	533	29.6	44	39.6	2	20
Middle-income	210	10.9	190	10.6	17	15.3	3	30
Upper-income	1,131	58.9	1,076	59.8	50	45	5	50
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**1,920**	**100.0**	**1,799**	**100.0**	**111**	**100.0**	**10**	**100.0**
	Percentage of Total Businesses:			**93.7**		**5.8**		**.5**
	Total Farms by Tract		**Farms by Tract & Revenue Size**					
			Less Than or = $1 Million		**Over $1 Million**		**Revenue Not Reported**	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	1	3	1	3.2	0	0	0	0
Middle-income	2	6.1	2	6.5	0	0	0	0
Upper-income	30	90.9	28	90.3	2	100	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**33**	**100.0**	**31**	**100.0**	**2**	**100.0**	**0**	**.0**
	Percentage of Total Farms:			**93.9**		**6.1**		**.0**

2020 FFIEC Census Data and 2020 D&B Information

Combined Demographics Report

Assessment Area: SC Barnwell

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	1,540	27.3
Moderate-income	1	16.7	1,009	17.9	313	31	885	15.7
Middle-income	4	66.7	4,640	82.1	932	20.1	928	16.4
Upper-income	0	0	0	0	0	0	2,296	40.6
Unknown-income	1	16.7	0	0	0	0	0	0
Total Assessment Area	**6**	**100.0**	**5,649**	**100.0**	**1,245**	**22.0**	**5,649**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	1,820	857	14.1	47.1	666	36.6	297	16.3
Middle-income	8,591	5,229	85.9	60.9	1,592	18.5	1,770	20.6
Upper-income	0	0	0	0	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**10,411**	**6,086**	**100.0**	**58.5**	**2,258**	**21.7**	**2,067**	**19.9**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	207	35	192	35.5	11	28.9	4	30.8
Middle-income	383	64.7	349	64.5	26	68.4	8	61.5
Upper-income	0	0	0	0	0	0	0	0
Unknown-income	2	0.3	0	0	1	2.6	1	7.7
Total Assessment Area	**592**	**100.0**	**541**	**100.0**	**38**	**100.0**	**13**	**100.0**
	Percentage of Total Businesses:			**91.4**		**6.4**		**2.2**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	5	10.9	5	11.1	0	0	0	0
Middle-income	41	89.1	40	88.9	1	100	0	0
Upper-income	0	0	0	0	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**46**	**100.0**	**45**	**100.0**	**1**	**100.0**	**0**	**.0**
	Percentage of Total Farms:			**97.8**		**2.2**		**.0**

2020 FFIEC Census Data and 2020 D&B Information

Combined Demographics Report

Assessment Area: SC Charleston

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	14	12.6	9,808	7.9	3,693	37.7	27,909	22.4
Moderate-income	21	18.9	24,005	19.3	3,863	16.1	19,291	15.5
Middle-income	35	31.5	45,099	36.3	4,425	9.8	23,638	19
Upper-income	38	34.2	44,797	36	2,268	5.1	53,530	43
Unknown-income	3	2.7	659	0.5	269	40.8	0	0
Total Assessment Area	**111**	**100.0**	**124,368**	**100.0**	**14,518**	**11.7**	**124,368**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	20,815	5,728	4.6	27.5	11,833	56.8	3,254	15.6
Moderate-income	44,822	22,443	17.8	50.1	16,287	36.3	6,092	13.6
Middle-income	80,542	45,255	36	56.2	26,903	33.4	8,384	10.4
Upper-income	83,936	51,845	41.2	61.8	17,750	21.1	14,341	17.1
Unknown-income	2,495	491	0.4	19.7	1,339	53.7	665	26.7
Total Assessment Area	**232,610**	**125,762**	**100.0**	**54.1**	**74,112**	**31.9**	**32,736**	**14.1**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	2,707	9.2	2,397	8.8	293	14.4	17	7.2
Moderate-income	5,500	18.6	4,961	18.2	504	24.7	35	14.9
Middle-income	8,722	29.5	8,168	29.9	493	24.2	61	26
Upper-income	12,092	40.9	11,280	41.3	694	34.1	118	50.2
Unknown-income	531	1.8	474	1.7	53	2.6	4	1.7
Total Assessment Area	**29,552**	**100.0**	**27,280**	**100.0**	**2,037**	**100.0**	**235**	**100.0**
	Percentage of Total Businesses:			**92.3**		**6.9**		**.8**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	5	2	5	2	0	0	0	0
Moderate-income	57	22.6	54	22.1	3	37.5	0	0
Middle-income	105	41.7	101	41.4	4	50	0	0
Upper-income	84	33.3	83	34	1	12.5	0	0
Unknown-income	1	0.4	1	0.4	0	0	0	0
Total Assessment Area	**252**	**100.0**	**244**	**100.0**	**8**	**100.0**	**0**	**.0**
	Percentage of Total Farms:			**96.8**		**3.2**		**.0**

2020 FFIEC Census Data and 2020 D&B Information

Combined Demographics Report

Assessment Area: SC Columbia

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	15	9.2	7,844	4.9	3,261	41.6	35,248	21.9
Moderate-income	40	24.5	34,032	21.2	6,660	19.6	25,535	15.9
Middle-income	50	30.7	54,414	33.8	5,388	9.9	31,056	19.3
Upper-income	53	32.5	64,500	40.1	3,185	4.9	68,955	42.9
Unknown-income	5	3.1	4	0	0	0	0	0
Total Assessment Area	**163**	**100.0**	**160,794**	**100.0**	**18,494**	**11.5**	**160,794**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	19,022	4,299	2.6	22.6	11,859	62.3	2,864	15.1
Moderate-income	68,451	31,445	19.1	45.9	27,761	40.6	9,245	13.5
Middle-income	93,021	56,266	34.2	60.5	27,294	29.3	9,461	10.2
Upper-income	102,346	72,437	44	70.8	20,333	19.9	9,576	9.4
Unknown-income	277	4	0	1.4	8	2.9	265	95.7
Total Assessment Area	**283,117**	**164,451**	**100.0**	**58.1**	**87,255**	**30.8**	**31,411**	**11.1**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	2,668	9.1	2,321	8.6	303	14.6	44	16.4
Moderate-income	5,765	19.7	5,222	19.4	503	24.2	40	14.9
Middle-income	9,347	31.9	8,549	31.7	709	34.1	89	33.2
Upper-income	11,356	38.8	10,725	39.8	543	26.1	88	32.8
Unknown-income	143	0.5	115	0.4	21	1	7	2.6
Total Assessment Area	**29,279**	**100.0**	**26,932**	**100.0**	**2,079**	**100.0**	**268**	**100.0**
	Percentage of Total Businesses:			**92.0**		**7.1**		**.9**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	9	2.7	9	2.8	0	0	0	0
Moderate-income	66	19.7	62	19.3	4	28.6	0	0
Middle-income	146	43.6	138	43	8	57.1	0	0
Upper-income	114	34	112	34.9	2	14.3	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**335**	**100.0**	**321**	**100.0**	**14**	**100.0**	**0**	**.0**
	Percentage of Total Farms:			**95.8**		**4.2**		**.0**

2020 FFIEC Census Data and 2020 D&B Information

Combined Demographics Report

Assessment Area: SC Greenville

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	15	10	10,276	6	4,134	40.2	37,811	22
Moderate-income	35	23.3	31,351	18.2	7,097	22.6	28,193	16.4
Middle-income	56	37.3	67,205	39.1	6,516	9.7	31,782	18.5
Upper-income	44	29.3	63,020	36.7	3,148	5	74,066	43.1
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**150**	**100.0**	**171,852**	**100.0**	**20,895**	**12.2**	**171,852**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	21,086	6,915	4	32.8	10,572	50.1	3,599	17.1
Moderate-income	56,504	28,375	16.5	50.2	20,788	36.8	7,341	13
Middle-income	111,770	67,980	39.6	60.8	31,166	27.9	12,624	11.3
Upper-income	95,305	68,567	39.9	71.9	19,522	20.5	7,216	7.6
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**284,665**	**171,837**	**100.0**	**60.4**	**82,048**	**28.8**	**30,780**	**10.8**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	2,192	7.2	1,919	6.9	256	10.4	17	6.1
Moderate-income	4,552	15	4,099	14.8	420	17	33	11.9
Middle-income	10,894	35.8	9,971	36	839	33.9	84	30.2
Upper-income	12,789	42	11,688	42.2	957	38.7	144	51.8
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**30,427**	**100.0**	**27,677**	**100.0**	**2,472**	**100.0**	**278**	**100.0**
	Percentage of Total Businesses:			**91.0**		**8.1**		**.9**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	4	1.1	4	1.2	0	0	0	0
Moderate-income	50	14.4	49	14.2	1	50	0	0
Middle-income	185	53.2	185	53.5	0	0	0	0
Upper-income	109	31.3	108	31.2	1	50	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**348**	**100.0**	**346**	**100.0**	**2**	**100.0**	**0**	**.0**
	Percentage of Total Farms:			**99.4**		**.6**		**.0**

2020 FFIEC Census Data and 2020 D&B Information

Combined Demographics Report

Assessment Area: SC Hampton

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	1,118	22.5
Moderate-income	1	20	614	12.4	123	20	1,018	20.5
Middle-income	3	60	3,556	71.7	642	18.1	824	16.6
Upper-income	1	20	788	15.9	117	14.8	1,998	40.3
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**5**	**100.0**	**4,958**	**100.0**	**882**	**17.8**	**4,958**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	1,040	591	10.4	56.8	257	24.7	192	18.5
Middle-income	6,742	4,157	73.5	61.7	1,441	21.4	1,144	17
Upper-income	1,276	910	16.1	71.3	174	13.6	192	15
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**9,058**	**5,658**	**100.0**	**62.5**	**1,872**	**20.7**	**1,528**	**16.9**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	65	11.1	60	11.3	2	4.9	3	23.1
Middle-income	469	80	425	79.9	35	85.4	9	69.2
Upper-income	52	8.9	47	8.8	4	9.8	1	7.7
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**586**	**100.0**	**532**	**100.0**	**41**	**100.0**	**13**	**100.0**
	Percentage of Total Businesses:			**90.8**		**7.0**		**2.2**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	2	4.3	2	4.8	0	0	0	0
Middle-income	39	83	34	81	5	100	0	0
Upper-income	6	12.8	6	14.3	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**47**	**100.0**	**42**	**100.0**	**5**	**100.0**	**0**	**.0**
	Percentage of Total Farms:			**89.4**		**10.6**		**.0**

2020 FFIEC Census Data and 2020 D&B Information

Combined Demographics Report

Assessment Area: SC Spartanburg

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	6	8.7	3,354	4.4	1,510	45	16,513	21.6
Moderate-income	17	24.6	14,029	18.3	3,263	23.3	13,669	17.9
Middle-income	28	40.6	34,478	45.1	4,391	12.7	14,457	18.9
Upper-income	18	26.1	24,593	32.2	1,156	4.7	31,815	41.6
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**69**	**100.0**	**76,454**	**100.0**	**10,320**	**13.5**	**76,454**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	6,601	1,698	2.3	25.7	3,676	55.7	1,227	18.6
Moderate-income	26,681	11,776	15.6	44.1	10,719	40.2	4,186	15.7
Middle-income	54,247	35,482	47.1	65.4	13,394	24.7	5,371	9.9
Upper-income	36,402	26,422	35.1	72.6	6,725	18.5	3,255	8.9
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**123,931**	**75,378**	**100.0**	**60.8**	**34,514**	**27.8**	**14,039**	**11.3**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	241	2.1	221	2.1	18	1.8	2	1.8
Moderate-income	2,378	20.8	2,078	20.1	283	29	17	15.3
Middle-income	4,641	40.5	4,224	40.8	367	37.6	50	45
Upper-income	4,187	36.6	3,838	37	307	31.5	42	37.8
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**11,447**	**100.0**	**10,361**	**100.0**	**975**	**100.0**	**111**	**100.0**
	Percentage of Total Businesses:			**90.5**		**8.5**		**1.0**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1	0.6	1	0.6	0	0	0	0
Moderate-income	30	17.8	29	17.7	1	25	0	0
Middle-income	91	53.8	88	53.7	2	50	1	100
Upper-income	47	27.8	46	28	1	25	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**169**	**100.0**	**164**	**100.0**	**4**	**100.0**	**1**	**100.0**
	Percentage of Total Farms:			**97.0**		**2.4**		**.6**

2020 FFIEC Census Data and 2020 D&B Information

Combined Demographics Report - 2018

Assessment Area: TN Clarksville

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	2.6	447	0.9	270	60.4	8,837	18.5
Moderate-income	8	20.5	6,100	12.7	1,272	20.9	8,133	17
Middle-income	20	51.3	29,948	62.6	3,570	11.9	10,218	21.4
Upper-income	8	20.5	11,259	23.5	723	6.4	20,668	43.2
Unknown-income	2	5.1	102	0.2	48	47.1	0	0
Total Assessment Area	**39**	**100.0**	**47,856**	**100.0**	**5,883**	**12.3**	**47,856**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	1,088	263	0.7	24.2	660	60.7	165	15.2
Moderate-income	11,912	3,944	10.1	33.1	5,866	49.2	2,102	17.6
Middle-income	45,141	22,885	58.4	50.7	17,004	37.7	5,252	11.6
Upper-income	16,512	11,927	30.4	72.2	3,204	19.4	1,381	8.4
Unknown-income	627	152	0.4	24.2	329	52.5	146	23.3
Total Assessment Area	**75,280**	**39,171**	**100.0**	**52.0**	**27,063**	**35.9**	**9,046**	**12.0**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	279	5	244	4.6	34	11.8	1	2.4
Moderate-income	791	14.2	756	14.4	33	11.5	2	4.8
Middle-income	2,662	47.7	2,542	48.4	99	34.4	21	50
Upper-income	1,583	28.4	1,472	28	98	34	13	31
Unknown-income	266	4.8	237	4.5	24	8.3	5	11.9
Total Assessment Area	**5,581**	**100.0**	**5,251**	**100.0**	**288**	**100.0**	**42**	**100.0**
	Percentage of Total Businesses:			**94.1**		**5.2**		**.8**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	6	5	6	5.2	0	0	0	0
Middle-income	60	50.4	58	50	1	50	1	100
Upper-income	53	44.5	52	44.8	1	50	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**119**	**100.0**	**116**	**100.0**	**2**	**100.0**	**1**	**100.0**
	Percentage of Total Farms:			**97.5**		**1.7**		**.8**

2018 FFIEC Census Data and 2018 D&B Information

Combined Demographics Report - 2019-2020

Assessment Area: TN Clarksville

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	2.3	447	0.9	270	60.4	9,612	18.7
Moderate-income	8	18.2	6,100	11.9	1,272	20.9	8,760	17
Middle-income	23	52.3	33,538	65.2	4,101	12.2	11,048	21.5
Upper-income	8	18.2	11,259	21.9	723	6.4	22,026	42.8
Unknown-income	4	9.1	102	0.2	48	47.1	0	0
Total Assessment Area	**44**	**100.0**	**51,446**	**100.0**	**6,414**	**12.5**	**51,446**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	1,088	263	0.6	24.2	660	60.7	165	15.2
Moderate-income	11,912	3,944	9.1	33.1	5,866	49.2	2,102	17.6
Middle-income	51,904	26,963	62.3	51.9	18,057	34.8	6,884	13.3
Upper-income	16,512	11,927	27.6	72.2	3,204	19.4	1,381	8.4
Unknown-income	627	152	0.4	24.2	329	52.5	146	23.3
Total Assessment Area	**82,043**	**43,249**	**100.0**	**52.7**	**28,116**	**34.3**	**10,678**	**13.0**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	268	4.3	238	4	29	10.3	1	2.2
Moderate-income	812	12.9	780	13.1	30	10.6	2	4.3
Middle-income	3,230	51.5	3,103	52.2	101	35.8	26	56.5
Upper-income	1,681	26.8	1,571	26.4	97	34.4	13	28.3
Unknown-income	280	4.5	251	4.2	25	8.9	4	8.7
Total Assessment Area	**6,271**	**100.0**	**5,943**	**100.0**	**282**	**100.0**	**46**	**100.0**
	Percentage of Total Businesses:			**94.8**		**4.5**		**.7**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	5	3.8	5	3.8	0	0	0	0
Middle-income	70	53	69	53.1	0	0	1	100
Upper-income	57	43.2	56	43.1	1	100	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**132**	**100.0**	**130**	**100.0**	**1**	**100.0**	**1**	**100.0**
	Percentage of Total Farms:			**98.5**		**.8**		**.8**

2020 FFIEC Census Data and 2020 D&B Information

Combined Demographics Report

Assessment Area: TN Cleveland

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	3	15.8	2,479	9.4	1,051	42.4	5,867	22.2
Moderate-income	2	10.5	1,120	4.2	277	24.7	4,449	16.8
Middle-income	9	47.4	12,046	45.5	1,621	13.5	4,883	18.4
Upper-income	5	26.3	10,824	40.9	1,042	9.6	11,270	42.6
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**19**	**100.0**	**26,469**	**100.0**	**3,991**	**15.1**	**26,469**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	4,594	1,191	4.7	25.9	2,855	62.1	548	11.9
Moderate-income	2,514	805	3.2	32	1,351	53.7	358	14.2
Middle-income	19,209	11,457	45.6	59.6	6,029	31.4	1,723	9
Upper-income	15,941	11,655	46.4	73.1	3,123	19.6	1,163	7.3
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**42,258**	**25,108**	**100.0**	**59.4**	**13,358**	**31.6**	**3,792**	**9.0**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	325	8.2	289	8	34	11.3	2	8.7
Moderate-income	417	10.6	376	10.4	38	12.7	3	13
Middle-income	1,948	49.4	1,786	49.3	153	51	9	39.1
Upper-income	1,255	31.8	1,171	32.3	75	25	9	39.1
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**3,945**	**100.0**	**3,622**	**100.0**	**300**	**100.0**	**23**	**100.0**
	Percentage of Total Businesses:			**91.8**		**7.6**		**.6**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	0	0	0	0	0	0	0	0
Middle-income	42	47.2	40	46.5	2	66.7	0	0
Upper-income	47	52.8	46	53.5	1	33.3	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**89**	**100.0**	**86**	**100.0**	**3**	**100.0**	**0**	**.0**
	Percentage of Total Farms:			**96.6**		**3.4**		**.0**

2020 FFIEC Census Data and 2020 D&B Information

Combined Demographics Report

Assessment Area: TN Eastern TN

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	11,088	20.4
Moderate-income	6	15	7,745	14.2	2,198	28.4	9,927	18.2
Middle-income	30	75	41,836	76.9	5,334	12.7	11,187	20.6
Upper-income	4	10	4,843	8.9	332	6.9	22,222	40.8
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**40**	**100.0**	**54,424**	**100.0**	**7,864**	**14.4**	**54,424**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	14,923	6,803	11.5	45.6	6,019	40.3	2,101	14.1
Middle-income	70,046	46,589	79	66.5	12,224	17.5	11,233	16
Upper-income	7,670	5,579	9.5	72.7	1,299	16.9	792	10.3
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**92,639**	**58,971**	**100.0**	**63.7**	**19,542**	**21.1**	**14,126**	**15.2**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	1,728	28.4	1,569	28	145	37.1	14	18.4
Middle-income	3,895	64.1	3,608	64.3	231	59.1	56	73.7
Upper-income	455	7.5	434	7.7	15	3.8	6	7.9
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**6,078**	**100.0**	**5,611**	**100.0**	**391**	**100.0**	**76**	**100.0**
	Percentage of Total Businesses:			**92.3**		**6.4**		**1.3**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	20	10.4	19	10.3	1	25	0	0
Middle-income	164	85.4	157	85.3	3	75	4	100
Upper-income	8	4.2	8	4.3	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**192**	**100.0**	**184**	**100.0**	**4**	**100.0**	**4**	**100.0**
	Percentage of Total Farms:			**95.8**		**2.1**		**2.1**

2020 FFIEC Census Data and 2020 D&B Information

Combined Demographics Report - 2018

Assessment Area: TN Jackson

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	3	8.6	1,533	4.7	766	50	7,220	22.1
Moderate-income	9	25.7	7,036	21.6	1,645	23.4	5,819	17.8
Middle-income	14	40	14,949	45.8	1,790	12	6,089	18.7
Upper-income	8	22.9	8,981	27.5	544	6.1	13,495	41.4
Unknown-income	1	2.9	124	0.4	68	54.8	0	0
Total Assessment Area	**35**	**100.0**	**32,623**	**100.0**	**4,813**	**14.8**	**32,623**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	3,477	940	2.9	27	1,662	47.8	875	25.2
Moderate-income	13,931	5,970	18.7	42.9	5,529	39.7	2,432	17.5
Middle-income	23,575	15,615	48.8	66.2	5,324	22.6	2,636	11.2
Upper-income	14,128	9,387	29.3	66.4	3,325	23.5	1,416	10
Unknown-income	745	78	0.2	10.5	463	62.1	204	27.4
Total Assessment Area	**55,856**	**31,990**	**100.0**	**57.3**	**16,303**	**29.2**	**7,563**	**13.5**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	114	2.5	97	2.3	16	3.5	1	2.3
Moderate-income	1,329	28.7	1,165	28.2	157	34	7	16.3
Middle-income	1,744	37.6	1,572	38.1	155	33.5	17	39.5
Upper-income	1,130	24.4	1,026	24.8	90	19.5	14	32.6
Unknown-income	319	6.9	271	6.6	44	9.5	4	9.3
Total Assessment Area	**4,636**	**100.0**	**4,131**	**100.0**	**462**	**100.0**	**43**	**100.0**
	Percentage of Total Businesses:			**89.1**		**10.0**		**.9**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1	0.5	1	0.5	0	0	0	0
Moderate-income	49	25.1	47	25.3	2	22.2	0	0
Middle-income	116	59.5	112	60.2	4	44.4	0	0
Upper-income	28	14.4	25	13.4	3	33.3	0	0
Unknown-income	1	0.5	1	0.5	0	0	0	0
Total Assessment Area	**195**	**100.0**	**186**	**100.0**	**9**	**100.0**	**0**	**.0**
	Percentage of Total Farms:			**95.4**		**4.6**		**.0**

2018 FFIEC Census Data and 2018 D&B Information

Combined Demographics Report - 2019-2020

Assessment Area: TN Jackson

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	3	6.1	1,533	3.3	766	50	9,914	21.6
Moderate-income	11	22.4	9,982	21.8	2,298	23	8,262	18
Middle-income	23	46.9	21,745	47.4	2,810	12.9	8,761	19.1
Upper-income	10	20.4	12,483	27.2	715	5.7	18,934	41.3
Unknown-income	2	4.1	128	0.3	68	53.1	0	0
Total Assessment Area	**49**	**100.0**	**45,871**	**100.0**	**6,657**	**14.5**	**45,871**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	3,477	940	2	27	1,662	47.8	875	25.2
Moderate-income	19,358	8,818	19.2	45.6	7,159	37	3,381	17.5
Middle-income	35,761	23,123	50.2	64.7	8,449	23.6	4,189	11.7
Upper-income	18,797	13,073	28.4	69.5	3,973	21.1	1,751	9.3
Unknown-income	749	82	0.2	10.9	463	61.8	204	27.2
Total Assessment Area	**78,142**	**46,036**	**100.0**	**58.9**	**21,706**	**27.8**	**10,400**	**13.3**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	104	1.7	90	1.7	14	2.6	0	0
Moderate-income	1,609	27	1,430	26.7	168	30.6	11	18.6
Middle-income	2,525	42.3	2,270	42.4	222	40.4	33	55.9
Upper-income	1,419	23.8	1,305	24.4	103	18.8	11	18.6
Unknown-income	309	5.2	263	4.9	42	7.7	4	6.8
Total Assessment Area	**5,966**	**100.0**	**5,358**	**100.0**	**549**	**100.0**	**59**	**100.0**
	Percentage of Total Businesses:			**89.8**		**9.2**		**1.0**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1	0.4	1	0.4	0	0	0	0
Moderate-income	41	14.9	37	14	4	36.4	0	0
Middle-income	189	68.5	185	69.8	4	36.4	0	0
Upper-income	45	16.3	42	15.8	3	27.3	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**276**	**100.0**	**265**	**100.0**	**11**	**100.0**	**0**	**.0**
	Percentage of Total Farms:			**96.0**		**4.0**		**.0**

2020 FFIEC Census Data and 2020 D&B Information

Combined Demographics Report

Assessment Area: TN Johnson City

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	10,617	21.6
Moderate-income	11	27.5	10,268	20.9	2,630	25.6	8,163	16.6
Middle-income	21	52.5	27,485	55.8	3,472	12.6	10,672	21.7
Upper-income	7	17.5	11,489	23.3	954	8.3	19,790	40.2
Unknown-income	1	2.5	0	0	0	0	0	0
Total Assessment Area	**40**	**100.0**	**49,242**	**100.0**	**7,056**	**14.3**	**49,242**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	19,870	9,755	18.9	49.1	7,075	35.6	3,040	15.3
Middle-income	47,316	29,268	56.6	61.9	12,830	27.1	5,218	11
Upper-income	19,074	12,702	24.6	66.6	4,902	25.7	1,470	7.7
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**86,260**	**51,725**	**100.0**	**60.0**	**24,807**	**28.8**	**9,728**	**11.3**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	1,230	19.4	1,111	19.1	102	21.9	17	32.1
Middle-income	2,891	45.6	2,690	46.2	174	37.4	27	50.9
Upper-income	2,187	34.5	1,997	34.3	181	38.9	9	17
Unknown-income	33	0.5	25	0.4	8	1.7	0	0
Total Assessment Area	**6,341**	**100.0**	**5,823**	**100.0**	**465**	**100.0**	**53**	**100.0**
	Percentage of Total Businesses:			**91.8**		**7.3**		**.8**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	17	14	16	14.4	0	0	1	12.5
Middle-income	79	65.3	72	64.9	1	50	6	75
Upper-income	25	20.7	23	20.7	1	50	1	12.5
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**121**	**100.0**	**111**	**100.0**	**2**	**100.0**	**8**	**100.0**
	Percentage of Total Farms:			**91.7**		**1.7**		**6.6**

2020 FFIEC Census Data and 2020 D&B Information

Combined Demographics Report

Assessment Area: TN Kingsport

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	8,718	19.8
Moderate-income	10	25.6	10,025	22.8	2,453	24.5	8,221	18.7
Middle-income	19	48.7	21,235	48.3	2,625	12.4	8,475	19.3
Upper-income	10	25.6	12,691	28.9	707	5.6	18,537	42.2
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**39**	**100.0**	**43,951**	**100.0**	**5,785**	**13.2**	**43,951**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	20,160	10,322	21.1	51.2	7,380	36.6	2,458	12.2
Middle-income	34,387	23,840	48.8	69.3	7,256	21.1	3,291	9.6
Upper-income	19,457	14,694	30.1	75.5	2,929	15.1	1,834	9.4
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**74,004**	**48,856**	**100.0**	**66.0**	**17,565**	**23.7**	**7,583**	**10.2**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	1,924	31.7	1,723	31.2	189	36.9	12	33.3
Middle-income	2,832	46.7	2,594	47	219	42.8	19	52.8
Upper-income	1,308	21.6	1,199	21.7	104	20.3	5	13.9
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**6,064**	**100.0**	**5,516**	**100.0**	**512**	**100.0**	**36**	**100.0**
	Percentage of Total Businesses:			**91.0**		**8.4**		**.6**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	14	13.9	14	14.6	0	0	0	0
Middle-income	55	54.5	54	56.3	0	0	1	20
Upper-income	32	31.7	28	29.2	0	0	4	80
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**101**	**100.0**	**96**	**100.0**	**0**	**.0**	**5**	**100.0**
	Percentage of Total Farms:			**95.0**		**.0**		**5.0**

2020 FFIEC Census Data and 2020 D&B Information

Combined Demographics Report - 2018

Assessment Area: TN Knoxville

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	11	6.1	8,359	4.3	3,722	44.5	40,944	21.2
Moderate-income	31	17.3	26,853	13.9	5,599	20.9	31,279	16.2
Middle-income	82	45.8	100,159	51.8	9,817	9.8	38,389	19.9
Upper-income	49	27.4	57,865	29.9	2,601	4.5	82,638	42.8
Unknown-income	6	3.4	14	0	14	100	0	0
Total Assessment Area	**179**	**100.0**	**193,250**	**100.0**	**21,753**	**11.3**	**193,250**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	17,763	5,349	2.6	30.1	10,305	58	2,109	11.9
Moderate-income	58,076	23,563	11.6	40.6	27,046	46.6	7,467	12.9
Middle-income	170,079	109,805	53.8	64.6	42,546	25	17,728	10.4
Upper-income	90,271	65,207	32	72.2	18,347	20.3	6,717	7.4
Unknown-income	189	4	0	2.1	98	51.9	87	46
Total Assessment Area	**336,378**	**203,928**	**100.0**	**60.6**	**98,342**	**29.2**	**34,108**	**10.1**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1,289	4.3	1,108	4.1	175	6.2	6	3.1
Moderate-income	4,315	14.2	3,823	14	465	16.3	27	13.9
Middle-income	13,380	44.2	12,200	44.7	1,097	38.6	83	42.8
Upper-income	11,135	36.7	10,008	36.7	1,050	36.9	77	39.7
Unknown-income	186	0.6	127	0.5	58	2	1	0.5
Total Assessment Area	**30,305**	**100.0**	**27,266**	**100.0**	**2,845**	**100.0**	**194**	**100.0**
	Percentage of Total Businesses:			**90.0**		**9.4**		**.6**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1	0.3	1	0.3	0	0	0	0
Moderate-income	48	12.4	48	12.8	0	0	0	0
Middle-income	232	60.1	225	59.8	2	66.7	5	71.4
Upper-income	104	26.9	101	26.9	1	33.3	2	28.6
Unknown-income	1	0.3	1	0.3	0	0	0	0
Total Assessment Area	**386**	**100.0**	**376**	**100.0**	**3**	**100.0**	**7**	**100.0**
	Percentage of Total Farms:			**97.4**		**.8**		**1.8**

2018 FFIEC Census Data and 2018 D&B Information

Combined Demographics Report - 2019-2020

Assessment Area: TN Knoxville

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	11	6.1	8,359	4.3	3,722	44.5	41,487	21.5
Moderate-income	32	17.9	27,442	14.2	5,653	20.6	31,576	16.3
Middle-income	81	45.3	99,570	51.5	9,763	9.8	38,713	20
Upper-income	49	27.4	57,865	29.9	2,601	4.5	81,474	42.2
Unknown-income	6	3.4	14	0	14	100	0	0
Total Assessment Area	**179**	**100.0**	**193,250**	**100.0**	**21,753**	**11.3**	**193,250**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	17,763	5,349	2.6	30.1	10,305	58	2,109	11.9
Moderate-income	59,011	24,073	11.8	40.8	27,420	46.5	7,518	12.7
Middle-income	169,144	109,295	53.6	64.6	42,172	24.9	17,677	10.5
Upper-income	90,271	65,207	32	72.2	18,347	20.3	6,717	7.4
Unknown-income	189	4	0	2.1	98	51.9	87	46
Total Assessment Area	**336,378**	**203,928**	**100.0**	**60.6**	**98,342**	**29.2**	**34,108**	**10.1**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1,299	4.2	1,123	4	171	6.3	5	2.5
Moderate-income	4,419	14.3	3,939	14.1	453	16.6	27	13.6
Middle-income	13,550	43.8	12,443	44.4	1,026	37.6	81	40.9
Upper-income	11,459	37	10,362	37	1,015	37.2	82	41.4
Unknown-income	202	0.7	138	0.5	61	2.2	3	1.5
Total Assessment Area	**30,929**	**100.0**	**28,005**	**100.0**	**2,726**	**100.0**	**198**	**100.0**
	Percentage of Total Businesses:			**90.5**		**8.8**		**.6**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	3	0.8	3	0.8	0	0	0	0
Moderate-income	51	13.6	50	13.7	1	20	0	0
Middle-income	203	54.1	199	54.4	2	40	2	50
Upper-income	117	31.2	113	30.9	2	40	2	50
Unknown-income	1	0.3	1	0.3	0	0	0	0
Total Assessment Area	**375**	**100.0**	**366**	**100.0**	**5**	**100.0**	**4**	**100.0**
	Percentage of Total Farms:			**97.6**		**1.3**		**1.1**

2020 FFIEC Census Data and 2020 D&B Information

Combined Demographics Report - 2018

Assessment Area: TN Middle TN

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	17,103	19.8
Moderate-income	8	11.4	9,619	11.1	2,782	28.9	15,295	17.7
Middle-income	45	64.3	58,546	67.7	8,462	14.5	16,689	19.3
Upper-income	16	22.9	18,299	21.2	1,676	9.2	37,377	43.2
Unknown-income	1	1.4	0	0	0	0	0	0
Total Assessment Area	**70**	**100.0**	**86,464**	**100.0**	**12,920**	**14.9**	**86,464**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	19,134	6,863	7.8	35.9	9,870	51.6	2,401	12.5
Middle-income	96,935	60,650	69.3	62.6	23,892	24.6	12,393	12.8
Upper-income	29,018	19,997	22.9	68.9	5,802	20	3,219	11.1
Unknown-income	4	0	0	0	0	0	4	100
Total Assessment Area	**145,091**	**87,510**	**100.0**	**60.3**	**39,564**	**27.3**	**18,017**	**12.4**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	1,989	16.8	1,779	16.5	198	22	12	8.8
Middle-income	7,210	60.9	6,633	61.4	483	53.7	94	68.6
Upper-income	2,631	22.2	2,383	22.1	217	24.1	31	22.6
Unknown-income	2	0	1	0	1	0.1	0	0
Total Assessment Area	**11,832**	**100.0**	**10,796**	**100.0**	**899**	**100.0**	**137**	**100.0**
	Percentage of Total Businesses:			**91.2**		**7.6**		**1.2**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	21	3.1	21	3.2	0	0	0	0
Middle-income	512	75	495	74.7	10	90.9	7	77.8
Upper-income	149	21.8	146	22	1	9.1	2	22.2
Unknown-income	1	0.1	1	0.2	0	0	0	0
Total Assessment Area	**683**	**100.0**	**663**	**100.0**	**11**	**100.0**	**9**	**100.0**
	Percentage of Total Farms:			**97.1**		**1.6**		**1.3**

2018 FFIEC Census Data and 2018 D&B Information

Combined Demographics Report - 2019-2020

Assessment Area: TN Middle TN

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	16,656	19.7
Moderate-income	8	11.6	9,619	11.4	2,782	28.9	14,858	17.5
Middle-income	43	62.3	55,809	65.9	8,113	14.5	16,331	19.3
Upper-income	17	24.6	19,267	22.7	1,759	9.1	36,850	43.5
Unknown-income	1	1.4	0	0	0	0	0	0
Total Assessment Area	**69**	**100.0**	**84,695**	**100.0**	**12,654**	**14.9**	**84,695**	**100.0**
	Housing Units by Tract	**Housing Types by Tract**						
		Owner-Occupied			**Rental**		**Vacant**	
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	19,134	6,863	8	35.9	9,870	51.6	2,401	12.5
Middle-income	92,045	57,750	67.4	62.7	23,266	25.3	11,029	12
Upper-income	30,447	21,056	24.6	69.2	6,046	19.9	3,345	11
Unknown-income	4	0	0	0	0	0	4	100
Total Assessment Area	**141,630**	**85,669**	**100.0**	**60.5**	**39,182**	**27.7**	**16,779**	**11.8**
	Total Businesses by Tract		**Businesses by Tract & Revenue Size**					
			Less Than or = $1 Million		**Over $1 Million**		**Revenue Not Reported**	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	1,953	17.2	1,769	17	174	20.6	10	8.7
Middle-income	6,747	59.4	6,217	59.7	453	53.6	77	67
Upper-income	2,666	23.5	2,421	23.3	217	25.7	28	24.3
Unknown-income	2	0	1	0	1	0.1	0	0
Total Assessment Area	**11,368**	**100.0**	**10,408**	**100.0**	**845**	**100.0**	**115**	**100.0**
	Percentage of Total Businesses:			**91.6**		**7.4**		**1.0**
	Total Farms by Tract		**Farms by Tract & Revenue Size**					
			Less Than or = $1 Million		**Over $1 Million**		**Revenue Not Reported**	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	22	3.6	22	3.7	0	0	0	0
Middle-income	434	71.6	420	71.3	11	91.7	3	60
Upper-income	150	24.8	147	25	1	8.3	2	40
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**606**	**100.0**	**589**	**100.0**	**12**	**100.0**	**5**	**100.0**
	Percentage of Total Farms:			**97.2**		**2.0**		**.8**

2020 FFIEC Census Data and 2020 D&B Information

Combined Demographics Report - 2018

Assessment Area: TN Morristown

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	4.8	772	2.5	439	56.9	6,870	22.1
Moderate-income	4	19	5,433	17.5	1,440	26.5	5,626	18.1
Middle-income	14	66.7	21,927	70.6	2,614	11.9	6,141	19.8
Upper-income	2	9.5	2,929	9.4	263	9	12,424	40
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**21**	**100.0**	**31,061**	**100.0**	**4,756**	**15.3**	**31,061**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	1,389	292	1	21	860	61.9	237	17.1
Moderate-income	9,289	4,461	14.6	48	3,651	39.3	1,177	12.7
Middle-income	35,732	22,574	73.8	63.2	8,346	23.4	4,812	13.5
Upper-income	4,191	3,247	10.6	77.5	718	17.1	226	5.4
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**50,601**	**30,574**	**100.0**	**60.4**	**13,575**	**26.8**	**6,452**	**12.8**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	304	8.8	265	8.4	36	12.8	3	7.3
Moderate-income	803	23.2	727	23.1	71	25.2	5	12.2
Middle-income	2,141	61.8	1,953	62.2	160	56.7	28	68.3
Upper-income	216	6.2	196	6.2	15	5.3	5	12.2
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**3,464**	**100.0**	**3,141**	**100.0**	**282**	**100.0**	**41**	**100.0**
	Percentage of Total Businesses:			**90.7**		**8.1**		**1.2**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1	1.2	1	1.4	0	0	0	0
Moderate-income	8	9.9	8	11	0	0	0	0
Middle-income	59	72.8	54	74	0	0	5	62.5
Upper-income	13	16	10	13.7	0	0	3	37.5
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**81**	**100.0**	**73**	**100.0**	**0**	**.0**	**8**	**100.0**
	Percentage of Total Farms:			**90.1**		**.0**		**9.9**

2018 FFIEC Census Data and 2018 D&B Information

Combined Demographics Report - 2019-2020

Assessment Area: TN Morristown

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	3.8	772	2.1	439	56.9	8,130	21.7
Moderate-income	6	23.1	7,274	19.4	1,864	25.6	6,744	18
Middle-income	15	57.7	23,122	61.8	2,897	12.5	7,449	19.9
Upper-income	4	15.4	6,253	16.7	582	9.3	15,098	40.3
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**26**	**100.0**	**37,421**	**100.0**	**5,782**	**15.5**	**37,421**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	1,389	292	0.8	21	860	61.9	237	17.1
Moderate-income	12,267	6,469	17.1	52.7	4,163	33.9	1,635	13.3
Middle-income	38,274	24,037	63.5	62.8	8,725	22.8	5,512	14.4
Upper-income	9,528	7,026	18.6	73.7	1,529	16	973	10.2
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**61,458**	**37,824**	**100.0**	**61.5**	**15,277**	**24.9**	**8,357**	**13.6**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	308	7.7	268	7.4	38	12.1	2	4.4
Moderate-income	942	23.7	846	23.4	87	27.7	9	20
Middle-income	2,137	53.7	1,962	54.2	153	48.7	22	48.9
Upper-income	589	14.8	541	15	36	11.5	12	26.7
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**3,976**	**100.0**	**3,617**	**100.0**	**314**	**100.0**	**45**	**100.0**
	Percentage of Total Businesses:			**91.0**		**7.9**		**1.1**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	16	15.4	15	15.3	0	0	1	16.7
Middle-income	69	66.3	68	69.4	0	0	1	16.7
Upper-income	19	18.3	15	15.3	0	0	4	66.7
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**104**	**100.0**	**98**	**100.0**	**0**	**.0**	**6**	**100.0**
	Percentage of Total Farms:			**94.2**		**.0**		**5.8**

2020 FFIEC Census Data and 2020 D&B Information

Combined Demographics Report - 2018

Assessment Area: TN Western TN

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	0.9	1,040	1	519	49.9	21,621	20.4
Moderate-income	9	7.9	7,996	7.6	2,153	26.9	19,081	18
Middle-income	87	76.3	82,610	78.1	12,544	15.2	20,837	19.7
Upper-income	12	10.5	14,097	13.3	1,052	7.5	44,250	41.8
Unknown-income	5	4.4	46	0	23	50	0	0
Total Assessment Area	**114**	**100.0**	**105,789**	**100.0**	**16,291**	**15.4**	**105,789**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	1,835	416	0.4	22.7	1,112	60.6	307	16.7
Moderate-income	14,478	7,175	6.5	49.6	4,989	34.5	2,314	16
Middle-income	147,519	87,517	79.5	59.3	34,956	23.7	25,046	17
Upper-income	21,861	14,911	13.6	68.2	4,598	21	2,352	10.8
Unknown-income	421	11	0	2.6	283	67.2	127	30.2
Total Assessment Area	**186,114**	**110,030**	**100.0**	**59.1**	**45,938**	**24.7**	**30,146**	**16.2**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	92	0.8	82	0.8	8	0.8	2	1
Moderate-income	957	8.6	850	8.5	88	9.1	19	9.3
Middle-income	8,488	75.9	7,583	75.7	735	76.2	170	83.3
Upper-income	1,588	14.2	1,453	14.5	123	12.8	12	5.9
Unknown-income	58	0.5	47	0.5	10	1	1	0.5
Total Assessment Area	**11,183**	**100.0**	**10,015**	**100.0**	**964**	**100.0**	**204**	**100.0**
	Percentage of Total Businesses:			**89.6**		**8.6**		**1.8**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	7	0.8	7	0.8	0	0	0	0
Moderate-income	31	3.4	30	3.4	1	3.4	0	0
Middle-income	732	80.4	704	79.8	28	96.6	0	0
Upper-income	141	15.5	141	16	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**911**	**100.0**	**882**	**100.0**	**29**	**100.0**	**0**	**.0**
	Percentage of Total Farms:			**96.8**		**3.2**		**.0**

2018 FFIEC Census Data and 2018 D&B Information

Combined Demographics Report - 2019-2020

Assessment Area: TN Western TN

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	1.1	1,040	1.2	519	49.9	18,388	20.7
Moderate-income	9	9.5	7,996	9	2,153	26.9	15,966	17.9
Middle-income	71	74.7	66,218	74.4	10,166	15.4	17,439	19.6
Upper-income	12	12.6	13,655	15.4	1,055	7.7	37,158	41.8
Unknown-income	2	2.1	42	0	23	54.8	0	0
Total Assessment Area	**95**	**100.0**	**88,951**	**100.0**	**13,916**	**15.6**	**88,951**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	1,835	416	0.5	22.7	1,112	60.6	307	16.7
Moderate-income	14,478	7,175	7.8	49.6	4,989	34.5	2,314	16
Middle-income	118,653	69,850	76	58.9	28,541	24.1	20,262	17.1
Upper-income	21,682	14,458	15.7	66.7	4,557	21	2,667	12.3
Unknown-income	417	7	0	1.7	283	67.9	127	30.5
Total Assessment Area	**157,065**	**91,906**	**100.0**	**58.5**	**39,482**	**25.1**	**25,677**	**16.3**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	85	1	76	1	7	0.9	2	1.3
Moderate-income	886	10	786	9.9	83	10.7	17	11.1
Middle-income	6,406	72.2	5,728	72.1	555	71.8	123	80.4
Upper-income	1,450	16.3	1,320	16.6	119	15.4	11	7.2
Unknown-income	44	0.5	35	0.4	9	1.2	0	0
Total Assessment Area	**8,871**	**100.0**	**7,945**	**100.0**	**773**	**100.0**	**153**	**100.0**
	Percentage of Total Businesses:			**89.6**		**8.7**		**1.7**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	7	1	7	1	0	0	0	0
Moderate-income	34	4.9	32	4.8	2	7.7	0	0
Middle-income	536	77.1	512	76.5	24	92.3	0	0
Upper-income	118	17	118	17.6	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**695**	**100.0**	**669**	**100.0**	**26**	**100.0**	**0**	**.0**
	Percentage of Total Farms:			**96.3**		**3.7**		**.0**

2020 FFIEC Census Data and 2020 D&B Information

Combined Demographics Report

Assessment Area: TX Austin

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	35	11.4	31,879	8.8	10,391	32.6	80,058	22.1
Moderate-income	61	19.9	61,300	16.9	10,378	16.9	58,783	16.2
Middle-income	109	35.5	133,878	37	8,757	6.5	70,901	19.6
Upper-income	96	31.3	133,405	36.9	3,529	2.6	152,076	42
Unknown-income	6	2	1,356	0.4	723	53.3	0	0
Total Assessment Area	**307**	**100.0**	**361,818**	**100.0**	**33,778**	**9.3**	**361,818**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	70,447	14,466	4.4	20.5	49,572	70.4	6,409	9.1
Moderate-income	111,296	49,968	15	44.9	53,337	47.9	7,991	7.2
Middle-income	233,702	125,580	37.8	53.7	92,054	39.4	16,068	6.9
Upper-income	214,242	141,494	42.6	66	57,791	27	14,957	7
Unknown-income	6,623	712	0.2	10.8	5,039	76.1	872	13.2
Total Assessment Area	**636,310**	**332,220**	**100.0**	**52.2**	**257,793**	**40.5**	**46,297**	**7.3**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	7,578	7	6,873	6.9	649	9.9	56	3.9
Moderate-income	13,700	12.7	12,671	12.7	906	13.9	123	8.5
Middle-income	34,523	32	32,089	32.1	2,053	31.4	381	26.4
Upper-income	50,639	47	47,016	47.1	2,806	42.9	817	56.7
Unknown-income	1,375	1.3	1,186	1.2	124	1.9	65	4.5
Total Assessment Area	**107,815**	**100.0**	**99,835**	**100.0**	**6,538**	**100.0**	**1,442**	**100.0**
	Percentage of Total Businesses:			**92.6**		**6.1**		**1.3**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	44	3.8	40	3.5	3	30	1	100
Moderate-income	146	12.6	141	12.3	5	50	0	0
Middle-income	405	34.9	405	35.3	0	0	0	0
Upper-income	559	48.2	558	48.6	1	10	0	0
Unknown-income	5	0.4	4	0.3	1	10	0	0
Total Assessment Area	**1,159**	**100.0**	**1,148**	**100.0**	**10**	**100.0**	**1**	**100.0**
	Percentage of Total Farms:			**99.1**		**.9**		**.1**

2020 FFIEC Census Data and 2020 D&B Information

Combined Demographics Report

Assessment Area: TX Cass

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	1,813	22.8
Moderate-income	1	14.3	635	8	118	18.6	1,593	20
Middle-income	6	85.7	7,311	92	967	13.2	1,564	19.7
Upper-income	0	0	0	0	0	0	2,976	37.5
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**7**	**100.0**	**7,946**	**100.0**	**1,085**	**13.7**	**7,946**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	1,509	816	9.1	54.1	195	12.9	498	33
Middle-income	12,891	8,164	90.9	63.3	2,516	19.5	2,211	17.2
Upper-income	0	0	0	0	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**14,400**	**8,980**	**100.0**	**62.4**	**2,711**	**18.8**	**2,709**	**18.8**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	49	5.2	45	5.2	2	3.1	2	9.1
Middle-income	899	94.8	817	94.8	62	96.9	20	90.9
Upper-income	0	0	0	0	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**948**	**100.0**	**862**	**100.0**	**64**	**100.0**	**22**	**100.0**
	Percentage of Total Businesses:			**90.9**		**6.8**		**2.3**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	8	13.6	8	14.3	0	0	0	0
Middle-income	51	86.4	48	85.7	3	100	0	0
Upper-income	0	0	0	0	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**59**	**100.0**	**56**	**100.0**	**3**	**100.0**	**0**	**.0**
	Percentage of Total Farms:			**94.9**		**5.1**		**.0**

2020 FFIEC Census Data and 2020 D&B Information

Combined Demographics Report

Assessment Area: TX Dallas

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	115	13.9	107,421	10.6	35,772	33.3	239,686	23.8
Moderate-income	218	26.3	240,867	23.9	45,206	18.8	165,058	16.4
Middle-income	194	23.4	260,213	25.8	21,033	8.1	174,229	17.3
Upper-income	296	35.7	399,136	39.6	14,256	3.6	430,152	42.6
Unknown-income	6	0.7	1,488	0.1	273	18.3	0	0
Total Assessment Area	**829**	**100.0**	**1,009,125**	**100.0**	**116,540**	**11.5**	**1,009,12**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	205,191	46,378	5.5	22.6	132,262	64.5	26,551	12.9
Moderate-income	387,796	171,197	20.3	44.1	185,354	47.8	31,245	8.1
Middle-income	411,398	221,746	26.3	53.9	162,711	39.6	26,941	6.5
Upper-income	579,650	402,768	47.8	69.5	146,041	25.2	30,841	5.3
Unknown-income	4,910	1,248	0.1	25.4	3,133	63.8	529	10.8
Total Assessment Area	**1,588,945**	**843,337**	**100.0**	**53.1**	**629,501**	**39.6**	**116,107**	**7.3**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	20,977	7.9	18,725	7.6	2,108	11.5	144	4.8
Moderate-income	50,507	19	45,795	18.7	4,368	23.9	344	11.4
Middle-income	67,272	25.3	61,928	25.3	4,704	25.8	640	21.2
Upper-income	125,386	47.1	116,984	47.8	6,548	35.9	1,854	61.6
Unknown-income	2,108	0.8	1,547	0.6	531	2.9	30	1
Total Assessment Area	**266,250**	**100.0**	**244,979**	**100.0**	**18,259**	**100.0**	**3,012**	**100.0**
	Percentage of Total Businesses:			**92.0**		**6.9**		**1.1**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	80	3.6	74	3.4	6	24	0	0
Moderate-income	216	9.8	208	9.5	8	32	0	0
Middle-income	649	29.4	647	29.7	2	8	0	0
Upper-income	1,256	56.8	1,245	57.1	8	32	3	100
Unknown-income	9	0.4	8	0.4	1	4	0	0
Total Assessment Area	**2,210**	**100.0**	**2,182**	**100.0**	**25**	**100.0**	**3**	**100.0**
	Percentage of Total Farms:			**98.7**		**1.1**		**.1**

2020 FFIEC Census Data and 2020 D&B Information

Combined Demographics Report - 2018

Assessment Area: TX Ft. Worth

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	50	14	41,968	9	15,291	36.4	107,889	23.1
Moderate-income	89	24.9	102,718	22	19,879	19.4	75,824	16.3
Middle-income	119	33.3	160,559	34.4	13,375	8.3	90,024	19.3
Upper-income	98	27.5	160,825	34.5	5,334	3.3	192,333	41.3
Unknown-income	1	0.3	0	0	0	0	0	0
Total Assessment Area	**357**	**100.0**	**466,070**	**100.0**	**53,879**	**11.6**	**466,070**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	77,500	23,578	5.7	30.4	42,564	54.9	11,358	14.7
Moderate-income	175,359	75,107	18.3	42.8	82,409	47	17,843	10.2
Middle-income	253,449	147,890	36	58.4	88,476	34.9	17,083	6.7
Upper-income	226,665	163,911	39.9	72.3	49,802	22	12,952	5.7
Unknown-income	12	0	0	0	0	0	12	100
Total Assessment Area	**732,985**	**410,486**	**100.0**	**56.0**	**263,251**	**35.9**	**59,248**	**8.1**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	7,402	7.4	6,606	7.1	731	11.2	65	5.5
Moderate-income	20,715	20.6	18,617	20	1,940	29.7	158	13.3
Middle-income	30,778	30.6	28,654	30.9	1,816	27.8	308	26
Upper-income	41,580	41.3	38,923	41.9	2,004	30.7	653	55.1
Unknown-income	96	0.1	60	0.1	35	0.5	1	0.1
Total Assessment Area	**100,571**	**100.0**	**92,860**	**100.0**	**6,526**	**100.0**	**1,185**	**100.0**
	Percentage of Total Businesses:			**92.3**		**6.5**		**1.2**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	23	3.2	22	3.1	1	7.1	0	0
Moderate-income	92	12.7	90	12.7	2	14.3	0	0
Middle-income	210	29	206	29.1	3	21.4	1	100
Upper-income	399	55.1	391	55.1	8	57.1	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**724**	**100.0**	**709**	**100.0**	**14**	**100.0**	**1**	**100.0**
	Percentage of Total Farms:			**97.9**		**1.9**		**.1**

2018 FFIEC Census Data and 2018 D&B Information

Combined Demographics Report - 2019-2020

Assessment Area: TX Ft. Worth

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	47	13.2	39,666	8.5	14,651	36.9	106,853	22.9
Moderate-income	92	25.8	105,020	22.5	20,519	19.5	75,485	16.2
Middle-income	113	31.7	153,821	33	13,025	8.5	89,879	19.3
Upper-income	104	29.1	167,563	36	5,684	3.4	193,853	41.6
Unknown-income	1	0.3	0	0	0	0	0	0
Total Assessment Area	**357**	**100.0**	**466,070**	**100.0**	**53,879**	**11.6**	**466,070**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	73,353	21,537	5.2	29.4	40,992	55.9	10,824	14.8
Moderate-income	179,506	77,148	18.8	43	83,981	46.8	18,377	10.2
Middle-income	242,240	141,409	34.4	58.4	84,570	34.9	16,261	6.7
Upper-income	237,874	170,392	41.5	71.6	53,708	22.6	13,774	5.8
Unknown-income	12	0	0	0	0	0	12	100
Total Assessment Area	**732,985**	**410,486**	**100.0**	**56.0**	**263,251**	**35.9**	**59,248**	**8.1**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	7,162	6.8	6,454	6.6	656	10.3	52	4.9
Moderate-income	22,161	21.1	20,105	20.6	1,907	30.1	149	14
Middle-income	29,693	28.3	27,988	28.7	1,463	23.1	242	22.8
Upper-income	45,816	43.7	42,926	44	2,272	35.8	618	58.2
Unknown-income	126	0.1	83	0.1	42	0.7	1	0.1
Total Assessment Area	**104,958**	**100.0**	**97,556**	**100.0**	**6,340**	**100.0**	**1,062**	**100.0**
	Percentage of Total Businesses:			**92.9**		**6.0**		**1.0**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	19	2.5	18	2.4	1	9.1	0	0
Moderate-income	85	11.4	85	11.5	0	0	0	0
Middle-income	189	25.3	188	25.5	1	9.1	0	0
Upper-income	455	60.8	446	60.5	9	81.8	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**748**	**100.0**	**737**	**100.0**	**11**	**100.0**	**0**	**.0**
	Percentage of Total Farms:			**98.5**		**1.5**		**.0**

2020 FFIEC Census Data and 2020 D&B Information

Combined Demographics Report

Assessment Area: TX Longview

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	4	833	2.7	280	33.6	7,155	23.4
Moderate-income	5	20	3,943	12.9	1,001	25.4	4,767	15.6
Middle-income	13	52	17,933	58.7	2,880	16.1	5,817	19
Upper-income	5	20	7,851	25.7	399	5.1	12,821	42
Unknown-income	1	4	0	0	0	0	0	0
Total Assessment Area	**25**	**100.0**	**30,560**	**100.0**	**4,560**	**14.9**	**30,560**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	1,449	398	1.4	27.5	963	66.5	88	6.1
Moderate-income	7,015	3,408	12.4	48.6	2,682	38.2	925	13.2
Middle-income	29,752	15,950	57.9	53.6	10,676	35.9	3,126	10.5
Upper-income	12,569	7,812	28.3	62.2	3,729	29.7	1,028	8.2
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**50,785**	**27,568**	**100.0**	**54.3**	**18,050**	**35.5**	**5,167**	**10.2**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	628	9.3	546	9	75	12.5	7	9.6
Moderate-income	716	10.6	647	10.6	64	10.6	5	6.8
Middle-income	3,621	53.5	3,250	53.3	340	56.6	31	42.5
Upper-income	1,782	26.3	1,636	26.9	117	19.5	29	39.7
Unknown-income	19	0.3	13	0.2	5	0.8	1	1.4
Total Assessment Area	**6,766**	**100.0**	**6,092**	**100.0**	**601**	**100.0**	**73**	**100.0**
	Percentage of Total Businesses:			**90.0**		**8.9**		**1.1**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	3	4.6	3	4.7	0	0	0	0
Moderate-income	3	4.6	3	4.7	0	0	0	0
Middle-income	47	72.3	46	71.9	1	100	0	0
Upper-income	12	18.5	12	18.8	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**65**	**100.0**	**64**	**100.0**	**1**	**100.0**	**0**	**.0**
	Percentage of Total Farms:			**98.5**		**1.5**		**.0**

2020 FFIEC Census Data and 2020 D&B Information

Combined Demographics Report

Assessment Area: TX Nacogdoches Angelina Anderson

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	2.4	545	1.1	306	56.1	11,232	22.6
Moderate-income	9	22	9,030	18.2	2,269	25.1	8,847	17.8
Middle-income	24	58.5	33,339	67.2	4,685	14.1	9,799	19.7
Upper-income	6	14.6	6,669	13.4	591	8.9	19,749	39.8
Unknown-income	1	2.4	44	0.1	0	0	0	0
Total Assessment Area	**41**	**100.0**	**49,627**	**100.0**	**7,851**	**15.8**	**49,627**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	1,227	467	1	38.1	617	50.3	143	11.7
Moderate-income	16,789	6,344	14	37.8	8,094	48.2	2,351	14
Middle-income	54,615	31,979	70.6	58.6	13,827	25.3	8,809	16.1
Upper-income	11,352	6,484	14.3	57.1	3,343	29.4	1,525	13.4
Unknown-income	79	5	0	6.3	48	60.8	26	32.9
Total Assessment Area	**84,062**	**45,279**	**100.0**	**53.9**	**25,929**	**30.8**	**12,854**	**15.3**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	125	1.6	113	1.6	9	1.7	3	3.4
Moderate-income	2,068	27.1	1,890	26.9	163	30.9	15	16.9
Middle-income	4,438	58.1	4,068	57.9	310	58.7	60	67.4
Upper-income	1,013	13.3	956	13.6	46	8.7	11	12.4
Unknown-income	1	0	1	0	0	0	0	0
Total Assessment Area	**7,645**	**100.0**	**7,028**	**100.0**	**528**	**100.0**	**89**	**100.0**
	Percentage of Total Businesses:			**91.9**		**6.9**		**1.2**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	2	0.7	2	0.8	0	0	0	0
Moderate-income	20	7.5	20	7.7	0	0	0	0
Middle-income	170	63.4	163	62.7	7	100	0	0
Upper-income	76	28.4	75	28.8	0	0	1	100
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**268**	**100.0**	**260**	**100.0**	**7**	**100.0**	**1**	**100.0**
	Percentage of Total Farms:			**97.0**		**2.6**		**.4**

2020 FFIEC Census Data and 2020 D&B Information

Combined Demographics Report

Assessment Area: TX Tyler

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	2	4.9	862	1.6	296	34.3	11,777	21.9
Moderate-income	11	26.8	12,589	23.4	2,878	22.9	9,498	17.7
Middle-income	15	36.6	21,073	39.2	2,126	10.1	10,026	18.7
Upper-income	12	29.3	19,185	35.7	1,204	6.3	22,408	41.7
Unknown-income	1	2.4	0	0	0	0	0	0
Total Assessment Area	**41**	**100.0**	**53,709**	**100.0**	**6,504**	**12.1**	**53,709**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	1,701	463	0.9	27.2	918	54	320	18.8
Moderate-income	21,730	10,266	19.9	47.2	8,848	40.7	2,616	12
Middle-income	35,945	21,104	40.9	58.7	10,746	29.9	4,095	11.4
Upper-income	28,769	19,785	38.3	68.8	6,648	23.1	2,336	8.1
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**88,145**	**51,618**	**100.0**	**58.6**	**27,160**	**30.8**	**9,367**	**10.6**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	789	6.8	708	6.6	74	9.3	7	5.9
Moderate-income	2,146	18.4	1,964	18.3	174	21.9	8	6.7
Middle-income	4,105	35.3	3,789	35.3	272	34.2	44	37
Upper-income	4,590	39.4	4,256	39.7	275	34.5	59	49.6
Unknown-income	14	0.1	12	0.1	1	0.1	1	0.8
Total Assessment Area	**11,644**	**100.0**	**10,729**	**100.0**	**796**	**100.0**	**119**	**100.0**
	Percentage of Total Businesses:			**92.1**		**6.8**		**1.0**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	4	2	4	2.1	0	0	0	0
Moderate-income	28	14.1	27	14.1	0	0	1	100
Middle-income	96	48.5	91	47.6	5	83.3	0	0
Upper-income	70	35.4	69	36.1	1	16.7	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**198**	**100.0**	**191**	**100.0**	**6**	**100.0**	**1**	**100.0**
	Percentage of Total Farms:			**96.5**		**3.0**		**.5**

2020 FFIEC Census Data and 2020 D&B Information

APPENDIX H – LIMITED SCOPE LENDING TABLES

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2
Assessment Area: AL Anniston

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
HOME PURCHASE	Low	0	0.0%	$0	0.0%	3.2%	0	0.0%	0.3%	$0	0.0%	0.1%	0	0.0%	0.3%	$0	0.0%	0.1%	0	0.0%	0.4%	$0	0.0%	0.1%
	Moderate	9	9.9%	$819	5.8%	15.2%	6	15.4%	11.9%	$589	11.7%	8.9%	1	4.8%	13.3%	$98	3.2%	9.8%	2	6.5%	11.9%	$132	2.2%	9.1%
	Middle	70	76.9%	$10,943	77.9%	69.3%	29	74.4%	75.0%	$3,972	79.0%	78.0%	16	76.2%	74.4%	$2,283	73.4%	78.5%	25	80.6%	73.2%	$4,688	79.2%	75.9%
	Upper	11	12.1%	$2,124	15.1%	11.8%	4	10.3%	12.5%	$468	9.3%	12.8%	3	14.3%	11.4%	$558	17.9%	11.2%	4	12.9%	14.3%	$1,098	18.6%	14.7%
	Unknown	1	1.1%	$170	1.2%	0.5%	0	0.0%	0.3%	$0	0.0%	0.2%	1	4.8%	0.6%	$170	5.5%	0.5%	0	0.0%	0.3%	$0	0.0%	0.3%
	Total	*91*	*100%*	*$14,056*	*100%*	*100%*	*39*	*100%*	*100%*	*$5,029*	*100%*	*100%*	*21*	*100%*	*100%*	*$3,109*	*100%*	*100%*	*31*	*100%*	*100%*	*$5,918*	*100%*	*100%*
REFINANCE	Low	1	0.5%	$59	0.3%	3.2%	1	2.0%	0.8%	$59	1.4%	0.3%	0	0.0%	0.6%	$0	0.0%	0.3%	0	0.0%	0.1%	$0	0.0%	0.0%
	Moderate	20	9.6%	$1,271	7.0%	15.2%	5	10.2%	12.1%	$398	9.7%	10.8%	8	11.3%	10.7%	$360	6.9%	7.4%	7	8.0%	7.3%	$513	5.8%	6.3%
	Middle	143	68.8%	$12,339	67.6%	69.3%	30	61.2%	70.0%	$2,409	58.5%	70.2%	49	69.0%	74.7%	$3,476	66.3%	76.5%	64	72.7%	77.6%	$6,454	72.6%	79.1%
	Upper	42	20.2%	$4,445	24.4%	11.8%	13	26.5%	16.2%	$1,254	30.4%	18.0%	13	18.3%	13.8%	$1,335	25.4%	15.7%	16	18.2%	14.5%	$1,856	20.9%	14.3%
	Unknown	2	1.0%	$138	0.8%	0.5%	0	0.0%	0.9%	$0	0.0%	0.7%	1	1.4%	0.2%	$75	1.4%	0.2%	1	1.1%	0.4%	$63	0.7%	0.3%
	Total	*208*	*100%*	*$18,252*	*100%*	*100%*	*49*	*100%*	*100%*	*$4,120*	*100%*	*100%*	*71*	*100%*	*100%*	*$5,246*	*100%*	*100%*	*88*	*100%*	*100%*	*$8,886*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	$0	0.0%	3.2%	0	0.0%	1.3%	$0	0.0%	0.7%	0	0.0%	1.7%	$0	0.0%	0.4%	0	0.0%	1.9%	$0	0.0%	0.2%
	Moderate	9	11.0%	$358	9.4%	15.2%	3	12.5%	16.0%	$190	19.4%	13.3%	4	10.0%	12.0%	$126	6.7%	7.7%	2	11.1%	11.5%	$42	4.5%	8.1%
	Middle	57	69.5%	$2,719	71.5%	69.3%	18	75.0%	68.0%	$697	71.0%	71.6%	27	67.5%	70.9%	$1,324	70.1%	73.6%	12	66.7%	65.4%	$698	74.7%	71.6%
	Upper	16	19.5%	$727	19.1%	11.8%	3	12.5%	13.3%	$94	9.6%	11.7%	9	22.5%	15.4%	$438	23.2%	18.3%	4	22.2%	19.2%	$195	20.9%	18.0%
	Unknown	0	0.0%	$0	0.0%	0.5%	0	0.0%	1.3%	$0	0.0%	2.7%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	1.9%	$0	0.0%	2.2%
	Total	*82*	*100%*	*$3,804*	*100%*	*100%*	*24*	*100%*	*100%*	*$981*	*100%*	*100%*	*40*	*100%*	*100%*	*$1,888*	*100%*	*100%*	*18*	*100%*	*100%*	*$935*	*100%*	*100%*
MULTI FAMILY						Multi-Family Units																		
	Low	0	0.0%	$0	0.0%	15.5%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	22.3%	0	0.0%	7.7%	$0	0.0%	0.7%	0	0.0%	35.0%	$0	0.0%	16.8%	0	0.0%	18.8%	$0	0.0%	6.7%
	Middle	0	0.0%	$0	0.0%	36.9%	0	0.0%	46.2%	$0	0.0%	63.4%	0	0.0%	55.0%	$0	0.0%	68.1%	0	0.0%	68.8%	$0	0.0%	82.4%
	Upper	0	0.0%	$0	0.0%	8.0%	0	0.0%	23.1%	$0	0.0%	14.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	6.3%	$0	0.0%	6.6%
	Unknown	0	0.0%	$0	0.0%	17.4%	0	0.0%	23.1%	$0	0.0%	21.7%	0	0.0%	10.0%	$0	0.0%	15.0%	0	0.0%	6.3%	$0	0.0%	4.3%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	$0	0.0%	3.2%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	6	10.7%	$275	8.8%	15.2%	1	6.3%	8.8%	$30	3.0%	13.6%	1	5.0%	5.0%	$100	9.4%	7.5%	4	20.0%	11.8%	$145	14.0%	11.8%
	Middle	44	78.6%	$2,393	77.0%	69.3%	13	81.3%	75.4%	$775	76.4%	69.4%	16	80.0%	76.7%	$829	78.2%	71.0%	15	75.0%	82.4%	$789	76.3%	81.2%
	Upper	6	10.7%	$441	14.2%	11.8%	2	12.5%	14.0%	$210	20.7%	15.5%	3	15.0%	18.3%	$131	12.4%	21.5%	1	5.0%	3.9%	$100	9.7%	5.4%
	Unknown	0	0.0%	$0	0.0%	0.5%	0	0.0%	1.8%	$0	0.0%	1.5%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	2.0%	$0	0.0%	1.7%
	Total	*56*	*100%*	*$3,109*	*100%*	*100%*	*16*	*100%*	*100%*	*$1,015*	*100%*	*100%*	*20*	*100%*	*100%*	*$1,060*	*100%*	*100%*	*20*	*100%*	*100%*	*$1,034*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2
Assessment Area: AL Anniston

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	2	5.6%	$70	3.6%	3.2%	0	0.0%	0.0%	$0	0.0%	0.0%	2	16.7%	12.5%	$70	12.2%	7.2%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	4	11.1%	$133	6.9%	15.2%	3	23.1%	20.7%	$118	25.3%	17.9%	0	0.0%	15.0%	$0	0.0%	15.8%	1	9.1%	3.6%	$15	1.7%	0.6%
	Middle	26	72.2%	$1,572	81.4%	69.3%	9	69.2%	69.0%	$297	63.6%	66.6%	10	83.3%	65.0%	$506	87.8%	69.3%	7	63.6%	78.6%	$769	86.5%	89.7%
	Upper	4	11.1%	$157	8.1%	11.8%	1	7.7%	10.3%	$52	11.1%	15.5%	0	0.0%	7.5%	$0	0.0%	7.7%	3	27.3%	17.9%	$105	11.8%	9.6%
	Unknown	0	0.0%	$0	0.0%	0.5%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*36*	*100%*	*$1,932*	*100%*	*100%*	*13*	*100%*	*100%*	*$467*	*100%*	*100%*	*12*	*100%*	*100%*	*$576*	*100%*	*100%*	*11*	*100%*	*100%*	*$889*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	3.2%	0	0.0%	2.4%	$0	0.0%	1.8%	0	0.0%	2.7%	$0	0.0%	0.7%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	15.2%	0	0.0%	17.6%	$0	0.0%	12.2%	0	0.0%	19.2%	$0	0.0%	11.6%	0	0.0%	15.0%	$0	0.0%	13.1%
	Middle	0	0.0%	$0	0.0%	69.3%	0	0.0%	65.9%	$0	0.0%	64.8%	0	0.0%	71.2%	$0	0.0%	81.5%	0	0.0%	74.3%	$0	0.0%	75.7%
	Upper	0	0.0%	$0	0.0%	11.8%	0	0.0%	14.1%	$0	0.0%	21.1%	0	0.0%	6.8%	$0	0.0%	6.2%	0	0.0%	10.6%	$0	0.0%	11.2%
	Unknown	0	0.0%	$0	0.0%	0.5%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	3	0.6%	$129	0.3%	3.2%	1	0.7%	0.5%	$59	0.5%	0.2%	2	1.2%	0.7%	$70	0.6%	0.2%	0	0.0%	0.3%	$0	0.0%	0.1%
	Moderate	48	10.1%	$2,856	6.9%	15.2%	18	12.8%	12.3%	$1,325	11.4%	8.9%	14	8.5%	12.6%	$684	5.8%	9.4%	16	9.5%	10.0%	$847	4.8%	7.8%
	Middle	340	71.9%	$29,966	72.8%	69.3%	99	70.2%	72.9%	$8,150	70.2%	74.5%	118	72.0%	74.0%	$8,418	70.9%	77.3%	123	73.2%	75.1%	$13,398	75.9%	77.5%
	Upper	79	16.7%	$7,894	19.2%	11.8%	23	16.3%	13.7%	$2,078	17.9%	14.4%	28	17.1%	12.2%	$2,462	20.7%	12.1%	28	16.7%	14.2%	$3,354	19.0%	14.2%
	Unknown	3	0.6%	$308	0.7%	0.5%	0	0.0%	0.6%	$0	0.0%	2.0%	2	1.2%	0.5%	$245	2.1%	1.0%	1	0.6%	0.4%	$63	0.4%	0.4%
	Total	*473*	*100%*	*$41,153*	*100%*	*100%*	*141*	*100%*	*100%*	*$11,612*	*100%*	*100%*	*164*	*100%*	*100%*	*$11,879*	*100%*	*100%*	*168*	*100%*	*100%*	*$17,662*	*100%*	*100%*
						Total Businesses																		
SMALL BUSINESSES	Low	9	3.8%	$90	0.6%	4.7%	1	1.9%	3.7%	$10	0.2%	1.6%	1	2.7%	4.0%	$5	0.2%	4.3%	7	4.9%	2.8%	$75	0.9%	1.0%
	Moderate	73	31.2%	$5,323	33.6%	31.2%	13	24.1%	29.5%	$916	19.7%	29.7%	7	18.9%	26.5%	$868	30.9%	23.3%	53	37.1%	27.9%	$3,539	42.3%	32.1%
	Middle	117	50.0%	$7,500	47.4%	54.0%	32	59.3%	55.2%	$2,231	47.9%	55.9%	25	67.6%	55.3%	$1,151	41.0%	59.3%	60	42.0%	55.9%	$4,118	49.2%	52.6%
	Upper	23	9.8%	$2,528	16.0%	7.9%	7	13.0%	8.1%	$1,449	31.1%	9.7%	1	2.7%	8.5%	$671	23.9%	9.2%	15	10.5%	10.1%	$408	4.9%	9.0%
	Unknown	12	5.1%	$393	2.5%	2.1%	1	1.9%	1.2%	$50	1.1%	0.9%	3	8.1%	1.7%	$111	4.0%	1.3%	8	5.6%	1.9%	$232	2.8%	3.3%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	2.3%	$0	0.0%	2.2%	0	0.0%	4.0%	$0	0.0%	2.6%	0	0.0%	1.4%	$0	0.0%	2.1%
	Total	*234*	*100%*	*$15,834*	*100%*	*100%*	*54*	*100%*	*100%*	*$4,656*	*100%*	*100%*	*37*	*100%*	*100%*	*$2,806*	*100%*	*100%*	*143*	*100%*	*100%*	*$8,372*	*100%*	*100%*
						Total Farms																		
SMALL FARM	Low	0	0.0%	$0	0.0%	1.3%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	13.9%	0	0.0%	5.3%	$0	0.0%	1.4%	0	0.0%	12.5%	$0	0.0%	3.8%	0	0.0%	18.2%	$0	0.0%	3.3%
	Middle	1	100.0%	$44	100.0%	74.7%	0	0.0%	63.2%	$0	0.0%	36.6%	0	0.0%	50.0%	$0	0.0%	39.7%	1	100.0%	63.6%	$44	100.0%	50.1%
	Upper	0	0.0%	$0	0.0%	8.9%	0	0.0%	26.3%	$0	0.0%	60.9%	0	0.0%	37.5%	$0	0.0%	56.4%	0	0.0%	18.2%	$0	0.0%	46.7%
	Unknown	0	0.0%	$0	0.0%	1.3%	0	0.0%	5.3%	$0	0.0%	1.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*1*	*100%*	*$44*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*1*	*100%*	*100%*	*$44*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2
Assessment Area: AL Anniston

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	11	12.1%	$1,095	7.8%	22.9%	5	12.8%	6.8%	$359	7.1%	3.9%	2	9.5%	8.0%	$178	5.7%	4.4%	4	12.9%	9.3%	$558	9.4%	5.8%
	Moderate	17	18.7%	$2,096	14.9%	16.2%	5	12.8%	22.9%	$450	8.9%	17.2%	2	9.5%	20.7%	$202	6.5%	15.8%	10	32.3%	26.8%	$1,444	24.4%	22.3%
	Middle	29	31.9%	$3,862	27.5%	20.9%	11	28.2%	24.3%	$1,385	27.5%	23.4%	9	42.9%	26.3%	$1,216	39.1%	25.4%	9	29.0%	24.1%	$1,261	21.3%	23.8%
	Upper	32	35.2%	$6,747	48.0%	40.0%	16	41.0%	30.8%	$2,579	51.3%	40.3%	8	38.1%	29.6%	$1,513	48.7%	40.6%	8	25.8%	26.1%	$2,655	44.9%	36.2%
	Unknown	2	2.2%	$256	1.8%	0.0%	2	5.1%	15.3%	$256	5.1%	15.2%	0	0.0%	15.3%	$0	0.0%	13.8%	0	0.0%	13.7%	$0	0.0%	11.9%
	Total	*91*	*100%*	*$14,056*	*100%*	*100%*	*39*	*100%*	*100%*	*$5,029*	*100%*	*100%*	*21*	*100%*	*100%*	*$3,109*	*100%*	*100%*	*31*	*100%*	*100%*	*$5,918*	*100%*	*100%*
REFINANCE	Low	24	11.5%	$1,183	6.5%	22.9%	7	14.3%	9.5%	$248	6.0%	5.8%	8	11.3%	6.3%	$436	8.3%	4.1%	9	10.2%	4.1%	$499	5.6%	2.2%
	Moderate	45	21.6%	$3,146	17.2%	16.2%	10	20.4%	17.1%	$659	16.0%	13.0%	17	23.9%	12.1%	$860	16.4%	8.8%	18	20.5%	12.0%	$1,627	18.3%	8.4%
	Middle	48	23.1%	$4,007	22.0%	20.9%	7	14.3%	20.6%	$737	17.9%	20.4%	18	25.4%	23.0%	$1,175	22.4%	18.8%	23	26.1%	20.6%	$2,095	23.6%	17.7%
	Upper	85	40.9%	$9,241	50.6%	40.0%	23	46.9%	36.2%	$2,341	56.8%	43.7%	27	38.0%	39.1%	$2,761	52.6%	46.8%	35	39.8%	32.6%	$4,139	46.6%	38.4%
	Unknown	6	2.9%	$675	3.7%	0.0%	2	4.1%	16.6%	$135	3.3%	17.2%	1	1.4%	19.5%	$14	0.3%	21.5%	3	3.4%	30.8%	$526	5.9%	33.3%
	Total	*208*	*100%*	*$18,252*	*100%*	*100%*	*49*	*100%*	*100%*	*$4,120*	*100%*	*100%*	*71*	*100%*	*100%*	*$5,246*	*100%*	*100%*	*88*	*100%*	*100%*	*$8,886*	*100%*	*100%*
HOME IMPROVEMENT	Low	9	11.0%	$191	5.0%	22.9%	1	4.2%	5.3%	$25	2.5%	3.7%	5	12.5%	11.1%	$91	4.8%	8.0%	3	16.7%	11.5%	$75	8.0%	8.1%
	Moderate	11	13.4%	$401	10.5%	16.2%	2	8.3%	16.0%	$34	3.5%	10.4%	7	17.5%	15.4%	$320	16.9%	11.1%	2	11.1%	15.4%	$47	5.0%	18.1%
	Middle	20	24.4%	$921	24.2%	20.9%	8	33.3%	22.7%	$326	33.2%	21.7%	9	22.5%	19.7%	$407	21.6%	21.5%	3	16.7%	26.9%	$188	20.1%	20.3%
	Upper	41	50.0%	$2,273	59.8%	40.0%	13	54.2%	48.0%	$596	60.8%	47.8%	19	47.5%	49.6%	$1,070	56.7%	54.2%	9	50.0%	38.5%	$607	64.9%	47.0%
	Unknown	1	1.2%	$18	0.5%	0.0%	0	0.0%	8.0%	$0	0.0%	16.4%	0	0.0%	4.3%	$0	0.0%	5.3%	1	5.6%	7.7%	$18	1.9%	6.5%
	Total	*82*	*100%*	*$3,804*	*100%*	*100%*	*24*	*100%*	*100%*	*$981*	*100%*	*100%*	*40*	*100%*	*100%*	*$1,888*	*100%*	*100%*	*18*	*100%*	*100%*	*$935*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	$0	0.0%	22.9%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	5.0%	$0	0.0%	1.7%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	16.2%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	5.0%	$0	0.0%	3.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	20.9%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	15.0%	$0	0.0%	4.8%	0	0.0%	12.5%	$0	0.0%	2.3%
	Upper	0	0.0%	$0	0.0%	40.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	15.0%	$0	0.0%	3.7%	0	0.0%	6.3%	$0	0.0%	0.9%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	100.0%	$0	0.0%	100.0%	0	0.0%	60.0%	$0	0.0%	86.9%	0	0.0%	81.3%	$0	0.0%	96.8%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	6	10.7%	$122	3.9%	22.9%	3	18.8%	10.5%	$55	5.4%	6.4%	2	10.0%	8.3%	$42	4.0%	3.2%	1	5.0%	3.9%	$25	2.4%	1.9%
	Moderate	8	14.3%	$325	10.5%	16.2%	2	12.5%	10.5%	$115	11.3%	13.6%	1	5.0%	15.0%	$20	1.9%	9.6%	5	25.0%	17.6%	$190	18.4%	14.2%
	Middle	12	21.4%	$585	18.8%	20.9%	3	18.8%	21.1%	$161	15.9%	13.8%	4	20.0%	20.0%	$238	22.5%	16.8%	5	25.0%	25.5%	$186	18.0%	21.6%
	Upper	28	50.0%	$1,953	62.8%	40.0%	8	50.0%	56.1%	$684	67.4%	65.6%	12	60.0%	53.3%	$750	70.8%	69.0%	8	40.0%	47.1%	$519	50.2%	52.0%
	Unknown	2	3.6%	$124	4.0%	0.0%	0	0.0%	1.8%	$0	0.0%	0.7%	1	5.0%	3.3%	$10	0.9%	1.3%	1	5.0%	5.9%	$114	11.0%	10.3%
	Total	*56*	*100%*	*$3,109*	*100%*	*100%*	*16*	*100%*	*100%*	*$1,015*	*100%*	*100%*	*20*	*100%*	*100%*	*$1,060*	*100%*	*100%*	*20*	*100%*	*100%*	*$1,034*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2
Assessment Area: AL Anniston

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	10	27.8%	$374	19.4%	22.9%	4	30.8%	17.2%	$134	28.7%	16.0%	4	33.3%	20.0%	$190	33.0%	16.6%	2	18.2%	10.7%	$50	5.6%	4.7%
	Moderate	5	13.9%	$210	10.9%	16.2%	2	15.4%	13.8%	$54	11.6%	10.3%	0	0.0%	10.0%	$0	0.0%	5.7%	3	27.3%	17.9%	$156	17.5%	13.6%
	Middle	10	27.8%	$492	25.5%	20.9%	4	30.8%	31.0%	$167	35.8%	36.7%	5	41.7%	37.5%	$194	33.7%	34.5%	1	9.1%	14.3%	$131	14.7%	16.0%
	Upper	10	27.8%	$831	43.0%	40.0%	3	23.1%	37.9%	$112	24.0%	37.0%	2	16.7%	30.0%	$167	29.0%	42.3%	5	45.5%	57.1%	$552	62.1%	65.7%
	Unknown	1	2.8%	$25	1.3%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	1	8.3%	2.5%	$25	4.3%	1.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*36*	*100%*	*$1,932*	*100%*	*100%*	*13*	*100%*	*100%*	*$467*	*100%*	*100%*	*12*	*100%*	*100%*	*$576*	*100%*	*100%*	*11*	*100%*	*100%*	*$889*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	22.9%	0	0.0%	1.2%	$0	0.0%	0.6%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	16.2%	0	0.0%	1.2%	$0	0.0%	0.5%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	20.9%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	40.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	97.6%	$0	0.0%	98.8%	0	0.0%	100.0%	$0	0.0%	100.0%	0	0.0%	100.0%	$0	0.0%	100.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	60	12.7%	$2,965	7.2%	22.9%	20	14.2%	7.4%	$821	7.1%	4.0%	21	12.8%	7.6%	$937	7.9%	4.3%	19	11.3%	6.7%	$1,207	6.8%	3.9%
	Moderate	86	18.2%	$6,178	15.0%	16.2%	21	14.9%	19.9%	$1,312	11.3%	14.4%	27	16.5%	16.9%	$1,402	11.8%	12.6%	38	22.6%	19.1%	$3,464	19.6%	14.9%
	Middle	119	25.2%	$9,867	24.0%	20.9%	33	23.4%	22.3%	$2,776	23.9%	20.3%	45	27.4%	24.3%	$3,230	27.2%	21.9%	41	24.4%	21.7%	$3,861	21.9%	20.0%
	Upper	196	41.4%	$21,045	51.1%	40.0%	63	44.7%	32.2%	$6,312	54.4%	37.5%	68	41.5%	33.0%	$6,261	52.7%	40.4%	65	38.7%	28.6%	$8,472	48.0%	35.9%
	Unknown	12	2.5%	$1,098	2.7%	0.0%	4	2.8%	18.3%	$391	3.4%	23.8%	3	1.8%	18.2%	$49	0.4%	20.8%	5	3.0%	23.9%	$658	3.7%	25.4%
	Total	*473*	*100%*	*$41,153*	*100%*	*100%*	*141*	*100%*	*100%*	*$11,612*	*100%*	*100%*	*164*	*100%*	*100%*	*$11,879*	*100%*	*100%*	*168*	*100%*	*100%*	*$17,662*	*100%*	*100%*
Small Business						Total Businesses																		
Revenue	$1 Million or Less	160	68.4%	$6,837	43.2%	90.9%	43	79.6%	48.0%	$2,995	64.3%	48.8%	25	67.6%	39.5%	$1,422	50.7%	43.7%	92	64.3%	35.6%	$2,420	28.9%	24.8%
	Over $1 Million	52	22.2%	$8,522	53.8%	8.4%	11	20.4%					12	32.4%					29	20.3%				
	Total Rev. available	212	90.6%	$15,359	97.0%	99.3%	54	100.0%					37	100.0%					121	84.6%				
	Rev. Not Known	22	9.4%	$475	3.0%	0.7%	0	0.0%					0	0.0%					22	15.4%				
	Total	*234*	*100%*	*$15,834*	*100%*	*100%*	*54*	*100%*					*37*	*100%*					*143*	*100%*				
Loan Size	$100,000 or Less	200	85.5%	$5,487	34.7%		44	81.5%	95.6%	$1,291	27.7%	52.0%	32	86.5%	95.4%	$1,035	36.9%	45.4%	124	86.7%	91.9%	$3,161	37.8%	41.4%
	$100,001 - $250,000	23	9.8%	$3,681	23.2%		6	11.1%	2.9%	$982	21.1%	17.0%	3	8.1%	2.3%	$500	17.8%	12.4%	14	9.8%	4.6%	$2,199	26.3%	17.4%
	$250,001 - $1 Million	11	4.7%	$6,666	42.1%		4	7.4%	1.5%	$2,383	51.2%	31.0%	2	5.4%	2.4%	$1,271	45.3%	42.2%	5	3.5%	3.5%	$3,012	36.0%	41.2%
	Total	*234*	*100%*	*$15,834*	*100%*		*54*	*100%*	*100%*	*$4,656*	*100%*	*100%*	*37*	*100%*	*100%*	*$2,806*	*100%*	*100%*	*143*	*100%*	*100%*	*$8,372*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	151	94.4%	$3,704	54.2%																			
	$100,001 - $250,000	6	3.8%	$1,029	15.1%																			
	$250,001 - $1 Million	3	1.9%	$2,104	30.8%																			
	Total	*160*	*100%*	*$6,837*	*100%*																			
Small Farm						Total Farms																		
Revenue	$1 Million or Less	1	100.0%	$44	100.0%	100.0%	0	0.0%	21.1%	$0	0.0%	13.4%	0	0.0%	12.5%	$0	0.0%	23.1%	1	100.0%	18.2%	$44	100.0%	8.1%
	Over $1 Million	0	0.0%	$0	0.0%	0.0%	0	0.0%					0	0.0%					0	0.0%				
	Total Rev. available	1	100.0%	$44	100.0%	100.0%	0	0.0%					0	0.0%					1	100.0%				
	Not Known	0	0.0%	$0	0.0%	0.0%	0	0.0%					0	0.0%					0	0.0%				
	Total	*1*	*100%*	*$44*	*100%*	*100%*	*0*	*0%*					*0*	*0%*					*1*	*100%*				
Loan Size	$100,000 or Less	1	100.0%	$44	100.0%		0	0.0%	100.0%	$0	0.0%	100.0%	0	0.0%	100.0%	$0	0.0%	100.0%	1	100.0%	81.8%	$44	100.0%	35.3%
	$100,001 - $250,000	0	0.0%	$0	0.0%		0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	9.1%	$0	0.0%	19.3%
	$250,001 - $500,000	0	0.0%	$0	0.0%		0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	9.1%	$0	0.0%	45.4%
	Total	*1*	*100%*	*$44*	*100%*		*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*1*	*100%*	*100%*	*$44*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	1	100.0%	$44	100.0%																			
	$100,001 - $250,000	0	0.0%	$0	0.0%																			
	$250,001 - $500,000	0	0.0%	$0	0.0%																			
	Total	*1*	*100%*	*$44*	*100%*																			

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue.
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2
Assessment Area: AL Auburn

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
HOME PURCHASE	Low	1	0.7%	$74	0.2%	1.8%	0	0.0%	0.3%	$0	0.0%	0.1%	1	2.4%	0.3%	$74	0.8%	0.2%	0	0.0%	0.3%	$0	0.0%	0.1%
	Moderate	22	15.9%	$3,566	10.6%	12.5%	4	8.7%	16.2%	$544	4.4%	13.1%	10	24.4%	16.4%	$1,648	18.7%	13.1%	8	15.7%	15.3%	$1,374	10.8%	12.4%
	Middle	92	66.7%	$24,154	71.5%	70.9%	33	71.7%	69.0%	$9,444	76.9%	69.6%	22	53.7%	69.5%	$4,761	54.1%	69.9%	37	72.5%	69.9%	$9,949	78.4%	69.9%
	Upper	20	14.5%	$5,645	16.7%	14.3%	9	19.6%	13.0%	$2,299	18.7%	15.7%	6	14.6%	12.7%	$2,091	23.7%	15.7%	5	9.8%	13.5%	$1,255	9.9%	16.5%
	Unknown	3	2.2%	$337	1.0%	0.5%	0	0.0%	1.5%	$0	0.0%	1.4%	2	4.9%	1.0%	$232	2.6%	1.1%	1	2.0%	1.0%	$105	0.8%	1.1%
	Total	*138*	*100%*	*$33,776*	*100%*	*100%*	*46*	*100%*	*100%*	*$12,287*	*100%*	*100%*	*41*	*100%*	*100%*	*$8,806*	*100%*	*100%*	*51*	*100%*	*100%*	*$12,683*	*100%*	*100%*
REFINANCE	Low	3	2.5%	$82	0.3%	1.8%	0	0.0%	0.4%	$0	0.0%	0.2%	3	17.6%	0.5%	$82	3.7%	0.1%	0	0.0%	0.1%	$0	0.0%	0.0%
	Moderate	7	5.9%	$1,388	5.3%	12.5%	0	0.0%	12.8%	$0	0.0%	10.8%	1	5.9%	11.6%	$84	3.8%	9.3%	6	7.5%	10.4%	$1,304	6.2%	8.3%
	Middle	85	72.0%	$18,691	70.9%	70.9%	17	81.0%	70.9%	$2,440	81.3%	71.1%	8	47.1%	70.5%	$714	32.4%	69.0%	60	75.0%	70.1%	$15,537	73.5%	70.5%
	Upper	23	19.5%	$6,195	23.5%	14.3%	4	19.0%	14.9%	$562	18.7%	17.0%	5	29.4%	16.8%	$1,327	60.1%	19.5%	14	17.5%	19.0%	$4,306	20.4%	20.8%
	Unknown	0	0.0%	$0	0.0%	0.5%	0	0.0%	1.0%	$0	0.0%	0.8%	0	0.0%	0.5%	$0	0.0%	2.1%	0	0.0%	0.4%	$0	0.0%	0.4%
	Total	*118*	*100%*	*$26,356*	*100%*	*100%*	*21*	*100%*	*100%*	*$3,002*	*100%*	*100%*	*17*	*100%*	*100%*	*$2,207*	*100%*	*100%*	*80*	*100%*	*100%*	*$21,147*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	$0	0.0%	1.8%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	1.6%	$0	0.0%	0.6%
	Moderate	2	4.5%	$220	6.4%	12.5%	0	0.0%	4.2%	$0	0.0%	7.1%	1	5.0%	7.8%	$70	4.6%	4.7%	1	11.1%	8.7%	$150	14.7%	7.7%
	Middle	32	72.7%	$2,470	71.3%	70.9%	14	93.3%	79.0%	$906	98.9%	76.6%	12	60.0%	68.8%	$903	59.2%	70.3%	6	66.7%	60.3%	$661	64.6%	62.9%
	Upper	10	22.7%	$774	22.3%	14.3%	1	6.7%	16.8%	$10	1.1%	16.3%	7	35.0%	23.4%	$552	36.2%	24.9%	2	22.2%	29.4%	$212	20.7%	28.8%
	Unknown	0	0.0%	$0	0.0%	0.5%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*44*	*100%*	*$3,464*	*100%*	*100%*	*15*	*100%*	*100%*	*$916*	*100%*	*100%*	*20*	*100%*	*100%*	*$1,525*	*100%*	*100%*	*9*	*100%*	*100%*	*$1,023*	*100%*	*100%*
						Multi-Family Units																		
MULTI FAMILY	Low	0	0.0%	$0	0.0%	0.6%	0	0.0%	4.2%	$0	0.0%	0.9%	0	0.0%	2.9%	$0	0.0%	0.1%	0	0.0%	3.0%	$0	0.0%	0.8%
	Moderate	0	0.0%	$0	0.0%	38.1%	0	0.0%	25.0%	$0	0.0%	15.4%	0	0.0%	48.6%	$0	0.0%	96.2%	0	0.0%	36.4%	$0	0.0%	45.6%
	Middle	0	0.0%	$0	0.0%	34.2%	0	0.0%	54.2%	$0	0.0%	65.4%	0	0.0%	28.6%	$0	0.0%	1.6%	0	0.0%	27.3%	$0	0.0%	13.4%
	Upper	0	0.0%	$0	0.0%	7.4%	0	0.0%	4.2%	$0	0.0%	2.3%	0	0.0%	5.7%	$0	0.0%	0.4%	0	0.0%	12.1%	$0	0.0%	10.7%
	Unknown	0	0.0%	$0	0.0%	19.7%	0	0.0%	12.5%	$0	0.0%	15.9%	0	0.0%	14.3%	$0	0.0%	1.7%	0	0.0%	21.2%	$0	0.0%	29.5%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	$0	0.0%	1.8%	0	0.0%	0.8%	$0	0.0%	0.2%	0	0.0%	0.8%	$0	0.0%	0.3%	0	0.0%	0.9%	$0	0.0%	0.1%
	Moderate	1	4.8%	$139	7.9%	12.5%	0	0.0%	10.5%	$0	0.0%	8.0%	1	20.0%	7.5%	$139	16.8%	4.4%	0	0.0%	7.8%	$0	0.0%	5.4%
	Middle	12	57.1%	$677	38.7%	70.9%	4	57.1%	73.4%	$278	64.5%	74.5%	1	20.0%	72.2%	$76	9.2%	72.6%	7	77.8%	69.6%	$323	65.5%	63.8%
	Upper	8	38.1%	$933	53.3%	14.3%	3	42.9%	15.3%	$153	35.5%	17.2%	3	60.0%	19.5%	$610	73.9%	22.7%	2	22.2%	21.7%	$170	34.5%	30.7%
	Unknown	0	0.0%	$0	0.0%	0.5%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*21*	*100%*	*$1,749*	*100%*	*100%*	*7*	*100%*	*100%*	*$431*	*100%*	*100%*	*5*	*100%*	*100%*	*$825*	*100%*	*100%*	*9*	*100%*	*100%*	*$493*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2
Assessment Area: AL Auburn

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	1.8%	0	0.0%	1.9%	$0	0.0%	0.6%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	2.0%	$0	0.0%	0.3%
	Moderate	3	15.8%	$166	7.0%	12.5%	1	25.0%	13.5%	$40	32.8%	8.5%	1	14.3%	13.8%	$30	5.3%	14.8%	1	12.5%	16.3%	$96	5.7%	7.7%
	Middle	13	68.4%	$1,952	82.0%	70.9%	3	75.0%	65.4%	$82	67.2%	59.9%	4	57.1%	69.0%	$290	51.5%	68.7%	6	75.0%	61.2%	$1,580	93.2%	64.1%
	Upper	3	15.8%	$263	11.0%	14.3%	0	0.0%	15.4%	$0	0.0%	25.6%	2	28.6%	15.5%	$243	43.2%	16.1%	1	12.5%	16.3%	$20	1.2%	23.1%
	Unknown	0	0.0%	$0	0.0%	0.5%	0	0.0%	3.8%	$0	0.0%	5.4%	0	0.0%	1.7%	$0	0.0%	0.4%	0	0.0%	4.1%	$0	0.0%	4.8%
	Total	*19*	*100%*	*$2,381*	*100%*	*100%*	*4*	*100%*	*100%*	*$122*	*100%*	*100%*	*7*	*100%*	*100%*	*$563*	*100%*	*100%*	*8*	*100%*	*100%*	*$1,696*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	1.8%	0	0.0%	1.6%	$0	0.0%	0.6%	0	0.0%	5.1%	$0	0.0%	3.3%	0	0.0%	0.4%	$0	0.0%	0.2%
	Moderate	0	0.0%	$0	0.0%	12.5%	0	0.0%	17.2%	$0	0.0%	20.9%	0	0.0%	8.2%	$0	0.0%	9.9%	0	0.0%	6.7%	$0	0.0%	5.8%
	Middle	0	0.0%	$0	0.0%	70.9%	0	0.0%	70.3%	$0	0.0%	60.7%	0	0.0%	81.6%	$0	0.0%	73.7%	0	0.0%	87.0%	$0	0.0%	86.0%
	Upper	0	0.0%	$0	0.0%	14.3%	0	0.0%	10.9%	$0	0.0%	17.8%	0	0.0%	5.1%	$0	0.0%	13.2%	0	0.0%	4.6%	$0	0.0%	6.8%
	Unknown	0	0.0%	$0	0.0%	0.5%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	1.3%	$0	0.0%	1.1%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	4	1.2%	$156	0.2%	1.8%	0	0.0%	0.4%	$0	0.0%	0.2%	4	4.4%	0.5%	$156	1.1%	0.2%	0	0.0%	0.3%	$0	0.0%	0.1%
	Moderate	35	10.3%	$5,479	8.1%	12.5%	5	5.4%	15.1%	$584	3.5%	12.8%	14	15.6%	14.5%	$1,971	14.2%	29.7%	16	10.2%	12.5%	$2,924	7.9%	11.5%
	Middle	234	68.8%	$47,944	70.8%	70.9%	71	76.3%	69.7%	$13,150	78.5%	69.6%	47	52.2%	69.8%	$6,744	48.4%	55.0%	116	73.9%	70.1%	$28,050	75.7%	68.0%
	Upper	64	18.8%	$13,810	20.4%	14.3%	17	18.3%	13.5%	$3,024	18.0%	15.4%	23	25.6%	14.3%	$4,823	34.6%	13.6%	24	15.3%	16.3%	$5,963	16.1%	18.5%
	Unknown	3	0.9%	$337	0.5%	0.5%	0	0.0%	1.3%	$0	0.0%	2.1%	2	2.2%	0.9%	$232	1.7%	1.5%	1	0.6%	0.8%	$105	0.3%	1.9%
	Total	*340*	*100%*	*$67,726*	*100%*	*100%*	*93*	*100%*	*100%*	*$16,758*	*100%*	*100%*	*90*	*100%*	*100%*	*$13,926*	*100%*	*100%*	*157*	*100%*	*100%*	*$37,042*	*100%*	*100%*
						Total Businesses																		
SMALL BUSINESSES	Low	1	0.7%	$3	0.0%	1.6%	0	0.0%	0.7%	$0	0.0%	0.2%	1	2.9%	0.7%	$3	0.1%	0.8%	0	0.0%	1.0%	$0	0.0%	1.1%
	Moderate	38	25.0%	$6,319	40.9%	31.9%	4	16.0%	27.8%	$1,375	39.4%	31.7%	7	20.6%	26.0%	$1,226	37.9%	29.1%	27	29.0%	28.5%	$3,718	42.6%	36.0%
	Middle	80	52.6%	$5,184	33.6%	53.2%	18	72.0%	55.2%	$1,646	47.2%	53.8%	21	61.8%	54.6%	$1,442	44.6%	56.0%	41	44.1%	54.7%	$2,096	24.0%	45.2%
	Upper	30	19.7%	$3,897	25.2%	11.9%	3	12.0%	14.3%	$466	13.4%	13.1%	4	11.8%	14.3%	$551	17.0%	12.4%	23	24.7%	14.3%	$2,880	33.0%	17.4%
	Unknown	3	2.0%	$44	0.3%	1.3%	0	0.0%	0.9%	$0	0.0%	0.7%	1	2.9%	0.7%	$10	0.3%	0.7%	2	2.2%	0.8%	$34	0.4%	0.2%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	1.1%	$0	0.0%	0.5%	0	0.0%	3.7%	$0	0.0%	1.0%	0	0.0%	0.7%	$0	0.0%	0.2%
	Total	*152*	*100%*	*$15,447*	*100%*	*100%*	*25*	*100%*	*100%*	*$3,487*	*100%*	*100%*	*34*	*100%*	*100%*	*$3,232*	*100%*	*100%*	*93*	*100%*	*100%*	*$8,728*	*100%*	*100%*
						Total Farms																		
SMALL FARM	Low	0	0.0%	$0	0.0%	1.4%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	20.8%	0	0.0%	21.7%	$0	0.0%	12.6%	0	0.0%	11.1%	$0	0.0%	1.3%	0	0.0%	15.4%	$0	0.0%	29.6%
	Middle	0	0.0%	$0	0.0%	61.1%	0	0.0%	73.9%	$0	0.0%	86.4%	0	0.0%	61.1%	$0	0.0%	60.2%	0	0.0%	57.7%	$0	0.0%	51.4%
	Upper	1	100.0%	$23	100.0%	16.7%	0	0.0%	4.3%	$0	0.0%	1.0%	0	0.0%	22.2%	$0	0.0%	21.7%	1	100.0%	26.9%	$23	100.0%	19.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	5.6%	$0	0.0%	16.8%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*1*	*100%*	*$23*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*1*	*100%*	*100%*	*$23*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2
Assessment Area: AL Auburn

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	7	5.1%	$745	2.2%	24.8%	0	0.0%	4.4%	$0	0.0%	2.3%	4	9.8%	6.0%	$378	4.3%	3.2%	3	5.9%	7.5%	$367	2.9%	4.2%
	Moderate	26	18.8%	$4,137	12.2%	15.2%	7	15.2%	16.8%	$871	7.1%	12.3%	5	12.2%	18.4%	$707	8.0%	13.6%	14	27.5%	22.7%	$2,559	20.2%	18.2%
	Middle	22	15.9%	$4,176	12.4%	18.6%	7	15.2%	21.6%	$1,097	8.9%	20.9%	10	24.4%	24.0%	$2,044	23.2%	22.9%	5	9.8%	23.6%	$1,035	8.2%	23.6%
	Upper	80	58.0%	$23,999	71.1%	41.4%	31	67.4%	42.4%	$10,059	81.9%	50.7%	20	48.8%	37.7%	$5,218	59.3%	47.1%	29	56.9%	36.7%	$8,722	68.8%	44.9%
	Unknown	3	2.2%	$719	2.1%	0.0%	1	2.2%	14.8%	$260	2.1%	13.9%	2	4.9%	13.8%	$459	5.2%	13.1%	0	0.0%	9.5%	$0	0.0%	9.2%
	Total	*138*	*100%*	*$33,776*	*100%*	*100%*	*46*	*100%*	*100%*	*$12,287*	*100%*	*100%*	*41*	*100%*	*100%*	*$8,806*	*100%*	*100%*	*51*	*100%*	*100%*	*$12,683*	*100%*	*100%*
REFINANCE	Low	9	7.6%	$587	2.2%	24.8%	2	9.5%	6.9%	$95	3.2%	3.9%	3	17.6%	5.4%	$125	5.7%	2.6%	4	5.0%	3.5%	$367	1.7%	1.8%
	Moderate	19	16.1%	$2,401	9.1%	15.2%	3	14.3%	15.4%	$290	9.7%	10.3%	3	17.6%	11.7%	$320	14.5%	7.2%	13	16.3%	12.1%	$1,791	8.5%	8.4%
	Middle	33	28.0%	$5,184	19.7%	18.6%	5	23.8%	20.4%	$459	15.3%	18.5%	6	35.3%	19.2%	$623	28.2%	16.2%	22	27.5%	19.1%	$4,102	19.4%	16.9%
	Upper	51	43.2%	$16,930	64.2%	41.4%	10	47.6%	40.6%	$1,908	63.6%	53.2%	5	29.4%	41.6%	$1,139	51.6%	50.2%	36	45.0%	41.0%	$13,883	65.6%	49.1%
	Unknown	6	5.1%	$1,254	4.8%	0.0%	1	4.8%	16.7%	$250	8.3%	14.0%	0	0.0%	22.1%	$0	0.0%	23.9%	5	6.3%	24.4%	$1,004	4.7%	23.8%
	Total	*118*	*100%*	*$26,356*	*100%*	*100%*	*21*	*100%*	*100%*	*$3,002*	*100%*	*100%*	*17*	*100%*	*100%*	*$2,207*	*100%*	*100%*	*80*	*100%*	*100%*	*$21,147*	*100%*	*100%*
HOME IMPROVEMENT	Low	1	2.3%	$75	2.2%	24.8%	1	6.7%	8.4%	$75	8.2%	5.6%	0	0.0%	9.4%	$0	0.0%	8.5%	0	0.0%	7.9%	$0	0.0%	4.8%
	Moderate	4	9.1%	$229	6.6%	15.2%	1	6.7%	15.1%	$85	9.3%	13.3%	3	15.0%	14.1%	$144	9.4%	9.6%	0	0.0%	13.5%	$0	0.0%	10.4%
	Middle	10	22.7%	$530	15.3%	18.6%	5	33.3%	21.0%	$175	19.1%	17.2%	4	20.0%	18.0%	$255	16.7%	20.3%	1	11.1%	15.9%	$100	9.8%	14.8%
	Upper	29	65.9%	$2,630	75.9%	41.4%	8	53.3%	48.7%	$581	63.4%	48.4%	13	65.0%	55.5%	$1,126	73.8%	59.6%	8	88.9%	60.3%	$923	90.2%	66.9%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	6.7%	$0	0.0%	15.5%	0	0.0%	3.1%	$0	0.0%	2.0%	0	0.0%	2.4%	$0	0.0%	3.2%
	Total	*44*	*100%*	*$3,464*	*100%*	*100%*	*15*	*100%*	*100%*	*$916*	*100%*	*100%*	*20*	*100%*	*100%*	*$1,525*	*100%*	*100%*	*9*	*100%*	*100%*	*$1,023*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	$0	0.0%	24.8%	0	0.0%	4.2%	$0	0.0%	1.2%	0	0.0%	5.7%	$0	0.0%	0.1%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	15.2%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	18.6%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	41.4%	0	0.0%	8.3%	$0	0.0%	6.2%	0	0.0%	11.4%	$0	0.0%	0.2%	0	0.0%	12.1%	$0	0.0%	2.7%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	87.5%	$0	0.0%	92.7%	0	0.0%	82.9%	$0	0.0%	99.7%	0	0.0%	87.9%	$0	0.0%	97.3%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	$0	0.0%	24.8%	0	0.0%	2.4%	$0	0.0%	1.2%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	5.2%	$0	0.0%	4.3%
	Moderate	4	19.0%	$145	8.3%	15.2%	2	28.6%	8.9%	$100	23.2%	6.7%	0	0.0%	12.0%	$0	0.0%	6.1%	2	22.2%	8.7%	$45	9.1%	4.9%
	Middle	2	9.5%	$125	7.1%	18.6%	0	0.0%	22.6%	$0	0.0%	15.4%	1	20.0%	22.6%	$100	12.1%	14.9%	1	11.1%	22.6%	$25	5.1%	14.5%
	Upper	13	61.9%	$1,267	72.4%	41.4%	5	71.4%	58.9%	$331	76.8%	73.2%	3	60.0%	59.4%	$649	78.7%	74.3%	5	55.6%	58.3%	$287	58.2%	72.9%
	Unknown	2	9.5%	$212	12.1%	0.0%	0	0.0%	7.3%	$0	0.0%	3.5%	1	20.0%	6.0%	$76	9.2%	4.6%	1	11.1%	5.2%	$136	27.6%	3.5%
	Total	*21*	*100%*	*$1,749*	*100%*	*100%*	*7*	*100%*	*100%*	*$431*	*100%*	*100%*	*5*	*100%*	*100%*	*$825*	*100%*	*100%*	*9*	*100%*	*100%*	*$493*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2
Assessment Area: AL Auburn

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	2	10.5%	$141	5.9%	24.8%	1	25.0%	9.6%	$45	36.9%	3.9%	0	0.0%	8.6%	$0	0.0%	5.4%	1	12.5%	12.2%	$96	5.7%	3.9%
	Moderate	2	10.5%	$176	7.4%	15.2%	1	25.0%	13.5%	$14	11.5%	4.9%	0	0.0%	12.1%	$0	0.0%	11.9%	1	12.5%	18.4%	$162	9.6%	7.1%
	Middle	6	31.6%	$218	9.2%	18.6%	2	50.0%	13.5%	$63	51.6%	5.7%	2	28.6%	31.0%	$65	11.5%	26.5%	2	25.0%	10.2%	$90	5.3%	5.8%
	Upper	9	47.4%	$1,846	77.5%	41.4%	0	0.0%	57.7%	$0	0.0%	80.1%	5	71.4%	43.1%	$498	88.5%	50.8%	4	50.0%	53.1%	$1,348	79.5%	77.9%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	5.8%	$0	0.0%	5.5%	0	0.0%	5.2%	$0	0.0%	5.4%	0	0.0%	6.1%	$0	0.0%	5.2%
	Total	*19*	*100%*	*$2,381*	*100%*	*100%*	*4*	*100%*	*100%*	*$122*	*100%*	*100%*	*7*	*100%*	*100%*	*$563*	*100%*	*100%*	*8*	*100%*	*100%*	*$1,696*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	24.8%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	15.2%	0	0.0%	1.6%	$0	0.0%	1.6%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	18.6%	0	0.0%	0.8%	$0	0.0%	1.6%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.4%	$0	0.0%	0.5%
	Upper	0	0.0%	$0	0.0%	41.4%	0	0.0%	3.9%	$0	0.0%	4.8%	0	0.0%	3.1%	$0	0.0%	4.4%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	93.8%	$0	0.0%	92.1%	0	0.0%	96.9%	$0	0.0%	95.6%	0	0.0%	99.6%	$0	0.0%	99.5%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	19	5.6%	$1,548	2.3%	24.8%	4	4.3%	4.9%	$215	1.3%	2.5%	7	7.8%	5.6%	$503	3.6%	2.4%	8	5.1%	5.2%	$830	2.2%	2.7%
	Moderate	55	16.2%	$7,088	10.5%	15.2%	14	15.1%	15.7%	$1,360	8.1%	10.9%	11	12.2%	15.6%	$1,171	8.4%	8.6%	30	19.1%	16.3%	$4,557	12.3%	12.0%
	Middle	73	21.5%	$10,233	15.1%	18.6%	19	20.4%	20.6%	$1,794	10.7%	18.7%	23	25.6%	21.9%	$3,087	22.2%	15.8%	31	19.7%	20.4%	$5,352	14.4%	18.6%
	Upper	182	53.5%	$46,672	68.9%	41.4%	54	58.1%	41.6%	$12,879	76.9%	48.3%	46	51.1%	39.2%	$8,630	62.0%	37.7%	82	52.2%	38.5%	$25,163	67.9%	45.0%
	Unknown	11	3.2%	$2,185	3.2%	0.0%	2	2.2%	17.2%	$510	3.0%	19.5%	3	3.3%	17.8%	$535	3.8%	35.5%	6	3.8%	19.5%	$1,140	3.1%	21.6%
	Total	*340*	*100%*	*$67,726*	*100%*	*100%*	*93*	*100%*	*100%*	*$16,758*	*100%*	*100%*	*90*	*100%*	*100%*	*$13,926*	*100%*	*100%*	*157*	*100%*	*100%*	*$37,042*	*100%*	*100%*
Small Business						Total Businesses																		
Revenue	$1 Million or Less	99	65.1%	$6,115	39.6%	91.9%	18	72.0%	42.4%	$1,926	55.2%	47.5%	23	67.6%	41.0%	$741	22.9%	37.4%	58	62.4%	37.3%	$3,448	39.5%	29.8%
	Over $1 Million	40	26.3%	$9,001	58.3%	7.1%	5	20.0%					11	32.4%					24	25.8%				
	Total Rev. available	139	91.4%	$15,116	97.9%	99.0%	23	92.0%					34	100.0%					82	88.2%				
	Rev. Not Known	13	8.6%	$331	2.1%	1.0%	2	8.0%					0	0.0%					11	11.8%				
	Total	*152*	*100%*	*$15,447*	*100%*	*100%*	*25*	*100%*					*34*	*100%*					*93*	*100%*				
Loan Size	$100,000 or Less	117	77.0%	$3,090	20.0%		18	72.0%	92.2%	$496	14.2%	35.5%	25	73.5%	93.7%	$691	21.4%	37.9%	74	79.6%	87.9%	$1,903	21.8%	33.9%
	$100,000 - $250,000	20	13.2%	$3,563	23.1%		3	12.0%	4.6%	$512	14.7%	19.9%	6	17.6%	3.4%	$1,040	32.2%	15.7%	11	11.8%	7.5%	$2,011	23.0%	22.6%
	$250,001 - $1 Million	15	9.9%	$8,794	56.9%		4	16.0%	3.2%	$2,479	71.1%	44.7%	3	8.8%	2.9%	$1,501	46.4%	46.4%	8	8.6%	4.6%	$4,814	55.2%	43.5%
	Total	*152*	*100%*	*$15,447*	*100%*		*25*	*100%*	*100%*	*$3,487*	*100%*	*100%*	*34*	*100%*	*100%*	*$3,232*	*100%*	*100%*	*93*	*100%*	*100%*	*$8,728*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	91	91.9%	$2,104	34.4%																			
	$100,001 - $250,000	3	3.0%	$613	10.0%																			
	$250,001 - $1 Million	5	5.1%	$3,398	55.6%																			
	Total	*99*	*100%*	*$6,115*	*100%*																			
Small Farm						Total Farms																		
Revenue	$1 Million or Less	0	0.0%	$0	0.0%	94.4%	0	0.0%	56.5%	$0	0.0%	72.7%	0	0.0%	66.7%	$0	0.0%	52.8%	0	0.0%	50.0%	$0	0.0%	51.3%
	Over $1 Million	1	100.0%	$23	100.0%	5.6%	0	0.0%					0	0.0%					1	100.0%				
	Total Rev. available	1	100.0%	$23	100.0%	100.0%	0	0.0%					0	0.0%					1	100.0%				
	Not Known	0	0.0%	$0	0.0%	0.0%	0	0.0%					0	0.0%					0	0.0%				
	Total	*1*	*100%*	*$23*	*100%*	*100%*	*0*	*0%*					*0*	*0%*					*1*	*100%*				
Loan Size	$100,000 or Less	1	100.0%	$23	100.0%		0	0.0%	82.6%	$0	0.0%	33.6%	0	0.0%	88.9%	$0	0.0%	41.8%	1	100.0%	84.6%	$23	100.0%	34.4%
	$100,001 - $250,000	0	0.0%	$0	0.0%		0	0.0%	8.7%	$0	0.0%	20.3%	0	0.0%	5.6%	$0	0.0%	16.8%	0	0.0%	7.7%	$0	0.0%	23.3%
	$250,001 - $500,000	0	0.0%	$0	0.0%		0	0.0%	8.7%	$0	0.0%	46.1%	0	0.0%	5.6%	$0	0.0%	41.4%	0	0.0%	7.7%	$0	0.0%	42.3%
	Total	*1*	*100%*	*$23*	*100%*		*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*1*	*100%*	*100%*	*$23*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	0	0.0%	$0	0.0%																			
	$100,001 - $250,000	0	0.0%	$0	0.0%																			
	$250,001 - $500,000	0	0.0%	$0	0.0%																			
	Total	*0*	*0%*	*$0*	*0%*																			

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue.
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2
Assessment Area: AL Coffee Covington Escambia

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
HOME PURCHASE	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	7	7.8%	$1,020	7.7%	11.8%	2	9.1%	6.4%	$135	4.4%	5.8%	2	6.3%	6.0%	$495	10.1%	5.2%	3	8.3%	5.9%	$390	7.3%	5.4%
	Middle	43	47.8%	$5,438	40.9%	52.0%	11	50.0%	32.2%	$1,526	49.5%	26.4%	14	43.8%	33.6%	$1,822	37.2%	28.4%	18	50.0%	34.8%	$2,090	39.4%	29.5%
	Upper	40	44.4%	$6,831	51.4%	36.2%	9	40.9%	61.5%	$1,422	46.1%	67.8%	16	50.0%	60.4%	$2,579	52.7%	66.4%	15	41.7%	59.3%	$2,830	53.3%	65.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*90*	*100%*	*$13,289*	*100%*	*100%*	*22*	*100%*	*100%*	*$3,083*	*100%*	*100%*	*32*	*100%*	*100%*	*$4,896*	*100%*	*100%*	*36*	*100%*	*100%*	*$5,310*	*100%*	*100%*
REFINANCE	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	12	8.2%	$1,030	7.2%	11.8%	5	10.0%	8.4%	$359	10.1%	7.0%	3	7.1%	7.2%	$110	3.5%	6.7%	4	7.4%	6.6%	$561	7.3%	6.1%
	Middle	69	47.3%	$6,811	47.3%	52.0%	24	48.0%	43.4%	$1,914	53.7%	40.2%	24	57.1%	39.5%	$2,036	63.9%	34.7%	21	38.9%	34.0%	$2,861	37.4%	30.7%
	Upper	65	44.5%	$6,551	45.5%	36.2%	21	42.0%	48.2%	$1,291	36.2%	52.7%	15	35.7%	53.3%	$1,039	32.6%	58.6%	29	53.7%	59.4%	$4,221	55.2%	63.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*146*	*100%*	*$14,392*	*100%*	*100%*	*50*	*100%*	*100%*	*$3,564*	*100%*	*100%*	*42*	*100%*	*100%*	*$3,185*	*100%*	*100%*	*54*	*100%*	*100%*	*$7,643*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	6	12.5%	$382	16.7%	11.8%	2	12.5%	14.7%	$82	11.9%	12.2%	3	13.6%	11.6%	$215	19.0%	8.4%	1	10.0%	12.1%	$85	18.2%	12.6%
	Middle	22	45.8%	$1,104	48.3%	52.0%	8	50.0%	52.9%	$352	51.2%	39.7%	10	45.5%	46.4%	$545	48.1%	53.7%	4	40.0%	44.8%	$207	44.4%	29.8%
	Upper	20	41.7%	$800	35.0%	36.2%	6	37.5%	32.4%	$253	36.8%	48.1%	9	40.9%	42.0%	$373	32.9%	37.9%	5	50.0%	43.1%	$174	37.3%	57.6%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*48*	*100%*	*$2,286*	*100%*	*100%*	*16*	*100%*	*100%*	*$687*	*100%*	*100%*	*22*	*100%*	*100%*	*$1,133*	*100%*	*100%*	*10*	*100%*	*100%*	*$466*	*100%*	*100%*
MULTI FAMILY						Multi-Family Units																		
	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	21.8%	0	0.0%	9.1%	$0	0.0%	11.4%	0	0.0%	37.5%	$0	0.0%	8.9%	0	0.0%	40.0%	$0	0.0%	57.9%
	Middle	0	0.0%	$0	0.0%	37.2%	0	0.0%	36.4%	$0	0.0%	32.8%	0	0.0%	12.5%	$0	0.0%	2.9%	0	0.0%	20.0%	$0	0.0%	2.7%
	Upper	0	0.0%	$0	0.0%	41.0%	0	0.0%	54.5%	$0	0.0%	55.7%	0	0.0%	50.0%	$0	0.0%	88.2%	0	0.0%	40.0%	$0	0.0%	39.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	11.8%	0	0.0%	6.5%	$0	0.0%	12.3%	0	0.0%	10.0%	$0	0.0%	10.6%	0	0.0%	7.1%	$0	0.0%	9.9%
	Middle	9	47.4%	$582	45.9%	52.0%	3	42.9%	38.7%	$415	59.7%	36.3%	3	37.5%	32.5%	$45	10.6%	20.7%	3	75.0%	46.4%	$122	83.0%	46.1%
	Upper	10	52.6%	$685	54.1%	36.2%	4	57.1%	54.8%	$280	40.3%	51.4%	5	62.5%	57.5%	$380	89.4%	68.7%	1	25.0%	46.4%	$25	17.0%	44.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*19*	*100%*	*$1,267*	*100%*	*100%*	*7*	*100%*	*100%*	*$695*	*100%*	*100%*	*8*	*100%*	*100%*	*$425*	*100%*	*100%*	*4*	*100%*	*100%*	*$147*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2
Assessment Area: AL Coffee Covington Escambia

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	2	8.7%	$56	4.7%	11.8%	1	12.5%	22.2%	$36	10.6%	17.6%	1	11.1%	13.5%	$20	4.8%	7.3%	0	0.0%	4.8%	$0	0.0%	1.4%
	Middle	14	60.9%	$827	69.0%	52.0%	2	25.0%	33.3%	$83	24.4%	27.4%	6	66.7%	56.8%	$302	72.4%	66.6%	6	100.0%	50.0%	$442	100.0%	54.9%
	Upper	7	30.4%	$316	26.4%	36.2%	5	62.5%	44.4%	$221	65.0%	55.1%	2	22.2%	29.7%	$95	22.8%	26.1%	0	0.0%	45.2%	$0	0.0%	43.7%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*23*	*100%*	*$1,199*	*100%*	*100%*	*8*	*100%*	*100%*	*$340*	*100%*	*100%*	*9*	*100%*	*100%*	*$417*	*100%*	*100%*	*6*	*100%*	*100%*	*$442*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	11.8%	0	0.0%	11.8%	$0	0.0%	7.3%	0	0.0%	8.2%	$0	0.0%	10.0%	0	0.0%	9.7%	$0	0.0%	9.7%
	Middle	0	0.0%	$0	0.0%	52.0%	0	0.0%	37.6%	$0	0.0%	34.8%	0	0.0%	37.0%	$0	0.0%	34.7%	0	0.0%	35.5%	$0	0.0%	28.8%
	Upper	0	0.0%	$0	0.0%	36.2%	0	0.0%	50.6%	$0	0.0%	58.0%	0	0.0%	54.8%	$0	0.0%	55.3%	0	0.0%	54.8%	$0	0.0%	61.5%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	27	8.3%	$2,488	7.7%	11.8%	10	9.7%	7.6%	$612	7.3%	6.4%	9	8.0%	6.8%	$840	8.4%	5.9%	8	7.3%	6.4%	$1,036	7.4%	6.0%
	Middle	157	48.2%	$14,762	45.5%	52.0%	48	46.6%	36.2%	$4,290	51.3%	30.6%	57	50.4%	36.1%	$4,750	47.2%	30.7%	52	47.3%	34.8%	$5,722	40.8%	30.2%
	Upper	142	43.6%	$15,183	46.8%	36.2%	45	43.7%	56.2%	$3,467	41.4%	63.0%	47	41.6%	57.0%	$4,466	44.4%	63.4%	50	45.5%	58.8%	$7,250	51.8%	63.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*326*	*100%*	*$32,433*	*100%*	*100%*	*103*	*100%*	*100%*	*$8,369*	*100%*	*100%*	*113*	*100%*	*100%*	*$10,056*	*100%*	*100%*	*110*	*100%*	*100%*	*$14,008*	*100%*	*100%*
SMALL BUSINESSES					Total Businesses																			
	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	30	24.0%	$1,005	18.7%	21.8%	8	22.2%	19.8%	$254	15.3%	18.5%	6	28.6%	17.0%	$149	30.0%	15.5%	16	23.5%	20.8%	$602	18.7%	21.6%
	Middle	65	52.0%	$2,883	53.7%	44.6%	20	55.6%	43.9%	$631	38.1%	46.9%	11	52.4%	42.4%	$227	45.8%	46.1%	34	50.0%	44.0%	$2,025	62.9%	45.1%
	Upper	30	24.0%	$1,481	27.6%	33.6%	8	22.2%	33.9%	$770	46.5%	32.7%	4	19.0%	34.4%	$120	24.2%	35.3%	18	26.5%	33.5%	$591	18.4%	31.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	2.4%	$0	0.0%	1.9%	0	0.0%	6.2%	$0	0.0%	3.1%	0	0.0%	1.8%	$0	0.0%	2.1%
	Total	*125*	*100%*	*$5,369*	*100%*	*100%*	*36*	*100%*	*100%*	*$1,655*	*100%*	*100%*	*21*	*100%*	*100%*	*$496*	*100%*	*100%*	*68*	*100%*	*100%*	*$3,218*	*100%*	*100%*
SMALL FARM					Total Farms																			
	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	5	33.3%	$1,105	43.0%	10.5%	0	0.0%	10.6%	$0	0.0%	5.3%	1	25.0%	6.7%	$500	49.6%	12.4%	4	50.0%	16.5%	$605	81.5%	15.6%
	Middle	2	13.3%	$29	1.1%	62.0%	0	0.0%	62.6%	$0	0.0%	48.7%	0	0.0%	67.9%	$0	0.0%	50.8%	2	25.0%	62.6%	$29	3.9%	47.2%
	Upper	8	53.3%	$1,437	55.9%	27.5%	3	100.0%	26.3%	$820	100.0%	45.9%	3	75.0%	22.4%	$509	50.4%	36.7%	2	25.0%	20.9%	$108	14.6%	37.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	0.6%	$0	0.0%	0.1%	0	0.0%	3.0%	$0	0.0%	0.1%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*15*	*100%*	*$2,571*	*100%*	*100%*	*3*	*100%*	*100%*	*$820*	*100%*	*100%*	*4*	*100%*	*100%*	*$1,009*	*100%*	*100%*	*8*	*100%*	*100%*	*$742*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2
Assessment Area: AL Coffee Covington Escambia

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	5	5.6%	$332	2.5%	20.2%	1	4.5%	3.5%	$61	2.0%	1.7%	0	0.0%	3.2%	$0	0.0%	1.3%	4	11.1%	3.4%	$271	5.1%	1.6%
	Moderate	14	15.6%	$1,244	9.4%	16.9%	4	18.2%	13.0%	$333	10.8%	7.8%	2	6.3%	9.6%	$224	4.6%	5.6%	8	22.2%	12.6%	$687	12.9%	7.4%
	Middle	18	20.0%	$2,184	16.4%	17.6%	4	18.2%	20.4%	$537	17.4%	16.0%	9	28.1%	20.3%	$903	18.4%	15.0%	5	13.9%	22.5%	$744	14.0%	18.8%
	Upper	49	54.4%	$8,857	66.6%	45.3%	12	54.5%	45.7%	$1,857	60.2%	56.7%	19	59.4%	50.9%	$3,614	73.8%	62.9%	18	50.0%	48.6%	$3,386	63.8%	59.4%
	Unknown	4	4.4%	$672	5.1%	0.0%	1	4.5%	17.4%	$295	9.6%	17.7%	2	6.3%	16.0%	$155	3.2%	15.3%	1	2.8%	12.9%	$222	4.2%	12.9%
	Total	*90*	*100%*	*$13,289*	*100%*	*100%*	*22*	*100%*	*100%*	*$3,083*	*100%*	*100%*	*32*	*100%*	*100%*	*$4,896*	*100%*	*100%*	*36*	*100%*	*100%*	*$5,310*	*100%*	*100%*
REFINANCE	Low	10	6.8%	$626	4.3%	20.2%	3	6.0%	6.4%	$167	4.7%	3.3%	5	11.9%	2.9%	$255	8.0%	1.2%	2	3.7%	1.3%	$204	2.7%	0.6%
	Moderate	17	11.6%	$1,172	8.1%	16.9%	3	6.0%	9.0%	$144	4.0%	5.2%	6	14.3%	7.4%	$397	12.5%	4.1%	8	14.8%	5.0%	$631	8.3%	2.8%
	Middle	34	23.3%	$2,892	20.1%	17.6%	16	32.0%	20.5%	$1,084	30.4%	16.8%	7	16.7%	14.1%	$675	21.2%	9.9%	11	20.4%	9.3%	$1,133	14.8%	6.5%
	Upper	81	55.5%	$9,429	65.5%	45.3%	25	50.0%	49.3%	$1,994	55.9%	59.1%	23	54.8%	41.7%	$1,760	55.3%	42.7%	33	61.1%	37.0%	$5,675	74.3%	37.5%
	Unknown	4	2.7%	$273	1.9%	0.0%	3	6.0%	14.9%	$175	4.9%	15.6%	1	2.4%	33.8%	$98	3.1%	42.1%	0	0.0%	47.5%	$0	0.0%	52.5%
	Total	*146*	*100%*	*$14,392*	*100%*	*100%*	*50*	*100%*	*100%*	*$3,564*	*100%*	*100%*	*42*	*100%*	*100%*	*$3,185*	*100%*	*100%*	*54*	*100%*	*100%*	*$7,643*	*100%*	*100%*
HOME IMPROVEMENT	Low	1	2.1%	$25	1.1%	20.2%	0	0.0%	8.8%	$0	0.0%	3.3%	1	4.5%	8.7%	$25	2.2%	3.7%	0	0.0%	1.7%	$0	0.0%	0.6%
	Moderate	9	18.8%	$308	13.5%	16.9%	3	18.8%	16.2%	$112	16.3%	16.2%	2	9.1%	10.1%	$25	2.2%	4.5%	4	40.0%	15.5%	$171	36.7%	8.0%
	Middle	12	25.0%	$625	27.3%	17.6%	4	25.0%	17.6%	$177	25.8%	8.5%	6	27.3%	29.0%	$395	34.9%	35.9%	2	20.0%	20.7%	$53	11.4%	17.0%
	Upper	26	54.2%	$1,328	58.1%	45.3%	9	56.3%	50.0%	$398	57.9%	58.7%	13	59.1%	47.8%	$688	60.7%	49.7%	4	40.0%	58.6%	$242	51.9%	71.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	7.4%	$0	0.0%	13.3%	0	0.0%	4.3%	$0	0.0%	6.3%	0	0.0%	3.4%	$0	0.0%	2.7%
	Total	*48*	*100%*	*$2,286*	*100%*	*100%*	*16*	*100%*	*100%*	*$687*	*100%*	*100%*	*22*	*100%*	*100%*	*$1,133*	*100%*	*100%*	*10*	*100%*	*100%*	*$466*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	$0	0.0%	20.2%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	16.9%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	12.5%	$0	0.0%	1.5%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	17.6%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	45.3%	0	0.0%	36.4%	$0	0.0%	28.3%	0	0.0%	12.5%	$0	0.0%	2.9%	0	0.0%	40.0%	$0	0.0%	37.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	63.6%	$0	0.0%	71.7%	0	0.0%	75.0%	$0	0.0%	95.6%	0	0.0%	60.0%	$0	0.0%	63.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	1	5.3%	$10	0.8%	20.2%	0	0.0%	9.7%	$0	0.0%	6.3%	1	12.5%	5.0%	$10	2.4%	1.4%	0	0.0%	10.7%	$0	0.0%	8.1%
	Moderate	2	10.5%	$75	5.9%	16.9%	0	0.0%	16.1%	$0	0.0%	10.1%	2	25.0%	12.5%	$75	17.6%	7.0%	0	0.0%	10.7%	$0	0.0%	11.0%
	Middle	3	15.8%	$85	6.7%	17.6%	1	14.3%	9.7%	$50	7.2%	5.8%	1	12.5%	15.0%	$10	2.4%	8.2%	1	25.0%	17.9%	$25	17.0%	8.6%
	Upper	13	68.4%	$1,097	86.6%	45.3%	6	85.7%	61.3%	$645	92.8%	67.6%	4	50.0%	67.5%	$330	77.6%	83.4%	3	75.0%	60.7%	$122	83.0%	72.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	3.2%	$0	0.0%	10.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*19*	*100%*	*$1,267*	*100%*	*100%*	*7*	*100%*	*100%*	*$695*	*100%*	*100%*	*8*	*100%*	*100%*	*$425*	*100%*	*100%*	*4*	*100%*	*100%*	*$147*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2
Assessment Area: AL Coffee Covington Escambia

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	2	8.7%	$100	8.3%	20.2%	0	0.0%	13.9%	$0	0.0%	5.1%	1	11.1%	5.4%	$64	15.3%	4.0%	1	16.7%	7.1%	$36	8.1%	3.9%
	Moderate	7	30.4%	$217	18.1%	16.9%	2	25.0%	25.0%	$63	18.5%	19.1%	4	44.4%	32.4%	$110	26.4%	19.1%	1	16.7%	28.6%	$44	10.0%	22.8%
	Middle	6	26.1%	$450	37.5%	17.6%	3	37.5%	22.2%	$146	42.9%	19.9%	1	11.1%	21.6%	$83	19.9%	29.4%	2	33.3%	23.8%	$221	50.0%	31.2%
	Upper	8	34.8%	$432	36.0%	45.3%	3	37.5%	33.3%	$131	38.5%	43.4%	3	33.3%	29.7%	$160	38.4%	36.6%	2	33.3%	33.3%	$141	31.9%	36.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	5.6%	$0	0.0%	12.5%	0	0.0%	10.8%	$0	0.0%	10.9%	0	0.0%	7.1%	$0	0.0%	5.3%
	Total	*23*	*100%*	*$1,199*	*100%*	*100%*	*8*	*100%*	*100%*	*$340*	*100%*	*100%*	*9*	*100%*	*100%*	*$417*	*100%*	*100%*	*6*	*100%*	*100%*	*$442*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	20.2%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	16.9%	0	0.0%	2.4%	$0	0.0%	2.5%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	17.6%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	45.3%	0	0.0%	1.2%	$0	0.0%	0.0%	0	0.0%	1.4%	$0	0.0%	2.8%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	96.5%	$0	0.0%	97.5%	0	0.0%	98.6%	$0	0.0%	97.2%	0	0.0%	100.0%	$0	0.0%	100.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	19	5.8%	$1,093	3.4%	20.2%	4	3.9%	4.6%	$228	2.7%	2.2%	8	7.1%	3.2%	$354	3.5%	1.3%	7	6.4%	2.4%	$511	3.6%	1.1%
	Moderate	49	15.0%	$3,016	9.3%	16.9%	12	11.7%	11.7%	$652	7.8%	7.2%	16	14.2%	9.0%	$831	8.3%	5.0%	21	19.1%	8.8%	$1,533	10.9%	4.9%
	Middle	73	22.4%	$6,236	19.2%	17.6%	28	27.2%	19.5%	$1,994	23.8%	15.6%	24	21.2%	17.9%	$2,066	20.5%	13.0%	21	19.1%	15.6%	$2,176	15.5%	12.0%
	Upper	177	54.3%	$21,143	65.2%	45.3%	55	53.4%	45.3%	$5,025	60.0%	55.8%	62	54.9%	46.5%	$6,552	65.2%	53.8%	60	54.5%	41.7%	$9,566	68.3%	46.9%
	Unknown	8	2.5%	$945	2.9%	0.0%	4	3.9%	18.9%	$470	5.6%	19.3%	3	2.7%	23.5%	$253	2.5%	26.9%	1	0.9%	31.6%	$222	1.6%	35.1%
	Total	*326*	*100%*	*$32,433*	*100%*	*100%*	*103*	*100%*	*100%*	*$8,369*	*100%*	*100%*	*113*	*100%*	*100%*	*$10,056*	*100%*	*100%*	*110*	*100%*	*100%*	*$14,008*	*100%*	*100%*
Small Business						Total Businesses																		
Revenue	$1 Million or Less	92	73.6%	$2,513	46.8%	89.4%	27	75.0%	41.4%	$701	42.4%	36.1%	20	95.2%	38.5%	$473	95.4%	39.7%	45	66.2%	36.0%	$1,339	41.6%	30.0%
	Over $1 Million	16	12.8%	$1,765	32.9%	8.7%	9	25.0%					1	4.8%					6	8.8%				
	Total Rev. available	108	86.4%	$4,278	79.7%	98.1%	36	100.0%					21	100.0%					51	75.0%				
	Rev. Not Known	17	13.6%	$1,091	20.3%	1.9%	0	0.0%					0	0.0%					17	25.0%				
	Total	*125*	*100%*	*$5,369*	*100%*	*100%*	*36*	*100%*					*21*	*100%*					*68*	*100%*				
Loan Size	$100,000 or Less	114	91.2%	$3,135	58.4%		34	94.4%	92.2%	$1,155	69.8%	38.2%	21	100.0%	92.6%	$496	100.0%	40.6%	59	86.8%	86.2%	$1,484	46.1%	34.1%
	$100,001 - $250,000	8	6.4%	$1,095	20.4%		1	2.8%	3.9%	$150	9.1%	17.3%	0	0.0%	4.6%	$0	0.0%	22.6%	7	10.3%	9.2%	$945	29.4%	28.4%
	$250,001 - $1 Million	3	2.4%	$1,139	21.2%		1	2.8%	3.9%	$350	21.1%	44.5%	0	0.0%	2.8%	$0	0.0%	36.9%	2	2.9%	4.6%	$789	24.5%	37.5%
	Total	*125*	*100%*	*$5,369*	*100%*		*36*	*100%*	*100%*	*$1,655*	*100%*	*100%*	*21*	*100%*	*100%*	*$496*	*100%*	*100%*	*68*	*100%*	*100%*	*$3,218*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	89	96.7%	$2,146	85.4%																			
	$100,001 - $250,000	3	3.3%	$367	14.6%																			
	$250,001 - $1 Million	0	0.0%	$0	0.0%																			
	Total	*92*	*100%*	*$2,513*	*100%*																			
Small Farm						Total Farms																		
Revenue	$1 Million or Less	6	40.0%	$374	14.5%	96.9%	2	66.7%	44.7%	$320	39.0%	75.5%	2	50.0%	49.3%	$9	0.9%	61.8%	2	25.0%	36.0%	$45	6.1%	54.7%
	Over $1 Million	7	46.7%	$2,168	84.3%	3.1%	1	33.3%					2	50.0%					4	50.0%				
	Total Rev. available	13	86.7%	$2,542	98.8%	100.0%	3	100.0%					4	100.0%					6	75.0%				
	Not Known	2	13.3%	$29	1.1%	0.0%	0	0.0%					0	0.0%					2	25.0%				
	Total	*15*	*100%*	*$2,571*	*100%*	*100%*	*3*	*100%*					*4*	*100%*					*8*	*100%*				
Loan Size	$100,000 or Less	9	60.0%	$348	13.5%		1	33.3%	84.9%	$100	12.2%	28.2%	2	50.0%	83.6%	$9	0.9%	26.0%	6	75.0%	83.5%	$239	32.2%	26.9%
	$100,001 - $250,000	2	13.3%	$349	13.6%		1	33.3%	8.9%	$220	26.8%	30.1%	0	0.0%	9.0%	$0	0.0%	24.6%	1	12.5%	9.4%	$129	17.4%	27.6%
	$250,001 - $500,000	4	26.7%	$1,874	72.9%		1	33.3%	6.1%	$500	61.0%	41.8%	2	50.0%	7.5%	$1,000	99.1%	49.3%	1	12.5%	7.2%	$374	50.4%	45.5%
	Total	*15*	*100%*	*$2,571*	*100%*		*3*	*100%*	*100%*	*$820*	*100%*	*100%*	*4*	*100%*	*100%*	*$1,009*	*100%*	*100%*	*8*	*100%*	*100%*	*$742*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	5	83.3%	$154	41.2%																			
	$100,001 - $250,000	1	16.7%	$220	58.8%																			
	$250,001 - $500,000	0	0.0%	$0	0.0%																			
	Total	*6*	*100%*	*$374*	*100%*																			

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue.
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2
Assessment Area: AL Daphne Fairhope Foley

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
HOME PURCHASE	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	110	13.9%	$25,250	11.6%	14.9%	43	15.3%	16.7%	$9,243	13.4%	15.9%	33	15.1%	16.7%	$7,069	12.2%	16.1%	34	11.6%	17.0%	$8,938	9.8%	16.4%
	Middle	439	55.3%	$107,060	49.0%	65.0%	159	56.6%	58.7%	$36,380	52.7%	53.7%	118	53.9%	57.8%	$26,852	46.3%	51.8%	162	55.1%	56.8%	$43,828	47.8%	52.1%
	Upper	245	30.9%	$86,252	39.5%	20.1%	79	28.1%	24.6%	$23,344	33.8%	30.4%	68	31.1%	25.5%	$24,069	41.5%	32.1%	98	33.3%	26.2%	$38,839	42.4%	31.5%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*794*	*100%*	*$218,562*	*100%*	*100%*	*281*	*100%*	*100%*	*$68,967*	*100%*	*100%*	*219*	*100%*	*100%*	*$57,990*	*100%*	*100%*	*294*	*100%*	*100%*	*$91,605*	*100%*	*100%*
REFINANCE	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	86	10.6%	$17,023	9.9%	14.9%	14	7.6%	13.5%	$2,184	7.0%	12.4%	22	12.4%	13.9%	$4,183	12.4%	13.1%	50	11.2%	13.1%	$10,656	9.9%	12.1%
	Middle	461	57.1%	$84,389	49.0%	65.0%	115	62.2%	61.1%	$16,418	52.4%	55.1%	99	55.9%	58.0%	$14,306	42.4%	51.9%	247	55.4%	56.1%	$53,665	50.0%	51.8%
	Upper	261	32.3%	$70,951	41.2%	20.1%	56	30.3%	25.5%	$12,742	40.7%	32.5%	56	31.6%	28.1%	$15,270	45.2%	35.0%	149	33.4%	30.8%	$42,939	40.0%	36.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*808*	*100%*	*$172,363*	*100%*	*100%*	*185*	*100%*	*100%*	*$31,344*	*100%*	*100%*	*177*	*100%*	*100%*	*$33,759*	*100%*	*100%*	*446*	*100%*	*100%*	*$107,260*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	50	11.4%	$3,060	8.1%	14.9%	8	5.9%	10.0%	$677	6.2%	9.4%	23	14.6%	13.8%	$1,283	9.0%	11.3%	19	13.1%	11.3%	$1,100	8.6%	9.8%
	Middle	224	51.0%	$16,519	43.6%	65.0%	68	50.0%	55.9%	$4,587	42.2%	54.4%	81	51.3%	58.8%	$6,077	42.6%	51.9%	75	51.7%	53.2%	$5,855	46.0%	47.9%
	Upper	165	37.6%	$18,281	48.3%	20.1%	60	44.1%	34.0%	$5,616	51.6%	36.3%	54	34.2%	27.4%	$6,903	48.4%	36.7%	51	35.2%	35.6%	$5,762	45.3%	42.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*439*	*100%*	*$37,860*	*100%*	*100%*	*136*	*100%*	*100%*	*$10,880*	*100%*	*100%*	*158*	*100%*	*100%*	*$14,263*	*100%*	*100%*	*145*	*100%*	*100%*	*$12,717*	*100%*	*100%*
MULTI FAMILY						Multi-Family Units																		
	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	28.4%	0	0.0%	21.4%	$0	0.0%	19.0%	0	0.0%	35.0%	$0	0.0%	23.3%	0	0.0%	44.0%	$0	0.0%	22.5%
	Middle	0	0.0%	$0	0.0%	42.8%	0	0.0%	57.1%	$0	0.0%	46.2%	0	0.0%	60.0%	$0	0.0%	60.4%	0	0.0%	52.0%	$0	0.0%	76.3%
	Upper	0	0.0%	$0	0.0%	28.8%	0	0.0%	21.4%	$0	0.0%	34.8%	0	0.0%	5.0%	$0	0.0%	16.3%	0	0.0%	4.0%	$0	0.0%	1.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	28	10.1%	$2,536	10.6%	14.9%	13	10.3%	9.5%	$985	9.0%	8.9%	10	10.9%	10.5%	$1,148	13.8%	8.0%	5	8.6%	9.1%	$403	8.6%	6.6%
	Middle	159	57.6%	$12,248	51.1%	65.0%	72	57.1%	59.4%	$5,945	54.1%	55.0%	54	58.7%	60.3%	$4,204	50.6%	53.1%	33	56.9%	55.8%	$2,099	44.9%	52.9%
	Upper	89	32.2%	$9,190	38.3%	20.1%	41	32.5%	31.1%	$4,064	37.0%	36.2%	28	30.4%	29.2%	$2,954	35.6%	38.9%	20	34.5%	35.2%	$2,172	46.5%	40.5%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*276*	*100%*	*$23,974*	*100%*	*100%*	*126*	*100%*	*100%*	*$10,994*	*100%*	*100%*	*92*	*100%*	*100%*	*$8,306*	*100%*	*100%*	*58*	*100%*	*100%*	*$4,674*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2
Assessment Area: AL Daphne Fairhope Foley

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	21	25.0%	$3,030	26.0%	14.9%	5	25.0%	19.4%	$459	39.8%	20.9%	10	27.8%	12.4%	$1,202	31.0%	13.2%	6	21.4%	16.0%	$1,369	20.7%	11.9%
	Middle	49	58.3%	$4,381	37.6%	65.0%	12	60.0%	56.8%	$623	54.0%	50.1%	22	61.1%	61.8%	$1,945	50.2%	47.2%	15	53.6%	63.0%	$1,813	27.4%	52.9%
	Upper	14	16.7%	$4,236	36.4%	20.1%	3	15.0%	23.7%	$71	6.2%	28.9%	4	11.1%	25.8%	$725	18.7%	39.6%	7	25.0%	21.0%	$3,440	51.9%	35.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*84*	*100%*	*$11,647*	*100%*	*100%*	*20*	*100%*	*100%*	*$1,153*	*100%*	*100%*	*36*	*100%*	*100%*	*$3,872*	*100%*	*100%*	*28*	*100%*	*100%*	*$6,622*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	14.9%	0	0.0%	19.9%	$0	0.0%	17.9%	0	0.0%	17.7%	$0	0.0%	14.1%	0	0.0%	14.3%	$0	0.0%	11.5%
	Middle	0	0.0%	$0	0.0%	65.0%	0	0.0%	59.6%	$0	0.0%	51.4%	0	0.0%	61.1%	$0	0.0%	52.8%	0	0.0%	61.8%	$0	0.0%	51.6%
	Upper	0	0.0%	$0	0.0%	20.1%	0	0.0%	20.5%	$0	0.0%	30.7%	0	0.0%	21.2%	$0	0.0%	33.1%	0	0.0%	24.0%	$0	0.0%	36.9%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	295	12.3%	$50,899	11.0%	14.9%	83	11.1%	15.6%	$13,548	11.0%	15.0%	98	14.4%	15.5%	$14,885	12.6%	15.2%	114	11.7%	15.0%	$22,466	10.1%	14.4%
	Middle	1,332	55.5%	$224,597	48.4%	65.0%	426	57.0%	59.1%	$63,953	51.9%	53.9%	374	54.8%	58.1%	$53,384	45.2%	52.2%	532	54.8%	56.5%	$107,260	48.1%	52.4%
	Upper	774	32.2%	$188,910	40.7%	20.1%	239	32.0%	25.3%	$45,837	37.2%	31.1%	210	30.8%	26.4%	$49,921	42.2%	32.6%	325	33.5%	28.6%	$93,152	41.8%	33.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*2,401*	*100%*	*$464,406*	*100%*	*100%*	*748*	*100%*	*100%*	*$123,338*	*100%*	*100%*	*682*	*100%*	*100%*	*$118,190*	*100%*	*100%*	*971*	*100%*	*100%*	*$222,878*	*100%*	*100%*
					Total Businesses																			
SMALL BUSINESSES	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	153	19.0%	$10,935	19.2%	18.9%	29	17.5%	16.1%	$2,787	17.5%	14.3%	18	15.0%	16.6%	$1,803	18.7%	16.8%	106	20.3%	16.7%	$6,345	20.2%	18.3%
	Middle	449	55.6%	$29,845	52.4%	60.5%	97	58.4%	55.8%	$8,699	54.6%	52.3%	67	55.8%	55.8%	$3,710	38.5%	54.3%	285	54.7%	56.5%	$17,436	55.5%	53.8%
	Upper	205	25.4%	$16,173	28.4%	20.6%	40	24.1%	25.5%	$4,436	27.9%	32.4%	35	29.2%	24.3%	$4,122	42.8%	27.6%	130	25.0%	26.0%	$7,615	24.3%	27.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	2.5%	$0	0.0%	1.0%	0	0.0%	3.3%	$0	0.0%	1.2%	0	0.0%	0.9%	$0	0.0%	0.6%
	Total	*807*	*100%*	*$56,953*	*100%*	*100%*	*166*	*100%*	*100%*	*$15,922*	*100%*	*100%*	*120*	*100%*	*100%*	*$9,635*	*100%*	*100%*	*521*	*100%*	*100%*	*$31,396*	*100%*	*100%*
					Total Farms																			
SMALL FARM	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	3	16.7%	$200	19.2%	20.8%	1	33.3%	27.8%	$36	70.6%	15.1%	1	25.0%	33.8%	$150	22.5%	32.1%	1	9.1%	19.8%	$14	4.3%	19.7%
	Middle	7	38.9%	$167	16.0%	60.4%	1	33.3%	50.6%	$10	19.6%	62.4%	1	25.0%	38.8%	$8	1.2%	43.3%	5	45.5%	59.3%	$149	46.0%	61.7%
	Upper	8	44.4%	$674	64.7%	18.8%	1	33.3%	16.5%	$5	9.8%	21.7%	2	50.0%	22.5%	$508	76.3%	24.1%	5	45.5%	21.0%	$161	49.7%	18.6%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	5.1%	$0	0.0%	0.8%	0	0.0%	5.0%	$0	0.0%	0.5%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*18*	*100%*	*$1,041*	*100%*	*100%*	*3*	*100%*	*100%*	*$51*	*100%*	*100%*	*4*	*100%*	*100%*	*$666*	*100%*	*100%*	*11*	*100%*	*100%*	*$324*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2
Assessment Area: AL Daphne Fairhope Foley

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	42	5.3%	$5,817	2.7%	20.6%	7	2.5%	5.1%	$678	1.0%	2.7%	14	6.4%	8.8%	$2,081	3.6%	4.8%	21	7.1%	8.3%	$3,058	3.3%	4.8%
	Moderate	177	22.3%	$28,522	13.0%	17.7%	58	20.6%	16.6%	$8,122	11.8%	11.6%	49	22.4%	21.0%	$7,671	13.2%	15.1%	70	23.8%	20.9%	$12,729	13.9%	15.5%
	Middle	165	20.8%	$34,357	15.7%	20.9%	59	21.0%	19.5%	$11,287	16.4%	16.7%	47	21.5%	20.4%	$9,775	16.9%	18.2%	59	20.1%	21.6%	$13,295	14.5%	19.4%
	Upper	375	47.2%	$140,740	64.4%	40.9%	148	52.7%	41.2%	$47,083	68.3%	51.9%	95	43.4%	35.4%	$35,396	61.0%	47.4%	132	44.9%	37.8%	$58,261	63.6%	49.1%
	Unknown	35	4.4%	$9,126	4.2%	0.0%	9	3.2%	17.5%	$1,797	2.6%	17.1%	14	6.4%	14.4%	$3,067	5.3%	14.6%	12	4.1%	11.5%	$4,262	4.7%	11.3%
	Total	*794*	*100%*	*$218,562*	*100%*	*100%*	*281*	*100%*	*100%*	*$68,967*	*100%*	*100%*	*219*	*100%*	*100%*	*$57,990*	*100%*	*100%*	*294*	*100%*	*100%*	*$91,605*	*100%*	*100%*
REFINANCE	Low	72	8.9%	$6,944	4.0%	20.6%	9	4.9%	8.3%	$525	1.7%	4.1%	28	15.8%	8.6%	$2,331	6.9%	4.7%	35	7.8%	5.3%	$4,088	3.8%	2.8%
	Moderate	148	18.3%	$18,477	10.7%	17.7%	29	15.7%	16.2%	$2,749	8.8%	9.9%	35	19.8%	15.7%	$3,867	11.5%	10.5%	84	18.8%	13.5%	$11,861	11.1%	9.4%
	Middle	178	22.0%	$27,027	15.7%	20.9%	47	25.4%	20.7%	$4,983	15.9%	16.2%	38	21.5%	17.3%	$5,118	15.2%	14.4%	93	20.9%	17.1%	$16,926	15.8%	14.1%
	Upper	380	47.0%	$113,024	65.6%	40.9%	95	51.4%	40.2%	$22,348	71.3%	53.9%	73	41.2%	35.9%	$21,977	65.1%	46.2%	212	47.5%	39.8%	$68,699	64.0%	49.3%
	Unknown	30	3.7%	$6,891	4.0%	0.0%	5	2.7%	14.7%	$739	2.4%	16.0%	3	1.7%	22.5%	$466	1.4%	24.1%	22	4.9%	24.4%	$5,686	5.3%	24.3%
	Total	*808*	*100%*	*$172,363*	*100%*	*100%*	*185*	*100%*	*100%*	*$31,344*	*100%*	*100%*	*177*	*100%*	*100%*	*$33,759*	*100%*	*100%*	*446*	*100%*	*100%*	*$107,260*	*100%*	*100%*
HOME IMPROVEMENT	Low	35	8.0%	$1,416	3.7%	20.6%	6	4.4%	6.8%	$221	2.0%	3.5%	15	9.5%	12.0%	$561	3.9%	6.8%	14	9.7%	8.3%	$634	5.0%	4.7%
	Moderate	75	17.1%	$4,918	13.0%	17.7%	26	19.1%	16.1%	$1,673	15.4%	12.2%	25	15.8%	16.9%	$1,460	10.2%	13.6%	24	16.6%	16.4%	$1,785	14.0%	12.7%
	Middle	97	22.1%	$6,336	16.7%	20.9%	30	22.1%	22.4%	$1,472	13.5%	16.0%	36	22.8%	23.5%	$2,487	17.4%	21.1%	31	21.4%	21.4%	$2,377	18.7%	18.8%
	Upper	231	52.6%	$25,151	66.4%	40.9%	73	53.7%	49.9%	$7,475	68.7%	59.3%	82	51.9%	44.5%	$9,755	68.4%	54.7%	76	52.4%	50.9%	$7,921	62.3%	60.4%
	Unknown	1	0.2%	$39	0.1%	0.0%	1	0.7%	4.9%	$39	0.4%	9.1%	0	0.0%	3.1%	$0	0.0%	3.8%	0	0.0%	2.9%	$0	0.0%	3.4%
	Total	*439*	*100%*	*$37,860*	*100%*	*100%*	*136*	*100%*	*100%*	*$10,880*	*100%*	*100%*	*158*	*100%*	*100%*	*$14,263*	*100%*	*100%*	*145*	*100%*	*100%*	*$12,717*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	$0	0.0%	20.6%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	17.7%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	20.9%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	40.9%	0	0.0%	7.1%	$0	0.0%	2.6%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	8.0%	$0	0.0%	1.5%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	92.9%	$0	0.0%	97.4%	0	0.0%	100.0%	$0	0.0%	100.0%	0	0.0%	92.0%	$0	0.0%	98.5%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	26	9.4%	$1,031	4.3%	20.6%	6	4.8%	6.3%	$176	1.6%	3.1%	14	15.2%	8.3%	$630	7.6%	3.7%	6	10.3%	7.3%	$225	4.8%	4.1%
	Moderate	56	20.3%	$2,704	11.3%	17.7%	23	18.3%	14.8%	$1,092	9.9%	10.3%	18	19.6%	19.2%	$987	11.9%	11.6%	15	25.9%	16.7%	$625	13.4%	8.9%
	Middle	65	23.6%	$5,806	24.2%	20.9%	33	26.2%	18.6%	$2,763	25.1%	14.9%	15	16.3%	21.1%	$1,386	16.7%	17.6%	17	29.3%	21.2%	$1,657	35.5%	15.1%
	Upper	122	44.2%	$13,834	57.7%	40.9%	61	48.4%	57.5%	$6,739	61.3%	68.1%	42	45.7%	48.5%	$4,968	59.8%	65.0%	19	32.8%	52.7%	$2,127	45.5%	70.1%
	Unknown	7	2.5%	$599	2.5%	0.0%	3	2.4%	2.8%	$224	2.0%	3.6%	3	3.3%	2.9%	$335	4.0%	2.2%	1	1.7%	2.1%	$40	0.9%	1.9%
	Total	*276*	*100%*	*$23,974*	*100%*	*100%*	*126*	*100%*	*100%*	*$10,994*	*100%*	*100%*	*92*	*100%*	*100%*	*$8,306*	*100%*	*100%*	*58*	*100%*	*100%*	*$4,674*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2
Assessment Area: AL Daphne Fairhope Foley

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	10	11.9%	$583	5.0%	20.6%	2	10.0%	7.2%	$44	3.8%	3.1%	4	11.1%	12.9%	$290	7.5%	5.6%	4	14.3%	10.9%	$249	3.8%	5.0%
	Moderate	23	27.4%	$2,024	17.4%	17.7%	9	45.0%	23.7%	$587	50.9%	18.3%	11	30.6%	20.4%	$947	24.5%	9.7%	3	10.7%	9.2%	$490	7.4%	4.9%
	Middle	17	20.2%	$1,486	12.8%	20.9%	4	20.0%	17.3%	$135	11.7%	14.2%	6	16.7%	21.5%	$217	5.6%	17.3%	7	25.0%	23.5%	$1,134	17.1%	17.0%
	Upper	34	40.5%	$7,554	64.9%	40.9%	5	25.0%	46.8%	$387	33.6%	56.6%	15	41.7%	39.8%	$2,418	62.4%	57.4%	14	50.0%	51.3%	$4,749	71.7%	68.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	5.0%	$0	0.0%	7.8%	0	0.0%	5.4%	$0	0.0%	10.0%	0	0.0%	5.0%	$0	0.0%	4.8%
	Total	*84*	*100%*	*$11,647*	*100%*	*100%*	*20*	*100%*	*100%*	*$1,153*	*100%*	*100%*	*36*	*100%*	*100%*	*$3,872*	*100%*	*100%*	*28*	*100%*	*100%*	*$6,622*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	20.6%	0	0.0%	2.0%	$0	0.0%	0.8%	0	0.0%	0.9%	$0	0.0%	0.6%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	17.7%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	20.9%	0	0.0%	2.0%	$0	0.0%	2.3%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	40.9%	0	0.0%	0.7%	$0	0.0%	0.0%	0	0.0%	1.8%	$0	0.0%	2.1%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	95.4%	$0	0.0%	96.9%	0	0.0%	97.3%	$0	0.0%	97.4%	0	0.0%	100.0%	$0	0.0%	100.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	185	7.7%	$15,791	3.4%	20.6%	30	4.0%	5.9%	$1,644	1.3%	3.0%	75	11.0%	8.8%	$5,893	5.0%	4.6%	80	8.2%	6.8%	$8,254	3.7%	3.8%
	Moderate	479	20.0%	$56,645	12.2%	17.7%	145	19.4%	16.3%	$14,223	11.5%	11.1%	138	20.2%	19.0%	$14,932	12.6%	13.0%	196	20.2%	17.0%	$27,490	12.3%	12.2%
	Middle	522	21.7%	$75,012	16.2%	20.9%	173	23.1%	19.5%	$20,640	16.7%	16.2%	142	20.8%	19.5%	$18,983	16.1%	16.3%	207	21.3%	19.2%	$35,389	15.9%	16.5%
	Upper	1,142	47.6%	$300,303	64.7%	40.9%	382	51.1%	41.4%	$84,032	68.1%	51.8%	307	45.0%	36.0%	$74,514	63.0%	45.5%	453	46.7%	38.9%	$141,757	63.6%	48.3%
	Unknown	73	3.0%	$16,655	3.6%	0.0%	18	2.4%	16.9%	$2,799	2.3%	18.0%	20	2.9%	16.6%	$3,868	3.3%	20.6%	35	3.6%	18.0%	$9,988	4.5%	19.3%
	Total	*2,401*	*100%*	*$464,406*	*100%*	*100%*	*748*	*100%*	*100%*	*$123,338*	*100%*	*100%*	*682*	*100%*	*100%*	*$118,190*	*100%*	*100%*	*971*	*100%*	*100%*	*$222,878*	*100%*	*100%*
Small Business						Total Businesses																		
Revenue	$1 Million or Less	530	65.7%	$19,538	34.3%	92.7%	113	68.1%	45.4%	$5,510	34.6%	41.8%	88	73.3%	41.7%	$3,648	37.9%	42.2%	329	63.1%	34.7%	$10,380	33.1%	30.6%
	Over $1 Million	163	20.2%	$33,556	58.9%	6.4%	47	28.3%					32	26.7%					84	16.1%				
	Total Rev. available	693	85.9%	$53,094	93.2%	99.1%	160	96.4%					120	100.0%					413	79.2%				
	Rev. Not Known	114	14.1%	$3,859	6.8%	0.9%	6	3.6%					0	0.0%					108	20.7%				
	Total	*807*	*100%*	*$56,953*	*100%*	*100%*	*166*	*100%*					*120*	*100%*					*521*	*100%*				
Loan Size	$100,000 or Less	687	85.1%	$16,053	28.2%		135	81.3%	89.3%	$3,277	20.6%	29.8%	98	81.7%	90.1%	$2,196	22.8%	32.0%	454	87.1%	85.6%	$10,580	33.7%	30.3%
	$100,001 - $250,000	61	7.6%	$10,271	18.0%		7	4.2%	5.3%	$1,307	8.2%	18.0%	13	10.8%	5.2%	$2,348	24.4%	19.0%	41	7.9%	8.4%	$6,616	21.1%	21.7%
	$250,001 - $1 Million	59	7.3%	$30,629	53.8%		24	14.5%	5.4%	$11,338	71.2%	52.2%	9	7.5%	4.7%	$5,091	52.8%	49.0%	26	5.0%	6.1%	$14,200	45.2%	48.0%
	Total	*807*	*100%*	*$56,953*	*100%*		*166*	*100%*	*100%*	*$15,922*	*100%*	*100%*	*120*	*100%*	*100%*	*$9,635*	*100%*	*100%*	*521*	*100%*	*100%*	*$31,396*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	502	94.7%	$10,455	53.5%																			
	$100,001 - $250,000	17	3.2%	$2,926	15.0%																			
	$250,001 - $1 Million	11	2.1%	$6,157	31.5%																			
	Total	*530*	*100%*	*$19,538*	*100%*																			
Small Farm						Total Farms																		
Revenue	$1 Million or Less	11	61.1%	$125	12.0%	95.3%	2	66.7%	25.3%	$15	29.4%	22.8%	2	50.0%	36.3%	$16	2.4%	34.4%	7	63.6%	27.2%	$94	29.0%	33.5%
	Over $1 Million	4	22.2%	$769	73.9%	4.7%	1	33.3%					2	50.0%					1	9.1%				
	Total Rev. available	15	83.3%	$894	85.9%	100.0%	3	100.0%					4	100.0%					8	72.7%				
	Not Known	3	16.7%	$147	14.1%	0.0%	0	0.0%					0	0.0%					3	27.3%				
	Total	*18*	*100%*	*$1,041*	*100%*	*100%*	*3*	*100%*					*4*	*100%*					*11*	*100%*				
Loan Size	$100,000 or Less	15	83.3%	$271	26.0%		3	100.0%	86.1%	$51	100.0%	25.4%	2	50.0%	80.0%	$16	2.4%	20.7%	10	90.9%	76.5%	$204	63.0%	23.1%
	$100,001 - $250,000	2	11.1%	$270	25.9%		0	0.0%	10.1%	$0	0.0%	40.8%	1	25.0%	15.0%	$150	22.5%	41.7%	1	9.1%	12.3%	$120	37.0%	24.6%
	$250,001 - $500,000	1	5.6%	$500	48.0%		0	0.0%	3.8%	$0	0.0%	33.8%	1	25.0%	5.0%	$500	75.1%	37.6%	0	0.0%	11.1%	$0	0.0%	52.3%
	Total	*18*	*100%*	*$1,041*	*100%*		*3*	*100%*	*100%*	*$51*	*100%*	*100%*	*4*	*100%*	*100%*	*$666*	*100%*	*100%*	*11*	*100%*	*100%*	*$324*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	11	100.0%	$125	100.0%																			
	$100,001 - $250,000	0	0.0%	$0	0.0%																			
	$250,001 - $500,000	0	0.0%	$0	0.0%																			
	Total	*11*	*100%*	*$125*	*100%*																			

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue.
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2
Assessment Area: AL Decatur

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
HOME PURCHASE	Low	4	2.0%	$437	1.4%	3.3%	1	2.0%	2.3%	$108	1.5%	1.4%	0	0.0%	2.1%	$0	0.0%	1.2%	3	3.6%	2.8%	$329	2.5%	1.6%
	Moderate	17	8.5%	$1,883	6.0%	7.0%	2	4.1%	7.6%	$240	3.4%	4.9%	5	7.2%	7.1%	$475	4.2%	4.8%	10	12.0%	8.0%	$1,168	9.0%	5.4%
	Middle	99	49.3%	$14,920	47.5%	62.4%	22	44.9%	53.4%	$2,862	40.7%	48.8%	34	49.3%	54.0%	$5,205	45.8%	50.3%	43	51.8%	55.1%	$6,853	52.7%	52.0%
	Upper	81	40.3%	$14,149	45.1%	27.3%	24	49.0%	36.8%	$3,824	54.4%	44.9%	30	43.5%	36.8%	$5,677	50.0%	43.6%	27	32.5%	34.1%	$4,648	35.8%	41.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*201*	*100%*	*$31,389*	*100%*	*100%*	*49*	*100%*	*100%*	*$7,034*	*100%*	*100%*	*69*	*100%*	*100%*	*$11,357*	*100%*	*100%*	*83*	*100%*	*100%*	*$12,998*	*100%*	*100%*
REFINANCE	Low	6	2.0%	$395	1.3%	3.3%	0	0.0%	2.3%	$0	0.0%	1.1%	3	3.5%	1.5%	$93	1.2%	0.7%	3	2.1%	1.2%	$302	1.8%	0.6%
	Moderate	14	4.6%	$907	3.0%	7.0%	7	9.3%	7.2%	$429	7.6%	3.6%	3	3.5%	4.8%	$149	1.9%	2.7%	4	2.8%	4.4%	$329	1.9%	2.5%
	Middle	195	64.6%	$19,021	61.9%	62.4%	41	54.7%	58.5%	$2,781	49.3%	57.7%	52	60.5%	54.9%	$4,568	57.9%	51.7%	102	72.3%	52.6%	$11,672	67.9%	49.9%
	Upper	87	28.8%	$10,395	33.8%	27.3%	27	36.0%	32.0%	$2,434	43.1%	37.6%	28	32.6%	38.8%	$3,076	39.0%	45.0%	32	22.7%	41.8%	$4,885	28.4%	47.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*302*	*100%*	*$30,718*	*100%*	*100%*	*75*	*100%*	*100%*	*$5,644*	*100%*	*100%*	*86*	*100%*	*100%*	*$7,886*	*100%*	*100%*	*141*	*100%*	*100%*	*$17,188*	*100%*	*100%*
HOME IMPROVEMENT	Low	3	3.0%	$35	0.6%	3.3%	1	3.0%	3.0%	$10	0.4%	2.3%	0	0.0%	3.0%	$0	0.0%	1.2%	2	6.1%	3.5%	$25	1.5%	2.2%
	Moderate	2	2.0%	$160	2.6%	7.0%	0	0.0%	5.7%	$0	0.0%	3.4%	1	2.9%	5.4%	$110	4.8%	5.6%	1	3.0%	3.1%	$50	3.1%	1.7%
	Middle	64	63.4%	$4,207	67.3%	62.4%	26	78.8%	60.4%	$1,920	81.4%	52.8%	18	51.4%	53.5%	$1,083	47.6%	52.8%	20	60.6%	62.1%	$1,204	74.5%	58.3%
	Upper	32	31.7%	$1,848	29.6%	27.3%	6	18.2%	30.9%	$430	18.2%	41.5%	16	45.7%	38.1%	$1,080	47.5%	40.5%	10	30.3%	31.3%	$338	20.9%	37.7%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*101*	*100%*	*$6,250*	*100%*	*100%*	*33*	*100%*	*100%*	*$2,360*	*100%*	*100%*	*35*	*100%*	*100%*	*$2,273*	*100%*	*100%*	*33*	*100%*	*100%*	*$1,617*	*100%*	*100%*
MULTI FAMILY						Multi-Family Units																		
	Low	0	0.0%	$0	0.0%	16.4%	0	0.0%	9.5%	$0	0.0%	4.3%	0	0.0%	13.3%	$0	0.0%	86.4%	0	0.0%	5.9%	$0	0.0%	1.8%
	Moderate	0	0.0%	$0	0.0%	25.9%	0	0.0%	19.0%	$0	0.0%	28.0%	0	0.0%	16.7%	$0	0.0%	2.6%	0	0.0%	11.8%	$0	0.0%	28.0%
	Middle	0	0.0%	$0	0.0%	49.2%	0	0.0%	52.4%	$0	0.0%	53.5%	0	0.0%	56.7%	$0	0.0%	9.5%	0	0.0%	70.6%	$0	0.0%	68.3%
	Upper	0	0.0%	$0	0.0%	8.5%	0	0.0%	19.0%	$0	0.0%	14.2%	0	0.0%	13.3%	$0	0.0%	1.5%	0	0.0%	11.8%	$0	0.0%	1.9%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	$0	0.0%	3.3%	0	0.0%	2.6%	$0	0.0%	1.6%	0	0.0%	0.7%	$0	0.0%	0.9%	0	0.0%	0.8%	$0	0.0%	0.4%
	Moderate	5	5.8%	$162	3.9%	7.0%	3	11.1%	3.2%	$45	4.3%	1.4%	2	8.3%	5.8%	$117	11.4%	7.2%	0	0.0%	1.6%	$0	0.0%	0.6%
	Middle	52	60.5%	$2,219	53.3%	62.4%	10	37.0%	48.1%	$295	28.4%	50.9%	16	66.7%	55.8%	$618	60.3%	52.1%	26	74.3%	61.3%	$1,306	62.1%	57.0%
	Upper	29	33.7%	$1,785	42.8%	27.3%	14	51.9%	46.2%	$699	67.3%	46.2%	6	25.0%	37.7%	$290	28.3%	39.8%	9	25.7%	36.3%	$796	37.9%	42.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*86*	*100%*	*$4,166*	*100%*	*100%*	*27*	*100%*	*100%*	*$1,039*	*100%*	*100%*	*24*	*100%*	*100%*	*$1,025*	*100%*	*100%*	*35*	*100%*	*100%*	*$2,102*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2
Assessment Area: AL Decatur

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	3.3%	0	0.0%	1.4%	$0	0.0%	1.2%	0	0.0%	1.6%	$0	0.0%	0.6%	0	0.0%	1.8%	$0	0.0%	0.6%
	Moderate	0	0.0%	$0	0.0%	7.0%	0	0.0%	4.2%	$0	0.0%	0.5%	0	0.0%	4.8%	$0	0.0%	2.7%	0	0.0%	5.4%	$0	0.0%	2.0%
	Middle	17	70.8%	$1,374	71.7%	62.4%	6	60.0%	62.0%	$328	49.0%	50.7%	5	71.4%	64.5%	$256	83.1%	61.9%	6	85.7%	60.7%	$790	84.0%	44.2%
	Upper	7	29.2%	$543	28.3%	27.3%	4	40.0%	32.4%	$341	51.0%	47.5%	2	28.6%	29.0%	$52	16.9%	34.8%	1	14.3%	32.1%	$150	16.0%	53.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*24*	*100%*	*$1,917*	*100%*	*100%*	*10*	*100%*	*100%*	*$669*	*100%*	*100%*	*7*	*100%*	*100%*	*$308*	*100%*	*100%*	*7*	*100%*	*100%*	*$940*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	3.3%	0	0.0%	3.2%	$0	0.0%	1.9%	0	0.0%	0.9%	$0	0.0%	0.6%	0	0.0%	6.5%	$0	0.0%	4.1%
	Moderate	0	0.0%	$0	0.0%	7.0%	0	0.0%	14.7%	$0	0.0%	10.4%	0	0.0%	15.9%	$0	0.0%	11.3%	0	0.0%	13.7%	$0	0.0%	9.5%
	Middle	0	0.0%	$0	0.0%	62.4%	0	0.0%	51.9%	$0	0.0%	50.2%	0	0.0%	60.7%	$0	0.0%	59.6%	0	0.0%	53.6%	$0	0.0%	55.7%
	Upper	0	0.0%	$0	0.0%	27.3%	0	0.0%	30.1%	$0	0.0%	37.5%	0	0.0%	22.4%	$0	0.0%	28.5%	0	0.0%	26.2%	$0	0.0%	30.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	13	1.8%	$867	1.2%	3.3%	2	1.0%	2.4%	$118	0.7%	1.4%	3	1.4%	2.0%	$93	0.4%	20.6%	8	2.7%	2.2%	$656	1.9%	1.2%
	Moderate	38	5.3%	$3,112	4.2%	7.0%	12	6.2%	7.5%	$714	4.3%	5.3%	11	5.0%	6.5%	$851	3.7%	3.9%	15	5.0%	6.2%	$1,547	4.4%	4.6%
	Middle	427	59.8%	$41,741	56.1%	62.4%	105	54.1%	54.9%	$8,186	48.9%	51.4%	125	56.6%	54.6%	$11,730	51.3%	41.5%	197	65.9%	54.4%	$21,825	62.6%	51.6%
	Upper	236	33.1%	$28,720	38.6%	27.3%	75	38.7%	35.2%	$7,728	46.1%	42.0%	82	37.1%	36.9%	$10,175	44.5%	34.0%	79	26.4%	37.2%	$10,817	31.0%	42.6%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*714*	*100%*	*$74,440*	*100%*	*100%*	*194*	*100%*	*100%*	*$16,746*	*100%*	*100%*	*221*	*100%*	*100%*	*$22,849*	*100%*	*100%*	*299*	*100%*	*100%*	*$34,845*	*100%*	*100%*
SMALL BUSINESSES						Total Businesses																		
	Low	12	5.5%	$1,167	3.1%	5.1%	1	2.0%	5.3%	$5	0.1%	8.1%	0	0.0%	5.0%	$0	0.0%	8.4%	11	8.6%	6.4%	$1,162	5.5%	7.4%
	Moderate	41	18.7%	$13,301	35.4%	11.5%	8	16.3%	10.6%	$2,445	26.8%	11.8%	5	11.9%	12.4%	$2,685	36.4%	14.3%	28	21.9%	11.7%	$8,171	38.8%	16.3%
	Middle	104	47.5%	$13,015	34.6%	60.5%	26	53.1%	57.6%	$3,611	39.5%	55.8%	23	54.8%	55.7%	$2,200	29.9%	53.5%	55	43.0%	58.3%	$7,204	34.2%	51.8%
	Upper	62	28.3%	$10,079	26.8%	22.9%	14	28.6%	24.4%	$3,075	33.7%	23.0%	14	33.3%	24.9%	$2,484	33.7%	23.2%	34	26.6%	22.6%	$4,520	21.5%	24.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	2.2%	$0	0.0%	1.4%	0	0.0%	2.0%	$0	0.0%	0.6%	0	0.0%	1.0%	$0	0.0%	0.4%
	Total	*219*	*100%*	*$37,562*	*100%*	*100%*	*49*	*100%*	*100%*	*$9,136*	*100%*	*100%*	*42*	*100%*	*100%*	*$7,369*	*100%*	*100%*	*128*	*100%*	*100%*	*$21,057*	*100%*	*100%*
SMALL FARM						Total Farms																		
	Low	0	0.0%	$0	0.0%	0.5%	0	0.0%	0.8%	$0	0.0%	2.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	1.2%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	0.5%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	19	86.4%	$3,662	92.8%	84.4%	11	91.7%	95.0%	$1,978	97.5%	92.4%	3	60.0%	93.9%	$825	78.0%	94.2%	5	100.0%	93.0%	$859	100.0%	98.6%
	Upper	3	13.6%	$283	7.2%	14.7%	1	8.3%	4.2%	$50	2.5%	5.4%	2	40.0%	5.1%	$233	22.0%	5.6%	0	0.0%	5.8%	$0	0.0%	1.4%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	1.0%	$0	0.0%	0.2%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*22*	*100%*	*$3,945*	*100%*	*100%*	*12*	*100%*	*100%*	*$2,028*	*100%*	*100%*	*5*	*100%*	*100%*	*$1,058*	*100%*	*100%*	*5*	*100%*	*100%*	*$859*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2
Assessment Area: AL Decatur

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	25	12.4%	$2,272	7.2%	21.7%	3	6.1%	7.8%	$254	3.6%	4.2%	9	13.0%	8.0%	$733	6.5%	4.5%	13	15.7%	8.3%	$1,285	9.9%	4.7%
	Moderate	61	30.3%	$7,693	24.5%	17.5%	13	26.5%	20.5%	$1,368	19.4%	14.9%	22	31.9%	24.5%	$2,649	23.3%	18.9%	26	31.3%	22.4%	$3,676	28.3%	17.0%
	Middle	46	22.9%	$6,719	21.4%	19.7%	12	24.5%	21.3%	$1,442	20.5%	20.0%	16	23.2%	21.9%	$2,201	19.4%	21.7%	18	21.7%	21.4%	$3,076	23.7%	20.7%
	Upper	60	29.9%	$12,864	41.0%	41.0%	17	34.7%	31.8%	$3,063	43.5%	42.2%	20	29.0%	29.5%	$5,461	48.1%	40.2%	23	27.7%	31.7%	$4,340	33.4%	41.9%
	Unknown	9	4.5%	$1,841	5.9%	0.0%	4	8.2%	18.6%	$907	12.9%	18.6%	2	2.9%	16.0%	$313	2.8%	14.8%	3	3.6%	16.3%	$621	4.8%	15.8%
	Total	*201*	*100%*	*$31,389*	*100%*	*100%*	*49*	*100%*	*100%*	*$7,034*	*100%*	*100%*	*69*	*100%*	*100%*	*$11,357*	*100%*	*100%*	*83*	*100%*	*100%*	*$12,998*	*100%*	*100%*
REFINANCE	Low	49	16.2%	$2,038	6.6%	21.7%	13	17.3%	10.8%	$473	8.4%	5.7%	17	19.8%	8.6%	$720	9.1%	4.3%	19	13.5%	4.4%	$845	4.9%	2.2%
	Moderate	56	18.5%	$4,211	13.7%	17.5%	18	24.0%	14.1%	$846	15.0%	9.7%	15	17.4%	14.6%	$1,108	14.1%	10.1%	23	16.3%	11.7%	$2,257	13.1%	7.6%
	Middle	65	21.5%	$6,345	20.7%	19.7%	16	21.3%	21.2%	$1,577	27.9%	18.8%	19	22.1%	18.7%	$1,634	20.7%	15.4%	30	21.3%	18.2%	$3,134	18.2%	15.6%
	Upper	127	42.1%	$17,285	56.3%	41.0%	27	36.0%	35.7%	$2,662	47.2%	45.0%	34	39.5%	36.5%	$4,181	53.0%	44.9%	66	46.8%	39.1%	$10,442	60.8%	45.8%
	Unknown	5	1.7%	$839	2.7%	0.0%	1	1.3%	18.1%	$86	1.5%	20.8%	1	1.2%	21.6%	$243	3.1%	25.3%	3	2.1%	26.6%	$510	3.0%	28.9%
	Total	*302*	*100%*	*$30,718*	*100%*	*100%*	*75*	*100%*	*100%*	*$5,644*	*100%*	*100%*	*86*	*100%*	*100%*	*$7,886*	*100%*	*100%*	*141*	*100%*	*100%*	*$17,188*	*100%*	*100%*
HOME IMPROVEMENT	Low	8	7.9%	$195	3.1%	21.7%	1	3.0%	7.8%	$10	0.4%	3.7%	4	11.4%	10.9%	$110	4.8%	5.8%	3	9.1%	8.4%	$75	4.6%	5.6%
	Moderate	20	19.8%	$846	13.5%	17.5%	4	12.1%	15.7%	$168	7.1%	11.3%	6	17.1%	17.3%	$197	8.7%	13.0%	10	30.3%	17.6%	$481	29.7%	13.9%
	Middle	16	15.8%	$973	15.6%	19.7%	4	12.1%	20.9%	$408	17.3%	18.0%	6	17.1%	17.3%	$340	15.0%	15.6%	6	18.2%	20.7%	$225	13.9%	18.5%
	Upper	56	55.4%	$4,206	67.3%	41.0%	24	72.7%	51.3%	$1,774	75.2%	60.4%	19	54.3%	52.0%	$1,626	71.5%	63.2%	13	39.4%	51.1%	$806	49.8%	61.0%
	Unknown	1	1.0%	$30	0.5%	0.0%	0	0.0%	4.3%	$0	0.0%	6.6%	0	0.0%	2.5%	$0	0.0%	2.4%	1	3.0%	2.2%	$30	1.9%	1.1%
	Total	*101*	*100%*	*$6,250*	*100%*	*100%*	*33*	*100%*	*100%*	*$2,360*	*100%*	*100%*	*35*	*100%*	*100%*	*$2,273*	*100%*	*100%*	*33*	*100%*	*100%*	*$1,617*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	$0	0.0%	21.7%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	3.3%	$0	0.0%	0.1%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	17.5%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	19.7%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	41.0%	0	0.0%	4.8%	$0	0.0%	2.5%	0	0.0%	3.3%	$0	0.0%	0.2%	0	0.0%	11.8%	$0	0.0%	1.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	95.2%	$0	0.0%	97.5%	0	0.0%	93.3%	$0	0.0%	99.7%	0	0.0%	88.2%	$0	0.0%	98.7%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	12	14.0%	$354	8.5%	21.7%	4	14.8%	5.1%	$123	11.8%	3.4%	3	12.5%	5.1%	$70	6.8%	2.6%	5	14.3%	10.5%	$161	7.7%	5.7%
	Moderate	17	19.8%	$822	19.7%	17.5%	7	25.9%	10.3%	$245	23.6%	6.1%	4	16.7%	10.9%	$122	11.9%	8.0%	6	17.1%	12.9%	$455	21.6%	9.3%
	Middle	22	25.6%	$834	20.0%	19.7%	6	22.2%	21.8%	$145	14.0%	19.9%	7	29.2%	24.6%	$402	39.2%	21.7%	9	25.7%	21.8%	$287	13.7%	19.4%
	Upper	35	40.7%	$2,156	51.8%	41.0%	10	37.0%	62.2%	$526	50.6%	69.7%	10	41.7%	58.0%	$431	42.0%	66.8%	15	42.9%	52.4%	$1,199	57.0%	64.5%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.6%	$0	0.0%	0.9%	0	0.0%	1.4%	$0	0.0%	0.9%	0	0.0%	2.4%	$0	0.0%	1.1%
	Total	*86*	*100%*	*$4,166*	*100%*	*100%*	*27*	*100%*	*100%*	*$1,039*	*100%*	*100%*	*24*	*100%*	*100%*	*$1,025*	*100%*	*100%*	*35*	*100%*	*100%*	*$2,102*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2
Assessment Area: AL Decatur

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	4	16.7%	$116	6.1%	21.7%	2	20.0%	9.9%	$41	6.1%	4.5%	1	14.3%	21.0%	$45	14.6%	13.3%	1	14.3%	19.6%	$30	3.2%	6.5%
	Moderate	3	12.5%	$89	4.6%	17.5%	0	0.0%	21.1%	$0	0.0%	15.1%	3	42.9%	21.0%	$89	28.9%	20.4%	0	0.0%	16.1%	$0	0.0%	8.1%
	Middle	3	12.5%	$267	13.9%	19.7%	1	10.0%	16.9%	$25	3.7%	10.9%	1	14.3%	16.1%	$92	29.9%	17.5%	1	14.3%	19.6%	$150	16.0%	16.1%
	Upper	12	50.0%	$1,262	65.8%	41.0%	7	70.0%	38.0%	$603	90.1%	56.0%	1	14.3%	29.0%	$47	15.3%	36.4%	4	57.1%	39.3%	$612	65.1%	62.5%
	Unknown	2	8.3%	$183	9.5%	0.0%	0	0.0%	14.1%	$0	0.0%	13.5%	1	14.3%	12.9%	$35	11.4%	12.5%	1	14.3%	5.4%	$148	15.7%	6.8%
	Total	*24*	*100%*	*$1,917*	*100%*	*100%*	*10*	*100%*	*100%*	*$669*	*100%*	*100%*	*7*	*100%*	*100%*	*$308*	*100%*	*100%*	*7*	*100%*	*100%*	*$940*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	21.7%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	17.5%	0	0.0%	1.3%	$0	0.0%	1.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	19.7%	0	0.0%	0.6%	$0	0.0%	0.0%	0	0.0%	0.9%	$0	0.0%	1.4%	0	0.0%	0.6%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	41.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	98.1%	$0	0.0%	98.9%	0	0.0%	99.1%	$0	0.0%	98.6%	0	0.0%	99.4%	$0	0.0%	100.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	98	13.7%	$4,975	6.7%	21.7%	23	11.9%	8.2%	$901	5.4%	4.3%	34	15.4%	8.2%	$1,678	7.3%	3.4%	41	13.7%	6.4%	$2,396	6.9%	3.3%
	Moderate	157	22.0%	$13,661	18.4%	17.5%	42	21.6%	17.4%	$2,627	15.7%	12.6%	50	22.6%	20.0%	$4,165	18.2%	11.9%	65	21.7%	16.5%	$6,869	19.7%	11.7%
	Middle	152	21.3%	$15,138	20.3%	19.7%	39	20.1%	20.3%	$3,597	21.5%	18.5%	49	22.2%	20.1%	$4,669	20.4%	14.8%	64	21.4%	19.3%	$6,872	19.7%	17.3%
	Upper	290	40.6%	$37,773	50.7%	41.0%	85	43.8%	33.8%	$8,628	51.5%	41.8%	84	38.0%	32.6%	$11,746	51.4%	32.3%	121	40.5%	35.3%	$17,399	49.9%	42.6%
	Unknown	17	2.4%	$2,893	3.9%	0.0%	5	2.6%	20.3%	$993	5.9%	22.7%	4	1.8%	19.1%	$591	2.6%	37.6%	8	2.7%	22.5%	$1,309	3.8%	25.1%
	Total	*714*	*100%*	*$74,440*	*100%*	*100%*	*194*	*100%*	*100%*	*$16,746*	*100%*	*100%*	*221*	*100%*	*100%*	*$22,849*	*100%*	*100%*	*299*	*100%*	*100%*	*$34,845*	*100%*	*100%*
Small Business						Total Businesses																		
Revenue	$1 Million or Less	110	50.2%	$8,521	22.7%	90.7%	28	57.1%	44.4%	$2,485	27.2%	39.5%	25	59.5%	41.6%	$2,049	27.8%	41.3%	57	44.5%	39.5%	$3,987	18.9%	37.2%
	Over $1 Million	79	36.1%	$25,372	67.5%	8.2%	19	38.8%					17	40.5%					43	33.6%				
	Total Rev. available	189	86.3%	$33,893	90.2%	98.9%	47	95.9%					42	100.0%					100	78.1%				
	Rev. Not Known	30	13.7%	$3,669	9.8%	1.2%	2	4.1%					0	0.0%					28	21.9%				
	Total	*219*	*100%*	*$37,562*	*100%*	*100%*	*49*	*100%*					*42*	*100%*					*128*	*100%*				
Loan Size	$100,000 or Less	148	67.6%	$4,410	11.7%		30	61.2%	87.1%	$869	9.5%	26.4%	29	69.0%	88.3%	$1,030	14.0%	31.1%	89	69.5%	82.7%	$2,511	11.9%	27.3%
	$100,001 - $250,000	23	10.5%	$4,252	11.3%		8	16.3%	7.4%	$1,605	17.6%	22.3%	3	7.1%	6.8%	$705	9.6%	22.5%	12	9.4%	10.5%	$1,942	9.2%	23.7%
	$250,001 - $1 Million	48	21.9%	$28,900	76.9%		11	22.4%	5.5%	$6,662	72.9%	51.3%	10	23.8%	4.9%	$5,634	76.5%	46.5%	27	21.1%	6.8%	$16,604	78.9%	49.0%
	Total	*219*	*100%*	*$37,562*	*100%*		*49*	*100%*	*100%*	*$9,136*	*100%*	*100%*	*42*	*100%*	*100%*	*$7,369*	*100%*	*100%*	*128*	*100%*	*100%*	*$21,057*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	98	89.1%	$2,464	28.9%																			
	$100,001 - $250,000	6	5.5%	$1,235	14.5%																			
	$250,001 - $1 Million	6	5.5%	$4,822	56.6%																			
	Total	*110*	*100%*	*$8,521*	*100%*																			
Small Farm						Total Farms																		
Revenue	$1 Million or Less	13	59.1%	$2,250	57.0%	97.6%	8	66.7%	52.5%	$1,222	60.3%	61.7%	4	80.0%	50.0%	$828	78.3%	84.3%	1	20.0%	51.2%	$200	23.3%	67.5%
	Over $1 Million	9	40.9%	$1,695	43.0%	2.4%	4	33.3%					1	20.0%					4	80.0%				
	Total Rev. available	22	100.0%	$3,945	100.0%	100.0%	12	100.0%					5	100.0%					5	100.0%				
	Not Known	0	0.0%	$0	0.0%	0.0%	0	0.0%					0	0.0%					0	0.0%				
	Total	*22*	*100%*	*$3,945*	*100%*	*100%*	*12*	*100%*					*5*	*100%*					*5*	*100%*				
Loan Size	$100,000 or Less	9	40.9%	$454	11.5%		5	41.7%	82.5%	$256	12.6%	26.2%	1	20.0%	84.7%	$3	0.3%	31.0%	3	60.0%	89.5%	$195	22.7%	44.5%
	$100,001 - $250,000	9	40.9%	$1,627	41.2%		5	41.7%	10.8%	$822	40.5%	28.3%	3	60.0%	11.2%	$605	57.2%	36.6%	1	20.0%	7.0%	$200	23.3%	28.3%
	$250,001 - $500,000	4	18.2%	$1,864	47.2%		2	16.7%	6.7%	$950	46.8%	45.5%	1	20.0%	4.1%	$450	42.5%	32.5%	1	20.0%	3.5%	$464	54.0%	27.3%
	Total	*22*	*100%*	*$3,945*	*100%*		*12*	*100%*	*100%*	*$2,028*	*100%*	*100%*	*5*	*100%*	*100%*	*$1,058*	*100%*	*100%*	*5*	*100%*	*100%*	*$859*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	5	38.5%	$235	10.4%																			
	$100,001 - $250,000	6	46.2%	$1,115	49.6%																			
	$250,001 - $500,000	2	15.4%	$900	40.0%																			
	Total	*13*	*100%*	*$2,250*	*100%*																			

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue.
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2
Assessment Area: AL Dothan

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
HOME PURCHASE	Low	1	0.5%	$70	0.2%	1.9%	0	0.0%	0.8%	$0	0.0%	0.3%	1	1.6%	0.7%	$70	0.7%	0.3%	0	0.0%	0.6%	$0	0.0%	0.3%
	Moderate	19	10.3%	$2,379	7.5%	15.9%	7	12.1%	11.6%	$936	9.5%	7.5%	2	3.3%	10.5%	$243	2.4%	7.7%	10	15.2%	9.3%	$1,200	10.2%	6.0%
	Middle	94	50.8%	$13,408	42.4%	54.9%	33	56.9%	55.2%	$4,582	46.4%	51.2%	32	52.5%	56.7%	$4,554	45.8%	51.2%	29	43.9%	54.6%	$4,272	36.2%	49.6%
	Upper	71	38.4%	$15,741	49.8%	27.3%	18	31.0%	32.4%	$4,353	44.1%	41.0%	26	42.6%	32.1%	$5,066	51.0%	40.8%	27	40.9%	35.5%	$6,322	53.6%	44.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*185*	*100%*	*$31,598*	*100%*	*100%*	*58*	*100%*	*100%*	*$9,871*	*100%*	*100%*	*61*	*100%*	*100%*	*$9,933*	*100%*	*100%*	*66*	*100%*	*100%*	*$11,794*	*100%*	*100%*
REFINANCE	Low	1	0.5%	$42	0.2%	1.9%	1	1.8%	1.6%	$42	0.7%	0.5%	0	0.0%	0.5%	$0	0.0%	0.3%	0	0.0%	0.4%	$0	0.0%	0.2%
	Moderate	19	10.0%	$1,355	6.1%	15.9%	8	14.0%	13.3%	$625	10.5%	8.0%	4	7.8%	9.6%	$179	3.9%	6.2%	7	8.5%	8.3%	$551	4.7%	5.6%
	Middle	101	53.2%	$10,038	45.1%	54.9%	29	50.9%	51.0%	$2,511	42.2%	44.9%	26	51.0%	52.7%	$2,242	48.3%	48.9%	46	56.1%	48.3%	$5,285	45.4%	44.7%
	Upper	69	36.3%	$10,803	48.6%	27.3%	19	33.3%	34.1%	$2,770	46.6%	46.6%	21	41.2%	37.2%	$2,224	47.9%	44.6%	29	35.4%	42.9%	$5,809	49.9%	49.5%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*190*	*100%*	*$22,238*	*100%*	*100%*	*57*	*100%*	*100%*	*$5,948*	*100%*	*100%*	*51*	*100%*	*100%*	*$4,645*	*100%*	*100%*	*82*	*100%*	*100%*	*$11,645*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	$0	0.0%	1.9%	0	0.0%	2.6%	$0	0.0%	1.2%	0	0.0%	1.4%	$0	0.0%	1.1%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	5	8.8%	$226	6.4%	15.9%	0	0.0%	15.6%	$0	0.0%	9.7%	2	9.5%	12.5%	$54	4.1%	3.6%	3	13.0%	10.3%	$172	11.3%	5.9%
	Middle	29	50.9%	$1,525	43.0%	54.9%	4	30.8%	40.3%	$212	30.5%	35.1%	11	52.4%	54.2%	$605	45.5%	54.0%	14	60.9%	55.9%	$708	46.4%	52.5%
	Upper	23	40.4%	$1,799	50.7%	27.3%	9	69.2%	41.6%	$482	69.5%	54.1%	8	38.1%	31.9%	$672	50.5%	41.4%	6	26.1%	33.8%	$645	42.3%	41.6%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*57*	*100%*	*$3,550*	*100%*	*100%*	*13*	*100%*	*100%*	*$694*	*100%*	*100%*	*21*	*100%*	*100%*	*$1,331*	*100%*	*100%*	*23*	*100%*	*100%*	*$1,525*	*100%*	*100%*
MULTI FAMILY						Multi-Family Units																		
	Low	0	0.0%	$0	0.0%	10.8%	0	0.0%	4.2%	$0	0.0%	2.3%	0	0.0%	11.8%	$0	0.0%	3.8%	0	0.0%	15.8%	$0	0.0%	11.4%
	Moderate	0	0.0%	$0	0.0%	19.8%	0	0.0%	16.7%	$0	0.0%	5.7%	0	0.0%	41.2%	$0	0.0%	39.7%	0	0.0%	5.3%	$0	0.0%	44.6%
	Middle	0	0.0%	$0	0.0%	31.0%	0	0.0%	75.0%	$0	0.0%	41.2%	0	0.0%	47.1%	$0	0.0%	56.5%	0	0.0%	57.9%	$0	0.0%	10.6%
	Upper	0	0.0%	$0	0.0%	38.5%	0	0.0%	4.2%	$0	0.0%	50.8%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	21.1%	$0	0.0%	33.4%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	$0	0.0%	1.9%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	5	7.9%	$140	4.0%	15.9%	0	0.0%	0.0%	$0	0.0%	0.0%	2	8.7%	5.0%	$80	6.8%	3.6%	3	12.5%	7.5%	$60	4.4%	2.1%
	Middle	37	58.7%	$1,742	49.9%	54.9%	9	56.3%	48.6%	$434	45.8%	37.9%	16	69.6%	62.5%	$671	57.0%	52.8%	12	50.0%	50.0%	$637	46.7%	42.9%
	Upper	21	33.3%	$1,607	46.1%	27.3%	7	43.8%	51.4%	$513	54.2%	62.1%	5	21.7%	32.5%	$427	36.2%	43.6%	9	37.5%	42.5%	$667	48.9%	55.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*63*	*100%*	*$3,489*	*100%*	*100%*	*16*	*100%*	*100%*	*$947*	*100%*	*100%*	*23*	*100%*	*100%*	*$1,178*	*100%*	*100%*	*24*	*100%*	*100%*	*$1,364*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2
Assessment Area: AL Dothan

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	1.9%	0	0.0%	3.0%	$0	0.0%	1.8%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	4	20.0%	$135	13.4%	15.9%	1	14.3%	12.1%	$30	7.1%	11.9%	0	0.0%	7.3%	$0	0.0%	3.3%	3	37.5%	25.0%	$105	22.0%	12.1%
	Middle	11	55.0%	$462	45.7%	54.9%	4	57.1%	60.6%	$123	29.2%	46.0%	4	80.0%	53.7%	$102	91.1%	51.5%	3	37.5%	45.8%	$237	49.7%	44.8%
	Upper	5	25.0%	$413	40.9%	27.3%	2	28.6%	24.2%	$268	63.7%	40.2%	1	20.0%	39.0%	$10	8.9%	45.2%	2	25.0%	29.2%	$135	28.3%	43.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*20*	*100%*	*$1,010*	*100%*	*100%*	*7*	*100%*	*100%*	*$421*	*100%*	*100%*	*5*	*100%*	*100%*	*$112*	*100%*	*100%*	*8*	*100%*	*100%*	*$477*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	1.9%	0	0.0%	1.1%	$0	0.0%	0.8%	0	0.0%	1.4%	$0	0.0%	0.1%	0	0.0%	0.9%	$0	0.0%	0.4%
	Moderate	0	0.0%	$0	0.0%	15.9%	0	0.0%	18.7%	$0	0.0%	19.7%	0	0.0%	16.7%	$0	0.0%	11.6%	0	0.0%	20.5%	$0	0.0%	12.9%
	Middle	0	0.0%	$0	0.0%	54.9%	0	0.0%	53.8%	$0	0.0%	50.2%	0	0.0%	48.6%	$0	0.0%	46.8%	0	0.0%	47.9%	$0	0.0%	46.8%
	Upper	0	0.0%	$0	0.0%	27.3%	0	0.0%	26.4%	$0	0.0%	29.3%	0	0.0%	33.3%	$0	0.0%	41.5%	0	0.0%	30.8%	$0	0.0%	39.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	2	0.4%	$112	0.2%	1.9%	1	0.7%	1.1%	$42	0.2%	0.5%	1	0.6%	0.7%	$70	0.4%	0.4%	0	0.0%	0.6%	$0	0.0%	0.6%
	Moderate	52	10.1%	$4,235	6.8%	15.9%	16	10.6%	12.3%	$1,591	8.9%	7.7%	10	6.2%	10.5%	$556	3.2%	8.2%	26	12.8%	9.2%	$2,088	7.8%	7.2%
	Middle	272	52.8%	$27,175	43.9%	54.9%	79	52.3%	53.8%	$7,862	44.0%	48.7%	89	55.3%	55.2%	$8,174	47.5%	50.6%	104	51.2%	51.4%	$11,139	41.6%	45.9%
	Upper	189	36.7%	$30,363	49.1%	27.3%	55	36.4%	32.8%	$8,386	46.9%	43.0%	61	37.9%	33.6%	$8,399	48.8%	40.8%	73	36.0%	38.9%	$13,578	50.7%	46.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*515*	*100%*	*$61,885*	*100%*	*100%*	*151*	*100%*	*100%*	*$17,881*	*100%*	*100%*	*161*	*100%*	*100%*	*$17,199*	*100%*	*100%*	*203*	*100%*	*100%*	*$26,805*	*100%*	*100%*
						Total Businesses																		
SMALL BUSINESSES	Low	15	7.4%	$668	3.6%	10.2%	2	3.4%	9.7%	$20	0.4%	8.4%	2	5.4%	10.8%	$133	2.7%	12.0%	11	10.2%	9.6%	$515	6.4%	8.6%
	Moderate	43	21.1%	$4,526	24.6%	18.7%	5	8.5%	17.1%	$792	14.6%	18.3%	10	27.0%	16.7%	$980	19.7%	17.6%	28	25.9%	17.4%	$2,754	34.3%	23.3%
	Middle	88	43.1%	$5,897	32.0%	38.3%	36	61.0%	37.5%	$2,223	41.0%	31.1%	14	37.8%	38.6%	$1,145	23.0%	28.8%	38	35.2%	38.3%	$2,529	31.5%	28.8%
	Upper	58	28.4%	$7,343	39.8%	32.8%	16	27.1%	34.3%	$2,386	44.0%	41.8%	11	29.7%	31.8%	$2,719	54.6%	40.9%	31	28.7%	33.9%	$2,238	27.8%	39.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	1.4%	$0	0.0%	0.4%	0	0.0%	2.1%	$0	0.0%	0.7%	0	0.0%	0.7%	$0	0.0%	0.2%
	Total	*204*	*100%*	*$18,434*	*100%*	*100%*	*59*	*100%*	*100%*	*$5,421*	*100%*	*100%*	*37*	*100%*	*100%*	*$4,977*	*100%*	*100%*	*108*	*100%*	*100%*	*$8,036*	*100%*	*100%*
						Total Farms																		
SMALL FARM	Low	0	0.0%	$0	0.0%	0.8%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	1	33.3%	$3	1.9%	8.3%	0	0.0%	5.8%	$0	0.0%	6.5%	0	0.0%	6.5%	$0	0.0%	4.7%	1	100.0%	3.5%	$3	100.0%	4.2%
	Middle	2	66.7%	$158	98.1%	65.3%	0	0.0%	69.6%	$0	0.0%	72.7%	2	100.0%	62.9%	$158	100.0%	72.0%	0	0.0%	68.2%	$0	0.0%	61.4%
	Upper	0	0.0%	$0	0.0%	25.6%	0	0.0%	24.6%	$0	0.0%	20.9%	0	0.0%	30.6%	$0	0.0%	23.3%	0	0.0%	28.2%	$0	0.0%	34.4%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*3*	*100%*	*$161*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*2*	*100%*	*100%*	*$158*	*100%*	*100%*	*1*	*100%*	*100%*	*$3*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2
Assessment Area: AL Dothan

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	11	5.9%	$802	2.5%	21.6%	5	8.6%	5.0%	$352	3.6%	2.5%	3	4.9%	5.5%	$182	1.8%	2.8%	3	4.5%	7.2%	$268	2.3%	3.9%
	Moderate	47	25.4%	$5,629	17.8%	16.8%	14	24.1%	15.6%	$1,502	15.2%	11.0%	14	23.0%	16.3%	$1,745	17.6%	11.4%	19	28.8%	19.9%	$2,382	20.2%	14.6%
	Middle	43	23.2%	$6,518	20.6%	18.9%	15	25.9%	20.5%	$2,358	23.9%	17.6%	15	24.6%	21.0%	$2,054	20.7%	19.3%	13	19.7%	20.9%	$2,106	17.9%	19.6%
	Upper	83	44.9%	$18,485	58.5%	42.7%	24	41.4%	41.2%	$5,659	57.3%	53.1%	29	47.5%	38.5%	$5,952	59.9%	50.0%	30	45.5%	36.1%	$6,874	58.3%	48.0%
	Unknown	1	0.5%	$164	0.5%	0.0%	0	0.0%	17.7%	$0	0.0%	15.8%	0	0.0%	18.8%	$0	0.0%	16.5%	1	1.5%	15.8%	$164	1.4%	13.9%
	Total	*185*	*100%*	*$31,598*	*100%*	*100%*	*58*	*100%*	*100%*	*$9,871*	*100%*	*100%*	*61*	*100%*	*100%*	*$9,933*	*100%*	*100%*	*66*	*100%*	*100%*	*$11,794*	*100%*	*100%*
REFINANCE	Low	20	10.5%	$1,063	4.8%	21.6%	6	10.5%	5.4%	$281	4.7%	2.4%	6	11.8%	4.2%	$300	6.5%	2.0%	8	9.8%	3.3%	$482	4.1%	1.6%
	Moderate	29	15.3%	$2,186	9.8%	16.8%	7	12.3%	9.8%	$364	6.1%	5.7%	8	15.7%	7.9%	$586	12.6%	4.4%	14	17.1%	8.2%	$1,236	10.6%	5.1%
	Middle	42	22.1%	$3,515	15.8%	18.9%	16	28.1%	17.2%	$1,374	23.1%	15.6%	12	23.5%	14.6%	$925	19.9%	11.7%	14	17.1%	14.8%	$1,216	10.4%	11.5%
	Upper	99	52.1%	$15,474	69.6%	42.7%	28	49.1%	39.6%	$3,929	66.1%	53.5%	25	49.0%	40.6%	$2,834	61.0%	50.0%	46	56.1%	38.6%	$8,711	74.8%	46.7%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	28.1%	$0	0.0%	22.7%	0	0.0%	32.6%	$0	0.0%	31.9%	0	0.0%	35.1%	$0	0.0%	35.1%
	Total	*190*	*100%*	*$22,238*	*100%*	*100%*	*57*	*100%*	*100%*	*$5,948*	*100%*	*100%*	*51*	*100%*	*100%*	*$4,645*	*100%*	*100%*	*82*	*100%*	*100%*	*$11,645*	*100%*	*100%*
HOME IMPROVEMENT	Low	4	7.0%	$71	2.0%	21.6%	0	0.0%	5.2%	$0	0.0%	2.3%	1	4.8%	4.2%	$20	1.5%	2.3%	3	13.0%	8.8%	$51	3.3%	3.9%
	Moderate	10	17.5%	$527	14.8%	16.8%	0	0.0%	7.8%	$0	0.0%	10.3%	6	28.6%	18.1%	$272	20.4%	17.4%	4	17.4%	17.6%	$255	16.7%	10.6%
	Middle	16	28.1%	$1,030	29.0%	18.9%	5	38.5%	26.0%	$306	44.1%	28.0%	4	19.0%	25.0%	$282	21.2%	25.4%	7	30.4%	23.5%	$442	29.0%	21.2%
	Upper	26	45.6%	$1,897	53.4%	42.7%	8	61.5%	39.0%	$388	55.9%	42.5%	9	42.9%	40.3%	$732	55.0%	43.1%	9	39.1%	38.2%	$777	51.0%	55.1%
	Unknown	1	1.8%	$25	0.7%	0.0%	0	0.0%	22.1%	$0	0.0%	16.9%	1	4.8%	12.5%	$25	1.9%	11.8%	0	0.0%	11.8%	$0	0.0%	9.2%
	Total	*57*	*100%*	*$3,550*	*100%*	*100%*	*13*	*100%*	*100%*	*$694*	*100%*	*100%*	*21*	*100%*	*100%*	*$1,331*	*100%*	*100%*	*23*	*100%*	*100%*	*$1,525*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	$0	0.0%	21.6%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	16.8%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	18.9%	0	0.0%	8.3%	$0	0.0%	0.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	42.7%	0	0.0%	37.5%	$0	0.0%	9.0%	0	0.0%	5.9%	$0	0.0%	0.3%	0	0.0%	36.8%	$0	0.0%	4.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	54.2%	$0	0.0%	90.9%	0	0.0%	94.1%	$0	0.0%	99.7%	0	0.0%	63.2%	$0	0.0%	95.2%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	8	12.7%	$222	6.4%	21.6%	1	6.3%	2.9%	$17	1.8%	0.6%	4	17.4%	10.0%	$135	11.5%	6.0%	3	12.5%	7.5%	$70	5.1%	2.5%
	Moderate	15	23.8%	$480	13.8%	16.8%	2	12.5%	11.4%	$72	7.6%	9.3%	7	30.4%	20.0%	$150	12.7%	7.8%	6	25.0%	17.5%	$258	18.9%	10.8%
	Middle	10	15.9%	$585	16.8%	18.9%	4	25.0%	25.7%	$245	25.9%	17.7%	4	17.4%	10.0%	$189	16.0%	8.4%	2	8.3%	12.5%	$151	11.1%	9.5%
	Upper	30	47.6%	$2,202	63.1%	42.7%	9	56.3%	60.0%	$613	64.7%	72.3%	8	34.8%	57.5%	$704	59.8%	71.9%	13	54.2%	57.5%	$885	64.9%	69.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	2.5%	$0	0.0%	5.9%	0	0.0%	5.0%	$0	0.0%	8.1%
	Total	*63*	*100%*	*$3,489*	*100%*	*100%*	*16*	*100%*	*100%*	*$947*	*100%*	*100%*	*23*	*100%*	*100%*	*$1,178*	*100%*	*100%*	*24*	*100%*	*100%*	*$1,364*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2
Assessment Area: AL Dothan

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	3	15.0%	$103	10.2%	21.6%	3	42.9%	15.2%	$103	24.5%	8.7%	0	0.0%	9.8%	$0	0.0%	6.7%	0	0.0%	8.3%	$0	0.0%	5.7%
	Moderate	5	25.0%	$207	20.5%	16.8%	1	14.3%	27.3%	$30	7.1%	21.7%	1	20.0%	19.5%	$25	22.3%	15.2%	3	37.5%	25.0%	$152	31.9%	12.8%
	Middle	5	25.0%	$308	30.5%	18.9%	0	0.0%	12.1%	$0	0.0%	8.5%	2	40.0%	29.3%	$43	38.4%	23.0%	3	37.5%	33.3%	$265	55.6%	38.5%
	Upper	7	35.0%	$392	38.8%	42.7%	3	42.9%	36.4%	$288	68.4%	45.5%	2	40.0%	34.1%	$44	39.3%	52.5%	2	25.0%	16.7%	$60	12.6%	20.7%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	9.1%	$0	0.0%	15.6%	0	0.0%	7.3%	$0	0.0%	2.7%	0	0.0%	16.7%	$0	0.0%	22.1%
	Total	*20*	*100%*	*$1,010*	*100%*	*100%*	*7*	*100%*	*100%*	*$421*	*100%*	*100%*	*5*	*100%*	*100%*	*$112*	*100%*	*100%*	*8*	*100%*	*100%*	*$477*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	21.6%	0	0.0%	1.1%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	16.8%	0	0.0%	1.1%	$0	0.0%	1.3%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	18.9%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	42.7%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	1.4%	$0	0.0%	3.2%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	97.8%	$0	0.0%	98.7%	0	0.0%	98.6%	$0	0.0%	96.8%	0	0.0%	100.0%	$0	0.0%	100.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	46	8.9%	$2,261	3.7%	21.6%	15	9.9%	5.1%	$753	4.2%	2.3%	14	8.7%	5.0%	$637	3.7%	2.4%	17	8.4%	5.2%	$871	3.2%	2.6%
	Moderate	106	20.6%	$9,029	14.6%	16.8%	24	15.9%	13.3%	$1,968	11.0%	9.0%	36	22.4%	13.4%	$2,778	16.2%	8.7%	46	22.7%	13.7%	$4,283	16.0%	9.3%
	Middle	116	22.5%	$11,956	19.3%	18.9%	40	26.5%	18.9%	$4,283	24.0%	15.9%	37	23.0%	18.5%	$3,493	20.3%	16.0%	39	19.2%	17.4%	$4,180	15.6%	14.8%
	Upper	245	47.6%	$38,450	62.1%	42.7%	72	47.7%	39.5%	$10,877	60.8%	49.8%	73	45.3%	38.4%	$10,266	59.7%	47.8%	100	49.3%	36.5%	$17,307	64.6%	45.3%
	Unknown	2	0.4%	$189	0.3%	0.0%	0	0.0%	23.2%	$0	0.0%	22.9%	1	0.6%	24.6%	$25	0.1%	25.1%	1	0.5%	27.3%	$164	0.6%	28.1%
	Total	*515*	*100%*	*$61,885*	*100%*	*100%*	*151*	*100%*	*100%*	*$17,881*	*100%*	*100%*	*161*	*100%*	*100%*	*$17,199*	*100%*	*100%*	*203*	*100%*	*100%*	*$26,805*	*100%*	*100%*
Small Business						Total Businesses																		
Revenue	$1 Million or Less	126	61.8%	$7,218	39.2%	88.9%	43	72.9%	41.4%	$2,154	39.7%	38.5%	24	64.9%	38.5%	$2,003	40.2%	37.5%	59	54.6%	37.6%	$3,061	38.1%	26.4%
	Over $1 Million	57	27.9%	$10,728	58.2%	10.2%	15	25.4%					13	35.1%					29	26.9%				
	Total Rev. available	183	89.7%	$17,946	97.4%	99.1%	58	98.3%					37	100.0%					88	81.5%				
	Rev. Not Known	21	10.3%	$488	2.6%	0.9%	1	1.7%					0	0.0%					20	18.5%				
	Total	*204*	*100%*	*$18,434*	*100%*	*100%*	*59*	*100%*					*37*	*100%*					*108*	*100%*				
Loan Size	$100,000 or Less	154	75.5%	$4,953	26.9%		46	78.0%	89.5%	$1,509	27.8%	30.0%	23	62.2%	89.0%	$1,140	22.9%	29.7%	85	78.7%	84.5%	$2,304	28.7%	26.6%
	$100,001 - $250,000	31	15.2%	$4,977	27.0%		8	13.6%	5.9%	$1,446	26.7%	21.0%	10	27.0%	6.2%	$1,655	33.3%	20.5%	13	12.0%	8.4%	$1,876	23.3%	20.6%
	$250,001 - $1 Million	19	9.3%	$8,504	46.1%		5	8.5%	4.6%	$2,466	45.5%	49.0%	4	10.8%	4.8%	$2,182	43.8%	49.9%	10	9.3%	7.1%	$3,856	48.0%	52.8%
	Total	*204*	*100%*	*$18,434*	*100%*		*59*	*100%*	*100%*	*$5,421*	*100%*	*100%*	*37*	*100%*	*100%*	*$4,977*	*100%*	*100%*	*108*	*100%*	*100%*	*$8,036*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	109	86.5%	$3,187	44.2%																			
	$100,001 - $250,000	12	9.5%	$1,789	24.8%																			
	$250,001 - $1 Million	5	4.0%	$2,242	31.1%																			
	Total	*126*	*100%*	*$7,218*	*100%*																			
Small Farm						Total Farms																		
Revenue	$1 Million or Less	3	100.0%	$161	100.0%	97.5%	0	0.0%	59.4%	$0	0.0%	77.9%	2	100.0%	58.9%	$158	100.0%	79.7%	1	100.0%	49.4%	$3	100.0%	68.5%
	Over $1 Million	0	0.0%	$0	0.0%	1.7%	0	0.0%					0	0.0%					0	0.0%				
	Total Rev. available	3	100.0%	$161	100.0%	99.2%	0	0.0%					2	100.0%					1	100.0%				
	Not Known	0	0.0%	$0	0.0%	0.8%	0	0.0%					0	0.0%					0	0.0%				
	Total	*3*	*100%*	*$161*	*100%*	*100%*	*0*	*0%*					*2*	*100%*					*1*	*100%*				
Loan Size	$100,000 or Less	2	66.7%	$11	6.8%		0	0.0%	69.6%	$0	0.0%	22.2%	1	50.0%	70.2%	$8	5.1%	20.0%	1	100.0%	77.6%	$3	100.0%	27.5%
	$100,001 - $250,000	1	33.3%	$150	93.2%		0	0.0%	18.8%	$0	0.0%	35.7%	1	50.0%	14.5%	$150	94.9%	24.2%	0	0.0%	9.4%	$0	0.0%	16.9%
	$250,001 - $500,000	0	0.0%	$0	0.0%		0	0.0%	11.6%	$0	0.0%	42.1%	0	0.0%	15.3%	$0	0.0%	55.8%	0	0.0%	12.9%	$0	0.0%	55.6%
	Total	*3*	*100%*	*$161*	*100%*		*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*2*	*100%*	*100%*	*$158*	*100%*	*100%*	*1*	*100%*	*100%*	*$3*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	2	66.7%	$11	6.8%																			
	$100,001 - $250,000	1	33.3%	$150	93.2%																			
	$250,001 - $500,000	0	0.0%	$0	0.0%																			
	Total	*3*	*100%*	*$161*	*100%*																			

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue.
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2
Assessment Area: AL Florence

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
HOME PURCHASE	Low	2	0.8%	$101	0.2%	1.5%	0	0.0%	0.7%	$0	0.0%	0.7%	0	0.0%	0.5%	$0	0.0%	0.2%	2	1.8%	0.6%	$101	0.5%	0.3%
	Moderate	32	12.1%	$3,528	7.2%	11.7%	10	11.0%	9.7%	$910	5.6%	6.1%	5	8.3%	12.6%	$679	6.2%	8.4%	17	15.0%	11.9%	$1,939	9.0%	7.6%
	Middle	163	61.7%	$29,156	59.7%	66.6%	56	61.5%	66.3%	$9,799	60.4%	62.3%	34	56.7%	64.2%	$5,455	49.7%	62.2%	73	64.6%	62.6%	$13,902	64.3%	60.3%
	Upper	67	25.4%	$16,024	32.8%	20.2%	25	27.5%	23.3%	$5,517	34.0%	30.9%	21	35.0%	22.6%	$4,831	44.1%	29.2%	21	18.6%	24.9%	$5,676	26.3%	31.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*264*	*100%*	*$48,809*	*100%*	*100%*	*91*	*100%*	*100%*	*$16,226*	*100%*	*100%*	*60*	*100%*	*100%*	*$10,965*	*100%*	*100%*	*113*	*100%*	*100%*	*$21,618*	*100%*	*100%*
REFINANCE	Low	0	0.0%	$0	0.0%	1.5%	0	0.0%	0.7%	$0	0.0%	0.4%	0	0.0%	0.7%	$0	0.0%	0.4%	0	0.0%	0.6%	$0	0.0%	0.4%
	Moderate	32	8.9%	$3,319	7.2%	11.7%	7	7.7%	13.5%	$684	7.4%	8.3%	15	11.8%	11.6%	$1,118	7.4%	6.5%	10	7.0%	7.9%	$1,517	7.0%	5.4%
	Middle	223	61.9%	$23,828	51.8%	66.6%	61	67.0%	63.3%	$5,611	60.7%	62.5%	75	59.1%	62.2%	$7,717	51.4%	58.4%	87	61.3%	62.2%	$10,500	48.3%	59.0%
	Upper	105	29.2%	$18,833	41.0%	20.2%	23	25.3%	22.5%	$2,948	31.9%	28.8%	37	29.1%	25.5%	$6,173	41.1%	34.7%	45	31.7%	29.2%	$9,712	44.7%	35.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*360*	*100%*	*$45,980*	*100%*	*100%*	*91*	*100%*	*100%*	*$9,243*	*100%*	*100%*	*127*	*100%*	*100%*	*$15,008*	*100%*	*100%*	*142*	*100%*	*100%*	*$21,729*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	$0	0.0%	1.5%	0	0.0%	0.6%	$0	0.0%	0.4%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	10	8.8%	$788	9.7%	11.7%	2	5.0%	9.3%	$88	3.1%	6.2%	1	2.4%	9.7%	$60	2.4%	7.9%	7	21.9%	13.2%	$640	23.5%	14.7%
	Middle	75	66.4%	$5,121	63.1%	66.6%	27	67.5%	65.4%	$1,897	66.1%	63.7%	31	75.6%	64.5%	$1,908	75.9%	60.2%	17	53.1%	59.4%	$1,316	48.2%	56.1%
	Upper	28	24.8%	$2,207	27.2%	20.2%	11	27.5%	24.7%	$887	30.9%	29.7%	9	22.0%	25.8%	$547	21.7%	31.9%	8	25.0%	27.4%	$773	28.3%	29.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*113*	*100%*	*$8,116*	*100%*	*100%*	*40*	*100%*	*100%*	*$2,872*	*100%*	*100%*	*41*	*100%*	*100%*	*$2,515*	*100%*	*100%*	*32*	*100%*	*100%*	*$2,729*	*100%*	*100%*
MULTI FAMILY						Multi-Family Units																		
	Low	0	0.0%	$0	0.0%	3.7%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	7.9%	$0	0.0%	2.3%	0	0.0%	5.1%	$0	0.0%	1.4%
	Moderate	0	0.0%	$0	0.0%	29.2%	0	0.0%	33.3%	$0	0.0%	13.2%	0	0.0%	23.7%	$0	0.0%	5.3%	0	0.0%	43.6%	$0	0.0%	49.0%
	Middle	0	0.0%	$0	0.0%	54.6%	0	0.0%	60.6%	$0	0.0%	68.3%	0	0.0%	42.1%	$0	0.0%	43.3%	0	0.0%	41.0%	$0	0.0%	41.4%
	Upper	0	0.0%	$0	0.0%	12.6%	0	0.0%	6.1%	$0	0.0%	18.5%	0	0.0%	26.3%	$0	0.0%	49.1%	0	0.0%	10.3%	$0	0.0%	8.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	$0	0.0%	1.5%	0	0.0%	0.6%	$0	0.0%	0.5%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	6	5.8%	$201	2.6%	11.7%	1	2.8%	5.7%	$10	0.4%	5.8%	2	5.0%	6.3%	$145	5.1%	5.5%	3	11.1%	5.4%	$46	1.8%	5.0%
	Middle	67	65.0%	$4,007	52.2%	66.6%	26	72.2%	71.6%	$1,660	72.2%	64.3%	27	67.5%	62.0%	$1,499	53.0%	49.1%	14	51.9%	61.6%	$848	33.2%	53.1%
	Upper	30	29.1%	$3,473	45.2%	20.2%	9	25.0%	22.2%	$629	27.4%	29.5%	11	27.5%	31.7%	$1,186	41.9%	45.4%	10	37.0%	33.0%	$1,658	65.0%	41.9%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*103*	*100%*	*$7,681*	*100%*	*100%*	*36*	*100%*	*100%*	*$2,299*	*100%*	*100%*	*40*	*100%*	*100%*	*$2,830*	*100%*	*100%*	*27*	*100%*	*100%*	*$2,552*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2
Assessment Area: AL Florence

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	1	3.1%	$40	1.2%	1.5%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	1	5.6%	1.8%	$40	1.6%	0.7%
	Moderate	3	9.4%	$141	4.3%	11.7%	1	12.5%	11.5%	$30	8.4%	8.2%	1	16.7%	8.6%	$97	22.4%	11.1%	1	5.6%	5.3%	$14	0.6%	0.8%
	Middle	15	46.9%	$1,800	55.0%	66.6%	5	62.5%	62.3%	$225	62.8%	57.9%	1	16.7%	65.5%	$65	15.0%	44.1%	9	50.0%	68.4%	$1,510	60.9%	71.4%
	Upper	13	40.6%	$1,291	39.5%	20.2%	2	25.0%	26.2%	$103	28.8%	33.9%	4	66.7%	25.9%	$272	62.7%	44.7%	7	38.9%	24.6%	$916	36.9%	27.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*32*	*100%*	*$3,272*	*100%*	*100%*	*8*	*100%*	*100%*	*$358*	*100%*	*100%*	*6*	*100%*	*100%*	*$434*	*100%*	*100%*	*18*	*100%*	*100%*	*$2,480*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	1.5%	0	0.0%	4.8%	$0	0.0%	2.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	1.0%	$0	0.0%	0.3%
	Moderate	0	0.0%	$0	0.0%	11.7%	0	0.0%	15.9%	$0	0.0%	13.4%	0	0.0%	13.0%	$0	0.0%	11.3%	0	0.0%	5.8%	$0	0.0%	3.3%
	Middle	0	0.0%	$0	0.0%	66.6%	0	0.0%	61.9%	$0	0.0%	60.8%	0	0.0%	59.3%	$0	0.0%	59.7%	0	0.0%	69.9%	$0	0.0%	69.8%
	Upper	0	0.0%	$0	0.0%	20.2%	0	0.0%	17.5%	$0	0.0%	23.7%	0	0.0%	27.8%	$0	0.0%	29.0%	0	0.0%	23.3%	$0	0.0%	26.5%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	3	0.3%	$141	0.1%	1.5%	0	0.0%	0.7%	$0	0.0%	0.5%	0	0.0%	0.6%	$0	0.0%	0.4%	3	0.9%	0.6%	$141	0.3%	0.4%
	Moderate	83	9.5%	$7,977	7.0%	11.7%	21	7.9%	11.1%	$1,722	5.6%	7.4%	24	8.8%	12.0%	$2,099	6.6%	7.5%	38	11.4%	9.8%	$4,156	8.1%	8.0%
	Middle	543	62.3%	$63,912	56.1%	66.6%	175	65.8%	65.3%	$19,192	61.9%	62.8%	168	61.3%	63.3%	$16,644	52.4%	59.0%	200	60.2%	62.4%	$28,076	54.9%	59.0%
	Upper	243	27.9%	$41,828	36.7%	20.2%	70	26.3%	22.9%	$10,084	32.5%	29.2%	82	29.9%	24.2%	$13,009	41.0%	33.0%	91	27.4%	27.2%	$18,735	36.7%	32.7%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*872*	*100%*	*$113,858*	*100%*	*100%*	*266*	*100%*	*100%*	*$30,998*	*100%*	*100%*	*274*	*100%*	*100%*	*$31,752*	*100%*	*100%*	*332*	*100%*	*100%*	*$51,108*	*100%*	*100%*
						Total Businesses																		
SMALL BUSINESSES	Low	16	10.3%	$1,367	4.6%	9.8%	2	6.3%	9.8%	$313	3.7%	12.0%	4	12.1%	9.5%	$534	5.0%	12.5%	10	11.0%	10.3%	$520	4.9%	11.5%
	Moderate	15	9.6%	$1,047	3.5%	15.2%	5	15.6%	12.4%	$419	4.9%	10.0%	3	9.1%	13.3%	$101	0.9%	10.6%	7	7.7%	13.0%	$527	5.0%	11.9%
	Middle	65	41.7%	$4,721	15.9%	54.9%	9	28.1%	50.1%	$767	9.0%	37.3%	11	33.3%	50.7%	$1,521	14.3%	39.3%	45	49.5%	51.6%	$2,433	23.1%	44.5%
	Upper	60	38.5%	$22,569	76.0%	20.1%	16	50.0%	26.3%	$7,038	82.4%	40.3%	15	45.5%	25.3%	$8,494	79.8%	37.2%	29	31.9%	24.7%	$7,037	66.9%	31.7%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	1.3%	$0	0.0%	0.4%	0	0.0%	1.3%	$0	0.0%	0.5%	0	0.0%	0.4%	$0	0.0%	0.3%
	Total	*156*	*100%*	*$29,704*	*100%*	*100%*	*32*	*100%*	*100%*	*$8,537*	*100%*	*100%*	*33*	*100%*	*100%*	*$10,650*	*100%*	*100%*	*91*	*100%*	*100%*	*$10,517*	*100%*	*100%*
						Total Farms																		
SMALL FARM	Low	0	0.0%	$0	0.0%	3.2%	0	0.0%	1.0%	$0	0.0%	0.4%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	1.1%	$0	0.0%	0.6%
	Moderate	7	31.8%	$1,565	43.6%	5.2%	1	33.3%	7.8%	$271	57.5%	22.3%	6	42.9%	10.3%	$1,294	47.2%	20.6%	0	0.0%	9.9%	$0	0.0%	26.4%
	Middle	14	63.6%	$2,015	56.1%	76.6%	2	66.7%	79.4%	$200	42.5%	62.7%	8	57.1%	68.2%	$1,449	52.8%	63.0%	4	80.0%	57.1%	$366	96.6%	48.2%
	Upper	1	4.5%	$13	0.4%	14.9%	0	0.0%	10.8%	$0	0.0%	14.6%	0	0.0%	21.5%	$0	0.0%	16.4%	1	20.0%	31.9%	$13	3.4%	24.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	1.0%	$0	0.0%	0.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*22*	*100%*	*$3,593*	*100%*	*100%*	*3*	*100%*	*100%*	*$471*	*100%*	*100%*	*14*	*100%*	*100%*	*$2,743*	*100%*	*100%*	*5*	*100%*	*100%*	*$379*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2
Assessment Area: AL Florence

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	27	10.2%	$2,510	5.1%	21.4%	6	6.6%	7.1%	$513	3.2%	3.6%	7	11.7%	10.7%	$717	6.5%	6.0%	14	12.4%	9.9%	$1,280	5.9%	5.4%
	Moderate	77	29.2%	$9,761	20.0%	17.4%	28	30.8%	19.2%	$3,337	20.6%	13.2%	13	21.7%	22.3%	$1,722	15.7%	16.7%	36	31.9%	21.9%	$4,702	21.8%	16.0%
	Middle	48	18.2%	$8,153	16.7%	20.8%	18	19.8%	22.5%	$2,840	17.5%	20.3%	15	25.0%	22.5%	$2,402	21.9%	22.2%	15	13.3%	20.2%	$2,911	13.5%	19.5%
	Upper	106	40.2%	$27,161	55.6%	40.4%	39	42.9%	35.2%	$9,536	58.8%	47.2%	25	41.7%	29.5%	$6,124	55.9%	41.6%	42	37.2%	31.1%	$11,501	53.2%	42.9%
	Unknown	6	2.3%	$1,224	2.5%	0.0%	0	0.0%	16.0%	$0	0.0%	15.6%	0	0.0%	15.0%	$0	0.0%	13.5%	6	5.3%	16.9%	$1,224	5.7%	16.2%
	Total	*264*	*100%*	*$48,809*	*100%*	*100%*	*91*	*100%*	*100%*	*$16,226*	*100%*	*100%*	*60*	*100%*	*100%*	*$10,965*	*100%*	*100%*	*113*	*100%*	*100%*	*$21,618*	*100%*	*100%*
REFINANCE	Low	31	8.6%	$2,024	4.4%	21.4%	8	8.8%	8.7%	$555	6.0%	4.3%	15	11.8%	9.2%	$1,014	6.8%	4.2%	8	5.6%	4.8%	$455	2.1%	2.3%
	Moderate	68	18.9%	$5,467	11.9%	17.4%	20	22.0%	15.8%	$1,408	15.2%	9.8%	19	15.0%	17.4%	$1,372	9.1%	11.1%	29	20.4%	12.2%	$2,687	12.4%	8.1%
	Middle	96	26.7%	$10,168	22.1%	20.8%	25	27.5%	20.9%	$2,274	24.6%	17.1%	43	33.9%	20.0%	$4,273	28.5%	16.3%	28	19.7%	18.5%	$3,621	16.7%	15.1%
	Upper	158	43.9%	$27,030	58.8%	40.4%	38	41.8%	39.5%	$5,006	54.2%	51.2%	48	37.8%	33.7%	$8,123	54.1%	42.7%	72	50.7%	41.1%	$13,901	64.0%	50.2%
	Unknown	7	1.9%	$1,291	2.8%	0.0%	0	0.0%	15.2%	$0	0.0%	17.7%	2	1.6%	19.8%	$226	1.5%	25.8%	5	3.5%	23.3%	$1,065	4.9%	24.4%
	Total	*360*	*100%*	*$45,980*	*100%*	*100%*	*91*	*100%*	*100%*	*$9,243*	*100%*	*100%*	*127*	*100%*	*100%*	*$15,008*	*100%*	*100%*	*142*	*100%*	*100%*	*$21,729*	*100%*	*100%*
HOME IMPROVEMENT	Low	7	6.2%	$217	2.7%	21.4%	5	12.5%	7.4%	$151	5.3%	3.4%	2	4.9%	10.3%	$66	2.6%	9.5%	0	0.0%	4.7%	$0	0.0%	2.5%
	Moderate	17	15.0%	$961	11.8%	17.4%	3	7.5%	11.7%	$143	5.0%	11.4%	10	24.4%	16.1%	$592	23.5%	12.8%	4	12.5%	15.1%	$226	8.3%	11.6%
	Middle	35	31.0%	$2,106	25.9%	20.8%	12	30.0%	19.8%	$687	23.9%	16.2%	16	39.0%	29.7%	$1,092	43.4%	29.5%	7	21.9%	17.9%	$327	12.0%	15.9%
	Upper	54	47.8%	$4,832	59.5%	40.4%	20	50.0%	56.2%	$1,891	65.8%	61.3%	13	31.7%	42.6%	$765	30.4%	47.1%	21	65.6%	57.5%	$2,176	79.7%	59.6%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	4.9%	$0	0.0%	7.7%	0	0.0%	1.3%	$0	0.0%	1.1%	0	0.0%	4.7%	$0	0.0%	10.4%
	Total	*113*	*100%*	*$8,116*	*100%*	*100%*	*40*	*100%*	*100%*	*$2,872*	*100%*	*100%*	*41*	*100%*	*100%*	*$2,515*	*100%*	*100%*	*32*	*100%*	*100%*	*$2,729*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	$0	0.0%	21.4%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	17.4%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	2.6%	$0	0.0%	0.1%
	Middle	0	0.0%	$0	0.0%	20.8%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	2.6%	$0	0.0%	0.5%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	40.4%	0	0.0%	24.2%	$0	0.0%	3.4%	0	0.0%	15.8%	$0	0.0%	3.9%	0	0.0%	12.8%	$0	0.0%	3.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	75.8%	$0	0.0%	96.6%	0	0.0%	81.6%	$0	0.0%	95.7%	0	0.0%	84.6%	$0	0.0%	96.1%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	11	10.7%	$499	6.5%	21.4%	7	19.4%	12.5%	$285	12.4%	8.8%	3	7.5%	9.9%	$130	4.6%	6.9%	1	3.7%	8.0%	$84	3.3%	4.3%
	Moderate	26	25.2%	$1,424	18.5%	17.4%	10	27.8%	16.5%	$419	18.2%	12.0%	7	17.5%	11.3%	$446	15.8%	9.1%	9	33.3%	14.3%	$559	21.9%	9.7%
	Middle	20	19.4%	$812	10.6%	20.8%	6	16.7%	17.6%	$218	9.5%	17.9%	10	25.0%	21.8%	$503	17.8%	15.7%	4	14.8%	15.2%	$91	3.6%	9.4%
	Upper	44	42.7%	$4,884	63.6%	40.4%	13	36.1%	51.1%	$1,377	59.9%	56.5%	19	47.5%	54.2%	$1,714	60.6%	66.7%	12	44.4%	57.1%	$1,793	70.3%	73.7%
	Unknown	2	1.9%	$62	0.8%	0.0%	0	0.0%	2.3%	$0	0.0%	4.9%	1	2.5%	2.8%	$37	1.3%	1.6%	1	3.7%	5.4%	$25	1.0%	2.9%
	Total	*103*	*100%*	*$7,681*	*100%*	*100%*	*36*	*100%*	*100%*	*$2,299*	*100%*	*100%*	*40*	*100%*	*100%*	*$2,830*	*100%*	*100%*	*27*	*100%*	*100%*	*$2,552*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2
Assessment Area: AL Florence

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	7	21.9%	$346	10.6%	21.4%	2	25.0%	13.1%	$96	26.8%	7.3%	4	66.7%	19.8%	$184	42.4%	13.4%	1	5.6%	24.6%	$66	2.7%	8.2%
	Moderate	3	9.4%	$234	7.2%	17.4%	0	0.0%	9.0%	$0	0.0%	5.1%	0	0.0%	16.4%	$0	0.0%	19.0%	3	16.7%	15.8%	$234	9.4%	12.7%
	Middle	7	21.9%	$494	15.1%	20.8%	2	25.0%	23.8%	$92	25.7%	20.4%	1	16.7%	23.3%	$153	35.3%	17.7%	4	22.2%	17.5%	$249	10.0%	17.8%
	Upper	15	46.9%	$2,198	67.2%	40.4%	4	50.0%	51.6%	$170	47.5%	65.5%	1	16.7%	36.2%	$97	22.4%	46.6%	10	55.6%	36.8%	$1,931	77.9%	58.6%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	2.5%	$0	0.0%	1.7%	0	0.0%	4.3%	$0	0.0%	3.2%	0	0.0%	5.3%	$0	0.0%	2.6%
	Total	*32*	*100%*	*$3,272*	*100%*	*100%*	*8*	*100%*	*100%*	*$358*	*100%*	*100%*	*6*	*100%*	*100%*	*$434*	*100%*	*100%*	*18*	*100%*	*100%*	*$2,480*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	21.4%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	17.4%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	20.8%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	1.9%	$0	0.0%	3.3%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	40.4%	0	0.0%	3.2%	$0	0.0%	2.7%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	96.8%	$0	0.0%	97.3%	0	0.0%	98.1%	$0	0.0%	96.7%	0	0.0%	100.0%	$0	0.0%	100.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	83	9.5%	$5,596	4.9%	21.4%	28	10.5%	7.9%	$1,600	5.2%	3.6%	31	11.3%	10.2%	$2,111	6.6%	5.0%	24	7.2%	7.2%	$1,885	3.7%	3.5%
	Moderate	191	21.9%	$17,847	15.7%	17.4%	61	22.9%	17.0%	$5,307	17.1%	10.9%	49	17.9%	19.5%	$4,132	13.0%	13.2%	81	24.4%	16.3%	$8,408	16.5%	11.1%
	Middle	206	23.6%	$21,733	19.1%	20.8%	63	23.7%	21.2%	$6,111	19.7%	17.5%	85	31.0%	21.5%	$8,423	26.5%	18.3%	58	17.5%	18.8%	$7,199	14.1%	16.2%
	Upper	377	43.2%	$66,105	58.1%	40.4%	114	42.9%	37.9%	$17,980	58.0%	45.1%	106	38.7%	31.8%	$16,823	53.0%	39.2%	157	47.3%	36.5%	$31,302	61.2%	45.1%
	Unknown	15	1.7%	$2,577	2.3%	0.0%	0	0.0%	16.0%	$0	0.0%	22.9%	3	1.1%	17.0%	$263	0.8%	24.4%	12	3.6%	21.3%	$2,314	4.5%	24.0%
	Total	*872*	*100%*	*$113,858*	*100%*	*100%*	*266*	*100%*	*100%*	*$30,998*	*100%*	*100%*	*274*	*100%*	*100%*	*$31,752*	*100%*	*100%*	*332*	*100%*	*100%*	*$51,108*	*100%*	*100%*
Small Business						Total Businesses																		
Revenue	$1 Million or Less	86	55.1%	$6,401	21.5%	90.4%	15	46.9%	43.6%	$1,171	13.7%	40.5%	13	39.4%	44.4%	$2,138	20.1%	43.6%	58	63.7%	43.4%	$3,092	29.4%	45.5%
	Over $1 Million	60	38.5%	$23,164	78.0%	8.4%	15	46.9%					20	60.6%					25	27.5%				
	Total Rev. available	146	93.6%	$29,565	99.5%	98.8%	30	93.8%					33	100.0%					83	91.2%				
	Rev. Not Known	10	6.4%	$139	0.5%	1.2%	2	6.3%					0	0.0%					8	8.8%				
	Total	*156*	*100%*	*$29,704*	*100%*	*100%*	*32*	*100%*					*33*	*100%*					*91*	*100%*				
Loan Size	$100,000 or Less	98	62.8%	$2,952	9.9%		16	50.0%	88.4%	$538	6.3%	29.3%	16	48.5%	87.3%	$612	5.7%	29.5%	66	72.5%	85.8%	$1,802	17.1%	31.8%
	$100,001 - $250,000	26	16.7%	$4,808	16.2%		6	18.8%	6.7%	$1,308	15.3%	22.5%	5	15.2%	8.2%	$826	7.8%	26.1%	15	16.5%	9.4%	$2,674	25.4%	27.8%
	$250,001 - $1 Million	32	20.5%	$21,944	73.9%		10	31.3%	4.9%	$6,691	78.4%	48.2%	12	36.4%	4.5%	$9,212	86.5%	44.4%	10	11.0%	4.8%	$6,041	57.4%	40.5%
	Total	*156*	*100%*	*$29,704*	*100%*		*32*	*100%*	*100%*	*$8,537*	*100%*	*100%*	*33*	*100%*	*100%*	*$10,650*	*100%*	*100%*	*91*	*100%*	*100%*	*$10,517*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	75	87.2%	$2,137	33.4%																			
	$100,001 - $250,000	6	7.0%	$1,147	17.9%																			
	$250,001 - $1 Million	5	5.8%	$3,117	48.7%																			
	Total	*86*	*100%*	*$6,401*	*100%*																			
Small Farm						Total Farms																		
Revenue	$1 Million or Less	8	36.4%	$633	17.6%	96.8%	1	33.3%	48.0%	$125	26.5%	64.4%	3	21.4%	37.4%	$195	7.1%	36.4%	4	80.0%	33.0%	$313	82.6%	44.5%
	Over $1 Million	14	63.6%	$2,960	82.4%	3.2%	2	66.7%					11	78.6%					1	20.0%				
	Total Rev. available	22	100.0%	$3,593	100.0%	100.0%	3	100.0%					14	100.0%					5	100.0%				
	Not Known	0	0.0%	$0	0.0%	0.0%	0	0.0%					0	0.0%					0	0.0%				
	Total	*22*	*100%*	*$3,593*	*100%*	*100%*	*3*	*100%*					*14*	*100%*					*5*	*100%*				
Loan Size	$100,000 or Less	8	36.4%	$307	8.5%		1	33.3%	84.3%	$75	15.9%	27.7%	4	28.6%	84.1%	$98	3.6%	24.9%	3	60.0%	83.5%	$134	35.4%	25.1%
	$100,001 - $250,000	9	40.9%	$1,395	38.8%		1	33.3%	8.8%	$125	26.5%	27.1%	6	42.9%	7.5%	$1,025	37.4%	22.2%	2	40.0%	12.1%	$245	64.6%	36.4%
	$250,001 - $500,000	5	22.7%	$1,891	52.6%		1	33.3%	6.9%	$271	57.5%	45.2%	4	28.6%	8.4%	$1,620	59.1%	53.0%	0	0.0%	4.4%	$0	0.0%	38.5%
	Total	*22*	*100%*	*$3,593*	*100%*		*3*	*100%*	*100%*	*$471*	*100%*	*100%*	*14*	*100%*	*100%*	*$2,743*	*100%*	*100%*	*5*	*100%*	*100%*	*$379*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	4	50.0%	$138	21.8%																			
	$100,001 - $250,000	4	50.0%	$495	78.2%																			
	$250,001 - $500,000	0	0.0%	$0	0.0%																			
	Total	*8*	*100%*	*$633*	*100%*																			

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue.
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2
Assessment Area: AL Gadsden

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison 2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
HOME PURCHASE	Low	2	2.8%	$114	1.0%	4.0%	1	5.6%	1.2%	$21	0.9%	0.8%	0	0.0%	0.8%	$0	0.0%	0.4%	1	3.0%	0.7%	$93	1.7%	0.3%
	Moderate	2	2.8%	$101	0.9%	19.7%	1	5.6%	7.9%	$51	2.1%	4.9%	1	4.8%	10.1%	$50	1.5%	6.9%	0	0.0%	9.1%	$0	0.0%	5.2%
	Middle	27	37.5%	$3,566	31.5%	43.5%	7	38.9%	40.5%	$1,001	41.2%	35.5%	8	38.1%	39.9%	$1,027	30.9%	34.6%	12	36.4%	35.8%	$1,538	27.7%	31.0%
	Upper	41	56.9%	$7,532	66.6%	32.9%	9	50.0%	50.4%	$1,356	55.8%	58.7%	12	57.1%	49.3%	$2,248	67.6%	58.1%	20	60.6%	54.4%	$3,928	70.7%	63.5%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*72*	*100%*	*$11,313*	*100%*	*100%*	*18*	*100%*	*100%*	*$2,429*	*100%*	*100%*	*21*	*100%*	*100%*	*$3,325*	*100%*	*100%*	*33*	*100%*	*100%*	*$5,559*	*100%*	*100%*
REFINANCE	Low	4	2.7%	$160	0.9%	4.0%	2	4.5%	1.4%	$87	2.5%	0.5%	1	2.2%	1.5%	$48	1.1%	0.6%	1	1.8%	0.6%	$25	0.2%	0.3%
	Moderate	13	8.8%	$821	4.4%	19.7%	2	4.5%	14.5%	$120	3.5%	11.2%	6	13.0%	11.4%	$516	11.8%	7.6%	5	8.8%	7.1%	$185	1.7%	5.2%
	Middle	54	36.7%	$5,103	27.1%	43.5%	16	36.4%	41.4%	$1,098	31.9%	40.0%	22	47.8%	40.1%	$1,697	38.7%	36.9%	16	28.1%	35.3%	$2,308	21.0%	30.7%
	Upper	76	51.7%	$12,723	67.7%	32.9%	24	54.5%	42.7%	$2,133	62.0%	48.4%	17	37.0%	47.0%	$2,123	48.4%	54.9%	35	61.4%	56.9%	$8,467	77.1%	63.9%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*147*	*100%*	*$18,807*	*100%*	*100%*	*44*	*100%*	*100%*	*$3,438*	*100%*	*100%*	*46*	*100%*	*100%*	*$4,384*	*100%*	*100%*	*57*	*100%*	*100%*	*$10,985*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	$0	0.0%	4.0%	0	0.0%	2.5%	$0	0.0%	0.7%	0	0.0%	2.9%	$0	0.0%	1.8%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	7	10.9%	$295	7.1%	19.7%	0	0.0%	13.9%	$0	0.0%	9.3%	4	17.4%	18.8%	$165	11.9%	12.1%	3	13.6%	13.5%	$130	7.5%	11.7%
	Middle	19	29.7%	$963	23.2%	43.5%	5	26.3%	25.3%	$274	26.8%	23.8%	8	34.8%	34.8%	$424	30.7%	36.3%	6	27.3%	29.7%	$265	15.2%	29.2%
	Upper	38	59.4%	$2,888	69.7%	32.9%	14	73.7%	58.2%	$750	73.2%	66.2%	11	47.8%	43.5%	$792	57.3%	49.8%	13	59.1%	56.8%	$1,346	77.3%	59.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*64*	*100%*	*$4,146*	*100%*	*100%*	*19*	*100%*	*100%*	*$1,024*	*100%*	*100%*	*23*	*100%*	*100%*	*$1,381*	*100%*	*100%*	*22*	*100%*	*100%*	*$1,741*	*100%*	*100%*
MULTI FAMILY						Multi-Family Units																		
	Low	0	0.0%	$0	0.0%	11.1%	0	0.0%	12.5%	$0	0.0%	1.4%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	16.7%	$0	0.0%	4.3%
	Moderate	0	0.0%	$0	0.0%	36.5%	0	0.0%	25.0%	$0	0.0%	74.4%	0	0.0%	60.0%	$0	0.0%	97.7%	0	0.0%	16.7%	$0	0.0%	37.5%
	Middle	0	0.0%	$0	0.0%	44.2%	0	0.0%	37.5%	$0	0.0%	21.5%	0	0.0%	40.0%	$0	0.0%	2.3%	0	0.0%	50.0%	$0	0.0%	53.1%
	Upper	0	0.0%	$0	0.0%	8.2%	0	0.0%	25.0%	$0	0.0%	2.7%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	16.7%	$0	0.0%	5.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	1	3.3%	$54	3.5%	4.0%	0	0.0%	3.0%	$0	0.0%	2.4%	0	0.0%	0.0%	$0	0.0%	0.0%	1	14.3%	7.7%	$54	18.2%	4.5%
	Moderate	4	13.3%	$84	5.5%	19.7%	3	20.0%	10.6%	$71	8.0%	6.2%	0	0.0%	4.0%	$0	0.0%	3.5%	1	14.3%	7.7%	$13	4.4%	2.1%
	Middle	8	26.7%	$368	24.0%	43.5%	4	26.7%	25.8%	$213	24.1%	21.1%	1	12.5%	30.0%	$25	7.0%	23.1%	3	42.9%	34.6%	$130	43.9%	40.9%
	Upper	17	56.7%	$1,030	67.1%	32.9%	8	53.3%	60.6%	$600	67.9%	70.3%	7	87.5%	66.0%	$331	93.0%	73.4%	2	28.6%	50.0%	$99	33.4%	52.6%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*30*	*100%*	*$1,536*	*100%*	*100%*	*15*	*100%*	*100%*	*$884*	*100%*	*100%*	*8*	*100%*	*100%*	*$356*	*100%*	*100%*	*7*	*100%*	*100%*	*$296*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2
Assessment Area: AL Gadsden

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	2	4.3%	$30	0.8%	4.0%	1	10.0%	6.1%	$20	3.5%	1.4%	1	6.3%	2.1%	$10	0.9%	0.2%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	7	15.2%	$621	17.3%	19.7%	2	20.0%	27.3%	$113	19.8%	14.5%	1	6.3%	22.9%	$22	1.9%	11.1%	4	20.0%	22.7%	$486	25.6%	20.5%
	Middle	19	41.3%	$1,542	42.8%	43.5%	4	40.0%	27.3%	$125	21.9%	11.5%	7	43.8%	31.3%	$765	67.6%	33.4%	8	40.0%	36.4%	$652	34.4%	33.5%
	Upper	18	39.1%	$1,407	39.1%	32.9%	3	30.0%	39.4%	$313	54.8%	72.5%	7	43.8%	43.8%	$334	29.5%	55.3%	8	40.0%	40.9%	$760	40.0%	46.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*46*	*100%*	*$3,600*	*100%*	*100%*	*10*	*100%*	*100%*	*$571*	*100%*	*100%*	*16*	*100%*	*100%*	*$1,131*	*100%*	*100%*	*20*	*100%*	*100%*	*$1,898*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	4.0%	0	0.0%	5.6%	$0	0.0%	2.4%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.9%	$0	0.0%	0.4%
	Moderate	0	0.0%	$0	0.0%	19.7%	0	0.0%	8.3%	$0	0.0%	5.8%	0	0.0%	11.3%	$0	0.0%	5.5%	0	0.0%	17.0%	$0	0.0%	10.3%
	Middle	0	0.0%	$0	0.0%	43.5%	0	0.0%	50.0%	$0	0.0%	45.7%	0	0.0%	52.8%	$0	0.0%	48.7%	0	0.0%	41.5%	$0	0.0%	40.4%
	Upper	0	0.0%	$0	0.0%	32.9%	0	0.0%	36.1%	$0	0.0%	46.1%	0	0.0%	35.8%	$0	0.0%	45.8%	0	0.0%	40.6%	$0	0.0%	49.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	9	2.5%	$358	0.9%	4.0%	4	3.8%	1.6%	$128	1.5%	0.8%	2	1.8%	1.0%	$58	0.5%	0.5%	3	2.2%	0.8%	$172	0.8%	0.5%
	Moderate	33	9.2%	$1,922	4.9%	19.7%	8	7.5%	10.4%	$355	4.3%	9.5%	12	10.5%	11.0%	$753	7.1%	9.4%	13	9.4%	8.8%	$814	4.0%	6.7%
	Middle	127	35.4%	$11,542	29.3%	43.5%	36	34.0%	39.9%	$2,711	32.5%	35.8%	46	40.4%	39.7%	$3,938	37.2%	34.7%	45	32.4%	35.7%	$4,893	23.9%	32.0%
	Upper	190	52.9%	$25,580	64.9%	32.9%	58	54.7%	48.1%	$5,152	61.7%	53.9%	54	47.4%	48.2%	$5,828	55.1%	55.5%	78	56.1%	54.7%	$14,600	71.3%	60.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*359*	*100%*	*$39,402*	*100%*	*100%*	*106*	*100%*	*100%*	*$8,346*	*100%*	*100%*	*114*	*100%*	*100%*	*$10,577*	*100%*	*100%*	*139*	*100%*	*100%*	*$20,479*	*100%*	*100%*
					Total Businesses																			
SMALL BUSINESSES	Low	21	8.2%	$3,241	12.6%	4.7%	6	12.0%	3.7%	$623	15.7%	4.5%	2	3.6%	3.5%	$539	9.5%	2.3%	13	8.6%	3.1%	$2,079	13.0%	4.5%
	Moderate	49	19.1%	$5,701	22.2%	19.6%	10	20.0%	18.5%	$1,443	36.4%	24.2%	11	20.0%	18.0%	$1,497	26.5%	18.0%	28	18.4%	20.6%	$2,761	17.2%	22.1%
	Middle	128	49.8%	$13,548	52.9%	47.2%	21	42.0%	43.6%	$751	19.0%	35.4%	32	58.2%	44.9%	$3,042	53.9%	48.4%	75	49.3%	49.0%	$9,755	60.9%	51.3%
	Upper	59	23.0%	$3,144	12.3%	28.4%	13	26.0%	32.6%	$1,146	28.9%	35.3%	10	18.2%	29.5%	$571	10.1%	30.1%	36	23.7%	26.6%	$1,427	8.9%	21.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	1.6%	$0	0.0%	0.7%	0	0.0%	4.1%	$0	0.0%	1.2%	0	0.0%	0.6%	$0	0.0%	0.3%
	Total	*257*	*100%*	*$25,634*	*100%*	*100%*	*50*	*100%*	*100%*	*$3,963*	*100%*	*100%*	*55*	*100%*	*100%*	*$5,649*	*100%*	*100%*	*152*	*100%*	*100%*	*$16,022*	*100%*	*100%*
					Total Farms																			
SMALL FARM	Low	0	0.0%	$0	0.0%	1.3%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	6.9%	$0	0.0%	1.3%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	15.4%	0	0.0%	48.1%	$0	0.0%	12.9%	0	0.0%	27.6%	$0	0.0%	6.1%	0	0.0%	30.8%	$0	0.0%	7.4%
	Middle	8	100.0%	$1,319	100.0%	65.4%	3	100.0%	51.9%	$445	100.0%	87.1%	2	100.0%	62.1%	$425	100.0%	89.6%	3	100.0%	61.5%	$449	100.0%	85.6%
	Upper	0	0.0%	$0	0.0%	17.9%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	3.4%	$0	0.0%	3.0%	0	0.0%	7.7%	$0	0.0%	7.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*8*	*100%*	*$1,319*	*100%*	*100%*	*3*	*100%*	*100%*	*$445*	*100%*	*100%*	*2*	*100%*	*100%*	*$425*	*100%*	*100%*	*3*	*100%*	*100%*	*$449*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2
Assessment Area: AL Gadsden

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	9	12.5%	$780	6.9%	24.6%	3	16.7%	6.5%	$233	9.6%	3.5%	1	4.8%	7.6%	$82	2.5%	3.9%	5	15.2%	12.7%	$465	8.4%	7.1%
	Moderate	17	23.6%	$1,938	17.1%	16.1%	5	27.8%	19.2%	$435	17.9%	13.4%	5	23.8%	21.8%	$505	15.2%	15.7%	7	21.2%	22.9%	$998	18.0%	17.9%
	Middle	21	29.2%	$3,057	27.0%	19.2%	5	27.8%	25.4%	$591	24.3%	23.1%	8	38.1%	22.6%	$1,140	34.3%	20.5%	8	24.2%	25.4%	$1,326	23.9%	25.1%
	Upper	24	33.3%	$5,447	48.1%	40.1%	5	27.8%	30.5%	$1,170	48.2%	42.0%	7	33.3%	31.5%	$1,598	48.1%	44.1%	12	36.4%	26.0%	$2,679	48.2%	37.2%
	Unknown	1	1.4%	$91	0.8%	0.0%	0	0.0%	18.3%	$0	0.0%	18.0%	0	0.0%	16.5%	$0	0.0%	15.8%	1	3.0%	13.0%	$91	1.6%	12.8%
	Total	*72*	*100%*	*$11,313*	*100%*	*100%*	*18*	*100%*	*100%*	*$2,429*	*100%*	*100%*	*21*	*100%*	*100%*	*$3,325*	*100%*	*100%*	*33*	*100%*	*100%*	*$5,559*	*100%*	*100%*
REFINANCE	Low	13	8.8%	$732	3.9%	24.6%	3	6.8%	7.1%	$217	6.3%	3.3%	4	8.7%	9.1%	$254	5.8%	4.9%	6	10.5%	5.7%	$261	2.4%	2.9%
	Moderate	23	15.6%	$1,647	8.8%	16.1%	11	25.0%	13.6%	$640	18.6%	9.5%	6	13.0%	14.7%	$372	8.5%	9.8%	6	10.5%	13.2%	$635	5.8%	9.3%
	Middle	33	22.4%	$3,113	16.6%	19.2%	8	18.2%	22.4%	$587	17.1%	19.6%	12	26.1%	22.8%	$722	16.5%	19.1%	13	22.8%	19.2%	$1,804	16.4%	16.7%
	Upper	75	51.0%	$12,745	67.8%	40.1%	22	50.0%	41.1%	$1,994	58.0%	49.6%	24	52.2%	36.6%	$3,036	69.3%	47.3%	29	50.9%	38.7%	$7,715	70.2%	49.2%
	Unknown	3	2.0%	$570	3.0%	0.0%	0	0.0%	15.8%	$0	0.0%	18.0%	0	0.0%	16.8%	$0	0.0%	18.9%	3	5.3%	23.1%	$570	5.2%	21.9%
	Total	*147*	*100%*	*$18,807*	*100%*	*100%*	*44*	*100%*	*100%*	*$3,438*	*100%*	*100%*	*46*	*100%*	*100%*	*$4,384*	*100%*	*100%*	*57*	*100%*	*100%*	*$10,985*	*100%*	*100%*
HOME IMPROVEMENT	Low	6	9.4%	$259	6.2%	24.6%	1	5.3%	8.9%	$49	4.8%	6.0%	2	8.7%	14.5%	$60	4.3%	10.3%	3	13.6%	13.5%	$150	8.6%	7.2%
	Moderate	9	14.1%	$414	10.0%	16.1%	1	5.3%	13.9%	$25	2.4%	8.8%	3	13.0%	13.0%	$150	10.9%	11.9%	5	22.7%	18.9%	$239	13.7%	15.7%
	Middle	14	21.9%	$521	12.6%	19.2%	2	10.5%	19.0%	$36	3.5%	23.3%	7	30.4%	27.5%	$267	19.3%	24.0%	5	22.7%	24.3%	$218	12.5%	19.7%
	Upper	34	53.1%	$2,930	70.7%	40.1%	14	73.7%	50.6%	$892	87.1%	53.5%	11	47.8%	39.1%	$904	65.5%	50.7%	9	40.9%	37.8%	$1,134	65.1%	49.7%
	Unknown	1	1.6%	$22	0.5%	0.0%	1	5.3%	7.6%	$22	2.1%	8.3%	0	0.0%	5.8%	$0	0.0%	3.2%	0	0.0%	5.4%	$0	0.0%	7.6%
	Total	*64*	*100%*	*$4,146*	*100%*	*100%*	*19*	*100%*	*100%*	*$1,024*	*100%*	*100%*	*23*	*100%*	*100%*	*$1,381*	*100%*	*100%*	*22*	*100%*	*100%*	*$1,741*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	$0	0.0%	24.6%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	16.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	8.3%	$0	0.0%	2.0%
	Middle	0	0.0%	$0	0.0%	19.2%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	20.0%	$0	0.0%	0.5%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	40.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	100.0%	$0	0.0%	100.0%	0	0.0%	80.0%	$0	0.0%	99.5%	0	0.0%	91.7%	$0	0.0%	98.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	5	16.7%	$134	8.7%	24.6%	2	13.3%	13.6%	$46	5.2%	7.5%	2	25.0%	6.0%	$68	19.1%	4.3%	1	14.3%	7.7%	$20	6.8%	2.4%
	Moderate	7	23.3%	$258	16.8%	16.1%	2	13.3%	10.6%	$50	5.7%	6.8%	3	37.5%	12.0%	$165	46.3%	12.1%	2	28.6%	23.1%	$43	14.5%	7.1%
	Middle	2	6.7%	$42	2.7%	19.2%	2	13.3%	16.7%	$42	4.8%	12.8%	0	0.0%	12.0%	$0	0.0%	9.3%	0	0.0%	26.9%	$0	0.0%	20.0%
	Upper	16	53.3%	$1,102	71.7%	40.1%	9	60.0%	59.1%	$746	84.4%	72.9%	3	37.5%	68.0%	$123	34.6%	58.5%	4	57.1%	38.5%	$233	78.7%	49.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	2.0%	$0	0.0%	15.8%	0	0.0%	3.8%	$0	0.0%	21.6%
	Total	*30*	*100%*	*$1,536*	*100%*	*100%*	*15*	*100%*	*100%*	*$884*	*100%*	*100%*	*8*	*100%*	*100%*	*$356*	*100%*	*100%*	*7*	*100%*	*100%*	*$296*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2
Assessment Area: AL Gadsden

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	9	19.6%	$444	12.3%	24.6%	4	40.0%	30.3%	$93	16.3%	9.0%	1	6.3%	16.7%	$51	4.5%	9.3%	4	20.0%	18.2%	$300	15.8%	15.1%
	Moderate	12	26.1%	$759	21.1%	16.1%	3	30.0%	24.2%	$128	22.4%	13.8%	4	25.0%	25.0%	$183	16.2%	16.0%	5	25.0%	29.5%	$448	23.6%	29.0%
	Middle	10	21.7%	$569	15.8%	19.2%	0	0.0%	3.0%	$0	0.0%	0.7%	4	25.0%	10.4%	$245	21.7%	8.2%	6	30.0%	18.2%	$324	17.1%	11.8%
	Upper	14	30.4%	$1,748	48.6%	40.1%	3	30.0%	39.4%	$350	61.3%	75.3%	7	43.8%	37.5%	$652	57.6%	55.5%	4	20.0%	29.5%	$746	39.3%	39.3%
	Unknown	1	2.2%	$80	2.2%	0.0%	0	0.0%	3.0%	$0	0.0%	1.3%	0	0.0%	10.4%	$0	0.0%	11.0%	1	5.0%	4.5%	$80	4.2%	4.8%
	Total	*46*	*100%*	*$3,600*	*100%*	*100%*	*10*	*100%*	*100%*	*$571*	*100%*	*100%*	*16*	*100%*	*100%*	*$1,131*	*100%*	*100%*	*20*	*100%*	*100%*	*$1,898*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	24.6%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	1.9%	$0	0.0%	0.8%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	16.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.9%	$0	0.0%	1.2%
	Middle	0	0.0%	$0	0.0%	19.2%	0	0.0%	4.2%	$0	0.0%	2.3%	0	0.0%	1.9%	$0	0.0%	3.7%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	40.1%	0	0.0%	2.8%	$0	0.0%	2.9%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	93.1%	$0	0.0%	94.7%	0	0.0%	96.2%	$0	0.0%	95.5%	0	0.0%	99.1%	$0	0.0%	98.8%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	42	11.7%	$2,349	6.0%	24.6%	13	12.3%	7.1%	$638	7.6%	3.4%	10	8.8%	8.3%	$515	4.9%	4.2%	19	13.7%	9.4%	$1,196	5.8%	4.9%
	Moderate	68	18.9%	$5,016	12.7%	16.1%	22	20.8%	16.6%	$1,278	15.3%	11.4%	21	18.4%	18.6%	$1,375	13.0%	13.1%	25	18.0%	18.1%	$2,363	11.5%	13.2%
	Middle	80	22.3%	$7,302	18.5%	19.2%	17	16.0%	23.0%	$1,256	15.0%	20.5%	31	27.2%	21.9%	$2,374	22.4%	19.1%	32	23.0%	21.8%	$3,672	17.9%	19.8%
	Upper	163	45.4%	$23,972	60.8%	40.1%	53	50.0%	34.2%	$5,152	61.7%	42.5%	52	45.6%	33.4%	$6,313	59.7%	43.7%	58	41.7%	30.8%	$12,507	61.1%	40.3%
	Unknown	6	1.7%	$763	1.9%	0.0%	1	0.9%	19.2%	$22	0.3%	22.2%	0	0.0%	17.8%	$0	0.0%	20.0%	5	3.6%	19.9%	$741	3.6%	21.7%
	Total	*359*	*100%*	*$39,402*	*100%*	*100%*	*106*	*100%*	*100%*	*$8,346*	*100%*	*100%*	*114*	*100%*	*100%*	*$10,577*	*100%*	*100%*	*139*	*100%*	*100%*	*$20,479*	*100%*	*100%*
Small Business						Total Businesses																		
Revenue	$1 Million or Less	162	63.0%	$6,759	26.4%	90.3%	38	76.0%	35.3%	$1,739	43.9%	30.2%	36	65.5%	33.5%	$1,887	33.4%	30.2%	88	57.9%	29.2%	$3,133	19.6%	21.4%
	Over $1 Million	77	30.0%	$18,588	72.5%	8.4%	11	22.0%					19	34.5%					47	30.9%				
	Total Rev. available	239	93.0%	$25,347	98.9%	98.7%	49	98.0%					55	100.0%					135	88.8%				
	Rev. Not Known	18	7.0%	$287	1.1%	1.3%	1	2.0%					0	0.0%					17	11.2%				
	Total	*257*	*100%*	*$25,634*	*100%*	*100%*	*50*	*100%*					*55*	*100%*					*152*	*100%*				
Loan Size	$100,000 or Less	202	78.6%	$5,978	23.3%		42	84.0%	95.0%	$1,435	36.2%	47.5%	43	78.2%	95.9%	$1,444	25.6%	47.4%	117	77.0%	90.8%	$3,099	19.3%	32.5%
	$100,001 - $250,000	27	10.5%	$4,395	17.1%		4	8.0%	2.8%	$728	18.4%	16.4%	6	10.9%	2.1%	$1,071	19.0%	11.5%	17	11.2%	4.8%	$2,596	16.2%	16.1%
	$250,001 - $1 Million	28	10.9%	$15,261	59.5%		4	8.0%	2.2%	$1,800	45.4%	36.1%	6	10.9%	2.0%	$3,134	55.5%	41.1%	18	11.8%	4.4%	$10,327	64.5%	51.4%
	Total	*257*	*100%*	*$25,634*	*100%*		*50*	*100%*	*100%*	*$3,963*	*100%*	*100%*	*55*	*100%*	*100%*	*$5,649*	*100%*	*100%*	*152*	*100%*	*100%*	*$16,022*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	150	92.6%	$4,092	60.5%																			
	$100,001 - $250,000	8	4.9%	$1,097	16.2%																			
	$250,001 - $1 Million	4	2.5%	$1,570	23.2%																			
	Total	*162*	*100%*	*$6,759*	*100%*																			
Small Farm						Total Farms																		
Revenue	$1 Million or Less	4	50.0%	$845	64.1%	97.4%	3	100.0%	22.2%	$445	100.0%	76.9%	0	0.0%	17.2%	$0	0.0%	13.1%	1	33.3%	19.2%	$400	89.1%	77.5%
	Over $1 Million	4	50.0%	$474	35.9%	1.3%	0	0.0%					2	100.0%					2	66.7%				
	Total Rev. available	8	100.0%	$1,319	100.0%	98.7%	3	100.0%					2	100.0%					3	100.0%				
	Not Known	0	0.0%	$0	0.0%	1.3%	0	0.0%					0	0.0%					0	0.0%				
	Total	*8*	*100%*	*$1,319*	*100%*	*100%*	*3*	*100%*					*2*	*100%*					*3*	*100%*				
Loan Size	$100,000 or Less	5	62.5%	$219	16.6%		2	66.7%	96.3%	$145	32.6%	50.5%	1	50.0%	96.6%	$25	5.9%	42.3%	2	66.7%	96.2%	$49	10.9%	38.7%
	$100,001 - $250,000	0	0.0%	$0	0.0%		0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	$250,001 - $500,000	3	37.5%	$1,100	83.4%		1	33.3%	3.7%	$300	67.4%	49.5%	1	50.0%	3.4%	$400	94.1%	57.7%	1	33.3%	3.8%	$400	89.1%	61.3%
	Total	*8*	*100%*	*$1,319*	*100%*		*3*	*100%*	*100%*	*$445*	*100%*	*100%*	*2*	*100%*	*100%*	*$425*	*100%*	*100%*	*3*	*100%*	*100%*	*$449*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	2	50.0%	$145	17.2%																			
	$100,001 - $250,000	0	0.0%	$0	0.0%																			
	$250,001 - $500,000	2	50.0%	$700	82.8%																			
	Total	*4*	*100%*	*$845*	*100%*																			

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue.
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2
Assessment Area: AL Huntsville

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2020, 2019, 2018					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
HOME PURCHASE	Low	16	2.0%	$1,510	0.9%	4.0%	6	2.4%	1.8%	$320	0.7%	0.8%	4	1.5%	1.8%	$425	0.8%	0.8%	6	2.2%	2.2%	$765	1.3%	1.1%
	Moderate	129	16.5%	$19,015	11.7%	24.5%	41	16.5%	17.1%	$5,363	11.4%	12.7%	46	17.4%	17.3%	$7,109	12.7%	12.8%	42	15.5%	17.7%	$6,543	10.9%	13.6%
	Middle	303	38.6%	$57,081	35.0%	33.8%	95	38.2%	34.7%	$16,314	34.7%	32.1%	93	35.2%	37.2%	$17,647	31.6%	34.9%	115	42.4%	37.9%	$23,120	38.4%	36.2%
	Upper	336	42.9%	$85,317	52.4%	37.7%	107	43.0%	46.4%	$25,018	53.2%	54.5%	121	45.8%	43.7%	$30,590	54.8%	51.6%	108	39.9%	42.2%	$29,709	49.4%	49.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*784*	*100%*	*$162,923*	*100%*	*100%*	*249*	*100%*	*100%*	*$47,015*	*100%*	*100%*	*264*	*100%*	*100%*	*$55,771*	*100%*	*100%*	*271*	*100%*	*100%*	*$60,137*	*100%*	*100%*
REFINANCE	Low	19	2.0%	$1,059	0.7%	4.0%	6	3.4%	3.0%	$280	1.5%	1.3%	7	3.0%	1.7%	$350	1.1%	0.6%	6	1.1%	1.0%	$429	0.4%	0.4%
	Moderate	178	18.6%	$18,334	12.0%	24.5%	41	23.6%	21.2%	$3,133	17.0%	14.8%	49	21.3%	15.7%	$4,522	14.5%	11.5%	88	15.9%	12.8%	$10,679	10.4%	10.2%
	Middle	328	34.3%	$45,826	30.1%	33.8%	66	37.9%	33.8%	$6,989	38.0%	33.1%	74	32.2%	33.8%	$8,393	27.0%	30.8%	188	34.1%	33.2%	$30,444	29.6%	30.6%
	Upper	431	45.1%	$87,194	57.2%	37.7%	61	35.1%	41.9%	$8,000	43.5%	50.8%	100	43.5%	48.7%	$17,816	57.3%	57.1%	270	48.9%	53.0%	$61,378	59.6%	58.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*956*	*100%*	*$152,413*	*100%*	*100%*	*174*	*100%*	*100%*	*$18,402*	*100%*	*100%*	*230*	*100%*	*100%*	*$31,081*	*100%*	*100%*	*552*	*100%*	*100%*	*$102,930*	*100%*	*100%*
HOME IMPROVEMENT	Low	10	3.3%	$394	2.0%	4.0%	2	2.0%	2.9%	$68	1.1%	1.7%	2	1.9%	2.0%	$96	1.4%	2.7%	6	5.8%	2.4%	$230	3.4%	1.8%
	Moderate	55	18.0%	$3,222	16.1%	24.5%	15	15.3%	17.8%	$1,341	21.3%	17.8%	18	17.3%	16.4%	$768	11.1%	13.3%	22	21.4%	15.4%	$1,113	16.5%	11.2%
	Middle	108	35.4%	$6,434	32.2%	33.8%	44	44.9%	36.0%	$2,240	35.6%	33.1%	41	39.4%	37.8%	$2,750	39.7%	34.6%	23	22.3%	33.9%	$1,444	21.4%	31.4%
	Upper	132	43.3%	$9,919	49.7%	37.7%	37	37.8%	43.3%	$2,641	42.0%	47.4%	43	41.3%	43.8%	$3,306	47.8%	49.5%	52	50.5%	48.2%	$3,972	58.8%	55.6%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*305*	*100%*	*$19,969*	*100%*	*100%*	*98*	*100%*	*100%*	*$6,290*	*100%*	*100%*	*104*	*100%*	*100%*	*$6,920*	*100%*	*100%*	*103*	*100%*	*100%*	*$6,759*	*100%*	*100%*
MULTI FAMILY						Multi-Family Units																		
	Low	0	0.0%	$0	0.0%	24.3%	0	0.0%	36.1%	$0	0.0%	8.0%	0	0.0%	25.5%	$0	0.0%	5.5%	0	0.0%	27.7%	$0	0.0%	7.0%
	Moderate	0	0.0%	$0	0.0%	31.8%	0	0.0%	20.8%	$0	0.0%	18.1%	0	0.0%	38.2%	$0	0.0%	18.6%	0	0.0%	32.3%	$0	0.0%	24.4%
	Middle	0	0.0%	$0	0.0%	31.7%	0	0.0%	31.9%	$0	0.0%	47.6%	0	0.0%	14.5%	$0	0.0%	21.8%	0	0.0%	23.1%	$0	0.0%	33.6%
	Upper	0	0.0%	$0	0.0%	12.2%	0	0.0%	11.1%	$0	0.0%	26.4%	0	0.0%	21.8%	$0	0.0%	54.2%	0	0.0%	16.9%	$0	0.0%	34.9%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	6	2.3%	$178	0.9%	4.0%	1	1.1%	1.9%	$13	0.2%	0.7%	5	5.3%	2.3%	$165	2.6%	1.1%	0	0.0%	1.2%	$0	0.0%	0.5%
	Moderate	47	17.7%	$2,455	12.4%	24.5%	22	25.0%	15.8%	$1,166	17.3%	12.0%	15	16.0%	13.6%	$419	6.5%	10.3%	10	11.9%	13.0%	$870	13.0%	10.8%
	Middle	97	36.5%	$7,530	38.0%	33.8%	25	28.4%	31.8%	$1,706	25.3%	26.1%	35	37.2%	34.6%	$2,811	43.7%	31.8%	37	44.0%	34.4%	$3,013	45.2%	31.7%
	Upper	116	43.6%	$9,670	48.8%	37.7%	40	45.5%	50.4%	$3,851	57.2%	61.1%	39	41.5%	49.5%	$3,031	47.2%	56.9%	37	44.0%	51.4%	$2,788	41.8%	57.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*266*	*100%*	*$19,833*	*100%*	*100%*	*88*	*100%*	*100%*	*$6,736*	*100%*	*100%*	*94*	*100%*	*100%*	*$6,426*	*100%*	*100%*	*84*	*100%*	*100%*	*$6,671*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2
Assessment Area: AL Huntsville

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2020, 2019, 2018					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	2	2.2%	$154	1.9%	4.0%	1	4.5%	1.8%	$50	3.3%	0.7%	1	3.0%	2.5%	$104	3.4%	1.9%	0	0.0%	3.7%	$0	0.0%	1.6%
	Moderate	17	19.1%	$1,189	14.9%	24.5%	5	22.7%	21.1%	$245	16.3%	13.7%	5	15.2%	19.4%	$406	13.3%	13.7%	7	20.6%	17.2%	$538	15.8%	11.7%
	Middle	37	41.6%	$2,924	36.7%	33.8%	9	40.9%	35.1%	$776	51.7%	34.1%	12	36.4%	37.5%	$772	25.2%	34.5%	16	47.1%	38.8%	$1,376	40.5%	38.9%
	Upper	33	37.1%	$3,690	46.4%	37.7%	7	31.8%	42.1%	$429	28.6%	51.5%	15	45.5%	40.6%	$1,778	58.1%	49.9%	11	32.4%	40.3%	$1,483	43.7%	47.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*89*	*100%*	*$7,957*	*100%*	*100%*	*22*	*100%*	*100%*	*$1,500*	*100%*	*100%*	*33*	*100%*	*100%*	*$3,060*	*100%*	*100%*	*34*	*100%*	*100%*	*$3,397*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	4.0%	0	0.0%	4.8%	$0	0.0%	2.3%	0	0.0%	6.0%	$0	0.0%	3.0%	0	0.0%	4.2%	$0	0.0%	1.6%
	Moderate	0	0.0%	$0	0.0%	24.5%	0	0.0%	28.1%	$0	0.0%	20.2%	0	0.0%	31.3%	$0	0.0%	24.3%	0	0.0%	26.5%	$0	0.0%	19.6%
	Middle	0	0.0%	$0	0.0%	33.8%	0	0.0%	40.7%	$0	0.0%	40.2%	0	0.0%	33.9%	$0	0.0%	33.7%	0	0.0%	35.0%	$0	0.0%	35.0%
	Upper	0	0.0%	$0	0.0%	37.7%	0	0.0%	26.4%	$0	0.0%	37.3%	0	0.0%	28.9%	$0	0.0%	39.0%	0	0.0%	34.3%	$0	0.0%	43.7%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	53	2.2%	$3,295	0.9%	4.0%	16	2.5%	2.3%	$731	0.9%	1.4%	19	2.6%	2.0%	$1,140	1.1%	1.1%	18	1.7%	1.7%	$1,424	0.8%	1.0%
	Moderate	426	17.8%	$44,215	12.2%	24.5%	124	19.7%	18.1%	$11,248	14.1%	13.6%	133	18.3%	17.0%	$13,224	12.8%	12.9%	169	16.2%	15.3%	$19,743	11.0%	12.3%
	Middle	873	36.4%	$119,795	33.0%	33.8%	239	37.9%	34.6%	$28,025	35.1%	33.3%	255	35.2%	36.1%	$32,373	31.4%	32.9%	379	36.3%	35.3%	$59,397	33.0%	33.3%
	Upper	1,048	43.7%	$195,790	53.9%	37.7%	252	39.9%	44.9%	$39,939	50.0%	51.8%	318	43.9%	44.9%	$56,521	54.7%	53.1%	478	45.8%	47.7%	$99,330	55.2%	53.4%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*2,400*	*100%*	*$363,095*	*100%*	*100%*	*631*	*100%*	*100%*	*$79,943*	*100%*	*100%*	*725*	*100%*	*100%*	*$103,258*	*100%*	*100%*	*1,044*	*100%*	*100%*	*$179,894*	*100%*	*100%*
						Total Businesses																		
SMALL BUSINESSES	Low	138	14.8%	$13,357	14.1%	10.6%	27	14.7%	11.9%	$2,524	12.8%	14.6%	22	13.7%	12.4%	$2,417	12.4%	16.3%	89	15.1%	12.4%	$8,416	15.2%	16.4%
	Moderate	196	21.0%	$18,370	19.4%	24.5%	42	22.8%	20.6%	$3,314	16.7%	21.5%	26	16.1%	20.2%	$3,145	16.2%	20.9%	128	21.7%	21.7%	$11,911	21.5%	23.6%
	Middle	305	32.7%	$31,240	33.0%	30.0%	63	34.2%	30.2%	$7,458	37.7%	28.0%	50	31.1%	30.3%	$4,811	24.7%	26.1%	192	32.6%	30.3%	$18,971	34.3%	26.9%
	Upper	295	31.6%	$31,610	33.4%	34.9%	52	28.3%	36.5%	$6,494	32.8%	35.7%	63	39.1%	36.1%	$9,089	46.7%	36.3%	180	30.6%	35.2%	$16,027	29.0%	32.9%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	0.8%	$0	0.0%	0.2%	0	0.0%	1.0%	$0	0.0%	0.3%	0	0.0%	0.5%	$0	0.0%	0.2%
	Total	*934*	*100%*	*$94,577*	*100%*	*100%*	*184*	*100%*	*100%*	*$19,790*	*100%*	*100%*	*161*	*100%*	*100%*	*$19,462*	*100%*	*100%*	*589*	*100%*	*100%*	*$55,325*	*100%*	*100%*
						Total Farms																		
SMALL FARM	Low	0	0.0%	$0	0.0%	0.8%	0	0.0%	0.5%	$0	0.0%	0.2%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	3.0%	$0	0.0%	0.7%
	Moderate	42	58.3%	$6,374	67.3%	38.1%	9	64.3%	45.2%	$1,667	73.3%	53.4%	9	39.1%	42.3%	$1,528	45.9%	45.6%	24	68.6%	48.5%	$3,179	82.0%	54.6%
	Middle	19	26.4%	$1,622	17.1%	40.7%	2	14.3%	37.2%	$266	11.7%	31.0%	9	39.1%	40.7%	$895	26.9%	36.2%	8	22.9%	35.5%	$461	11.9%	33.0%
	Upper	11	15.3%	$1,482	15.6%	20.3%	3	21.4%	15.1%	$342	15.0%	15.2%	5	21.7%	15.3%	$905	27.2%	17.8%	3	8.6%	12.4%	$235	6.1%	11.6%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	2.0%	$0	0.0%	0.3%	0	0.0%	1.6%	$0	0.0%	0.3%	0	0.0%	0.6%	$0	0.0%	0.1%
	Total	*72*	*100%*	*$9,478*	*100%*	*100%*	*14*	*100%*	*100%*	*$2,275*	*100%*	*100%*	*23*	*100%*	*100%*	*$3,328*	*100%*	*100%*	*35*	*100%*	*100%*	*$3,875*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2
Assessment Area: AL Huntsville

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2020, 2019, 2018					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	114	14.5%	$13,219	8.1%	23.8%	36	14.5%	9.7%	$3,742	8.0%	5.5%	41	15.5%	10.8%	$4,846	8.7%	6.2%	37	13.7%	8.6%	$4,631	7.7%	5.0%
	Moderate	221	28.2%	$36,677	22.5%	16.9%	65	26.1%	18.2%	$8,756	18.6%	13.9%	66	25.0%	19.3%	$10,860	19.5%	15.2%	90	33.2%	19.0%	$17,061	28.4%	14.9%
	Middle	173	22.1%	$33,921	20.8%	17.3%	58	23.3%	21.4%	$10,607	22.6%	20.7%	61	23.1%	22.1%	$12,177	21.8%	22.0%	54	19.9%	23.0%	$11,137	18.5%	22.3%
	Upper	256	32.7%	$74,203	45.5%	41.9%	83	33.3%	31.6%	$22,144	47.1%	41.8%	89	33.7%	32.5%	$25,896	46.4%	42.4%	84	31.0%	34.9%	$26,163	43.5%	44.0%
	Unknown	20	2.6%	$4,903	3.0%	0.0%	7	2.8%	19.0%	$1,766	3.8%	18.2%	7	2.7%	15.3%	$1,992	3.6%	14.2%	6	2.2%	14.5%	$1,145	1.9%	13.8%
	Total	*784*	*100%*	*$162,923*	*100%*	*100%*	*249*	*100%*	*100%*	*$47,015*	*100%*	*100%*	*264*	*100%*	*100%*	*$55,771*	*100%*	*100%*	*271*	*100%*	*100%*	*$60,137*	*100%*	*100%*
REFINANCE	Low	143	15.0%	$10,397	6.8%	23.8%	31	17.8%	11.7%	$1,874	10.2%	6.4%	58	25.2%	10.1%	$3,818	12.3%	4.8%	54	9.8%	4.7%	$4,705	4.6%	2.5%
	Moderate	211	22.1%	$24,235	15.9%	16.9%	47	27.0%	16.2%	$3,816	20.7%	11.8%	47	20.4%	13.5%	$5,023	16.2%	9.4%	117	21.2%	11.2%	$15,396	15.0%	7.6%
	Middle	189	19.8%	$28,445	18.7%	17.3%	37	21.3%	17.4%	$3,700	20.1%	16.0%	41	17.8%	15.8%	$5,067	16.3%	13.6%	111	20.1%	15.7%	$19,678	19.1%	13.2%
	Upper	392	41.0%	$86,019	56.4%	41.9%	57	32.8%	32.4%	$8,734	47.5%	42.4%	81	35.2%	32.0%	$16,769	54.0%	40.0%	254	46.0%	35.0%	$60,516	58.8%	40.3%
	Unknown	21	2.2%	$3,317	2.2%	0.0%	2	1.1%	22.2%	$278	1.5%	23.4%	3	1.3%	28.6%	$404	1.3%	32.3%	16	2.9%	33.4%	$2,635	2.6%	36.4%
	Total	*956*	*100%*	*$152,413*	*100%*	*100%*	*174*	*100%*	*100%*	*$18,402*	*100%*	*100%*	*230*	*100%*	*100%*	*$31,081*	*100%*	*100%*	*552*	*100%*	*100%*	*$102,930*	*100%*	*100%*
HOME IMPROVEMENT	Low	56	18.4%	$1,849	9.3%	23.8%	14	14.3%	11.3%	$547	8.7%	9.3%	17	16.3%	10.6%	$424	6.1%	5.8%	25	24.3%	9.6%	$878	13.0%	5.1%
	Moderate	59	19.3%	$3,036	15.2%	16.9%	19	19.4%	16.3%	$1,026	16.3%	14.5%	23	22.1%	18.2%	$1,170	16.9%	15.1%	17	16.5%	15.2%	$840	12.4%	11.9%
	Middle	64	21.0%	$3,917	19.6%	17.3%	21	21.4%	21.7%	$1,078	17.1%	19.3%	26	25.0%	22.0%	$1,777	25.7%	20.9%	17	16.5%	21.5%	$1,062	15.7%	19.0%
	Upper	125	41.0%	$11,152	55.8%	41.9%	44	44.9%	47.1%	$3,639	57.9%	50.6%	38	36.5%	46.1%	$3,549	51.3%	53.8%	43	41.7%	50.0%	$3,964	58.6%	57.3%
	Unknown	1	0.3%	$15	0.1%	0.0%	0	0.0%	3.6%	$0	0.0%	6.3%	0	0.0%	3.2%	$0	0.0%	4.4%	1	1.0%	3.7%	$15	0.2%	6.8%
	Total	*305*	*100%*	*$19,969*	*100%*	*100%*	*98*	*100%*	*100%*	*$6,290*	*100%*	*100%*	*104*	*100%*	*100%*	*$6,920*	*100%*	*100%*	*103*	*100%*	*100%*	*$6,759*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	$0	0.0%	23.8%	0	0.0%	1.4%	$0	0.0%	0.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	16.9%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	17.3%	0	0.0%	2.8%	$0	0.0%	0.1%	0	0.0%	1.8%	$0	0.0%	0.1%	0	0.0%	3.1%	$0	0.0%	0.2%
	Upper	0	0.0%	$0	0.0%	41.9%	0	0.0%	5.6%	$0	0.0%	0.6%	0	0.0%	9.1%	$0	0.0%	0.9%	0	0.0%	4.6%	$0	0.0%	0.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	90.3%	$0	0.0%	99.2%	0	0.0%	89.1%	$0	0.0%	98.9%	0	0.0%	92.3%	$0	0.0%	99.5%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	39	14.7%	$1,798	9.1%	23.8%	17	19.3%	9.1%	$769	11.4%	5.0%	11	11.7%	7.3%	$519	8.1%	5.1%	11	13.1%	8.9%	$510	7.6%	4.2%
	Moderate	58	21.8%	$2,626	13.2%	16.9%	18	20.5%	16.1%	$760	11.3%	10.3%	25	26.6%	19.1%	$993	15.5%	12.5%	15	17.9%	13.7%	$873	13.1%	8.7%
	Middle	49	18.4%	$3,666	18.5%	17.3%	16	18.2%	21.8%	$1,271	18.9%	15.1%	16	17.0%	21.9%	$952	14.8%	18.5%	17	20.2%	21.7%	$1,443	21.6%	19.5%
	Upper	116	43.6%	$11,520	58.1%	41.9%	37	42.0%	51.9%	$3,936	58.4%	69.0%	40	42.6%	49.9%	$3,823	59.5%	62.8%	39	46.4%	51.4%	$3,761	56.4%	65.4%
	Unknown	4	1.5%	$223	1.1%	0.0%	0	0.0%	1.0%	$0	0.0%	0.6%	2	2.1%	1.7%	$139	2.2%	1.0%	2	2.4%	4.3%	$84	1.3%	2.1%
	Total	*266*	*100%*	*$19,833*	*100%*	*100%*	*88*	*100%*	*100%*	*$6,736*	*100%*	*100%*	*94*	*100%*	*100%*	*$6,426*	*100%*	*100%*	*84*	*100%*	*100%*	*$6,671*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2
Assessment Area: AL Huntsville

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2020, 2019, 2018					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	13	14.6%	$659	8.3%	23.8%	6	27.3%	16.4%	$360	24.0%	12.5%	5	15.2%	21.3%	$201	6.6%	13.5%	2	5.9%	12.7%	$98	2.9%	6.2%
	Moderate	24	27.0%	$1,584	19.9%	16.9%	3	13.6%	17.5%	$183	12.2%	12.3%	12	36.4%	18.1%	$797	26.0%	14.4%	9	26.5%	16.4%	$604	17.8%	12.7%
	Middle	22	24.7%	$2,126	26.7%	17.3%	8	36.4%	25.7%	$571	38.1%	24.1%	4	12.1%	14.4%	$319	10.4%	13.6%	10	29.4%	17.9%	$1,236	36.4%	17.8%
	Upper	30	33.7%	$3,588	45.1%	41.9%	5	22.7%	37.4%	$386	25.7%	46.6%	12	36.4%	38.8%	$1,743	57.0%	48.2%	13	38.2%	41.8%	$1,459	42.9%	54.4%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	2.9%	$0	0.0%	4.6%	0	0.0%	7.5%	$0	0.0%	10.3%	0	0.0%	11.2%	$0	0.0%	8.9%
	Total	*89*	*100%*	*$7,957*	*100%*	*100%*	*22*	*100%*	*100%*	*$1,500*	*100%*	*100%*	*33*	*100%*	*100%*	*$3,060*	*100%*	*100%*	*34*	*100%*	*100%*	*$3,397*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	23.8%	0	0.0%	1.2%	$0	0.0%	0.5%	0	0.0%	1.5%	$0	0.0%	1.0%	0	0.0%	0.2%	$0	0.0%	0.1%
	Moderate	0	0.0%	$0	0.0%	16.9%	0	0.0%	2.9%	$0	0.0%	3.5%	0	0.0%	1.2%	$0	0.0%	1.1%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	17.3%	0	0.0%	1.9%	$0	0.0%	0.4%	0	0.0%	1.2%	$0	0.0%	0.8%	0	0.0%	0.2%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	41.9%	0	0.0%	0.5%	$0	0.0%	0.7%	0	0.0%	0.3%	$0	0.0%	0.2%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	93.6%	$0	0.0%	95.0%	0	0.0%	95.8%	$0	0.0%	96.9%	0	0.0%	99.7%	$0	0.0%	99.9%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	365	15.2%	$27,922	7.7%	23.8%	104	16.5%	10.0%	$7,292	9.1%	5.3%	132	18.2%	10.4%	$9,808	9.5%	5.4%	129	12.4%	6.6%	$10,822	6.0%	3.5%
	Moderate	573	23.9%	$68,158	18.8%	16.9%	152	24.1%	17.2%	$14,541	18.2%	12.5%	173	23.9%	17.3%	$18,843	18.2%	12.5%	248	23.8%	14.5%	$34,774	19.3%	10.6%
	Middle	497	20.7%	$72,075	19.9%	17.3%	140	22.2%	20.2%	$17,227	21.5%	18.2%	148	20.4%	19.9%	$20,292	19.7%	18.1%	209	20.0%	18.8%	$34,556	19.2%	16.8%
	Upper	919	38.3%	$186,482	51.4%	41.9%	226	35.8%	32.6%	$38,839	48.6%	39.3%	260	35.9%	33.1%	$51,780	50.1%	39.2%	433	41.5%	35.0%	$95,863	53.3%	40.5%
	Unknown	46	1.9%	$8,458	2.3%	0.0%	9	1.4%	19.9%	$2,044	2.6%	24.7%	12	1.7%	19.3%	$2,535	2.5%	24.9%	25	2.4%	25.0%	$3,879	2.2%	28.7%
	Total	*2,400*	*100%*	*$363,095*	*100%*	*100%*	*631*	*100%*	*100%*	*$79,943*	*100%*	*100%*	*725*	*100%*	*100%*	*$103,258*	*100%*	*100%*	*####*	*100%*	*100%*	*$179,894*	*100%*	*100%*
Small Business						Total Businesses																		
Revenue	$1 Million or Less	595	63.7%	$30,784	32.5%	92.1%	125	67.9%	45.4%	$6,516	32.9%	38.2%	115	71.4%	44.6%	$5,017	25.8%	41.7%	355	60.3%	41.0%	$19,251	34.8%	33.0%
	Over $1 Million	231	24.7%	$58,570	61.9%	7.1%	54	29.3%					46	28.6%					131	22.2%				
	Total Rev. available	826	88.4%	$89,354	94.4%	99.2%	179	97.2%					161	100.0%					486	82.5%				
	Rev. Not Known	108	11.6%	$5,223	5.5%	0.7%	5	2.7%					0	0.0%					103	17.5%				
	Total	*934*	*100%*	*$94,577*	*100%*	*100%*	*184*	*100%*					*161*	*100%*					*589*	*100%*				
Loan Size	$100,000 or Less	734	78.6%	$19,286	20.4%		138	75.0%	87.2%	$4,000	20.2%	26.0%	122	75.8%	87.4%	$2,968	15.3%	25.4%	474	80.5%	82.2%	$12,318	22.3%	24.9%
	$100,001 - $250,000	91	9.7%	$15,468	16.4%		19	10.3%	6.3%	$3,312	16.7%	17.9%	17	10.6%	5.9%	$3,496	18.0%	16.9%	55	9.3%	9.8%	$8,660	15.7%	21.1%
	$250,001 - $1 Million	109	11.7%	$59,823	63.3%		27	14.7%	6.5%	$12,478	63.1%	56.1%	22	13.7%	6.7%	$12,998	66.8%	57.7%	60	10.2%	8.0%	$34,347	62.1%	54.1%
	Total	*934*	*100%*	*$94,577*	*100%*		*184*	*100%*	*100%*	*$19,790*	*100%*	*100%*	*161*	*100%*	*100%*	*$19,462*	*100%*	*100%*	*589*	*100%*	*100%*	*$55,325*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	534	89.7%	$12,224	39.7%																			
	$100,001 - $250,000	32	5.4%	$4,744	15.4%																			
	$250,001 - $1 Million	29	4.9%	$13,816	44.9%																			
	Total	*595*	*100%*	*$30,784*	*100%*																			
Small Farm						Total Farms																		
Revenue	$1 Million or Less	45	62.5%	$6,051	63.8%	96.9%	10	71.4%	49.2%	$1,699	74.7%	68.3%	16	69.6%	40.7%	$1,982	59.6%	59.8%	19	54.3%	39.6%	$2,370	61.2%	57.7%
	Over $1 Million	25	34.7%	$3,406	35.9%	3.1%	4	28.6%					7	30.4%					14	40.0%				
	Total Rev. available	70	97.2%	$9,457	99.7%	100.0%	14	100.0%					23	100.0%					33	94.3%				
	Not Known	2	2.8%	$21	0.2%	0.0%	0	0.0%					0	0.0%					2	5.7%				
	Total	*72*	*100%*	*$9,478*	*100%*	*100%*	*14*	*100%*					*23*	*100%*					*35*	*100%*				
Loan Size	$100,000 or Less	41	56.9%	$1,710	18.0%		5	35.7%	81.9%	$292	12.8%	27.3%	14	60.9%	82.5%	$705	21.2%	25.4%	22	62.9%	78.7%	$713	18.4%	23.0%
	$100,001 - $250,000	21	29.2%	$3,818	40.3%		6	42.9%	10.6%	$1,068	46.9%	30.3%	5	21.7%	9.5%	$817	24.5%	24.6%	10	28.6%	11.2%	$1,933	49.9%	26.1%
	$250,001 - $500,000	10	13.9%	$3,950	41.7%		3	21.4%	7.5%	$915	40.2%	42.4%	4	17.4%	7.9%	$1,806	54.3%	50.0%	3	8.6%	10.1%	$1,229	31.7%	51.0%
	Total	*72*	*100%*	*$9,478*	*100%*		*14*	*100%*	*100%*	*$2,275*	*100%*	*100%*	*23*	*100%*	*100%*	*$3,328*	*100%*	*100%*	*35*	*100%*	*100%*	*$3,875*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	24	53.3%	$877	14.5%																			
	$100,001 - $250,000	14	31.1%	$2,409	39.8%																			
	$250,001 - $500,000	7	15.6%	$2,765	45.7%																			
	Total	*45*	*100%*	*$6,051*	*100%*																			

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue.
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2
Assessment Area: AL Montgomery

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
HOME PURCHASE	Low	4	1.0%	$265	0.3%	6.1%	0	0.0%	1.0%	$0	0.0%	0.5%	0	0.0%	0.8%	$0	0.0%	0.3%	4	2.2%	0.8%	$265	0.7%	0.3%
	Moderate	32	8.3%	$4,429	5.2%	16.9%	7	7.0%	10.4%	$1,002	4.4%	6.0%	11	10.3%	10.2%	$1,062	4.8%	6.0%	14	7.8%	9.1%	$2,365	5.8%	5.4%
	Middle	111	28.8%	$17,313	20.3%	38.5%	29	29.0%	36.1%	$4,429	19.6%	29.4%	29	27.1%	34.4%	$4,253	19.2%	28.7%	53	29.6%	34.3%	$8,631	21.3%	27.9%
	Upper	238	61.7%	$63,137	74.0%	38.5%	64	64.0%	52.3%	$17,163	76.0%	64.0%	66	61.7%	54.5%	$16,649	75.3%	64.9%	108	60.3%	55.7%	$29,325	72.3%	66.4%
	Unknown	1	0.3%	$160	0.2%	0.0%	0	0.0%	0.2%	$0	0.0%	0.1%	1	0.9%	0.1%	$160	0.7%	0.1%	0	0.0%	0.1%	$0	0.0%	0.1%
	Total	*386*	*100%*	*$85,304*	*100%*	*100%*	*100*	*100%*	*100%*	*$22,594*	*100%*	*100%*	*107*	*100%*	*100%*	*$22,124*	*100%*	*100%*	*179*	*100%*	*100%*	*$40,586*	*100%*	*100%*
REFINANCE	Low	19	3.6%	$758	0.9%	6.1%	7	6.1%	1.8%	$292	2.2%	0.7%	6	4.3%	1.0%	$213	1.1%	0.3%	6	2.1%	0.6%	$253	0.5%	0.3%
	Moderate	44	8.2%	$3,645	4.3%	16.9%	12	10.5%	10.2%	$770	5.9%	6.6%	18	12.8%	7.6%	$1,268	6.6%	4.7%	14	5.0%	4.9%	$1,607	3.0%	3.4%
	Middle	200	37.4%	$23,775	27.9%	38.5%	40	35.1%	39.4%	$3,866	29.7%	35.0%	61	43.3%	35.3%	$6,955	36.3%	29.2%	99	35.4%	32.2%	$12,954	24.4%	27.0%
	Upper	272	50.8%	$57,014	66.9%	38.5%	55	48.2%	48.5%	$8,097	62.2%	57.6%	56	39.7%	56.1%	$10,743	56.0%	65.8%	161	57.5%	62.3%	$38,174	72.0%	69.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.2%	$0	0.0%	0.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.1%	$0	0.0%	0.1%
	Total	*535*	*100%*	*$85,192*	*100%*	*100%*	*114*	*100%*	*100%*	*$13,025*	*100%*	*100%*	*141*	*100%*	*100%*	*$19,179*	*100%*	*100%*	*280*	*100%*	*100%*	*$52,988*	*100%*	*100%*
HOME IMPROVEMENT	Low	5	2.1%	$199	1.5%	6.1%	3	3.7%	2.1%	$149	3.5%	1.1%	2	2.3%	2.5%	$50	1.0%	1.2%	0	0.0%	1.6%	$0	0.0%	0.5%
	Moderate	25	10.6%	$911	7.1%	16.9%	8	9.8%	9.8%	$336	8.0%	6.1%	9	10.3%	10.5%	$360	7.3%	7.8%	8	12.1%	9.3%	$215	5.7%	3.8%
	Middle	89	37.9%	$4,378	33.9%	38.5%	37	45.1%	42.7%	$1,780	42.4%	38.1%	34	39.1%	39.3%	$1,737	35.3%	37.0%	18	27.3%	36.1%	$861	22.8%	50.1%
	Upper	115	48.9%	$7,339	56.9%	38.5%	33	40.2%	44.9%	$1,859	44.3%	54.3%	42	48.3%	47.7%	$2,778	56.4%	54.0%	40	60.6%	53.0%	$2,702	71.5%	45.6%
	Unknown	1	0.4%	$75	0.6%	0.0%	1	1.2%	0.4%	$75	1.8%	0.4%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*235*	*100%*	*$12,902*	*100%*	*100%*	*82*	*100%*	*100%*	*$4,199*	*100%*	*100%*	*87*	*100%*	*100%*	*$4,925*	*100%*	*100%*	*66*	*100%*	*100%*	*$3,778*	*100%*	*100%*
MULTI FAMILY						Multi-Family Units																		
	Low	0	0.0%	$0	0.0%	8.8%	0	0.0%	11.8%	$0	0.0%	5.4%	0	0.0%	6.3%	$0	0.0%	7.4%	0	0.0%	13.0%	$0	0.0%	4.5%
	Moderate	0	0.0%	$0	0.0%	30.9%	0	0.0%	35.3%	$0	0.0%	25.2%	0	0.0%	12.5%	$0	0.0%	4.3%	0	0.0%	21.7%	$0	0.0%	1.4%
	Middle	1	33.3%	$1,650	19.8%	38.1%	0	0.0%	26.5%	$0	0.0%	26.0%	0	0.0%	50.0%	$0	0.0%	32.4%	1	100.0%	39.1%	$1,650	100.0%	36.6%
	Upper	1	33.3%	$4,425	53.2%	21.2%	1	50.0%	17.6%	$4,425	66.3%	27.7%	0	0.0%	25.0%	$0	0.0%	49.2%	0	0.0%	21.7%	$0	0.0%	57.1%
	Unknown	1	33.3%	$2,250	27.0%	0.9%	1	50.0%	8.8%	$2,250	33.7%	15.6%	0	0.0%	6.3%	$0	0.0%	6.6%	0	0.0%	4.3%	$0	0.0%	0.3%
	Total	*3*	*100%*	*$8,325*	*100%*	*100%*	*2*	*100%*	*100%*	*$6,675*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*1*	*100%*	*100%*	*$1,650*	*100%*	*100%*
OTHER PURPOSE LOC	Low	1	1.1%	$10	0.2%	6.1%	1	2.7%	1.4%	$10	0.5%	0.5%	0	0.0%	0.7%	$0	0.0%	0.2%	0	0.0%	1.3%	$0	0.0%	0.4%
	Moderate	12	13.3%	$892	16.0%	16.9%	6	16.2%	6.8%	$183	9.2%	4.9%	3	12.0%	7.4%	$189	14.6%	5.5%	3	10.7%	6.0%	$520	22.7%	6.7%
	Middle	29	32.2%	$1,577	28.3%	38.5%	13	35.1%	34.2%	$832	41.6%	27.8%	9	36.0%	32.4%	$361	27.9%	23.5%	7	25.0%	25.8%	$384	16.8%	17.1%
	Upper	48	53.3%	$3,101	55.6%	38.5%	17	45.9%	57.5%	$974	48.7%	66.8%	13	52.0%	59.5%	$742	57.4%	70.7%	18	64.3%	66.9%	$1,385	60.5%	75.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*90*	*100%*	*$5,580*	*100%*	*100%*	*37*	*100%*	*100%*	*$1,999*	*100%*	*100%*	*25*	*100%*	*100%*	*$1,292*	*100%*	*100%*	*28*	*100%*	*100%*	*$2,289*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2
Assessment Area: AL Montgomery

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	5	7.9%	$153	2.8%	6.1%	2	9.5%	7.5%	$50	6.1%	2.4%	1	4.5%	2.3%	$64	2.0%	0.9%	2	10.0%	2.8%	$39	2.7%	0.4%
	Moderate	5	7.9%	$173	3.1%	16.9%	4	19.0%	13.8%	$134	16.4%	8.1%	1	4.5%	6.9%	$39	1.2%	3.2%	0	0.0%	9.7%	$0	0.0%	4.3%
	Middle	27	42.9%	$1,541	27.8%	38.5%	9	42.9%	41.3%	$358	43.8%	29.9%	8	36.4%	46.0%	$629	19.2%	29.7%	10	50.0%	45.8%	$554	38.0%	35.1%
	Upper	26	41.3%	$3,678	66.3%	38.5%	6	28.6%	37.5%	$276	33.7%	59.6%	12	54.5%	44.8%	$2,537	77.6%	66.2%	8	40.0%	41.7%	$865	59.3%	60.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*63*	*100%*	*$5,545*	*100%*	*100%*	*21*	*100%*	*100%*	*$818*	*100%*	*100%*	*22*	*100%*	*100%*	*$3,269*	*100%*	*100%*	*20*	*100%*	*100%*	*$1,458*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	6.1%	0	0.0%	4.6%	$0	0.0%	2.0%	0	0.0%	3.2%	$0	0.0%	1.3%	0	0.0%	2.8%	$0	0.0%	1.6%
	Moderate	0	0.0%	$0	0.0%	16.9%	0	0.0%	23.2%	$0	0.0%	15.5%	0	0.0%	23.0%	$0	0.0%	16.6%	0	0.0%	16.1%	$0	0.0%	10.2%
	Middle	0	0.0%	$0	0.0%	38.5%	0	0.0%	35.6%	$0	0.0%	35.0%	0	0.0%	40.8%	$0	0.0%	40.4%	0	0.0%	39.9%	$0	0.0%	35.9%
	Upper	0	0.0%	$0	0.0%	38.5%	0	0.0%	36.6%	$0	0.0%	47.5%	0	0.0%	32.9%	$0	0.0%	41.7%	0	0.0%	41.0%	$0	0.0%	52.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.2%	$0	0.0%	0.1%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	34	2.6%	$1,385	0.7%	6.1%	13	3.7%	1.5%	$501	1.0%	0.8%	9	2.4%	1.0%	$327	0.6%	0.8%	12	2.1%	0.8%	$557	0.5%	0.5%
	Moderate	118	9.0%	$10,050	5.0%	16.9%	37	10.4%	11.0%	$2,425	4.9%	7.3%	42	11.0%	9.8%	$2,918	5.7%	5.7%	39	6.8%	7.3%	$4,707	4.6%	4.4%
	Middle	457	34.8%	$50,234	24.8%	38.5%	128	36.0%	37.0%	$11,265	22.8%	30.8%	141	36.9%	35.1%	$13,935	27.4%	29.3%	188	32.8%	33.5%	$25,034	24.4%	28.0%
	Upper	700	53.4%	$138,694	68.4%	38.5%	176	49.4%	50.3%	$32,794	66.5%	60.2%	189	49.5%	54.0%	$33,449	65.9%	63.7%	335	58.4%	58.3%	$72,451	70.5%	67.1%
	Unknown	3	0.2%	$2,485	1.2%	0.0%	2	0.6%	0.2%	$2,325	4.7%	0.9%	1	0.3%	0.1%	$160	0.3%	0.5%	0	0.0%	0.1%	$0	0.0%	0.1%
	Total	*1,312*	*100%*	*$202,848*	*100%*	*100%*	*356*	*100%*	*100%*	*$49,310*	*100%*	*100%*	*382*	*100%*	*100%*	*$50,789*	*100%*	*100%*	*574*	*100%*	*100%*	*$102,749*	*100%*	*100%*
SMALL BUSINESSES						Total Businesses																		
	Low	78	11.1%	$9,701	13.3%	6.6%	16	9.4%	6.2%	$3,289	12.9%	8.5%	15	12.6%	5.9%	$1,450	9.7%	7.5%	47	11.4%	7.3%	$4,962	15.3%	10.6%
	Moderate	116	16.5%	$11,275	15.5%	16.4%	30	17.6%	15.2%	$3,501	13.7%	16.6%	19	16.0%	15.3%	$2,375	15.9%	15.8%	67	16.3%	15.0%	$5,399	16.6%	15.8%
	Middle	235	33.5%	$18,478	25.3%	37.6%	58	34.1%	31.8%	$4,933	19.3%	26.6%	44	37.0%	32.7%	$3,335	22.4%	25.0%	133	32.3%	33.1%	$10,210	31.5%	27.9%
	Upper	249	35.5%	$30,042	41.2%	35.4%	61	35.9%	42.1%	$13,266	51.9%	42.5%	36	30.3%	40.8%	$7,012	47.0%	43.6%	152	36.9%	40.5%	$9,764	30.1%	39.6%
	Unknown	23	3.3%	$3,408	4.7%	4.0%	5	2.9%	3.2%	$548	2.1%	5.3%	5	4.2%	3.6%	$741	5.0%	7.6%	13	3.2%	3.4%	$2,119	6.5%	5.9%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	1.4%	$0	0.0%	0.4%	0	0.0%	1.8%	$0	0.0%	0.5%	0	0.0%	0.6%	$0	0.0%	0.2%
	Total	*701*	*100%*	*$72,904*	*100%*	*100%*	*170*	*100%*	*100%*	*$25,537*	*100%*	*100%*	*119*	*100%*	*100%*	*$14,913*	*100%*	*100%*	*412*	*100%*	*100%*	*$32,454*	*100%*	*100%*
SMALL FARM						Total Farms																		
	Low	0	0.0%	$0	0.0%	2.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	1	20.0%	$67	14.7%	18.0%	0	0.0%	24.0%	$0	0.0%	7.8%	0	0.0%	11.7%	$0	0.0%	10.4%	1	50.0%	16.3%	$67	54.9%	10.7%
	Middle	3	60.0%	$242	53.2%	47.2%	1	100.0%	52.0%	$132	100.0%	71.4%	1	50.0%	54.5%	$55	27.4%	59.5%	1	50.0%	60.2%	$55	45.1%	64.7%
	Upper	1	20.0%	$146	32.1%	31.3%	0	0.0%	19.0%	$0	0.0%	20.3%	1	50.0%	27.3%	$146	72.6%	28.1%	0	0.0%	21.4%	$0	0.0%	23.5%
	Unknown	0	0.0%	$0	0.0%	1.3%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	2.0%	$0	0.0%	1.1%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	5.0%	$0	0.0%	0.5%	0	0.0%	6.5%	$0	0.0%	2.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*5*	*100%*	*$455*	*100%*	*100%*	*1*	*100%*	*100%*	*$132*	*100%*	*100%*	*2*	*100%*	*100%*	*$201*	*100%*	*100%*	*2*	*100%*	*100%*	*$122*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2
Assessment Area: AL Montgomery

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	44	11.4%	$4,268	5.0%	24.0%	9	9.0%	6.8%	$740	3.3%	3.6%	10	9.3%	6.4%	$963	4.4%	3.4%	25	14.0%	6.7%	$2,565	6.3%	3.4%
	Moderate	89	23.1%	$12,593	14.8%	16.0%	17	17.0%	20.2%	$2,066	9.1%	14.2%	33	30.8%	20.6%	$4,446	20.1%	15.2%	39	21.8%	21.7%	$6,081	15.0%	15.8%
	Middle	75	19.4%	$12,080	14.2%	18.2%	17	17.0%	20.9%	$2,499	11.1%	19.9%	21	19.6%	24.1%	$3,092	14.0%	22.4%	37	20.7%	23.2%	$6,489	16.0%	21.7%
	Upper	163	42.2%	$53,081	62.2%	41.7%	52	52.0%	34.8%	$16,412	72.6%	45.5%	38	35.5%	34.8%	$12,536	56.7%	45.5%	73	40.8%	38.0%	$24,133	59.5%	49.5%
	Unknown	15	3.9%	$3,282	3.8%	0.0%	5	5.0%	17.3%	$877	3.9%	16.7%	5	4.7%	14.2%	$1,087	4.9%	13.6%	5	2.8%	10.4%	$1,318	3.2%	9.5%
	Total	*386*	*100%*	*$85,304*	*100%*	*100%*	*100*	*100%*	*100%*	*$22,594*	*100%*	*100%*	*107*	*100%*	*100%*	*$22,124*	*100%*	*100%*	*179*	*100%*	*100%*	*$40,586*	*100%*	*100%*
REFINANCE	Low	44	8.2%	$2,553	3.0%	24.0%	9	7.9%	7.3%	$504	3.9%	3.7%	18	12.8%	6.0%	$956	5.0%	3.7%	17	6.1%	2.6%	$1,093	2.1%	1.2%
	Moderate	107	20.0%	$10,105	11.9%	16.0%	22	19.3%	14.8%	$1,723	13.2%	9.9%	28	19.9%	11.9%	$2,240	11.7%	7.3%	57	20.4%	9.1%	$6,142	11.6%	5.7%
	Middle	120	22.4%	$14,131	16.6%	18.2%	36	31.6%	20.3%	$3,430	26.3%	17.1%	36	25.5%	18.5%	$4,053	21.1%	14.6%	48	17.1%	14.6%	$6,648	12.5%	11.6%
	Upper	252	47.1%	$55,926	65.6%	41.7%	45	39.5%	40.0%	$7,201	55.3%	51.8%	58	41.1%	36.9%	$11,422	59.6%	45.9%	149	53.2%	37.8%	$37,303	70.4%	43.8%
	Unknown	12	2.2%	$2,477	2.9%	0.0%	2	1.8%	17.6%	$167	1.3%	17.5%	1	0.7%	26.6%	$508	2.6%	28.6%	9	3.2%	35.9%	$1,802	3.4%	37.7%
	Total	*535*	*100%*	*$85,192*	*100%*	*100%*	*114*	*100%*	*100%*	*$13,025*	*100%*	*100%*	*141*	*100%*	*100%*	*$19,179*	*100%*	*100%*	*280*	*100%*	*100%*	*$52,988*	*100%*	*100%*
HOME IMPROVEMENT	Low	21	8.9%	$504	3.9%	24.0%	6	7.3%	6.0%	$130	3.1%	4.6%	10	11.5%	10.5%	$272	5.5%	5.9%	5	7.6%	7.1%	$102	2.7%	3.7%
	Moderate	31	13.2%	$734	5.7%	16.0%	12	14.6%	15.0%	$310	7.4%	11.7%	10	11.5%	14.6%	$176	3.6%	9.7%	9	13.6%	15.8%	$248	6.6%	8.0%
	Middle	52	22.1%	$2,467	19.1%	18.2%	21	25.6%	21.4%	$899	21.4%	19.1%	18	20.7%	21.3%	$886	18.0%	20.6%	13	19.7%	13.7%	$682	18.1%	8.6%
	Upper	126	53.6%	$8,904	69.0%	41.7%	40	48.8%	53.0%	$2,637	62.8%	58.9%	48	55.2%	50.2%	$3,561	72.3%	55.7%	38	57.6%	54.1%	$2,706	71.6%	47.6%
	Unknown	5	2.1%	$293	2.3%	0.0%	3	3.7%	4.7%	$223	5.3%	5.6%	1	1.1%	3.3%	$30	0.6%	8.2%	1	1.5%	9.3%	$40	1.1%	32.1%
	Total	*235*	*100%*	*$12,902*	*100%*	*100%*	*82*	*100%*	*100%*	*$4,199*	*100%*	*100%*	*87*	*100%*	*100%*	*$4,925*	*100%*	*100%*	*66*	*100%*	*100%*	*$3,778*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	$0	0.0%	24.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	16.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	18.2%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	41.7%	0	0.0%	8.8%	$0	0.0%	0.9%	0	0.0%	6.3%	$0	0.0%	0.4%	0	0.0%	4.3%	$0	0.0%	0.0%
	Unknown	3	100.0%	$8,325	100.0%	0.0%	2	100.0%	91.2%	$6,675	100.0%	99.1%	0	0.0%	93.8%	$0	0.0%	99.6%	1	100.0%	95.7%	$1,650	100.0%	100.0%
	Total	*3*	*100%*	*$8,325*	*100%*	*100%*	*2*	*100%*	*100%*	*$6,675*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*1*	*100%*	*100%*	*$1,650*	*100%*	*100%*
OTHER PURPOSE LOC	Low	11	12.2%	$225	4.0%	24.0%	5	13.5%	7.5%	$74	3.7%	5.6%	4	16.0%	6.8%	$114	8.8%	2.8%	2	7.1%	3.3%	$37	1.6%	0.9%
	Moderate	18	20.0%	$848	15.2%	16.0%	8	21.6%	13.7%	$338	16.9%	9.6%	3	12.0%	9.5%	$53	4.1%	6.5%	7	25.0%	11.3%	$457	20.0%	7.3%
	Middle	18	20.0%	$535	9.6%	18.2%	5	13.5%	18.5%	$167	8.4%	10.0%	9	36.0%	29.7%	$301	23.3%	19.8%	4	14.3%	8.6%	$67	2.9%	2.8%
	Upper	42	46.7%	$3,947	70.7%	41.7%	18	48.6%	57.5%	$1,395	69.8%	74.1%	9	36.0%	54.1%	$824	63.8%	70.9%	15	53.6%	70.2%	$1,728	75.5%	83.6%
	Unknown	1	1.1%	$25	0.4%	0.0%	1	2.7%	2.7%	$25	1.3%	0.8%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	6.6%	$0	0.0%	5.4%
	Total	*90*	*100%*	*$5,580*	*100%*	*100%*	*37*	*100%*	*100%*	*$1,999*	*100%*	*100%*	*25*	*100%*	*100%*	*$1,292*	*100%*	*100%*	*28*	*100%*	*100%*	*$2,289*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2
Assessment Area: AL Montgomery

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	8	12.7%	$375	6.8%	24.0%	4	19.0%	15.0%	$150	18.3%	6.5%	2	9.1%	9.2%	$160	4.9%	4.9%	2	10.0%	11.1%	$65	4.5%	5.1%
	Moderate	17	27.0%	$646	11.7%	16.0%	6	28.6%	18.8%	$197	24.1%	11.1%	3	13.6%	20.7%	$172	5.3%	14.8%	8	40.0%	13.9%	$277	19.0%	4.5%
	Middle	21	33.3%	$1,442	26.0%	18.2%	6	28.6%	20.0%	$291	35.6%	14.5%	7	31.8%	18.4%	$400	12.2%	13.4%	8	40.0%	25.0%	$751	51.5%	17.7%
	Upper	17	27.0%	$3,082	55.6%	41.7%	5	23.8%	41.3%	$180	22.0%	62.2%	10	45.5%	42.5%	$2,537	77.6%	54.5%	2	10.0%	38.9%	$365	25.0%	58.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	5.0%	$0	0.0%	5.7%	0	0.0%	9.2%	$0	0.0%	12.4%	0	0.0%	11.1%	$0	0.0%	14.8%
	Total	*63*	*100%*	*$5,545*	*100%*	*100%*	*21*	*100%*	*100%*	*$818*	*100%*	*100%*	*22*	*100%*	*100%*	*$3,269*	*100%*	*100%*	*20*	*100%*	*100%*	*$1,458*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	24.0%	0	0.0%	1.8%	$0	0.0%	1.3%	0	0.0%	0.3%	$0	0.0%	0.3%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	16.0%	0	0.0%	2.8%	$0	0.0%	3.4%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.3%	$0	0.0%	0.1%
	Middle	0	0.0%	$0	0.0%	18.2%	0	0.0%	1.3%	$0	0.0%	0.7%	0	0.0%	0.9%	$0	0.0%	1.3%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	41.7%	0	0.0%	1.3%	$0	0.0%	2.4%	0	0.0%	1.5%	$0	0.0%	2.3%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	92.8%	$0	0.0%	92.1%	0	0.0%	97.4%	$0	0.0%	96.2%	0	0.0%	99.7%	$0	0.0%	99.9%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	128	9.8%	$7,925	3.9%	24.0%	33	9.3%	6.8%	$1,598	3.2%	3.4%	44	11.5%	6.2%	$2,465	4.9%	3.2%	51	8.9%	4.4%	$3,862	3.8%	2.1%
	Moderate	262	20.0%	$24,926	12.3%	16.0%	65	18.3%	17.7%	$4,634	9.4%	12.2%	77	20.2%	16.8%	$7,087	14.0%	11.4%	120	20.9%	14.4%	$13,205	12.9%	9.7%
	Middle	286	21.8%	$30,655	15.1%	18.2%	85	23.9%	19.7%	$7,286	14.8%	17.7%	91	23.8%	21.5%	$8,732	17.2%	18.1%	110	19.2%	17.8%	$14,637	14.2%	15.2%
	Upper	600	45.7%	$124,940	61.6%	41.7%	160	44.9%	35.4%	$27,825	56.4%	44.2%	163	42.7%	34.9%	$30,880	60.8%	42.2%	277	48.3%	36.7%	$66,235	64.5%	44.0%
	Unknown	36	2.7%	$14,402	7.1%	0.0%	13	3.7%	20.4%	$7,967	16.2%	22.5%	7	1.8%	20.6%	$1,625	3.2%	25.1%	16	2.8%	26.7%	$4,810	4.7%	28.9%
	Total	*1,312*	*100%*	*$202,848*	*100%*	*100%*	*356*	*100%*	*100%*	*$49,310*	*100%*	*100%*	*382*	*100%*	*100%*	*$50,789*	*100%*	*100%*	*574*	*100%*	*100%*	*$102,749*	*100%*	*100%*
Small Business						Total Businesses																		
Revenue	$1 Million or Less	444	63.3%	$24,470	33.6%	89.7%	112	65.9%	44.0%	$8,965	35.1%	38.7%	91	76.5%	42.1%	$5,683	38.1%	41.5%	241	58.5%	37.3%	$9,822	30.3%	28.3%
	Over $1 Million	175	25.0%	$45,539	62.5%	8.8%	55	32.4%					28	23.5%					92	22.3%				
	Total Rev. available	619	88.3%	$70,009	96.1%	98.5%	167	98.3%					119	100.0%					333	80.8%				
	Rev. Not Known	82	11.7%	$2,895	4.0%	1.5%	3	1.8%					0	0.0%					79	19.2%				
	Total	*701*	*100%*	*$72,904*	*100%*	*100%*	*170*	*100%*					*119*	*100%*					*412*	*100%*				
Loan Size	$100,000 or Less	538	76.7%	$14,822	20.3%		113	66.5%	88.8%	$3,712	14.5%	27.7%	84	70.6%	89.7%	$2,146	14.4%	29.5%	341	82.8%	84.2%	$8,964	27.6%	26.6%
	$100,001 - $250,000	80	11.4%	$13,823	19.0%		24	14.1%	5.7%	$4,155	16.3%	18.3%	16	13.4%	5.4%	$3,131	21.0%	19.3%	40	9.7%	8.8%	$6,537	20.1%	21.1%
	$250,001 - $1 Million	83	11.8%	$44,259	60.7%		33	19.4%	5.5%	$17,670	69.2%	54.0%	19	16.0%	4.9%	$9,636	64.6%	51.2%	31	7.5%	7.0%	$16,953	52.2%	52.3%
	Total	*701*	*100%*	*$72,904*	*100%*		*170*	*100%*	*100%*	*$25,537*	*100%*	*100%*	*119*	*100%*	*100%*	*$14,913*	*100%*	*100%*	*412*	*100%*	*100%*	*$32,454*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	394	88.7%	$9,881	40.4%																			
	$100,001 - $250,000	31	7.0%	$5,382	22.0%																			
	$250,001 - $1 Million	19	4.3%	$9,207	37.6%																			
	Total	*444*	*100%*	*$24,470*	*100%*																			
Small Farm						Total Farms																		
Revenue	$1 Million or Less	4	80.0%	$388	85.3%	94.8%	1	100.0%	30.0%	$132	100.0%	41.5%	2	100.0%	42.9%	$201	100.0%	59.5%	1	50.0%	50.0%	$55	45.1%	65.6%
	Over $1 Million	1	20.0%	$67	14.7%	5.2%	0	0.0%					0	0.0%					1	50.0%				
	Total Rev. available	5	100.0%	$455	100.0%	100.0%	1	100.0%					2	100.0%					2	100.0%				
	Not Known	0	0.0%	$0	0.0%	0.0%	0	0.0%					0	0.0%					0	0.0%				
	Total	*5*	*100%*	*$455*	*100%*	*100%*	*1*	*100%*					*2*	*100%*					*2*	*100%*				
Loan Size	$100,000 or Less	3	60.0%	$177	38.9%		0	0.0%	76.0%	$0	0.0%	17.6%	1	50.0%	93.5%	$55	27.4%	53.1%	2	100.0%	87.8%	$122	100.0%	45.1%
	$100,001 - $250,000	2	40.0%	$278	61.1%		1	100.0%	16.0%	$132	100.0%	43.8%	1	50.0%	3.9%	$146	72.6%	21.2%	0	0.0%	9.2%	$0	0.0%	32.6%
	$250,001 - $500,000	0	0.0%	$0	0.0%		0	0.0%	8.0%	$0	0.0%	38.5%	0	0.0%	2.6%	$0	0.0%	25.7%	0	0.0%	3.1%	$0	0.0%	22.3%
	Total	*5*	*100%*	*$455*	*100%*		*1*	*100%*	*100%*	*$132*	*100%*	*100%*	*2*	*100%*	*100%*	*$201*	*100%*	*100%*	*2*	*100%*	*100%*	*$122*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	2	50.0%	$110	28.4%																			
	$100,001 - $250,000	2	50.0%	$278	71.6%																			
	$250,001 - $500,000	0	0.0%	$0	0.0%																			
	Total	*4*	*100%*	*$388*	*100%*																			

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue.
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2

Assessment Area: AL Northern AL

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison										Bank & Aggregate Lending Comparison																	
		2018					2019, 2020					2018						2019						2020					
		Count		Dollar		Owner Occupied Units	Count		Dollar		Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
												Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
HOME PURCHASE	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	4	3.2%	$785	3.5%	4.5%	6	2.0%	$911	1.6%	4.8%	4	3.2%	3.5%	$785	3.5%	3.0%	3	1.9%	3.7%	$359	1.3%	3.0%	3	2.1%	4.0%	$552	1.8%	3.2%
	Middle	75	60.0%	$11,516	51.2%	72.3%	188	62.5%	$32,556	56.4%	74.2%	75	60.0%	66.4%	$11,516	51.2%	61.7%	93	59.2%	68.6%	$16,022	59.2%	63.5%	95	66.0%	68.1%	$16,534	53.9%	63.0%
	Upper	46	36.8%	$10,201	45.3%	23.1%	107	35.5%	$24,275	42.0%	20.9%	46	36.8%	30.1%	$10,201	45.3%	35.3%	61	38.9%	27.7%	$10,706	39.5%	33.4%	46	31.9%	27.9%	$13,569	44.3%	33.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*125*	*100%*	*$22,502*	*100%*	*100%*	*301*	*100%*	*$57,742*	*100%*	*100%*	*125*	*100%*	*100%*	*$22,502*	*100%*	*100%*	*157*	*100%*	*100%*	*$27,087*	*100%*	*100%*	*144*	*100%*	*100%*	*$30,655*	*100%*	*100%*
REFINANCE	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	11	7.2%	$739	5.1%	4.5%	15	3.4%	$1,120	1.7%	4.8%	11	7.2%	2.9%	$739	5.1%	2.1%	5	3.0%	3.2%	$295	1.4%	2.3%	10	3.7%	2.7%	$825	1.8%	2.1%
	Middle	107	70.4%	$10,411	71.8%	72.3%	286	65.0%	$40,091	59.2%	74.2%	107	70.4%	70.1%	$10,411	71.8%	65.2%	120	71.4%	68.7%	$14,500	68.8%	64.0%	166	61.0%	65.8%	$25,591	54.9%	61.9%
	Upper	34	22.4%	$3,360	23.2%	23.1%	139	31.6%	$26,457	39.1%	20.9%	34	22.4%	27.1%	$3,360	23.2%	32.7%	43	25.6%	28.1%	$6,283	29.8%	33.8%	96	35.3%	31.5%	$20,174	43.3%	36.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*152*	*100%*	*$14,510*	*100%*	*100%*	*440*	*100%*	*$67,668*	*100%*	*100%*	*152*	*100%*	*100%*	*$14,510*	*100%*	*100%*	*168*	*100%*	*100%*	*$21,078*	*100%*	*100%*	*272*	*100%*	*100%*	*$46,590*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	2	3.6%	$43	1.4%	4.5%	10	6.9%	$546	5.5%	4.8%	2	3.6%	2.5%	$43	1.4%	2.3%	7	7.6%	3.2%	$442	7.4%	3.1%	3	5.7%	3.4%	$104	2.7%	3.7%
	Middle	34	60.7%	$1,583	53.0%	72.3%	89	61.4%	$5,580	56.6%	74.2%	34	60.7%	62.2%	$1,583	53.0%	56.7%	60	65.2%	69.4%	$3,746	63.1%	70.6%	29	54.7%	63.3%	$1,834	46.7%	59.3%
	Upper	20	35.7%	$1,362	45.6%	23.1%	46	31.7%	$3,731	37.9%	20.9%	20	35.7%	35.2%	$1,362	45.6%	41.0%	25	27.2%	27.4%	$1,745	29.4%	26.3%	21	39.6%	33.3%	$1,986	50.6%	37.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*56*	*100%*	*$2,988*	*100%*	*100%*	*145*	*100%*	*$9,857*	*100%*	*100%*	*56*	*100%*	*100%*	*$2,988*	*100%*	*100%*	*92*	*100%*	*100%*	*$5,933*	*100%*	*100%*	*53*	*100%*	*100%*	*$3,924*	*100%*	*100%*
MULTI FAMILY					Multi-Family Units					Multi-Family Units																			
	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	13.9%	0	0.0%	$0	0.0%	12.2%	0	0.0%	13.6%	$0	0.0%	6.5%	0	0.0%	3.7%	$0	0.0%	9.0%	0	0.0%	9.1%	$0	0.0%	42.1%
	Middle	0	0.0%	$0	0.0%	71.8%	0	0.0%	$0	0.0%	74.2%	0	0.0%	72.7%	$0	0.0%	50.5%	0	0.0%	77.8%	$0	0.0%	82.1%	0	0.0%	69.7%	$0	0.0%	48.2%
	Upper	0	0.0%	$0	0.0%	14.3%	0	0.0%	$0	0.0%	13.6%	0	0.0%	13.6%	$0	0.0%	43.0%	0	0.0%	18.5%	$0	0.0%	8.9%	0	0.0%	21.2%	$0	0.0%	9.7%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	3	6.1%	$174	5.3%	4.5%	0	0.0%	$0	0.0%	4.8%	3	6.1%	2.3%	$174	5.3%	2.3%	0	0.0%	1.2%	$0	0.0%	0.5%	0	0.0%	1.7%	$0	0.0%	2.2%
	Middle	33	67.3%	$1,710	52.4%	72.3%	48	69.6%	$3,056	60.9%	74.2%	33	67.3%	61.2%	$1,710	52.4%	52.8%	31	68.9%	66.0%	$1,629	53.1%	58.4%	17	70.8%	66.9%	$1,427	73.4%	61.7%
	Upper	13	26.5%	$1,379	42.3%	23.1%	21	30.4%	$1,958	39.1%	20.9%	13	26.5%	36.4%	$1,379	42.3%	44.9%	14	31.1%	32.8%	$1,440	46.9%	41.1%	7	29.2%	31.5%	$518	26.6%	36.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*49*	*100%*	*$3,263*	*100%*	*100%*	*69*	*100%*	*$5,014*	*100%*	*100%*	*49*	*100%*	*100%*	*$3,263*	*100%*	*100%*	*45*	*100%*	*100%*	*$3,069*	*100%*	*100%*	*24*	*100%*	*100%*	*$1,945*	*100%*	*100%*

Originations & Purchases
2018 and 2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2
Assessment Area: AL Northern AL

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison										Bank & Aggregate Lending Comparison																	
		2018					2019, 2020					2018						2019						2020					
		Count		Dollar		Owner Occupied Units	Count		Dollar		Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
												Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	1	5.3%	$38	3.7%	4.5%	4	8.0%	$319	5.5%	4.8%	1	5.3%	3.7%	$38	3.7%	6.7%	0	0.0%	3.0%	$0	0.0%	1.7%	4	13.8%	6.6%	$319	7.4%	3.3%
	Middle	16	84.2%	$893	87.1%	72.3%	37	74.0%	$4,796	83.0%	74.2%	16	84.2%	72.5%	$893	87.1%	63.1%	16	76.2%	75.3%	$1,102	74.4%	66.7%	21	72.4%	76.0%	$3,694	86.0%	77.6%
	Upper	2	10.5%	$94	9.2%	23.1%	9	18.0%	$660	11.4%	20.9%	2	10.5%	23.9%	$94	9.2%	30.2%	5	23.8%	21.7%	$380	25.6%	31.7%	4	13.8%	17.4%	$280	6.5%	19.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*19*	*100%*	*$1,025*	*100%*	*100%*	*50*	*100%*	*$5,775*	*100%*	*100%*	*19*	*100%*	*100%*	*$1,025*	*100%*	*100%*	*21*	*100%*	*100%*	*$1,482*	*100%*	*100%*	*29*	*100%*	*100%*	*$4,293*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	4.5%	0	0.0%	$0	0.0%	4.8%	0	0.0%	1.2%	$0	0.0%	0.4%	0	0.0%	6.2%	$0	0.0%	4.1%	0	0.0%	5.2%	$0	0.0%	5.1%
	Middle	0	0.0%	$0	0.0%	72.3%	0	0.0%	$0	0.0%	74.2%	0	0.0%	71.1%	$0	0.0%	67.4%	0	0.0%	65.8%	$0	0.0%	60.4%	0	0.0%	70.4%	$0	0.0%	66.5%
	Upper	0	0.0%	$0	0.0%	23.1%	0	0.0%	$0	0.0%	20.9%	0	0.0%	27.7%	$0	0.0%	32.2%	0	0.0%	28.1%	$0	0.0%	35.5%	0	0.0%	24.5%	$0	0.0%	28.4%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	21	5.2%	$1,779	4.0%	4.5%	35	3.5%	$2,896	2.0%	4.8%	21	5.2%	3.2%	$1,779	4.0%	2.8%	15	3.1%	3.5%	$1,096	1.9%	2.9%	20	3.8%	3.4%	$1,800	2.1%	3.1%
	Middle	265	66.1%	$26,113	59.0%	72.3%	648	64.5%	$86,079	58.9%	74.2%	265	66.1%	67.4%	$26,113	59.0%	62.5%	320	66.3%	68.7%	$36,999	63.1%	64.2%	328	62.8%	67.1%	$49,080	56.2%	62.4%
	Upper	115	28.7%	$16,396	37.0%	23.1%	322	32.0%	$57,081	39.1%	20.9%	115	28.7%	29.4%	$16,396	37.0%	34.8%	148	30.6%	27.9%	$20,554	35.0%	33.0%	174	33.3%	29.5%	$36,527	41.8%	34.5%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*401*	*100%*	*$44,288*	*100%*	*100%*	*1,005*	*100%*	*$146,056*	*100%*	*100%*	*401*	*100%*	*100%*	*$44,288*	*100%*	*100%*	*483*	*100%*	*100%*	*$58,649*	*100%*	*100%*	*522*	*100%*	*100%*	*$87,407*	*100%*	*100%*
SMALL BUSINESSES						Total Businesses					Total Businesses																		
	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	12	8.5%	$2,474	8.9%	5.3%	39	8.2%	$9,001	13.9%	4.7%	12	8.5%	3.4%	$2,474	8.9%	5.4%	13	9.9%	4.9%	$3,365	15.3%	6.8%	26	7.5%	5.1%	$5,636	13.1%	6.8%
	Middle	96	67.6%	$15,995	57.6%	67.0%	332	69.5%	$38,225	58.9%	68.9%	96	67.6%	66.2%	$15,995	57.6%	53.1%	94	71.8%	66.6%	$11,222	51.2%	59.8%	238	68.6%	67.8%	$27,003	62.8%	65.2%
	Upper	34	23.9%	$9,308	33.5%	27.7%	107	22.4%	$17,679	27.2%	26.3%	34	23.9%	27.3%	$9,308	33.5%	40.5%	24	18.3%	23.7%	$7,351	33.5%	31.7%	83	23.9%	25.9%	$10,328	24.0%	27.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%		0	0.0%	3.1%	$0	0.0%	1.0%	0	0.0%	4.8%	$0	0.0%	1.7%	0	0.0%	1.3%	$0	0.0%	0.8%
	Total	*142*	*100%*	*$27,777*	*100%*	*100%*	*478*	*100%*	*$64,905*	*100%*	*100%*	*142*	*100%*	*100%*	*$27,777*	*100%*	*100%*	*131*	*100%*	*100%*	*$21,938*	*100%*	*100%*	*347*	*100%*	*100%*	*$42,967*	*100%*	*100%*
SMALL FARM						Total Farms					Total Farms																		
	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	1	10.0%	$286	20.8%	2.0%	1	6.7%	$38	4.6%	3.4%	1	10.0%	1.9%	$286	20.8%	7.0%	0	0.0%	4.5%	$0	0.0%	5.5%	1	8.3%	2.6%	$38	6.2%	1.6%
	Middle	7	70.0%	$993	72.1%	83.7%	10	66.7%	$623	75.3%	82.3%	7	70.0%	77.8%	$993	72.1%	73.7%	3	100.0%	79.9%	$211	100.0%	84.8%	7	58.3%	78.1%	$412	66.9%	70.3%
	Upper	2	20.0%	$99	7.2%	14.3%	4	26.7%	$166	20.1%	14.2%	2	20.0%	19.3%	$99	7.2%	18.6%	0	0.0%	14.9%	$0	0.0%	9.5%	4	33.3%	19.3%	$166	26.9%	28.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%		0	0.0%	1.1%	$0	0.0%	0.7%	0	0.0%	0.7%	$0	0.0%	0.2%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*10*	*100%*	*$1,378*	*100%*	*100%*	*15*	*100%*	*$827*	*100%*	*100%*	*10*	*100%*	*100%*	*$1,378*	*100%*	*100%*	*3*	*100%*	*100%*	*$211*	*100%*	*100%*	*12*	*100%*	*100%*	*$616*	*100%*	*100%*

Originations & Purchases
2018 and 2020 FFIEC Census Data and D&B information, and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2

Assessment Area: AL Northern AL

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison										Bank & Aggregate Lending Comparison																	
		2018					2019, 2020					2018						2019						2020					
		Count		Dollar		Families by Family Income	Count		Dollar		Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
												Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	3	2.4%	$209	0.9%	19.1%	14	4.7%	$1,091	1.9%	19.7%	3	2.4%	3.6%	$209	0.9%	1.8%	9	5.7%	3.0%	$686	2.5%	1.5%	5	3.5%	3.6%	$405	1.3%	1.7%
	Moderate	25	20.0%	$2,312	10.3%	18.4%	51	16.9%	$5,466	9.5%	18.2%	25	20.0%	15.5%	$2,312	10.3%	9.5%	28	17.8%	15.9%	$2,808	10.4%	10.0%	23	16.0%	18.7%	$2,658	8.7%	11.8%
	Middle	28	22.4%	$3,618	16.1%	19.8%	82	27.2%	$11,189	19.4%	19.6%	28	22.4%	23.5%	$3,618	16.1%	19.0%	41	26.1%	23.4%	$5,061	18.7%	18.8%	41	28.5%	22.8%	$6,128	20.0%	18.3%
	Upper	65	52.0%	$15,619	69.4%	42.7%	143	47.5%	$37,945	65.7%	42.5%	65	52.0%	38.6%	$15,619	69.4%	51.4%	75	47.8%	42.8%	$17,945	66.2%	55.1%	68	47.2%	41.2%	$20,000	65.2%	54.4%
	Unknown	4	3.2%	$744	3.3%	0.0%	11	3.7%	$2,051	3.6%	0.0%	4	3.2%	18.9%	$744	3.3%	18.3%	4	2.5%	14.9%	$587	2.2%	14.6%	7	4.9%	13.7%	$1,464	4.8%	13.8%
	Total	*125*	*100%*	*$22,502*	*100%*	*100%*	*301*	*100%*	*$57,742*	*100%*	*100%*	*125*	*100%*	*100%*	*$22,502*	*100%*	*100%*	*157*	*100%*	*100%*	*$27,087*	*100%*	*100%*	*144*	*100%*	*100%*	*$30,655*	*100%*	*100%*
REFINANCE	Low	13	8.6%	$554	3.8%	19.1%	22	5.0%	$1,373	2.0%	19.7%	13	8.6%	6.9%	$554	3.8%	2.9%	8	4.8%	4.3%	$377	1.8%	1.9%	14	5.1%	2.4%	$996	2.1%	0.9%
	Moderate	22	14.5%	$1,350	9.3%	18.4%	58	13.2%	$4,585	6.8%	18.2%	22	14.5%	12.6%	$1,350	9.3%	7.8%	22	13.1%	10.7%	$1,242	5.9%	5.6%	36	13.2%	8.2%	$3,343	7.2%	4.5%
	Middle	42	27.6%	$3,350	23.1%	19.8%	94	21.4%	$9,684	14.3%	19.6%	42	27.6%	20.9%	$3,350	23.1%	16.6%	33	19.6%	18.6%	$2,862	13.6%	13.4%	61	22.4%	16.7%	$6,822	14.6%	12.3%
	Upper	73	48.0%	$8,868	61.1%	42.7%	258	58.6%	$50,579	74.7%	42.5%	73	48.0%	48.6%	$8,868	61.1%	61.1%	102	60.7%	48.0%	$16,019	76.0%	57.0%	156	57.4%	48.5%	$34,560	74.2%	56.5%
	Unknown	2	1.3%	$388	2.7%	0.0%	8	1.8%	$1,447	2.1%	0.0%	2	1.3%	11.0%	$388	2.7%	11.6%	3	1.8%	18.4%	$578	2.7%	22.1%	5	1.8%	24.2%	$869	1.9%	25.8%
	Total	*152*	*100%*	*$14,510*	*100%*	*100%*	*440*	*100%*	*$67,668*	*100%*	*100%*	*152*	*100%*	*100%*	*$14,510*	*100%*	*100%*	*168*	*100%*	*100%*	*$21,078*	*100%*	*100%*	*272*	*100%*	*100%*	*$46,590*	*100%*	*100%*
HOME IMPROVEMENT	Low	1	1.8%	$16	0.5%	19.1%	8	5.5%	$205	2.1%	19.7%	1	1.8%	5.4%	$16	0.5%	2.9%	6	6.5%	5.6%	$183	3.1%	3.2%	2	3.8%	4.1%	$22	0.6%	1.6%
	Moderate	8	14.3%	$328	11.0%	18.4%	12	8.3%	$306	3.1%	18.2%	8	14.3%	11.7%	$328	11.0%	10.0%	10	10.9%	15.3%	$260	4.4%	11.2%	2	3.8%	8.5%	$46	1.2%	5.8%
	Middle	8	14.3%	$348	11.6%	19.8%	28	19.3%	$1,607	16.3%	19.6%	8	14.3%	18.7%	$348	11.6%	17.4%	18	19.6%	18.5%	$960	16.2%	15.3%	10	18.9%	19.4%	$647	16.5%	15.7%
	Upper	39	69.6%	$2,296	76.8%	42.7%	95	65.5%	$7,654	77.7%	42.5%	39	69.6%	59.0%	$2,296	76.8%	59.7%	56	60.9%	58.1%	$4,445	74.9%	68.8%	39	73.6%	66.3%	$3,209	81.8%	73.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	2	1.4%	$85	0.9%	0.0%	0	0.0%	5.1%	$0	0.0%	10.0%	2	2.2%	2.4%	$85	1.4%	1.6%	0	0.0%	1.7%	$0	0.0%	3.2%
	Total	*56*	*100%*	*$2,988*	*100%*	*100%*	*145*	*100%*	*$9,857*	*100%*	*100%*	*56*	*100%*	*100%*	*$2,988*	*100%*	*100%*	*92*	*100%*	*100%*	*$5,933*	*100%*	*100%*	*53*	*100%*	*100%*	*$3,924*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	$0	0.0%	19.1%	0	0.0%	$0	0.0%	19.7%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	18.4%	0	0.0%	$0	0.0%	18.2%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	19.8%	0	0.0%	$0	0.0%	19.6%	0	0.0%	4.5%	$0	0.0%	1.2%	0	0.0%	3.7%	$0	0.0%	0.4%	0	0.0%	3.0%	$0	0.0%	0.2%
	Upper	0	0.0%	$0	0.0%	42.7%	0	0.0%	$0	0.0%	42.5%	0	0.0%	22.7%	$0	0.0%	9.3%	0	0.0%	7.4%	$0	0.0%	1.3%	0	0.0%	21.2%	$0	0.0%	8.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	72.7%	$0	0.0%	89.5%	0	0.0%	88.9%	$0	0.0%	98.3%	0	0.0%	75.8%	$0	0.0%	91.5%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	2	4.1%	$35	1.1%	19.1%	3	4.3%	$100	2.0%	19.7%	2	4.1%	5.6%	$35	1.1%	5.7%	2	4.4%	4.4%	$75	2.4%	2.0%	1	4.2%	4.4%	$25	1.3%	3.1%
	Moderate	4	8.2%	$148	4.5%	18.4%	13	18.8%	$467	9.3%	18.2%	4	8.2%	7.9%	$148	4.5%	4.9%	13	28.9%	12.0%	$467	15.2%	7.9%	0	0.0%	11.6%	$0	0.0%	7.6%
	Middle	11	22.4%	$547	16.8%	19.8%	10	14.5%	$458	9.1%	19.6%	11	22.4%	24.8%	$547	16.8%	19.3%	6	13.3%	19.6%	$208	6.8%	14.5%	4	16.7%	17.1%	$250	12.9%	13.6%
	Upper	32	65.3%	$2,533	77.6%	42.7%	42	60.9%	$3,964	79.1%	42.5%	32	65.3%	61.2%	$2,533	77.6%	70.0%	23	51.1%	62.0%	$2,294	74.7%	74.1%	19	79.2%	62.4%	$1,670	85.9%	72.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	1	1.4%	$25	0.5%	0.0%	0	0.0%	0.5%	$0	0.0%	0.1%	1	2.2%	2.0%	$25	0.8%	1.4%	0	0.0%	4.4%	$0	0.0%	3.4%
	Total	*49*	*100%*	*$3,263*	*100%*	*100%*	*69*	*100%*	*$5,014*	*100%*	*100%*	*49*	*100%*	*100%*	*$3,263*	*100%*	*100%*	*45*	*100%*	*100%*	*$3,069*	*100%*	*100%*	*24*	*100%*	*100%*	*$1,945*	*100%*	*100%*

Originations & Purchases

2018 and 2020 FFIEC Census Data and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2

Assessment Area: AL Northern AL

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018 Count #	2018 Count %	2018 Dollar $ (000s)	2018 Dollar $ %	2018 Families by Family Income %	2019, 2020 Count #	2019, 2020 Count %	2019, 2020 Dollar $ (000s)	2019, 2020 Dollar $ %	2019, 2020 Families by Family Income %	Bank & Aggregate Lending Comparison 2018 Count Bank #	2018 Count Bank %	2018 Count Agg %	2018 Dollar Bank $(000s)	2018 Dollar Bank $ %	2018 Dollar Agg $ %	2019 Count Bank #	2019 Count Bank %	2019 Count Agg %	2019 Dollar Bank $(000s)	2019 Dollar Bank $ %	2019 Dollar Agg $ %	2020 Count Bank #	2020 Count Bank %	2020 Count Agg %	2020 Dollar Bank $(000s)	2020 Dollar Bank $ %	2020 Dollar Agg $ %
OTHER PURPOSE CLOSED/EXEMPT	Low	5	26.3%	$138	13.5%	19.1%	2	4.0%	$52	0.9%	19.7%	5	26.3%	14.7%	$138	13.5%	7.3%	0	0.0%	13.3%	$0	0.0%	6.0%	2	6.9%	11.6%	$52	1.2%	3.8%
	Moderate	0	0.0%	$0	0.0%	18.4%	7	14.0%	$684	11.8%	18.2%	0	0.0%	17.4%	$0	0.0%	15.6%	3	14.3%	12.7%	$157	10.6%	8.0%	4	13.8%	15.7%	$527	12.3%	11.0%
	Middle	7	36.8%	$282	27.5%	19.8%	10	20.0%	$894	15.5%	19.6%	7	36.8%	32.1%	$282	27.5%	24.5%	4	19.0%	14.5%	$157	10.6%	13.1%	6	20.7%	19.8%	$737	17.2%	16.0%
	Upper	7	36.8%	$605	59.0%	42.7%	30	60.0%	$4,095	70.9%	42.5%	7	36.8%	33.0%	$605	59.0%	49.6%	14	66.7%	51.8%	$1,168	78.8%	68.4%	16	55.2%	47.1%	$2,927	68.2%	61.4%
	Unknown	0	0.0%	$0	0.0%	0.0%	1	2.0%	$50	0.9%	0.0%	0	0.0%	2.8%	$0	0.0%	2.9%	0	0.0%	7.8%	$0	0.0%	4.5%	1	3.4%	5.8%	$50	1.2%	7.8%
	Total	*19*	*100%*	*$1,025*	*100%*	*100%*	*50*	*100%*	*$5,775*	*100%*	*100%*	*19*	*100%*	*100%*	*$1,025*	*100%*	*100%*	*21*	*100%*	*100%*	*$1,482*	*100%*	*100%*	*29*	*100%*	*100%*	*$4,293*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	19.1%	0	0.0%	$0	0.0%	19.7%	0	0.0%	0.6%	$0	0.0%	0.2%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	18.4%	0	0.0%	$0	0.0%	18.2%	0	0.0%	0.6%	$0	0.0%	0.2%	0	0.0%	0.7%	$0	0.0%	0.3%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	19.8%	0	0.0%	$0	0.0%	19.6%	0	0.0%	0.6%	$0	0.0%	0.7%	0	0.0%	1.4%	$0	0.0%	1.6%	0	0.0%	0.4%	$0	0.0%	0.4%
	Upper	0	0.0%	$0	0.0%	42.7%	0	0.0%	$0	0.0%	42.5%	0	0.0%	3.6%	$0	0.0%	2.8%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	94.6%	$0	0.0%	96.2%	0	0.0%	97.9%	$0	0.0%	98.1%	0	0.0%	99.6%	$0	0.0%	99.6%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	24	6.0%	$952	2.1%	19.1%	49	4.9%	$2,821	1.9%	19.7%	24	6.0%	4.9%	$952	2.1%	2.2%	25	5.2%	3.7%	$1,321	2.3%	1.6%	24	4.6%	3.1%	$1,500	1.7%	1.3%
	Moderate	59	14.7%	$4,138	9.3%	18.4%	141	14.0%	$11,508	7.9%	18.2%	59	14.7%	13.8%	$4,138	9.3%	8.6%	76	15.7%	13.7%	$4,934	8.4%	8.0%	65	12.5%	13.3%	$6,574	7.5%	8.0%
	Middle	96	23.9%	$8,145	18.4%	19.8%	224	22.3%	$23,832	16.3%	19.6%	96	23.9%	22.1%	$8,145	18.4%	17.6%	102	21.1%	21.0%	$9,248	15.8%	16.1%	122	23.4%	19.5%	$14,584	16.7%	15.0%
	Upper	216	53.9%	$29,921	67.6%	42.7%	568	56.5%	$104,237	71.4%	42.5%	216	53.9%	42.3%	$29,921	67.6%	53.2%	270	55.9%	45.0%	$41,871	71.4%	54.6%	298	57.1%	44.5%	$62,366	71.4%	54.7%
	Unknown	6	1.5%	$1,132	2.6%	0.0%	23	2.3%	$3,658	2.5%	0.0%	6	1.5%	17.0%	$1,132	2.6%	18.3%	10	2.1%	16.6%	$1,275	2.2%	19.6%	13	2.5%	19.6%	$2,383	2.7%	20.9%
	Total	*401*	*100%*	*$44,288*	*100%*	*100%*	*1,005*	*100%*	*$146,056*	*100%*	*100%*	*401*	*100%*	*100%*	*$44,288*	*100%*	*100%*	*483*	*100%*	*100%*	*$58,649*	*100%*	*100%*	*522*	*100%*	*100%*	*$87,407*	*100%*	*100%*
Small Business						Total Businesses					Total Businesses																		
Revenue	$1 Million or Less	91	64.1%	$9,932	35.8%	89.9%	242	50.6%	$15,818	24.4%	90.5%	91	64.1%	37.0%	$9,932	35.8%	30.2%	69	52.7%	36.6%	$6,077	27.7%	33.3%	173	49.9%	35.8%	$9,741	22.7%	26.4%
	Over $1 Million	50	35.2%	$17,814	64.1%	7.9%	188	39.3%	$46,078	71.0%	7.6%	50	35.2%					60	45.8%					128	36.9%				
	Rev. available	141	99.3%	$27,746	99.9%	97.8%	430	89.9%	$61,896	95.4%	98.1%	141	99.3%					129	98.5%					301	86.8%				
	Rev. Not Known	1	0.7%	$31	0.1%	2.2%	48	10.0%	$3,009	4.6%	1.9%	1	0.7%					2	1.5%					46	13.3%				
	Total	*142*	*100%*	*$27,777*	*100%*	*100%*	*478*	*100%*	*$64,905*	*100%*	*100%*	*142*	*100%*					*131*	*100%*					*347*	*100%*				
Loan Size	$100,000 or Less	82	57.7%	$2,642	9.5%		321	67.2%	$9,951	15.3%		82	57.7%	92.9%	$2,642	9.5%	32.3%	80	61.1%	93.9%	$2,939	13.4%	38.4%	241	69.5%	87.8%	$7,012	16.3%	31.0%
	$100,001-$250,000	29	20.4%	$5,305	19.1%		81	16.9%	$13,898	21.4%		29	20.4%	3.5%	$5,305	19.1%	15.0%	25	19.1%	3.2%	$4,360	19.9%	15.9%	56	16.1%	7.2%	$9,538	22.2%	21.0%
	$250,001-$1 Million	31	21.8%	$19,830	71.4%		76	15.9%	$41,056	63.3%		31	21.8%	3.7%	$19,830	71.4%	52.7%	26	19.8%	2.9%	$14,639	66.7%	45.7%	50	14.4%	5.0%	$26,417	61.5%	48.0%
	Total	*142*	*100%*	*$27,777*	*100%*		*478*	*100%*	*$64,905*	*100%*		*142*	*100%*	*100%*	*$27,777*	*100%*	*100%*	*131*	*100%*	*100%*	*$21,938*	*100%*	*100%*	*347*	*100%*	*100%*	*$42,967*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	67	73.6%	$1,940	19.5%		214	88.4%	$5,618	35.5%																			
	$100,001-$250,000	15	16.5%	$2,636	26.5%		11	4.5%	$1,823	11.5%																			
	$250,001-$1 Million	9	9.9%	$5,356	53.9%		17	7.0%	$8,377	53.0%																			
	Total	*91*	*100%*	*$9,932*	*100%*		*242*	*100%*	*$15,818*	*100%*																			
Small Farm						Total Farms					Total Farms																		
Revenue	$1 Million or Less	6	60.0%	$707	51.3%	97.6%	9	60.0%	$453	54.8%	97.2%	6	60.0%	32.2%	$707	51.3%	56.3%	3	100.0%	32.3%	$211	100.0%	45.4%	6	50.0%	25.7%	$242	39.3%	48.8%
	Over $1 Million	4	40.0%	$671	48.7%	2.3%	5	33.3%	$336	40.6%	2.6%	4	40.0%					0	0.0%					5	41.7%				
	Rev. available	10	100.0%	$1,378	100.0%	99.9%	14	93.3%	$789	95.4%	99.8%	10	100.0%					3	100.0%					11	91.7%				
	Not Known	0	0.0%	$0	0.0%	0.1%	1	6.7%	$38	4.6%	0.1%	0	0.0%					0	0.0%					1	8.3%				
	Total	*10*	*100%*	*$1,378*	*100%*	*100%*	*15*	*100%*	*$827*	*100%*	*100%*	*10*	*100%*					*3*	*100%*					*12*	*100%*				
Loan Size	$100,000 or Less	5	50.0%	$194	14.1%		12	80.0%	$483	58.4%		5	50.0%	94.1%	$194	14.1%	52.9%	2	66.7%	95.9%	$91	43.1%	60.9%	10	83.3%	92.9%	$392	63.6%	46.6%
	$100,001-$250,000	3	30.0%	$398	28.9%		3	20.0%	$344	41.6%		3	30.0%	5.2%	$398	28.9%	34.8%	1	33.3%	3.0%	$120	56.9%	20.6%	2	16.7%	4.8%	$224	36.4%	25.6%
	$250,001-$500,000	2	20.0%	$786	57.0%		0	0.0%	$0	0.0%		2	20.0%	0.7%	$786	57.0%	12.2%	0	0.0%	1.1%	$0	0.0%	18.5%	0	0.0%	2.2%	$0	0.0%	27.8%
	Total	*10*	*100%*	*$1,378*	*100%*		*15*	*100%*	*$827*	*100%*		*10*	*100%*	*100%*	*$1,378*	*100%*	*100%*	*3*	*100%*	*100%*	*$211*	*100%*	*100%*	*12*	*100%*	*100%*	*$616*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	3	50.0%	$148	20.9%		7	77.8%	$213	47.0%																			
	$100,001-$250,000	2	33.3%	$273	38.6%		2	22.2%	$240	53.0%																			
	$250,001-$500,000	1	16.7%	$286	40.5%		0	0.0%	$0	0.0%																			
	Total	*6*	*100%*	*$707*	*100%*		*9*	*100%*	*$453*	*100%*																			

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue.
2018 and 2020 FFIEC Census Data and D&B information, and 2015 ACS Data.

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2
Assessment Area: AL Southern AL

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
HOME PURCHASE	Low	1	1.1%	$95	0.7%	4.7%	0	0.0%	1.3%	$0	0.0%	0.9%	0	0.0%	1.2%	$0	0.0%	0.6%	1	3.2%	1.0%	$95	2.0%	0.8%
	Moderate	13	14.0%	$1,650	12.9%	26.4%	1	4.2%	15.8%	$212	6.6%	13.5%	6	15.8%	18.4%	$653	13.5%	15.8%	6	19.4%	16.3%	$785	16.4%	14.1%
	Middle	48	51.6%	$6,817	53.2%	52.3%	11	45.8%	56.1%	$1,566	48.9%	54.5%	24	63.2%	52.7%	$2,799	58.0%	51.5%	13	41.9%	55.1%	$2,452	51.3%	54.7%
	Upper	31	33.3%	$4,254	33.2%	16.6%	12	50.0%	26.4%	$1,427	44.5%	30.7%	8	21.1%	27.5%	$1,378	28.5%	32.1%	11	35.5%	27.5%	$1,449	30.3%	30.4%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.3%	$0	0.0%	0.4%	0	0.0%	0.2%	$0	0.0%	0.1%	0	0.0%	0.1%	$0	0.0%	0.0%
	Total	*93*	*100%*	*$12,816*	*100%*	*100%*	*24*	*100%*	*100%*	*$3,205*	*100%*	*100%*	*38*	*100%*	*100%*	*$4,830*	*100%*	*100%*	*31*	*100%*	*100%*	*$4,781*	*100%*	*100%*
REFINANCE	Low	1	0.6%	$121	0.9%	4.7%	0	0.0%	1.2%	$0	0.0%	0.7%	0	0.0%	1.0%	$0	0.0%	0.2%	1	1.5%	0.6%	$121	2.0%	0.5%
	Moderate	41	25.0%	$3,488	25.0%	26.4%	15	30.6%	25.5%	$1,436	35.5%	23.3%	12	25.0%	22.5%	$898	24.2%	22.0%	14	20.9%	16.8%	$1,154	18.7%	16.2%
	Middle	97	59.1%	$8,196	58.8%	52.3%	27	55.1%	53.4%	$2,045	50.5%	55.6%	30	62.5%	56.8%	$2,554	68.9%	57.5%	40	59.7%	60.1%	$3,597	58.2%	59.2%
	Upper	25	15.2%	$2,135	15.3%	16.6%	7	14.3%	19.4%	$568	14.0%	19.9%	6	12.5%	19.6%	$257	6.9%	20.2%	12	17.9%	22.3%	$1,310	21.2%	24.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.5%	$0	0.0%	0.5%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.1%	$0	0.0%	0.0%
	Total	*164*	*100%*	*$13,940*	*100%*	*100%*	*49*	*100%*	*100%*	*$4,049*	*100%*	*100%*	*48*	*100%*	*100%*	*$3,709*	*100%*	*100%*	*67*	*100%*	*100%*	*$6,182*	*100%*	*100%*
HOME IMPROVEMENT	Low	4	5.1%	$167	4.1%	4.7%	2	6.1%	3.3%	$35	2.4%	1.4%	1	4.5%	2.6%	$32	3.0%	2.2%	1	4.2%	4.3%	$100	6.7%	5.3%
	Moderate	24	30.4%	$1,112	27.6%	26.4%	10	30.3%	26.1%	$457	31.0%	20.5%	7	31.8%	28.2%	$333	31.2%	26.4%	7	29.2%	21.7%	$322	21.6%	17.0%
	Middle	41	51.9%	$2,128	52.8%	52.3%	20	60.6%	58.7%	$908	61.5%	63.7%	10	45.5%	42.3%	$551	51.7%	50.9%	11	45.8%	50.0%	$669	44.9%	48.6%
	Upper	10	12.7%	$624	15.5%	16.6%	1	3.0%	12.0%	$76	5.1%	14.5%	4	18.2%	26.9%	$150	14.1%	20.5%	5	20.8%	23.9%	$398	26.7%	29.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*79*	*100%*	*$4,031*	*100%*	*100%*	*33*	*100%*	*100%*	*$1,476*	*100%*	*100%*	*22*	*100%*	*100%*	*$1,066*	*100%*	*100%*	*24*	*100%*	*100%*	*$1,489*	*100%*	*100%*
MULTI FAMILY						Multi-Family Units																		
	Low	0	0.0%	$0	0.0%	7.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	37.1%	0	0.0%	33.3%	$0	0.0%	52.8%	0	0.0%	9.1%	$0	0.0%	3.0%	0	0.0%	16.7%	$0	0.0%	6.8%
	Middle	0	0.0%	$0	0.0%	48.6%	0	0.0%	46.7%	$0	0.0%	33.8%	0	0.0%	45.5%	$0	0.0%	51.3%	0	0.0%	61.1%	$0	0.0%	74.7%
	Upper	0	0.0%	$0	0.0%	7.2%	0	0.0%	20.0%	$0	0.0%	13.4%	0	0.0%	45.5%	$0	0.0%	45.6%	0	0.0%	22.2%	$0	0.0%	18.4%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	$0	0.0%	4.7%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	15	39.5%	$849	41.4%	26.4%	6	40.0%	31.5%	$516	53.3%	45.3%	6	50.0%	35.0%	$243	54.2%	23.0%	3	27.3%	26.7%	$90	14.2%	29.7%
	Middle	13	34.2%	$622	30.3%	52.3%	7	46.7%	50.0%	$413	42.7%	42.1%	3	25.0%	47.5%	$90	20.1%	67.2%	3	27.3%	46.7%	$119	18.8%	42.7%
	Upper	10	26.3%	$579	28.2%	16.6%	2	13.3%	18.5%	$39	4.0%	12.6%	3	25.0%	17.5%	$115	25.7%	9.8%	5	45.5%	26.7%	$425	67.0%	27.7%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*38*	*100%*	*$2,050*	*100%*	*100%*	*15*	*100%*	*100%*	*$968*	*100%*	*100%*	*12*	*100%*	*100%*	*$448*	*100%*	*100%*	*11*	*100%*	*100%*	*$634*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2
Assessment Area: AL Southern AL

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	1	3.8%	$18	1.1%	4.7%	1	10.0%	2.8%	$18	4.9%	0.8%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	7	26.9%	$343	21.5%	26.4%	3	30.0%	33.3%	$142	38.4%	20.9%	1	25.0%	16.0%	$31	9.8%	13.1%	3	25.0%	28.1%	$170	18.7%	22.8%
	Middle	12	46.2%	$645	40.5%	52.3%	5	50.0%	44.4%	$165	44.6%	64.8%	1	25.0%	56.0%	$90	28.6%	52.5%	6	50.0%	56.3%	$390	43.0%	60.1%
	Upper	6	23.1%	$587	36.8%	16.6%	1	10.0%	19.4%	$45	12.2%	13.5%	2	50.0%	28.0%	$194	61.6%	34.4%	3	25.0%	15.6%	$348	38.3%	17.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*26*	*100%*	*$1,593*	*100%*	*100%*	*10*	*100%*	*100%*	*$370*	*100%*	*100%*	*4*	*100%*	*100%*	*$315*	*100%*	*100%*	*12*	*100%*	*100%*	*$908*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	4.7%	0	0.0%	2.6%	$0	0.0%	1.4%	0	0.0%	2.9%	$0	0.0%	2.7%	0	0.0%	1.9%	$0	0.0%	0.5%
	Moderate	0	0.0%	$0	0.0%	26.4%	0	0.0%	19.7%	$0	0.0%	20.4%	0	0.0%	25.7%	$0	0.0%	21.4%	0	0.0%	21.9%	$0	0.0%	18.5%
	Middle	0	0.0%	$0	0.0%	52.3%	0	0.0%	65.0%	$0	0.0%	66.4%	0	0.0%	52.9%	$0	0.0%	54.7%	0	0.0%	57.1%	$0	0.0%	57.5%
	Upper	0	0.0%	$0	0.0%	16.6%	0	0.0%	12.8%	$0	0.0%	11.7%	0	0.0%	18.6%	$0	0.0%	21.1%	0	0.0%	19.0%	$0	0.0%	23.5%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	7	1.8%	$401	1.2%	4.7%	3	2.3%	1.4%	$53	0.5%	0.8%	1	0.8%	1.2%	$32	0.3%	0.5%	3	2.1%	0.9%	$316	2.3%	0.6%
	Moderate	100	25.0%	$7,442	21.6%	26.4%	35	26.7%	20.4%	$2,763	27.4%	18.7%	32	25.8%	20.6%	$2,158	20.8%	18.0%	33	22.8%	17.2%	$2,521	18.0%	15.1%
	Middle	211	52.8%	$18,408	53.5%	52.3%	70	53.4%	55.4%	$5,097	50.6%	54.9%	68	54.8%	53.7%	$6,084	58.7%	53.9%	73	50.3%	57.3%	$7,227	51.6%	57.7%
	Upper	82	20.5%	$8,179	23.8%	16.6%	23	17.6%	22.5%	$2,155	21.4%	25.2%	23	18.5%	24.4%	$2,094	20.2%	27.6%	36	24.8%	24.6%	$3,930	28.1%	26.5%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.3%	$0	0.0%	0.4%	0	0.0%	0.1%	$0	0.0%	0.0%	0	0.0%	0.1%	$0	0.0%	0.0%
	Total	*400*	*100%*	*$34,430*	*100%*	*100%*	*131*	*100%*	*100%*	*$10,068*	*100%*	*100%*	*124*	*100%*	*100%*	*$10,368*	*100%*	*100%*	*145*	*100%*	*100%*	*$13,994*	*100%*	*100%*
SMALL BUSINESSES					Total Businesses																			
	Low	16	7.0%	$930	6.7%	5.5%	3	6.5%	3.3%	$487	12.7%	1.6%	4	8.3%	3.1%	$288	9.4%	1.4%	9	6.6%	4.1%	$155	2.2%	1.8%
	Moderate	64	27.8%	$5,058	36.6%	27.4%	15	32.6%	23.7%	$1,512	39.5%	18.8%	12	25.0%	21.3%	$1,515	49.5%	19.3%	37	27.2%	21.5%	$2,031	29.3%	18.2%
	Middle	122	53.0%	$6,943	50.3%	50.2%	21	45.7%	50.5%	$1,579	41.2%	53.2%	23	47.9%	50.6%	$991	32.4%	56.7%	78	57.4%	55.4%	$4,373	63.2%	62.8%
	Upper	28	12.2%	$880	6.4%	16.9%	7	15.2%	19.5%	$250	6.5%	25.5%	9	18.8%	17.9%	$267	8.7%	21.0%	12	8.8%	18.0%	$363	5.2%	16.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	2.9%	$0	0.0%	0.9%	0	0.0%	7.1%	$0	0.0%	1.7%	0	0.0%	1.0%	$0	0.0%	0.4%
	Total	*230*	*100%*	*$13,811*	*100%*	*100%*	*46*	*100%*	*100%*	*$3,828*	*100%*	*100%*	*48*	*100%*	*100%*	*$3,061*	*100%*	*100%*	*136*	*100%*	*100%*	*$6,922*	*100%*	*100%*
SMALL FARM					Total Farms																			
	Low	0	0.0%	$0	0.0%	0.6%	0	0.0%	0.3%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	6	40.0%	$236	41.0%	23.7%	2	50.0%	22.2%	$105	65.6%	20.3%	1	100.0%	19.4%	$50	100.0%	21.6%	3	30.0%	14.2%	$81	22.2%	16.9%
	Middle	6	40.0%	$200	34.8%	58.6%	2	50.0%	59.2%	$55	34.4%	58.9%	0	0.0%	64.6%	$0	0.0%	66.3%	4	40.0%	62.5%	$145	39.7%	56.8%
	Upper	3	20.0%	$139	24.2%	17.1%	0	0.0%	18.0%	$0	0.0%	20.8%	0	0.0%	14.9%	$0	0.0%	12.0%	3	30.0%	23.0%	$139	38.1%	26.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	0.3%	$0	0.0%	0.0%	0	0.0%	1.1%	$0	0.0%	0.1%	0	0.0%	0.4%	$0	0.0%	0.0%
	Total	*15*	*100%*	*$575*	*100%*	*100%*	*4*	*100%*	*100%*	*$160*	*100%*	*100%*	*1*	*100%*	*100%*	*$50*	*100%*	*100%*	*10*	*100%*	*100%*	*$365*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2
Assessment Area: AL Southern AL

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	1	1.1%	$66	0.5%	28.4%	0	0.0%	4.7%	$0	0.0%	2.1%	1	2.6%	3.1%	$66	1.4%	1.4%	0	0.0%	3.8%	$0	0.0%	1.7%
	Moderate	16	17.2%	$1,259	9.8%	16.0%	4	16.7%	11.6%	$449	14.0%	6.8%	9	23.7%	15.1%	$555	11.5%	9.9%	3	9.7%	17.4%	$255	5.3%	11.1%
	Middle	28	30.1%	$3,533	27.6%	17.6%	6	25.0%	24.9%	$671	20.9%	21.1%	12	31.6%	24.8%	$1,419	29.4%	20.1%	10	32.3%	27.8%	$1,443	30.2%	25.5%
	Upper	46	49.5%	$7,714	60.2%	38.0%	14	58.3%	44.8%	$2,085	65.1%	54.5%	16	42.1%	44.8%	$2,790	57.8%	56.2%	16	51.6%	40.0%	$2,839	59.4%	49.3%
	Unknown	2	2.2%	$244	1.9%	0.0%	0	0.0%	14.0%	$0	0.0%	15.5%	0	0.0%	12.2%	$0	0.0%	12.4%	2	6.5%	11.0%	$244	5.1%	12.4%
	Total	*93*	*100%*	*$12,816*	*100%*	*100%*	*24*	*100%*	*100%*	*$3,205*	*100%*	*100%*	*38*	*100%*	*100%*	*$4,830*	*100%*	*100%*	*31*	*100%*	*100%*	*$4,781*	*100%*	*100%*
REFINANCE	Low	9	5.5%	$242	1.7%	28.4%	2	4.1%	5.5%	$40	1.0%	2.4%	3	6.3%	6.0%	$72	1.9%	3.7%	4	6.0%	3.1%	$130	2.1%	1.2%
	Moderate	17	10.4%	$973	7.0%	16.0%	6	12.2%	10.4%	$289	7.1%	7.2%	7	14.6%	10.1%	$343	9.2%	6.1%	4	6.0%	6.4%	$341	5.5%	3.6%
	Middle	38	23.2%	$2,547	18.3%	17.6%	12	24.5%	21.8%	$979	24.2%	17.3%	11	22.9%	17.1%	$719	19.4%	12.4%	15	22.4%	13.6%	$849	13.7%	10.0%
	Upper	96	58.5%	$9,996	71.7%	38.0%	26	53.1%	50.0%	$2,587	63.9%	57.9%	27	56.3%	49.2%	$2,575	69.4%	55.9%	43	64.2%	52.9%	$4,834	78.2%	57.4%
	Unknown	4	2.4%	$182	1.3%	0.0%	3	6.1%	12.3%	$154	3.8%	15.2%	0	0.0%	17.5%	$0	0.0%	22.0%	1	1.5%	24.0%	$28	0.5%	27.9%
	Total	*164*	*100%*	*$13,940*	*100%*	*100%*	*49*	*100%*	*100%*	*$4,049*	*100%*	*100%*	*48*	*100%*	*100%*	*$3,709*	*100%*	*100%*	*67*	*100%*	*100%*	*$6,182*	*100%*	*100%*
HOME IMPROVEMENT	Low	6	7.6%	$171	4.2%	28.4%	3	9.1%	7.6%	$55	3.7%	5.5%	2	9.1%	12.8%	$78	7.3%	9.5%	1	4.2%	8.7%	$38	2.6%	2.9%
	Moderate	1	1.3%	$35	0.9%	16.0%	1	3.0%	9.8%	$35	2.4%	4.6%	0	0.0%	10.3%	$0	0.0%	7.7%	0	0.0%	2.2%	$0	0.0%	2.2%
	Middle	10	12.7%	$392	9.7%	17.6%	4	12.1%	21.7%	$120	8.1%	18.1%	4	18.2%	17.9%	$155	14.5%	19.0%	2	8.3%	6.5%	$117	7.9%	4.7%
	Upper	58	73.4%	$3,197	79.3%	38.0%	24	72.7%	54.3%	$1,210	82.0%	59.0%	16	72.7%	53.8%	$833	78.1%	56.2%	18	75.0%	71.7%	$1,154	77.5%	80.7%
	Unknown	4	5.1%	$236	5.9%	0.0%	1	3.0%	6.5%	$56	3.8%	12.7%	0	0.0%	5.1%	$0	0.0%	7.6%	3	12.5%	10.9%	$180	12.1%	9.4%
	Total	*79*	*100%*	*$4,031*	*100%*	*100%*	*33*	*100%*	*100%*	*$1,476*	*100%*	*100%*	*22*	*100%*	*100%*	*$1,066*	*100%*	*100%*	*24*	*100%*	*100%*	*$1,489*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	$0	0.0%	28.4%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	16.0%	0	0.0%	6.7%	$0	0.0%	1.3%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	17.6%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	38.0%	0	0.0%	13.3%	$0	0.0%	6.2%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	11.1%	$0	0.0%	2.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	80.0%	$0	0.0%	92.5%	0	0.0%	100.0%	$0	0.0%	100.0%	0	0.0%	88.9%	$0	0.0%	98.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	1	2.6%	$25	1.2%	28.4%	0	0.0%	0.0%	$0	0.0%	0.0%	1	8.3%	2.5%	$25	5.6%	1.0%	0	0.0%	4.4%	$0	0.0%	1.8%
	Moderate	7	18.4%	$274	13.4%	16.0%	4	26.7%	11.1%	$132	13.6%	9.7%	1	8.3%	5.0%	$50	11.2%	3.0%	2	18.2%	11.1%	$92	14.5%	7.5%
	Middle	5	13.2%	$181	8.8%	17.6%	2	13.3%	11.1%	$106	11.0%	7.0%	1	8.3%	17.5%	$25	5.6%	12.6%	2	18.2%	17.8%	$50	7.9%	10.7%
	Upper	25	65.8%	$1,570	76.6%	38.0%	9	60.0%	66.7%	$730	75.4%	74.6%	9	75.0%	70.0%	$348	77.7%	78.5%	7	63.6%	62.2%	$492	77.6%	70.5%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	11.1%	$0	0.0%	8.7%	0	0.0%	5.0%	$0	0.0%	5.0%	0	0.0%	4.4%	$0	0.0%	9.4%
	Total	*38*	*100%*	*$2,050*	*100%*	*100%*	*15*	*100%*	*100%*	*$968*	*100%*	*100%*	*12*	*100%*	*100%*	*$448*	*100%*	*100%*	*11*	*100%*	*100%*	*$634*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2
Assessment Area: AL Southern AL

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	2	7.7%	$46	2.9%	28.4%	1	10.0%	5.6%	$15	4.1%	2.8%	1	25.0%	4.0%	$31	9.8%	1.9%	0	0.0%	6.3%	$0	0.0%	1.0%
	Moderate	5	19.2%	$182	11.4%	16.0%	3	30.0%	16.7%	$97	26.2%	11.6%	0	0.0%	24.0%	$0	0.0%	20.8%	2	16.7%	18.8%	$85	9.4%	9.6%
	Middle	6	23.1%	$273	17.1%	17.6%	1	10.0%	11.1%	$18	4.9%	4.3%	1	25.0%	24.0%	$44	14.0%	14.5%	4	33.3%	18.8%	$211	23.2%	10.1%
	Upper	12	46.2%	$952	59.8%	38.0%	5	50.0%	61.1%	$240	64.9%	78.9%	2	50.0%	40.0%	$240	76.2%	54.6%	5	41.7%	50.0%	$472	52.0%	71.6%
	Unknown	1	3.8%	$140	8.8%	0.0%	0	0.0%	5.6%	$0	0.0%	2.5%	0	0.0%	8.0%	$0	0.0%	8.2%	1	8.3%	6.3%	$140	15.4%	7.6%
	Total	*26*	*100%*	*$1,593*	*100%*	*100%*	*10*	*100%*	*100%*	*$370*	*100%*	*100%*	*4*	*100%*	*100%*	*$315*	*100%*	*100%*	*12*	*100%*	*100%*	*$908*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	28.4%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	16.0%	0	0.0%	0.9%	$0	0.0%	0.2%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	17.6%	0	0.0%	0.9%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	1.0%	$0	0.0%	1.3%
	Upper	0	0.0%	$0	0.0%	38.0%	0	0.0%	4.3%	$0	0.0%	6.9%	0	0.0%	1.4%	$0	0.0%	1.3%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	94.0%	$0	0.0%	92.9%	0	0.0%	98.6%	$0	0.0%	98.7%	0	0.0%	99.0%	$0	0.0%	98.7%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	19	4.8%	$550	1.6%	28.4%	6	4.6%	4.7%	$110	1.1%	2.1%	8	6.5%	4.3%	$272	2.6%	2.3%	5	3.4%	3.5%	$168	1.2%	1.3%
	Moderate	46	11.5%	$2,723	7.9%	16.0%	18	13.7%	10.6%	$1,002	10.0%	6.6%	17	13.7%	12.6%	$948	9.1%	7.8%	11	7.6%	11.3%	$773	5.5%	6.6%
	Middle	87	21.8%	$6,926	20.1%	17.6%	25	19.1%	21.8%	$1,894	18.8%	18.0%	29	23.4%	20.9%	$2,362	22.8%	15.9%	33	22.8%	19.6%	$2,670	19.1%	15.9%
	Upper	237	59.3%	$23,429	68.0%	38.0%	78	59.5%	45.4%	$6,852	68.1%	52.9%	70	56.5%	45.4%	$6,786	65.5%	52.6%	89	61.4%	45.1%	$9,791	70.0%	50.4%
	Unknown	11	2.8%	$802	2.3%	0.0%	4	3.1%	17.5%	$210	2.1%	20.5%	0	0.0%	16.8%	$0	0.0%	21.4%	7	4.8%	20.5%	$592	4.2%	25.8%
	Total	*400*	*100%*	*$34,430*	*100%*	*100%*	*131*	*100%*	*100%*	*$10,068*	*100%*	*100%*	*124*	*100%*	*100%*	*$10,368*	*100%*	*100%*	*145*	*100%*	*100%*	*$13,994*	*100%*	*100%*
Small Business						Total Businesses																		
Revenue	$1 Million or Less	156	67.8%	$6,787	49.1%	89.1%	35	76.1%	39.4%	$2,074	54.2%	37.3%	37	77.1%	38.4%	$1,906	62.3%	32.6%	84	61.8%	34.8%	$2,807	40.6%	26.1%
	Over $1 Million	45	19.6%	$6,449	46.7%	8.3%	10	21.7%					11	22.9%					24	17.6%				
	Total Rev. available	201	87.4%	$13,236	95.8%	97.4%	45	97.8%					48	100.0%					108	79.4%				
	Rev. Not Known	29	12.6%	$575	4.2%	2.7%	1	2.2%					0	0.0%					28	20.6%				
	Total	*230*	*100%*	*$13,811*	*100%*	*100%*	*46*	*100%*					*48*	*100%*					*136*	*100%*				
Loan Size	$100,000 or Less	207	90.0%	$5,303	38.4%		40	87.0%	90.0%	$1,326	34.6%	35.2%	44	91.7%	89.1%	$1,115	36.4%	32.3%	123	90.4%	85.4%	$2,862	41.3%	32.9%
	$100,001 - $250,000	14	6.1%	$2,496	18.1%		3	6.5%	6.6%	$595	15.5%	23.5%	2	4.2%	7.1%	$446	14.6%	25.2%	9	6.6%	9.6%	$1,455	21.0%	25.2%
	$250,001 - $1 Million	9	3.9%	$6,012	43.5%		3	6.5%	3.4%	$1,907	49.8%	41.4%	2	4.2%	3.8%	$1,500	49.0%	42.5%	4	2.9%	5.1%	$2,605	37.6%	41.9%
	Total	*230*	*100%*	*$13,811*	*100%*		*46*	*100%*	*100%*	*$3,828*	*100%*	*100%*	*48*	*100%*	*100%*	*$3,061*	*100%*	*100%*	*136*	*100%*	*100%*	*$6,922*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	151	96.8%	$3,347	49.3%																			
	$100,001 - $250,000	2	1.3%	$440	6.5%																			
	$250,001 - $1 Million	3	1.9%	$3,000	44.2%																			
	Total	*156*	*100%*	*$6,787*	*100%*																			
Small Farm						Total Farms																		
Revenue	$1 Million or Less	10	66.7%	$425	73.9%	94.1%	4	100.0%	49.1%	$160	100.0%	55.8%	1	100.0%	50.7%	$50	100.0%	42.6%	5	50.0%	47.5%	$215	58.9%	55.7%
	Over $1 Million	2	13.3%	$104	18.1%	5.9%	0	0.0%					0	0.0%					2	20.0%				
	Total Rev. available	12	80.0%	$529	92.0%	100.0%	4	100.0%					1	100.0%					7	70.0%				
	Not Known	3	20.0%	$46	8.0%	0.0%	0	0.0%					0	0.0%					3	30.0%				
	Total	*15*	*100%*	*$575*	*100%*	*100%*	*4*	*100%*					*1*	*100%*					*10*	*100%*				
Loan Size	$100,000 or Less	14	93.3%	$461	80.2%		4	100.0%	80.4%	$160	100.0%	31.1%	1	100.0%	79.1%	$50	100.0%	27.3%	9	90.0%	77.0%	$251	68.8%	32.4%
	$100,001 - $250,000	1	6.7%	$114	19.8%		0	0.0%	16.1%	$0	0.0%	48.8%	0	0.0%	14.9%	$0	0.0%	39.6%	1	10.0%	18.4%	$114	31.2%	45.0%
	$250,001 - $500,000	0	0.0%	$0	0.0%		0	0.0%	3.5%	$0	0.0%	20.1%	0	0.0%	6.0%	$0	0.0%	33.1%	0	0.0%	4.6%	$0	0.0%	22.6%
	Total	*15*	*100%*	*$575*	*100%*		*4*	*100%*	*100%*	*$160*	*100%*	*100%*	*1*	*100%*	*100%*	*$50*	*100%*	*100%*	*10*	*100%*	*100%*	*$365*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	9	90.0%	$311	73.2%																			
	$100,001 - $250,000	1	10.0%	$114	26.8%																			
	$250,001 - $500,000	0	0.0%	$0	0.0%																			
	Total	*10*	*100%*	*$425*	*100%*																			

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue.
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2
Assessment Area: AL Talladega Tallapoosa

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
HOME PURCHASE	Low	0	0.0%	$0	0.0%	1.2%	0	0.0%	0.1%	$0	0.0%	0.0%	0	0.0%	0.2%	$0	0.0%	0.1%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	6	5.4%	$844	2.4%	10.5%	2	6.3%	7.1%	$269	2.8%	5.0%	2	5.6%	5.7%	$396	4.2%	3.3%	2	4.7%	7.6%	$179	1.2%	4.3%
	Middle	36	32.4%	$13,259	38.1%	57.9%	10	31.3%	43.3%	$4,452	45.8%	36.1%	16	44.4%	42.4%	$3,882	40.8%	35.4%	10	23.3%	40.8%	$4,925	31.7%	33.1%
	Upper	69	62.2%	$20,679	59.5%	30.4%	20	62.5%	49.6%	$5,006	51.5%	58.9%	18	50.0%	51.7%	$5,237	55.0%	61.2%	31	72.1%	51.6%	$10,436	67.2%	62.6%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*111*	*100%*	*$34,782*	*100%*	*100%*	*32*	*100%*	*100%*	*$9,727*	*100%*	*100%*	*36*	*100%*	*100%*	*$9,515*	*100%*	*100%*	*43*	*100%*	*100%*	*$15,540*	*100%*	*100%*
REFINANCE	Low	1	0.8%	$42	0.1%	1.2%	1	3.4%	0.4%	$42	1.1%	0.2%	0	0.0%	0.1%	$0	0.0%	0.1%	0	0.0%	0.2%	$0	0.0%	0.0%
	Moderate	10	7.8%	$877	2.9%	10.5%	4	13.8%	5.9%	$303	7.9%	3.8%	1	4.3%	7.7%	$25	0.5%	5.9%	5	6.6%	4.6%	$549	2.6%	3.0%
	Middle	41	32.0%	$10,718	35.9%	57.9%	10	34.5%	45.8%	$817	21.4%	33.6%	8	34.8%	42.7%	$1,985	43.2%	32.7%	23	30.3%	36.4%	$7,916	36.9%	29.9%
	Upper	76	59.4%	$18,210	61.0%	30.4%	14	48.3%	47.9%	$2,660	69.6%	62.5%	14	60.9%	49.5%	$2,585	56.3%	61.3%	48	63.2%	58.8%	$12,965	60.5%	67.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*128*	*100%*	*$29,847*	*100%*	*100%*	*29*	*100%*	*100%*	*$3,822*	*100%*	*100%*	*23*	*100%*	*100%*	*$4,595*	*100%*	*100%*	*76*	*100%*	*100%*	*$21,430*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	$0	0.0%	1.2%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	5	7.7%	$281	7.5%	10.5%	1	6.7%	13.4%	$96	12.9%	9.8%	3	13.6%	7.7%	$85	6.9%	2.9%	1	3.6%	4.8%	$100	5.6%	3.4%
	Middle	28	43.1%	$1,470	39.1%	57.9%	5	33.3%	36.6%	$190	25.6%	23.2%	8	36.4%	43.3%	$414	33.5%	48.7%	15	53.6%	42.2%	$866	48.7%	30.3%
	Upper	32	49.2%	$2,006	53.4%	30.4%	9	60.0%	50.0%	$457	61.5%	67.0%	11	50.0%	49.0%	$735	59.6%	48.5%	12	42.9%	53.0%	$814	45.7%	66.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*65*	*100%*	*$3,757*	*100%*	*100%*	*15*	*100%*	*100%*	*$743*	*100%*	*100%*	*22*	*100%*	*100%*	*$1,234*	*100%*	*100%*	*28*	*100%*	*100%*	*$1,780*	*100%*	*100%*
MULTI FAMILY						Multi-Family Units																		
	Low	0	0.0%	$0	0.0%	9.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	18.2%	0	0.0%	22.2%	$0	0.0%	39.3%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	49.9%	0	0.0%	33.3%	$0	0.0%	47.4%	0	0.0%	100.0%	$0	0.0%	100.0%	0	0.0%	25.0%	$0	0.0%	4.4%
	Upper	0	0.0%	$0	0.0%	22.8%	0	0.0%	44.4%	$0	0.0%	13.3%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	75.0%	$0	0.0%	95.6%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	$0	0.0%	1.2%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	1	3.3%	$25	0.9%	10.5%	1	12.5%	8.0%	$25	4.4%	4.3%	0	0.0%	3.1%	$0	0.0%	1.4%	0	0.0%	4.4%	$0	0.0%	2.5%
	Middle	10	33.3%	$739	26.5%	57.9%	5	62.5%	48.0%	$501	88.5%	44.8%	3	33.3%	37.5%	$138	20.4%	31.5%	2	15.4%	26.7%	$100	6.5%	11.8%
	Upper	19	63.3%	$2,024	72.6%	30.4%	2	25.0%	44.0%	$40	7.1%	50.8%	6	66.7%	59.4%	$540	79.6%	67.1%	11	84.6%	68.9%	$1,444	93.5%	85.7%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*30*	*100%*	*$2,788*	*100%*	*100%*	*8*	*100%*	*100%*	*$566*	*100%*	*100%*	*9*	*100%*	*100%*	*$678*	*100%*	*100%*	*13*	*100%*	*100%*	*$1,544*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2
Assessment Area: AL Talladega Tallapoosa

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	1.2%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	2.8%	$0	0.0%	0.4%
	Moderate	3	16.7%	$131	4.1%	10.5%	1	20.0%	18.2%	$60	26.2%	10.6%	1	12.5%	8.6%	$26	3.5%	3.6%	1	20.0%	8.3%	$45	2.0%	0.8%
	Middle	5	27.8%	$2,070	64.1%	57.9%	0	0.0%	38.6%	$0	0.0%	49.4%	3	37.5%	51.4%	$220	29.4%	48.7%	2	40.0%	44.4%	$1,850	82.2%	51.0%
	Upper	10	55.6%	$1,026	31.8%	30.4%	4	80.0%	43.2%	$169	73.8%	40.0%	4	50.0%	40.0%	$502	67.1%	47.7%	2	40.0%	44.4%	$355	15.8%	47.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*18*	*100%*	*$3,227*	*100%*	*100%*	*5*	*100%*	*100%*	*$229*	*100%*	*100%*	*8*	*100%*	*100%*	*$748*	*100%*	*100%*	*5*	*100%*	*100%*	*$2,250*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	1.2%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	3.5%	$0	0.0%	2.1%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	10.5%	0	0.0%	11.6%	$0	0.0%	6.9%	0	0.0%	12.3%	$0	0.0%	6.1%	0	0.0%	17.7%	$0	0.0%	13.2%
	Middle	0	0.0%	$0	0.0%	57.9%	0	0.0%	43.0%	$0	0.0%	35.0%	0	0.0%	52.6%	$0	0.0%	53.8%	0	0.0%	49.0%	$0	0.0%	47.7%
	Upper	0	0.0%	$0	0.0%	30.4%	0	0.0%	45.3%	$0	0.0%	58.1%	0	0.0%	31.6%	$0	0.0%	37.9%	0	0.0%	33.3%	$0	0.0%	39.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	1	0.3%	$42	0.1%	1.2%	1	1.1%	0.2%	$42	0.3%	0.1%	0	0.0%	0.2%	$0	0.0%	0.1%	0	0.0%	0.1%	$0	0.0%	0.0%
	Moderate	25	7.1%	$2,158	2.9%	10.5%	9	10.1%	7.4%	$753	5.0%	5.6%	7	7.1%	6.5%	$532	3.2%	4.2%	9	5.5%	6.3%	$873	2.1%	3.6%
	Middle	120	34.1%	$28,256	38.0%	57.9%	30	33.7%	43.8%	$5,960	39.5%	35.6%	38	38.8%	42.8%	$6,639	39.6%	35.5%	52	31.5%	38.8%	$15,657	36.8%	31.1%
	Upper	206	58.5%	$43,945	59.1%	30.4%	49	55.1%	48.7%	$8,332	55.2%	58.7%	53	54.1%	50.5%	$9,599	57.2%	60.2%	104	63.0%	54.8%	$26,014	61.1%	65.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*352*	*100%*	*$74,401*	*100%*	*100%*	*89*	*100%*	*100%*	*$15,087*	*100%*	*100%*	*98*	*100%*	*100%*	*$16,770*	*100%*	*100%*	*165*	*100%*	*100%*	*$42,544*	*100%*	*100%*
						Total Businesses																		
SMALL BUSINESSES	Low	1	0.6%	$20	0.1%	1.1%	0	0.0%	0.2%	$0	0.0%	1.1%	1	2.6%	1.0%	$20	0.4%	1.1%	0	0.0%	0.9%	$0	0.0%	0.6%
	Moderate	15	9.1%	$843	5.4%	17.4%	2	5.7%	19.7%	$73	2.4%	25.6%	2	5.1%	16.7%	$137	3.0%	24.1%	11	12.1%	18.7%	$633	7.8%	26.1%
	Middle	101	61.2%	$12,283	78.1%	58.0%	23	65.7%	52.4%	$2,310	74.9%	48.0%	24	61.5%	50.6%	$3,459	76.0%	49.2%	54	59.3%	50.6%	$6,514	80.5%	49.9%
	Upper	48	29.1%	$2,585	16.4%	23.5%	10	28.6%	24.5%	$702	22.8%	23.6%	12	30.8%	27.1%	$938	20.6%	23.9%	26	28.6%	28.3%	$945	11.7%	21.9%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	3.1%	$0	0.0%	1.7%	0	0.0%	4.6%	$0	0.0%	1.6%	0	0.0%	1.5%	$0	0.0%	1.5%
	Total	*165*	*100%*	*$15,731*	*100%*	*100%*	*35*	*100%*	*100%*	*$3,085*	*100%*	*100%*	*39*	*100%*	*100%*	*$4,554*	*100%*	*100%*	*91*	*100%*	*100%*	*$8,092*	*100%*	*100%*
						Total Farms																		
SMALL FARM	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	3.7%	0	0.0%	2.7%	$0	0.0%	3.1%	0	0.0%	12.0%	$0	0.0%	13.3%	0	0.0%	7.1%	$0	0.0%	5.7%
	Middle	2	100.0%	$30	100.0%	66.7%	1	100.0%	64.9%	$15	100.0%	75.1%	0	0.0%	68.0%	$0	0.0%	73.7%	1	100.0%	53.6%	$15	100.0%	44.4%
	Upper	0	0.0%	$0	0.0%	29.6%	0	0.0%	32.4%	$0	0.0%	21.8%	0	0.0%	20.0%	$0	0.0%	13.0%	0	0.0%	39.3%	$0	0.0%	49.9%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*2*	*100%*	*$30*	*100%*	*100%*	*1*	*100%*	*100%*	*$15*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*1*	*100%*	*100%*	*$15*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2
Assessment Area: AL Talladega Tallapoosa

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	1	0.9%	$52	0.1%	23.5%	0	0.0%	2.5%	$0	0.0%	1.0%	1	2.8%	3.9%	$52	0.5%	1.4%	0	0.0%	3.0%	$0	0.0%	1.0%
	Moderate	18	16.2%	$1,786	5.1%	16.7%	4	12.5%	13.3%	$460	4.7%	6.4%	6	16.7%	14.0%	$531	5.6%	6.6%	8	18.6%	14.4%	$795	5.1%	7.5%
	Middle	19	17.1%	$2,774	8.0%	17.4%	8	25.0%	20.0%	$1,174	12.1%	12.9%	6	16.7%	20.0%	$590	6.2%	13.6%	5	11.6%	20.6%	$1,010	6.5%	13.5%
	Upper	66	59.5%	$27,639	79.5%	42.4%	18	56.3%	48.4%	$7,601	78.1%	64.2%	22	61.1%	50.4%	$8,269	86.9%	66.1%	26	60.5%	52.6%	$11,769	75.7%	69.5%
	Unknown	7	6.3%	$2,531	7.3%	0.0%	2	6.3%	15.7%	$492	5.1%	15.5%	1	2.8%	11.7%	$73	0.8%	12.3%	4	9.3%	9.3%	$1,966	12.7%	8.5%
	Total	*111*	*100%*	*$34,782*	*100%*	*100%*	*32*	*100%*	*100%*	*$9,727*	*100%*	*100%*	*36*	*100%*	*100%*	*$9,515*	*100%*	*100%*	*43*	*100%*	*100%*	*$15,540*	*100%*	*100%*
REFINANCE	Low	4	3.1%	$190	0.6%	23.5%	1	3.4%	5.0%	$64	1.7%	2.3%	1	4.3%	4.0%	$30	0.7%	1.4%	2	2.6%	2.4%	$96	0.4%	0.7%
	Moderate	11	8.6%	$806	2.7%	16.7%	7	24.1%	10.2%	$424	11.1%	5.3%	0	0.0%	7.7%	$0	0.0%	3.7%	4	5.3%	5.9%	$382	1.8%	2.8%
	Middle	21	16.4%	$1,734	5.8%	17.4%	6	20.7%	20.8%	$424	11.1%	14.0%	4	17.4%	16.6%	$414	9.0%	10.9%	11	14.5%	12.9%	$896	4.2%	8.2%
	Upper	90	70.3%	$26,391	88.4%	42.4%	15	51.7%	51.2%	$2,910	76.1%	64.4%	17	73.9%	55.8%	$3,985	86.7%	66.6%	58	76.3%	57.3%	$19,496	91.0%	66.8%
	Unknown	2	1.6%	$726	2.4%	0.0%	0	0.0%	12.8%	$0	0.0%	14.0%	1	4.3%	16.0%	$166	3.6%	17.4%	1	1.3%	21.5%	$560	2.6%	21.5%
	Total	*128*	*100%*	*$29,847*	*100%*	*100%*	*29*	*100%*	*100%*	*$3,822*	*100%*	*100%*	*23*	*100%*	*100%*	*$4,595*	*100%*	*100%*	*76*	*100%*	*100%*	*$21,430*	*100%*	*100%*
HOME IMPROVEMENT	Low	4	6.2%	$140	3.7%	23.5%	0	0.0%	4.9%	$0	0.0%	1.7%	1	4.5%	6.7%	$15	1.2%	2.1%	3	10.7%	9.6%	$125	7.0%	3.4%
	Moderate	4	6.2%	$97	2.6%	16.7%	2	13.3%	17.1%	$20	2.7%	14.0%	0	0.0%	5.8%	$0	0.0%	4.3%	2	7.1%	12.0%	$77	4.3%	5.7%
	Middle	15	23.1%	$468	12.5%	17.4%	3	20.0%	14.6%	$85	11.4%	11.2%	5	22.7%	19.2%	$173	14.0%	13.8%	7	25.0%	16.9%	$210	11.8%	11.3%
	Upper	41	63.1%	$3,026	80.5%	42.4%	10	66.7%	62.2%	$638	85.9%	68.6%	15	68.2%	67.3%	$1,020	82.7%	79.5%	16	57.1%	56.6%	$1,368	76.9%	69.0%
	Unknown	1	1.5%	$26	0.7%	0.0%	0	0.0%	1.2%	$0	0.0%	4.4%	1	4.5%	1.0%	$26	2.1%	0.3%	0	0.0%	4.8%	$0	0.0%	10.5%
	Total	*65*	*100%*	*$3,757*	*100%*	*100%*	*15*	*100%*	*100%*	*$743*	*100%*	*100%*	*22*	*100%*	*100%*	*$1,234*	*100%*	*100%*	*28*	*100%*	*100%*	*$1,780*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	$0	0.0%	23.5%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	16.7%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	17.4%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	42.4%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	33.3%	$0	0.0%	0.6%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	100.0%	$0	0.0%	100.0%	0	0.0%	66.7%	$0	0.0%	99.4%	0	0.0%	100.0%	$0	0.0%	100.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	2	6.7%	$77	2.8%	23.5%	0	0.0%	0.0%	$0	0.0%	0.0%	2	22.2%	6.3%	$77	11.4%	3.4%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	5	16.7%	$237	8.5%	16.7%	2	25.0%	12.0%	$40	7.1%	4.5%	1	11.1%	12.5%	$72	10.6%	8.0%	2	15.4%	13.3%	$125	8.1%	6.4%
	Middle	2	6.7%	$75	2.7%	17.4%	1	12.5%	10.0%	$25	4.4%	4.0%	0	0.0%	17.2%	$0	0.0%	11.1%	1	7.7%	8.9%	$50	3.2%	4.5%
	Upper	21	70.0%	$2,399	86.0%	42.4%	5	62.5%	78.0%	$501	88.5%	91.4%	6	66.7%	59.4%	$529	78.0%	63.2%	10	76.9%	73.3%	$1,369	88.7%	88.5%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	4.7%	$0	0.0%	14.3%	0	0.0%	4.4%	$0	0.0%	0.6%
	Total	*30*	*100%*	*$2,788*	*100%*	*100%*	*8*	*100%*	*100%*	*$566*	*100%*	*100%*	*9*	*100%*	*100%*	*$678*	*100%*	*100%*	*13*	*100%*	*100%*	*$1,544*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2
Assessment Area: AL Talladega Tallapoosa

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison 2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	1	5.6%	$27	0.8%	23.5%	0	0.0%	6.8%	$0	0.0%	1.8%	1	12.5%	2.9%	$27	3.6%	0.8%	0	0.0%	2.8%	$0	0.0%	0.2%
	Moderate	2	11.1%	$82	2.5%	16.7%	2	40.0%	20.5%	$82	35.8%	8.2%	0	0.0%	11.4%	$0	0.0%	5.7%	0	0.0%	16.7%	$0	0.0%	2.1%
	Middle	4	22.2%	$221	6.8%	17.4%	0	0.0%	11.4%	$0	0.0%	7.0%	3	37.5%	25.7%	$141	18.9%	14.6%	1	20.0%	16.7%	$80	3.6%	13.5%
	Upper	11	61.1%	$2,897	89.8%	42.4%	3	60.0%	52.3%	$147	64.2%	54.0%	4	50.0%	54.3%	$580	77.5%	73.1%	4	80.0%	58.3%	$2,170	96.4%	82.5%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	9.1%	$0	0.0%	29.0%	0	0.0%	5.7%	$0	0.0%	5.8%	0	0.0%	5.6%	$0	0.0%	1.7%
	Total	*18*	*100%*	*$3,227*	*100%*	*100%*	*5*	*100%*	*100%*	*$229*	*100%*	*100%*	*8*	*100%*	*100%*	*$748*	*100%*	*100%*	*5*	*100%*	*100%*	*$2,250*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	23.5%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	16.7%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	1.8%	$0	0.0%	1.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	17.4%	0	0.0%	2.3%	$0	0.0%	1.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	42.4%	0	0.0%	3.5%	$0	0.0%	6.6%	0	0.0%	1.8%	$0	0.0%	4.7%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	94.2%	$0	0.0%	92.4%	0	0.0%	96.5%	$0	0.0%	94.3%	0	0.0%	100.0%	$0	0.0%	100.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	12	3.4%	$486	0.7%	23.5%	1	1.1%	3.2%	$64	0.4%	1.3%	6	6.1%	4.0%	$201	1.2%	1.4%	5	3.0%	2.7%	$221	0.5%	0.9%
	Moderate	40	11.4%	$3,008	4.0%	16.7%	17	19.1%	12.1%	$1,026	6.8%	5.9%	7	7.1%	11.3%	$603	3.6%	5.4%	16	9.7%	10.0%	$1,379	3.2%	4.8%
	Middle	61	17.3%	$5,272	7.1%	17.4%	18	20.2%	19.0%	$1,708	11.3%	12.4%	18	18.4%	18.5%	$1,318	7.9%	12.3%	25	15.2%	16.2%	$2,246	5.3%	10.3%
	Upper	229	65.1%	$62,352	83.8%	42.4%	51	57.3%	48.6%	$11,797	78.2%	61.5%	64	65.3%	52.0%	$14,383	85.8%	65.1%	114	69.1%	53.9%	$36,172	85.0%	66.1%
	Unknown	10	2.8%	$3,283	4.4%	0.0%	2	2.2%	17.0%	$492	3.3%	18.8%	3	3.1%	14.2%	$265	1.6%	15.8%	5	3.0%	17.3%	$2,526	5.9%	17.9%
	Total	*352*	*100%*	*$74,401*	*100%*	*100%*	*89*	*100%*	*100%*	*$15,087*	*100%*	*100%*	*98*	*100%*	*100%*	*$16,770*	*100%*	*100%*	*165*	*100%*	*100%*	*$42,544*	*100%*	*100%*
Small Business						Total Businesses																		
Revenue	$1 Million or Less	105	63.6%	$5,023	31.9%	91.3%	25	71.4%	40.3%	$677	21.9%	29.8%	34	87.2%	41.6%	$2,584	56.7%	31.8%	46	50.5%	32.4%	$1,762	21.8%	19.0%
	Over $1 Million	38	23.0%	$10,101	64.2%	7.1%	9	25.7%					5	12.8%					24	26.4%				
	Total Rev. available	143	86.6%	$15,124	96.1%	98.4%	34	97.1%					39	100.0%					70	76.9%				
	Rev. Not Known	22	13.3%	$607	3.9%	1.6%	1	2.9%					0	0.0%					21	23.1%				
	Total	*165*	*100%*	*$15,731*	*100%*	*100%*	*35*	*100%*					*39*	*100%*					*91*	*100%*				
Loan Size	$100,000 or Less	129	78.2%	$3,082	19.6%		29	82.9%	92.5%	$735	23.8%	35.8%	29	74.4%	92.3%	$731	16.1%	35.7%	71	78.0%	85.9%	$1,616	20.0%	29.0%
	$100,001 - $250,000	22	13.3%	$4,281	27.2%		3	8.6%	4.0%	$650	21.1%	19.4%	6	15.4%	4.2%	$1,123	24.7%	18.7%	13	14.3%	8.0%	$2,508	31.0%	21.4%
	$250,001 - $1 Million	14	8.5%	$8,368	53.2%		3	8.6%	3.5%	$1,700	55.1%	44.8%	4	10.3%	3.5%	$2,700	59.3%	45.6%	7	7.7%	6.1%	$3,968	49.0%	49.6%
	Total	*165*	*100%*	*$15,731*	*100%*		*35*	*100%*	*100%*	*$3,085*	*100%*	*100%*	*39*	*100%*	*100%*	*$4,554*	*100%*	*100%*	*91*	*100%*	*100%*	*$8,092*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	95	90.5%	$1,999	39.8%																			
	$100,001 - $250,000	8	7.6%	$1,374	27.4%																			
	$250,001 - $1 Million	2	1.9%	$1,650	32.8%																			
	Total	*105*	*100%*	*$5,023*	*100%*																			
Small Farm						Total Farms																		
Revenue	$1 Million or Less	2	100.0%	$30	100.0%	97.2%	1	100.0%	24.3%	$15	100.0%	21.8%	0	0.0%	36.0%	$0	0.0%	30.2%	1	100.0%	21.4%	$15	100.0%	30.6%
	Over $1 Million	0	0.0%	$0	0.0%	2.8%	0	0.0%					0	0.0%					0	0.0%				
	Total Rev. available	2	100.0%	$30	100.0%	100.0%	1	100.0%					0	0.0%					1	100.0%				
	Not Known	0	0.0%	$0	0.0%	0.0%	0	0.0%					0	0.0%					0	0.0%				
	Total	*2*	*100%*	*$30*	*100%*	*100%*	*1*	*100%*					*0*	*0%*					*1*	*100%*				
Loan Size	$100,000 or Less	2	100.0%	$30	100.0%		1	100.0%	97.3%	$15	100.0%	71.9%	0	0.0%	100.0%	$0	0.0%	100.0%	1	100.0%	92.9%	$15	100.0%	57.0%
	$100,001 - $250,000	0	0.0%	$0	0.0%		0	0.0%	2.7%	$0	0.0%	28.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	7.1%	$0	0.0%	43.0%
	$250,001 - $500,000	0	0.0%	$0	0.0%		0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*2*	*100%*	*$30*	*100%*		*1*	*100%*	*100%*	*$15*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*1*	*100%*	*100%*	*$15*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	2	100.0%	$30	100.0%																			
	$100,001 - $250,000	0	0.0%	$0	0.0%																			
	$250,001 - $500,000	0	0.0%	$0	0.0%																			
	Total	*2*	*100%*	*$30*	*100%*																			

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue.
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2

Assessment Area: AL Tuscaloosa

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison										Bank & Aggregate Lending Comparison																	
		2018					2019, 2020					2018						2019						2020					
		Count		Dollar		Owner Occupied Units	Count		Dollar		Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
												Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
HOME PURCHASE	Low	1	1.7%	$32	0.3%	1.2%	0	0.0%	$0	0.0%	1.2%	1	1.7%	0.1%	$32	0.3%	0.0%	0	0.0%	0.2%	$0	0.0%	0.1%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	5	8.3%	$659	5.7%	12.8%	12	4.8%	$1,711	3.2%	12.0%	5	8.3%	9.5%	$659	5.7%	7.6%	8	8.1%	8.8%	$1,140	5.5%	5.9%	4	2.7%	6.9%	$571	1.7%	4.9%
	Middle	26	43.3%	$4,292	37.1%	46.9%	84	33.9%	$15,117	28.1%	41.7%	26	43.3%	43.1%	$4,292	37.1%	37.0%	36	36.4%	38.4%	$6,009	29.0%	32.4%	48	32.2%	36.7%	$9,108	27.5%	30.4%
	Upper	27	45.0%	$6,173	53.3%	38.5%	151	60.9%	$36,611	68.1%	44.6%	27	45.0%	46.6%	$6,173	53.3%	53.9%	54	54.5%	52.2%	$13,183	63.7%	60.9%	97	65.1%	55.7%	$23,428	70.8%	63.8%
	Unknown	1	1.7%	$420	3.6%	0.5%	1	0.4%	$361	0.7%	0.5%	1	1.7%	0.7%	$420	3.6%	1.4%	1	1.0%	0.4%	$361	1.7%	0.8%	0	0.0%	0.6%	$0	0.0%	0.8%
	Total	*60*	*100%*	*$11,576*	*100%*	*100%*	*248*	*100%*	*$53,800*	*100%*	*100%*	*60*	*100%*	*100%*	*$11,576*	*100%*	*100%*	*99*	*100%*	*100%*	*$20,693*	*100%*	*100%*	*149*	*100%*	*100%*	*$33,107*	*100%*	*100%*
REFINANCE	Low	0	0.0%	$0	0.0%	1.2%	0	0.0%	$0	0.0%	1.2%	0	0.0%	0.2%	$0	0.0%	0.0%	0	0.0%	0.4%	$0	0.0%	0.1%	0	0.0%	0.1%	$0	0.0%	0.0%
	Moderate	5	6.9%	$303	3.7%	12.8%	11	5.0%	$1,079	3.0%	12.0%	5	6.9%	10.8%	$303	3.7%	6.5%	3	4.1%	7.8%	$256	2.2%	5.5%	8	5.6%	4.7%	$823	3.3%	3.4%
	Middle	35	48.6%	$3,104	37.5%	46.9%	81	37.2%	$11,927	33.0%	41.7%	35	48.6%	44.1%	$3,104	37.5%	40.4%	26	35.1%	35.6%	$3,419	29.8%	31.1%	55	38.2%	33.2%	$8,508	34.4%	28.3%
	Upper	32	44.4%	$4,870	58.8%	38.5%	123	56.4%	$22,291	61.6%	44.6%	32	44.4%	43.9%	$4,870	58.8%	51.0%	45	60.8%	55.3%	$7,793	68.0%	60.9%	78	54.2%	61.0%	$14,498	58.7%	66.8%
	Unknown	0	0.0%	$0	0.0%	0.5%	3	1.4%	$886	2.4%	0.5%	0	0.0%	1.1%	$0	0.0%	2.1%	0	0.0%	1.0%	$0	0.0%	2.3%	3	2.1%	0.9%	$886	3.6%	1.4%
	Total	*72*	*100%*	*$8,277*	*100%*	*100%*	*218*	*100%*	*$36,183*	*100%*	*100%*	*72*	*100%*	*100%*	*$8,277*	*100%*	*100%*	*74*	*100%*	*100%*	*$11,468*	*100%*	*100%*	*144*	*100%*	*100%*	*$24,715*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	$0	0.0%	1.2%	0	0.0%	$0	0.0%	1.2%	0	0.0%	1.6%	$0	0.0%	1.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	3	10.7%	$160	11.7%	12.8%	9	12.9%	$476	8.2%	12.0%	3	10.7%	9.4%	$160	11.7%	7.8%	4	11.1%	12.0%	$190	5.8%	7.4%	5	14.7%	9.4%	$286	11.3%	4.8%
	Middle	14	50.0%	$616	45.0%	46.9%	26	37.1%	$1,923	33.2%	41.7%	14	50.0%	48.4%	$616	45.0%	46.0%	15	41.7%	33.8%	$1,350	41.5%	32.5%	11	32.4%	31.8%	$573	22.6%	24.6%
	Upper	11	39.3%	$592	43.3%	38.5%	35	50.0%	$3,392	58.6%	44.6%	11	39.3%	40.6%	$592	43.3%	45.1%	17	47.2%	54.1%	$1,715	52.7%	60.1%	18	52.9%	58.8%	$1,677	66.1%	70.6%
	Unknown	0	0.0%	$0	0.0%	0.5%	0	0.0%	$0	0.0%	0.5%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*28*	*100%*	*$1,368*	*100%*	*100%*	*70*	*100%*	*$5,791*	*100%*	*100%*	*28*	*100%*	*100%*	*$1,368*	*100%*	*100%*	*36*	*100%*	*100%*	*$3,255*	*100%*	*100%*	*34*	*100%*	*100%*	*$2,536*	*100%*	*100%*
MULTI FAMILY					Multi-Family Units					Multi-Family Units																			
	Low	0	0.0%	$0	0.0%	0.5%	0	0.0%	$0	0.0%	0.5%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	6.7%	$0	0.0%	0.2%	0	0.0%	2.6%	$0	0.0%	0.3%
	Moderate	0	0.0%	$0	0.0%	35.1%	0	0.0%	$0	0.0%	34.1%	0	0.0%	38.1%	$0	0.0%	33.3%	0	0.0%	40.0%	$0	0.0%	36.5%	0	0.0%	48.7%	$0	0.0%	25.0%
	Middle	0	0.0%	$0	0.0%	51.8%	0	0.0%	$0	0.0%	47.8%	0	0.0%	38.1%	$0	0.0%	55.1%	0	0.0%	33.3%	$0	0.0%	52.6%	0	0.0%	38.5%	$0	0.0%	34.8%
	Upper	0	0.0%	$0	0.0%	5.3%	0	0.0%	$0	0.0%	10.3%	0	0.0%	16.7%	$0	0.0%	8.3%	0	0.0%	8.3%	$0	0.0%	3.4%	0	0.0%	7.7%	$0	0.0%	38.2%
	Unknown	0	0.0%	$0	0.0%	7.2%	0	0.0%	$0	0.0%	7.2%	0	0.0%	7.1%	$0	0.0%	3.4%	0	0.0%	11.7%	$0	0.0%	7.3%	0	0.0%	2.6%	$0	0.0%	1.7%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	$0	0.0%	1.2%	0	0.0%	$0	0.0%	1.2%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	5	10.0%	$199	5.9%	12.8%	2	3.3%	$92	1.6%	12.0%	5	10.0%	9.2%	$199	5.9%	5.4%	1	2.6%	3.7%	$52	1.7%	2.1%	1	4.3%	2.3%	$40	1.4%	2.0%
	Middle	20	40.0%	$1,145	33.9%	46.9%	17	27.9%	$1,344	22.7%	41.7%	20	40.0%	34.5%	$1,145	33.9%	29.7%	10	26.3%	23.9%	$586	19.4%	23.6%	7	30.4%	33.3%	$758	26.0%	34.2%
	Upper	24	48.0%	$1,946	57.7%	38.5%	42	68.9%	$4,494	75.8%	44.6%	24	48.0%	54.6%	$1,946	57.7%	62.4%	27	71.1%	72.5%	$2,375	78.8%	74.3%	15	65.2%	64.4%	$2,119	72.6%	63.8%
	Unknown	1	2.0%	$85	2.5%	0.5%	0	0.0%	$0	0.0%	0.5%	1	2.0%	1.7%	$85	2.5%	2.6%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*50*	*100%*	*$3,375*	*100%*	*100%*	*61*	*100%*	*$5,930*	*100%*	*100%*	*50*	*100%*	*100%*	*$3,375*	*100%*	*100%*	*38*	*100%*	*100%*	*$3,013*	*100%*	*100%*	*23*	*100%*	*100%*	*$2,917*	*100%*	*100%*

Originations & Purchases
2018 and 2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2
Assessment Area: AL Tuscaloosa

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison										Bank & Aggregate Lending Comparison																	
		2018					2019, 2020					2018						2019						2020					
		Count		Dollar		Owner Occupied Units	Count		Dollar		Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
												Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	1.2%	0	0.0%	$0	0.0%	1.2%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	1.9%	$0	0.0%	0.7%
	Moderate	1	10.0%	$127	18.2%	12.8%	2	9.5%	$65	3.3%	12.0%	1	10.0%	11.9%	$127	18.2%	10.1%	2	14.3%	6.0%	$65	6.7%	3.0%	0	0.0%	8.7%	$0	0.0%	9.2%
	Middle	7	70.0%	$497	71.4%	46.9%	5	23.8%	$285	14.6%	41.7%	7	70.0%	48.1%	$497	71.4%	47.4%	4	28.6%	44.8%	$257	26.3%	47.0%	1	14.3%	39.4%	$28	2.9%	43.1%
	Upper	2	20.0%	$72	10.3%	38.5%	14	66.7%	$1,603	82.1%	44.6%	2	20.0%	40.0%	$72	10.3%	42.5%	8	57.1%	49.3%	$655	67.0%	50.0%	6	85.7%	49.0%	$948	97.1%	44.9%
	Unknown	0	0.0%	$0	0.0%	0.5%	0	0.0%	$0	0.0%	0.5%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	1.0%	$0	0.0%	2.1%
	Total	*10*	*100%*	*$696*	*100%*	*100%*	*21*	*100%*	*$1,953*	*100%*	*100%*	*10*	*100%*	*100%*	*$696*	*100%*	*100%*	*14*	*100%*	*100%*	*$977*	*100%*	*100%*	*7*	*100%*	*100%*	*$976*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	1.2%	0	0.0%	$0	0.0%	1.2%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.6%	$0	0.0%	0.2%	0	0.0%	0.6%	$0	0.0%	0.3%
	Moderate	0	0.0%	$0	0.0%	12.8%	0	0.0%	$0	0.0%	12.0%	0	0.0%	16.8%	$0	0.0%	11.4%	0	0.0%	21.3%	$0	0.0%	16.5%	0	0.0%	15.5%	$0	0.0%	10.6%
	Middle	0	0.0%	$0	0.0%	46.9%	0	0.0%	$0	0.0%	41.7%	0	0.0%	45.5%	$0	0.0%	44.4%	0	0.0%	37.6%	$0	0.0%	36.7%	0	0.0%	42.5%	$0	0.0%	39.2%
	Upper	0	0.0%	$0	0.0%	38.5%	0	0.0%	$0	0.0%	44.6%	0	0.0%	37.7%	$0	0.0%	44.2%	0	0.0%	39.9%	$0	0.0%	46.0%	0	0.0%	41.1%	$0	0.0%	49.4%
	Unknown	0	0.0%	$0	0.0%	0.5%	0	0.0%	$0	0.0%	0.5%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.6%	$0	0.0%	0.7%	0	0.0%	0.3%	$0	0.0%	0.5%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	1	0.5%	$32	0.1%	1.2%	0	0.0%	$0	0.0%	1.2%	1	0.5%	0.2%	$32	0.1%	0.0%	0	0.0%	0.3%	$0	0.0%	0.1%	0	0.0%	0.1%	$0	0.0%	0.0%
	Moderate	19	8.6%	$1,448	5.7%	12.8%	36	5.8%	$3,423	3.3%	12.0%	19	8.6%	10.2%	$1,448	5.7%	10.7%	18	6.9%	9.1%	$1,703	4.3%	12.0%	18	5.0%	6.4%	$1,720	2.7%	4.9%
	Middle	102	46.4%	$9,654	38.2%	46.9%	213	34.5%	$30,596	29.5%	41.7%	102	46.4%	43.4%	$9,654	38.2%	40.1%	91	34.9%	37.3%	$11,621	29.5%	36.2%	122	34.2%	35.3%	$18,975	29.5%	29.8%
	Upper	96	43.6%	$13,653	54.0%	38.5%	365	59.1%	$68,391	66.0%	44.6%	96	43.6%	45.4%	$13,653	54.0%	47.4%	151	57.9%	52.7%	$25,721	65.3%	49.3%	214	59.9%	57.5%	$42,670	66.4%	64.1%
	Unknown	2	0.9%	$505	2.0%	0.5%	4	0.6%	$1,247	1.2%	0.5%	2	0.9%	0.8%	$505	2.0%	1.8%	1	0.4%	0.7%	$361	0.9%	2.4%	3	0.8%	0.7%	$886	1.4%	1.1%
	Total	*220*	*100%*	*$25,292*	*100%*	*100%*	*618*	*100%*	*$103,657*	*100%*	*100%*	*220*	*100%*	*100%*	*$25,292*	*100%*	*100%*	*261*	*100%*	*100%*	*$39,406*	*100%*	*100%*	*357*	*100%*	*100%*	*$64,251*	*100%*	*100%*
SMALL BUSINESSES						Total Businesses					Total Businesses																		
	Low	2	2.7%	$1,398	17.0%	1.6%	3	1.2%	$816	4.0%	1.5%	2	2.7%	1.0%	$1,398	17.0%	2.5%	1	1.6%	1.5%	$400	6.4%	2.4%	2	1.0%	1.2%	$416	3.0%	1.7%
	Moderate	25	33.8%	$2,427	29.5%	26.6%	59	22.9%	$5,537	27.5%	24.5%	25	33.8%	25.0%	$2,427	29.5%	28.3%	15	24.6%	20.8%	$1,872	29.8%	23.9%	44	22.3%	22.5%	$3,665	26.4%	26.5%
	Middle	26	35.1%	$2,908	35.3%	41.5%	102	39.5%	$6,991	34.7%	37.7%	26	35.1%	42.4%	$2,908	35.3%	41.9%	30	49.2%	37.6%	$2,240	35.7%	41.0%	72	36.5%	36.2%	$4,751	34.2%	37.5%
	Upper	20	27.0%	$888	10.8%	27.9%	92	35.7%	$6,788	33.7%	33.8%	20	27.0%	28.8%	$888	10.8%	25.7%	15	24.6%	36.4%	$1,760	28.1%	31.1%	77	39.1%	38.0%	$5,028	36.2%	31.8%
	Unknown	1	1.4%	$612	7.4%	2.4%	2	0.8%	$35	0.2%	2.5%	1	1.4%	1.2%	$612	7.4%	1.2%	0	0.0%	1.3%	$0	0.0%	1.0%	2	1.0%	1.5%	$35	0.3%	2.1%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%		0	0.0%	1.7%	$0	0.0%	0.4%	0	0.0%	2.4%	$0	0.0%	0.5%	0	0.0%	0.6%	$0	0.0%	0.3%
	Total	*74*	*100%*	*$8,233*	*100%*	*100%*	*258*	*100%*	*$20,167*	*100%*	*100%*	*74*	*100%*	*100%*	*$8,233*	*100%*	*100%*	*61*	*100%*	*100%*	*$6,272*	*100%*	*100%*	*197*	*100%*	*100%*	*$13,895*	*100%*	*100%*
SMALL FARM						Total Farms					Total Farms																		
	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	10.6%	0	0.0%	$0	0.0%	10.3%	0	0.0%	14.3%	$0	0.0%	6.2%	0	0.0%	14.6%	$0	0.0%	17.3%	0	0.0%	16.3%	$0	0.0%	11.3%
	Middle	2	100.0%	$181	100.0%	54.2%	2	66.7%	$98	80.3%	46.0%	2	100.0%	51.4%	$181	100.0%	57.3%	0	0.0%	48.8%	$0	0.0%	56.1%	2	66.7%	46.5%	$98	80.3%	54.2%
	Upper	0	0.0%	$0	0.0%	35.2%	1	33.3%	$24	19.7%	43.7%	0	0.0%	28.6%	$0	0.0%	36.2%	0	0.0%	36.6%	$0	0.0%	26.6%	1	33.3%	37.2%	$24	19.7%	34.4%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%		0	0.0%	5.7%	$0	0.0%	0.3%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*2*	*100%*	*$181*	*100%*	*100%*	*3*	*100%*	*$122*	*100%*	*100%*	*2*	*100%*	*100%*	*$181*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*3*	*100%*	*100%*	*$122*	*100%*	*100%*

Originations & Purchases
2018 and 2020 FFIEC Census Data and D&B information, and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2

Assessment Area: AL Tuscaloosa

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison										Bank & Aggregate Lending Comparison																	
		2018					2019, 2020					2018						2019						2020					
		Count		Dollar		Families by Family Income	Count		Dollar		Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
												Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	4	6.7%	$293	2.5%	22.3%	8	3.2%	$900	1.7%	21.7%	4	6.7%	3.7%	$293	2.5%	2.0%	3	3.0%	3.7%	$245	1.2%	1.9%	5	3.4%	3.9%	$655	2.0%	2.1%
	Moderate	11	18.3%	$1,510	13.0%	15.4%	69	27.8%	$11,181	20.8%	14.9%	11	18.3%	16.6%	$1,510	13.0%	11.5%	25	25.3%	18.5%	$3,706	17.9%	13.1%	44	29.5%	21.8%	$7,475	22.6%	16.0%
	Middle	17	28.3%	$2,903	25.1%	17.6%	60	24.2%	$10,588	19.7%	17.6%	17	28.3%	22.1%	$2,903	25.1%	19.0%	23	23.2%	22.9%	$4,002	19.3%	19.6%	37	24.8%	21.9%	$6,586	19.9%	19.6%
	Upper	21	35.0%	$4,902	42.3%	44.7%	95	38.3%	$27,956	52.0%	45.7%	21	35.0%	37.5%	$4,902	42.3%	47.0%	41	41.4%	38.2%	$11,460	55.4%	48.8%	54	36.2%	36.9%	$16,496	49.8%	46.9%
	Unknown	7	11.7%	$1,968	17.0%	0.0%	16	6.5%	$3,175	5.9%	0.0%	7	11.7%	20.0%	$1,968	17.0%	20.5%	7	7.1%	16.7%	$1,280	6.2%	16.6%	9	6.0%	15.5%	$1,895	5.7%	15.4%
	Total	*60*	*100%*	*$11,576*	*100%*	*100%*	*248*	*100%*	*$53,800*	*100%*	*100%*	*60*	*100%*	*100%*	*$11,576*	*100%*	*100%*	*99*	*100%*	*100%*	*$20,693*	*100%*	*100%*	*149*	*100%*	*100%*	*$33,107*	*100%*	*100%*
REFINANCE	Low	7	9.7%	$352	4.3%	22.3%	10	4.6%	$694	1.9%	21.7%	7	9.7%	5.2%	$352	4.3%	2.7%	5	6.8%	4.2%	$337	2.9%	2.0%	5	3.5%	2.4%	$357	1.4%	1.1%
	Moderate	16	22.2%	$1,185	14.3%	15.4%	30	13.8%	$3,016	8.3%	14.9%	16	22.2%	16.6%	$1,185	14.3%	11.3%	11	14.9%	8.4%	$929	8.1%	5.4%	19	13.2%	9.1%	$2,087	8.4%	5.9%
	Middle	14	19.4%	$1,131	13.7%	17.6%	43	19.7%	$5,202	14.4%	17.6%	14	19.4%	21.2%	$1,131	13.7%	17.6%	11	14.9%	16.0%	$1,026	8.9%	12.8%	32	22.2%	17.3%	$4,176	16.9%	13.7%
	Upper	35	48.6%	$5,609	67.8%	44.7%	123	56.4%	$24,798	68.5%	45.7%	35	48.6%	39.4%	$5,609	67.8%	49.9%	44	59.5%	41.4%	$8,404	73.3%	50.6%	79	54.9%	47.1%	$16,394	66.3%	55.6%
	Unknown	0	0.0%	$0	0.0%	0.0%	12	5.5%	$2,473	6.8%	0.0%	0	0.0%	17.7%	$0	0.0%	18.6%	3	4.1%	30.0%	$772	6.7%	29.3%	9	6.3%	24.1%	$1,701	6.9%	23.6%
	Total	*72*	*100%*	*$8,277*	*100%*	*100%*	*218*	*100%*	*$36,183*	*100%*	*100%*	*72*	*100%*	*100%*	*$8,277*	*100%*	*100%*	*74*	*100%*	*100%*	*$11,468*	*100%*	*100%*	*144*	*100%*	*100%*	*$24,715*	*100%*	*100%*
HOME IMPROVEMENT	Low	2	7.1%	$122	8.9%	22.3%	4	5.7%	$95	1.6%	21.7%	2	7.1%	7.0%	$122	8.9%	7.1%	1	2.8%	3.8%	$15	0.5%	1.9%	3	8.8%	5.9%	$80	3.2%	3.2%
	Moderate	4	14.3%	$118	8.6%	15.4%	10	14.3%	$435	7.5%	14.9%	4	14.3%	10.9%	$118	8.6%	6.9%	5	13.9%	11.3%	$315	9.7%	9.5%	5	14.7%	9.4%	$120	4.7%	5.6%
	Middle	8	28.6%	$365	26.7%	17.6%	17	24.3%	$1,272	22.0%	17.6%	8	28.6%	17.2%	$365	26.7%	10.0%	8	22.2%	18.8%	$533	16.4%	15.6%	9	26.5%	18.8%	$739	29.1%	15.2%
	Upper	14	50.0%	$763	55.8%	44.7%	39	55.7%	$3,989	68.9%	45.7%	14	50.0%	49.2%	$763	55.8%	56.8%	22	61.1%	56.4%	$2,392	73.5%	61.2%	17	50.0%	56.5%	$1,597	63.0%	59.9%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	15.6%	$0	0.0%	19.2%	0	0.0%	9.8%	$0	0.0%	11.8%	0	0.0%	9.4%	$0	0.0%	16.1%
	Total	*28*	*100%*	*$1,368*	*100%*	*100%*	*70*	*100%*	*$5,791*	*100%*	*100%*	*28*	*100%*	*100%*	*$1,368*	*100%*	*100%*	*36*	*100%*	*100%*	*$3,255*	*100%*	*100%*	*34*	*100%*	*100%*	*$2,536*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	$0	0.0%	22.3%	0	0.0%	$0	0.0%	21.7%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	15.4%	0	0.0%	$0	0.0%	14.9%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	2.6%	$0	0.0%	0.1%
	Middle	0	0.0%	$0	0.0%	17.6%	0	0.0%	$0	0.0%	17.6%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	44.7%	0	0.0%	$0	0.0%	45.7%	0	0.0%	7.1%	$0	0.0%	0.4%	0	0.0%	3.3%	$0	0.0%	0.3%	0	0.0%	7.7%	$0	0.0%	0.7%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	92.9%	$0	0.0%	99.6%	0	0.0%	96.7%	$0	0.0%	99.7%	0	0.0%	89.7%	$0	0.0%	99.2%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	5	10.0%	$87	2.6%	22.3%	1	1.6%	$75	1.3%	21.7%	5	10.0%	10.1%	$87	2.6%	5.6%	0	0.0%	2.8%	$0	0.0%	0.9%	1	4.3%	1.1%	$75	2.6%	1.0%
	Moderate	12	24.0%	$554	16.4%	15.4%	6	9.8%	$328	5.5%	14.9%	12	24.0%	14.3%	$554	16.4%	8.5%	4	10.5%	10.1%	$272	9.0%	7.9%	2	8.7%	12.6%	$56	1.9%	7.9%
	Middle	8	16.0%	$444	13.2%	17.6%	15	24.6%	$817	13.8%	17.6%	8	16.0%	15.1%	$444	13.2%	11.0%	8	21.1%	14.7%	$398	13.2%	10.3%	7	30.4%	26.4%	$419	14.4%	17.7%
	Upper	25	50.0%	$2,290	67.9%	44.7%	38	62.3%	$4,650	78.4%	45.7%	25	50.0%	58.0%	$2,290	67.9%	72.5%	26	68.4%	69.7%	$2,343	77.8%	76.5%	12	52.2%	52.9%	$2,307	79.1%	65.6%
	Unknown	0	0.0%	$0	0.0%	0.0%	1	1.6%	$60	1.0%	0.0%	0	0.0%	2.5%	$0	0.0%	2.4%	0	0.0%	2.8%	$0	0.0%	4.4%	1	4.3%	6.9%	$60	2.1%	7.9%
	Total	*50*	*100%*	*$3,375*	*100%*	*100%*	*61*	*100%*	*$5,930*	*100%*	*100%*	*50*	*100%*	*100%*	*$3,375*	*100%*	*100%*	*38*	*100%*	*100%*	*$3,013*	*100%*	*100%*	*23*	*100%*	*100%*	*$2,917*	*100%*	*100%*

Originations & Purchases

2018 and 2020 FFIEC Census Data and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2

Assessment Area: AL Tuscaloosa

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018 Count #	2018 Count %	2018 Dollar $ (000s)	2018 Dollar $ %	2018 Families by Family Income %	2019, 2020 Count #	2019, 2020 Count %	2019, 2020 Dollar $ (000s)	2019, 2020 Dollar $ %	2019, 2020 Families by Family Income %	Bank & Aggregate Lending Comparison 2018 Count Bank #	2018 Count Bank %	2018 Count Agg %	2018 Dollar Bank $(000s)	2018 Dollar Bank $ %	2018 Dollar Agg $ %	2019 Count Bank #	2019 Count Bank %	2019 Count Agg %	2019 Dollar Bank $(000s)	2019 Dollar Bank $ %	2019 Dollar Agg $ %	2020 Count Bank #	2020 Count Bank %	2020 Count Agg %	2020 Dollar Bank $(000s)	2020 Dollar Bank $ %	2020 Dollar Agg $ %
OTHER PURPOSE CLOSED/EXEMPT	Low	1	10.0%	$66	9.5%	22.3%	2	9.5%	$65	3.3%	21.7%	1	10.0%	8.1%	$66	9.5%	4.5%	2	14.3%	9.7%	$65	6.7%	4.8%	0	0.0%	9.6%	$0	0.0%	4.3%
	Moderate	3	30.0%	$95	13.6%	15.4%	4	19.0%	$368	18.8%	14.9%	3	30.0%	16.3%	$95	13.6%	11.6%	1	7.1%	11.9%	$76	7.8%	7.8%	3	42.9%	8.7%	$292	29.9%	4.8%
	Middle	0	0.0%	$0	0.0%	17.6%	4	19.0%	$284	14.5%	17.6%	0	0.0%	27.5%	$0	0.0%	18.8%	2	14.3%	26.9%	$49	5.0%	23.8%	2	28.6%	18.3%	$235	24.1%	11.1%
	Upper	5	50.0%	$402	57.8%	44.7%	10	47.6%	$1,136	58.2%	45.7%	5	50.0%	46.3%	$402	57.8%	59.9%	8	57.1%	46.3%	$687	70.3%	54.1%	2	28.6%	54.8%	$449	46.0%	69.6%
	Unknown	1	10.0%	$133	19.1%	0.0%	1	4.8%	$100	5.1%	0.0%	1	10.0%	1.9%	$133	19.1%	5.2%	1	7.1%	5.2%	$100	10.2%	9.4%	0	0.0%	8.7%	$0	0.0%	10.3%
	Total	*10*	*100%*	*$696*	*100%*	*100%*	*21*	*100%*	*$1,953*	*100%*	*100%*	*10*	*100%*	*100%*	*$696*	*100%*	*100%*	*14*	*100%*	*100%*	*$977*	*100%*	*100%*	*7*	*100%*	*100%*	*$976*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	22.3%	0	0.0%	$0	0.0%	21.7%	0	0.0%	2.4%	$0	0.0%	1.2%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	15.4%	0	0.0%	$0	0.0%	14.9%	0	0.0%	0.6%	$0	0.0%	0.6%	0	0.0%	0.6%	$0	0.0%	0.5%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	17.6%	0	0.0%	$0	0.0%	17.6%	0	0.0%	1.8%	$0	0.0%	1.5%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	44.7%	0	0.0%	$0	0.0%	45.7%	0	0.0%	0.6%	$0	0.0%	1.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	94.6%	$0	0.0%	95.7%	0	0.0%	99.4%	$0	0.0%	99.5%	0	0.0%	100.0%	$0	0.0%	100.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	19	8.6%	$920	3.6%	22.3%	25	4.0%	$1,829	1.8%	21.7%	19	8.6%	4.3%	$920	3.6%	1.9%	11	4.2%	3.8%	$662	1.7%	1.6%	14	3.9%	3.1%	$1,167	1.8%	1.5%
	Moderate	46	20.9%	$3,462	13.7%	15.4%	119	19.3%	$15,328	14.8%	14.9%	46	20.9%	15.9%	$3,462	13.7%	9.8%	46	17.6%	14.6%	$5,298	13.4%	8.3%	73	20.4%	14.9%	$10,030	15.6%	10.3%
	Middle	47	21.4%	$4,843	19.1%	17.6%	139	22.5%	$18,163	17.5%	17.6%	47	21.4%	21.1%	$4,843	19.1%	16.0%	52	19.9%	20.0%	$6,008	15.2%	13.6%	87	24.4%	18.9%	$12,155	18.9%	15.8%
	Upper	100	45.5%	$13,966	55.2%	44.7%	305	49.4%	$62,529	60.3%	45.7%	100	45.5%	37.6%	$13,966	55.2%	41.4%	141	54.0%	38.8%	$25,286	64.2%	39.2%	164	45.9%	40.7%	$37,243	58.0%	48.9%
	Unknown	8	3.6%	$2,101	8.3%	0.0%	30	4.9%	$5,808	5.6%	0.0%	8	3.6%	21.2%	$2,101	8.3%	30.9%	11	4.2%	22.8%	$2,152	5.5%	37.3%	19	5.3%	22.4%	$3,656	5.7%	23.4%
	Total	*220*	*100%*	*$25,292*	*100%*	*100%*	*618*	*100%*	*$103,657*	*100%*	*100%*	*220*	*100%*	*100%*	*$25,292*	*100%*	*100%*	*261*	*100%*	*100%*	*$39,406*	*100%*	*100%*	*357*	*100%*	*100%*	*$64,251*	*100%*	*100%*
Small Business						Total Businesses					Total Businesses																		
Revenue	$1 Million or Less	51	68.9%	$4,993	60.6%	89.5%	149	57.8%	$7,844	38.9%	90.4%	51	68.9%	41.0%	$4,993	60.6%	34.8%	46	75.4%	41.8%	$3,189	50.8%	36.9%	103	52.3%	36.2%	$4,655	33.5%	26.6%
	Over $1 Million	21	28.4%	$3,191	38.8%	9.3%	58	22.5%	$11,132	55.2%	8.6%	21	28.4%					15	24.6%					43	21.8%				
	Rev. available	72	97.3%	$8,184	99.4%	98.8%	207	80.3%	$18,976	94.1%	99.0%	72	97.3%					61	100.0%					146	74.1%				
	Rev. Not Known	2	2.7%	$49	0.6%	1.2%	51	19.8%	$1,191	5.9%	0.9%	2	2.7%					0	0.0%					51	25.9%				
	Total	*74*	*100%*	*$8,233*	*100%*	*100%*	*258*	*100%*	*$20,167*	*100%*	*100%*	*74*	*100%*					*61*	*100%*					*197*	*100%*				
Loan Size	$100,000 or Less	58	78.4%	$1,766	21.5%		207	80.2%	$5,496	27.3%		58	78.4%	86.1%	$1,766	21.5%	26.3%	45	73.8%	85.9%	$1,413	22.5%	25.2%	162	82.2%	81.6%	$4,083	29.4%	26.8%
	$100,001-$250,000	7	9.5%	$1,123	13.6%		31	12.0%	$5,026	24.9%		7	9.5%	8.0%	$1,123	13.6%	22.3%	9	14.8%	7.1%	$1,529	24.4%	18.8%	22	11.2%	10.8%	$3,497	25.2%	22.9%
	$250,001-$1 Million	9	12.2%	$5,344	64.9%		20	7.8%	$9,645	47.8%		9	12.2%	5.9%	$5,344	64.9%	51.4%	7	11.5%	6.9%	$3,330	53.1%	55.9%	13	6.6%	7.5%	$6,315	45.4%	50.3%
	Total	*74*	*100%*	*$8,233*	*100%*		*258*	*100%*	*$20,167*	*100%*		*74*	*100%*	*100%*	*$8,233*	*100%*	*100%*	*61*	*100%*	*100%*	*$6,272*	*100%*	*100%*	*197*	*100%*	*100%*	*$13,895*	*100%*	*100%*
Loan Size & Rev $1 Mil or Less	$100,000 or Less	43	84.3%	$1,114	22.3%		135	90.6%	$3,211	40.9%																			
	$100,001-$250,000	3	5.9%	$545	10.9%		7	4.7%	$1,113	14.2%																			
	$250,001-$1 Million	5	9.8%	$3,334	66.8%		7	4.7%	$3,520	44.9%																			
	Total	*51*	*100%*	*$4,993*	*100%*		*149*	*100%*	*$7,844*	*100%*																			
Small Farm						Total Farms					Total Farms																		
Revenue	$1 Million or Less	2	100.0%	$181	100.0%	95.1%	1	33.3%	$48	39.3%	96.0%	2	100.0%	45.7%	$181	100.0%	51.5%	0	0.0%	39.0%	$0	0.0%	38.5%	1	33.3%	37.2%	$48	39.3%	38.0%
	Over $1 Million	0	0.0%	$0	0.0%	4.2%	1	33.3%	$50	41.0%	4.0%	0	0.0%					0	0.0%					1	33.3%				
	Rev. available	2	100.0%	$181	100.0%	99.3%	2	66.6%	$98	80.3%	100.0%	2	100.0%					0	0.0%					2	66.6%				
	Not Known	0	0.0%	$0	0.0%	0.7%	1	33.3%	$24	19.7%	0.0%	0	0.0%					0	0.0%					1	33.3%				
	Total	*2*	*100%*	*$181*	*100%*	*100%*	*3*	*100%*	*$122*	*100%*	*100%*	*2*	*100%*					*0*	*0%*					*3*	*100%*				
Loan Size	$100,000 or Less	1	50.0%	$41	22.7%		3	100.0%	$122	100.0%		1	50.0%	77.1%	$41	22.7%	22.7%	0	0.0%	80.5%	$0	0.0%	24.1%	3	100.0%	76.7%	$122	100.0%	27.6%
	$100,001-$250,000	1	50.0%	$140	77.3%		0	0.0%	$0	0.0%		1	50.0%	17.1%	$140	77.3%	44.6%	0	0.0%	7.3%	$0	0.0%	19.1%	0	0.0%	11.6%	$0	0.0%	27.0%
	$250,001-$500,000	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%		0	0.0%	5.7%	$0	0.0%	32.7%	0	0.0%	12.2%	$0	0.0%	56.8%	0	0.0%	11.6%	$0	0.0%	45.5%
	Total	*2*	*100%*	*$181*	*100%*		*3*	*100%*	*$122*	*100%*		*2*	*100%*	*100%*	*$181*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*3*	*100%*	*100%*	*$122*	*100%*	*100%*
Loan Size & Rev $1 Mil or Less	$100,000 or Less	1	50.0%	$41	22.7%		1	100.0%	$48	100.0%																			
	$100,001-$250,000	1	50.0%	$140	77.3%		0	0.0%	$0	0.0%																			
	$250,001-$500,000	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%																			
	Total	*2*	*100%*	*$181*	*100%*		*1*	*100%*	*$48*	*100%*																			

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue.
2018 and 2020 FFIEC Census Data and D&B information, and 2015 ACS Data.

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2

Assessment Area: AR Fayetteville

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison										Bank & Aggregate Lending Comparison																	
		2018					2019, 2020					2018						2019						2020					
		Count		Dollar		Owner Occupied Units	Count		Dollar		Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		#	%	$ (000s)	$ %	%	#	%	$ (000s)	$ %	%	Bank #	Bank %	Agg %	Bank $ (000s)	Bank $ %	Agg $ %	Bank #	Bank %	Agg %	Bank $ (000s)	Bank $ %	Agg $ %	Bank #	Bank %	Agg %	Bank #	Bank %	Agg $ %
HOME PURCHASE	Low	0	0.0%	$0	0.0%	0.4%	4	1.1%	$583	0.7%	0.7%	0	0.0%	0.4%	$0	0.0%	0.2%	1	0.6%	0.7%	$86	0.2%	0.5%	3	1.6%	0.5%	$497	1.0%	0.3%
	Moderate	24	12.0%	$3,499	9.1%	13.0%	42	11.8%	$7,492	8.5%	15.4%	24	12.0%	10.4%	$3,499	9.1%	8.2%	22	13.2%	10.6%	$3,783	10.2%	8.5%	20	10.6%	10.7%	$3,709	7.2%	8.4%
	Middle	71	35.5%	$11,994	31.1%	47.2%	127	35.7%	$31,332	35.5%	46.2%	71	35.5%	42.2%	$11,994	31.1%	37.4%	63	37.7%	42.4%	$14,058	38.0%	39.0%	64	33.9%	41.9%	$17,274	33.7%	38.9%
	Upper	105	52.5%	$23,016	59.8%	39.4%	183	51.4%	$48,838	55.3%	37.7%	105	52.5%	47.1%	$23,016	59.8%	54.2%	81	48.5%	46.3%	$19,049	51.5%	52.0%	102	54.0%	47.0%	$29,789	58.1%	52.4%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*200*	*100%*	*$38,509*	*100%*	*100%*	*356*	*100%*	*$88,245*	*100%*	*100%*	*200*	*100%*	*100%*	*$38,509*	*100%*	*100%*	*167*	*100%*	*100%*	*$36,976*	*100%*	*100%*	*189*	*100%*	*100%*	*$51,269*	*100%*	*100%*
REFINANCE	Low	0	0.0%	$0	0.0%	0.4%	1	0.4%	$61	0.1%	0.7%	0	0.0%	0.4%	$0	0.0%	0.2%	0	0.0%	0.6%	$0	0.0%	0.3%	1	0.5%	0.3%	$61	0.1%	0.2%
	Moderate	6	18.8%	$1,494	30.0%	13.0%	28	10.8%	$5,709	8.6%	15.4%	6	18.8%	10.8%	$1,494	30.0%	8.4%	3	7.3%	11.3%	$526	6.3%	8.3%	25	11.5%	9.3%	$5,183	9.0%	7.1%
	Middle	8	25.0%	$894	18.0%	47.2%	84	32.4%	$18,505	28.0%	46.2%	8	25.0%	45.2%	$894	18.0%	40.8%	20	48.8%	41.6%	$3,121	37.6%	38.1%	64	29.4%	37.8%	$15,384	26.6%	35.0%
	Upper	18	56.3%	$2,591	52.0%	39.4%	146	56.4%	$41,826	63.3%	37.7%	18	56.3%	43.6%	$2,591	52.0%	50.7%	18	43.9%	46.5%	$4,661	56.1%	53.2%	128	58.7%	52.5%	$37,165	64.3%	57.7%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*32*	*100%*	*$4,979*	*100%*	*100%*	*259*	*100%*	*$66,101*	*100%*	*100%*	*32*	*100%*	*100%*	*$4,979*	*100%*	*100%*	*41*	*100%*	*100%*	*$8,308*	*100%*	*100%*	*218*	*100%*	*100%*	*$57,793*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	$0	0.0%	0.4%	0	0.0%	$0	0.0%	0.7%	0	0.0%	0.1%	$0	0.0%	0.1%	0	0.0%	0.9%	$0	0.0%	1.4%	0	0.0%	0.3%	$0	0.0%	0.1%
	Moderate	2	11.8%	$165	16.3%	13.0%	4	9.3%	$131	4.2%	15.4%	2	11.8%	9.6%	$165	16.3%	6.8%	2	8.7%	12.2%	$86	7.4%	10.3%	2	10.0%	9.2%	$45	2.3%	7.9%
	Middle	5	29.4%	$349	34.6%	47.2%	24	55.8%	$1,973	63.6%	46.2%	5	29.4%	43.0%	$349	34.6%	42.8%	15	65.2%	41.0%	$635	54.6%	34.9%	9	45.0%	41.6%	$1,338	69.0%	40.9%
	Upper	10	58.8%	$496	49.1%	39.4%	15	34.9%	$998	32.2%	37.7%	10	58.8%	47.2%	$496	49.1%	50.3%	6	26.1%	45.9%	$441	38.0%	53.4%	9	45.0%	49.0%	$557	28.7%	51.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*17*	*100%*	*$1,010*	*100%*	*100%*	*43*	*100%*	*$3,102*	*100%*	*100%*	*17*	*100%*	*100%*	*$1,010*	*100%*	*100%*	*23*	*100%*	*100%*	*$1,162*	*100%*	*100%*	*20*	*100%*	*100%*	*$1,940*	*100%*	*100%*
MULTI FAMILY						Multi-Family Units					Multi-Family Units																		
	Low	0	0.0%	$0	0.0%	1.9%	0	0.0%	$0	0.0%	11.4%	0	0.0%	1.5%	$0	0.0%	0.1%	0	0.0%	7.4%	$0	0.0%	7.5%	0	0.0%	11.7%	$0	0.0%	10.2%
	Moderate	0	0.0%	$0	0.0%	37.1%	0	0.0%	$0	0.0%	28.5%	0	0.0%	34.6%	$0	0.0%	26.5%	0	0.0%	34.2%	$0	0.0%	25.5%	0	0.0%	27.7%	$0	0.0%	19.1%
	Middle	0	0.0%	$0	0.0%	31.0%	0	0.0%	$0	0.0%	30.4%	0	0.0%	39.8%	$0	0.0%	35.4%	0	0.0%	35.6%	$0	0.0%	48.8%	0	0.0%	41.3%	$0	0.0%	40.2%
	Upper	0	0.0%	$0	0.0%	30.0%	0	0.0%	$0	0.0%	29.8%	0	0.0%	24.1%	$0	0.0%	37.9%	0	0.0%	22.8%	$0	0.0%	18.2%	0	0.0%	19.4%	$0	0.0%	30.5%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	$0	0.0%	0.4%	0	0.0%	$0	0.0%	0.7%	0	0.0%	0.4%	$0	0.0%	0.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	1	7.1%	$20	1.8%	13.0%	3	8.8%	$257	7.9%	15.4%	1	7.1%	10.3%	$20	1.8%	8.5%	2	16.7%	12.7%	$57	6.6%	11.8%	1	4.5%	8.6%	$200	8.3%	6.1%
	Middle	6	42.9%	$240	21.2%	47.2%	8	23.5%	$958	29.4%	46.2%	6	42.9%	37.2%	$240	21.2%	31.8%	1	8.3%	41.7%	$75	8.7%	38.8%	7	31.8%	35.4%	$883	36.8%	31.4%
	Upper	7	50.0%	$873	77.1%	39.4%	23	67.6%	$2,047	62.8%	37.7%	7	50.0%	52.1%	$873	77.1%	59.6%	9	75.0%	45.6%	$732	84.7%	49.4%	14	63.6%	55.9%	$1,315	54.8%	62.5%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*14*	*100%*	*$1,133*	*100%*	*100%*	*34*	*100%*	*$3,262*	*100%*	*100%*	*14*	*100%*	*100%*	*$1,133*	*100%*	*100%*	*12*	*100%*	*100%*	*$864*	*100%*	*100%*	*22*	*100%*	*100%*	*$2,398*	*100%*	*100%*

Originations & Purchases
2018 and 2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2

Assessment Area: AR Fayetteville

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison										Bank & Aggregate Lending Comparison																	
		2018					2019, 2020					2018						2019						2020					
		Count		Dollar		Owner Occupied Units	Count		Dollar		Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		#	%	$ (000s)	$ %	%	#	%	$ (000s)	$ %	%	Bank #	Bank %	Agg %	Bank $ (000s)	Bank $ %	Agg $ %	Bank #	Bank %	Agg %	Bank $ (000s)	Bank $ %	Agg $ %	Bank #	Bank %	Agg %	Bank #	Bank %	Agg $ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	0.4%	0	0.0%	$0	0.0%	0.7%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.3%	$0	0.0%	0.4%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	2	33.3%	$128	22.7%	13.0%	0	0.0%	$0	0.0%	15.4%	2	33.3%	11.4%	$128	22.7%	8.6%	0	0.0%	13.2%	$0	0.0%	10.1%	0	0.0%	12.6%	$0	0.0%	7.9%
	Middle	3	50.0%	$321	56.8%	47.2%	7	58.3%	$603	31.3%	46.2%	3	50.0%	50.3%	$321	56.8%	44.9%	3	75.0%	41.1%	$61	80.3%	37.6%	4	50.0%	43.4%	$542	29.3%	38.4%
	Upper	1	16.7%	$116	20.5%	39.4%	5	41.7%	$1,324	68.7%	37.7%	1	16.7%	38.3%	$116	20.5%	46.5%	1	25.0%	45.4%	$15	19.7%	51.9%	4	50.0%	44.1%	$1,309	70.7%	53.7%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*6*	*100%*	*$565*	*100%*	*100%*	*12*	*100%*	*$1,927*	*100%*	*100%*	*6*	*100%*	*100%*	*$565*	*100%*	*100%*	*4*	*100%*	*100%*	*$76*	*100%*	*100%*	*8*	*100%*	*100%*	*$1,851*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	0.4%	0	0.0%	$0	0.0%	0.7%	0	0.0%	0.4%	$0	0.0%	0.2%	0	0.0%	0.4%	$0	0.0%	0.2%	0	0.0%	0.7%	$0	0.0%	0.3%
	Moderate	0	0.0%	$0	0.0%	13.0%	0	0.0%	$0	0.0%	15.4%	0	0.0%	14.6%	$0	0.0%	13.4%	0	0.0%	19.4%	$0	0.0%	15.2%	0	0.0%	22.0%	$0	0.0%	14.9%
	Middle	0	0.0%	$0	0.0%	47.2%	0	0.0%	$0	0.0%	46.2%	0	0.0%	50.8%	$0	0.0%	48.6%	0	0.0%	41.1%	$0	0.0%	35.0%	0	0.0%	40.0%	$0	0.0%	33.8%
	Upper	0	0.0%	$0	0.0%	39.4%	0	0.0%	$0	0.0%	37.7%	0	0.0%	34.2%	$0	0.0%	37.8%	0	0.0%	39.1%	$0	0.0%	49.5%	0	0.0%	37.4%	$0	0.0%	51.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	0	0.0%	$0	0.0%	0.4%	5	0.7%	$644	0.4%	0.7%	0	0.0%	0.4%	$0	0.0%	0.2%	1	0.4%	0.7%	$86	0.2%	1.2%	4	0.9%	0.4%	$558	0.5%	0.7%
	Moderate	35	13.0%	$5,306	11.5%	13.0%	77	10.9%	$13,589	8.4%	15.4%	35	13.0%	10.7%	$5,306	11.5%	9.8%	29	11.7%	11.2%	$4,452	9.4%	10.3%	48	10.5%	10.2%	$9,137	7.9%	8.3%
	Middle	93	34.6%	$13,798	29.9%	47.2%	250	35.5%	$53,371	32.8%	46.2%	93	34.6%	43.0%	$13,798	29.9%	38.0%	102	41.3%	42.1%	$17,950	37.9%	39.7%	148	32.4%	39.8%	$35,421	30.7%	37.0%
	Upper	141	52.4%	$27,092	58.6%	39.4%	372	52.8%	$95,033	58.4%	37.7%	141	52.4%	46.0%	$27,092	58.6%	52.0%	115	46.6%	46.1%	$24,898	52.5%	48.8%	257	56.2%	49.6%	$70,135	60.9%	54.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*269*	*100%*	*$46,196*	*100%*	*100%*	*704*	*100%*	*$162,637*	*100%*	*100%*	*269*	*100%*	*100%*	*$46,196*	*100%*	*100%*	*247*	*100%*	*100%*	*$47,386*	*100%*	*100%*	*457*	*100%*	*100%*	*$115,251*	*100%*	*100%*
SMALL BUSINESSES						Total Businesses					Total Businesses																		
	Low	2	5.7%	$995	16.3%	1.2%	3	2.2%	$586	3.3%	1.9%	2	5.7%	0.9%	$995	16.3%	1.5%	0	0.0%	1.5%	$0	0.0%	2.8%	3	2.8%	1.9%	$586	4.0%	2.7%
	Moderate	5	14.3%	$695	11.4%	15.3%	15	10.8%	$1,416	7.9%	16.9%	5	14.3%	13.6%	$695	11.4%	13.4%	2	6.7%	15.0%	$310	9.7%	16.4%	13	11.9%	15.4%	$1,106	7.6%	16.3%
	Middle	13	37.1%	$2,505	41.2%	48.0%	55	39.6%	$5,702	32.0%	45.8%	13	37.1%	47.3%	$2,505	41.2%	48.6%	12	40.0%	44.4%	$1,528	47.7%	45.8%	43	39.4%	45.0%	$4,174	28.5%	43.9%
	Upper	15	42.9%	$1,892	31.1%	35.5%	66	47.5%	$10,135	56.8%	35.4%	15	42.9%	37.4%	$1,892	31.1%	36.3%	16	53.3%	37.4%	$1,364	42.6%	34.4%	50	45.9%	37.4%	$8,771	59.9%	37.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%		0	0.0%	0.8%	$0	0.0%	0.2%	0	0.0%	1.7%	$0	0.0%	0.6%	0	0.0%	0.2%	$0	0.0%	0.1%
	Total	*35*	*100%*	*$6,087*	*100%*	*100%*	*139*	*100%*	*$17,839*	*100%*	*100%*	*35*	*100%*	*100%*	*$6,087*	*100%*	*100%*	*30*	*100%*	*100%*	*$3,202*	*100%*	*100%*	*109*	*100%*	*100%*	*$14,637*	*100%*	*100%*
SMALL FARM						Total Farms					Total Farms																		
	Low	0	0.0%	$0	0.0%	0.3%	0	0.0%	$0	0.0%	0.8%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	1	100.0%	$134	100.0%	7.2%	0	0.0%	$0	0.0%	10.9%	1	100.0%	4.3%	$134	100.0%	3.0%	0	0.0%	7.9%	$0	0.0%	8.0%	0	0.0%	7.1%	$0	0.0%	8.4%
	Middle	0	0.0%	$0	0.0%	65.4%	0	0.0%	$0	0.0%	59.4%	0	0.0%	77.8%	$0	0.0%	75.8%	0	0.0%	73.4%	$0	0.0%	70.6%	0	0.0%	75.5%	$0	0.0%	69.8%
	Upper	0	0.0%	$0	0.0%	27.1%	2	100.0%	$475	100.0%	28.9%	0	0.0%	17.9%	$0	0.0%	21.2%	0	0.0%	18.3%	$0	0.0%	21.3%	2	100.0%	17.2%	$475	100.0%	21.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%		0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.4%	$0	0.0%	0.1%	0	0.0%	0.1%	$0	0.0%	0.0%
	Total	*1*	*100%*	*$134*	*100%*	*100%*	*2*	*100%*	*$475*	*100%*	*100%*	*1*	*100%*	*100%*	*$134*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*2*	*100%*	*100%*	*$475*	*100%*	*100%*

Originations & Purchases
2018 and 2020 FFIEC Census Data and D&B information, and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2

Assessment Area: AR Fayetteville

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison										Bank & Aggregate Lending Comparison																	
		2018					2019, 2020					2018						2019						2020					
		Count		Dollar		Families by Family Income	Count		Dollar		Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
												Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	10	5.0%	$1,087	2.8%	19.5%	16	4.5%	$1,902	2.2%	19.9%	10	5.0%	5.6%	$1,087	2.8%	3.2%	10	6.0%	5.2%	$1,105	3.0%	2.9%	6	3.2%	5.9%	$797	1.6%	3.4%
	Moderate	36	18.0%	$4,899	12.7%	18.2%	69	19.4%	$11,630	13.2%	18.5%	36	18.0%	15.7%	$4,899	12.7%	11.2%	31	18.6%	17.0%	$4,648	12.6%	12.2%	38	20.1%	17.4%	$6,982	13.6%	12.8%
	Middle	48	24.0%	$7,722	20.1%	20.2%	74	20.8%	$14,656	16.6%	20.3%	48	24.0%	19.9%	$7,722	20.1%	17.1%	33	19.8%	19.0%	$6,304	17.0%	16.4%	41	21.7%	20.3%	$8,352	16.3%	18.0%
	Upper	103	51.5%	$23,934	62.2%	42.0%	189	53.1%	$57,904	65.6%	41.2%	103	51.5%	41.4%	$23,934	62.2%	52.3%	90	53.9%	43.2%	$24,240	65.6%	53.7%	99	52.4%	42.6%	$33,664	65.7%	52.5%
	Unknown	3	1.5%	$867	2.3%	0.0%	8	2.2%	$2,153	2.4%	0.0%	3	1.5%	17.4%	$867	2.3%	16.2%	3	1.8%	15.5%	$679	1.8%	14.8%	5	2.6%	13.7%	$1,474	2.9%	13.3%
	Total	*200*	*100%*	*$38,509*	*100%*	*100%*	*356*	*100%*	*$88,245*	*100%*	*100%*	*200*	*100%*	*100%*	*$38,509*	*100%*	*100%*	*167*	*100%*	*100%*	*$36,976*	*100%*	*100%*	*189*	*100%*	*100%*	*$51,269*	*100%*	*100%*
REFINANCE	Low	4	12.5%	$220	4.4%	19.5%	16	6.2%	$1,565	2.4%	19.9%	4	12.5%	8.4%	$220	4.4%	4.5%	1	2.4%	6.8%	$50	0.6%	3.3%	15	6.9%	4.0%	$1,515	2.6%	1.9%
	Moderate	4	12.5%	$339	6.8%	18.2%	29	11.2%	$4,030	6.1%	18.5%	4	12.5%	14.9%	$339	6.8%	10.0%	6	14.6%	13.5%	$864	10.4%	8.5%	23	10.6%	10.2%	$3,166	5.5%	6.3%
	Middle	10	31.3%	$1,239	24.9%	20.2%	44	17.0%	$7,162	10.8%	20.3%	10	31.3%	19.1%	$1,239	24.9%	15.4%	13	31.7%	15.4%	$1,839	22.1%	11.9%	31	14.2%	14.9%	$5,323	9.2%	11.3%
	Upper	12	37.5%	$2,786	56.0%	42.0%	166	64.1%	$52,725	79.8%	41.2%	12	37.5%	42.0%	$2,786	56.0%	53.0%	20	48.8%	44.5%	$5,301	63.8%	55.2%	146	67.0%	51.3%	$47,424	82.1%	60.7%
	Unknown	2	6.3%	$395	7.9%	0.0%	4	1.5%	$619	0.9%	0.0%	2	6.3%	15.7%	$395	7.9%	17.1%	1	2.4%	19.8%	$254	3.1%	21.2%	3	1.4%	19.6%	$365	0.6%	19.7%
	Total	*32*	*100%*	*$4,979*	*100%*	*100%*	*259*	*100%*	*$66,101*	*100%*	*100%*	*32*	*100%*	*100%*	*$4,979*	*100%*	*100%*	*41*	*100%*	*100%*	*$8,308*	*100%*	*100%*	*218*	*100%*	*100%*	*$57,793*	*100%*	*100%*
HOME IMPROVEMENT	Low	1	5.9%	$40	4.0%	19.5%	3	7.0%	$132	4.3%	19.9%	1	5.9%	5.3%	$40	4.0%	3.1%	2	8.7%	5.2%	$61	5.2%	3.4%	1	5.0%	3.6%	$71	3.7%	2.3%
	Moderate	0	0.0%	$0	0.0%	18.2%	5	11.6%	$265	8.5%	18.5%	0	0.0%	9.1%	$0	0.0%	5.6%	4	17.4%	13.4%	$165	14.2%	9.8%	1	5.0%	9.4%	$100	5.2%	5.6%
	Middle	3	17.6%	$118	11.7%	20.2%	9	20.9%	$287	9.3%	20.3%	3	17.6%	17.0%	$118	11.7%	13.0%	6	26.1%	18.0%	$166	14.3%	14.4%	3	15.0%	15.8%	$121	6.2%	11.6%
	Upper	11	64.7%	$678	67.1%	42.0%	24	55.8%	$2,378	76.7%	41.2%	11	64.7%	56.6%	$678	67.1%	60.0%	11	47.8%	52.8%	$770	66.3%	56.5%	13	65.0%	56.4%	$1,608	82.9%	64.0%
	Unknown	2	11.8%	$174	17.2%	0.0%	2	4.7%	$40	1.3%	0.0%	2	11.8%	12.0%	$174	17.2%	18.3%	0	0.0%	10.6%	$0	0.0%	15.8%	2	10.0%	14.7%	$40	2.1%	16.5%
	Total	*17*	*100%*	*$1,010*	*100%*	*100%*	*43*	*100%*	*$3,102*	*100%*	*100%*	*17*	*100%*	*100%*	*$1,010*	*100%*	*100%*	*23*	*100%*	*100%*	*$1,162*	*100%*	*100%*	*20*	*100%*	*100%*	*$1,940*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	$0	0.0%	19.5%	0	0.0%	$0	0.0%	19.9%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.7%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	18.2%	0	0.0%	$0	0.0%	18.5%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.7%	$0	0.0%	0.1%	0	0.0%	1.0%	$0	0.0%	0.3%
	Middle	0	0.0%	$0	0.0%	20.2%	0	0.0%	$0	0.0%	20.3%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.7%	$0	0.0%	0.1%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	42.0%	0	0.0%	$0	0.0%	41.2%	0	0.0%	6.8%	$0	0.0%	1.4%	0	0.0%	8.1%	$0	0.0%	1.8%	0	0.0%	6.3%	$0	0.0%	2.5%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	93.2%	$0	0.0%	98.6%	0	0.0%	89.9%	$0	0.0%	97.9%	0	0.0%	92.7%	$0	0.0%	97.2%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	$0	0.0%	19.5%	0	0.0%	$0	0.0%	19.9%	0	0.0%	6.2%	$0	0.0%	4.1%	0	0.0%	3.9%	$0	0.0%	2.0%	0	0.0%	2.1%	$0	0.0%	1.0%
	Moderate	1	7.1%	$30	2.6%	18.2%	3	8.8%	$140	4.3%	18.5%	1	7.1%	11.3%	$30	2.6%	8.2%	1	8.3%	12.2%	$75	8.7%	8.6%	2	9.1%	10.0%	$65	2.7%	4.5%
	Middle	3	21.4%	$140	12.4%	20.2%	6	17.6%	$212	6.5%	20.3%	3	21.4%	18.8%	$140	12.4%	13.1%	2	16.7%	17.8%	$24	2.8%	12.6%	4	18.2%	13.5%	$188	7.8%	8.3%
	Upper	8	57.1%	$600	53.0%	42.0%	24	70.6%	$2,715	83.2%	41.2%	8	57.1%	56.2%	$600	53.0%	64.6%	9	75.0%	57.1%	$765	88.5%	63.2%	15	68.2%	61.1%	$1,950	81.3%	66.8%
	Unknown	2	14.3%	$363	32.0%	0.0%	1	2.9%	$195	6.0%	0.0%	2	14.3%	7.5%	$363	32.0%	9.9%	0	0.0%	8.9%	$0	0.0%	13.6%	1	4.5%	13.3%	$195	8.1%	19.3%
	Total	*14*	*100%*	*$1,133*	*100%*	*100%*	*34*	*100%*	*$3,262*	*100%*	*100%*	*14*	*100%*	*100%*	*$1,133*	*100%*	*100%*	*12*	*100%*	*100%*	*$864*	*100%*	*100%*	*22*	*100%*	*100%*	*$2,398*	*100%*	*100%*

Originations & Purchases
2018 and 2020 FFIEC Census Data and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2

Assessment Area: AR Fayetteville

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018 Count #	2018 Count %	2018 Dollar $ (000s)	2018 Dollar $ %	2018 Families by Family Income %	2019, 2020 Count #	2019, 2020 Count %	2019, 2020 Dollar $ (000s)	2019, 2020 Dollar $ %	2019, 2020 Families by Family Income %	Bank & Aggregate Lending Comparison 2018 Count Bank #	2018 Count Bank %	2018 Count Agg %	2018 Dollar Bank $(000s)	2018 Dollar Bank $ %	2018 Dollar Agg $ %	2019 Count Bank #	2019 Count Bank %	2019 Count Agg %	2019 Dollar Bank $(000s)	2019 Dollar Bank $ %	2019 Dollar Agg $ %	2020 Count Bank #	2020 Count Bank %	2020 Count Agg %	2020 Dollar Bank $(000s)	2020 Dollar Bank $ %	2020 Dollar Agg $ %
OTHER PURPOSE CLOSED/EXEMPT	Low	1	16.7%	$22	3.9%	19.5%	1	8.3%	$15	0.8%	19.9%	1	16.7%	10.7%	$22	3.9%	6.0%	1	25.0%	6.4%	$15	19.7%	2.9%	0	0.0%	8.4%	$0	0.0%	4.1%
	Moderate	0	0.0%	$0	0.0%	18.2%	3	25.0%	$162	8.4%	18.5%	0	0.0%	15.3%	$0	0.0%	10.2%	1	25.0%	17.2%	$12	15.8%	10.4%	2	25.0%	16.4%	$150	8.1%	9.9%
	Middle	2	33.3%	$215	38.1%	20.2%	2	16.7%	$154	8.0%	20.3%	2	33.3%	20.8%	$215	38.1%	17.0%	1	25.0%	19.6%	$34	44.7%	16.1%	1	12.5%	15.0%	$120	6.5%	9.3%
	Upper	3	50.0%	$328	58.1%	42.0%	6	50.0%	$1,596	82.8%	41.2%	3	50.0%	43.8%	$328	58.1%	52.5%	1	25.0%	47.5%	$15	19.7%	58.1%	5	62.5%	52.1%	$1,581	85.4%	67.5%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	9.4%	$0	0.0%	14.3%	0	0.0%	9.2%	$0	0.0%	12.4%	0	0.0%	8.0%	$0	0.0%	9.2%
	Total	*6*	*100%*	*$565*	*100%*	*100%*	*12*	*100%*	*$1,927*	*100%*	*100%*	*6*	*100%*	*100%*	*$565*	*100%*	*100%*	*4*	*100%*	*100%*	*$76*	*100%*	*100%*	*8*	*100%*	*100%*	*$1,851*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	19.5%	0	0.0%	$0	0.0%	19.9%	0	0.0%	0.8%	$0	0.0%	0.5%	0	0.0%	0.4%	$0	0.0%	0.4%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	18.2%	0	0.0%	$0	0.0%	18.5%	0	0.0%	0.8%	$0	0.0%	0.4%	0	0.0%	0.4%	$0	0.0%	0.3%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	20.2%	0	0.0%	$0	0.0%	20.3%	0	0.0%	3.5%	$0	0.0%	4.1%	0	0.0%	2.4%	$0	0.0%	2.1%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	42.0%	0	0.0%	$0	0.0%	41.2%	0	0.0%	6.5%	$0	0.0%	14.8%	0	0.0%	9.7%	$0	0.0%	21.2%	0	0.0%	0.2%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	88.5%	$0	0.0%	80.1%	0	0.0%	87.1%	$0	0.0%	76.1%	0	0.0%	99.8%	$0	0.0%	100.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	16	5.9%	$1,369	3.0%	19.5%	36	5.1%	$3,614	2.2%	19.9%	16	5.9%	6.2%	$1,369	3.0%	3.1%	14	5.7%	5.6%	$1,231	2.6%	2.7%	22	4.8%	4.8%	$2,383	2.1%	2.5%
	Moderate	41	15.2%	$5,268	11.4%	18.2%	109	15.5%	$16,227	10.0%	18.5%	41	15.2%	14.9%	$5,268	11.4%	9.8%	43	17.4%	15.5%	$5,764	12.2%	9.8%	66	14.4%	13.3%	$10,463	9.1%	8.9%
	Middle	66	24.5%	$9,434	20.4%	20.2%	135	19.2%	$22,471	13.8%	20.3%	66	24.5%	19.3%	$9,434	20.4%	15.1%	55	22.3%	17.6%	$8,367	17.7%	13.4%	80	17.5%	17.0%	$14,104	12.2%	13.7%
	Upper	137	50.9%	$28,326	61.3%	42.0%	409	58.1%	$117,318	72.1%	41.2%	137	50.9%	41.8%	$28,326	61.3%	47.8%	131	53.0%	43.6%	$31,091	65.6%	48.6%	278	60.8%	46.7%	$86,227	74.8%	54.0%
	Unknown	9	3.3%	$1,799	3.9%	0.0%	15	2.1%	$3,007	1.8%	0.0%	9	3.3%	17.9%	$1,799	3.9%	24.1%	4	1.6%	17.7%	$933	2.0%	25.5%	11	2.4%	18.2%	$2,074	1.8%	20.8%
	Total	*269*	*100%*	*$46,196*	*100%*	*100%*	*704*	*100%*	*$162,637*	*100%*	*100%*	*269*	*100%*	*100%*	*$46,196*	*100%*	*100%*	*247*	*100%*	*100%*	*$47,386*	*100%*	*100%*	*457*	*100%*	*100%*	*$115,251*	*100%*	*100%*
Small Business						Total Businesses					Total Businesses																		
Revenue	$1 Million or Less	18	51.4%	$880	14.5%	90.9%	70	50.4%	$3,408	19.1%	91.7%	18	51.4%	46.3%	$880	14.5%	44.3%	21	70.0%	43.5%	$796	24.9%	40.1%	49	45.0%	31.8%	$2,612	17.8%	29.7%
	Over $1 Million	15	42.9%	$5,143	84.5%	7.8%	48	34.5%	$13,996	78.5%	7.2%	15	42.9%					9	30.0%					39	35.8%				
	Rev. available	33	94.3%	$6,023	99.0%	98.7%	118	84.9%	$17,404	97.6%	98.9%	33	94.3%					30	100.0%					88	80.8%				
	Rev. Not Known	2	5.7%	$64	1.1%	1.3%	21	15.1%	$435	2.4%	1.1%	2	5.7%					0	0.0%					21	19.3%				
	Total	*35*	*100%*	*$6,087*	*100%*	*100%*	*139*	*100%*	*$17,839*	*100%*	*100%*	*35*	*100%*					*30*	*100%*					*109*	*100%*				
Loan Size	$100,000 or Less	23	65.7%	$844	13.9%		95	68.3%	$2,565	14.4%		23	65.7%	86.6%	$844	13.9%	27.3%	21	70.0%	89.0%	$603	18.8%	32.1%	74	67.9%	84.6%	$1,962	13.4%	27.5%
	$100,001-$250,000	4	11.4%	$783	12.9%		15	10.8%	$2,463	13.8%		4	11.4%	7.4%	$783	12.9%	21.4%	4	13.3%	6.1%	$649	20.3%	20.8%	11	10.1%	8.8%	$1,814	12.4%	22.6%
	$250,001-$1 Million	8	22.9%	$4,460	73.3%		29	20.9%	$12,811	71.8%		8	22.9%	6.0%	$4,460	73.3%	51.3%	5	16.7%	4.9%	$1,950	60.9%	47.1%	24	22.0%	6.5%	$10,861	74.2%	49.9%
	Total	*35*	*100%*	*$6,087*	*100%*		*139*	*100%*	*$17,839*	*100%*		*35*	*100%*	*100%*	*$6,087*	*100%*	*100%*	*30*	*100%*	*100%*	*$3,202*	*100%*	*100%*	*109*	*100%*	*100%*	*$14,637*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	16	88.9%	$430	48.9%		63	90.0%	$1,537	45.1%																			
	$100,001-$250,000	2	11.1%	$450	51.1%		4	5.7%	$637	18.7%																			
	$250,001-$1 Million	0	0.0%	$0	0.0%		3	4.3%	$1,234	36.2%																			
	Total	*18*	*100%*	*$880*	*100%*		*70*	*100%*	*$3,408*	*100%*																			
Small Farm						Total Farms					Total Farms																		
Revenue	$1 Million or Less	1	100.0%	$134	100.0%	97.3%	2	100.0%	$475	100.0%	97.2%	1	100.0%	88.1%	$134	100.0%	83.8%	0	0.0%	72.0%	$0	0.0%	83.1%	2	100.0%	73.1%	$475	100.0%	80.7%
	Over $1 Million	0	0.0%	$0	0.0%	2.7%	0	0.0%	$0	0.0%	2.8%	0	0.0%					0	0.0%					0	0.0%				
	Rev. available	1	100.0%	$134	100.0%	100.0%	2	100.0%	$475	100.0%	100.0%	1	100.0%					0	0.0%					2	100.0%				
	Not Known	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%					0	0.0%					0	0.0%				
	Total	*1*	*100%*	*$134*	*100%*	*100%*	*2*	*100%*	*$475*	*100%*	*100%*	*1*	*100%*					*0*	*0%*					*2*	*100%*				
Loan Size	$100,000 or Less	0	0.0%	$0	0.0%		1	50.0%	$40	8.4%		0	0.0%	85.0%	$0	0.0%	44.6%	0	0.0%	84.9%	$0	0.0%	41.4%	1	50.0%	83.8%	$40	8.4%	42.8%
	$100,001-$250,000	1	100.0%	$134	100.0%		0	0.0%	$0	0.0%		1	100.0%	11.4%	$134	100.0%	32.9%	0	0.0%	10.5%	$0	0.0%	28.8%	0	0.0%	12.5%	$0	0.0%	34.4%
	$250,001-$500,000	0	0.0%	$0	0.0%		1	50.0%	$435	91.6%		0	0.0%	3.6%	$0	0.0%	22.5%	0	0.0%	4.6%	$0	0.0%	29.8%	1	50.0%	3.7%	$435	91.6%	22.8%
	Total	*1*	*100%*	*$134*	*100%*		*2*	*100%*	*$475*	*100%*		*1*	*100%*	*100%*	*$134*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*2*	*100%*	*100%*	*$475*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	0	0.0%	$0	0.0%		1	50.0%	$40	8.4%																			
	$100,001-$250,000	1	100.0%	$134	100.0%		0	0.0%	$0	0.0%																			
	$250,001-$500,000	0	0.0%	$0	0.0%		1	50.0%	$435	91.6%																			
	Total	*1*	*100%*	*$134*	*100%*		*2*	*100%*	*$475*	*100%*																			

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue
2018 and 2020 FFIEC Census Data and D&B information, and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2
Assessment Area: AR Ft. Smith

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison 2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
HOME PURCHASE	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	49	26.9%	$4,722	15.8%	21.7%	16	27.1%	17.1%	$1,478	15.8%	10.0%	13	22.4%	17.0%	$1,167	11.0%	9.6%	20	30.8%	17.5%	$2,077	20.9%	10.5%
	Middle	55	30.2%	$8,582	28.7%	29.8%	21	35.6%	33.2%	$2,885	30.8%	32.3%	20	34.5%	31.8%	$3,304	31.0%	32.6%	14	21.5%	33.3%	$2,393	24.1%	34.3%
	Upper	78	42.9%	$16,638	55.6%	48.5%	22	37.3%	49.7%	$5,009	53.4%	57.6%	25	43.1%	51.2%	$6,179	58.0%	57.8%	31	47.7%	49.2%	$5,450	54.9%	55.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*182*	*100%*	*$29,942*	*100%*	*100%*	*59*	*100%*	*100%*	*$9,372*	*100%*	*100%*	*58*	*100%*	*100%*	*$10,650*	*100%*	*100%*	*65*	*100%*	*100%*	*$9,920*	*100%*	*100%*
REFINANCE	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	14	14.7%	$887	7.4%	21.7%	4	22.2%	17.1%	$194	14.5%	10.3%	3	15.8%	15.5%	$152	6.0%	8.5%	7	12.1%	10.1%	$541	6.6%	5.5%
	Middle	22	23.2%	$2,428	20.2%	29.8%	4	22.2%	29.9%	$255	19.0%	29.7%	4	21.1%	29.8%	$564	22.4%	28.5%	14	24.1%	30.6%	$1,609	19.8%	30.3%
	Upper	59	62.1%	$8,679	72.4%	48.5%	10	55.6%	53.0%	$892	66.5%	60.0%	12	63.2%	54.7%	$1,799	71.5%	63.0%	37	63.8%	59.3%	$5,988	73.6%	64.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*95*	*100%*	*$11,994*	*100%*	*100%*	*18*	*100%*	*100%*	*$1,341*	*100%*	*100%*	*19*	*100%*	*100%*	*$2,515*	*100%*	*100%*	*58*	*100%*	*100%*	*$8,138*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	2	7.4%	$77	4.1%	21.7%	1	14.3%	18.3%	$20	4.0%	14.9%	1	9.1%	16.1%	$57	6.4%	13.5%	0	0.0%	13.4%	$0	0.0%	11.4%
	Middle	6	22.2%	$498	26.6%	29.8%	3	42.9%	29.8%	$379	76.7%	25.5%	1	9.1%	22.8%	$28	3.1%	16.7%	2	22.2%	26.8%	$91	18.9%	20.2%
	Upper	19	70.4%	$1,294	69.2%	48.5%	3	42.9%	51.9%	$95	19.2%	59.6%	9	81.8%	61.1%	$808	90.5%	69.9%	7	77.8%	59.8%	$391	81.1%	68.4%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*27*	*100%*	*$1,869*	*100%*	*100%*	*7*	*100%*	*100%*	*$494*	*100%*	*100%*	*11*	*100%*	*100%*	*$893*	*100%*	*100%*	*9*	*100%*	*100%*	*$482*	*100%*	*100%*
MULTI FAMILY						Multi-Family Units																		
	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	39.5%	0	0.0%	54.4%	$0	0.0%	26.3%	0	0.0%	46.2%	$0	0.0%	28.4%	0	0.0%	45.5%	$0	0.0%	34.2%
	Middle	0	0.0%	$0	0.0%	25.3%	0	0.0%	28.9%	$0	0.0%	61.7%	0	0.0%	40.0%	$0	0.0%	49.1%	0	0.0%	41.6%	$0	0.0%	41.8%
	Upper	0	0.0%	$0	0.0%	35.2%	0	0.0%	16.7%	$0	0.0%	12.0%	0	0.0%	13.8%	$0	0.0%	22.5%	0	0.0%	13.0%	$0	0.0%	24.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	4	11.1%	$132	6.0%	21.7%	2	14.3%	11.7%	$82	9.4%	10.1%	1	6.7%	11.0%	$30	4.7%	11.6%	1	14.3%	12.9%	$20	2.9%	9.0%
	Middle	9	25.0%	$499	22.8%	29.8%	2	14.3%	26.6%	$37	4.2%	27.7%	5	33.3%	30.5%	$112	17.7%	25.4%	2	28.6%	22.6%	$350	51.5%	20.2%
	Upper	23	63.9%	$1,553	71.1%	48.5%	10	71.4%	61.7%	$753	86.4%	62.2%	9	60.0%	58.5%	$491	77.6%	63.0%	4	57.1%	64.5%	$309	45.5%	70.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*36*	*100%*	*$2,184*	*100%*	*100%*	*14*	*100%*	*100%*	*$872*	*100%*	*100%*	*15*	*100%*	*100%*	*$633*	*100%*	*100%*	*7*	*100%*	*100%*	*$679*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2
Assessment Area: AR Ft. Smith

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	2	11.1%	$77	8.5%	21.7%	0	0.0%	17.0%	$0	0.0%	8.9%	0	0.0%	28.6%	$0	0.0%	18.6%	2	40.0%	17.6%	$77	19.9%	7.8%
	Middle	7	38.9%	$367	40.7%	29.8%	3	42.9%	34.0%	$90	36.0%	29.0%	3	50.0%	28.6%	$136	51.1%	34.6%	1	20.0%	27.5%	$141	36.5%	27.6%
	Upper	9	50.0%	$458	50.8%	48.5%	4	57.1%	49.1%	$160	64.0%	62.1%	3	50.0%	42.9%	$130	48.9%	46.8%	2	40.0%	54.9%	$168	43.5%	64.6%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*18*	*100%*	*$902*	*100%*	*100%*	*7*	*100%*	*100%*	*$250*	*100%*	*100%*	*6*	*100%*	*100%*	*$266*	*100%*	*100%*	*5*	*100%*	*100%*	*$386*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	21.7%	0	0.0%	33.9%	$0	0.0%	22.1%	0	0.0%	26.0%	$0	0.0%	14.0%	0	0.0%	30.9%	$0	0.0%	18.6%
	Middle	0	0.0%	$0	0.0%	29.8%	0	0.0%	29.6%	$0	0.0%	27.3%	0	0.0%	29.5%	$0	0.0%	29.7%	0	0.0%	31.4%	$0	0.0%	39.2%
	Upper	0	0.0%	$0	0.0%	48.5%	0	0.0%	36.5%	$0	0.0%	50.6%	0	0.0%	44.5%	$0	0.0%	56.3%	0	0.0%	37.8%	$0	0.0%	42.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	71	19.8%	$5,895	12.6%	21.7%	23	21.9%	18.6%	$1,774	14.4%	13.7%	18	16.5%	17.6%	$1,406	9.4%	11.5%	30	20.8%	15.2%	$2,715	13.8%	10.5%
	Middle	99	27.7%	$12,374	26.4%	29.8%	33	31.4%	31.9%	$3,646	29.6%	37.6%	33	30.3%	30.8%	$4,144	27.7%	32.9%	33	22.9%	31.8%	$4,584	23.4%	33.1%
	Upper	188	52.5%	$28,622	61.0%	48.5%	49	46.7%	49.5%	$6,909	56.0%	48.7%	58	53.2%	51.5%	$9,407	62.9%	55.6%	81	56.3%	53.0%	$12,306	62.8%	56.5%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*358*	*100%*	*$46,891*	*100%*	*100%*	*105*	*100%*	*100%*	*$12,329*	*100%*	*100%*	*109*	*100%*	*100%*	*$14,957*	*100%*	*100%*	*144*	*100%*	*100%*	*$19,605*	*100%*	*100%*
					Total Businesses																			
SMALL BUSINESSES	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	40	26.7%	$6,153	32.8%	31.1%	12	30.0%	29.7%	$1,546	26.9%	24.4%	9	22.0%	26.9%	$2,080	33.1%	25.3%	19	27.5%	28.7%	$2,527	37.7%	29.2%
	Middle	59	39.3%	$7,072	37.7%	28.7%	16	40.0%	30.1%	$1,939	33.7%	36.5%	18	43.9%	30.8%	$2,811	44.8%	40.6%	25	36.2%	30.5%	$2,322	34.6%	34.8%
	Upper	51	34.0%	$5,511	29.4%	40.2%	12	30.0%	37.8%	$2,265	39.4%	38.4%	14	34.1%	39.8%	$1,386	22.1%	33.4%	25	36.2%	39.9%	$1,860	27.7%	35.6%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	2.4%	$0	0.0%	0.7%	0	0.0%	2.5%	$0	0.0%	0.7%	0	0.0%	0.9%	$0	0.0%	0.4%
	Total	*150*	*100%*	*$18,736*	*100%*	*100%*	*40*	*100%*	*100%*	*$5,750*	*100%*	*100%*	*41*	*100%*	*100%*	*$6,277*	*100%*	*100%*	*69*	*100%*	*100%*	*$6,709*	*100%*	*100%*
					Total Farms																			
SMALL FARM	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	11.1%	0	0.0%	1.9%	$0	0.0%	6.5%	0	0.0%	9.1%	$0	0.0%	5.3%	0	0.0%	5.6%	$0	0.0%	1.6%
	Middle	0	0.0%	$0	0.0%	18.5%	0	0.0%	25.9%	$0	0.0%	15.1%	0	0.0%	27.3%	$0	0.0%	40.4%	0	0.0%	22.2%	$0	0.0%	14.1%
	Upper	1	100.0%	$4	100.0%	70.4%	0	0.0%	72.2%	$0	0.0%	78.5%	0	0.0%	63.6%	$0	0.0%	54.3%	1	100.0%	72.2%	$4	100.0%	84.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*1*	*100%*	*$4*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*1*	*100%*	*100%*	*$4*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2
Assessment Area: AR Ft. Smith

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	20	11.0%	$1,850	6.2%	22.2%	4	6.8%	5.4%	$351	3.7%	2.7%	5	8.6%	5.8%	$433	4.1%	2.8%	11	16.9%	6.1%	$1,066	10.7%	3.2%
	Moderate	52	28.6%	$5,640	18.8%	17.2%	20	33.9%	16.5%	$2,079	22.2%	10.5%	14	24.1%	15.5%	$1,401	13.2%	10.1%	18	27.7%	17.4%	$2,160	21.8%	11.9%
	Middle	39	21.4%	$5,598	18.7%	16.8%	12	20.3%	21.0%	$1,361	14.5%	18.0%	12	20.7%	22.1%	$1,892	17.8%	18.3%	15	23.1%	20.8%	$2,345	23.6%	17.8%
	Upper	69	37.9%	$16,634	55.6%	43.8%	23	39.0%	39.1%	$5,581	59.5%	51.9%	27	46.6%	40.6%	$6,924	65.0%	52.8%	19	29.2%	40.1%	$4,129	41.6%	51.5%
	Unknown	2	1.1%	$220	0.7%	0.0%	0	0.0%	18.1%	$0	0.0%	17.0%	0	0.0%	16.0%	$0	0.0%	16.0%	2	3.1%	15.6%	$220	2.2%	15.6%
	Total	*182*	*100%*	*$29,942*	*100%*	*100%*	*59*	*100%*	*100%*	*$9,372*	*100%*	*100%*	*58*	*100%*	*100%*	*$10,650*	*100%*	*100%*	*65*	*100%*	*100%*	*$9,920*	*100%*	*100%*
REFINANCE	Low	5	5.3%	$232	1.9%	22.2%	3	16.7%	6.8%	$149	11.1%	3.4%	1	5.3%	5.6%	$58	2.3%	2.4%	1	1.7%	2.2%	$25	0.3%	0.8%
	Moderate	20	21.1%	$1,685	14.0%	17.2%	5	27.8%	14.9%	$358	26.7%	9.1%	2	10.5%	9.8%	$121	4.8%	5.7%	13	22.4%	8.9%	$1,206	14.8%	4.8%
	Middle	20	21.1%	$1,941	16.2%	16.8%	3	16.7%	17.8%	$168	12.5%	14.9%	3	15.8%	18.9%	$162	6.4%	14.6%	14	24.1%	16.4%	$1,611	19.8%	11.8%
	Upper	47	49.5%	$7,705	64.2%	43.8%	6	33.3%	44.9%	$604	45.0%	54.3%	13	68.4%	45.0%	$2,174	86.4%	54.1%	28	48.3%	46.0%	$4,927	60.5%	55.2%
	Unknown	3	3.2%	$431	3.6%	0.0%	1	5.6%	15.6%	$62	4.6%	18.3%	0	0.0%	20.8%	$0	0.0%	23.2%	2	3.4%	26.5%	$369	4.5%	27.4%
	Total	*95*	*100%*	*$11,994*	*100%*	*100%*	*18*	*100%*	*100%*	*$1,341*	*100%*	*100%*	*19*	*100%*	*100%*	*$2,515*	*100%*	*100%*	*58*	*100%*	*100%*	*$8,138*	*100%*	*100%*
HOME IMPROVEMENT	Low	1	3.7%	$20	1.1%	22.2%	1	14.3%	3.8%	$20	4.0%	2.1%	0	0.0%	4.7%	$0	0.0%	2.4%	0	0.0%	1.6%	$0	0.0%	0.7%
	Moderate	4	14.8%	$186	10.0%	17.2%	1	14.3%	12.2%	$21	4.3%	10.0%	2	18.2%	11.4%	$145	16.2%	9.2%	1	11.1%	11.0%	$20	4.1%	5.8%
	Middle	4	14.8%	$159	8.5%	16.8%	0	0.0%	18.3%	$0	0.0%	15.3%	0	0.0%	18.1%	$0	0.0%	16.1%	4	44.4%	16.5%	$159	33.0%	8.4%
	Upper	18	66.7%	$1,504	80.5%	43.8%	5	71.4%	53.4%	$453	91.7%	56.9%	9	81.8%	56.4%	$748	83.8%	61.5%	4	44.4%	58.3%	$303	62.9%	70.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	12.2%	$0	0.0%	15.6%	0	0.0%	9.4%	$0	0.0%	10.7%	0	0.0%	12.6%	$0	0.0%	14.3%
	Total	*27*	*100%*	*$1,869*	*100%*	*100%*	*7*	*100%*	*100%*	*$494*	*100%*	*100%*	*11*	*100%*	*100%*	*$893*	*100%*	*100%*	*9*	*100%*	*100%*	*$482*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	$0	0.0%	22.2%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	1.3%	$0	0.0%	0.3%
	Moderate	0	0.0%	$0	0.0%	17.2%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	16.8%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	3.1%	$0	0.0%	0.5%	0	0.0%	2.6%	$0	0.0%	0.9%
	Upper	0	0.0%	$0	0.0%	43.8%	0	0.0%	8.9%	$0	0.0%	2.4%	0	0.0%	4.6%	$0	0.0%	2.0%	0	0.0%	9.1%	$0	0.0%	2.7%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	91.1%	$0	0.0%	97.6%	0	0.0%	92.3%	$0	0.0%	97.4%	0	0.0%	87.0%	$0	0.0%	96.1%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	2	5.6%	$35	1.6%	22.2%	2	14.3%	4.3%	$35	4.0%	1.7%	0	0.0%	1.2%	$0	0.0%	0.6%	0	0.0%	6.5%	$0	0.0%	3.6%
	Moderate	9	25.0%	$293	13.4%	17.2%	1	7.1%	12.8%	$57	6.5%	6.2%	7	46.7%	17.1%	$216	34.1%	12.6%	1	14.3%	9.7%	$20	2.9%	5.8%
	Middle	8	22.2%	$330	15.1%	16.8%	2	14.3%	13.8%	$48	5.5%	7.6%	5	33.3%	18.3%	$182	28.8%	12.2%	1	14.3%	14.5%	$100	14.7%	7.5%
	Upper	16	44.4%	$1,376	63.0%	43.8%	9	64.3%	67.0%	$732	83.9%	73.5%	3	20.0%	58.5%	$235	37.1%	63.9%	4	57.1%	64.5%	$409	60.2%	75.5%
	Unknown	1	2.8%	$150	6.9%	0.0%	0	0.0%	2.1%	$0	0.0%	11.0%	0	0.0%	4.9%	$0	0.0%	10.8%	1	14.3%	4.8%	$150	22.1%	7.6%
	Total	*36*	*100%*	*$2,184*	*100%*	*100%*	*14*	*100%*	*100%*	*$872*	*100%*	*100%*	*15*	*100%*	*100%*	*$633*	*100%*	*100%*	*7*	*100%*	*100%*	*$679*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2
Assessment Area: AR Ft. Smith

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	2	11.1%	$20	2.2%	22.2%	0	0.0%	1.9%	$0	0.0%	0.3%	1	16.7%	8.8%	$10	3.8%	3.2%	1	20.0%	9.8%	$10	2.6%	5.2%
	Moderate	4	22.2%	$240	26.6%	17.2%	3	42.9%	18.9%	$99	39.6%	9.2%	0	0.0%	19.8%	$0	0.0%	18.1%	1	20.0%	9.8%	$141	36.5%	6.2%
	Middle	4	22.2%	$163	18.1%	16.8%	2	28.6%	11.3%	$86	34.4%	6.5%	0	0.0%	20.9%	$0	0.0%	19.5%	2	40.0%	27.5%	$77	19.9%	13.0%
	Upper	8	44.4%	$479	53.1%	43.8%	2	28.6%	58.5%	$65	26.0%	63.2%	5	83.3%	48.4%	$256	96.2%	55.3%	1	20.0%	41.2%	$158	40.9%	58.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	9.4%	$0	0.0%	20.9%	0	0.0%	2.2%	$0	0.0%	3.9%	0	0.0%	11.8%	$0	0.0%	17.4%
	Total	*18*	*100%*	*$902*	*100%*	*100%*	*7*	*100%*	*100%*	*$250*	*100%*	*100%*	*6*	*100%*	*100%*	*$266*	*100%*	*100%*	*5*	*100%*	*100%*	*$386*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	22.2%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	17.2%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.7%	$0	0.0%	0.9%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	16.8%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	43.8%	0	0.0%	2.6%	$0	0.0%	6.6%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	97.4%	$0	0.0%	93.4%	0	0.0%	99.3%	$0	0.0%	99.1%	0	0.0%	100.0%	$0	0.0%	100.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	30	8.4%	$2,157	4.6%	22.2%	10	9.5%	5.2%	$555	4.5%	2.2%	7	6.4%	5.3%	$501	3.3%	2.3%	13	9.0%	4.1%	$1,101	5.6%	1.9%
	Moderate	89	24.9%	$8,044	17.2%	17.2%	30	28.6%	14.8%	$2,614	21.2%	7.8%	25	22.9%	13.1%	$1,883	12.6%	7.8%	34	23.6%	12.6%	$3,547	18.1%	7.5%
	Middle	75	20.9%	$8,191	17.5%	16.8%	19	18.1%	18.4%	$1,663	13.5%	13.2%	20	18.3%	19.7%	$2,236	14.9%	15.0%	36	25.0%	17.8%	$4,292	21.9%	13.3%
	Upper	158	44.1%	$27,698	59.1%	43.8%	45	42.9%	40.1%	$7,435	60.3%	41.8%	57	52.3%	40.7%	$10,337	69.1%	46.8%	56	38.9%	41.4%	$9,926	50.6%	48.2%
	Unknown	6	1.7%	$801	1.7%	0.0%	1	1.0%	21.5%	$62	0.5%	35.1%	0	0.0%	21.2%	$0	0.0%	28.1%	5	3.5%	24.3%	$739	3.8%	29.2%
	Total	*358*	*100%*	*$46,891*	*100%*	*100%*	*105*	*100%*	*100%*	*$12,329*	*100%*	*100%*	*109*	*100%*	*100%*	*$14,957*	*100%*	*100%*	*144*	*100%*	*100%*	*$19,605*	*100%*	*100%*
Small Business						Total Businesses																		
Revenue	$1 Million or Less	86	57.3%	$6,482	34.6%	87.7%	27	67.5%	39.4%	$2,596	45.1%	40.3%	20	48.8%	37.9%	$1,521	24.2%	35.5%	39	56.5%	30.9%	$2,365	35.3%	31.2%
	Over $1 Million	55	36.7%	$12,157	64.9%	11.3%	13	32.5%					21	51.2%					21	30.4%				
	Total Rev. available	141	94.0%	$18,639	99.5%	99.0%	40	100.0%					41	100.0%					60	86.9%				
	Rev. Not Known	9	6.0%	$97	0.5%	1.0%	0	0.0%					0	0.0%					9	13.0%				
	Total	*150*	*100%*	*$18,736*	*100%*	*100%*	*40*	*100%*					*41*	*100%*					*69*	*100%*				
Loan Size	$100,000 or Less	111	74.0%	$3,889	20.8%		31	77.5%	87.1%	$1,358	23.6%	30.3%	27	65.9%	89.0%	$778	12.4%	31.5%	53	76.8%	84.0%	$1,753	26.1%	27.0%
	$100,001 - $250,000	14	9.3%	$2,193	11.7%		2	5.0%	7.4%	$375	6.5%	22.5%	4	9.8%	5.9%	$625	10.0%	19.4%	8	11.6%	8.4%	$1,193	17.8%	20.0%
	$250,001 - $1 Million	25	16.7%	$12,654	67.5%		7	17.5%	5.5%	$4,017	69.9%	47.2%	10	24.4%	5.1%	$4,874	77.6%	49.0%	8	11.6%	7.7%	$3,763	56.1%	53.1%
	Total	*150*	*100%*	*$18,736*	*100%*		*40*	*100%*	*100%*	*$5,750*	*100%*	*100%*	*41*	*100%*	*100%*	*$6,277*	*100%*	*100%*	*69*	*100%*	*100%*	*$6,709*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	76	88.4%	$2,467	38.1%																			
	$100,001 - $250,000	3	3.5%	$328	5.1%																			
	$250,001 - $1 Million	7	8.1%	$3,687	56.9%																			
	Total	*86*	*100%*	*$6,482*	*100%*																			
Small Farm						Total Farms																		
Revenue	$1 Million or Less	1	100.0%	$4	100.0%	96.3%	0	0.0%	59.3%	$0	0.0%	80.3%	0	0.0%	75.8%	$0	0.0%	93.7%	1	100.0%	61.1%	$4	100.0%	66.0%
	Over $1 Million	0	0.0%	$0	0.0%	3.7%	0	0.0%					0	0.0%					0	0.0%				
	Total Rev. available	1	100.0%	$4	100.0%	100.0%	0	0.0%					0	0.0%					1	100.0%				
	Not Known	0	0.0%	$0	0.0%	0.0%	0	0.0%					0	0.0%					0	0.0%				
	Total	*1*	*100%*	*$4*	*100%*	*100%*	*0*	*0%*					*0*	*0%*					*1*	*100%*				
Loan Size	$100,000 or Less	1	100.0%	$4	100.0%		0	0.0%	83.3%	$0	0.0%	28.1%	0	0.0%	81.8%	$0	0.0%	30.5%	1	100.0%	80.6%	$4	100.0%	38.8%
	$100,001 - $250,000	0	0.0%	$0	0.0%		0	0.0%	11.1%	$0	0.0%	33.6%	0	0.0%	12.1%	$0	0.0%	30.7%	0	0.0%	13.9%	$0	0.0%	32.7%
	$250,001 - $500,000	0	0.0%	$0	0.0%		0	0.0%	5.6%	$0	0.0%	38.2%	0	0.0%	6.1%	$0	0.0%	38.8%	0	0.0%	5.6%	$0	0.0%	28.5%
	Total	*1*	*100%*	*$4*	*100%*		*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*1*	*100%*	*100%*	*$4*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	1	100.0%	$4	100.0%																			
	$100,001 - $250,000	0	0.0%	$0	0.0%																			
	$250,001 - $500,000	0	0.0%	$0	0.0%																			
	Total	*1*	*100%*	*$4*	*100%*																			

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue.
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2
Assessment Area: AR Hot Springs

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
HOME PURCHASE	Low	6	3.4%	$530	1.7%	3.4%	4	7.7%	2.7%	$241	2.8%	1.3%	1	1.9%	3.8%	$164	1.9%	1.7%	1	1.4%	3.1%	$125	0.8%	1.6%
	Moderate	14	8.0%	$2,231	7.0%	11.8%	4	7.7%	8.9%	$437	5.1%	7.2%	4	7.5%	9.6%	$383	4.4%	7.0%	6	8.7%	8.6%	$1,411	9.5%	7.3%
	Middle	89	51.1%	$13,735	42.9%	49.1%	24	46.2%	46.7%	$3,138	36.8%	39.3%	29	54.7%	47.0%	$3,964	45.7%	41.5%	36	52.2%	48.3%	$6,633	44.7%	42.3%
	Upper	65	37.4%	$15,521	48.5%	35.6%	20	38.5%	41.7%	$4,700	55.2%	52.3%	19	35.8%	39.7%	$4,161	48.0%	49.8%	26	37.7%	40.1%	$6,660	44.9%	48.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*174*	*100%*	*$32,017*	*100%*	*100%*	*52*	*100%*	*100%*	*$8,516*	*100%*	*100%*	*53*	*100%*	*100%*	*$8,672*	*100%*	*100%*	*69*	*100%*	*100%*	*$14,829*	*100%*	*100%*
REFINANCE	Low	3	2.2%	$88	0.5%	3.4%	1	3.0%	4.6%	$15	0.5%	2.0%	0	0.0%	1.7%	$0	0.0%	0.8%	2	2.8%	1.6%	$73	0.6%	0.7%
	Moderate	13	9.4%	$1,167	6.0%	11.8%	6	18.2%	7.8%	$627	21.4%	5.7%	5	14.7%	10.5%	$402	12.1%	8.8%	2	2.8%	6.7%	$138	1.0%	5.5%
	Middle	60	43.5%	$6,164	31.7%	49.1%	17	51.5%	41.6%	$1,297	44.2%	33.2%	13	38.2%	40.7%	$1,132	34.1%	32.6%	30	42.3%	42.3%	$3,735	28.3%	36.1%
	Upper	62	44.9%	$12,019	61.8%	35.6%	9	27.3%	45.9%	$995	33.9%	59.1%	16	47.1%	47.0%	$1,787	53.8%	57.9%	37	52.1%	49.4%	$9,237	70.1%	57.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*138*	*100%*	*$19,438*	*100%*	*100%*	*33*	*100%*	*100%*	*$2,934*	*100%*	*100%*	*34*	*100%*	*100%*	*$3,321*	*100%*	*100%*	*71*	*100%*	*100%*	*$13,183*	*100%*	*100%*
HOME IMPROVEMENT	Low	3	3.7%	$100	2.5%	3.4%	1	3.2%	2.2%	$31	2.6%	0.9%	1	4.0%	8.2%	$20	1.4%	3.6%	1	3.8%	4.2%	$49	3.4%	2.6%
	Moderate	9	11.0%	$308	7.6%	11.8%	6	19.4%	11.1%	$168	14.4%	4.6%	1	4.0%	8.2%	$30	2.0%	5.4%	2	7.7%	10.8%	$110	7.6%	10.0%
	Middle	47	57.3%	$2,375	58.3%	49.1%	19	61.3%	52.6%	$752	64.3%	41.6%	12	48.0%	44.5%	$637	43.5%	41.4%	16	61.5%	41.7%	$986	68.4%	36.6%
	Upper	23	28.0%	$1,293	31.7%	35.6%	5	16.1%	34.1%	$219	18.7%	52.9%	11	44.0%	39.0%	$777	53.1%	49.5%	7	26.9%	43.3%	$297	20.6%	50.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*82*	*100%*	*$4,076*	*100%*	*100%*	*31*	*100%*	*100%*	*$1,170*	*100%*	*100%*	*25*	*100%*	*100%*	*$1,464*	*100%*	*100%*	*26*	*100%*	*100%*	*$1,442*	*100%*	*100%*
						Multi-Family Units																		
MULTI FAMILY	Low	0	0.0%	$0	0.0%	8.0%	0	0.0%	24.1%	$0	0.0%	43.8%	0	0.0%	14.7%	$0	0.0%	5.8%	0	0.0%	12.5%	$0	0.0%	12.6%
	Moderate	0	0.0%	$0	0.0%	25.4%	0	0.0%	31.0%	$0	0.0%	28.7%	0	0.0%	26.5%	$0	0.0%	10.6%	0	0.0%	33.3%	$0	0.0%	17.6%
	Middle	0	0.0%	$0	0.0%	49.1%	0	0.0%	24.1%	$0	0.0%	11.2%	0	0.0%	35.3%	$0	0.0%	49.5%	0	0.0%	25.0%	$0	0.0%	11.3%
	Upper	0	0.0%	$0	0.0%	17.5%	0	0.0%	20.7%	$0	0.0%	16.4%	0	0.0%	23.5%	$0	0.0%	34.1%	0	0.0%	29.2%	$0	0.0%	58.5%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	2	3.3%	$30	0.9%	3.4%	1	3.7%	2.3%	$15	1.4%	0.5%	1	4.8%	1.6%	$15	0.9%	0.4%	0	0.0%	3.4%	$0	0.0%	1.6%
	Moderate	5	8.2%	$322	9.9%	11.8%	3	11.1%	10.5%	$235	21.5%	10.9%	0	0.0%	4.8%	$0	0.0%	3.5%	2	15.4%	8.5%	$87	14.8%	7.8%
	Middle	28	45.9%	$960	29.4%	49.1%	15	55.6%	43.0%	$436	39.8%	31.9%	7	33.3%	38.1%	$292	18.5%	30.7%	6	46.2%	52.5%	$232	39.4%	48.6%
	Upper	26	42.6%	$1,954	59.8%	35.6%	8	29.6%	44.2%	$409	37.4%	56.7%	13	61.9%	55.6%	$1,275	80.6%	65.5%	5	38.5%	35.6%	$270	45.8%	42.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*61*	*100%*	*$3,266*	*100%*	*100%*	*27*	*100%*	*100%*	*$1,095*	*100%*	*100%*	*21*	*100%*	*100%*	*$1,582*	*100%*	*100%*	*13*	*100%*	*100%*	*$589*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2
Assessment Area: AR Hot Springs

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	1	4.3%	$20	0.8%	3.4%	0	0.0%	1.8%	$0	0.0%	1.1%	0	0.0%	3.5%	$0	0.0%	3.3%	1	25.0%	4.0%	$20	1.3%	0.3%
	Moderate	4	17.4%	$227	9.2%	11.8%	2	22.2%	15.8%	$79	15.7%	12.5%	2	20.0%	5.3%	$148	36.5%	3.2%	0	0.0%	10.0%	$0	0.0%	4.3%
	Middle	11	47.8%	$621	25.1%	49.1%	3	33.3%	40.4%	$120	23.9%	35.0%	6	60.0%	61.4%	$209	51.6%	46.9%	2	50.0%	52.0%	$292	18.7%	38.4%
	Upper	7	30.4%	$1,602	64.9%	35.6%	4	44.4%	42.1%	$304	60.4%	51.4%	2	20.0%	29.8%	$48	11.9%	46.6%	1	25.0%	34.0%	$1,250	80.0%	56.9%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*23*	*100%*	*$2,470*	*100%*	*100%*	*9*	*100%*	*100%*	*$503*	*100%*	*100%*	*10*	*100%*	*100%*	*$405*	*100%*	*100%*	*4*	*100%*	*100%*	*$1,562*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	3.4%	0	0.0%	11.6%	$0	0.0%	4.1%	0	0.0%	2.0%	$0	0.0%	1.3%	0	0.0%	5.3%	$0	0.0%	3.1%
	Moderate	0	0.0%	$0	0.0%	11.8%	0	0.0%	14.5%	$0	0.0%	4.5%	0	0.0%	18.0%	$0	0.0%	10.8%	0	0.0%	12.4%	$0	0.0%	11.4%
	Middle	0	0.0%	$0	0.0%	49.1%	0	0.0%	36.2%	$0	0.0%	42.5%	0	0.0%	44.0%	$0	0.0%	34.7%	0	0.0%	39.8%	$0	0.0%	38.3%
	Upper	0	0.0%	$0	0.0%	35.6%	0	0.0%	37.7%	$0	0.0%	48.9%	0	0.0%	36.0%	$0	0.0%	53.2%	0	0.0%	42.5%	$0	0.0%	47.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	15	3.1%	$768	1.3%	3.4%	7	4.6%	3.5%	$302	2.1%	3.0%	3	2.1%	3.5%	$199	1.3%	1.6%	5	2.7%	2.6%	$267	0.8%	1.7%
	Moderate	45	9.4%	$4,255	6.9%	11.8%	21	13.8%	9.2%	$1,546	10.9%	7.6%	12	8.4%	9.9%	$963	6.2%	7.6%	12	6.6%	8.2%	$1,746	5.5%	7.0%
	Middle	235	49.2%	$23,855	38.9%	49.1%	78	51.3%	45.1%	$5,743	40.4%	36.9%	67	46.9%	45.1%	$6,234	40.4%	39.1%	90	49.2%	45.1%	$11,878	37.6%	37.8%
	Upper	183	38.3%	$32,389	52.9%	35.6%	46	30.3%	42.1%	$6,627	46.6%	52.5%	61	42.7%	41.5%	$8,048	52.1%	51.7%	76	41.5%	44.1%	$17,714	56.0%	53.5%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*478*	*100%*	*$61,267*	*100%*	*100%*	*152*	*100%*	*100%*	*$14,218*	*100%*	*100%*	*143*	*100%*	*100%*	*$15,444*	*100%*	*100%*	*183*	*100%*	*100%*	*$31,605*	*100%*	*100%*
						Total Businesses																		
SMALL BUSINESSES	Low	19	6.5%	$1,303	5.5%	6.9%	6	8.2%	6.8%	$771	11.0%	6.6%	4	6.9%	4.9%	$44	0.9%	3.0%	9	5.5%	5.0%	$488	4.1%	4.0%
	Moderate	59	20.1%	$6,828	28.8%	18.8%	15	20.5%	20.1%	$2,241	31.9%	21.4%	9	15.5%	20.8%	$872	17.9%	19.8%	35	21.5%	22.2%	$3,715	31.5%	26.7%
	Middle	142	48.3%	$11,597	48.9%	44.3%	29	39.7%	39.8%	$2,306	32.8%	44.5%	28	48.3%	40.5%	$2,886	59.1%	46.2%	85	52.1%	40.5%	$6,405	54.2%	44.1%
	Upper	74	25.2%	$3,999	16.9%	29.9%	23	31.5%	32.7%	$1,717	24.4%	27.2%	17	29.3%	32.2%	$1,078	22.1%	30.4%	34	20.9%	31.9%	$1,204	10.2%	25.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	0.7%	$0	0.0%	0.3%	0	0.0%	1.5%	$0	0.0%	0.6%	0	0.0%	0.4%	$0	0.0%	0.1%
	Total	*294*	*100%*	*$23,727*	*100%*	*100%*	*73*	*100%*	*100%*	*$7,035*	*100%*	*100%*	*58*	*100%*	*100%*	*$4,880*	*100%*	*100%*	*163*	*100%*	*100%*	*$11,812*	*100%*	*100%*
						Total Farms																		
SMALL FARM	Low	0	0.0%	$0	0.0%	2.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	7.8%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	2.9%	$0	0.0%	0.7%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	1	100.0%	$5	100.0%	43.1%	1	100.0%	41.9%	$5	100.0%	36.6%	0	0.0%	57.1%	$0	0.0%	52.2%	0	0.0%	43.2%	$0	0.0%	45.9%
	Upper	0	0.0%	$0	0.0%	47.1%	0	0.0%	58.1%	$0	0.0%	63.4%	0	0.0%	40.0%	$0	0.0%	47.1%	0	0.0%	56.8%	$0	0.0%	54.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*1*	*100%*	*$5*	*100%*	*100%*	*1*	*100%*	*100%*	*$5*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2
Assessment Area: AR Hot Springs

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	17	9.8%	$1,347	4.2%	23.2%	8	15.4%	5.3%	$610	7.2%	2.4%	5	9.4%	6.7%	$366	4.2%	3.2%	4	5.8%	6.4%	$371	2.5%	3.3%
	Moderate	34	19.5%	$3,362	10.5%	16.7%	7	13.5%	14.2%	$526	6.2%	9.3%	11	20.8%	17.1%	$1,170	13.5%	11.6%	16	23.2%	18.3%	$1,666	11.2%	12.4%
	Middle	29	16.7%	$4,145	12.9%	19.6%	9	17.3%	18.3%	$947	11.1%	14.5%	11	20.8%	19.8%	$1,752	20.2%	17.3%	9	13.0%	18.7%	$1,446	9.8%	16.3%
	Upper	89	51.1%	$22,304	69.7%	40.4%	27	51.9%	44.2%	$6,368	74.8%	57.2%	25	47.2%	40.8%	$5,248	60.5%	52.8%	37	53.6%	42.4%	$10,688	72.1%	54.5%
	Unknown	5	2.9%	$859	2.7%	0.0%	1	1.9%	17.9%	$65	0.8%	16.6%	1	1.9%	15.6%	$136	1.6%	15.1%	3	4.3%	14.3%	$658	4.4%	13.5%
	Total	*174*	*100%*	*$32,017*	*100%*	*100%*	*52*	*100%*	*100%*	*$8,516*	*100%*	*100%*	*53*	*100%*	*100%*	*$8,672*	*100%*	*100%*	*69*	*100%*	*100%*	*$14,829*	*100%*	*100%*
REFINANCE	Low	21	15.2%	$1,121	5.8%	23.2%	11	33.3%	8.5%	$710	24.2%	3.6%	4	11.8%	6.9%	$161	4.8%	2.6%	6	8.5%	5.1%	$250	1.9%	2.3%
	Moderate	23	16.7%	$1,710	8.8%	16.7%	4	12.1%	12.9%	$205	7.0%	7.3%	6	17.6%	11.8%	$520	15.7%	6.1%	13	18.3%	12.2%	$985	7.5%	7.8%
	Middle	35	25.4%	$3,624	18.6%	19.6%	3	9.1%	17.2%	$269	9.2%	13.8%	10	29.4%	17.6%	$806	24.3%	12.7%	22	31.0%	15.2%	$2,549	19.3%	11.4%
	Upper	52	37.7%	$11,957	61.5%	40.4%	13	39.4%	47.3%	$1,395	47.5%	57.6%	13	38.2%	44.3%	$1,766	53.2%	55.9%	26	36.6%	41.9%	$8,796	66.7%	52.8%
	Unknown	7	5.1%	$1,026	5.3%	0.0%	2	6.1%	14.0%	$355	12.1%	17.7%	1	2.9%	19.5%	$68	2.0%	22.6%	4	5.6%	25.6%	$603	4.6%	25.7%
	Total	*138*	*100%*	*$19,438*	*100%*	*100%*	*33*	*100%*	*100%*	*$2,934*	*100%*	*100%*	*34*	*100%*	*100%*	*$3,321*	*100%*	*100%*	*71*	*100%*	*100%*	*$13,183*	*100%*	*100%*
HOME IMPROVEMENT	Low	10	12.2%	$264	6.5%	23.2%	5	16.1%	6.7%	$129	11.0%	2.6%	3	12.0%	13.0%	$100	6.8%	9.8%	2	7.7%	10.0%	$35	2.4%	3.0%
	Moderate	15	18.3%	$599	14.7%	16.7%	7	22.6%	13.3%	$240	20.5%	8.0%	5	20.0%	17.8%	$199	13.6%	11.7%	3	11.5%	15.8%	$160	11.1%	12.3%
	Middle	17	20.7%	$725	17.8%	19.6%	7	22.6%	20.0%	$274	23.4%	16.0%	3	12.0%	21.9%	$91	6.2%	16.0%	7	26.9%	20.8%	$360	25.0%	16.4%
	Upper	40	48.8%	$2,488	61.0%	40.4%	12	38.7%	48.9%	$527	45.0%	50.6%	14	56.0%	38.4%	$1,074	73.4%	50.7%	14	53.8%	43.3%	$887	61.5%	54.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	11.1%	$0	0.0%	22.8%	0	0.0%	8.9%	$0	0.0%	11.8%	0	0.0%	10.0%	$0	0.0%	14.2%
	Total	*82*	*100%*	*$4,076*	*100%*	*100%*	*31*	*100%*	*100%*	*$1,170*	*100%*	*100%*	*25*	*100%*	*100%*	*$1,464*	*100%*	*100%*	*26*	*100%*	*100%*	*$1,442*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	$0	0.0%	23.2%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	16.7%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	19.6%	0	0.0%	6.9%	$0	0.0%	0.9%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	40.4%	0	0.0%	24.1%	$0	0.0%	17.8%	0	0.0%	8.8%	$0	0.0%	4.5%	0	0.0%	4.2%	$0	0.0%	2.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	69.0%	$0	0.0%	81.3%	0	0.0%	91.2%	$0	0.0%	95.5%	0	0.0%	95.8%	$0	0.0%	98.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	5	8.2%	$152	4.7%	23.2%	0	0.0%	3.5%	$0	0.0%	3.5%	2	9.5%	6.3%	$40	2.5%	3.3%	3	23.1%	15.3%	$112	19.0%	9.8%
	Moderate	11	18.0%	$463	14.2%	16.7%	5	18.5%	11.6%	$145	13.2%	6.6%	3	14.3%	14.3%	$146	9.2%	12.1%	3	23.1%	22.0%	$172	29.2%	14.2%
	Middle	17	27.9%	$823	25.2%	19.6%	11	40.7%	25.6%	$411	37.5%	16.0%	6	28.6%	27.0%	$412	26.0%	24.2%	0	0.0%	10.2%	$0	0.0%	21.7%
	Upper	26	42.6%	$1,793	54.9%	40.4%	10	37.0%	57.0%	$514	46.9%	72.6%	10	47.6%	46.0%	$984	62.2%	54.5%	6	46.2%	47.5%	$295	50.1%	51.1%
	Unknown	2	3.3%	$35	1.1%	0.0%	1	3.7%	2.3%	$25	2.3%	1.3%	0	0.0%	6.3%	$0	0.0%	5.9%	1	7.7%	5.1%	$10	1.7%	3.2%
	Total	*61*	*100%*	*$3,266*	*100%*	*100%*	*27*	*100%*	*100%*	*$1,095*	*100%*	*100%*	*21*	*100%*	*100%*	*$1,582*	*100%*	*100%*	*13*	*100%*	*100%*	*$589*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2
Assessment Area: AR Hot Springs

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2020, 2019, 2018					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	5	21.7%	$118	4.8%	23.2%	1	25.0%	10.5%	$20	1.3%	4.0%	1	10.0%	14.0%	$23	5.7%	5.5%	3	33.3%	6.0%	$75	14.9%	2.5%
	Moderate	3	13.0%	$89	3.6%	16.7%	1	25.0%	24.6%	$12	0.8%	19.9%	1	10.0%	17.5%	$10	2.5%	15.3%	1	11.1%	22.0%	$67	13.3%	11.2%
	Middle	3	13.0%	$85	3.4%	19.6%	0	0.0%	15.8%	$0	0.0%	11.8%	2	20.0%	12.3%	$50	12.3%	8.8%	1	11.1%	24.0%	$35	7.0%	8.5%
	Upper	11	47.8%	$1,898	76.8%	40.4%	1	25.0%	45.6%	$1,250	80.0%	61.2%	6	60.0%	50.9%	$322	79.5%	67.7%	4	44.4%	36.0%	$326	64.8%	65.9%
	Unknown	1	4.3%	$280	11.3%	0.0%	1	25.0%	3.5%	$280	17.9%	3.1%	0	0.0%	5.3%	$0	0.0%	2.7%	0	0.0%	12.0%	$0	0.0%	11.9%
	Total	*23*	*100%*	*$2,470*	*100%*	*100%*	*4*	*100%*	*100%*	*$1,562*	*100%*	*100%*	*10*	*100%*	*100%*	*$405*	*100%*	*100%*	*9*	*100%*	*100%*	*$503*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	23.2%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	16.7%	0	0.0%	1.4%	$0	0.0%	0.8%	0	0.0%	2.0%	$0	0.0%	1.1%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	19.6%	0	0.0%	1.4%	$0	0.0%	1.7%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	40.4%	0	0.0%	4.3%	$0	0.0%	0.1%	0	0.0%	2.0%	$0	0.0%	10.8%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	92.8%	$0	0.0%	97.5%	0	0.0%	96.0%	$0	0.0%	88.2%	0	0.0%	100.0%	$0	0.0%	100.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	58	12.1%	$3,002	4.9%	23.2%	16	8.7%	6.0%	$788	2.5%	2.6%	15	10.5%	7.0%	$690	4.5%	3.0%	27	17.8%	5.8%	$1,524	10.7%	2.7%
	Moderate	86	18.0%	$6,223	10.2%	16.7%	36	19.7%	13.6%	$2,995	9.5%	8.4%	26	18.2%	15.3%	$2,045	13.2%	9.4%	24	15.8%	15.0%	$1,183	8.3%	9.5%
	Middle	101	21.1%	$9,402	15.3%	19.6%	38	20.8%	17.8%	$4,355	13.8%	13.7%	32	22.4%	18.8%	$3,111	20.1%	15.0%	31	20.4%	16.5%	$1,936	13.6%	13.0%
	Upper	218	45.6%	$40,440	66.0%	40.4%	84	45.9%	44.5%	$21,916	69.3%	55.1%	68	47.6%	41.0%	$9,394	60.8%	51.5%	66	43.4%	40.7%	$9,130	64.2%	50.4%
	Unknown	15	3.1%	$2,200	3.6%	0.0%	9	4.9%	18.1%	$1,551	4.9%	20.2%	2	1.4%	18.0%	$204	1.3%	21.1%	4	2.6%	22.0%	$445	3.1%	24.5%
	Total	*478*	*100%*	*$61,267*	*100%*	*100%*	*183*	*100%*	*100%*	*$31,605*	*100%*	*100%*	*143*	*100%*	*100%*	*$15,444*	*100%*	*100%*	*152*	*100%*	*100%*	*$14,218*	*100%*	*100%*
Small Business						Total Businesses																		
Revenue	$1 Million or Less	191	65.0%	$9,079	38.3%	92.8%	80	49.1%	40.8%	$2,961	25.1%	44.0%	51	87.9%	39.3%	$2,610	53.5%	48.9%	60	82.2%	32.5%	$3,508	49.9%	39.3%
	Over $1 Million	47	16.0%	$12,562	52.9%	6.5%	28	17.2%					7	12.1%					12	16.4%				
	Total Rev. available	238	81.0%	$21,641	91.2%	99.3%	108	66.3%					58	100.0%					72	98.6%				
	Rev. Not Known	56	19.0%	$2,086	8.8%	0.7%	55	33.7%					0	0.0%					1	1.4%				
	Total	*294*	*100%*	*$23,727*	*100%*	*100%*	*163*	*100%*					*58*	*100%*					*73*	*100%*				
Loan Size	$100,000 or Less	236	80.3%	$5,382	22.7%		136	83.4%	91.5%	$3,237	27.4%	33.2%	42	72.4%	92.7%	$769	15.8%	36.5%	58	79.5%	86.0%	$1,376	19.6%	30.1%
	$100,001 - $250,000	36	12.2%	$5,788	24.4%		17	10.4%	4.7%	$2,824	23.9%	20.4%	11	19.0%	4.7%	$1,661	34.0%	23.9%	8	11.0%	9.0%	$1,303	18.5%	25.5%
	$250,001 - $1 Million	22	7.5%	$12,557	52.9%		10	6.1%	3.9%	$5,751	48.7%	46.4%	5	8.6%	2.6%	$2,450	50.2%	39.5%	7	9.6%	5.0%	$4,356	61.9%	44.5%
	Total	*294*	*100%*	*$23,727*	*100%*		*163*	*100%*	*100%*	*$11,812*	*100%*	*100%*	*58*	*100%*	*100%*	*$4,880*	*100%*	*100%*	*73*	*100%*	*100%*	*$7,035*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	168	88.0%	$3,596	39.6%																			
	$100,001 - $250,000	18	9.4%	$3,001	33.1%																			
	$250,001 - $1 Million	5	2.6%	$2,482	27.3%																			
	Total	*191*	*100%*	*$9,079*	*100%*																			
Small Farm						Total Farms																		
Revenue	$1 Million or Less	1	100.0%	$5	100.0%	96.1%	0	0.0%	80.6%	$0	0.0%	89.2%	0	0.0%	65.7%	$0	0.0%	90.4%	1	100.0%	54.1%	$5	100.0%	71.1%
	Over $1 Million	0	0.0%	$0	0.0%	3.9%	0	0.0%					0	0.0%					0	0.0%				
	Total Rev. available	1	100.0%	$5	100.0%	100.0%	0	0.0%					0	0.0%					1	100.0%				
	Not Known	0	0.0%	$0	0.0%	0.0%	0	0.0%					0	0.0%					0	0.0%				
	Total	*1*	*100%*	*$5*	*100%*	*100%*	*0*	*0%*					*0*	*0%*					*1*	*100%*				
Loan Size	$100,000 or Less	1	100.0%	$5	100.0%		0	0.0%	80.6%	$0	0.0%	38.4%	0	0.0%	80.0%	$0	0.0%	28.4%	1	100.0%	81.1%	$5	100.0%	38.2%
	$100,001 - $250,000	0	0.0%	$0	0.0%		0	0.0%	16.1%	$0	0.0%	44.9%	0	0.0%	17.1%	$0	0.0%	51.4%	0	0.0%	13.5%	$0	0.0%	34.2%
	$250,001 - $500,000	0	0.0%	$0	0.0%		0	0.0%	3.2%	$0	0.0%	16.6%	0	0.0%	2.9%	$0	0.0%	20.2%	0	0.0%	5.4%	$0	0.0%	27.6%
	Total	*1*	*100%*	*$5*	*100%*		*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*1*	*100%*	*100%*	*$5*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	1	100.0%	$5	100.0%																			
	$100,001 - $250,000	0	0.0%	$0	0.0%																			
	$250,001 - $500,000	0	0.0%	$0	0.0%																			
	Total	*1*	*100%*	*$5*	*100%*																			

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2
Assessment Area: AR Jonesboro

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
HOME PURCHASE	Low	6	4.3%	$891	4.0%	3.0%	1	1.6%	2.6%	$119	1.1%	2.5%	2	4.1%	3.4%	$301	4.5%	2.6%	3	10.7%	2.6%	$471	9.5%	1.9%
	Moderate	8	5.7%	$1,126	5.1%	9.9%	5	7.9%	9.3%	$675	6.4%	7.4%	3	6.1%	8.1%	$451	6.7%	7.1%	0	0.0%	7.0%	$0	0.0%	6.0%
	Middle	64	45.7%	$8,503	38.4%	58.5%	27	42.9%	52.5%	$4,204	40.1%	47.0%	26	53.1%	51.8%	$2,766	41.1%	44.6%	11	39.3%	54.7%	$1,533	31.0%	49.4%
	Upper	62	44.3%	$11,637	52.5%	28.6%	30	47.6%	35.7%	$5,487	52.3%	43.1%	18	36.7%	36.7%	$3,214	47.7%	45.7%	14	50.0%	35.7%	$2,936	59.4%	42.7%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*140*	*100%*	*$22,157*	*100%*	*100%*	*63*	*100%*	*100%*	*$10,485*	*100%*	*100%*	*49*	*100%*	*100%*	*$6,732*	*100%*	*100%*	*28*	*100%*	*100%*	*$4,940*	*100%*	*100%*
REFINANCE	Low	4	3.7%	$208	1.5%	3.0%	1	4.8%	5.3%	$48	2.4%	3.0%	1	2.9%	3.8%	$30	1.0%	2.5%	2	3.9%	2.7%	$130	1.6%	1.9%
	Moderate	6	5.6%	$580	4.3%	9.9%	2	9.5%	7.7%	$105	5.2%	5.5%	3	8.6%	7.9%	$395	12.5%	7.1%	1	2.0%	5.9%	$80	1.0%	4.9%
	Middle	59	55.1%	$5,217	38.8%	58.5%	13	61.9%	54.7%	$1,434	70.8%	52.0%	17	48.6%	53.7%	$1,023	32.4%	50.5%	29	56.9%	48.9%	$2,760	33.4%	44.2%
	Upper	38	35.5%	$7,433	55.3%	28.6%	5	23.8%	32.3%	$438	21.6%	39.5%	14	40.0%	34.6%	$1,708	54.1%	40.0%	19	37.3%	42.5%	$5,287	64.0%	48.9%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*107*	*100%*	*$13,438*	*100%*	*100%*	*21*	*100%*	*100%*	*$2,025*	*100%*	*100%*	*35*	*100%*	*100%*	*$3,156*	*100%*	*100%*	*51*	*100%*	*100%*	*$8,257*	*100%*	*100%*
HOME IMPROVEMENT	Low	5	6.3%	$195	6.5%	3.0%	0	0.0%	4.7%	$0	0.0%	3.8%	1	2.7%	5.7%	$43	2.9%	7.5%	4	16.0%	8.1%	$152	15.3%	6.3%
	Moderate	12	15.2%	$440	14.7%	9.9%	2	11.8%	12.8%	$35	6.6%	12.3%	5	13.5%	10.7%	$251	17.1%	9.1%	5	20.0%	10.6%	$154	15.5%	5.7%
	Middle	38	48.1%	$1,221	40.9%	58.5%	11	64.7%	50.7%	$338	63.8%	46.5%	17	45.9%	50.9%	$478	32.6%	41.9%	10	40.0%	56.1%	$405	40.8%	47.0%
	Upper	24	30.4%	$1,132	37.9%	28.6%	4	23.5%	31.8%	$157	29.6%	37.4%	14	37.8%	32.7%	$694	47.3%	41.5%	6	24.0%	25.2%	$281	28.3%	41.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*79*	*100%*	*$2,988*	*100%*	*100%*	*17*	*100%*	*100%*	*$530*	*100%*	*100%*	*37*	*100%*	*100%*	*$1,466*	*100%*	*100%*	*25*	*100%*	*100%*	*$992*	*100%*	*100%*
						Multi-Family Units																		
MULTI FAMILY	Low	0	0.0%	$0	0.0%	28.5%	0	0.0%	25.0%	$0	0.0%	12.1%	0	0.0%	20.8%	$0	0.0%	8.0%	0	0.0%	31.2%	$0	0.0%	21.7%
	Moderate	0	0.0%	$0	0.0%	38.6%	0	0.0%	14.3%	$0	0.0%	50.7%	0	0.0%	11.1%	$0	0.0%	5.0%	0	0.0%	11.8%	$0	0.0%	15.9%
	Middle	0	0.0%	$0	0.0%	24.7%	0	0.0%	57.1%	$0	0.0%	34.3%	0	0.0%	52.8%	$0	0.0%	53.2%	0	0.0%	48.4%	$0	0.0%	45.5%
	Upper	0	0.0%	$0	0.0%	8.3%	0	0.0%	3.6%	$0	0.0%	3.0%	0	0.0%	15.3%	$0	0.0%	33.9%	0	0.0%	8.6%	$0	0.0%	17.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	$0	0.0%	3.0%	0	0.0%	3.4%	$0	0.0%	4.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	10.0%	$0	0.0%	14.7%
	Moderate	7	25.9%	$356	27.8%	9.9%	1	12.5%	6.9%	$38	12.4%	8.5%	2	14.3%	10.9%	$35	5.3%	9.0%	4	80.0%	15.0%	$283	90.4%	14.2%
	Middle	15	55.6%	$565	44.1%	58.5%	5	62.5%	62.1%	$198	64.7%	47.0%	9	64.3%	62.0%	$337	50.9%	52.9%	1	20.0%	40.0%	$30	9.6%	37.4%
	Upper	5	18.5%	$360	28.1%	28.6%	2	25.0%	27.6%	$70	22.9%	40.5%	3	21.4%	27.2%	$290	43.8%	38.1%	0	0.0%	35.0%	$0	0.0%	33.7%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*27*	*100%*	*$1,281*	*100%*	*100%*	*8*	*100%*	*100%*	*$306*	*100%*	*100%*	*14*	*100%*	*100%*	*$662*	*100%*	*100%*	*5*	*100%*	*100%*	*$313*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2
Assessment Area: AR Jonesboro

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	3.0%	0	0.0%	2.4%	$0	0.0%	0.4%	0	0.0%	3.0%	$0	0.0%	2.0%	0	0.0%	3.6%	$0	0.0%	1.2%
	Moderate	2	15.4%	$32	7.5%	9.9%	1	25.0%	7.1%	$11	11.2%	4.1%	1	12.5%	6.1%	$21	7.0%	4.0%	0	0.0%	17.9%	$0	0.0%	14.4%
	Middle	6	46.2%	$252	58.7%	58.5%	2	50.0%	57.1%	$57	58.2%	62.2%	4	50.0%	45.5%	$195	64.8%	48.5%	0	0.0%	53.6%	$0	0.0%	63.3%
	Upper	5	38.5%	$145	33.8%	28.6%	1	25.0%	33.3%	$30	30.6%	33.2%	3	37.5%	45.5%	$85	28.2%	45.5%	1	100.0%	25.0%	$30	100.0%	21.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*13*	*100%*	*$429*	*100%*	*100%*	*4*	*100%*	*100%*	*$98*	*100%*	*100%*	*8*	*100%*	*100%*	*$301*	*100%*	*100%*	*1*	*100%*	*100%*	*$30*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	3.0%	0	0.0%	6.1%	$0	0.0%	10.4%	0	0.0%	1.5%	$0	0.0%	0.3%	0	0.0%	1.5%	$0	0.0%	0.5%
	Moderate	0	0.0%	$0	0.0%	9.9%	0	0.0%	19.5%	$0	0.0%	13.1%	0	0.0%	13.6%	$0	0.0%	10.9%	0	0.0%	10.1%	$0	0.0%	7.2%
	Middle	0	0.0%	$0	0.0%	58.5%	0	0.0%	52.4%	$0	0.0%	47.1%	0	0.0%	68.2%	$0	0.0%	62.8%	0	0.0%	59.8%	$0	0.0%	59.3%
	Upper	0	0.0%	$0	0.0%	28.6%	0	0.0%	22.0%	$0	0.0%	29.3%	0	0.0%	16.7%	$0	0.0%	26.0%	0	0.0%	28.6%	$0	0.0%	33.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	15	4.1%	$1,294	3.2%	3.0%	2	1.8%	3.7%	$167	1.2%	4.0%	4	2.8%	3.8%	$374	3.0%	3.2%	9	8.2%	3.2%	$753	5.2%	4.0%
	Moderate	35	9.6%	$2,534	6.3%	9.9%	11	9.7%	9.3%	$864	6.4%	12.7%	14	9.8%	8.3%	$1,153	9.4%	6.9%	10	9.1%	6.9%	$517	3.6%	6.7%
	Middle	182	49.7%	$15,758	39.1%	58.5%	58	51.3%	53.2%	$6,231	46.3%	46.5%	73	51.0%	52.7%	$4,799	39.0%	47.4%	51	46.4%	52.2%	$4,728	32.5%	47.0%
	Upper	134	36.6%	$20,707	51.4%	28.6%	42	37.2%	33.8%	$6,182	46.0%	36.8%	52	36.4%	35.2%	$5,991	48.6%	42.5%	40	36.4%	37.7%	$8,534	58.7%	42.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*366*	*100%*	*$40,293*	*100%*	*100%*	*113*	*100%*	*100%*	*$13,444*	*100%*	*100%*	*143*	*100%*	*100%*	*$12,317*	*100%*	*100%*	*110*	*100%*	*100%*	*$14,532*	*100%*	*100%*
						Total Businesses																		
SMALL BUSINESSES	Low	17	13.7%	$3,850	26.3%	9.9%	4	9.8%	9.6%	$1,122	16.9%	10.5%	4	20.0%	8.0%	$1,027	41.6%	8.2%	9	14.3%	8.8%	$1,701	30.7%	11.4%
	Moderate	20	16.1%	$1,721	11.7%	17.2%	6	14.6%	12.6%	$1,170	17.6%	13.5%	3	15.0%	12.7%	$231	9.4%	16.5%	11	17.5%	13.7%	$320	5.8%	14.7%
	Middle	60	48.4%	$7,678	52.4%	51.7%	22	53.7%	56.3%	$3,499	52.7%	56.8%	9	45.0%	54.7%	$1,155	46.8%	54.9%	29	46.0%	53.9%	$3,024	54.6%	53.4%
	Upper	27	21.8%	$1,405	9.6%	21.2%	9	22.0%	21.1%	$854	12.9%	19.1%	4	20.0%	22.8%	$55	2.2%	20.1%	14	22.2%	23.3%	$496	9.0%	20.4%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	0.4%	$0	0.0%	0.1%	0	0.0%	1.8%	$0	0.0%	0.4%	0	0.0%	0.3%	$0	0.0%	0.1%
	Total	*124*	*100%*	*$14,654*	*100%*	*100%*	*41*	*100%*	*100%*	*$6,645*	*100%*	*100%*	*20*	*100%*	*100%*	*$2,468*	*100%*	*100%*	*63*	*100%*	*100%*	*$5,541*	*100%*	*100%*
						Total Farms																		
SMALL FARM	Low	0	0.0%	$0	0.0%	1.1%	0	0.0%	0.6%	$0	0.0%	0.1%	0	0.0%	1.0%	$0	0.0%	0.3%	0	0.0%	1.2%	$0	0.0%	0.7%
	Moderate	0	0.0%	$0	0.0%	5.7%	0	0.0%	4.0%	$0	0.0%	1.9%	0	0.0%	2.0%	$0	0.0%	1.5%	0	0.0%	1.2%	$0	0.0%	2.1%
	Middle	45	71.4%	$7,270	64.3%	60.8%	18	72.0%	68.6%	$2,872	61.6%	65.3%	17	70.8%	63.3%	$2,737	72.1%	61.9%	10	71.4%	61.6%	$1,661	58.4%	62.3%
	Upper	18	28.6%	$4,034	35.7%	32.5%	7	28.0%	26.5%	$1,789	38.4%	32.6%	7	29.2%	32.8%	$1,060	27.9%	36.2%	4	28.6%	35.8%	$1,185	41.6%	34.9%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	0.3%	$0	0.0%	0.1%	0	0.0%	1.0%	$0	0.0%	0.1%	0	0.0%	0.2%	$0	0.0%	0.0%
	Total	*63*	*100%*	*$11,304*	*100%*	*100%*	*25*	*100%*	*100%*	*$4,661*	*100%*	*100%*	*24*	*100%*	*100%*	*$3,797*	*100%*	*100%*	*14*	*100%*	*100%*	*$2,846*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2

Assessment Area: AR Jonesboro

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	4	2.9%	$325	1.5%	19.9%	2	3.2%	3.1%	$147	1.4%	1.7%	1	2.0%	2.3%	$83	1.2%	1.3%	1	3.6%	5.0%	$95	1.9%	2.9%
	Moderate	35	25.0%	$4,027	18.2%	16.9%	13	20.6%	15.0%	$1,623	15.5%	10.9%	14	28.6%	13.7%	$1,276	19.0%	9.8%	8	28.6%	18.1%	$1,128	22.8%	13.6%
	Middle	36	25.7%	$4,910	22.2%	19.4%	15	23.8%	19.8%	$1,922	18.3%	16.8%	14	28.6%	20.9%	$1,794	26.6%	18.1%	7	25.0%	20.6%	$1,194	24.2%	18.9%
	Upper	60	42.9%	$11,986	54.1%	43.9%	32	50.8%	39.3%	$6,589	62.8%	50.3%	18	36.7%	42.1%	$3,298	49.0%	52.5%	10	35.7%	34.5%	$2,099	42.5%	44.8%
	Unknown	5	3.6%	$909	4.1%	0.0%	1	1.6%	22.8%	$204	1.9%	20.3%	2	4.1%	21.0%	$281	4.2%	18.3%	2	7.1%	21.9%	$424	8.6%	19.9%
	Total	*140*	*100%*	*$22,157*	*100%*	*100%*	*63*	*100%*	*100%*	*$10,485*	*100%*	*100%*	*49*	*100%*	*100%*	*$6,732*	*100%*	*100%*	*28*	*100%*	*100%*	*$4,940*	*100%*	*100%*
REFINANCE	Low	8	7.5%	$360	2.7%	19.9%	1	4.8%	4.3%	$51	2.5%	1.7%	3	8.6%	1.8%	$113	3.6%	0.8%	4	7.8%	2.6%	$196	2.4%	1.0%
	Moderate	14	13.1%	$704	5.2%	16.9%	5	23.8%	11.4%	$280	13.8%	6.7%	2	5.7%	8.0%	$77	2.4%	4.3%	7	13.7%	8.7%	$347	4.2%	5.2%
	Middle	21	19.6%	$1,866	13.9%	19.4%	2	9.5%	15.9%	$65	3.2%	12.3%	10	28.6%	14.7%	$858	27.2%	10.2%	9	17.6%	14.0%	$943	11.4%	9.7%
	Upper	57	53.3%	$9,621	71.6%	43.9%	12	57.1%	49.0%	$1,598	78.9%	61.1%	18	51.4%	50.3%	$1,780	56.4%	59.8%	27	52.9%	51.3%	$6,243	75.6%	61.9%
	Unknown	7	6.5%	$887	6.6%	0.0%	1	4.8%	19.4%	$31	1.5%	18.1%	2	5.7%	25.1%	$328	10.4%	24.9%	4	7.8%	23.5%	$528	6.4%	22.2%
	Total	*107*	*100%*	*$13,438*	*100%*	*100%*	*21*	*100%*	*100%*	*$2,025*	*100%*	*100%*	*35*	*100%*	*100%*	*$3,156*	*100%*	*100%*	*51*	*100%*	*100%*	*$8,257*	*100%*	*100%*
HOME IMPROVEMENT	Low	7	8.9%	$253	8.5%	19.9%	2	11.8%	3.4%	$45	8.5%	2.3%	2	5.4%	3.1%	$85	5.8%	2.8%	3	12.0%	4.1%	$123	12.4%	2.3%
	Moderate	16	20.3%	$456	15.3%	16.9%	3	17.6%	13.5%	$83	15.7%	8.4%	7	18.9%	8.8%	$234	16.0%	4.9%	6	24.0%	15.4%	$139	14.0%	9.1%
	Middle	22	27.8%	$628	21.0%	19.4%	7	41.2%	19.6%	$222	41.9%	21.2%	9	24.3%	18.9%	$279	19.0%	14.4%	6	24.0%	16.3%	$127	12.8%	10.1%
	Upper	33	41.8%	$1,621	54.3%	43.9%	5	29.4%	53.4%	$180	34.0%	55.3%	18	48.6%	56.0%	$838	57.2%	65.1%	10	40.0%	47.2%	$603	60.8%	52.8%
	Unknown	1	1.3%	$30	1.0%	0.0%	0	0.0%	10.1%	$0	0.0%	13.0%	1	2.7%	13.2%	$30	2.0%	12.7%	0	0.0%	17.1%	$0	0.0%	25.7%
	Total	*79*	*100%*	*$2,988*	*100%*	*100%*	*17*	*100%*	*100%*	*$530*	*100%*	*100%*	*37*	*100%*	*100%*	*$1,466*	*100%*	*100%*	*25*	*100%*	*100%*	*$992*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	$0	0.0%	19.9%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	16.9%	0	0.0%	1.8%	$0	0.0%	0.3%	0	0.0%	2.8%	$0	0.0%	0.5%	0	0.0%	2.2%	$0	0.0%	0.6%
	Middle	0	0.0%	$0	0.0%	19.4%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	43.9%	0	0.0%	14.3%	$0	0.0%	3.4%	0	0.0%	5.6%	$0	0.0%	0.7%	0	0.0%	6.5%	$0	0.0%	1.4%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	83.9%	$0	0.0%	96.4%	0	0.0%	91.7%	$0	0.0%	98.9%	0	0.0%	91.4%	$0	0.0%	98.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	5	18.5%	$104	8.1%	19.9%	3	37.5%	6.9%	$55	18.0%	2.6%	2	14.3%	6.5%	$49	7.4%	3.9%	0	0.0%	12.5%	$0	0.0%	2.8%
	Moderate	4	14.8%	$180	14.1%	16.9%	0	0.0%	6.9%	$0	0.0%	4.9%	2	14.3%	7.6%	$70	10.6%	3.7%	2	40.0%	12.5%	$110	35.1%	6.2%
	Middle	7	25.9%	$198	15.5%	19.4%	2	25.0%	17.2%	$98	32.0%	15.1%	3	21.4%	8.7%	$60	9.1%	4.0%	2	40.0%	22.5%	$40	12.8%	11.7%
	Upper	10	37.0%	$781	61.0%	43.9%	2	25.0%	65.5%	$135	44.1%	75.9%	7	50.0%	72.8%	$483	73.0%	85.4%	1	20.0%	50.0%	$163	52.1%	77.8%
	Unknown	1	3.7%	$18	1.4%	0.0%	1	12.5%	3.4%	$18	5.9%	1.5%	0	0.0%	4.3%	$0	0.0%	3.0%	0	0.0%	2.5%	$0	0.0%	1.5%
	Total	*27*	*100%*	*$1,281*	*100%*	*100%*	*8*	*100%*	*100%*	*$306*	*100%*	*100%*	*14*	*100%*	*100%*	*$662*	*100%*	*100%*	*5*	*100%*	*100%*	*$313*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2
Assessment Area: AR Jonesboro

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	2	15.4%	$45	10.5%	19.9%	1	25.0%	7.1%	$20	20.4%	4.4%	1	12.5%	3.0%	$25	8.3%	1.2%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	2	15.4%	$36	8.4%	16.9%	1	25.0%	14.3%	$11	11.2%	5.7%	1	12.5%	16.7%	$25	8.3%	11.4%	0	0.0%	7.1%	$0	0.0%	9.2%
	Middle	4	30.8%	$187	43.6%	19.4%	1	25.0%	14.3%	$37	37.8%	11.3%	3	37.5%	19.7%	$150	49.8%	18.0%	0	0.0%	25.0%	$0	0.0%	13.2%
	Upper	5	38.5%	$161	37.5%	43.9%	1	25.0%	64.3%	$30	30.6%	78.6%	3	37.5%	60.6%	$101	33.6%	69.5%	1	100.0%	67.9%	$30	100.0%	77.6%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*13*	*100%*	*$429*	*100%*	*100%*	*4*	*100%*	*100%*	*$98*	*100%*	*100%*	*8*	*100%*	*100%*	*$301*	*100%*	*100%*	*1*	*100%*	*100%*	*$30*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	19.9%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	16.9%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	19.4%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	43.9%	0	0.0%	2.4%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.5%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	97.6%	$0	0.0%	100.0%	0	0.0%	100.0%	$0	0.0%	100.0%	0	0.0%	99.5%	$0	0.0%	100.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	26	7.1%	$1,087	2.7%	19.9%	9	8.0%	3.4%	$318	2.4%	1.5%	9	6.3%	2.2%	$355	2.9%	1.1%	8	7.3%	3.7%	$414	2.8%	1.7%
	Moderate	71	19.4%	$5,403	13.4%	16.9%	22	19.5%	13.5%	$1,997	14.9%	8.4%	26	18.2%	11.4%	$1,682	13.7%	7.1%	23	20.9%	13.1%	$1,724	11.9%	8.3%
	Middle	90	24.6%	$7,789	19.3%	19.4%	27	23.9%	18.1%	$2,344	17.4%	13.5%	39	27.3%	18.1%	$3,141	25.5%	13.7%	24	21.8%	16.6%	$2,304	15.9%	12.5%
	Upper	165	45.1%	$24,170	60.0%	43.9%	52	46.0%	41.6%	$8,532	63.5%	46.2%	64	44.8%	44.6%	$6,500	52.8%	48.8%	49	44.5%	40.7%	$9,138	62.9%	46.7%
	Unknown	14	3.8%	$1,844	4.6%	0.0%	3	2.7%	23.5%	$253	1.9%	30.5%	5	3.5%	23.6%	$639	5.2%	29.4%	6	5.5%	25.9%	$952	6.6%	30.7%
	Total	*366*	*100%*	*$40,293*	*100%*	*100%*	*113*	*100%*	*100%*	*$13,444*	*100%*	*100%*	*143*	*100%*	*100%*	*$12,317*	*100%*	*100%*	*110*	*100%*	*100%*	*$14,532*	*100%*	*100%*
Small Business						Total Businesses																		
Revenue	$1 Million or Less	75	60.5%	$6,423	43.8%	89.9%	28	68.3%	45.1%	$3,322	50.0%	41.3%	13	65.0%	47.1%	$431	17.5%	50.4%	34	54.0%	43.2%	$2,670	48.2%	45.1%
	Over $1 Million	32	25.8%	$7,960	54.3%	9.0%	12	29.3%					7	35.0%					13	20.6%				
	Total Rev. available	107	86.3%	$14,383	98.1%	98.9%	40	97.6%					20	100.0%					47	74.6%				
	Rev. Not Known	17	13.7%	$271	1.8%	1.1%	1	2.4%					0	0.0%					16	25.4%				
	Total	*124*	*100%*	*$14,654*	*100%*	*100%*	*41*	*100%*					*20*	*100%*					*63*	*100%*				
Loan Size	$100,000 or Less	92	74.2%	$2,303	15.7%		28	68.3%	88.1%	$768	11.6%	32.1%	13	65.0%	88.0%	$231	9.4%	31.8%	51	81.0%	81.8%	$1,304	23.5%	25.3%
	$100,001 - $250,000	14	11.3%	$2,460	16.8%		2	4.9%	6.6%	$237	3.6%	20.1%	5	25.0%	6.7%	$952	38.6%	19.9%	7	11.1%	10.0%	$1,271	22.9%	21.2%
	$250,001 - $1 Million	18	14.5%	$9,891	67.5%		11	26.8%	5.3%	$5,640	84.9%	47.8%	2	10.0%	5.3%	$1,285	52.1%	48.3%	5	7.9%	8.2%	$2,966	53.5%	53.5%
	Total	*124*	*100%*	*$14,654*	*100%*		*41*	*100%*	*100%*	*$6,645*	*100%*	*100%*	*20*	*100%*	*100%*	*$2,468*	*100%*	*100%*	*63*	*100%*	*100%*	*$5,541*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	62	82.7%	$1,394	21.7%																			
	$100,001 - $250,000	5	6.7%	$795	12.4%																			
	$250,001 - $1 Million	8	10.7%	$4,234	65.9%																			
	Total	*75*	*100%*	*$6,423*	*100%*																			
Small Farm						Total Farms																		
Revenue	$1 Million or Less	50	79.4%	$8,947	79.1%	96.5%	22	88.0%	57.3%	$4,241	91.0%	70.9%	19	79.2%	57.6%	$2,842	74.8%	79.8%	9	64.3%	51.7%	$1,864	65.5%	70.7%
	Over $1 Million	12	19.0%	$2,341	20.7%	3.2%	3	12.0%					5	20.8%					4	28.6%				
	Total Rev. available	62	98.4%	$11,288	99.8%	99.7%	25	100.0%					24	100.0%					13	92.9%				
	Not Known	1	1.6%	$16	0.1%	0.4%	0	0.0%					0	0.0%					1	7.1%				
	Total	*63*	*100%*	*$11,304*	*100%*	*100%*	*25*	*100%*					*24*	*100%*					*14*	*100%*				
Loan Size	$100,000 or Less	24	38.1%	$1,103	9.8%		9	36.0%	70.7%	$372	8.0%	20.8%	9	37.5%	69.5%	$466	12.3%	18.4%	6	42.9%	67.5%	$265	9.3%	19.1%
	$100,001 - $250,000	24	38.1%	$4,221	37.3%		10	40.0%	16.5%	$1,775	38.1%	29.7%	11	45.8%	17.6%	$1,821	48.0%	32.8%	3	21.4%	17.9%	$625	22.0%	29.9%
	$250,001 - $500,000	15	23.8%	$5,980	52.9%		6	24.0%	12.8%	$2,514	53.9%	49.4%	4	16.7%	12.9%	$1,510	39.8%	48.8%	5	35.7%	14.6%	$1,956	68.7%	51.0%
	Total	*63*	*100%*	*$11,304*	*100%*		*25*	*100%*	*100%*	*$4,661*	*100%*	*100%*	*24*	*100%*	*100%*	*$3,797*	*100%*	*100%*	*14*	*100%*	*100%*	*$2,846*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	19	38.0%	$815	9.1%																			
	$100,001 - $250,000	19	38.0%	$3,453	38.6%																			
	$250,001 - $500,000	12	24.0%	$4,679	52.3%																			
	Total	*50*	*100%*	*$8,947*	*100%*																			

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2

Assessment Area: AR Northeast AR

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison										Bank & Aggregate Lending Comparison																	
		2018					2019, 2020					2018						2019						2020					
		Count		Dollar		Owner Occupied Units	Count		Dollar		Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		#	%	$ (000s)	$ %	%	#	%	$ (000s)	$ %	%	Bank #	Bank %	Agg %	Bank $ (000s)	Bank $ %	Agg $ %	Bank #	Bank %	Agg %	Bank $ (000s)	Bank $ %	Agg $ %	Bank #	Bank %	Agg %	Bank #	Bank %	Agg $ %
HOME PURCHASE	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	11	10.4%	$1,180	8.5%	11.6%	16	12.3%	$1,623	7.7%	12.6%	11	10.4%	6.8%	$1,180	8.5%	5.0%	7	10.6%	7.7%	$697	6.0%	5.5%	9	14.1%	6.4%	$926	9.9%	4.4%
	Middle	46	43.4%	$4,647	33.4%	56.4%	56	43.1%	$5,938	28.3%	52.8%	46	43.4%	49.3%	$4,647	33.4%	41.1%	30	45.5%	46.9%	$3,063	26.3%	40.5%	26	40.6%	43.2%	$2,875	30.8%	37.6%
	Upper	49	46.2%	$8,099	58.2%	32.0%	58	44.6%	$13,410	63.9%	34.6%	49	46.2%	43.9%	$8,099	58.2%	53.8%	29	43.9%	45.3%	$7,891	67.7%	53.8%	29	45.3%	50.3%	$5,519	59.2%	58.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.1%	$0	0.0%	0.1%	0	0.0%	0.1%	$0	0.0%	0.2%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*106*	*100%*	*$13,926*	*100%*	*100%*	*130*	*100%*	*$20,971*	*100%*	*100%*	*106*	*100%*	*100%*	*$13,926*	*100%*	*100%*	*66*	*100%*	*100%*	*$11,651*	*100%*	*100%*	*64*	*100%*	*100%*	*$9,320*	*100%*	*100%*
REFINANCE	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	5	10.6%	$407	11.1%	11.6%	9	5.7%	$1,406	6.4%	12.6%	5	10.6%	7.6%	$407	11.1%	5.2%	5	10.0%	6.3%	$940	18.7%	5.6%	4	3.7%	4.5%	$466	2.8%	3.2%
	Middle	26	55.3%	$1,647	45.0%	56.4%	54	34.2%	$5,357	24.5%	52.8%	26	55.3%	50.0%	$1,647	45.0%	41.6%	17	34.0%	46.5%	$1,222	24.3%	39.0%	37	34.3%	35.6%	$4,135	24.5%	30.7%
	Upper	16	34.0%	$1,603	43.8%	32.0%	95	60.1%	$15,109	69.1%	34.6%	16	34.0%	42.3%	$1,603	43.8%	53.2%	28	56.0%	47.1%	$2,858	56.9%	55.3%	67	62.0%	59.8%	$12,251	72.7%	66.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.1%	$0	0.0%	0.0%	0	0.0%	0.1%	$0	0.0%	0.1%	0	0.0%	0.1%	$0	0.0%	0.0%
	Total	*47*	*100%*	*$3,657*	*100%*	*100%*	*158*	*100%*	*$21,872*	*100%*	*100%*	*47*	*100%*	*100%*	*$3,657*	*100%*	*100%*	*50*	*100%*	*100%*	*$5,020*	*100%*	*100%*	*108*	*100%*	*100%*	*$16,852*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	12	26.1%	$416	20.6%	11.6%	5	5.7%	$218	5.5%	12.6%	12	26.1%	12.9%	$416	20.6%	9.5%	3	5.2%	11.7%	$131	5.5%	10.1%	2	6.7%	7.6%	$87	5.5%	6.1%
	Middle	21	45.7%	$984	48.8%	56.4%	48	54.5%	$2,249	56.6%	52.8%	21	45.7%	55.4%	$984	48.8%	47.5%	34	58.6%	50.5%	$1,587	66.2%	49.9%	14	46.7%	45.0%	$662	42.1%	32.0%
	Upper	13	28.3%	$617	30.6%	32.0%	35	39.8%	$1,506	37.9%	34.6%	13	28.3%	31.7%	$617	30.6%	43.0%	21	36.2%	37.9%	$681	28.4%	40.0%	14	46.7%	47.4%	$825	52.4%	61.9%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*46*	*100%*	*$2,017*	*100%*	*100%*	*88*	*100%*	*$3,973*	*100%*	*100%*	*46*	*100%*	*100%*	*$2,017*	*100%*	*100%*	*58*	*100%*	*100%*	*$2,399*	*100%*	*100%*	*30*	*100%*	*100%*	*$1,574*	*100%*	*100%*
MULTI FAMILY		Multi-Family Units					Multi-Family Units																						
	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	15.2%	0	0.0%	$0	0.0%	16.1%	0	0.0%	18.9%	$0	0.0%	40.6%	0	0.0%	15.0%	$0	0.0%	5.5%	0	0.0%	23.2%	$0	0.0%	15.0%
	Middle	1	100.0%	$2,415	100.0%	60.5%	0	0.0%	$0	0.0%	58.3%	1	100.0%	47.2%	$2,415	100.0%	36.0%	0	0.0%	42.5%	$0	0.0%	37.8%	0	0.0%	55.4%	$0	0.0%	62.1%
	Upper	0	0.0%	$0	0.0%	24.3%	0	0.0%	$0	0.0%	25.6%	0	0.0%	34.0%	$0	0.0%	23.4%	0	0.0%	42.5%	$0	0.0%	56.7%	0	0.0%	21.4%	$0	0.0%	22.9%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*1*	*100%*	*$2,415*	*100%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*1*	*100%*	*100%*	*$2,415*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	11.6%	2	15.4%	$51	8.2%	12.6%	0	0.0%	0.0%	$0	0.0%	0.0%	1	11.1%	4.4%	$15	3.2%	1.3%	1	25.0%	4.7%	$36	24.3%	3.5%
	Middle	4	40.0%	$73	21.8%	56.4%	7	53.8%	$439	70.4%	52.8%	4	40.0%	40.0%	$73	21.8%	23.2%	6	66.7%	51.1%	$417	87.6%	46.6%	1	25.0%	25.6%	$22	14.9%	17.3%
	Upper	6	60.0%	$262	78.2%	32.0%	4	30.8%	$134	21.5%	34.6%	6	60.0%	60.0%	$262	78.2%	76.8%	2	22.2%	44.4%	$44	9.2%	52.1%	2	50.0%	69.8%	$90	60.8%	79.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*10*	*100%*	*$335*	*100%*	*100%*	*13*	*100%*	*$624*	*100%*	*100%*	*10*	*100%*	*100%*	*$335*	*100%*	*100%*	*9*	*100%*	*100%*	*$476*	*100%*	*100%*	*4*	*100%*	*100%*	*$148*	*100%*	*100%*

Originations & Purchases
2018 and 2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2

Assessment Area: AR Northeast AR

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison										Bank & Aggregate Lending Comparison																	
		2018					2019, 2020					2018						2019						2020					
		Count		Dollar		Owner Occupied Units	Count		Dollar		Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		#	%	$ (000s)	$ %	%	#	%	$ (000s)	$ %	%	Bank #	Bank %	Agg %	Bank $ (000s)	Bank $ %	Agg $ %	Bank #	Bank %	Agg %	Bank $ (000s)	Bank $ %	Agg $ %	Bank #	Bank %	Agg %	Bank #	Bank %	Agg $ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	11.6%	3	12.5%	$77	5.6%	12.6%	0	0.0%	5.1%	$0	0.0%	3.6%	3	20.0%	6.3%	$77	12.8%	3.1%	0	0.0%	2.1%	$0	0.0%	1.1%
	Middle	8	61.5%	$396	52.0%	56.4%	10	41.7%	$459	33.7%	52.8%	8	61.5%	43.2%	$396	52.0%	41.4%	6	40.0%	50.0%	$275	45.8%	45.4%	4	44.4%	40.4%	$184	24.1%	31.4%
	Upper	5	38.5%	$365	48.0%	32.0%	11	45.8%	$828	60.7%	34.6%	5	38.5%	51.7%	$365	48.0%	55.0%	6	40.0%	43.8%	$248	41.3%	51.5%	5	55.6%	57.4%	$580	75.9%	67.6%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*13*	*100%*	*$761*	*100%*	*100%*	*24*	*100%*	*$1,364*	*100%*	*100%*	*13*	*100%*	*100%*	*$761*	*100%*	*100%*	*15*	*100%*	*100%*	*$600*	*100%*	*100%*	*9*	*100%*	*100%*	*$764*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	11.6%	0	0.0%	$0	0.0%	12.6%	0	0.0%	12.0%	$0	0.0%	9.1%	0	0.0%	16.1%	$0	0.0%	13.9%	0	0.0%	15.4%	$0	0.0%	11.6%
	Middle	0	0.0%	$0	0.0%	56.4%	0	0.0%	$0	0.0%	52.8%	0	0.0%	57.5%	$0	0.0%	49.7%	0	0.0%	43.4%	$0	0.0%	36.4%	0	0.0%	48.7%	$0	0.0%	48.4%
	Upper	0	0.0%	$0	0.0%	32.0%	0	0.0%	$0	0.0%	34.6%	0	0.0%	30.5%	$0	0.0%	41.2%	0	0.0%	40.6%	$0	0.0%	49.7%	0	0.0%	35.8%	$0	0.0%	40.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	28	12.6%	$2,003	8.7%	11.6%	35	8.5%	$3,375	6.9%	12.6%	28	12.6%	7.5%	$2,003	8.7%	7.0%	19	9.6%	7.8%	$1,860	9.2%	5.7%	16	7.4%	6.1%	$1,515	5.3%	4.5%
	Middle	106	47.5%	$10,162	44.0%	56.4%	175	42.4%	$14,442	29.6%	52.8%	106	47.5%	49.8%	$10,162	44.0%	41.2%	93	47.0%	46.8%	$6,564	32.6%	40.0%	82	38.1%	40.5%	$7,878	27.5%	35.8%
	Upper	89	39.9%	$10,946	47.4%	32.0%	203	49.2%	$30,987	63.5%	34.6%	89	39.9%	42.7%	$10,946	47.4%	51.7%	86	43.4%	45.3%	$11,722	58.2%	54.2%	117	54.4%	53.4%	$19,265	67.2%	59.6%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.1%	$0	0.0%	0.1%	0	0.0%	0.1%	$0	0.0%	0.1%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*223*	*100%*	*$23,111*	*100%*	*100%*	*413*	*100%*	*$48,804*	*100%*	*100%*	*223*	*100%*	*100%*	*$23,111*	*100%*	*100%*	*198*	*100%*	*100%*	*$20,146*	*100%*	*100%*	*215*	*100%*	*100%*	*$28,658*	*100%*	*100%*
SMALL BUSINESSES		Total Businesses					Total Businesses																						
	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	15	19.7%	$1,488	29.1%	13.6%	19	14.3%	$1,654	19.6%	13.4%	15	19.7%	9.9%	$1,488	29.1%	9.9%	7	21.2%	9.5%	$683	28.1%	7.8%	12	12.0%	9.7%	$971	16.2%	7.9%
	Middle	41	53.9%	$2,911	56.9%	56.2%	72	54.1%	$5,412	64.2%	53.4%	41	53.9%	52.3%	$2,911	56.9%	53.4%	14	42.4%	49.3%	$1,299	53.4%	52.3%	58	58.0%	50.6%	$4,113	68.5%	53.3%
	Upper	20	26.3%	$716	14.0%	30.2%	42	31.6%	$1,370	16.2%	33.2%	20	26.3%	35.7%	$716	14.0%	35.8%	12	36.4%	38.8%	$449	18.5%	39.0%	30	30.0%	38.9%	$921	15.3%	38.4%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%		0	0.0%	2.1%	$0	0.0%	0.9%	0	0.0%	2.4%	$0	0.0%	1.0%	0	0.0%	0.8%	$0	0.0%	0.3%
	Total	*76*	*100%*	*$5,115*	*100%*	*100%*	*133*	*100%*	*$8,436*	*100%*	*100%*	*76*	*100%*	*100%*	*$5,115*	*100%*	*100%*	*33*	*100%*	*100%*	*$2,431*	*100%*	*100%*	*100*	*100%*	*100%*	*$6,005*	*100%*	*100%*
SMALL FARM		Total Farms					Total Farms																						
	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	7	15.9%	$605	12.1%	11.6%	12	15.2%	$1,842	14.2%	14.4%	7	15.9%	9.0%	$605	12.1%	8.2%	8	20.0%	10.2%	$1,215	15.8%	11.9%	4	10.3%	8.1%	$627	11.9%	5.6%
	Middle	30	68.2%	$4,091	82.0%	65.7%	56	70.9%	$10,108	77.9%	60.0%	30	68.2%	57.1%	$4,091	82.0%	57.2%	27	67.5%	50.6%	$5,948	77.2%	45.1%	29	74.4%	54.2%	$4,160	78.9%	49.9%
	Upper	7	15.9%	$290	5.8%	22.7%	11	13.9%	$1,020	7.9%	25.6%	7	15.9%	33.0%	$290	5.8%	34.4%	5	12.5%	37.7%	$537	7.0%	42.5%	6	15.4%	37.4%	$483	9.2%	44.5%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%		0	0.0%	0.9%	$0	0.0%	0.2%	0	0.0%	1.6%	$0	0.0%	0.4%	0	0.0%	0.2%	$0	0.0%	0.1%
	Total	*44*	*100%*	*$4,986*	*100%*	*100%*	*79*	*100%*	*$12,970*	*100%*	*100%*	*44*	*100%*	*100%*	*$4,986*	*100%*	*100%*	*40*	*100%*	*100%*	*$7,700*	*100%*	*100%*	*39*	*100%*	*100%*	*$5,270*	*100%*	*100%*

Originations & Purchases
2018 and 2020 FFIEC Census Data and D&B information, and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2

Assessment Area: AR Northeast AR

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison										Bank & Aggregate Lending Comparison																	
		2018					2019, 2020					2018						2019						2020					
		Count		Dollar		Families by Family Income	Count		Dollar		Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
												Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	7	6.6%	$453	3.3%	21.3%	8	6.2%	$494	2.4%	21.3%	7	6.6%	4.1%	$453	3.3%	2.1%	4	6.1%	3.3%	$210	1.8%	1.8%	4	6.3%	3.4%	$284	3.0%	2.0%
	Moderate	22	20.8%	$1,715	12.3%	16.6%	24	18.5%	$2,432	11.6%	16.2%	22	20.8%	14.4%	$1,715	12.3%	9.8%	12	18.2%	14.7%	$1,158	9.9%	10.3%	12	18.8%	16.8%	$1,274	13.7%	12.1%
	Middle	27	25.5%	$3,128	22.5%	18.7%	34	26.2%	$4,208	20.1%	18.8%	27	25.5%	20.6%	$3,128	22.5%	18.4%	16	24.2%	19.4%	$1,798	15.4%	16.5%	18	28.1%	21.8%	$2,410	25.9%	19.6%
	Upper	50	47.2%	$8,630	62.0%	43.4%	60	46.2%	$13,239	63.1%	43.7%	50	47.2%	38.9%	$8,630	62.0%	48.4%	34	51.5%	39.2%	$8,485	72.8%	49.2%	26	40.6%	38.3%	$4,754	51.0%	47.6%
	Unknown	0	0.0%	$0	0.0%	0.0%	4	3.1%	$598	2.9%	0.0%	0	0.0%	22.1%	$0	0.0%	21.2%	0	0.0%	23.3%	$0	0.0%	22.3%	4	6.3%	19.7%	$598	6.4%	18.7%
	Total	*106*	*100%*	*$13,926*	*100%*	*100%*	*130*	*100%*	*$20,971*	*100%*	*100%*	*106*	*100%*	*100%*	*$13,926*	*100%*	*100%*	*66*	*100%*	*100%*	*$11,651*	*100%*	*100%*	*64*	*100%*	*100%*	*$9,320*	*100%*	*100%*
REFINANCE	Low	7	14.9%	$324	8.9%	21.3%	6	3.8%	$208	1.0%	21.3%	7	14.9%	6.7%	$324	8.9%	3.1%	4	8.0%	5.0%	$135	2.7%	2.5%	2	1.9%	2.9%	$73	0.4%	1.3%
	Moderate	9	19.1%	$457	12.5%	16.6%	24	15.2%	$1,663	7.6%	16.2%	9	19.1%	10.6%	$457	12.5%	6.4%	12	24.0%	10.6%	$642	12.8%	6.1%	12	11.1%	6.7%	$1,021	6.1%	4.0%
	Middle	12	25.5%	$812	22.2%	18.7%	33	20.9%	$2,477	11.3%	18.8%	12	25.5%	19.0%	$812	22.2%	14.7%	6	12.0%	16.2%	$360	7.2%	12.5%	27	25.0%	14.7%	$2,117	12.6%	10.8%
	Upper	19	40.4%	$2,064	56.4%	43.4%	95	60.1%	$17,524	80.1%	43.7%	19	40.4%	50.4%	$2,064	56.4%	60.8%	28	56.0%	49.1%	$3,883	77.4%	56.6%	67	62.0%	52.6%	$13,641	80.9%	60.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	13.3%	$0	0.0%	14.9%	0	0.0%	19.0%	$0	0.0%	22.4%	0	0.0%	23.1%	$0	0.0%	24.0%
	Total	*47*	*100%*	*$3,657*	*100%*	*100%*	*158*	*100%*	*$21,872*	*100%*	*100%*	*47*	*100%*	*100%*	*$3,657*	*100%*	*100%*	*50*	*100%*	*100%*	*$5,020*	*100%*	*100%*	*108*	*100%*	*100%*	*$16,852*	*100%*	*100%*
HOME IMPROVEMENT	Low	6	13.0%	$157	7.8%	21.3%	4	4.5%	$136	3.4%	21.3%	6	13.0%	10.0%	$157	7.8%	5.6%	3	5.2%	4.9%	$71	3.0%	3.9%	1	3.3%	2.9%	$65	4.1%	1.9%
	Moderate	6	13.0%	$175	8.7%	16.6%	12	13.6%	$400	10.1%	16.2%	6	13.0%	9.6%	$175	8.7%	5.1%	10	17.2%	12.1%	$335	14.0%	9.3%	2	6.7%	14.0%	$65	4.1%	7.5%
	Middle	8	17.4%	$333	16.5%	18.7%	27	30.7%	$831	20.9%	18.8%	8	17.4%	13.7%	$333	16.5%	10.0%	18	31.0%	20.4%	$489	20.4%	13.2%	9	30.0%	18.7%	$342	21.7%	17.3%
	Upper	26	56.5%	$1,352	67.0%	43.4%	45	51.1%	$2,606	65.6%	43.7%	26	56.5%	55.0%	$1,352	67.0%	65.7%	27	46.6%	55.8%	$1,504	62.7%	63.5%	18	60.0%	58.5%	$1,102	70.0%	65.4%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	11.6%	$0	0.0%	13.7%	0	0.0%	6.8%	$0	0.0%	10.1%	0	0.0%	5.8%	$0	0.0%	7.8%
	Total	*46*	*100%*	*$2,017*	*100%*	*100%*	*88*	*100%*	*$3,973*	*100%*	*100%*	*46*	*100%*	*100%*	*$2,017*	*100%*	*100%*	*58*	*100%*	*100%*	*$2,399*	*100%*	*100%*	*30*	*100%*	*100%*	*$1,574*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	$0	0.0%	21.3%	0	0.0%	$0	0.0%	21.3%	0	0.0%	1.9%	$0	0.0%	0.2%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	16.6%	0	0.0%	$0	0.0%	16.2%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	18.7%	0	0.0%	$0	0.0%	18.8%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	1.3%	$0	0.0%	0.2%	0	0.0%	1.8%	$0	0.0%	0.4%
	Upper	0	0.0%	$0	0.0%	43.4%	0	0.0%	$0	0.0%	43.7%	0	0.0%	24.5%	$0	0.0%	10.6%	0	0.0%	17.5%	$0	0.0%	5.0%	0	0.0%	19.6%	$0	0.0%	10.9%
	Unknown	1	100.0%	$2,415	100.0%	0.0%	0	0.0%	$0	0.0%	0.0%	1	100.0%	73.6%	$2,415	100.0%	89.2%	0	0.0%	81.3%	$0	0.0%	94.8%	0	0.0%	78.6%	$0	0.0%	88.6%
	Total	*1*	*100%*	*$2,415*	*100%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*1*	*100%*	*100%*	*$2,415*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	2	20.0%	$42	12.5%	21.3%	1	7.7%	$15	2.4%	21.3%	2	20.0%	5.0%	$42	12.5%	2.4%	1	11.1%	4.4%	$15	3.2%	1.7%	0	0.0%	2.3%	$0	0.0%	2.1%
	Moderate	3	30.0%	$48	14.3%	16.6%	1	7.7%	$40	6.4%	16.2%	3	30.0%	7.5%	$48	14.3%	2.7%	0	0.0%	13.3%	$0	0.0%	5.7%	1	25.0%	9.3%	$40	27.0%	7.9%
	Middle	0	0.0%	$0	0.0%	18.7%	3	23.1%	$84	13.5%	18.8%	0	0.0%	7.5%	$0	0.0%	7.9%	2	22.2%	15.6%	$34	7.1%	11.4%	1	25.0%	14.0%	$50	33.8%	16.4%
	Upper	5	50.0%	$245	73.1%	43.4%	7	53.8%	$443	71.0%	43.7%	5	50.0%	80.0%	$245	73.1%	87.0%	5	55.6%	60.0%	$385	80.9%	75.5%	2	50.0%	69.8%	$58	39.2%	72.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	1	7.7%	$42	6.7%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	1	11.1%	6.7%	$42	8.8%	5.7%	0	0.0%	4.7%	$0	0.0%	1.4%
	Total	*10*	*100%*	*$335*	*100%*	*100%*	*13*	*100%*	*$624*	*100%*	*100%*	*10*	*100%*	*100%*	*$335*	*100%*	*100%*	*9*	*100%*	*100%*	*$476*	*100%*	*100%*	*4*	*100%*	*100%*	*$148*	*100%*	*100%*

Originations & Purchases
2018 and 2020 FFIEC Census Data and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2

Assessment Area: AR Northeast AR

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018 Count #	2018 Count %	2018 Dollar $ (000s)	2018 Dollar $ %	2018 Families by Family Income %	2019, 2020 Count #	2019, 2020 Count %	2019, 2020 Dollar $ (000s)	2019, 2020 Dollar $ %	2019, 2020 Families by Family Income %	Bank & Aggregate Lending Comparison 2018 Count Bank #	2018 Count Bank %	2018 Count Agg %	2018 Dollar Bank $(000s)	2018 Dollar Bank $ %	2018 Dollar Agg $ %	2019 Count Bank #	2019 Count Bank %	2019 Count Agg %	2019 Dollar Bank $(000s)	2019 Dollar Bank $ %	2019 Dollar Agg $ %	2020 Count Bank #	2020 Count Bank %	2020 Count Agg %	2020 Dollar Bank $(000s)	2020 Dollar Bank $ %	2020 Dollar Agg $ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	21.3%	1	4.2%	$31	2.3%	21.3%	0	0.0%	11.0%	$0	0.0%	6.2%	1	6.7%	11.5%	$31	5.2%	6.3%	0	0.0%	6.4%	$0	0.0%	3.1%
	Moderate	2	15.4%	$40	5.3%	16.6%	1	4.2%	$25	1.8%	16.2%	2	15.4%	20.3%	$40	5.3%	16.4%	1	6.7%	12.5%	$25	4.2%	12.0%	0	0.0%	8.5%	$0	0.0%	5.0%
	Middle	3	23.1%	$185	24.3%	18.7%	7	29.2%	$325	23.8%	18.8%	3	23.1%	12.7%	$185	24.3%	14.9%	5	33.3%	20.8%	$222	37.0%	22.9%	2	22.2%	27.7%	$103	13.5%	27.2%
	Upper	7	53.8%	$451	59.3%	43.4%	15	62.5%	$983	72.1%	43.7%	7	53.8%	49.2%	$451	59.3%	55.5%	8	53.3%	50.0%	$322	53.7%	52.8%	7	77.8%	53.2%	$661	86.5%	60.7%
	Unknown	1	7.7%	$85	11.2%	0.0%	0	0.0%	$0	0.0%	0.0%	1	7.7%	6.8%	$85	11.2%	7.0%	0	0.0%	5.2%	$0	0.0%	6.0%	0	0.0%	4.3%	$0	0.0%	4.1%
	Total	*13*	*100%*	*$761*	*100%*	*100%*	*24*	*100%*	*$1,364*	*100%*	*100%*	*13*	*100%*	*100%*	*$761*	*100%*	*100%*	*15*	*100%*	*100%*	*$600*	*100%*	*100%*	*9*	*100%*	*100%*	*$764*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	21.3%	0	0.0%	$0	0.0%	21.3%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.7%	$0	0.0%	0.3%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	16.6%	0	0.0%	$0	0.0%	16.2%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	18.7%	0	0.0%	$0	0.0%	18.8%	0	0.0%	1.8%	$0	0.0%	0.9%	0	0.0%	2.1%	$0	0.0%	3.3%	0	0.0%	0.4%	$0	0.0%	0.2%
	Upper	0	0.0%	$0	0.0%	43.4%	0	0.0%	$0	0.0%	43.7%	0	0.0%	2.4%	$0	0.0%	2.9%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.7%	$0	0.0%	1.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	95.8%	$0	0.0%	96.2%	0	0.0%	97.2%	$0	0.0%	96.3%	0	0.0%	98.9%	$0	0.0%	98.7%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	22	9.9%	$976	4.2%	21.3%	20	4.8%	$884	1.8%	21.3%	22	9.9%	5.0%	$976	4.2%	2.3%	13	6.6%	3.9%	$462	2.3%	1.9%	7	3.3%	3.1%	$422	1.5%	1.5%
	Moderate	42	18.8%	$2,435	10.5%	16.6%	62	15.0%	$4,560	9.3%	16.2%	42	18.8%	12.7%	$2,435	10.5%	8.3%	35	17.7%	12.9%	$2,160	10.7%	8.2%	27	12.6%	11.8%	$2,400	8.4%	7.8%
	Middle	50	22.4%	$4,458	19.3%	18.7%	104	25.2%	$7,925	16.2%	18.8%	50	22.4%	18.8%	$4,458	19.3%	16.0%	47	23.7%	17.9%	$2,903	14.4%	14.0%	57	26.5%	18.0%	$5,022	17.5%	14.6%
	Upper	107	48.0%	$12,742	55.1%	43.4%	222	53.8%	$34,795	71.3%	43.7%	107	48.0%	41.6%	$12,742	55.1%	49.0%	102	51.5%	41.5%	$14,579	72.4%	47.6%	120	55.8%	43.2%	$20,216	70.5%	50.5%
	Unknown	2	0.9%	$2,500	10.8%	0.0%	5	1.2%	$640	1.3%	0.0%	2	0.9%	21.8%	$2,500	10.8%	24.4%	1	0.5%	23.9%	$42	0.2%	28.3%	4	1.9%	23.9%	$598	2.1%	25.6%
	Total	*223*	*100%*	*$23,111*	*100%*	*100%*	*413*	*100%*	*$48,804*	*100%*	*100%*	*223*	*100%*	*100%*	*$23,111*	*100%*	*100%*	*198*	*100%*	*100%*	*$20,146*	*100%*	*100%*	*215*	*100%*	*100%*	*$28,658*	*100%*	*100%*
Small Business						Total Businesses					Total Businesses																		
Revenue	$1 Million or Less	61	80.3%	$3,028	59.2%	89.1%	80	60.2%	$4,619	54.8%	89.8%	61	80.3%	38.3%	$3,028	59.2%	39.6%	31	93.9%	43.6%	$1,581	65.0%	48.2%	49	49.0%	43.0%	$3,038	50.6%	45.2%
	Over $1 Million	15	19.7%	$2,087	40.8%	8.2%	18	13.5%	$3,343	39.6%	8.0%	15	19.7%					2	6.1%					16	16.0%				
	Rev. available	76	100.0%	$5,115	100.0%	97.3%	98	73.7%	$7,962	94.4%	97.8%	76	100.0%					33	100.0%					65	65.0%				
	Rev. Not Known	0	0.0%	$0	0.0%	2.7%	35	26.3%	$474	5.6%	2.2%	0	0.0%					0	0.0%					35	35.0%				
	Total	*76*	*100%*	*$5,115*	*100%*	*100%*	*133*	*100%*	*$8,436*	*100%*	*100%*	*76*	*100%*					*33*	*100%*					*100*	*100%*				
Loan Size	$100,000 or Less	65	85.5%	$2,151	42.1%		110	82.7%	$2,656	31.5%		65	85.5%	93.9%	$2,151	42.1%	46.0%	27	81.8%	91.7%	$711	29.2%	39.5%	83	83.0%	88.4%	$1,945	32.4%	35.8%
	$100,001-$250,000	5	6.6%	$737	14.4%		15	11.3%	$2,341	27.8%		5	6.6%	3.9%	$737	14.4%	20.8%	3	9.1%	5.3%	$416	17.1%	23.9%	12	12.0%	7.2%	$1,925	32.1%	22.2%
	$250,001-$1 Million	6	7.9%	$2,227	43.5%		8	6.0%	$3,439	40.8%		6	7.9%	2.2%	$2,227	43.5%	33.2%	3	9.1%	3.0%	$1,304	53.6%	36.6%	5	5.0%	4.4%	$2,135	35.6%	41.9%
	Total	*76*	*100%*	*$5,115*	*100%*		*133*	*100%*	*$8,436*	*100%*		*76*	*100%*	*100%*	*$5,115*	*100%*	*100%*	*33*	*100%*	*100%*	*$2,431*	*100%*	*100%*	*100*	*100%*	*100%*	*$6,005*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	55	90.2%	$1,665	55.0%		68	85.0%	$1,763	38.2%																			
	$100,001-$250,000	3	4.9%	$436	14.4%		9	11.3%	$1,464	31.7%																			
	$250,001-$1 Million	3	4.9%	$927	30.6%		3	3.8%	$1,392	30.1%																			
	Total	*61*	*100%*	*$3,028*	*100%*		*80*	*100%*	*$4,619*	*100%*																			
Small Farm						Total Farms					Total Farms																		
Revenue	$1 Million or Less	36	81.8%	$3,776	75.7%	96.1%	58	73.4%	$10,080	77.7%	95.7%	36	81.8%	42.9%	$3,776	75.7%	63.4%	30	75.0%	50.8%	$6,053	78.6%	69.6%	28	71.8%	49.6%	$4,027	76.4%	72.3%
	Over $1 Million	7	15.9%	$1,183	23.7%	3.7%	18	22.8%	$2,829	21.8%	4.2%	7	15.9%					10	25.0%					8	20.5%				
	Rev. available	43	97.7%	$4,959	99.4%	99.8%	76	96.2%	$12,909	99.5%	99.9%	43	97.7%					40	100.0%					36	92.3%				
	Not Known	1	2.3%	$27	0.5%	0.2%	3	3.8%	$61	0.5%	0.1%	1	2.3%					0	0.0%					3	7.7%				
	Total	*44*	*100%*	*$4,986*	*100%*	*100%*	*79*	*100%*	*$12,970*	*100%*	*100%*	*44*	*100%*					*40*	*100%*					*39*	*100%*				
Loan Size	$100,000 or Less	29	65.9%	$1,489	29.9%		37	46.8%	$1,510	11.6%		29	65.9%	83.5%	$1,489	29.9%	30.9%	15	37.5%	76.9%	$758	9.8%	23.3%	22	56.4%	77.4%	$752	14.3%	25.3%
	$100,001-$250,000	11	25.0%	$2,057	41.3%		23	29.1%	$4,267	32.9%		11	25.0%	9.8%	$2,057	41.3%	27.4%	12	30.0%	12.0%	$2,209	28.7%	26.4%	11	28.2%	12.7%	$2,058	39.1%	28.9%
	$250,001-$500,000	4	9.1%	$1,440	28.9%		19	24.1%	$7,193	55.5%		4	9.1%	6.7%	$1,440	28.9%	41.6%	13	32.5%	11.1%	$4,733	61.5%	50.3%	6	15.4%	9.9%	$2,460	46.7%	45.8%
	Total	*44*	*100%*	*$4,986*	*100%*		*79*	*100%*	*$12,970*	*100%*		*44*	*100%*	*100%*	*$4,986*	*100%*	*100%*	*40*	*100%*	*100%*	*$7,700*	*100%*	*100%*	*39*	*100%*	*100%*	*$5,270*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	27	75.0%	$1,381	36.6%		26	44.8%	$1,049	10.4%																			
	$100,001-$250,000	5	13.9%	$955	25.3%		17	29.3%	$3,217	31.9%																			
	$250,001-$500,000	4	11.1%	$1,440	38.1%		15	25.9%	$5,814	57.7%																			
	Total	*36*	*100%*	*$3,776*	*100%*		*58*	*100%*	*$10,080*	*100%*																			

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue
2018 and 2020 FFIEC Census Data and D&B information, and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2
Assessment Area: AR Northwest AR

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
HOME PURCHASE	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	16	7.6%	$1,745	6.8%	4.7%	8	9.3%	5.2%	$862	8.8%	4.7%	3	4.6%	3.8%	$288	3.7%	3.7%	5	8.3%	4.4%	$595	7.3%	4.1%
	Middle	144	68.2%	$17,135	66.4%	71.8%	57	66.3%	68.7%	$6,317	64.3%	64.4%	45	69.2%	70.2%	$5,293	67.9%	65.5%	42	70.0%	70.3%	$5,525	67.4%	66.3%
	Upper	51	24.2%	$6,936	26.9%	23.5%	21	24.4%	26.1%	$2,639	26.9%	30.9%	17	26.2%	25.7%	$2,219	28.4%	30.4%	13	21.7%	25.0%	$2,078	25.3%	29.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.3%	$0	0.0%	0.4%	0	0.0%	0.3%	$0	0.0%	0.4%
	Total	*211*	*100%*	*$25,816*	*100%*	*100%*	*86*	*100%*	*100%*	*$9,818*	*100%*	*100%*	*65*	*100%*	*100%*	*$7,800*	*100%*	*100%*	*60*	*100%*	*100%*	*$8,198*	*100%*	*100%*
REFINANCE	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	24	8.8%	$2,302	8.9%	4.7%	6	7.9%	4.7%	$643	11.5%	4.4%	6	7.7%	4.2%	$564	8.6%	3.2%	12	10.0%	3.7%	$1,095	8.0%	3.3%
	Middle	191	69.7%	$14,802	57.5%	71.8%	55	72.4%	67.0%	$3,349	60.1%	62.5%	55	70.5%	68.4%	$3,388	51.9%	63.7%	81	67.5%	64.9%	$8,065	59.1%	60.9%
	Upper	59	21.5%	$8,645	33.6%	23.5%	15	19.7%	28.3%	$1,581	28.4%	33.1%	17	21.8%	27.3%	$2,574	39.4%	32.7%	27	22.5%	31.2%	$4,490	32.9%	35.6%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.2%	$0	0.0%	0.3%	0	0.0%	0.2%	$0	0.0%	0.2%
	Total	*274*	*100%*	*$25,749*	*100%*	*100%*	*76*	*100%*	*100%*	*$5,573*	*100%*	*100%*	*78*	*100%*	*100%*	*$6,526*	*100%*	*100%*	*120*	*100%*	*100%*	*$13,650*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	6	6.4%	$257	5.7%	4.7%	1	3.6%	5.1%	$70	4.9%	4.4%	2	6.1%	5.5%	$75	5.4%	8.5%	3	9.1%	6.8%	$112	6.6%	5.3%
	Middle	58	61.7%	$2,592	57.4%	71.8%	18	64.3%	66.3%	$817	57.3%	69.0%	17	51.5%	54.5%	$698	50.3%	48.7%	23	69.7%	66.5%	$1,077	63.4%	67.4%
	Upper	30	31.9%	$1,663	36.9%	23.5%	9	32.1%	28.7%	$538	37.8%	26.6%	14	42.4%	40.0%	$615	44.3%	42.8%	7	21.2%	25.0%	$510	30.0%	22.4%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	1.7%	$0	0.0%	5.0%
	Total	*94*	*100%*	*$4,512*	*100%*	*100%*	*28*	*100%*	*100%*	*$1,425*	*100%*	*100%*	*33*	*100%*	*100%*	*$1,388*	*100%*	*100%*	*33*	*100%*	*100%*	*$1,699*	*100%*	*100%*
MULTI FAMILY						Multi-Family Units																		
	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	13.1%	0	0.0%	12.9%	$0	0.0%	14.8%	0	0.0%	4.2%	$0	0.0%	3.2%	0	0.0%	16.7%	$0	0.0%	13.3%
	Middle	0	0.0%	$0	0.0%	84.0%	0	0.0%	80.6%	$0	0.0%	84.5%	0	0.0%	75.0%	$0	0.0%	74.2%	0	0.0%	77.8%	$0	0.0%	84.3%
	Upper	0	0.0%	$0	0.0%	2.9%	0	0.0%	6.5%	$0	0.0%	0.7%	0	0.0%	20.8%	$0	0.0%	22.6%	0	0.0%	5.6%	$0	0.0%	2.4%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	8	9.9%	$210	7.6%	4.7%	2	5.6%	5.2%	$35	2.8%	2.0%	3	10.3%	3.4%	$65	7.1%	1.9%	3	18.8%	10.0%	$110	18.5%	8.0%
	Middle	58	71.6%	$2,018	73.0%	71.8%	29	80.6%	81.4%	$1,110	88.5%	83.4%	20	69.0%	65.5%	$518	56.7%	58.1%	9	56.3%	66.0%	$390	65.4%	74.2%
	Upper	15	18.5%	$535	19.4%	23.5%	5	13.9%	13.4%	$109	8.7%	14.7%	6	20.7%	31.0%	$330	36.1%	40.0%	4	25.0%	24.0%	$96	16.1%	17.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*81*	*100%*	*$2,763*	*100%*	*100%*	*36*	*100%*	*100%*	*$1,254*	*100%*	*100%*	*29*	*100%*	*100%*	*$913*	*100%*	*100%*	*16*	*100%*	*100%*	*$596*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2
Assessment Area: AR Northwest AR

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	4	12.5%	$188	11.5%	4.7%	2	15.4%	4.1%	$125	18.2%	3.3%	2	22.2%	5.5%	$63	19.9%	4.1%	0	0.0%	1.5%	$0	0.0%	3.6%
	Middle	20	62.5%	$942	57.6%	71.8%	7	53.8%	71.6%	$326	47.4%	62.0%	5	55.6%	65.9%	$178	56.2%	54.8%	8	80.0%	70.6%	$438	69.4%	60.1%
	Upper	8	25.0%	$506	30.9%	23.5%	4	30.8%	24.3%	$237	34.4%	34.6%	2	22.2%	28.6%	$76	24.0%	41.1%	2	20.0%	26.5%	$193	30.6%	29.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	1.5%	$0	0.0%	7.2%
	Total	*32*	*100%*	*$1,636*	*100%*	*100%*	*13*	*100%*	*100%*	*$688*	*100%*	*100%*	*9*	*100%*	*100%*	*$317*	*100%*	*100%*	*10*	*100%*	*100%*	*$631*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	4.7%	0	0.0%	3.5%	$0	0.0%	1.2%	0	0.0%	5.3%	$0	0.0%	4.9%	0	0.0%	4.6%	$0	0.0%	2.4%
	Middle	0	0.0%	$0	0.0%	71.8%	0	0.0%	73.3%	$0	0.0%	70.8%	0	0.0%	72.4%	$0	0.0%	70.7%	0	0.0%	71.6%	$0	0.0%	70.8%
	Upper	0	0.0%	$0	0.0%	23.5%	0	0.0%	23.3%	$0	0.0%	28.0%	0	0.0%	22.4%	$0	0.0%	24.3%	0	0.0%	23.9%	$0	0.0%	26.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	58	8.4%	$4,702	7.8%	4.7%	19	7.9%	5.1%	$1,735	9.2%	5.2%	16	7.5%	4.0%	$1,055	6.2%	3.6%	23	9.6%	4.3%	$1,912	7.7%	4.1%
	Middle	471	68.1%	$37,489	62.0%	71.8%	166	69.5%	68.7%	$11,919	63.5%	65.5%	142	66.4%	69.0%	$10,075	59.5%	64.7%	163	68.2%	67.9%	$15,495	62.5%	64.5%
	Upper	163	23.6%	$18,285	30.2%	23.5%	54	22.6%	26.2%	$5,104	27.2%	29.4%	56	26.2%	26.8%	$5,814	34.3%	31.3%	53	22.2%	27.5%	$7,367	29.7%	31.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.2%	$0	0.0%	0.4%	0	0.0%	0.3%	$0	0.0%	0.4%
	Total	*692*	*100%*	*$60,476*	*100%*	*100%*	*239*	*100%*	*100%*	*$18,758*	*100%*	*100%*	*214*	*100%*	*100%*	*$16,944*	*100%*	*100%*	*239*	*100%*	*100%*	*$24,774*	*100%*	*100%*
						Total Businesses																		
SMALL BUSINESSES	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	31	14.1%	$2,594	11.5%	11.8%	3	6.4%	8.1%	$303	9.8%	6.5%	5	8.2%	7.8%	$460	7.3%	8.2%	23	20.5%	9.4%	$1,831	13.9%	8.8%
	Middle	151	68.6%	$17,627	78.0%	70.9%	33	70.2%	69.8%	$2,596	83.9%	76.7%	47	77.0%	70.4%	$5,404	85.4%	74.9%	71	63.4%	69.6%	$9,627	73.1%	75.8%
	Upper	38	17.3%	$2,374	10.5%	17.3%	11	23.4%	20.7%	$196	6.3%	16.2%	9	14.8%	19.6%	$467	7.4%	16.3%	18	16.1%	20.5%	$1,711	13.0%	15.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	1.4%	$0	0.0%	0.5%	0	0.0%	2.2%	$0	0.0%	0.6%	0	0.0%	0.4%	$0	0.0%	0.2%
	Total	*220*	*100%*	*$22,595*	*100%*	*100%*	*47*	*100%*	*100%*	*$3,095*	*100%*	*100%*	*61*	*100%*	*100%*	*$6,331*	*100%*	*100%*	*112*	*100%*	*100%*	*$13,169*	*100%*	*100%*
						Total Farms																		
SMALL FARM	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	1.7%	0	0.0%	9.4%	$0	0.0%	9.7%	0	0.0%	7.0%	$0	0.0%	6.8%	0	0.0%	2.5%	$0	0.0%	2.4%
	Middle	14	87.5%	$1,084	97.9%	75.2%	7	100.0%	72.9%	$514	100.0%	74.2%	2	66.7%	73.1%	$270	96.4%	71.7%	5	83.3%	72.7%	$300	95.8%	74.4%
	Upper	2	12.5%	$23	2.1%	23.1%	0	0.0%	17.5%	$0	0.0%	16.1%	1	33.3%	19.2%	$10	3.6%	21.3%	1	16.7%	24.4%	$13	4.2%	22.9%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	0.2%	$0	0.0%	0.0%	0	0.0%	0.8%	$0	0.0%	0.1%	0	0.0%	0.4%	$0	0.0%	0.3%
	Total	*16*	*100%*	*$1,107*	*100%*	*100%*	*7*	*100%*	*100%*	*$514*	*100%*	*100%*	*3*	*100%*	*100%*	*$280*	*100%*	*100%*	*6*	*100%*	*100%*	*$313*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2

Assessment Area: AR Northwest AR

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	17	8.1%	$1,226	4.7%	19.3%	8	9.3%	4.4%	$517	5.3%	2.5%	5	7.7%	4.5%	$340	4.4%	2.4%	4	6.7%	4.8%	$369	4.5%	2.6%
	Moderate	56	26.5%	$5,439	21.1%	17.7%	19	22.1%	15.6%	$1,932	19.7%	11.3%	20	30.8%	16.8%	$1,683	21.6%	11.8%	17	28.3%	17.5%	$1,824	22.2%	12.3%
	Middle	54	25.6%	$6,080	23.6%	20.1%	26	30.2%	20.3%	$2,867	29.2%	18.2%	16	24.6%	20.5%	$1,873	24.0%	18.4%	12	20.0%	20.9%	$1,340	16.3%	18.6%
	Upper	80	37.9%	$12,559	48.6%	43.0%	32	37.2%	39.8%	$4,388	44.7%	48.9%	23	35.4%	40.9%	$3,794	48.6%	50.9%	25	41.7%	42.2%	$4,377	53.4%	52.5%
	Unknown	4	1.9%	$512	2.0%	0.0%	1	1.2%	20.0%	$114	1.2%	19.1%	1	1.5%	17.3%	$110	1.4%	16.4%	2	3.3%	14.7%	$288	3.5%	14.0%
	Total	*211*	*100%*	*$25,816*	*100%*	*100%*	*86*	*100%*	*100%*	*$9,818*	*100%*	*100%*	*65*	*100%*	*100%*	*$7,800*	*100%*	*100%*	*60*	*100%*	*100%*	*$8,198*	*100%*	*100%*
REFINANCE	Low	24	8.8%	$1,019	4.0%	19.3%	9	11.8%	7.2%	$309	5.5%	4.0%	7	9.0%	4.8%	$283	4.3%	2.5%	8	6.7%	3.0%	$427	3.1%	1.3%
	Moderate	50	18.2%	$2,753	10.7%	17.7%	20	26.3%	14.5%	$1,126	20.2%	9.5%	15	19.2%	11.8%	$678	10.4%	7.3%	15	12.5%	8.4%	$949	7.0%	5.1%
	Middle	63	23.0%	$4,340	16.9%	20.1%	12	15.8%	21.0%	$756	13.6%	17.9%	21	26.9%	17.8%	$1,365	20.9%	14.5%	30	25.0%	14.8%	$2,219	16.3%	11.1%
	Upper	128	46.7%	$16,686	64.8%	43.0%	32	42.1%	43.9%	$3,012	54.0%	54.1%	35	44.9%	47.9%	$4,200	64.4%	56.5%	61	50.8%	50.9%	$9,474	69.4%	57.8%
	Unknown	9	3.3%	$951	3.7%	0.0%	3	3.9%	13.4%	$370	6.6%	14.5%	0	0.0%	17.7%	$0	0.0%	19.2%	6	5.0%	23.0%	$581	4.3%	24.7%
	Total	*274*	*100%*	*$25,749*	*100%*	*100%*	*76*	*100%*	*100%*	*$5,573*	*100%*	*100%*	*78*	*100%*	*100%*	*$6,526*	*100%*	*100%*	*120*	*100%*	*100%*	*$13,650*	*100%*	*100%*
HOME IMPROVEMENT	Low	9	9.6%	$195	4.3%	19.3%	1	3.6%	7.9%	$10	0.7%	6.3%	4	12.1%	8.3%	$102	7.3%	4.1%	4	12.1%	12.5%	$83	4.9%	6.6%
	Moderate	14	14.9%	$505	11.2%	17.7%	6	21.4%	11.8%	$244	17.1%	7.8%	5	15.2%	13.1%	$181	13.0%	12.7%	3	9.1%	5.7%	$80	4.7%	4.5%
	Middle	23	24.5%	$1,097	24.3%	20.1%	6	21.4%	22.5%	$317	22.2%	19.8%	11	33.3%	17.9%	$552	39.8%	16.7%	6	18.2%	18.8%	$228	13.4%	15.2%
	Upper	45	47.9%	$2,602	57.7%	43.0%	13	46.4%	47.8%	$796	55.9%	51.9%	12	36.4%	53.8%	$498	35.9%	61.8%	20	60.6%	50.0%	$1,308	77.0%	56.9%
	Unknown	3	3.2%	$113	2.5%	0.0%	2	7.1%	10.1%	$58	4.1%	14.1%	1	3.0%	6.9%	$55	4.0%	4.6%	0	0.0%	13.1%	$0	0.0%	16.7%
	Total	*94*	*100%*	*$4,512*	*100%*	*100%*	*28*	*100%*	*100%*	*$1,425*	*100%*	*100%*	*33*	*100%*	*100%*	*$1,388*	*100%*	*100%*	*33*	*100%*	*100%*	*$1,699*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	$0	0.0%	19.3%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	17.7%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	20.1%	0	0.0%	6.5%	$0	0.0%	1.7%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	2.8%	$0	0.0%	1.4%
	Upper	0	0.0%	$0	0.0%	43.0%	0	0.0%	22.6%	$0	0.0%	9.7%	0	0.0%	16.7%	$0	0.0%	12.2%	0	0.0%	11.1%	$0	0.0%	3.5%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	71.0%	$0	0.0%	88.6%	0	0.0%	83.3%	$0	0.0%	87.8%	0	0.0%	86.1%	$0	0.0%	95.1%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	6	7.4%	$115	4.2%	19.3%	3	8.3%	9.3%	$40	3.2%	7.1%	1	3.4%	3.4%	$30	3.3%	3.2%	2	12.5%	6.0%	$45	7.6%	5.0%
	Moderate	13	16.0%	$305	11.0%	17.7%	5	13.9%	11.3%	$108	8.6%	11.7%	6	20.7%	11.5%	$137	15.0%	8.0%	2	12.5%	12.0%	$60	10.1%	7.8%
	Middle	19	23.5%	$658	23.8%	20.1%	9	25.0%	25.8%	$332	26.5%	18.8%	6	20.7%	13.8%	$160	17.5%	8.1%	4	25.0%	12.0%	$166	27.9%	8.9%
	Upper	40	49.4%	$1,478	53.5%	43.0%	17	47.2%	49.5%	$587	46.8%	53.2%	15	51.7%	67.8%	$566	62.0%	78.5%	8	50.0%	66.0%	$325	54.5%	73.7%
	Unknown	3	3.7%	$207	7.5%	0.0%	2	5.6%	4.1%	$187	14.9%	9.3%	1	3.4%	3.4%	$20	2.2%	2.2%	0	0.0%	4.0%	$0	0.0%	4.6%
	Total	*81*	*100%*	*$2,763*	*100%*	*100%*	*36*	*100%*	*100%*	*$1,254*	*100%*	*100%*	*29*	*100%*	*100%*	*$913*	*100%*	*100%*	*16*	*100%*	*100%*	*$596*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2
Assessment Area: AR Northwest AR

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	5	15.6%	$155	9.5%	19.3%	3	23.1%	13.5%	$92	13.4%	7.2%	1	11.1%	11.0%	$20	6.3%	5.1%	1	10.0%	4.4%	$43	6.8%	2.4%
	Moderate	4	12.5%	$165	10.1%	17.7%	1	7.7%	17.6%	$40	5.8%	12.1%	2	22.2%	17.6%	$100	31.5%	13.9%	1	10.0%	19.1%	$25	4.0%	16.7%
	Middle	10	31.3%	$631	38.6%	20.1%	4	30.8%	20.3%	$233	33.9%	21.7%	2	22.2%	16.5%	$86	27.1%	18.6%	4	40.0%	32.4%	$312	49.4%	23.9%
	Upper	13	40.6%	$685	41.9%	43.0%	5	38.5%	45.9%	$323	46.9%	55.7%	4	44.4%	49.5%	$111	35.0%	55.0%	4	40.0%	44.1%	$251	39.8%	57.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	2.7%	$0	0.0%	3.3%	0	0.0%	5.5%	$0	0.0%	7.4%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*32*	*100%*	*$1,636*	*100%*	*100%*	*13*	*100%*	*100%*	*$688*	*100%*	*100%*	*9*	*100%*	*100%*	*$317*	*100%*	*100%*	*10*	*100%*	*100%*	*$631*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	19.3%	0	0.0%	1.2%	$0	0.0%	0.5%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	17.7%	0	0.0%	1.2%	$0	0.0%	0.6%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	20.1%	0	0.0%	2.3%	$0	0.0%	2.9%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	43.0%	0	0.0%	1.2%	$0	0.0%	1.3%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	94.2%	$0	0.0%	94.7%	0	0.0%	100.0%	$0	0.0%	100.0%	0	0.0%	100.0%	$0	0.0%	100.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	61	8.8%	$2,710	4.5%	19.3%	24	10.0%	5.5%	$968	5.2%	2.8%	18	8.4%	4.7%	$775	4.6%	2.4%	19	7.9%	4.1%	$967	3.9%	1.9%
	Moderate	137	19.8%	$9,167	15.2%	17.7%	51	21.3%	14.6%	$3,450	18.4%	10.0%	48	22.4%	14.6%	$2,779	16.4%	10.0%	38	15.9%	12.7%	$2,938	11.9%	8.4%
	Middle	169	24.4%	$12,806	21.2%	20.1%	57	23.8%	20.2%	$4,505	24.0%	17.0%	56	26.2%	18.9%	$4,036	23.8%	16.5%	56	23.4%	17.7%	$4,265	17.2%	14.3%
	Upper	306	44.2%	$34,010	56.2%	43.0%	99	41.4%	40.6%	$9,106	48.5%	47.2%	89	41.6%	43.4%	$9,169	54.1%	51.8%	118	49.4%	45.4%	$15,735	63.5%	52.6%
	Unknown	19	2.7%	$1,783	2.9%	0.0%	8	3.3%	19.1%	$729	3.9%	23.1%	3	1.4%	18.4%	$185	1.1%	19.2%	8	3.3%	20.0%	$869	3.5%	22.7%
	Total	*692*	*100%*	*$60,476*	*100%*	*100%*	*239*	*100%*	*100%*	*$18,758*	*100%*	*100%*	*214*	*100%*	*100%*	*$16,944*	*100%*	*100%*	*239*	*100%*	*100%*	*$24,774*	*100%*	*100%*
Small Business						Total Businesses																		
Revenue	$1 Million or Less	130	59.1%	$5,137	22.7%	91.1%	38	80.9%	48.2%	$1,224	39.5%	46.6%	37	60.7%	46.4%	$1,759	27.8%	43.4%	55	49.1%	38.1%	$2,154	16.4%	32.8%
	Over $1 Million	72	32.7%	$16,777	74.3%	7.1%	8	17.0%					24	39.3%					40	35.7%				
	Total Rev. available	202	91.8%	$21,914	97.0%	98.2%	46	97.9%					61	100.0%					95	84.8%				
	Rev. Not Known	18	8.2%	$681	3.0%	1.8%	1	2.1%					0	0.0%					17	15.2%				
	Total	*220*	*100%*	*$22,595*	*100%*	*100%*	*47*	*100%*					*61*	*100%*					*112*	*100%*				
Loan Size	$100,000 or Less	162	73.6%	$4,276	18.9%		39	83.0%	89.6%	$1,087	35.1%	34.7%	43	70.5%	89.5%	$1,049	16.6%	34.2%	80	71.4%	86.0%	$2,140	16.3%	31.1%
	$100,001 - $250,000	38	17.3%	$7,058	31.2%		7	14.9%	6.0%	$1,408	45.5%	21.1%	13	21.3%	6.7%	$2,600	41.1%	24.4%	18	16.1%	8.9%	$3,050	23.2%	24.8%
	$250,001 - $1 Million	20	9.1%	$11,261	49.8%		1	2.1%	4.3%	$600	19.4%	44.2%	5	8.2%	3.8%	$2,682	42.4%	41.4%	14	12.5%	5.0%	$7,979	60.6%	44.1%
	Total	*220*	*100%*	*$22,595*	*100%*		*47*	*100%*	*100%*	*$3,095*	*100%*	*100%*	*61*	*100%*	*100%*	*$6,331*	*100%*	*100%*	*112*	*100%*	*100%*	*$13,169*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	120	92.3%	$2,573	50.1%																			
	$100,001 - $250,000	7	5.4%	$1,285	25.0%																			
	$250,001 - $1 Million	3	2.3%	$1,279	24.9%																			
	Total	*130*	*100%*	*$5,137*	*100%*																			
Small Farm						Total Farms																		
Revenue	$1 Million or Less	10	62.5%	$398	36.0%	96.9%	6	85.7%	76.8%	$280	54.5%	83.9%	2	66.7%	81.0%	$80	28.6%	83.7%	2	33.3%	77.4%	$38	12.1%	85.1%
	Over $1 Million	4	25.0%	$693	62.6%	1.7%	1	14.3%					1	33.3%					2	33.3%				
	Total Rev. available	14	87.5%	$1,091	98.6%	98.6%	7	100.0%					3	100.0%					4	66.6%				
	Not Known	2	12.5%	$16	1.4%	1.4%	0	0.0%					0	0.0%					2	33.3%				
	Total	*16*	*100%*	*$1,107*	*100%*	*100%*	*7*	*100%*					*3*	*100%*					*6*	*100%*				
Loan Size	$100,000 or Less	12	75.0%	$348	31.4%		5	71.4%	88.1%	$155	30.2%	47.9%	2	66.7%	88.7%	$80	28.6%	48.7%	5	83.3%	84.8%	$113	36.1%	43.1%
	$100,001 - $250,000	4	25.0%	$759	68.6%		2	28.6%	8.6%	$359	69.8%	28.9%	1	33.3%	7.7%	$200	71.4%	25.4%	1	16.7%	11.0%	$200	63.9%	30.8%
	$250,001 - $500,000	0	0.0%	$0	0.0%		0	0.0%	3.3%	$0	0.0%	23.2%	0	0.0%	3.6%	$0	0.0%	25.9%	0	0.0%	4.3%	$0	0.0%	26.0%
	Total	*16*	*100%*	*$1,107*	*100%*		*7*	*100%*	*100%*	*$514*	*100%*	*100%*	*3*	*100%*	*100%*	*$280*	*100%*	*100%*	*6*	*100%*	*100%*	*$313*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	9	90.0%	$273	68.6%																			
	$100,001 - $250,000	1	10.0%	$125	31.4%																			
	$250,001 - $500,000	0	0.0%	$0	0.0%																			
	Total	*10*	*100%*	*$398*	*100%*																			

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2

Assessment Area: AR Southern AR

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison										Bank & Aggregate Lending Comparison																	
		2018, 2019					2020					2018						2019						2020					
		Count		Dollar		Owner Occupied Units	Count		Dollar		Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
												Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
HOME PURCHASE	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	7	70.0%	$698	65.5%	88.0%	8	100.0%	$935	100.0%	90.6%	6	85.7%	87.5%	$544	84.5%	85.5%	1	33.3%	88.2%	$154	36.5%	85.9%	8	100.0%	86.7%	$935	100.0%	86.0%
	Upper	3	30.0%	$368	34.5%	12.0%	0	0.0%	$0	0.0%	9.4%	1	14.3%	12.5%	$100	15.5%	14.5%	2	66.7%	11.3%	$268	63.5%	13.8%	0	0.0%	12.2%	$0	0.0%	12.6%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.5%	$0	0.0%	0.4%	0	0.0%	1.1%	$0	0.0%	1.4%
	Total	*10*	*100%*	*$1,066*	*100%*	*100%*	*8*	*100%*	*$935*	*100%*	*100%*	*7*	*100%*	*100%*	*$644*	*100%*	*100%*	*3*	*100%*	*100%*	*$422*	*100%*	*100%*	*8*	*100%*	*100%*	*$935*	*100%*	*100%*
REFINANCE	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	15	93.8%	$1,298	97.7%	88.0%	8	88.9%	$1,170	83.8%	90.6%	11	91.7%	85.8%	$829	96.5%	84.2%	4	100.0%	86.2%	$469	100.0%	85.1%	8	88.9%	89.3%	$1,170	83.8%	87.6%
	Upper	1	6.3%	$30	2.3%	12.0%	1	11.1%	$227	16.2%	9.4%	1	8.3%	13.7%	$30	3.5%	15.7%	0	0.0%	11.5%	$0	0.0%	12.4%	1	11.1%	9.1%	$227	16.2%	11.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.4%	$0	0.0%	0.1%	0	0.0%	2.3%	$0	0.0%	2.5%	0	0.0%	1.6%	$0	0.0%	1.3%
	Total	*16*	*100%*	*$1,328*	*100%*	*100%*	*9*	*100%*	*$1,397*	*100%*	*100%*	*12*	*100%*	*100%*	*$859*	*100%*	*100%*	*4*	*100%*	*100%*	*$469*	*100%*	*100%*	*9*	*100%*	*100%*	*$1,397*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	7	77.8%	$247	91.5%	88.0%	4	100.0%	$203	100.0%	90.6%	4	66.7%	75.6%	$111	82.8%	76.4%	3	100.0%	87.0%	$136	100.0%	84.1%	4	100.0%	94.4%	$203	100.0%	97.5%
	Upper	2	22.2%	$23	8.5%	12.0%	0	0.0%	$0	0.0%	9.4%	2	33.3%	24.4%	$23	17.2%	23.6%	0	0.0%	8.7%	$0	0.0%	11.4%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	4.3%	$0	0.0%	4.5%	0	0.0%	5.6%	$0	0.0%	2.5%
	Total	*9*	*100%*	*$270*	*100%*	*100%*	*4*	*100%*	*$203*	*100%*	*100%*	*6*	*100%*	*100%*	*$134*	*100%*	*100%*	*3*	*100%*	*100%*	*$136*	*100%*	*100%*	*4*	*100%*	*100%*	*$203*	*100%*	*100%*
MULTI FAMILY						Multi-Family Units					Multi-Family Units																		
	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	84.5%	0	0.0%	$0	0.0%	82.6%	0	0.0%	86.7%	$0	0.0%	97.2%	0	0.0%	86.7%	$0	0.0%	95.1%	0	0.0%	88.9%	$0	0.0%	89.2%
	Upper	0	0.0%	$0	0.0%	15.5%	0	0.0%	$0	0.0%	17.4%	0	0.0%	13.3%	$0	0.0%	2.8%	0	0.0%	13.3%	$0	0.0%	4.9%	0	0.0%	11.1%	$0	0.0%	10.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	3	100.0%	$166	100.0%	88.0%	0	0.0%	$0	0.0%	90.6%	2	100.0%	80.0%	$116	100.0%	75.7%	1	100.0%	75.0%	$50	100.0%	89.7%	0	0.0%	100.0%	$0	0.0%	100.0%
	Upper	0	0.0%	$0	0.0%	12.0%	0	0.0%	$0	0.0%	9.4%	0	0.0%	20.0%	$0	0.0%	24.3%	0	0.0%	25.0%	$0	0.0%	10.3%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*3*	*100%*	*$166*	*100%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*2*	*100%*	*100%*	*$116*	*100%*	*100%*	*1*	*100%*	*100%*	*$50*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*

Originations & Purchases
2019 and 2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2
Assessment Area: AR Southern AR

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison										Bank & Aggregate Lending Comparison																	
		2018, 2019					2020					2018						2019						2020					
		Count		Dollar		Owner Occupied Units	Count		Dollar		Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		#	%	$ (000s)	$ %	%	#	%	$ (000s)	$ %	%	Bank #	Bank %	Agg %	Bank $ (000s)	Bank $ %	Agg $ %	Bank #	Bank %	Agg %	Bank $ (000s)	Bank $ %	Agg $ %	Bank #	Bank %	Agg %	Bank #	Bank %	Agg $ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	1	50.0%	$67	54.9%	88.0%	2	66.7%	$135	93.1%	90.6%	1	50.0%	71.4%	$67	54.9%	70.4%	0	0.0%	84.6%	$0	0.0%	85.3%	2	66.7%	61.5%	$135	93.1%	77.2%
	Upper	1	50.0%	$55	45.1%	12.0%	1	33.3%	$10	6.9%	9.4%	1	50.0%	28.6%	$55	45.1%	29.6%	0	0.0%	7.7%	$0	0.0%	9.2%	1	33.3%	30.8%	$10	6.9%	18.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	7.7%	$0	0.0%	5.5%	0	0.0%	7.7%	$0	0.0%	4.7%
	Total	*2*	*100%*	*$122*	*100%*	*100%*	*3*	*100%*	*$145*	*100%*	*100%*	*2*	*100%*	*100%*	*$122*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*3*	*100%*	*100%*	*$145*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	88.0%	0	0.0%	$0	0.0%	90.6%	0	0.0%	90.0%	$0	0.0%	88.4%	0	0.0%	100.0%	$0	0.0%	100.0%	0	0.0%	92.3%	$0	0.0%	98.9%
	Upper	0	0.0%	$0	0.0%	12.0%	0	0.0%	$0	0.0%	9.4%	0	0.0%	10.0%	$0	0.0%	11.6%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	7.7%	$0	0.0%	1.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	33	82.5%	$2,476	83.9%	88.0%	22	91.7%	$2,443	91.2%	90.6%	24	82.8%	86.1%	$1,667	88.9%	86.0%	9	81.8%	87.6%	$809	75.1%	86.4%	22	91.7%	87.9%	$2,443	91.2%	87.1%
	Upper	7	17.5%	$476	16.1%	12.0%	2	8.3%	$237	8.8%	9.4%	5	17.2%	13.8%	$208	11.1%	13.9%	2	18.2%	11.1%	$268	24.9%	12.6%	2	8.3%	10.6%	$237	8.8%	11.6%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.1%	$0	0.0%	0.0%	0	0.0%	1.3%	$0	0.0%	1.1%	0	0.0%	1.5%	$0	0.0%	1.4%
	Total	*40*	*100%*	*$2,952*	*100%*	*100%*	*24*	*100%*	*$2,680*	*100%*	*100%*	*29*	*100%*	*100%*	*$1,875*	*100%*	*100%*	*11*	*100%*	*100%*	*$1,077*	*100%*	*100%*	*24*	*100%*	*100%*	*$2,680*	*100%*	*100%*
SMALL BUSINESSES				Total Businesses					Total Businesses																				
	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	19	100.0%	$1,854	100.0%	88.3%	17	73.9%	$2,117	85.3%	88.2%	10	100.0%	83.5%	$857	100.0%	84.6%	9	100.0%	81.0%	$997	100.0%	87.0%	17	73.9%	87.0%	$2,117	85.3%	86.8%
	Upper	0	0.0%	$0	0.0%	11.7%	6	26.1%	$365	14.7%	11.8%	0	0.0%	14.4%	$0	0.0%	14.5%	0	0.0%	15.7%	$0	0.0%	11.7%	6	26.1%	12.3%	$365	14.7%	13.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%		0	0.0%	2.1%	$0	0.0%	0.9%	0	0.0%	3.3%	$0	0.0%	1.2%	0	0.0%	0.7%	$0	0.0%	0.1%
	Total	*19*	*100%*	*$1,854*	*100%*	*100%*	*23*	*100%*	*$2,482*	*100%*	*100%*	*10*	*100%*	*100%*	*$857*	*100%*	*100%*	*9*	*100%*	*100%*	*$997*	*100%*	*100%*	*23*	*100%*	*100%*	*$2,482*	*100%*	*100%*
SMALL FARM				Total Farms					Total Farms																				
	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	5	100.0%	$614	100.0%	92.4%	3	100.0%	$267	100.0%	95.7%	3	100.0%	97.3%	$392	100.0%	98.2%	2	100.0%	95.3%	$222	100.0%	95.9%	3	100.0%	93.5%	$267	100.0%	84.7%
	Upper	0	0.0%	$0	0.0%	7.6%	0	0.0%	$0	0.0%	4.3%	0	0.0%	2.7%	$0	0.0%	1.8%	0	0.0%	3.5%	$0	0.0%	3.9%	0	0.0%	6.5%	$0	0.0%	15.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%		0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	1.2%	$0	0.0%	0.2%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*5*	*100%*	*$614*	*100%*	*100%*	*3*	*100%*	*$267*	*100%*	*100%*	*3*	*100%*	*100%*	*$392*	*100%*	*100%*	*2*	*100%*	*100%*	*$222*	*100%*	*100%*	*3*	*100%*	*100%*	*$267*	*100%*	*100%*

Originations & Purchases
2019 and 2020 FFIEC Census Data and 2015 ACS Data.

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2

Assessment Area: AR Southern AR

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison										Bank & Aggregate Lending Comparison																	
		2018, 2019					2020					2018						2019						2020					
		Count		Dollar		Owner Occupied Units	Count		Dollar		Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
												Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	1	50.0%	$67	54.9%	88.0%	2	66.7%	$135	93.1%	90.6%	1	50.0%	71.4%	$67	54.9%	70.4%	0	0.0%	84.6%	$0	0.0%	85.3%	2	66.7%	61.5%	$135	93.1%	77.2%
	Upper	1	50.0%	$55	45.1%	12.0%	1	33.3%	$10	6.9%	9.4%	1	50.0%	28.6%	$55	45.1%	29.6%	0	0.0%	7.7%	$0	0.0%	9.2%	1	33.3%	30.8%	$10	6.9%	18.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	7.7%	$0	0.0%	5.5%	0	0.0%	7.7%	$0	0.0%	4.7%
	Total	*2*	*100%*	*$122*	*100%*	*100%*	*3*	*100%*	*$145*	*100%*	*100%*	*2*	*100%*	*100%*	*$122*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*3*	*100%*	*100%*	*$145*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	88.0%	0	0.0%	$0	0.0%	90.6%	0	0.0%	90.0%	$0	0.0%	88.4%	0	0.0%	100.0%	$0	0.0%	100.0%	0	0.0%	92.3%	$0	0.0%	98.9%
	Upper	0	0.0%	$0	0.0%	12.0%	0	0.0%	$0	0.0%	9.4%	0	0.0%	10.0%	$0	0.0%	11.6%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	7.7%	$0	0.0%	1.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	33	82.5%	$2,476	83.9%	88.0%	22	91.7%	$2,443	91.2%	90.6%	24	82.8%	86.1%	$1,667	88.9%	86.0%	9	81.8%	87.6%	$809	75.1%	86.4%	22	91.7%	87.9%	$2,443	91.2%	87.1%
	Upper	7	17.5%	$476	16.1%	12.0%	2	8.3%	$237	8.8%	9.4%	5	17.2%	13.8%	$208	11.1%	13.9%	2	18.2%	11.1%	$268	24.9%	12.6%	2	8.3%	10.6%	$237	8.8%	11.6%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.1%	$0	0.0%	0.0%	0	0.0%	1.3%	$0	0.0%	1.1%	0	0.0%	1.5%	$0	0.0%	1.4%
	Total	*40*	*100%*	*$2,952*	*100%*	*100%*	*24*	*100%*	*$2,680*	*100%*	*100%*	*29*	*100%*	*100%*	*$1,875*	*100%*	*100%*	*11*	*100%*	*100%*	*$1,077*	*100%*	*100%*	*24*	*100%*	*100%*	*$2,680*	*100%*	*100%*
SMALL BUSINESSES		Total Businesses					Total Businesses																						
	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	19	100.0%	$1,854	100.0%	88.3%	17	73.9%	$2,117	85.3%	88.2%	10	100.0%	83.5%	$857	100.0%	84.6%	9	100.0%	81.0%	$997	100.0%	87.0%	17	73.9%	87.0%	$2,117	85.3%	86.8%
	Upper	0	0.0%	$0	0.0%	11.7%	6	26.1%	$365	14.7%	11.8%	0	0.0%	14.4%	$0	0.0%	14.5%	0	0.0%	15.7%	$0	0.0%	11.7%	6	26.1%	12.3%	$365	14.7%	13.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%		0	0.0%	2.1%	$0	0.0%	0.9%	0	0.0%	3.3%	$0	0.0%	1.2%	0	0.0%	0.7%	$0	0.0%	0.1%
	Total	*19*	*100%*	*$1,854*	*100%*	*100%*	*23*	*100%*	*$2,482*	*100%*	*100%*	*10*	*100%*	*100%*	*$857*	*100%*	*100%*	*9*	*100%*	*100%*	*$997*	*100%*	*100%*	*23*	*100%*	*100%*	*$2,482*	*100%*	*100%*
SMALL FARM		Total Farms					Total Farms																						
	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	5	100.0%	$614	100.0%	92.4%	3	100.0%	$267	100.0%	95.7%	3	100.0%	97.3%	$392	100.0%	98.2%	2	100.0%	95.3%	$222	100.0%	95.9%	3	100.0%	93.5%	$267	100.0%	84.7%
	Upper	0	0.0%	$0	0.0%	7.6%	0	0.0%	$0	0.0%	4.3%	0	0.0%	2.7%	$0	0.0%	1.8%	0	0.0%	3.5%	$0	0.0%	3.9%	0	0.0%	6.5%	$0	0.0%	15.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%		0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	1.2%	$0	0.0%	0.2%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*5*	*100%*	*$614*	*100%*	*100%*	*3*	*100%*	*$267*	*100%*	*100%*	*3*	*100%*	*100%*	*$392*	*100%*	*100%*	*2*	*100%*	*100%*	*$222*	*100%*	*100%*	*3*	*100%*	*100%*	*$267*	*100%*	*100%*

Originations & Purchases
2019 and 2020 FFIEC Census Data and D&B information, and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2

Assessment Area: AR Southern AR

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison										Bank & Aggregate Lending Comparison																	
		2018, 2019					2020					2018						2019						2020					
		Count		Dollar		Families by Family Income	Count		Dollar		Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
												Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	1	10.0%	$67	6.3%	20.3%	0	0.0%	$0	0.0%	20.8%	1	14.3%	4.3%	$67	10.4%	2.5%	0	0.0%	4.8%	$0	0.0%	2.7%	0	0.0%	3.0%	$0	0.0%	1.7%
	Moderate	2	20.0%	$130	12.2%	18.0%	2	25.0%	$168	18.0%	17.8%	2	28.6%	14.3%	$130	20.2%	9.0%	0	0.0%	9.8%	$0	0.0%	7.2%	2	25.0%	15.0%	$168	18.0%	11.8%
	Middle	3	30.0%	$263	24.7%	18.5%	1	12.5%	$43	4.6%	17.5%	2	28.6%	20.7%	$148	23.0%	18.8%	1	33.3%	22.3%	$115	27.3%	21.5%	1	12.5%	23.8%	$43	4.6%	20.0%
	Upper	4	40.0%	$606	56.8%	43.3%	4	50.0%	$509	54.4%	44.0%	2	28.6%	39.9%	$299	46.4%	48.1%	2	66.7%	47.4%	$307	72.7%	53.1%	4	50.0%	40.7%	$509	54.4%	49.7%
	Unknown	0	0.0%	$0	0.0%	0.0%	1	12.5%	$215	23.0%	0.0%	0	0.0%	20.7%	$0	0.0%	21.5%	0	0.0%	15.8%	$0	0.0%	15.6%	1	12.5%	17.5%	$215	23.0%	16.8%
	Total	*10*	*100%*	*$1,066*	*100%*	*100%*	*8*	*100%*	*$935*	*100%*	*100%*	*7*	*100%*	*100%*	*$644*	*100%*	*100%*	*3*	*100%*	*100%*	*$422*	*100%*	*100%*	*8*	*100%*	*100%*	*$935*	*100%*	*100%*
REFINANCE	Low	2	12.5%	$24	1.8%	20.3%	1	11.1%	$22	1.6%	20.8%	1	8.3%	4.9%	$10	1.2%	3.8%	1	25.0%	4.1%	$14	3.0%	2.1%	1	11.1%	4.0%	$22	1.6%	1.9%
	Moderate	0	0.0%	$0	0.0%	18.0%	0	0.0%	$0	0.0%	17.8%	0	0.0%	11.9%	$0	0.0%	8.7%	0	0.0%	10.6%	$0	0.0%	4.0%	0	0.0%	6.2%	$0	0.0%	3.1%
	Middle	3	18.8%	$176	13.3%	18.5%	1	11.1%	$168	12.0%	17.5%	2	16.7%	20.8%	$87	10.1%	18.0%	1	25.0%	15.7%	$89	19.0%	12.9%	1	11.1%	17.7%	$168	12.0%	14.0%
	Upper	11	68.8%	$1,128	84.9%	43.3%	7	77.8%	$1,207	86.4%	44.0%	9	75.0%	50.4%	$762	88.7%	57.3%	2	50.0%	50.2%	$366	78.0%	56.9%	7	77.8%	53.6%	$1,207	86.4%	62.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	11.9%	$0	0.0%	12.3%	0	0.0%	19.4%	$0	0.0%	24.1%	0	0.0%	18.5%	$0	0.0%	18.8%
	Total	*16*	*100%*	*$1,328*	*100%*	*100%*	*9*	*100%*	*$1,397*	*100%*	*100%*	*12*	*100%*	*100%*	*$859*	*100%*	*100%*	*4*	*100%*	*100%*	*$469*	*100%*	*100%*	*9*	*100%*	*100%*	*$1,397*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	$0	0.0%	20.3%	2	50.0%	$54	26.6%	20.8%	0	0.0%	7.3%	$0	0.0%	6.4%	0	0.0%	0.0%	$0	0.0%	0.0%	2	50.0%	11.1%	$54	26.6%	6.6%
	Moderate	4	44.4%	$161	59.6%	18.0%	0	0.0%	$0	0.0%	17.8%	1	16.7%	12.2%	$25	18.7%	14.3%	3	100.0%	13.0%	$136	100.0%	14.3%	0	0.0%	11.1%	$0	0.0%	15.4%
	Middle	2	22.2%	$46	17.0%	18.5%	0	0.0%	$0	0.0%	17.5%	2	33.3%	29.3%	$46	34.3%	25.2%	0	0.0%	13.0%	$0	0.0%	15.2%	0	0.0%	11.1%	$0	0.0%	3.8%
	Upper	3	33.3%	$63	23.3%	43.3%	2	50.0%	$149	73.4%	44.0%	3	50.0%	46.3%	$63	47.0%	49.5%	0	0.0%	60.9%	$0	0.0%	60.3%	2	50.0%	61.1%	$149	73.4%	69.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	4.9%	$0	0.0%	4.7%	0	0.0%	13.0%	$0	0.0%	10.2%	0	0.0%	5.6%	$0	0.0%	5.0%
	Total	*9*	*100%*	*$270*	*100%*	*100%*	*4*	*100%*	*$203*	*100%*	*100%*	*6*	*100%*	*100%*	*$134*	*100%*	*100%*	*3*	*100%*	*100%*	*$136*	*100%*	*100%*	*4*	*100%*	*100%*	*$203*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	$0	0.0%	20.3%	0	0.0%	$0	0.0%	20.8%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	18.0%	0	0.0%	$0	0.0%	17.8%	0	0.0%	6.7%	$0	0.0%	0.9%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	18.5%	0	0.0%	$0	0.0%	17.5%	0	0.0%	6.7%	$0	0.0%	0.8%	0	0.0%	13.3%	$0	0.0%	1.3%	0	0.0%	11.1%	$0	0.0%	0.5%
	Upper	0	0.0%	$0	0.0%	43.3%	0	0.0%	$0	0.0%	44.0%	0	0.0%	26.7%	$0	0.0%	6.7%	0	0.0%	33.3%	$0	0.0%	36.7%	0	0.0%	11.1%	$0	0.0%	1.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	60.0%	$0	0.0%	91.6%	0	0.0%	53.3%	$0	0.0%	62.0%	0	0.0%	77.8%	$0	0.0%	98.5%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	$0	0.0%	20.3%	0	0.0%	$0	0.0%	20.8%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	18.0%	0	0.0%	$0	0.0%	17.8%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	16.7%	$0	0.0%	7.0%
	Middle	0	0.0%	$0	0.0%	18.5%	0	0.0%	$0	0.0%	17.5%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	25.0%	$0	0.0%	10.3%	0	0.0%	50.0%	$0	0.0%	38.7%
	Upper	3	100.0%	$166	100.0%	43.3%	0	0.0%	$0	0.0%	44.0%	2	100.0%	80.0%	$116	100.0%	90.3%	1	100.0%	75.0%	$50	100.0%	89.7%	0	0.0%	33.3%	$0	0.0%	54.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	20.0%	$0	0.0%	9.7%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*3*	*100%*	*$166*	*100%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*2*	*100%*	*100%*	*$116*	*100%*	*100%*	*1*	*100%*	*100%*	*$50*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*

Originations & Purchases
2019 and 2020 FFIEC Census Data and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2

Assessment Area: AR Southern AR

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019 Count #	Count %	Dollar $ (000s)	Dollar $ %	Families by Family Income %	2020 Count #	Count %	Dollar $ (000s)	Dollar $ %	Families by Family Income %	Bank & Aggregate Lending Comparison 2018 Count Bank #	Count Bank %	Count Agg %	Dollar Bank $(000s)	Dollar Bank $ %	Dollar Agg $ %	2019 Count Bank #	Count Bank %	Count Agg %	Dollar Bank $(000s)	Dollar Bank $ %	Dollar Agg $ %	2020 Count Bank #	Count Bank %	Count Agg %	Dollar Bank $(000s)	Dollar Bank $ %	Dollar Agg $ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	20.3%	0	0.0%	$0	0.0%	20.8%	0	0.0%	14.3%	$0	0.0%	1.3%	0	0.0%	15.4%	$0	0.0%	3.6%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	18.0%	0	0.0%	$0	0.0%	17.8%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	23.1%	$0	0.0%	19.9%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	18.5%	1	33.3%	$10	6.9%	17.5%	0	0.0%	14.3%	$0	0.0%	15.4%	0	0.0%	30.8%	$0	0.0%	46.4%	1	33.3%	23.1%	$10	6.9%	18.0%
	Upper	2	100.0%	$122	100.0%	43.3%	2	66.7%	$135	93.1%	44.0%	2	100.0%	71.4%	$122	100.0%	83.3%	0	0.0%	30.8%	$0	0.0%	30.1%	2	66.7%	76.9%	$135	93.1%	82.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*2*	*100%*	*$122*	*100%*	*100%*	*3*	*100%*	*$145*	*100%*	*100%*	*2*	*100%*	*100%*	*$122*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*3*	*100%*	*100%*	*$145*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	20.3%	0	0.0%	$0	0.0%	20.8%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	18.0%	0	0.0%	$0	0.0%	17.8%	0	0.0%	5.0%	$0	0.0%	3.4%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	18.5%	0	0.0%	$0	0.0%	17.5%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	43.3%	0	0.0%	$0	0.0%	44.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	95.0%	$0	0.0%	96.6%	0	0.0%	100.0%	$0	0.0%	100.0%	0	0.0%	100.0%	$0	0.0%	100.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	3	7.5%	$91	3.1%	20.3%	3	12.5%	$76	2.8%	20.8%	2	6.9%	4.5%	$77	4.1%	2.7%	1	9.1%	4.4%	$14	1.3%	2.3%	3	12.5%	3.5%	$76	2.8%	1.7%
	Moderate	6	15.0%	$291	9.9%	18.0%	2	8.3%	$168	6.3%	17.8%	3	10.3%	12.8%	$155	8.3%	8.1%	3	27.3%	9.9%	$136	12.6%	5.8%	2	8.3%	10.1%	$168	6.3%	6.8%
	Middle	8	20.0%	$485	16.4%	18.5%	3	12.5%	$221	8.2%	17.5%	6	20.7%	20.1%	$281	15.0%	16.6%	2	18.2%	19.4%	$204	18.9%	17.3%	3	12.5%	20.3%	$221	8.2%	16.1%
	Upper	23	57.5%	$2,085	70.6%	43.3%	15	62.5%	$2,000	74.6%	44.0%	18	62.1%	42.8%	$1,362	72.6%	46.0%	5	45.5%	47.4%	$723	67.1%	52.7%	15	62.5%	46.8%	$2,000	74.6%	54.9%
	Unknown	0	0.0%	$0	0.0%	0.0%	1	4.2%	$215	8.0%	0.0%	0	0.0%	19.7%	$0	0.0%	26.7%	0	0.0%	18.9%	$0	0.0%	22.0%	1	4.2%	19.3%	$215	8.0%	20.5%
	Total	*40*	*100%*	*$2,952*	*100%*	*100%*	*24*	*100%*	*$2,680*	*100%*	*100%*	*29*	*100%*	*100%*	*$1,875*	*100%*	*100%*	*11*	*100%*	*100%*	*$1,077*	*100%*	*100%*	*24*	*100%*	*100%*	*$2,680*	*100%*	*100%*
Small Business	Revenue					Total Businesses					Total Businesses																		
	$1 Million or Less	16	84.2%	$1,054	56.9%	89.4%	10	43.5%	$572	23.0%	90.4%	8	80.0%	36.2%	$307	35.8%	35.1%	8	88.9%	33.4%	$747	74.9%	34.4%	10	43.5%	41.1%	$572	23.0%	38.0%
	Over $1 Million	3	15.8%	$800	43.1%	8.0%	7	30.4%	$1,839	74.1%	7.2%	2	20.0%					1	11.1%					7	30.4%				
	Rev. available	19	100.0%	$1,854	100.0%	97.4%	17	73.9%	$2,411	97.1%	97.6%	10	100.0%					9	100.0%					17	73.9%				
	Rev. Not Known	0	0.0%	$0	0.0%	2.6%	6	26.1%	$71	2.9%	2.5%	0	0.0%					0	0.0%					6	26.1%				
	Total	*19*	*100%*	*$1,854*	*100%*	*100%*	*23*	*100%*	*$2,482*	*100%*	*100%*	*10*	*100%*					*9*	*100%*					*23*	*100%*				
	Loan Size																												
	$100,000 or Less	12	63.2%	$348	18.8%		18	78.3%	$518	20.9%		7	70.0%	93.5%	$162	18.9%	45.5%	5	55.6%	92.5%	$186	18.7%	38.1%	18	78.3%	85.8%	$518	20.9%	31.7%
	$100,001-$250,000	6	31.6%	$1,206	65.0%		1	4.3%	$250	10.1%		2	20.0%	5.0%	$395	46.1%	29.4%	4	44.4%	5.2%	$811	81.3%	25.7%	1	4.3%	9.6%	$250	10.1%	27.6%
	$250,001-$1 Million	1	5.3%	$300	16.2%		4	17.4%	$1,714	69.1%		1	10.0%	1.5%	$300	35.0%	25.1%	0	0.0%	2.3%	$0	0.0%	36.2%	4	17.4%	4.6%	$1,714	69.1%	40.7%
	Total	*19*	*100%*	*$1,854*	*100%*		*23*	*100%*	*$2,482*	*100%*		*10*	*100%*	*100%*	*$857*	*100%*	*100%*	*9*	*100%*	*100%*	*$997*	*100%*	*100%*	*23*	*100%*	*100%*	*$2,482*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less																												
	$100,000 or Less	12	75.0%	$348	33.0%		9	90.0%	$262	45.8%																			
	$100,001-$250,000	4	25.0%	$706	67.0%		0	0.0%	$0	0.0%																			
	$250,001-$1 Million	0	0.0%	$0	0.0%		1	10.0%	$310	54.2%																			
	Total	*16*	*100%*	*$1,054*	*100%*		*10*	*100%*	*$572*	*100%*																			
Small Farm	Revenue					Total Farms					Total Farms																		
	$1 Million or Less	5	100.0%	$614	100.0%	94.9%	3	100.0%	$267	100.0%	95.7%	3	100.0%	67.3%	$392	100.0%	77.5%	2	100.0%	70.9%	$222	100.0%	73.8%	3	100.0%	78.2%	$267	100.0%	76.4%
	Over $1 Million	0	0.0%	$0	0.0%	5.1%	0	0.0%	$0	0.0%	4.3%	0	0.0%					0	0.0%					0	0.0%				
	Rev. available	5	100.0%	$614	100.0%	100.0%	3	100.0%	$267	100.0%	100.0%	3	100.0%					2	100.0%					3	100.0%				
	Not Known	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%					0	0.0%					0	0.0%				
	Total	*5*	*100%*	*$614*	*100%*	*100%*	*3*	*100%*	*$267*	*100%*	*100%*	*3*	*100%*					*2*	*100%*					*3*	*100%*				
	Loan Size																												
	$100,000 or Less	2	40.0%	$107	17.4%		2	66.7%	$67	25.1%		1	33.3%	88.2%	$85	21.7%	43.6%	1	50.0%	84.9%	$22	9.9%	36.5%	2	66.7%	84.7%	$67	25.1%	41.0%
	$100,001-$250,000	3	60.0%	$507	82.6%		1	33.3%	$200	74.9%		2	66.7%	8.2%	$307	78.3%	29.5%	1	50.0%	10.5%	$200	90.1%	31.2%	1	33.3%	8.1%	$200	74.9%	20.8%
	$250,001-$500,000	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%		0	0.0%	3.6%	$0	0.0%	26.9%	0	0.0%	4.7%	$0	0.0%	32.3%	0	0.0%	7.3%	$0	0.0%	38.3%
	Total	*5*	*100%*	*$614*	*100%*		*3*	*100%*	*$267*	*100%*		*3*	*100%*	*100%*	*$392*	*100%*	*100%*	*2*	*100%*	*100%*	*$222*	*100%*	*100%*	*3*	*100%*	*100%*	*$267*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less																												
	$100,000 or Less	2	40.0%	$107	17.4%		2	66.7%	$67	25.1%																			
	$100,001-$250,000	3	60.0%	$507	82.6%		1	33.3%	$200	74.9%																			
	$250,001-$500,000	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%																			
	Total	*5*	*100%*	*$614*	*100%*		*3*	*100%*	*$267*	*100%*																			

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue
2019 and 2020 FFIEC Census Data and D&B information, and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2
Assessment Area: AR Union

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
HOME PURCHASE	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	2	11.1%	$176	7.5%	15.8%	1	16.7%	11.7%	$104	15.6%	9.3%	0	0.0%	11.9%	$0	0.0%	11.0%	1	33.3%	13.4%	$72	22.6%	12.1%
	Middle	8	44.4%	$1,082	46.2%	41.2%	2	33.3%	56.9%	$256	38.4%	54.5%	6	66.7%	36.7%	$826	61.0%	29.8%	0	0.0%	36.0%	$0	0.0%	29.2%
	Upper	8	44.4%	$1,082	46.2%	43.0%	3	50.0%	31.5%	$307	46.0%	36.2%	3	33.3%	51.4%	$528	39.0%	59.3%	2	66.7%	50.5%	$247	77.4%	58.7%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*18*	*100%*	*$2,340*	*100%*	*100%*	*6*	*100%*	*100%*	*$667*	*100%*	*100%*	*9*	*100%*	*100%*	*$1,354*	*100%*	*100%*	*3*	*100%*	*100%*	*$319*	*100%*	*100%*
REFINANCE	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	1	5.6%	$51	3.6%	15.8%	0	0.0%	13.1%	$0	0.0%	17.1%	0	0.0%	9.6%	$0	0.0%	9.2%	1	12.5%	13.1%	$51	6.6%	12.6%
	Middle	8	44.4%	$406	28.8%	41.2%	4	66.7%	52.3%	$236	71.3%	50.9%	0	0.0%	34.3%	$0	0.0%	27.3%	4	50.0%	26.8%	$170	22.0%	23.5%
	Upper	9	50.0%	$954	67.6%	43.0%	2	33.3%	34.7%	$95	28.7%	32.1%	4	100.0%	56.2%	$308	100.0%	63.6%	3	37.5%	60.1%	$551	71.4%	63.9%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*18*	*100%*	*$1,411*	*100%*	*100%*	*6*	*100%*	*100%*	*$331*	*100%*	*100%*	*4*	*100%*	*100%*	*$308*	*100%*	*100%*	*8*	*100%*	*100%*	*$772*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	1	14.3%	$10	4.6%	15.8%	1	33.3%	23.5%	$10	10.0%	17.0%	0	0.0%	18.4%	$0	0.0%	26.3%	0	0.0%	13.3%	$0	0.0%	37.8%
	Middle	2	28.6%	$39	18.0%	41.2%	1	33.3%	50.0%	$25	25.0%	51.9%	1	25.0%	39.5%	$14	12.0%	32.6%	0	0.0%	33.3%	$0	0.0%	21.9%
	Upper	4	57.1%	$168	77.4%	43.0%	1	33.3%	26.5%	$65	65.0%	31.0%	3	75.0%	42.1%	$103	88.0%	41.1%	0	0.0%	53.3%	$0	0.0%	40.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*7*	*100%*	*$217*	*100%*	*100%*	*3*	*100%*	*100%*	*$100*	*100%*	*100%*	*4*	*100%*	*100%*	*$117*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
MULTI FAMILY						Multi-Family Units																		
	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	37.6%	0	0.0%	42.9%	$0	0.0%	8.8%	0	0.0%	50.0%	$0	0.0%	22.5%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	42.6%	0	0.0%	42.9%	$0	0.0%	79.4%	0	0.0%	50.0%	$0	0.0%	77.5%	0	0.0%	100.0%	$0	0.0%	100.0%
	Upper	0	0.0%	$0	0.0%	19.8%	0	0.0%	14.3%	$0	0.0%	11.8%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	15.8%	0	0.0%	8.3%	$0	0.0%	3.6%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	14.3%	$0	0.0%	4.9%
	Middle	0	0.0%	$0	0.0%	41.2%	0	0.0%	37.5%	$0	0.0%	46.0%	0	0.0%	48.0%	$0	0.0%	47.7%	0	0.0%	28.6%	$0	0.0%	23.0%
	Upper	3	100.0%	$410	100.0%	43.0%	2	100.0%	54.2%	$225	100.0%	50.4%	1	100.0%	52.0%	$185	100.0%	52.3%	0	0.0%	57.1%	$0	0.0%	72.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*3*	*100%*	*$410*	*100%*	*100%*	*2*	*100%*	*100%*	*$225*	*100%*	*100%*	*1*	*100%*	*100%*	*$185*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2
Assessment Area: AR Union

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	15.8%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	11.1%	$0	0.0%	30.3%	0	0.0%	7.7%	$0	0.0%	4.0%
	Middle	0	0.0%	$0	0.0%	41.2%	0	0.0%	55.6%	$0	0.0%	64.3%	0	0.0%	33.3%	$0	0.0%	31.8%	0	0.0%	38.5%	$0	0.0%	38.3%
	Upper	0	0.0%	$0	0.0%	43.0%	0	0.0%	44.4%	$0	0.0%	35.7%	0	0.0%	55.6%	$0	0.0%	37.9%	0	0.0%	53.8%	$0	0.0%	57.7%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	15.8%	0	0.0%	10.3%	$0	0.0%	17.0%	0	0.0%	15.8%	$0	0.0%	7.0%	0	0.0%	13.0%	$0	0.0%	6.7%
	Middle	0	0.0%	$0	0.0%	41.2%	0	0.0%	62.1%	$0	0.0%	41.9%	0	0.0%	47.4%	$0	0.0%	45.5%	0	0.0%	41.3%	$0	0.0%	41.2%
	Upper	0	0.0%	$0	0.0%	43.0%	0	0.0%	27.6%	$0	0.0%	41.1%	0	0.0%	36.8%	$0	0.0%	47.6%	0	0.0%	45.7%	$0	0.0%	52.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	4	8.7%	$237	5.4%	15.8%	2	11.8%	12.5%	$114	8.6%	11.0%	0	0.0%	11.5%	$0	0.0%	11.2%	2	18.2%	13.2%	$123	11.3%	12.1%
	Middle	18	39.1%	$1,527	34.9%	41.2%	7	41.2%	55.1%	$517	39.1%	55.0%	7	38.9%	36.9%	$840	42.8%	30.9%	4	36.4%	32.8%	$170	15.6%	27.5%
	Upper	24	52.2%	$2,614	59.7%	43.0%	8	47.1%	32.5%	$692	52.3%	34.0%	11	61.1%	51.6%	$1,124	57.2%	57.9%	5	45.5%	54.1%	$798	73.1%	60.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*46*	*100%*	*$4,378*	*100%*	*100%*	*17*	*100%*	*100%*	*$1,323*	*100%*	*100%*	*18*	*100%*	*100%*	*$1,964*	*100%*	*100%*	*11*	*100%*	*100%*	*$1,091*	*100%*	*100%*
SMALL BUSINESSES						Total Businesses																		
	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	3	13.0%	$130	9.0%	14.2%	0	0.0%	18.0%	$0	0.0%	16.3%	0	0.0%	15.4%	$0	0.0%	10.7%	3	20.0%	19.0%	$130	10.9%	21.2%
	Middle	9	39.1%	$776	53.5%	38.5%	4	66.7%	43.0%	$160	82.5%	42.0%	0	0.0%	31.0%	$0	0.0%	29.7%	5	33.3%	34.3%	$616	51.5%	32.2%
	Upper	11	47.8%	$544	37.5%	47.3%	2	33.3%	36.6%	$34	17.5%	40.9%	2	100.0%	50.9%	$59	100.0%	59.2%	7	46.7%	46.1%	$451	37.7%	46.5%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	2.5%	$0	0.0%	0.7%	0	0.0%	2.6%	$0	0.0%	0.5%	0	0.0%	0.6%	$0	0.0%	0.1%
	Total	*23*	*100%*	*$1,450*	*100%*	*100%*	*6*	*100%*	*100%*	*$194*	*100%*	*100%*	*2*	*100%*	*100%*	*$59*	*100%*	*100%*	*15*	*100%*	*100%*	*$1,197*	*100%*	*100%*
SMALL FARM						Total Farms																		
	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	5.7%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	3.7%	$0	0.0%	5.1%
	Middle	0	0.0%	$0	0.0%	31.4%	0	0.0%	57.1%	$0	0.0%	83.8%	0	0.0%	52.4%	$0	0.0%	29.4%	0	0.0%	40.7%	$0	0.0%	36.7%
	Upper	0	0.0%	$0	0.0%	62.9%	0	0.0%	42.9%	$0	0.0%	16.2%	0	0.0%	47.6%	$0	0.0%	70.6%	0	0.0%	55.6%	$0	0.0%	58.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2
Assessment Area: AR Union

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	0	0.0%	$0	0.0%	22.0%	0	0.0%	3.0%	$0	0.0%	1.3%	0	0.0%	2.2%	$0	0.0%	1.4%	0	0.0%	4.1%	$0	0.0%	1.8%
	Moderate	4	22.2%	$290	12.4%	14.9%	1	16.7%	10.7%	$70	10.5%	5.9%	3	33.3%	15.2%	$220	16.2%	8.6%	0	0.0%	13.6%	$0	0.0%	7.7%
	Middle	4	22.2%	$461	19.7%	17.6%	1	16.7%	18.1%	$148	22.2%	10.0%	3	33.3%	18.1%	$313	23.1%	13.4%	0	0.0%	17.6%	$0	0.0%	14.0%
	Upper	10	55.6%	$1,589	67.9%	45.5%	4	66.7%	51.2%	$449	67.3%	64.9%	3	33.3%	51.4%	$821	60.6%	63.5%	3	100.0%	50.5%	$319	100.0%	62.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	16.9%	$0	0.0%	17.9%	0	0.0%	13.2%	$0	0.0%	13.0%	0	0.0%	14.2%	$0	0.0%	13.7%
	Total	*18*	*100%*	*$2,340*	*100%*	*100%*	*6*	*100%*	*100%*	*$667*	*100%*	*100%*	*9*	*100%*	*100%*	*$1,354*	*100%*	*100%*	*3*	*100%*	*100%*	*$319*	*100%*	*100%*
REFINANCE	Low	2	11.1%	$96	6.8%	22.0%	1	16.7%	4.0%	$45	13.6%	1.7%	0	0.0%	6.7%	$0	0.0%	2.8%	1	12.5%	1.5%	$51	6.6%	0.6%
	Moderate	4	22.2%	$189	13.4%	14.9%	2	33.3%	9.7%	$73	22.1%	5.3%	1	25.0%	14.0%	$105	34.1%	8.5%	1	12.5%	5.7%	$11	1.4%	2.3%
	Middle	3	16.7%	$189	13.4%	17.6%	0	0.0%	14.8%	$0	0.0%	12.2%	0	0.0%	7.3%	$0	0.0%	4.7%	3	37.5%	7.4%	$189	24.5%	5.0%
	Upper	8	44.4%	$887	62.9%	45.5%	3	50.0%	61.4%	$213	64.4%	66.5%	3	75.0%	56.2%	$203	65.9%	64.5%	2	25.0%	65.5%	$471	61.0%	73.7%
	Unknown	1	5.6%	$50	3.5%	0.0%	0	0.0%	10.2%	$0	0.0%	14.3%	0	0.0%	15.7%	$0	0.0%	19.6%	1	12.5%	20.0%	$50	6.5%	18.4%
	Total	*18*	*100%*	*$1,411*	*100%*	*100%*	*6*	*100%*	*100%*	*$331*	*100%*	*100%*	*4*	*100%*	*100%*	*$308*	*100%*	*100%*	*8*	*100%*	*100%*	*$772*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	$0	0.0%	22.0%	0	0.0%	8.8%	$0	0.0%	5.2%	0	0.0%	7.9%	$0	0.0%	7.8%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	1	14.3%	$14	6.5%	14.9%	0	0.0%	8.8%	$0	0.0%	4.1%	1	25.0%	13.2%	$14	12.0%	7.1%	0	0.0%	6.7%	$0	0.0%	2.9%
	Middle	3	42.9%	$138	63.6%	17.6%	2	66.7%	23.5%	$90	90.0%	20.9%	1	25.0%	15.8%	$48	41.0%	14.3%	0	0.0%	6.7%	$0	0.0%	6.9%
	Upper	3	42.9%	$65	30.0%	45.5%	1	33.3%	55.9%	$10	10.0%	65.3%	2	50.0%	50.0%	$55	47.0%	49.8%	0	0.0%	86.7%	$0	0.0%	90.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	2.9%	$0	0.0%	4.5%	0	0.0%	13.2%	$0	0.0%	21.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*7*	*100%*	*$217*	*100%*	*100%*	*3*	*100%*	*100%*	*$100*	*100%*	*100%*	*4*	*100%*	*100%*	*$117*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
MULTI FAMILY	Low	0	0.0%	$0	0.0%	22.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	14.9%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	17.6%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	45.5%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	50.0%	$0	0.0%	9.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	100.0%	$0	0.0%	100.0%	0	0.0%	100.0%	$0	0.0%	100.0%	0	0.0%	50.0%	$0	0.0%	90.2%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	$0	0.0%	22.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	8.0%	$0	0.0%	2.9%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	14.9%	0	0.0%	8.3%	$0	0.0%	5.2%	0	0.0%	4.0%	$0	0.0%	2.5%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	17.6%	0	0.0%	8.3%	$0	0.0%	7.2%	0	0.0%	12.0%	$0	0.0%	6.2%	0	0.0%	28.6%	$0	0.0%	64.2%
	Upper	3	100.0%	$410	100.0%	45.5%	2	100.0%	83.3%	$225	100.0%	87.6%	1	100.0%	68.0%	$185	100.0%	78.2%	0	0.0%	71.4%	$0	0.0%	35.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	8.0%	$0	0.0%	10.3%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*3*	*100%*	*$410*	*100%*	*100%*	*2*	*100%*	*100%*	*$225*	*100%*	*100%*	*1*	*100%*	*100%*	*$185*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2
Assessment Area: AR Union

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	22.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	5.6%	$0	0.0%	1.2%	0	0.0%	7.7%	$0	0.0%	9.1%
	Moderate	0	0.0%	$0	0.0%	14.9%	0	0.0%	22.2%	$0	0.0%	10.0%	0	0.0%	16.7%	$0	0.0%	7.0%	0	0.0%	7.7%	$0	0.0%	2.1%
	Middle	0	0.0%	$0	0.0%	17.6%	0	0.0%	11.1%	$0	0.0%	3.1%	0	0.0%	11.1%	$0	0.0%	6.3%	0	0.0%	15.4%	$0	0.0%	8.2%
	Upper	0	0.0%	$0	0.0%	45.5%	0	0.0%	55.6%	$0	0.0%	63.1%	0	0.0%	50.0%	$0	0.0%	73.6%	0	0.0%	69.2%	$0	0.0%	80.6%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	11.1%	$0	0.0%	23.8%	0	0.0%	16.7%	$0	0.0%	11.8%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	22.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	14.9%	0	0.0%	6.9%	$0	0.0%	6.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	17.6%	0	0.0%	3.4%	$0	0.0%	2.5%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	45.5%	0	0.0%	6.9%	$0	0.0%	9.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	82.8%	$0	0.0%	82.4%	0	0.0%	100.0%	$0	0.0%	100.0%	0	0.0%	100.0%	$0	0.0%	100.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	2	4.3%	$96	2.2%	22.0%	1	5.9%	3.2%	$45	3.4%	1.3%	0	0.0%	3.6%	$0	0.0%	1.8%	1	9.1%	2.9%	$51	4.7%	1.2%
	Moderate	9	19.6%	$493	11.3%	14.9%	3	17.6%	10.2%	$143	10.8%	5.4%	5	27.8%	14.2%	$339	17.3%	8.1%	1	9.1%	9.6%	$11	1.0%	4.9%
	Middle	10	21.7%	$788	18.0%	17.6%	3	17.6%	16.5%	$238	18.0%	9.7%	4	22.2%	14.9%	$361	18.4%	10.6%	3	27.3%	12.7%	$189	17.3%	9.5%
	Upper	24	52.2%	$2,951	67.4%	45.5%	10	58.8%	52.6%	$897	67.8%	60.1%	9	50.0%	51.5%	$1,264	64.4%	61.4%	5	45.5%	55.0%	$790	72.4%	65.6%
	Unknown	1	2.2%	$50	1.1%	0.0%	0	0.0%	17.4%	$0	0.0%	23.5%	0	0.0%	15.8%	$0	0.0%	18.1%	1	9.1%	19.8%	$50	4.6%	18.8%
	Total	*46*	*100%*	*$4,378*	*100%*	*100%*	*17*	*100%*	*100%*	*$1,323*	*100%*	*100%*	*18*	*100%*	*100%*	*$1,964*	*100%*	*100%*	*11*	*100%*	*100%*	*$1,091*	*100%*	*100%*
Small Business						Total Businesses																		
Revenue	$1 Million or Less	15	65.2%	$777	53.6%	86.9%	4	66.7%	36.7%	$74	38.1%	39.4%	2	100.0%	37.2%	$59	100.0%	47.0%	9	60.0%	36.5%	$644	53.8%	36.5%
	Over $1 Million	4	17.4%	$608	41.9%	11.6%	2	33.3%					0	0.0%					2	13.3%				
	Total Rev. available	19	82.6%	$1,385	95.5%	98.5%	6	100.0%					2	100.0%					11	73.3%				
	Rev. Not Known	4	17.4%	$65	4.5%	1.5%	0	0.0%					0	0.0%					4	26.7%				
	Total	*23*	*100%*	*$1,450*	*100%*	*100%*	*6*	*100%*					*2*	*100%*					*15*	*100%*				
Loan Size	$100,000 or Less	19	82.6%	$594	41.0%		6	100.0%	90.6%	$194	100.0%	32.9%	2	100.0%	89.3%	$59	100.0%	29.3%	11	73.3%	84.7%	$341	28.5%	31.6%
	$100,000 - $250,000	3	13.0%	$386	26.6%		0	0.0%	5.4%	$0	0.0%	21.2%	0	0.0%	5.3%	$0	0.0%	17.2%	3	20.0%	9.5%	$386	32.2%	24.6%
	$250,001 - $1 Million	1	4.3%	$470	32.4%		0	0.0%	4.0%	$0	0.0%	46.0%	0	0.0%	5.4%	$0	0.0%	53.4%	1	6.7%	5.7%	$470	39.3%	43.8%
	Total	*23*	*100%*	*$1,450*	*100%*		*6*	*100%*	*100%*	*$194*	*100%*	*100%*	*2*	*100%*	*100%*	*$59*	*100%*	*100%*	*15*	*100%*	*100%*	*$1,197*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	12	80.0%	$391	50.3%																			
	$100,001 - $250,000	3	20.0%	$386	49.7%																			
	$250,001 - $1 Million	0	0.0%	$0	0.0%																			
	Total	*15*	*100%*	*$777*	*100%*																			
Small Farm						Total Farms																		
Revenue	$1 Million or Less	0	0.0%	$0	0.0%	97.1%	0	0.0%	42.9%	$0	0.0%	82.6%	0	0.0%	66.7%	$0	0.0%	72.0%	0	0.0%	74.1%	$0	0.0%	79.4%
	Over $1 Million	0	0.0%	$0	0.0%	2.9%	0	0.0%					0	0.0%					0	0.0%				
	Total Rev. available	0	0.0%	$0	0.0%	100.0%	0	0.0%					0	0.0%					0	0.0%				
	Not Known	0	0.0%	$0	0.0%	0.0%	0	0.0%					0	0.0%					0	0.0%				
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*					*0*	*0%*					*0*	*0%*				
Loan Size	$100,000 or Less	0	0.0%	$0	0.0%		0	0.0%	85.7%	$0	0.0%	54.4%	0	0.0%	85.7%	$0	0.0%	46.6%	0	0.0%	85.2%	$0	0.0%	48.4%
	$100,001 - $250,000	0	0.0%	$0	0.0%		0	0.0%	14.3%	$0	0.0%	45.6%	0	0.0%	4.8%	$0	0.0%	8.0%	0	0.0%	7.4%	$0	0.0%	21.0%
	$250,001 - $500,000	0	0.0%	$0	0.0%		0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	9.5%	$0	0.0%	45.4%	0	0.0%	7.4%	$0	0.0%	30.6%
	Total	*0*	*0%*	*$0*	*0%*		*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	0	0.0%	$0	0.0%																			
	$100,001 - $250,000	0	0.0%	$0	0.0%																			
	$250,001 - $500,000	0	0.0%	$0	0.0%																			
	Total	*0*	*0%*	*$0*	*0%*																			

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2

Assessment Area: FL Daytona

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
HOME PURCHASE	Low	1	0.3%	$89	0.1%	0.9%	1	1.0%	0.4%	$89	0.4%	0.2%	0	0.0%	0.4%	$0	0.0%	0.2%	0	0.0%	0.4%	$0	0.0%	0.2%
	Moderate	25	7.2%	$4,390	4.6%	14.2%	4	4.0%	11.4%	$562	2.3%	8.5%	10	9.7%	11.9%	$2,148	7.8%	9.2%	11	7.5%	11.9%	$1,680	3.9%	9.2%
	Middle	174	49.9%	$40,632	42.9%	59.9%	44	44.4%	58.2%	$8,842	36.3%	53.8%	63	61.2%	57.6%	$14,311	51.8%	53.5%	67	45.6%	56.4%	$17,479	40.8%	52.7%
	Upper	149	42.7%	$49,686	52.4%	25.0%	50	50.5%	30.0%	$14,868	61.0%	37.4%	30	29.1%	30.1%	$11,152	40.4%	37.1%	69	46.9%	31.3%	$23,666	55.3%	37.9%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*349*	*100%*	*$94,797*	*100%*	*100%*	*99*	*100%*	*100%*	*$24,361*	*100%*	*100%*	*103*	*100%*	*100%*	*$27,611*	*100%*	*100%*	*147*	*100%*	*100%*	*$42,825*	*100%*	*100%*
REFINANCE	Low	0	0.0%	$0	0.0%	0.9%	0	0.0%	0.4%	$0	0.0%	0.2%	0	0.0%	0.4%	$0	0.0%	0.2%	0	0.0%	0.2%	$0	0.0%	0.1%
	Moderate	32	10.5%	$3,945	7.8%	14.2%	17	22.4%	11.8%	$1,954	20.0%	9.1%	4	4.9%	10.5%	$361	3.4%	7.9%	11	7.4%	9.0%	$1,630	5.4%	7.0%
	Middle	180	58.8%	$26,744	52.6%	59.9%	43	56.6%	60.9%	$5,360	55.0%	56.7%	54	66.7%	59.5%	$6,699	62.4%	55.7%	83	55.7%	56.4%	$14,685	48.4%	51.8%
	Upper	94	30.7%	$20,115	39.6%	25.0%	16	21.1%	27.0%	$2,438	25.0%	34.0%	23	28.4%	29.6%	$3,674	34.2%	36.2%	55	36.9%	34.3%	$14,003	46.2%	41.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*306*	*100%*	*$50,804*	*100%*	*100%*	*76*	*100%*	*100%*	*$9,752*	*100%*	*100%*	*81*	*100%*	*100%*	*$10,734*	*100%*	*100%*	*149*	*100%*	*100%*	*$30,318*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	$0	0.0%	0.9%	0	0.0%	0.2%	$0	0.0%	0.1%	0	0.0%	0.4%	$0	0.0%	0.2%	0	0.0%	0.1%	$0	0.0%	0.1%
	Moderate	23	10.0%	$1,444	8.0%	14.2%	7	8.4%	10.2%	$517	8.1%	8.5%	8	9.6%	10.4%	$402	6.8%	8.2%	8	12.5%	9.4%	$525	9.3%	7.9%
	Middle	120	52.2%	$7,674	42.7%	59.9%	46	55.4%	52.4%	$2,863	44.7%	48.6%	46	55.4%	54.9%	$2,729	45.9%	50.4%	28	43.8%	53.4%	$2,082	36.9%	50.3%
	Upper	87	37.8%	$8,869	49.3%	25.0%	30	36.1%	37.2%	$3,024	47.2%	42.8%	29	34.9%	34.2%	$2,814	47.3%	41.2%	28	43.8%	37.1%	$3,031	53.8%	41.7%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*230*	*100%*	*$17,987*	*100%*	*100%*	*83*	*100%*	*100%*	*$6,404*	*100%*	*100%*	*83*	*100%*	*100%*	*$5,945*	*100%*	*100%*	*64*	*100%*	*100%*	*$5,638*	*100%*	*100%*
MULTI FAMILY						Multi-Family Units																		
	Low	0	0.0%	$0	0.0%	3.4%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	4.4%	$0	0.0%	0.3%	0	0.0%	6.7%	$0	0.0%	0.6%
	Moderate	0	0.0%	$0	0.0%	29.7%	0	0.0%	23.5%	$0	0.0%	15.5%	0	0.0%	53.3%	$0	0.0%	56.7%	0	0.0%	33.3%	$0	0.0%	48.0%
	Middle	0	0.0%	$0	0.0%	43.3%	0	0.0%	55.9%	$0	0.0%	38.2%	0	0.0%	37.8%	$0	0.0%	40.4%	0	0.0%	51.1%	$0	0.0%	40.3%
	Upper	0	0.0%	$0	0.0%	23.5%	0	0.0%	20.6%	$0	0.0%	46.3%	0	0.0%	4.4%	$0	0.0%	2.6%	0	0.0%	8.9%	$0	0.0%	11.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	$0	0.0%	0.9%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.1%	$0	0.0%	0.1%	0	0.0%	0.1%	$0	0.0%	0.1%
	Moderate	8	11.0%	$367	6.3%	14.2%	5	13.5%	8.9%	$228	8.7%	6.5%	2	8.7%	9.3%	$55	2.9%	6.9%	1	7.7%	8.6%	$84	6.5%	6.4%
	Middle	40	54.8%	$2,741	47.3%	59.9%	19	51.4%	54.7%	$852	32.4%	47.8%	11	47.8%	50.5%	$874	46.8%	42.3%	10	76.9%	48.8%	$1,015	78.2%	40.7%
	Upper	25	34.2%	$2,690	46.4%	25.0%	13	35.1%	36.4%	$1,552	59.0%	45.7%	10	43.5%	40.1%	$939	50.3%	50.7%	2	15.4%	42.5%	$199	15.3%	52.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*73*	*100%*	*$5,798*	*100%*	*100%*	*37*	*100%*	*100%*	*$2,632*	*100%*	*100%*	*23*	*100%*	*100%*	*$1,868*	*100%*	*100%*	*13*	*100%*	*100%*	*$1,298*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2

Assessment Area: FL Daytona

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	0.9%	0	0.0%	0.4%	$0	0.0%	0.6%	0	0.0%	0.3%	$0	0.0%	0.2%	0	0.0%	0.3%	$0	0.0%	0.2%
	Moderate	5	14.3%	$146	6.1%	14.2%	1	8.3%	12.2%	$40	6.8%	10.8%	3	20.0%	10.7%	$47	3.6%	7.1%	1	12.5%	13.2%	$59	11.5%	9.0%
	Middle	23	65.7%	$1,221	50.7%	59.9%	8	66.7%	58.6%	$289	49.5%	52.7%	9	60.0%	60.3%	$563	42.9%	53.8%	6	75.0%	58.2%	$369	71.8%	47.1%
	Upper	7	20.0%	$1,043	43.3%	25.0%	3	25.0%	28.8%	$255	43.7%	35.9%	3	20.0%	28.7%	$702	53.5%	38.9%	1	12.5%	28.3%	$86	16.7%	43.7%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*35*	*100%*	*$2,410*	*100%*	*100%*	*12*	*100%*	*100%*	*$584*	*100%*	*100%*	*15*	*100%*	*100%*	*$1,312*	*100%*	*100%*	*8*	*100%*	*100%*	*$514*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	0.9%	0	0.0%	0.8%	$0	0.0%	0.6%	0	0.0%	1.6%	$0	0.0%	1.1%	0	0.0%	0.5%	$0	0.0%	0.3%
	Moderate	0	0.0%	$0	0.0%	14.2%	0	0.0%	15.4%	$0	0.0%	12.3%	0	0.0%	18.0%	$0	0.0%	14.3%	0	0.0%	15.2%	$0	0.0%	10.8%
	Middle	0	0.0%	$0	0.0%	59.9%	0	0.0%	69.6%	$0	0.0%	67.3%	0	0.0%	62.1%	$0	0.0%	57.5%	0	0.0%	67.3%	$0	0.0%	65.4%
	Upper	0	0.0%	$0	0.0%	25.0%	0	0.0%	14.2%	$0	0.0%	19.8%	0	0.0%	18.3%	$0	0.0%	27.1%	0	0.0%	17.1%	$0	0.0%	23.4%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	1	0.1%	$89	0.1%	0.9%	1	0.3%	0.4%	$89	0.2%	0.2%	0	0.0%	0.4%	$0	0.0%	0.2%	0	0.0%	0.3%	$0	0.0%	0.2%
	Moderate	93	9.4%	$10,292	6.0%	14.2%	34	11.1%	11.4%	$3,301	7.5%	9.3%	27	8.9%	11.5%	$3,013	6.3%	11.0%	32	8.4%	10.5%	$3,978	4.9%	10.2%
	Middle	537	54.1%	$79,012	46.0%	59.9%	160	52.1%	58.6%	$18,206	41.6%	52.9%	183	60.0%	57.9%	$25,176	53.0%	53.3%	194	50.9%	56.4%	$35,630	44.2%	51.6%
	Upper	362	36.5%	$82,403	48.0%	25.0%	112	36.5%	29.6%	$22,137	50.6%	37.6%	95	31.1%	30.3%	$19,281	40.6%	35.5%	155	40.7%	32.7%	$40,985	50.9%	38.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*993*	*100%*	*$171,796*	*100%*	*100%*	*307*	*100%*	*100%*	*$43,733*	*100%*	*100%*	*305*	*100%*	*100%*	*$47,470*	*100%*	*100%*	*381*	*100%*	*100%*	*$80,593*	*100%*	*100%*
						Total Businesses																		
SMALL BUSINESSES	Low	24	4.4%	$1,484	3.5%	2.4%	2	1.6%	2.9%	$91	1.3%	4.1%	6	4.9%	2.5%	$350	3.5%	2.9%	16	5.3%	2.8%	$1,043	4.1%	4.2%
	Moderate	90	16.4%	$7,059	16.6%	21.1%	19	15.4%	21.0%	$1,270	18.6%	22.8%	22	17.9%	22.2%	$2,001	20.1%	24.4%	49	16.1%	22.1%	$3,788	14.8%	26.1%
	Middle	318	57.8%	$27,545	64.9%	53.5%	71	57.7%	50.5%	$4,720	69.0%	46.5%	70	56.9%	50.3%	$6,449	64.8%	50.1%	177	58.2%	50.0%	$16,376	63.8%	46.7%
	Upper	118	21.5%	$6,369	15.0%	22.9%	31	25.2%	24.6%	$760	11.1%	25.9%	25	20.3%	24.1%	$1,159	11.6%	21.8%	62	20.4%	24.8%	$4,450	17.3%	22.6%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	1.0%	$0	0.0%	0.8%	0	0.0%	0.9%	$0	0.0%	0.8%	0	0.0%	0.4%	$0	0.0%	0.3%
	Total	*550*	*100%*	*$42,457*	*100%*	*100%*	*123*	*100%*	*100%*	*$6,841*	*100%*	*100%*	*123*	*100%*	*100%*	*$9,959*	*100%*	*100%*	*304*	*100%*	*100%*	*$25,657*	*100%*	*100%*
						Total Farms																		
SMALL FARM	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	1.5%	$0	0.0%	0.1%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	13.3%	0	0.0%	9.6%	$0	0.0%	9.4%	0	0.0%	13.2%	$0	0.0%	4.0%	0	0.0%	23.8%	$0	0.0%	21.6%
	Middle	0	0.0%	$0	0.0%	56.7%	0	0.0%	42.3%	$0	0.0%	43.1%	0	0.0%	52.9%	$0	0.0%	40.1%	0	0.0%	40.5%	$0	0.0%	35.7%
	Upper	0	0.0%	$0	0.0%	30.0%	0	0.0%	36.5%	$0	0.0%	34.9%	0	0.0%	27.9%	$0	0.0%	48.8%	0	0.0%	28.6%	$0	0.0%	36.5%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	11.5%	$0	0.0%	12.6%	0	0.0%	4.4%	$0	0.0%	7.0%	0	0.0%	7.1%	$0	0.0%	6.1%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2
Assessment Area: FL Daytona

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	7	2.0%	$770	0.8%	19.9%	1	1.0%	3.2%	$90	0.4%	1.9%	0	0.0%	3.5%	$0	0.0%	2.0%	6	4.1%	4.2%	$680	1.6%	2.4%
	Moderate	38	10.9%	$5,944	6.3%	19.2%	14	14.1%	14.9%	$1,978	8.1%	10.4%	12	11.7%	16.6%	$1,880	6.8%	12.0%	12	8.2%	19.4%	$2,086	4.9%	14.8%
	Middle	59	16.9%	$10,869	11.5%	20.4%	15	15.2%	22.1%	$2,446	10.0%	19.3%	19	18.4%	23.6%	$3,098	11.2%	21.0%	25	17.0%	24.5%	$5,325	12.4%	22.6%
	Upper	243	69.6%	$76,740	81.0%	40.5%	69	69.7%	43.7%	$19,847	81.5%	53.6%	71	68.9%	42.7%	$22,335	80.9%	51.9%	103	70.1%	40.7%	$34,558	80.7%	49.7%
	Unknown	2	0.6%	$474	0.5%	0.0%	0	0.0%	16.0%	$0	0.0%	14.9%	1	1.0%	13.5%	$298	1.1%	13.1%	1	0.7%	11.2%	$176	0.4%	10.4%
	Total	*349*	*100%*	*$94,797*	*100%*	*100%*	*99*	*100%*	*100%*	*$24,361*	*100%*	*100%*	*103*	*100%*	*100%*	*$27,611*	*100%*	*100%*	*147*	*100%*	*100%*	*$42,825*	*100%*	*100%*
REFINANCE	Low	16	5.2%	$1,295	2.5%	19.9%	7	9.2%	8.3%	$585	6.0%	5.0%	5	6.2%	6.2%	$401	3.7%	3.7%	4	2.7%	4.6%	$309	1.0%	2.6%
	Moderate	52	17.0%	$6,167	12.1%	19.2%	15	19.7%	17.5%	$1,262	12.9%	13.2%	18	22.2%	14.7%	$1,941	18.1%	10.3%	19	12.8%	13.2%	$2,964	9.8%	9.5%
	Middle	69	22.5%	$8,184	16.1%	20.4%	17	22.4%	23.3%	$1,522	15.6%	21.2%	19	23.5%	21.1%	$2,282	21.3%	17.9%	33	22.1%	18.5%	$4,380	14.4%	16.0%
	Upper	163	53.3%	$33,958	66.8%	40.5%	37	48.7%	38.0%	$6,383	65.5%	47.3%	37	45.7%	36.1%	$5,752	53.6%	42.7%	89	59.7%	36.2%	$21,823	72.0%	42.7%
	Unknown	6	2.0%	$1,200	2.4%	0.0%	0	0.0%	13.0%	$0	0.0%	13.3%	2	2.5%	21.9%	$358	3.3%	25.3%	4	2.7%	27.4%	$842	2.8%	29.2%
	Total	*306*	*100%*	*$50,804*	*100%*	*100%*	*76*	*100%*	*100%*	*$9,752*	*100%*	*100%*	*81*	*100%*	*100%*	*$10,734*	*100%*	*100%*	*149*	*100%*	*100%*	*$30,318*	*100%*	*100%*
HOME IMPROVEMENT	Low	11	4.8%	$270	1.5%	19.9%	4	4.8%	5.2%	$118	1.8%	2.9%	5	6.0%	5.5%	$120	2.0%	3.6%	2	3.1%	6.0%	$32	0.6%	3.6%
	Moderate	38	16.5%	$1,514	8.4%	19.2%	11	13.3%	15.0%	$450	7.0%	10.6%	13	15.7%	17.6%	$620	10.4%	13.4%	14	21.9%	17.6%	$444	7.9%	12.8%
	Middle	54	23.5%	$2,522	14.0%	20.4%	21	25.3%	24.0%	$919	14.4%	19.8%	16	19.3%	25.1%	$895	15.1%	21.1%	17	26.6%	22.2%	$708	12.6%	18.6%
	Upper	126	54.8%	$13,596	75.6%	40.5%	47	56.6%	51.2%	$4,917	76.8%	58.7%	48	57.8%	48.9%	$4,225	71.1%	58.1%	31	48.4%	51.2%	$4,454	79.0%	61.2%
	Unknown	1	0.4%	$85	0.5%	0.0%	0	0.0%	4.6%	$0	0.0%	8.0%	1	1.2%	2.8%	$85	1.4%	3.8%	0	0.0%	3.0%	$0	0.0%	3.8%
	Total	*230*	*100%*	*$17,987*	*100%*	*100%*	*83*	*100%*	*100%*	*$6,404*	*100%*	*100%*	*83*	*100%*	*100%*	*$5,945*	*100%*	*100%*	*64*	*100%*	*100%*	*$5,638*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	$0	0.0%	19.9%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	19.2%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	20.4%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	40.5%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	4.4%	$0	0.0%	0.4%	0	0.0%	4.4%	$0	0.0%	0.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	100.0%	$0	0.0%	100.0%	0	0.0%	95.6%	$0	0.0%	99.6%	0	0.0%	95.6%	$0	0.0%	99.9%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	4	5.5%	$134	2.3%	19.9%	3	8.1%	5.5%	$108	4.1%	2.9%	1	4.3%	4.3%	$26	1.4%	2.0%	0	0.0%	6.9%	$0	0.0%	3.7%
	Moderate	12	16.4%	$512	8.8%	19.2%	6	16.2%	15.5%	$272	10.3%	10.1%	3	13.0%	12.9%	$55	2.9%	7.9%	3	23.1%	13.8%	$185	14.3%	9.2%
	Middle	16	21.9%	$715	12.3%	20.4%	8	21.6%	24.9%	$363	13.8%	19.8%	6	26.1%	24.3%	$200	10.7%	17.7%	2	15.4%	23.4%	$152	11.7%	17.2%
	Upper	40	54.8%	$4,377	75.5%	40.5%	19	51.4%	53.0%	$1,829	69.5%	65.8%	13	56.5%	57.4%	$1,587	85.0%	71.8%	8	61.5%	54.4%	$961	74.0%	68.6%
	Unknown	1	1.4%	$60	1.0%	0.0%	1	2.7%	1.0%	$60	2.3%	1.4%	0	0.0%	1.1%	$0	0.0%	0.5%	0	0.0%	1.6%	$0	0.0%	1.5%
	Total	*73*	*100%*	*$5,798*	*100%*	*100%*	*37*	*100%*	*100%*	*$2,632*	*100%*	*100%*	*23*	*100%*	*100%*	*$1,868*	*100%*	*100%*	*13*	*100%*	*100%*	*$1,298*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2

Assessment Area: FL Daytona

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	3	8.6%	$154	6.4%	19.9%	1	8.3%	9.0%	$20	3.4%	5.6%	0	0.0%	9.9%	$0	0.0%	5.5%	2	25.0%	9.5%	$134	26.1%	4.2%
	Moderate	8	22.9%	$301	12.5%	19.2%	2	16.7%	15.5%	$50	8.6%	10.1%	3	20.0%	18.3%	$51	3.9%	11.4%	3	37.5%	19.4%	$200	38.9%	23.8%
	Middle	6	17.1%	$315	13.1%	20.4%	2	16.7%	24.5%	$45	7.7%	18.3%	3	20.0%	20.6%	$226	17.2%	17.0%	1	12.5%	23.0%	$44	8.6%	18.5%
	Upper	18	51.4%	$1,640	68.0%	40.5%	7	58.3%	45.7%	$469	80.3%	59.0%	9	60.0%	43.2%	$1,035	78.9%	58.1%	2	25.0%	41.8%	$136	26.5%	50.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	5.4%	$0	0.0%	6.9%	0	0.0%	8.1%	$0	0.0%	8.1%	0	0.0%	6.3%	$0	0.0%	3.4%
	Total	*35*	*100%*	*$2,410*	*100%*	*100%*	*12*	*100%*	*100%*	*$584*	*100%*	*100%*	*15*	*100%*	*100%*	*$1,312*	*100%*	*100%*	*8*	*100%*	*100%*	*$514*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	19.9%	0	0.0%	0.4%	$0	0.0%	0.4%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	19.2%	0	0.0%	0.8%	$0	0.0%	0.7%	0	0.0%	0.3%	$0	0.0%	0.1%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	20.4%	0	0.0%	1.6%	$0	0.0%	1.1%	0	0.0%	1.2%	$0	0.0%	1.9%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	40.5%	0	0.0%	4.5%	$0	0.0%	5.2%	0	0.0%	2.5%	$0	0.0%	5.9%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	92.7%	$0	0.0%	92.6%	0	0.0%	96.0%	$0	0.0%	92.2%	0	0.0%	100.0%	$0	0.0%	100.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	41	4.1%	$2,623	1.5%	19.9%	16	5.2%	4.6%	$921	2.1%	2.4%	11	3.6%	4.5%	$547	1.2%	2.4%	14	3.7%	4.5%	$1,155	1.4%	2.4%
	Moderate	148	14.9%	$14,438	8.4%	19.2%	48	15.6%	15.2%	$4,012	9.2%	9.9%	49	16.1%	15.7%	$4,547	9.6%	10.8%	51	13.4%	16.0%	$5,879	7.3%	11.6%
	Middle	204	20.5%	$22,605	13.2%	20.4%	63	20.5%	22.1%	$5,295	12.1%	17.7%	63	20.7%	22.6%	$6,701	14.1%	18.9%	78	20.5%	21.2%	$10,609	13.2%	18.3%
	Upper	590	59.4%	$130,311	75.9%	40.5%	179	58.3%	42.2%	$33,445	76.5%	47.4%	178	58.4%	40.9%	$34,934	73.6%	47.0%	233	61.2%	38.4%	$61,932	76.8%	44.0%
	Unknown	10	1.0%	$1,819	1.1%	0.0%	1	0.3%	15.8%	$60	0.1%	22.6%	4	1.3%	16.3%	$741	1.6%	20.9%	5	1.3%	19.9%	$1,018	1.3%	23.7%
	Total	*993*	*100%*	*$171,796*	*100%*	*100%*	*307*	*100%*	*100%*	*$43,733*	*100%*	*100%*	*305*	*100%*	*100%*	*$47,470*	*100%*	*100%*	*381*	*100%*	*100%*	*$80,593*	*100%*	*100%*
Small Business						Total Businesses																		
Revenue	$1 Million or Less	363	66.0%	$14,189	33.4%	95.1%	101	82.1%	48.1%	$3,246	47.4%	36.0%	79	64.2%	48.8%	$3,490	35.0%	35.0%	183	60.2%	46.6%	$7,453	29.0%	27.5%
	Over $1 Million	144	26.2%	$26,789	63.1%	4.2%	22	17.9%					44	35.8%					78	25.7%				
	Total Rev. available	507	92.2%	$40,978	96.5%	99.3%	123	100.0%					123	100.0%					261	85.9%				
	Rev. Not Known	43	7.8%	$1,479	3.5%	0.7%	0	0.0%					0	0.0%					43	14.1%				
	Total	*550*	*100%*	*$42,457*	*100%*	*100%*	*123*	*100%*					*123*	*100%*					*304*	*100%*				
Loan Size	$100,000 or Less	453	82.4%	$13,724	32.3%		111	90.2%	96.4%	$3,515	51.4%	50.6%	105	85.4%	96.8%	$3,519	35.3%	51.6%	237	78.0%	92.0%	$6,690	26.1%	41.2%
	$100,001 - $250,000	60	10.9%	$10,372	24.4%		10	8.1%	1.9%	$1,776	26.0%	13.1%	8	6.5%	1.5%	$1,637	16.4%	11.6%	42	13.8%	4.9%	$6,959	27.1%	20.5%
	$250,001 - $1 Million	37	6.7%	$18,361	43.2%		2	1.6%	1.7%	$1,550	22.7%	36.3%	10	8.1%	1.7%	$4,803	48.2%	36.8%	25	8.2%	3.1%	$12,008	46.8%	38.2%
	Total	*550*	*100%*	*$42,457*	*100%*		*123*	*100%*	*100%*	*$6,841*	*100%*	*100%*	*123*	*100%*	*100%*	*$9,959*	*100%*	*100%*	*304*	*100%*	*100%*	*$25,657*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	340	93.7%	$8,739	61.6%																			
	$100,001 - $250,000	16	4.4%	$2,484	17.5%																			
	$250,001 - $1 Million	7	1.9%	$2,966	20.9%																			
	Total	*363*	*100%*	*$14,189*	*100%*																			
Small Farm						Total Farms																		
Revenue	$1 Million or Less	0	0.0%	$0	0.0%	96.7%	0	0.0%	65.4%	$0	0.0%	65.1%	0	0.0%	66.2%	$0	0.0%	63.4%	0	0.0%	66.7%	$0	0.0%	52.0%
	Over $1 Million	0	0.0%	$0	0.0%	3.3%	0	0.0%					0	0.0%					0	0.0%				
	Total Rev. available	0	0.0%	$0	0.0%	100.0%	0	0.0%					0	0.0%					0	0.0%				
	Not Known	0	0.0%	$0	0.0%	0.0%	0	0.0%					0	0.0%					0	0.0%				
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*					*0*	*0%*					*0*	*0%*				
Loan Size	$100,000 or Less	0	0.0%	$0	0.0%		0	0.0%	98.1%	$0	0.0%	85.9%	0	0.0%	97.1%	$0	0.0%	60.9%	0	0.0%	85.7%	$0	0.0%	41.0%
	$100,001 - $250,000	0	0.0%	$0	0.0%		0	0.0%	1.9%	$0	0.0%	14.1%	0	0.0%	1.5%	$0	0.0%	8.5%	0	0.0%	7.1%	$0	0.0%	18.3%
	$250,001 - $500,000	0	0.0%	$0	0.0%		0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	1.5%	$0	0.0%	30.5%	0	0.0%	7.1%	$0	0.0%	40.6%
	Total	*0*	*0%*	*$0*	*0%*		*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	0	0.0%	$0	0.0%																			
	$100,001 - $250,000	0	0.0%	$0	0.0%																			
	$250,001 - $500,000	0	0.0%	$0	0.0%																			
	Total	*0*	*0%*	*$0*	*0%*																			

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue.
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2
Assessment Area: FL Ft. Lauderdale

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
HOME PURCHASE	Low	6	1.6%	$1,232	0.9%	2.8%	3	2.3%	2.5%	$566	1.3%	1.8%	3	2.9%	2.7%	$666	2.0%	2.0%	0	0.0%	2.5%	$0	0.0%	1.9%
	Moderate	56	15.3%	$10,748	8.3%	24.8%	19	14.7%	24.3%	$2,578	5.8%	17.5%	23	22.3%	24.9%	$4,475	13.5%	18.3%	14	10.5%	24.3%	$3,695	7.0%	18.0%
	Middle	116	31.8%	$34,672	26.7%	34.0%	40	31.0%	34.5%	$10,164	23.0%	29.3%	32	31.1%	34.6%	$10,488	31.7%	29.8%	44	33.1%	33.5%	$14,020	26.7%	28.7%
	Upper	187	51.2%	$83,132	64.1%	38.4%	67	51.9%	38.8%	$30,827	69.8%	51.4%	45	43.7%	37.8%	$17,427	52.7%	49.9%	75	56.4%	39.7%	$34,878	66.3%	51.5%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*365*	*100%*	*$129,784*	*100%*	*100%*	*129*	*100%*	*100%*	*$44,135*	*100%*	*100%*	*103*	*100%*	*100%*	*$33,056*	*100%*	*100%*	*133*	*100%*	*100%*	*$52,593*	*100%*	*100%*
REFINANCE	Low	3	0.9%	$458	0.5%	2.8%	0	0.0%	2.1%	$0	0.0%	1.5%	0	0.0%	2.0%	$0	0.0%	1.6%	3	1.5%	1.5%	$458	0.7%	1.2%
	Moderate	45	13.6%	$7,110	7.5%	24.8%	16	25.4%	20.7%	$2,078	16.8%	14.7%	6	9.4%	19.4%	$825	5.2%	13.7%	23	11.3%	15.0%	$4,207	6.3%	11.0%
	Middle	106	32.0%	$22,865	24.0%	34.0%	23	36.5%	34.1%	$4,151	33.6%	28.9%	22	34.4%	33.2%	$3,363	21.0%	27.8%	61	29.9%	32.3%	$15,351	23.0%	27.5%
	Upper	177	53.5%	$64,674	68.0%	38.4%	24	38.1%	43.1%	$6,113	49.5%	54.9%	36	56.3%	45.4%	$11,796	73.8%	56.9%	117	57.4%	51.2%	$46,765	70.0%	60.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*331*	*100%*	*$95,107*	*100%*	*100%*	*63*	*100%*	*100%*	*$12,342*	*100%*	*100%*	*64*	*100%*	*100%*	*$15,984*	*100%*	*100%*	*204*	*100%*	*100%*	*$66,781*	*100%*	*100%*
HOME IMPROVEMENT	Low	3	1.6%	$170	1.1%	2.8%	3	3.9%	1.5%	$170	2.7%	1.2%	0	0.0%	1.6%	$0	0.0%	1.2%	0	0.0%	1.0%	$0	0.0%	1.0%
	Moderate	34	18.5%	$2,155	13.6%	24.8%	11	14.5%	15.1%	$626	10.0%	10.6%	17	29.3%	15.2%	$1,136	25.0%	12.1%	6	12.0%	14.3%	$393	7.8%	9.8%
	Middle	57	31.0%	$4,276	26.9%	34.0%	24	31.6%	32.1%	$1,479	23.6%	28.3%	17	29.3%	31.6%	$1,212	26.7%	24.3%	16	32.0%	28.5%	$1,585	31.4%	22.8%
	Upper	90	48.9%	$9,268	58.4%	38.4%	38	50.0%	51.3%	$3,997	63.7%	59.9%	24	41.4%	51.7%	$2,196	48.3%	62.4%	28	56.0%	56.1%	$3,075	60.9%	66.4%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*184*	*100%*	*$15,869*	*100%*	*100%*	*76*	*100%*	*100%*	*$6,272*	*100%*	*100%*	*58*	*100%*	*100%*	*$4,544*	*100%*	*100%*	*50*	*100%*	*100%*	*$5,053*	*100%*	*100%*
						Multi-Family Units																		
MULTI FAMILY	Low	1	50.0%	$15,300	50.2%	6.7%	0	0.0%	9.4%	$0	0.0%	24.9%	0	0.0%	12.7%	$0	0.0%	5.4%	1	50.0%	19.1%	$15,300	50.2%	9.5%
	Moderate	1	50.0%	$15,200	49.8%	33.1%	0	0.0%	41.4%	$0	0.0%	24.2%	0	0.0%	38.7%	$0	0.0%	28.5%	1	50.0%	37.4%	$15,200	49.8%	31.8%
	Middle	0	0.0%	$0	0.0%	35.1%	0	0.0%	26.0%	$0	0.0%	32.1%	0	0.0%	23.1%	$0	0.0%	27.0%	0	0.0%	23.5%	$0	0.0%	31.2%
	Upper	0	0.0%	$0	0.0%	25.1%	0	0.0%	23.2%	$0	0.0%	18.8%	0	0.0%	25.4%	$0	0.0%	39.1%	0	0.0%	20.0%	$0	0.0%	27.5%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*2*	*100%*	*$30,500*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*2*	*100%*	*100%*	*$30,500*	*100%*	*100%*
OTHER PURPOSE LOC	Low	1	1.3%	$110	1.2%	2.8%	1	3.7%	0.9%	$110	5.5%	0.7%	0	0.0%	0.8%	$0	0.0%	0.6%	0	0.0%	1.2%	$0	0.0%	0.6%
	Moderate	13	16.5%	$479	5.4%	24.8%	8	29.6%	13.1%	$286	14.4%	8.5%	3	12.5%	11.7%	$138	3.4%	6.6%	2	7.1%	11.4%	$55	2.0%	7.1%
	Middle	23	29.1%	$2,108	23.7%	34.0%	6	22.2%	30.4%	$464	23.3%	24.7%	6	25.0%	29.8%	$976	23.7%	21.5%	11	39.3%	29.8%	$668	23.8%	21.0%
	Upper	42	53.2%	$6,210	69.7%	38.4%	12	44.4%	55.6%	$1,132	56.8%	66.1%	15	62.5%	57.7%	$2,997	72.9%	71.2%	15	53.6%	57.6%	$2,081	74.2%	71.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*79*	*100%*	*$8,907*	*100%*	*100%*	*27*	*100%*	*100%*	*$1,992*	*100%*	*100%*	*24*	*100%*	*100%*	*$4,111*	*100%*	*100%*	*28*	*100%*	*100%*	*$2,804*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2
Assessment Area: FL Ft. Lauderdale

Product Type	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	2.8%	0	0.0%	2.3%	$0	0.0%	1.2%	0	0.0%	2.9%	$0	0.0%	1.3%	0	0.0%	2.9%	$0	0.0%	0.8%
	Moderate	7	20.6%	$832	17.4%	24.8%	3	25.0%	19.3%	$112	13.7%	10.3%	1	11.1%	17.1%	$130	9.5%	7.5%	3	23.1%	16.2%	$590	22.7%	6.5%
	Middle	14	41.2%	$1,260	26.4%	34.0%	4	33.3%	33.4%	$117	14.4%	22.3%	3	33.3%	34.0%	$402	29.4%	19.8%	7	53.8%	30.7%	$741	28.6%	18.2%
	Upper	13	38.2%	$2,687	56.2%	38.4%	5	41.7%	45.1%	$586	71.9%	66.2%	5	55.6%	46.0%	$837	61.1%	71.4%	3	23.1%	50.2%	$1,264	48.7%	74.5%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*34*	*100%*	*$4,779*	*100%*	*100%*	*12*	*100%*	*100%*	*$815*	*100%*	*100%*	*9*	*100%*	*100%*	*$1,369*	*100%*	*100%*	*13*	*100%*	*100%*	*$2,595*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	2.8%	0	0.0%	2.3%	$0	0.0%	1.4%	0	0.0%	1.4%	$0	0.0%	0.8%	0	0.0%	3.0%	$0	0.0%	2.1%
	Moderate	0	0.0%	$0	0.0%	24.8%	0	0.0%	28.1%	$0	0.0%	21.5%	0	0.0%	26.4%	$0	0.0%	20.0%	0	0.0%	28.7%	$0	0.0%	21.0%
	Middle	0	0.0%	$0	0.0%	34.0%	0	0.0%	38.0%	$0	0.0%	34.0%	0	0.0%	36.7%	$0	0.0%	31.9%	0	0.0%	40.2%	$0	0.0%	36.7%
	Upper	0	0.0%	$0	0.0%	38.4%	0	0.0%	31.6%	$0	0.0%	43.1%	0	0.0%	35.6%	$0	0.0%	47.2%	0	0.0%	28.1%	$0	0.0%	40.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	14	1.4%	$17,270	6.1%	2.8%	7	2.3%	2.3%	$846	1.3%	4.2%	3	1.2%	2.4%	$666	1.1%	2.2%	4	0.9%	2.0%	$15,758	9.8%	1.8%
	Moderate	156	15.7%	$36,524	12.8%	24.8%	57	18.6%	22.8%	$5,680	8.7%	17.5%	50	19.4%	22.4%	$6,704	11.4%	17.8%	49	11.4%	19.2%	$24,140	15.1%	14.9%
	Middle	316	31.8%	$65,181	22.9%	34.0%	97	31.6%	34.3%	$16,375	25.0%	29.5%	80	31.0%	33.9%	$16,441	27.8%	28.7%	139	32.3%	32.9%	$32,365	20.2%	28.1%
	Upper	509	51.2%	$165,971	58.2%	38.4%	146	47.6%	40.6%	$42,655	65.1%	48.8%	125	48.4%	41.2%	$35,253	59.7%	51.4%	238	55.3%	45.9%	$88,063	54.9%	55.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*995*	*100%*	*$284,946*	*100%*	*100%*	*307*	*100%*	*100%*	*$65,556*	*100%*	*100%*	*258*	*100%*	*100%*	*$59,064*	*100%*	*100%*	*430*	*100%*	*100%*	*$160,326*	*100%*	*100%*
						Total Businesses																		
SMALL BUSINESSES	Low	166	6.2%	$13,736	6.5%	5.2%	70	7.4%	5.7%	$5,889	8.4%	8.0%	51	6.6%	6.0%	$3,357	5.7%	8.0%	45	4.6%	6.0%	$4,490	5.5%	8.4%
	Moderate	713	26.5%	$75,367	35.9%	24.8%	256	27.1%	23.0%	$23,375	33.5%	25.4%	224	29.2%	23.8%	$24,873	42.5%	25.4%	233	23.7%	24.1%	$27,119	33.2%	26.5%
	Middle	857	31.8%	$60,319	28.7%	30.7%	292	31.0%	29.2%	$19,804	28.4%	28.2%	236	30.8%	28.8%	$15,180	25.9%	28.3%	329	33.5%	29.3%	$25,335	31.0%	27.9%
	Upper	957	35.5%	$60,744	28.9%	39.3%	325	34.5%	41.7%	$20,726	29.7%	38.1%	256	33.4%	41.0%	$15,167	25.9%	37.9%	376	38.3%	40.3%	$24,851	30.4%	36.9%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	0.4%	$0	0.0%	0.4%	0	0.0%	0.4%	$0	0.0%	0.4%	0	0.0%	0.3%	$0	0.0%	0.3%
	Total	*2,693*	*100%*	*$210,166*	*100%*	*100%*	*943*	*100%*	*100%*	*$69,794*	*100%*	*100%*	*767*	*100%*	*100%*	*$58,577*	*100%*	*100%*	*983*	*100%*	*100%*	*$81,795*	*100%*	*100%*
						Total Farms																		
SMALL FARM	Low	0	0.0%	$0	0.0%	4.6%	0	0.0%	2.9%	$0	0.0%	2.2%	0	0.0%	2.6%	$0	0.0%	0.2%	0	0.0%	0.8%	$0	0.0%	0.7%
	Moderate	2	40.0%	$12	2.6%	20.6%	2	100.0%	21.6%	$12	100.0%	18.9%	0	0.0%	16.5%	$0	0.0%	6.9%	0	0.0%	13.4%	$0	0.0%	14.1%
	Middle	3	60.0%	$454	97.4%	25.5%	0	0.0%	26.5%	$0	0.0%	25.2%	0	0.0%	25.2%	$0	0.0%	28.9%	3	100.0%	36.1%	$454	100.0%	39.1%
	Upper	0	0.0%	$0	0.0%	49.3%	0	0.0%	46.1%	$0	0.0%	51.9%	0	0.0%	53.9%	$0	0.0%	61.8%	0	0.0%	47.9%	$0	0.0%	44.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	2.9%	$0	0.0%	1.8%	0	0.0%	1.7%	$0	0.0%	2.1%	0	0.0%	1.7%	$0	0.0%	2.0%
	Total	*5*	*100%*	*$466*	*100%*	*100%*	*2*	*100%*	*100%*	*$12*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*3*	*100%*	*100%*	*$454*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2
Assessment Area: FL Ft. Lauderdale

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	11	3.0%	$1,227	0.9%	22.3%	3	2.3%	2.2%	$302	0.7%	1.0%	5	4.9%	2.9%	$422	1.3%	1.3%	3	2.3%	2.8%	$503	1.0%	1.0%
	Moderate	36	9.9%	$6,450	5.0%	17.3%	14	10.9%	11.5%	$2,220	5.0%	6.5%	12	11.7%	12.8%	$2,233	6.8%	7.5%	10	7.5%	15.4%	$1,997	3.8%	9.4%
	Middle	77	21.1%	$18,854	14.5%	18.7%	26	20.2%	21.0%	$5,113	11.6%	16.6%	22	21.4%	23.0%	$5,656	17.1%	18.5%	29	21.8%	23.8%	$8,085	15.4%	19.9%
	Upper	232	63.6%	$100,491	77.4%	41.7%	84	65.1%	48.0%	$36,086	81.8%	60.6%	61	59.2%	47.0%	$23,836	72.1%	58.5%	87	65.4%	45.9%	$40,569	77.1%	57.8%
	Unknown	9	2.5%	$2,762	2.1%	0.0%	2	1.6%	17.3%	$414	0.9%	15.4%	3	2.9%	14.3%	$909	2.7%	14.2%	4	3.0%	12.1%	$1,439	2.7%	11.9%
	Total	*365*	*100%*	*$129,784*	*100%*	*100%*	*129*	*100%*	*100%*	*$44,135*	*100%*	*100%*	*103*	*100%*	*100%*	*$33,056*	*100%*	*100%*	*133*	*100%*	*100%*	*$52,593*	*100%*	*100%*
REFINANCE	Low	9	2.7%	$947	1.0%	22.3%	3	4.8%	4.5%	$213	1.7%	2.4%	3	4.7%	3.7%	$238	1.5%	1.9%	3	1.5%	2.0%	$496	0.7%	0.9%
	Moderate	47	14.2%	$5,811	6.1%	17.3%	14	22.2%	12.7%	$1,461	11.8%	8.2%	9	14.1%	10.2%	$1,046	6.5%	5.9%	24	11.8%	8.9%	$3,304	4.9%	5.3%
	Middle	59	17.8%	$12,383	13.0%	18.7%	11	17.5%	20.6%	$2,043	16.6%	16.4%	11	17.2%	18.9%	$2,230	14.0%	14.0%	37	18.1%	18.4%	$8,110	12.1%	14.4%
	Upper	210	63.4%	$74,299	78.1%	41.7%	35	55.6%	48.6%	$8,625	69.9%	59.9%	41	64.1%	48.0%	$12,470	78.0%	57.4%	134	65.7%	52.3%	$53,204	79.7%	60.2%
	Unknown	6	1.8%	$1,667	1.8%	0.0%	0	0.0%	13.6%	$0	0.0%	13.1%	0	0.0%	19.3%	$0	0.0%	20.9%	6	2.9%	18.4%	$1,667	2.5%	19.2%
	Total	*331*	*100%*	*$95,107*	*100%*	*100%*	*63*	*100%*	*100%*	*$12,342*	*100%*	*100%*	*64*	*100%*	*100%*	*$15,984*	*100%*	*100%*	*204*	*100%*	*100%*	*$66,781*	*100%*	*100%*
HOME IMPROVEMENT	Low	6	3.3%	$188	1.2%	22.3%	2	2.6%	2.8%	$64	1.0%	1.4%	1	1.7%	3.4%	$25	0.6%	2.0%	3	6.0%	4.1%	$99	2.0%	1.9%
	Moderate	23	12.5%	$1,178	7.4%	17.3%	9	11.8%	8.9%	$474	7.6%	5.3%	9	15.5%	9.5%	$414	9.1%	6.6%	5	10.0%	10.4%	$290	5.7%	6.9%
	Middle	44	23.9%	$2,891	18.2%	18.7%	15	19.7%	17.3%	$926	14.8%	12.0%	16	27.6%	17.6%	$845	18.6%	13.1%	13	26.0%	16.8%	$1,120	22.2%	12.3%
	Upper	108	58.7%	$11,537	72.7%	41.7%	50	65.8%	65.4%	$4,808	76.7%	72.2%	32	55.2%	66.1%	$3,260	71.7%	74.4%	26	52.0%	65.2%	$3,469	68.7%	74.2%
	Unknown	3	1.6%	$75	0.5%	0.0%	0	0.0%	5.5%	$0	0.0%	9.1%	0	0.0%	3.4%	$0	0.0%	3.8%	3	6.0%	3.5%	$75	1.5%	4.6%
	Total	*184*	*100%*	*$15,869*	*100%*	*100%*	*76*	*100%*	*100%*	*$6,272*	*100%*	*100%*	*58*	*100%*	*100%*	*$4,544*	*100%*	*100%*	*50*	*100%*	*100%*	*$5,053*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	$0	0.0%	22.3%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	17.3%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	18.7%	0	0.0%	0.6%	$0	0.0%	0.0%	0	0.0%	0.6%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	41.7%	0	0.0%	0.6%	$0	0.0%	0.0%	0	0.0%	2.9%	$0	0.0%	0.1%	0	0.0%	3.5%	$0	0.0%	0.4%
	Unknown	2	100.0%	$30,500	100.0%	0.0%	0	0.0%	98.9%	$0	0.0%	100.0%	0	0.0%	96.5%	$0	0.0%	99.9%	2	100.0%	96.5%	$30,500	100.0%	99.6%
	Total	*2*	*100%*	*$30,500*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*2*	*100%*	*100%*	*$30,500*	*100%*	*100%*
OTHER PURPOSE LOC	Low	3	3.8%	$55	0.6%	22.3%	2	7.4%	3.9%	$45	2.3%	2.3%	0	0.0%	3.1%	$0	0.0%	1.2%	1	3.6%	4.4%	$10	0.4%	2.0%
	Moderate	10	12.7%	$352	4.0%	17.3%	4	14.8%	10.5%	$211	10.6%	6.0%	3	12.5%	9.0%	$81	2.0%	4.3%	3	10.7%	9.5%	$60	2.1%	4.9%
	Middle	15	19.0%	$704	7.9%	18.7%	9	33.3%	16.8%	$449	22.5%	11.0%	3	12.5%	16.1%	$139	3.4%	8.7%	3	10.7%	14.8%	$116	4.1%	8.6%
	Upper	51	64.6%	$7,796	87.5%	41.7%	12	44.4%	67.3%	$1,287	64.6%	79.7%	18	75.0%	69.1%	$3,891	94.6%	82.9%	21	75.0%	68.0%	$2,618	93.4%	79.7%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	1.5%	$0	0.0%	1.0%	0	0.0%	2.8%	$0	0.0%	2.9%	0	0.0%	3.2%	$0	0.0%	4.8%
	Total	*79*	*100%*	*$8,907*	*100%*	*100%*	*27*	*100%*	*100%*	*$1,992*	*100%*	*100%*	*24*	*100%*	*100%*	*$4,111*	*100%*	*100%*	*28*	*100%*	*100%*	*$2,804*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2
Assessment Area: FL Ft. Lauderdale

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	2	5.9%	$172	3.6%	22.3%	1	8.3%	5.0%	$15	1.8%	1.6%	0	0.0%	5.2%	$0	0.0%	1.8%	1	7.7%	4.7%	$157	6.1%	1.3%
	Moderate	6	17.6%	$235	4.9%	17.3%	2	16.7%	11.5%	$30	3.7%	4.2%	0	0.0%	9.3%	$0	0.0%	3.6%	4	30.8%	12.4%	$205	7.9%	4.1%
	Middle	7	20.6%	$1,024	21.4%	18.7%	2	16.7%	17.0%	$85	10.4%	8.0%	5	55.6%	19.3%	$939	68.6%	9.0%	0	0.0%	17.4%	$0	0.0%	8.2%
	Upper	19	55.9%	$3,348	70.1%	41.7%	7	58.3%	55.9%	$685	84.0%	67.7%	4	44.4%	53.7%	$430	31.4%	65.9%	8	61.5%	53.5%	$2,233	86.1%	69.7%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	10.5%	$0	0.0%	18.5%	0	0.0%	12.5%	$0	0.0%	19.8%	0	0.0%	12.1%	$0	0.0%	16.7%
	Total	*34*	*100%*	*$4,779*	*100%*	*100%*	*12*	*100%*	*100%*	*$815*	*100%*	*100%*	*9*	*100%*	*100%*	*$1,369*	*100%*	*100%*	*13*	*100%*	*100%*	*$2,595*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	22.3%	0	0.0%	0.8%	$0	0.0%	0.3%	0	0.0%	1.4%	$0	0.0%	0.7%	0	0.0%	0.1%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	17.3%	0	0.0%	4.2%	$0	0.0%	3.3%	0	0.0%	6.0%	$0	0.0%	6.3%	0	0.0%	0.2%	$0	0.0%	0.1%
	Middle	0	0.0%	$0	0.0%	18.7%	0	0.0%	4.2%	$0	0.0%	3.9%	0	0.0%	4.0%	$0	0.0%	5.2%	0	0.0%	0.2%	$0	0.0%	0.2%
	Upper	0	0.0%	$0	0.0%	41.7%	0	0.0%	5.1%	$0	0.0%	5.2%	0	0.0%	4.1%	$0	0.0%	6.2%	0	0.0%	0.2%	$0	0.0%	0.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	85.6%	$0	0.0%	87.4%	0	0.0%	84.5%	$0	0.0%	81.6%	0	0.0%	99.4%	$0	0.0%	99.5%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	31	3.1%	$2,589	0.9%	22.3%	11	3.6%	2.8%	$639	1.0%	1.2%	9	3.5%	3.2%	$685	1.2%	1.3%	11	2.6%	2.4%	$1,265	0.8%	0.9%
	Moderate	122	12.3%	$14,026	4.9%	17.3%	43	14.0%	11.3%	$4,396	6.7%	6.0%	33	12.8%	11.5%	$3,774	6.4%	6.2%	46	10.7%	11.5%	$5,856	3.7%	6.9%
	Middle	202	20.3%	$35,856	12.6%	18.7%	63	20.5%	19.9%	$8,616	13.1%	14.2%	57	22.1%	20.9%	$9,809	16.6%	15.0%	82	19.1%	20.0%	$17,431	10.9%	16.0%
	Upper	620	62.3%	$197,471	69.3%	41.7%	188	61.2%	47.9%	$51,491	78.5%	53.1%	156	60.5%	47.8%	$43,887	74.3%	52.3%	276	64.2%	48.6%	$102,093	63.7%	56.4%
	Unknown	20	2.0%	$35,004	12.3%	0.0%	2	0.7%	18.1%	$414	0.6%	25.5%	3	1.2%	16.6%	$909	1.5%	25.2%	15	3.5%	17.5%	$33,681	21.0%	19.8%
	Total	*995*	*100%*	*$284,946*	*100%*	*100%*	*307*	*100%*	*100%*	*$65,556*	*100%*	*100%*	*258*	*100%*	*100%*	*$59,064*	*100%*	*100%*	*430*	*100%*	*100%*	*$160,326*	*100%*	*100%*
Small Business						Total Businesses																		
Revenue	$1 Million or Less	1,493	55.4%	$63,667	30.3%	93.8%	543	57.6%	46.2%	$25,849	37.0%	31.8%	430	56.1%	48.4%	$19,908	34.0%	31.1%	520	52.9%	40.3%	$17,910	21.9%	23.5%
	Over $1 Million	1,032	38.3%	$139,366	66.3%	5.2%	392	41.6%					334	43.5%					306	31.1%				
	Total Rev. available	2,525	93.7%	$203,033	96.6%	99.0%	935	99.2%					764	99.6%					826	84.0%				
	Rev. Not Known	168	6.2%	$7,133	3.4%	1.0%	8	0.8%					3	0.4%					157	16.0%				
	Total	*2,693*	*100%*	*$210,166*	*100%*	*100%*	*943*	*100%*					*767*	*100%*					*983*	*100%*				
Loan Size	$100,000 or Less	2,357	87.5%	$91,352	43.5%		874	92.7%	96.4%	$41,228	59.1%	53.6%	689	89.8%	96.5%	$27,193	46.4%	54.3%	794	80.8%	91.9%	$22,931	28.0%	42.9%
	$100,001 - $250,000	177	6.6%	$30,207	14.4%		28	3.0%	2.0%	$5,250	7.5%	13.5%	37	4.8%	2.1%	$6,563	11.2%	13.8%	112	11.4%	5.2%	$18,394	22.5%	21.0%
	$250,001 - $1 Million	159	5.9%	$88,607	42.2%		41	4.3%	1.6%	$23,316	33.4%	32.9%	41	5.3%	1.4%	$24,821	42.4%	31.8%	77	7.8%	3.0%	$40,470	49.5%	36.1%
	Total	*2,693*	*100%*	*$210,166*	*100%*		*943*	*100%*	*100%*	*$69,794*	*100%*	*100%*	*767*	*100%*	*100%*	*$58,577*	*100%*	*100%*	*983*	*100%*	*100%*	*$81,795*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	1,421	95.2%	$42,080	66.1%																			
	$100,001 - $250,000	45	3.0%	$7,147	11.2%																			
	$250,001 - $1 Million	27	1.8%	$14,440	22.7%																			
	Total	*1,493*	*100%*	*$63,667*	*100%*																			
Small Farm						Total Farms																		
Revenue	$1 Million or Less	1	20.0%	$3	0.6%	97.9%	0	0.0%	51.0%	$0	0.0%	57.3%	0	0.0%	65.2%	$0	0.0%	61.9%	1	33.3%	60.5%	$3	0.7%	55.2%
	Over $1 Million	4	80.0%	$463	99.4%	2.1%	2	100.0%					0	0.0%					2	66.7%				
	Total Rev. available	5	100.0%	$466	100.0%	100.0%	2	100.0%					0	0.0%					3	100.0%				
	Not Known	0	0.0%	$0	0.0%	0.0%	0	0.0%					0	0.0%					0	0.0%				
	Total	*5*	*100%*	*$466*	*100%*	*100%*	*2*	*100%*					*0*	*0%*					*3*	*100%*				
Loan Size	$100,000 or Less	3	60.0%	$15	3.2%		2	100.0%	93.1%	$12	100.0%	53.7%	0	0.0%	98.3%	$0	0.0%	84.9%	1	33.3%	89.1%	$3	0.7%	54.2%
	$100,001 - $250,000	1	20.0%	$130	27.9%		0	0.0%	5.9%	$0	0.0%	31.7%	0	0.0%	1.7%	$0	0.0%	15.1%	1	33.3%	8.4%	$130	28.6%	28.4%
	$250,001 - $500,000	1	20.0%	$321	68.9%		0	0.0%	1.0%	$0	0.0%	14.6%	0	0.0%	0.0%	$0	0.0%	0.0%	1	33.3%	2.5%	$321	70.7%	17.5%
	Total	*5*	*100%*	*$466*	*100%*		*2*	*100%*	*100%*	*$12*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*3*	*100%*	*100%*	*$454*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	1	100.0%	$3	100.0%																			
	$100,001 - $250,000	0	0.0%	$0	0.0%																			
	$250,001 - $500,000	0	0.0%	$0	0.0%																			
	Total	*1*	*100%*	*$3*	*100%*																			

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue.
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2
Assessment Area: FL Ft. Myers

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
HOME PURCHASE	Low	2	0.5%	$440	0.4%	2.1%	0	0.0%	1.9%	$0	0.0%	1.1%	1	0.8%	2.1%	$254	0.8%	1.4%	1	0.6%	2.1%	$186	0.4%	1.3%
	Moderate	41	9.7%	$9,274	7.7%	18.6%	17	12.1%	21.2%	$3,605	9.9%	17.1%	12	9.6%	20.4%	$2,451	7.4%	17.1%	12	7.7%	19.8%	$3,218	6.2%	17.5%
	Middle	195	46.2%	$50,613	41.8%	44.2%	64	45.4%	43.4%	$13,910	38.3%	40.8%	61	48.8%	43.9%	$14,637	44.5%	41.4%	70	44.9%	42.8%	$22,066	42.6%	39.6%
	Upper	184	43.6%	$60,619	50.1%	35.1%	60	42.6%	33.5%	$18,779	51.7%	41.0%	51	40.8%	33.5%	$15,565	47.3%	40.0%	73	46.8%	35.0%	$26,275	50.8%	41.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.1%	$0	0.0%	0.2%	0	0.0%	0.3%	$0	0.0%	0.3%
	Total	*422*	*100%*	*$120,946*	*100%*	*100%*	*141*	*100%*	*100%*	*$36,294*	*100%*	*100%*	*125*	*100%*	*100%*	*$32,907*	*100%*	*100%*	*156*	*100%*	*100%*	*$51,745*	*100%*	*100%*
REFINANCE	Low	1	0.3%	$107	0.2%	2.1%	0	0.0%	1.1%	$0	0.0%	0.6%	0	0.0%	1.0%	$0	0.0%	0.6%	1	0.6%	0.8%	$107	0.2%	0.4%
	Moderate	32	10.1%	$5,819	8.2%	18.6%	7	9.7%	17.7%	$1,162	9.1%	13.1%	7	11.1%	17.3%	$1,038	7.5%	13.8%	18	9.9%	15.1%	$3,619	8.1%	12.2%
	Middle	143	45.3%	$24,723	34.7%	44.2%	36	50.0%	49.9%	$5,621	43.9%	46.5%	33	52.4%	49.0%	$5,837	42.4%	44.6%	74	40.9%	44.8%	$13,265	29.7%	41.1%
	Upper	140	44.3%	$40,604	57.0%	35.1%	29	40.3%	31.2%	$6,020	47.0%	39.7%	23	36.5%	32.7%	$6,891	50.1%	41.1%	88	48.6%	39.3%	$27,693	62.0%	46.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.1%	0	0.0%	0.0%	$0	0.0%	0.1%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*316*	*100%*	*$71,253*	*100%*	*100%*	*72*	*100%*	*100%*	*$12,803*	*100%*	*100%*	*63*	*100%*	*100%*	*$13,766*	*100%*	*100%*	*181*	*100%*	*100%*	*$44,684*	*100%*	*100%*
HOME IMPROVEMENT	Low	1	0.6%	$16	0.1%	2.1%	1	1.7%	0.6%	$16	0.3%	0.5%	0	0.0%	0.7%	$0	0.0%	0.6%	0	0.0%	0.8%	$0	0.0%	0.4%
	Moderate	24	13.6%	$1,512	10.4%	18.6%	12	20.0%	15.3%	$730	15.3%	13.6%	7	10.3%	16.0%	$457	8.1%	12.4%	5	10.2%	14.1%	$325	7.9%	10.5%
	Middle	83	46.9%	$4,961	34.2%	44.2%	24	40.0%	49.3%	$1,246	26.2%	45.4%	35	51.5%	47.9%	$2,256	40.2%	40.7%	24	49.0%	46.8%	$1,459	35.4%	40.1%
	Upper	69	39.0%	$7,999	55.2%	35.1%	23	38.3%	34.7%	$2,770	58.2%	39.3%	26	38.2%	35.5%	$2,896	51.6%	46.3%	20	40.8%	38.3%	$2,333	56.7%	48.9%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.1%	$0	0.0%	1.2%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*177*	*100%*	*$14,488*	*100%*	*100%*	*60*	*100%*	*100%*	*$4,762*	*100%*	*100%*	*68*	*100%*	*100%*	*$5,609*	*100%*	*100%*	*49*	*100%*	*100%*	*$4,117*	*100%*	*100%*
		Multi-Family Units																						
MULTI FAMILY	Low	0	0.0%	$0	0.0%	3.0%	0	0.0%	14.3%	$0	0.0%	7.7%	0	0.0%	12.5%	$0	0.0%	2.0%	0	0.0%	6.3%	$0	0.0%	6.2%
	Moderate	0	0.0%	$0	0.0%	18.7%	0	0.0%	37.5%	$0	0.0%	44.1%	0	0.0%	39.6%	$0	0.0%	20.7%	0	0.0%	43.8%	$0	0.0%	57.0%
	Middle	0	0.0%	$0	0.0%	30.2%	0	0.0%	28.6%	$0	0.0%	46.1%	0	0.0%	25.0%	$0	0.0%	39.8%	0	0.0%	40.6%	$0	0.0%	34.9%
	Upper	0	0.0%	$0	0.0%	48.2%	0	0.0%	19.6%	$0	0.0%	2.1%	0	0.0%	22.9%	$0	0.0%	37.5%	0	0.0%	9.4%	$0	0.0%	1.9%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	1	0.7%	$50	0.4%	2.1%	0	0.0%	0.7%	$0	0.0%	0.6%	0	0.0%	0.6%	$0	0.0%	0.3%	1	2.9%	0.6%	$50	1.3%	0.3%
	Moderate	19	13.7%	$1,626	12.6%	18.6%	9	15.0%	14.3%	$752	12.6%	9.3%	6	13.6%	13.4%	$233	7.4%	9.7%	4	11.4%	12.7%	$641	17.0%	9.3%
	Middle	64	46.0%	$4,996	38.8%	44.2%	27	45.0%	44.5%	$2,191	36.6%	40.1%	21	47.7%	43.3%	$1,509	48.2%	36.0%	16	45.7%	45.5%	$1,296	34.3%	36.3%
	Upper	55	39.6%	$6,212	48.2%	35.1%	24	40.0%	40.6%	$3,038	50.8%	50.0%	17	38.6%	42.7%	$1,386	44.3%	54.1%	14	40.0%	41.3%	$1,788	47.4%	54.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*139*	*100%*	*$12,884*	*100%*	*100%*	*60*	*100%*	*100%*	*$5,981*	*100%*	*100%*	*44*	*100%*	*100%*	*$3,128*	*100%*	*100%*	*35*	*100%*	*100%*	*$3,775*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2
Assessment Area: FL Ft. Myers

Product Type	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	1	3.2%	$44	1.1%	2.1%	0	0.0%	1.5%	$0	0.0%	0.7%	1	10.0%	1.4%	$44	6.4%	0.7%	0	0.0%	1.0%	$0	0.0%	0.5%
	Moderate	1	3.2%	$65	1.7%	18.6%	0	0.0%	16.9%	$0	0.0%	16.2%	1	10.0%	14.5%	$65	9.4%	8.6%	0	0.0%	14.4%	$0	0.0%	8.7%
	Middle	16	51.6%	$1,863	48.7%	44.2%	7	63.6%	43.1%	$614	62.1%	31.3%	5	50.0%	40.9%	$461	67.0%	32.7%	4	40.0%	37.7%	$788	36.7%	24.5%
	Upper	13	41.9%	$1,855	48.5%	35.1%	4	36.4%	38.5%	$375	37.9%	51.8%	3	30.0%	43.1%	$118	17.2%	58.0%	6	60.0%	46.9%	$1,362	63.3%	66.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*31*	*100%*	*$3,827*	*100%*	*100%*	*11*	*100%*	*100%*	*$989*	*100%*	*100%*	*10*	*100%*	*100%*	*$688*	*100%*	*100%*	*10*	*100%*	*100%*	*$2,150*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	2.1%	0	0.0%	2.1%	$0	0.0%	1.6%	0	0.0%	2.0%	$0	0.0%	1.0%	0	0.0%	2.2%	$0	0.0%	1.6%
	Moderate	0	0.0%	$0	0.0%	18.6%	0	0.0%	27.4%	$0	0.0%	22.6%	0	0.0%	21.6%	$0	0.0%	16.7%	0	0.0%	35.7%	$0	0.0%	30.5%
	Middle	0	0.0%	$0	0.0%	44.2%	0	0.0%	49.3%	$0	0.0%	45.7%	0	0.0%	50.4%	$0	0.0%	45.3%	0	0.0%	47.2%	$0	0.0%	44.1%
	Upper	0	0.0%	$0	0.0%	35.1%	0	0.0%	21.3%	$0	0.0%	30.1%	0	0.0%	26.1%	$0	0.0%	37.1%	0	0.0%	14.8%	$0	0.0%	23.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	6	0.6%	$657	0.3%	2.1%	1	0.3%	1.6%	$16	0.0%	1.4%	2	0.6%	1.7%	$298	0.5%	1.2%	3	0.7%	1.5%	$343	0.3%	1.0%
	Moderate	117	10.8%	$18,296	8.2%	18.6%	45	13.1%	20.0%	$6,249	10.3%	18.0%	33	10.6%	19.1%	$4,244	7.6%	16.3%	39	9.0%	17.8%	$7,803	7.3%	15.8%
	Middle	501	46.2%	$87,156	39.0%	44.2%	158	45.9%	45.1%	$23,582	38.8%	42.1%	155	50.0%	45.4%	$24,700	44.0%	41.9%	188	43.6%	43.8%	$38,874	36.5%	40.0%
	Upper	461	42.5%	$117,289	52.5%	35.1%	140	40.7%	33.2%	$30,982	50.9%	38.4%	120	38.7%	33.7%	$26,856	47.9%	40.5%	201	46.6%	36.7%	$59,451	55.8%	43.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.1%	$0	0.0%	0.1%	0	0.0%	0.1%	$0	0.0%	0.2%
	Total	*1,085*	*100%*	*$223,398*	*100%*	*100%*	*344*	*100%*	*100%*	*$60,829*	*100%*	*100%*	*310*	*100%*	*100%*	*$56,098*	*100%*	*100%*	*431*	*100%*	*100%*	*$106,471*	*100%*	*100%*
						Total Businesses																		
SMALL BUSINESSES	Low	30	3.0%	$4,559	6.3%	2.9%	11	4.3%	2.2%	$2,349	13.4%	2.6%	5	2.4%	2.3%	$872	6.1%	1.9%	14	2.6%	2.5%	$1,338	3.3%	2.3%
	Moderate	228	22.8%	$16,881	23.4%	22.4%	65	25.3%	22.2%	$3,956	22.6%	25.3%	54	25.6%	22.8%	$2,726	19.0%	25.0%	109	20.4%	22.8%	$10,199	25.4%	25.2%
	Middle	411	41.0%	$24,266	33.7%	41.0%	100	38.9%	38.6%	$4,742	27.1%	33.6%	87	41.2%	38.7%	$4,304	30.1%	34.0%	224	41.9%	39.5%	$15,220	37.9%	34.6%
	Upper	332	33.1%	$26,255	36.5%	33.7%	81	31.5%	36.2%	$6,479	37.0%	38.0%	65	30.8%	35.3%	$6,415	44.8%	38.5%	186	34.8%	34.8%	$13,361	33.3%	37.6%
	Unknown	1	0.1%	$28	0.0%	0.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.1%	1	0.2%	0.0%	$28	0.1%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	0.7%	$0	0.0%	0.5%	0	0.0%	0.8%	$0	0.0%	0.5%	0	0.0%	0.3%	$0	0.0%	0.3%
	Total	*1,002*	*100%*	*$71,989*	*100%*	*100%*	*257*	*100%*	*100%*	*$17,526*	*100%*	*100%*	*211*	*100%*	*100%*	*$14,317*	*100%*	*100%*	*534*	*100%*	*100%*	*$40,146*	*100%*	*100%*
						Total Farms																		
SMALL FARM	Low	0	0.0%	$0	0.0%	0.9%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	1.1%	$0	0.0%	0.3%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	20.0%	0	0.0%	17.0%	$0	0.0%	13.3%	0	0.0%	23.3%	$0	0.0%	17.7%	0	0.0%	19.7%	$0	0.0%	8.8%
	Middle	2	50.0%	$27	16.1%	46.9%	1	100.0%	56.8%	$20	100.0%	63.8%	0	0.0%	45.6%	$0	0.0%	61.4%	1	33.3%	38.0%	$7	4.7%	41.8%
	Upper	2	50.0%	$141	83.9%	32.3%	0	0.0%	25.0%	$0	0.0%	22.5%	0	0.0%	28.9%	$0	0.0%	20.0%	2	66.7%	42.3%	$141	95.3%	49.4%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	1.1%	$0	0.0%	0.5%	0	0.0%	1.1%	$0	0.0%	0.6%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*4*	*100%*	*$168*	*100%*	*100%*	*1*	*100%*	*100%*	*$20*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*3*	*100%*	*100%*	*$148*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2

Assessment Area: FL Ft. Myers

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	12	2.8%	$1,447	1.2%	20.8%	2	1.4%	3.0%	$158	0.4%	1.7%	3	2.4%	3.8%	$327	1.0%	2.1%	7	4.5%	4.1%	$962	1.9%	2.3%
	Moderate	64	15.2%	$10,735	8.9%	18.5%	22	15.6%	15.5%	$3,387	9.3%	10.9%	17	13.6%	17.8%	$2,875	8.7%	13.0%	25	16.0%	18.1%	$4,473	8.6%	13.1%
	Middle	77	18.2%	$16,354	13.5%	19.7%	25	17.7%	21.2%	$4,612	12.7%	17.9%	25	20.0%	21.9%	$5,221	15.9%	18.5%	27	17.3%	21.4%	$6,521	12.6%	18.1%
	Upper	267	63.3%	$91,762	75.9%	41.1%	92	65.2%	43.1%	$28,137	77.5%	54.2%	78	62.4%	43.9%	$23,836	72.4%	54.0%	97	62.2%	45.0%	$39,789	76.9%	55.7%
	Unknown	2	0.5%	$648	0.5%	0.0%	0	0.0%	17.2%	$0	0.0%	15.4%	2	1.6%	12.6%	$648	2.0%	12.3%	0	0.0%	11.4%	$0	0.0%	10.9%
	Total	*422*	*100%*	*$120,946*	*100%*	*100%*	*141*	*100%*	*100%*	*$36,294*	*100%*	*100%*	*125*	*100%*	*100%*	*$32,907*	*100%*	*100%*	*156*	*100%*	*100%*	*$51,745*	*100%*	*100%*
REFINANCE	Low	9	2.8%	$620	0.9%	20.8%	3	4.2%	7.2%	$190	1.5%	4.0%	1	1.6%	5.7%	$106	0.8%	3.1%	5	2.8%	3.0%	$324	0.7%	1.6%
	Moderate	49	15.5%	$5,110	7.2%	18.5%	18	25.0%	17.4%	$1,774	13.9%	12.4%	8	12.7%	13.7%	$734	5.3%	8.9%	23	12.7%	11.3%	$2,602	5.8%	7.3%
	Middle	62	19.6%	$10,277	14.4%	19.7%	13	18.1%	23.8%	$1,997	15.6%	20.0%	17	27.0%	19.0%	$2,711	19.7%	15.3%	32	17.7%	18.7%	$5,569	12.5%	15.0%
	Upper	183	57.9%	$52,808	74.1%	41.1%	36	50.0%	37.6%	$8,482	66.3%	49.0%	33	52.4%	37.6%	$9,421	68.4%	47.9%	114	63.0%	44.2%	$34,905	78.1%	53.0%
	Unknown	13	4.1%	$2,438	3.4%	0.0%	2	2.8%	13.9%	$360	2.8%	14.7%	4	6.3%	24.0%	$794	5.8%	24.8%	7	3.9%	22.9%	$1,284	2.9%	23.1%
	Total	*316*	*100%*	*$71,253*	*100%*	*100%*	*72*	*100%*	*100%*	*$12,803*	*100%*	*100%*	*63*	*100%*	*100%*	*$13,766*	*100%*	*100%*	*181*	*100%*	*100%*	*$44,684*	*100%*	*100%*
HOME IMPROVEMENT	Low	8	4.5%	$314	2.2%	20.8%	3	5.0%	5.3%	$119	2.5%	3.4%	3	4.4%	5.9%	$159	2.8%	3.2%	2	4.1%	4.6%	$36	0.9%	2.1%
	Moderate	23	13.0%	$1,124	7.8%	18.5%	10	16.7%	15.6%	$525	11.0%	11.1%	8	11.8%	15.6%	$351	6.3%	9.8%	5	10.2%	15.9%	$248	6.0%	10.0%
	Middle	40	22.6%	$2,233	15.4%	19.7%	11	18.3%	23.6%	$428	9.0%	18.1%	19	27.9%	25.0%	$1,416	25.2%	18.9%	10	20.4%	23.6%	$389	9.4%	17.5%
	Upper	104	58.8%	$10,775	74.4%	41.1%	35	58.3%	50.6%	$3,673	77.1%	59.2%	37	54.4%	50.9%	$3,658	65.2%	61.6%	32	65.3%	52.1%	$3,444	83.7%	63.9%
	Unknown	2	1.1%	$42	0.3%	0.0%	1	1.7%	5.0%	$17	0.4%	8.1%	1	1.5%	2.5%	$25	0.4%	6.4%	0	0.0%	3.7%	$0	0.0%	6.6%
	Total	*177*	*100%*	*$14,488*	*100%*	*100%*	*60*	*100%*	*100%*	*$4,762*	*100%*	*100%*	*68*	*100%*	*100%*	*$5,609*	*100%*	*100%*	*49*	*100%*	*100%*	*$4,117*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	$0	0.0%	20.8%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	18.5%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	19.7%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	41.1%	0	0.0%	5.4%	$0	0.0%	0.3%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	94.6%	$0	0.0%	99.7%	0	0.0%	100.0%	$0	0.0%	100.0%	0	0.0%	100.0%	$0	0.0%	100.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	8	5.8%	$252	2.0%	20.8%	5	8.3%	4.7%	$163	2.7%	2.2%	3	6.8%	6.1%	$89	2.8%	2.8%	0	0.0%	5.8%	$0	0.0%	3.6%
	Moderate	23	16.5%	$1,000	7.8%	18.5%	9	15.0%	16.5%	$255	4.3%	8.6%	9	20.5%	17.1%	$525	16.8%	10.5%	5	14.3%	15.7%	$220	5.8%	8.2%
	Middle	29	20.9%	$1,460	11.3%	19.7%	10	16.7%	24.7%	$618	10.3%	17.4%	11	25.0%	20.6%	$456	14.6%	15.1%	8	22.9%	23.9%	$386	10.2%	16.3%
	Upper	76	54.7%	$9,984	77.5%	41.1%	36	60.0%	52.8%	$4,945	82.7%	68.6%	19	43.2%	54.7%	$1,953	62.4%	69.6%	21	60.0%	52.2%	$3,086	81.7%	69.1%
	Unknown	3	2.2%	$188	1.5%	0.0%	0	0.0%	1.3%	$0	0.0%	3.2%	2	4.5%	1.4%	$105	3.4%	1.9%	1	2.9%	2.3%	$83	2.2%	2.8%
	Total	*139*	*100%*	*$12,884*	*100%*	*100%*	*60*	*100%*	*100%*	*$5,981*	*100%*	*100%*	*44*	*100%*	*100%*	*$3,128*	*100%*	*100%*	*35*	*100%*	*100%*	*$3,775*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2
Assessment Area: FL Ft. Myers

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	2	6.5%	$194	5.1%	20.8%	0	0.0%	8.8%	$0	0.0%	3.8%	2	20.0%	8.2%	$194	28.2%	3.8%	0	0.0%	5.6%	$0	0.0%	2.7%
	Moderate	5	16.1%	$352	9.2%	18.5%	2	18.2%	13.2%	$135	13.7%	5.5%	2	20.0%	16.8%	$115	16.7%	7.1%	1	10.0%	13.1%	$102	4.7%	5.8%
	Middle	7	22.6%	$525	13.7%	19.7%	2	18.2%	15.2%	$160	16.2%	8.0%	3	30.0%	16.2%	$225	32.7%	9.2%	2	20.0%	17.7%	$140	6.5%	8.4%
	Upper	16	51.6%	$2,688	70.2%	41.1%	6	54.5%	53.7%	$626	63.3%	71.8%	3	30.0%	51.1%	$154	22.4%	69.6%	7	70.0%	56.9%	$1,908	88.7%	74.0%
	Unknown	1	3.2%	$68	1.8%	0.0%	1	9.1%	9.1%	$68	6.9%	10.8%	0	0.0%	7.8%	$0	0.0%	10.3%	0	0.0%	6.7%	$0	0.0%	9.0%
	Total	*31*	*100%*	*$3,827*	*100%*	*100%*	*11*	*100%*	*100%*	*$989*	*100%*	*100%*	*10*	*100%*	*100%*	*$688*	*100%*	*100%*	*10*	*100%*	*100%*	*$2,150*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	20.8%	0	0.0%	0.6%	$0	0.0%	0.2%	0	0.0%	3.0%	$0	0.0%	1.8%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	18.5%	0	0.0%	1.0%	$0	0.0%	0.6%	0	0.0%	3.5%	$0	0.0%	2.6%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	19.7%	0	0.0%	2.1%	$0	0.0%	1.5%	0	0.0%	2.2%	$0	0.0%	2.5%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	41.1%	0	0.0%	4.3%	$0	0.0%	3.8%	0	0.0%	3.7%	$0	0.0%	6.9%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	92.1%	$0	0.0%	93.9%	0	0.0%	87.6%	$0	0.0%	86.2%	0	0.0%	100.0%	$0	0.0%	100.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	39	3.6%	$2,827	1.3%	20.8%	13	3.8%	4.1%	$630	1.0%	2.0%	12	3.9%	4.5%	$875	1.6%	2.2%	14	3.2%	3.6%	$1,322	1.2%	1.9%
	Moderate	164	15.1%	$18,321	8.2%	18.5%	61	17.7%	15.5%	$6,076	10.0%	10.2%	44	14.2%	16.4%	$4,600	8.2%	10.7%	59	13.7%	14.8%	$7,645	7.2%	10.3%
	Middle	215	19.8%	$30,849	13.8%	19.7%	61	17.7%	21.4%	$7,815	12.8%	16.7%	75	24.2%	20.9%	$10,029	17.9%	15.9%	79	18.3%	19.9%	$13,005	12.2%	16.3%
	Upper	646	59.5%	$168,017	75.2%	41.1%	205	59.6%	41.9%	$45,863	75.4%	49.6%	170	54.8%	42.4%	$39,022	69.6%	48.2%	271	62.9%	44.2%	$83,132	78.1%	53.6%
	Unknown	21	1.9%	$3,384	1.5%	0.0%	4	1.2%	17.1%	$445	0.7%	21.5%	9	2.9%	15.7%	$1,572	2.8%	23.0%	8	1.9%	17.5%	$1,367	1.3%	17.9%
	Total	*1,085*	*100%*	*$223,398*	*100%*	*100%*	*344*	*100%*	*100%*	*$60,829*	*100%*	*100%*	*310*	*100%*	*100%*	*$56,098*	*100%*	*100%*	*431*	*100%*	*100%*	*$106,471*	*100%*	*100%*
Small Business						Total Businesses																		
Revenue	$1 Million or Less	621	62.0%	$22,719	31.6%	94.7%	166	64.6%	45.3%	$5,913	33.7%	31.5%	154	73.0%	46.3%	$6,998	48.9%	32.9%	301	56.4%	40.6%	$9,808	24.4%	26.7%
	Over $1 Million	293	29.2%	$45,313	62.9%	4.4%	89	34.6%					57	27.0%					147	27.5%				
	Total Rev. available	914	91.2%	$68,032	94.5%	99.1%	255	99.2%					211	100.0%					448	83.9%				
	Rev. Not Known	88	8.8%	$3,957	5.5%	0.8%	2	0.8%					0	0.0%					86	16.1%				
	Total	*1,002*	*100%*	*$71,989*	*100%*	*100%*	*257*	*100%*					*211*	*100%*					*534*	*100%*				
Loan Size	$100,000 or Less	846	84.4%	$25,899	36.0%		230	89.5%	95.5%	$8,208	46.8%	46.4%	184	87.2%	95.5%	$5,311	37.1%	46.7%	432	80.9%	90.4%	$12,380	30.8%	38.2%
	$100,001 - $250,000	90	9.0%	$14,756	20.5%		11	4.3%	2.4%	$1,845	10.5%	14.1%	16	7.6%	2.4%	$2,652	18.5%	14.3%	63	11.8%	5.7%	$10,259	25.6%	20.0%
	$250,001 - $1 Million	66	6.6%	$31,334	43.5%		16	6.2%	2.2%	$7,473	42.6%	39.5%	11	5.2%	2.1%	$6,354	44.4%	39.0%	39	7.3%	3.9%	$17,507	43.6%	41.8%
	Total	*1,002*	*100%*	*$71,989*	*100%*		*257*	*100%*	*100%*	*$17,526*	*100%*	*100%*	*211*	*100%*	*100%*	*$14,317*	*100%*	*100%*	*534*	*100%*	*100%*	*$40,146*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	599	96.5%	$14,972	65.9%																			
	$100,001 - $250,000	11	1.8%	$1,757	7.7%																			
	$250,001 - $1 Million	11	1.8%	$5,990	26.4%																			
	Total	*621*	*100%*	*$22,719*	*100%*																			
Small Farm						Total Farms																		
Revenue	$1 Million or Less	1	25.0%	$20	11.9%	97.1%	1	100.0%	44.3%	$20	100.0%	54.9%	0	0.0%	57.8%	$0	0.0%	70.2%	0	0.0%	43.7%	$0	0.0%	37.9%
	Over $1 Million	1	25.0%	$134	79.8%	2.9%	0	0.0%					0	0.0%					1	33.3%				
	Total Rev. available	2	50.0%	$154	91.7%	100.0%	1	100.0%					0	0.0%					1	33.3%				
	Not Known	2	50.0%	$14	8.3%	0.0%	0	0.0%					0	0.0%					2	66.7%				
	Total	*4*	*100%*	*$168*	*100%*	*100%*	*1*	*100%*					*0*	*0%*					*3*	*100%*				
Loan Size	$100,000 or Less	3	75.0%	$34	20.2%		1	100.0%	95.5%	$20	100.0%	74.0%	0	0.0%	97.8%	$0	0.0%	67.2%	2	66.7%	85.9%	$14	9.5%	41.7%
	$100,001 - $250,000	1	25.0%	$134	79.8%		0	0.0%	4.5%	$0	0.0%	26.0%	0	0.0%	1.1%	$0	0.0%	13.4%	1	33.3%	9.9%	$134	90.5%	34.2%
	$250,001 - $500,000	0	0.0%	$0	0.0%		0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	1.1%	$0	0.0%	19.4%	0	0.0%	4.2%	$0	0.0%	24.1%
	Total	*4*	*100%*	*$168*	*100%*		*1*	*100%*	*100%*	*$20*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*3*	*100%*	*100%*	*$148*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	1	100.0%	$20	100.0%																			
	$100,001 - $250,000	0	0.0%	$0	0.0%																			
	$250,001 - $500,000	0	0.0%	$0	0.0%																			
	Total	*1*	*100%*	*$20*	*100%*																			

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue.
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2
Assessment Area: FL Ft. Walton

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
HOME PURCHASE	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	21	3.0%	$4,691	1.5%	12.2%	8	3.1%	5.3%	$1,520	1.7%	3.0%	9	4.4%	5.8%	$2,226	2.6%	3.4%	4	1.8%	6.0%	$945	0.7%	3.2%
	Middle	253	36.6%	$114,017	36.5%	62.3%	84	32.3%	59.4%	$29,228	32.3%	52.7%	87	42.2%	61.3%	$37,357	43.6%	55.0%	82	36.4%	58.2%	$47,432	34.8%	53.2%
	Upper	417	60.3%	$193,784	62.0%	25.5%	168	64.6%	35.3%	$59,862	66.1%	44.3%	110	53.4%	32.9%	$46,147	53.8%	41.6%	139	61.8%	35.9%	$87,775	64.5%	43.6%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*691*	*100%*	*$312,492*	*100%*	*100%*	*260*	*100%*	*100%*	*$90,610*	*100%*	*100%*	*206*	*100%*	*100%*	*$85,730*	*100%*	*100%*	*225*	*100%*	*100%*	*$136,152*	*100%*	*100%*
REFINANCE	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	27	5.5%	$2,755	1.7%	12.2%	7	6.6%	6.1%	$548	2.4%	3.4%	8	6.1%	5.4%	$721	1.8%	3.1%	12	4.8%	4.2%	$1,486	1.5%	2.8%
	Middle	231	47.1%	$60,510	37.5%	62.3%	56	52.8%	57.3%	$10,031	44.3%	47.7%	62	47.0%	58.2%	$14,215	35.5%	50.1%	113	44.8%	56.9%	$36,264	36.8%	49.8%
	Upper	232	47.3%	$98,131	60.8%	25.5%	43	40.6%	36.6%	$12,081	53.3%	48.9%	62	47.0%	36.4%	$25,161	62.8%	46.7%	127	50.4%	38.9%	$60,889	61.7%	47.4%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*490*	*100%*	*$161,396*	*100%*	*100%*	*106*	*100%*	*100%*	*$22,660*	*100%*	*100%*	*132*	*100%*	*100%*	*$40,097*	*100%*	*100%*	*252*	*100%*	*100%*	*$98,639*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	16	6.0%	$847	2.8%	12.2%	5	6.2%	6.4%	$165	1.9%	3.5%	7	6.7%	4.7%	$445	3.8%	2.5%	4	5.0%	3.2%	$237	2.3%	1.6%
	Middle	124	46.6%	$14,933	48.5%	62.3%	37	45.7%	46.5%	$4,730	53.4%	43.9%	48	45.7%	52.9%	$4,658	39.8%	43.5%	39	48.8%	51.8%	$5,545	54.1%	45.4%
	Upper	126	47.4%	$15,019	48.8%	25.5%	39	48.1%	47.1%	$3,960	44.7%	52.6%	50	47.6%	42.4%	$6,600	56.4%	54.0%	37	46.3%	45.0%	$4,459	43.5%	53.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*266*	*100%*	*$30,799*	*100%*	*100%*	*81*	*100%*	*100%*	*$8,855*	*100%*	*100%*	*105*	*100%*	*100%*	*$11,703*	*100%*	*100%*	*80*	*100%*	*100%*	*$10,241*	*100%*	*100%*
MULTI FAMILY		Multi-Family Units																						
	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	7.5%	0	0.0%	13.3%	$0	0.0%	2.6%	0	0.0%	6.3%	$0	0.0%	0.4%	0	0.0%	19.0%	$0	0.0%	6.6%
	Middle	0	0.0%	$0	0.0%	27.6%	0	0.0%	43.3%	$0	0.0%	27.4%	0	0.0%	56.3%	$0	0.0%	63.8%	0	0.0%	61.9%	$0	0.0%	74.0%
	Upper	0	0.0%	$0	0.0%	64.8%	0	0.0%	43.3%	$0	0.0%	70.0%	0	0.0%	37.5%	$0	0.0%	35.7%	0	0.0%	19.0%	$0	0.0%	19.4%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	13	6.6%	$464	1.9%	12.2%	6	9.1%	4.5%	$228	3.1%	1.7%	3	5.0%	6.2%	$107	1.6%	3.2%	4	5.7%	4.3%	$129	1.3%	2.1%
	Middle	79	40.3%	$8,636	35.5%	62.3%	19	28.8%	40.7%	$1,780	24.2%	40.8%	25	41.7%	42.2%	$2,275	33.3%	35.0%	35	50.0%	50.4%	$4,581	45.1%	43.0%
	Upper	104	53.1%	$15,243	62.6%	25.5%	41	62.1%	54.9%	$5,345	72.7%	57.5%	32	53.3%	51.6%	$4,442	65.1%	61.8%	31	44.3%	45.3%	$5,456	53.7%	54.9%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*196*	*100%*	*$24,343*	*100%*	*100%*	*66*	*100%*	*100%*	*$7,353*	*100%*	*100%*	*60*	*100%*	*100%*	*$6,824*	*100%*	*100%*	*70*	*100%*	*100%*	*$10,166*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2
Assessment Area: FL Ft. Walton

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	2	3.6%	$246	2.1%	12.2%	1	5.3%	6.6%	$85	3.1%	1.6%	0	0.0%	5.2%	$0	0.0%	1.9%	1	5.6%	4.2%	$161	3.3%	1.0%
	Middle	29	51.8%	$4,359	37.8%	62.3%	11	57.9%	48.3%	$1,591	57.7%	44.3%	9	47.4%	45.5%	$1,875	48.9%	46.7%	9	50.0%	50.6%	$893	18.1%	52.5%
	Upper	25	44.6%	$6,912	60.0%	25.5%	7	36.8%	45.0%	$1,080	39.2%	54.1%	10	52.6%	49.3%	$1,956	51.1%	51.4%	8	44.4%	45.2%	$3,876	78.6%	46.6%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*56*	*100%*	*$11,517*	*100%*	*100%*	*19*	*100%*	*100%*	*$2,756*	*100%*	*100%*	*19*	*100%*	*100%*	*$3,831*	*100%*	*100%*	*18*	*100%*	*100%*	*$4,930*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	12.2%	0	0.0%	6.1%	$0	0.0%	3.3%	0	0.0%	4.4%	$0	0.0%	3.0%	0	0.0%	8.8%	$0	0.0%	5.1%
	Middle	0	0.0%	$0	0.0%	62.3%	0	0.0%	72.2%	$0	0.0%	66.4%	0	0.0%	64.4%	$0	0.0%	59.8%	0	0.0%	69.5%	$0	0.0%	66.0%
	Upper	0	0.0%	$0	0.0%	25.5%	0	0.0%	21.7%	$0	0.0%	30.3%	0	0.0%	31.1%	$0	0.0%	37.1%	0	0.0%	21.7%	$0	0.0%	28.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	79	4.6%	$9,003	1.7%	12.2%	27	5.1%	5.5%	$2,546	1.9%	3.0%	27	5.2%	5.7%	$3,499	2.4%	3.1%	25	3.9%	5.1%	$2,958	1.1%	3.1%
	Middle	716	42.1%	$202,455	37.5%	62.3%	207	38.9%	58.3%	$47,360	35.8%	51.3%	231	44.3%	59.9%	$60,380	40.7%	54.0%	278	43.1%	57.6%	$94,715	36.4%	52.2%
	Upper	904	53.2%	$329,089	60.9%	25.5%	298	56.0%	36.2%	$82,328	62.3%	45.7%	264	50.6%	34.5%	$84,306	56.9%	42.9%	342	53.0%	37.3%	$162,455	62.5%	44.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*1,699*	*100%*	*$540,547*	*100%*	*100%*	*532*	*100%*	*100%*	*$132,234*	*100%*	*100%*	*522*	*100%*	*100%*	*$148,185*	*100%*	*100%*	*645*	*100%*	*100%*	*$260,128*	*100%*	*100%*
					Total Businesses																			
SMALL BUSINESSES	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	113	8.9%	$4,766	7.3%	10.8%	23	9.1%	10.2%	$1,438	9.4%	8.3%	18	9.1%	9.5%	$309	3.4%	7.4%	72	8.7%	9.4%	$3,019	7.3%	9.9%
	Middle	669	52.5%	$33,559	51.1%	55.2%	155	61.0%	49.6%	$8,789	57.7%	47.7%	101	51.0%	48.7%	$4,903	53.2%	46.6%	413	50.2%	46.8%	$19,867	48.2%	43.7%
	Upper	493	38.7%	$27,364	41.7%	34.0%	76	29.9%	39.0%	$5,015	32.9%	43.3%	79	39.9%	40.3%	$4,009	43.5%	45.3%	338	41.1%	43.4%	$18,340	44.5%	46.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	1.2%	$0	0.0%	0.7%	0	0.0%	1.5%	$0	0.0%	0.8%	0	0.0%	0.3%	$0	0.0%	0.2%
	Total	*1,275*	*100%*	*$65,689*	*100%*	*100%*	*254*	*100%*	*100%*	*$15,242*	*100%*	*100%*	*198*	*100%*	*100%*	*$9,221*	*100%*	*100%*	*823*	*100%*	*100%*	*$41,226*	*100%*	*100%*
					Total Farms																			
SMALL FARM	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	3	30.0%	$650	48.5%	25.8%	1	33.3%	41.2%	$250	91.9%	65.1%	1	50.0%	39.2%	$255	37.5%	30.0%	1	20.0%	18.2%	$145	37.5%	16.3%
	Middle	4	40.0%	$33	2.5%	52.7%	2	66.7%	39.2%	$22	8.1%	23.3%	0	0.0%	43.1%	$0	0.0%	19.0%	2	40.0%	56.8%	$11	2.8%	17.4%
	Upper	3	30.0%	$656	49.0%	21.4%	0	0.0%	17.6%	$0	0.0%	10.9%	1	50.0%	17.6%	$425	62.5%	51.0%	2	40.0%	25.0%	$231	59.7%	66.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	2.0%	$0	0.0%	0.7%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*10*	*100%*	*$1,339*	*100%*	*100%*	*3*	*100%*	*100%*	*$272*	*100%*	*100%*	*2*	*100%*	*100%*	*$680*	*100%*	*100%*	*5*	*100%*	*100%*	*$387*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2
Assessment Area: FL Ft. Walton

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	8	1.2%	$908	0.3%	20.3%	4	1.5%	2.4%	$446	0.5%	1.1%	2	1.0%	4.0%	$197	0.2%	1.8%	2	0.9%	4.0%	$265	0.2%	1.6%
	Moderate	44	6.4%	$6,845	2.2%	17.9%	23	8.8%	11.7%	$3,025	3.3%	6.2%	13	6.3%	16.5%	$2,313	2.7%	10.2%	8	3.6%	17.2%	$1,507	1.1%	9.9%
	Middle	69	10.0%	$15,622	5.0%	21.5%	26	10.0%	18.7%	$5,043	5.6%	13.1%	22	10.7%	19.4%	$4,732	5.5%	14.9%	21	9.3%	17.9%	$5,847	4.3%	12.7%
	Upper	555	80.3%	$282,669	90.5%	40.3%	202	77.7%	50.6%	$80,697	89.1%	63.6%	162	78.6%	42.3%	$76,923	89.7%	56.1%	191	84.9%	45.9%	$125,049	91.8%	61.5%
	Unknown	15	2.2%	$6,448	2.1%	0.0%	5	1.9%	16.6%	$1,399	1.5%	16.1%	7	3.4%	17.7%	$1,565	1.8%	17.0%	3	1.3%	15.0%	$3,484	2.6%	14.4%
	Total	*691*	*100%*	*$312,492*	*100%*	*100%*	*260*	*100%*	*100%*	*$90,610*	*100%*	*100%*	*206*	*100%*	*100%*	*$85,730*	*100%*	*100%*	*225*	*100%*	*100%*	*$136,152*	*100%*	*100%*
REFINANCE	Low	18	3.7%	$1,144	0.7%	20.3%	5	4.7%	5.3%	$403	1.8%	2.4%	5	3.8%	4.1%	$225	0.6%	1.8%	8	3.2%	2.9%	$516	0.5%	1.3%
	Moderate	61	12.4%	$7,890	4.9%	17.9%	8	7.5%	12.0%	$615	2.7%	6.4%	20	15.2%	10.1%	$2,017	5.0%	5.4%	33	13.1%	7.6%	$5,258	5.3%	4.6%
	Middle	79	16.1%	$12,274	7.6%	21.5%	26	24.5%	18.4%	$2,589	11.4%	12.8%	10	7.6%	13.9%	$1,450	3.6%	9.4%	43	17.1%	10.5%	$8,235	8.3%	8.0%
	Upper	326	66.5%	$138,978	86.1%	40.3%	66	62.3%	46.7%	$18,928	83.5%	59.7%	96	72.7%	37.7%	$36,343	90.6%	48.1%	164	65.1%	33.9%	$83,707	84.9%	42.3%
	Unknown	6	1.2%	$1,110	0.7%	0.0%	1	0.9%	17.6%	$125	0.6%	18.7%	1	0.8%	34.2%	$62	0.2%	35.3%	4	1.6%	45.0%	$923	0.9%	43.9%
	Total	*490*	*100%*	*$161,396*	*100%*	*100%*	*106*	*100%*	*100%*	*$22,660*	*100%*	*100%*	*132*	*100%*	*100%*	*$40,097*	*100%*	*100%*	*252*	*100%*	*100%*	*$98,639*	*100%*	*100%*
HOME IMPROVEMENT	Low	6	2.3%	$201	0.7%	20.3%	1	1.2%	4.6%	$25	0.3%	2.3%	4	3.8%	5.2%	$126	1.1%	3.3%	1	1.3%	4.7%	$50	0.5%	3.5%
	Moderate	27	10.2%	$1,439	4.7%	17.9%	7	8.6%	8.4%	$321	3.6%	4.2%	12	11.4%	15.7%	$686	5.9%	6.9%	8	10.0%	12.3%	$432	4.2%	7.4%
	Middle	47	17.7%	$3,969	12.9%	21.5%	13	16.0%	16.5%	$1,201	13.6%	11.4%	17	16.2%	16.5%	$1,369	11.7%	9.6%	17	21.3%	20.5%	$1,399	13.7%	13.2%
	Upper	182	68.4%	$24,899	80.8%	40.3%	59	72.8%	63.6%	$7,260	82.0%	71.2%	72	68.6%	58.4%	$9,522	81.4%	66.6%	51	63.8%	56.7%	$8,117	79.3%	67.3%
	Unknown	4	1.5%	$291	0.9%	0.0%	1	1.2%	6.9%	$48	0.5%	10.9%	0	0.0%	4.2%	$0	0.0%	13.6%	3	3.8%	5.8%	$243	2.4%	8.6%
	Total	*266*	*100%*	*$30,799*	*100%*	*100%*	*81*	*100%*	*100%*	*$8,855*	*100%*	*100%*	*105*	*100%*	*100%*	*$11,703*	*100%*	*100%*	*80*	*100%*	*100%*	*$10,241*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	$0	0.0%	20.3%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	17.9%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	21.5%	0	0.0%	3.3%	$0	0.0%	0.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	40.3%	0	0.0%	20.0%	$0	0.0%	2.6%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	76.7%	$0	0.0%	97.3%	0	0.0%	100.0%	$0	0.0%	100.0%	0	0.0%	100.0%	$0	0.0%	100.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	6	3.1%	$201	0.8%	20.3%	3	4.5%	3.0%	$87	1.2%	1.4%	2	3.3%	5.0%	$44	0.6%	1.6%	1	1.4%	5.1%	$70	0.7%	2.5%
	Moderate	14	7.1%	$758	3.1%	17.9%	3	4.5%	11.6%	$130	1.8%	6.2%	3	5.0%	10.3%	$141	2.1%	6.9%	8	11.4%	10.2%	$487	4.8%	5.0%
	Middle	36	18.4%	$2,620	10.8%	21.5%	13	19.7%	17.5%	$769	10.5%	11.1%	11	18.3%	17.6%	$648	9.5%	9.8%	12	17.1%	15.7%	$1,203	11.8%	7.9%
	Upper	138	70.4%	$20,354	83.6%	40.3%	46	69.7%	65.3%	$6,207	84.4%	80.0%	44	73.3%	65.7%	$5,991	87.8%	79.4%	48	68.6%	66.9%	$8,156	80.2%	81.9%
	Unknown	2	1.0%	$410	1.7%	0.0%	1	1.5%	2.7%	$160	2.2%	1.3%	0	0.0%	1.5%	$0	0.0%	2.3%	1	1.4%	2.0%	$250	2.5%	2.6%
	Total	*196*	*100%*	*$24,343*	*100%*	*100%*	*66*	*100%*	*100%*	*$7,353*	*100%*	*100%*	*60*	*100%*	*100%*	*$6,824*	*100%*	*100%*	*70*	*100%*	*100%*	*$10,166*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2
Assessment Area: FL Ft. Walton

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	2	3.6%	$75	0.7%	20.3%	1	5.3%	6.0%	$25	0.9%	1.3%	1	5.3%	6.0%	$50	1.3%	1.6%	0	0.0%	3.6%	$0	0.0%	1.2%
	Moderate	7	12.5%	$453	3.9%	17.9%	0	0.0%	6.6%	$0	0.0%	2.3%	4	21.1%	11.2%	$210	5.5%	2.7%	3	16.7%	14.3%	$243	4.9%	3.7%
	Middle	11	19.6%	$1,074	9.3%	21.5%	6	31.6%	20.5%	$376	13.6%	9.3%	2	10.5%	14.9%	$79	2.1%	3.7%	3	16.7%	10.1%	$619	12.6%	4.4%
	Upper	34	60.7%	$9,646	83.8%	40.3%	11	57.9%	60.3%	$2,285	82.9%	81.2%	12	63.2%	60.4%	$3,492	91.2%	78.2%	11	61.1%	60.1%	$3,869	78.5%	74.4%
	Unknown	2	3.6%	$269	2.3%	0.0%	1	5.3%	6.6%	$70	2.5%	5.8%	0	0.0%	7.5%	$0	0.0%	13.9%	1	5.6%	11.9%	$199	4.0%	16.2%
	Total	*56*	*100%*	*$11,517*	*100%*	*100%*	*19*	*100%*	*100%*	*$2,756*	*100%*	*100%*	*19*	*100%*	*100%*	*$3,831*	*100%*	*100%*	*18*	*100%*	*100%*	*$4,930*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	20.3%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	17.9%	0	0.0%	2.4%	$0	0.0%	1.2%	0	0.0%	1.7%	$0	0.0%	1.3%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	21.5%	0	0.0%	2.8%	$0	0.0%	1.6%	0	0.0%	0.6%	$0	0.0%	0.7%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	40.3%	0	0.0%	3.3%	$0	0.0%	9.0%	0	0.0%	1.7%	$0	0.0%	2.5%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	91.5%	$0	0.0%	88.2%	0	0.0%	96.1%	$0	0.0%	95.5%	0	0.0%	100.0%	$0	0.0%	100.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	40	2.4%	$2,529	0.5%	20.3%	14	2.6%	2.9%	$986	0.7%	1.3%	14	2.7%	4.1%	$642	0.4%	1.7%	12	1.9%	3.5%	$901	0.3%	1.4%
	Moderate	153	9.0%	$17,385	3.2%	17.9%	41	7.7%	11.5%	$4,091	3.1%	6.0%	52	10.0%	14.5%	$5,367	3.6%	8.3%	60	9.3%	12.3%	$7,927	3.0%	7.4%
	Middle	242	14.2%	$35,559	6.6%	21.5%	84	15.8%	18.3%	$9,978	7.5%	12.6%	62	11.9%	17.6%	$8,278	5.6%	12.5%	96	14.9%	14.2%	$17,303	6.7%	10.4%
	Upper	1,235	72.7%	$476,546	88.2%	40.3%	384	72.2%	49.9%	$115,377	87.3%	61.8%	386	73.9%	41.6%	$132,271	89.3%	51.3%	465	72.1%	40.1%	$228,898	88.0%	52.4%
	Unknown	29	1.7%	$8,528	1.6%	0.0%	9	1.7%	17.3%	$1,802	1.4%	18.4%	8	1.5%	22.2%	$1,627	1.1%	26.2%	12	1.9%	29.9%	$5,099	2.0%	28.4%
	Total	*1,699*	*100%*	*$540,547*	*100%*	*100%*	*532*	*100%*	*100%*	*$132,234*	*100%*	*100%*	*522*	*100%*	*100%*	*$148,185*	*100%*	*100%*	*645*	*100%*	*100%*	*$260,128*	*100%*	*100%*
Small Business						Total Businesses																		
Revenue	$1 Million or Less	882	69.2%	$27,797	42.3%	95.1%	197	77.6%	40.4%	$7,369	48.3%	39.1%	151	76.3%	39.8%	$3,877	42.0%	37.7%	534	64.9%	35.7%	$16,551	40.1%	28.6%
	Over $1 Million	244	19.1%	$33,708	51.3%	4.1%	57	22.4%					47	23.7%					140	17.0%				
	Total Rev. available	1,126	88.3%	$61,505	93.6%	99.2%	254	100.0%					198	100.0%					674	81.9%				
	Rev. Not Known	149	11.7%	$4,184	6.4%	0.8%	0	0.0%					0	0.0%					149	18.1%				
	Total	*1,275*	*100%*	*$65,689*	*100%*	*100%*	*254*	*100%*					*198*	*100%*					*823*	*100%*				
Loan Size	$100,000 or Less	1,151	90.3%	$29,387	44.7%		230	90.6%	94.2%	$6,778	44.5%	41.7%	176	88.9%	93.8%	$4,193	45.5%	39.9%	745	90.5%	89.5%	$18,416	44.7%	36.4%
	$100,001 - $250,000	73	5.7%	$11,953	18.2%		8	3.1%	2.9%	$1,322	8.7%	14.7%	16	8.1%	3.3%	$2,679	29.1%	16.7%	49	6.0%	6.4%	$7,952	19.3%	21.2%
	$250,001 - $1 Million	51	4.0%	$24,349	37.1%		16	6.3%	2.9%	$7,142	46.9%	43.6%	6	3.0%	2.9%	$2,349	25.5%	43.4%	29	3.5%	4.2%	$14,858	36.0%	42.4%
	Total	*1,275*	*100%*	*$65,689*	*100%*		*254*	*100%*	*100%*	*$15,242*	*100%*	*100%*	*198*	*100%*	*100%*	*$9,221*	*100%*	*100%*	*823*	*100%*	*100%*	*$41,226*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	846	95.9%	$18,283	65.8%																			
	$100,001 - $250,000	21	2.4%	$2,855	10.3%																			
	$250,001 - $1 Million	15	1.7%	$6,659	24.0%																			
	Total	*882*	*100%*	*$27,797*	*100%*																			
Small Farm						Total Farms																		
Revenue	$1 Million or Less	2	20.0%	$10	0.7%	99.5%	1	33.3%	27.5%	$2	0.7%	32.8%	0	0.0%	47.1%	$0	0.0%	27.0%	1	20.0%	45.5%	$8	2.1%	45.3%
	Over $1 Million	6	60.0%	$1,323	98.8%	0.5%	2	66.7%					2	100.0%					2	40.0%				
	Total Rev. available	8	80.0%	$1,333	99.5%	100.0%	3	100.0%					2	100.0%					3	60.0%				
	Not Known	2	20.0%	$6	0.4%	0.0%	0	0.0%					0	0.0%					2	40.0%				
	Total	*10*	*100%*	*$1,339*	*100%*	*100%*	*3*	*100%*					*2*	*100%*					*5*	*100%*				
Loan Size	$100,000 or Less	5	50.0%	$36	2.7%		2	66.7%	98.0%	$22	8.1%	69.1%	0	0.0%	92.2%	$0	0.0%	40.2%	3	60.0%	81.8%	$14	3.6%	17.8%
	$100,001 - $250,000	3	30.0%	$623	46.5%		1	33.3%	2.0%	$250	91.9%	30.9%	0	0.0%	3.9%	$0	0.0%	18.6%	2	40.0%	11.4%	$373	96.4%	35.4%
	$250,001 - $500,000	2	20.0%	$680	50.8%		0	0.0%	0.0%	$0	0.0%	0.0%	2	100.0%	3.9%	$680	100.0%	41.2%	0	0.0%	6.8%	$0	0.0%	46.7%
	Total	*10*	*100%*	*$1,339*	*100%*		*3*	*100%*	*100%*	*$272*	*100%*	*100%*	*2*	*100%*	*100%*	*$680*	*100%*	*100%*	*5*	*100%*	*100%*	*$387*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	2	100.0%	$10	100.0%																			
	$100,001 - $250,000	0	0.0%	$0	0.0%																			
	$250,001 - $500,000	0	0.0%	$0	0.0%																			
	Total	*2*	*100%*	*$10*	*100%*																			

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue.
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2

Assessment Area: FL Gainesville

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison										Bank & Aggregate Lending Comparison																	
		2018					2019, 2020					2018						2019						2020					
		Count		Dollar		Owner Occupied Units	Count		Dollar		Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
												Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
HOME PURCHASE	Low	0	0.0%	$0	0.0%	3.9%	1	3.4%	$100	1.4%	2.4%	0	0.0%	3.6%	$0	0.0%	1.8%	1	7.1%	3.5%	$100	4.0%	1.9%	0	0.0%	3.3%	$0	0.0%	1.9%
	Moderate	1	12.5%	$85	4.9%	15.5%	2	6.9%	$350	4.8%	14.9%	1	12.5%	11.1%	$85	4.9%	7.0%	1	7.1%	10.2%	$74	3.0%	6.4%	1	6.7%	11.4%	$276	5.7%	7.8%
	Middle	2	25.0%	$216	12.4%	35.3%	11	37.9%	$2,086	28.4%	37.5%	2	25.0%	35.9%	$216	12.4%	32.4%	7	50.0%	38.0%	$1,262	50.9%	34.7%	4	26.7%	39.6%	$824	16.9%	36.0%
	Upper	5	62.5%	$1,439	82.7%	44.6%	15	51.7%	$4,811	65.5%	44.6%	5	62.5%	48.6%	$1,439	82.7%	58.5%	5	35.7%	47.3%	$1,043	42.1%	56.5%	10	66.7%	44.4%	$3,768	77.4%	53.4%
	Unknown	0	0.0%	$0	0.0%	0.6%	0	0.0%	$0	0.0%	0.6%	0	0.0%	0.8%	$0	0.0%	0.3%	0	0.0%	0.9%	$0	0.0%	0.6%	0	0.0%	1.4%	$0	0.0%	0.9%
	Total	*8*	*100%*	*$1,740*	*100%*	*100%*	*29*	*100%*	*$7,347*	*100%*	*100%*	*8*	*100%*	*100%*	*$1,740*	*100%*	*100%*	*14*	*100%*	*100%*	*$2,479*	*100%*	*100%*	*15*	*100%*	*100%*	*$4,868*	*100%*	*100%*
REFINANCE	Low	0	0.0%	$0	0.0%	3.9%	0	0.0%	$0	0.0%	2.4%	0	0.0%	3.1%	$0	0.0%	1.7%	0	0.0%	1.1%	$0	0.0%	0.6%	0	0.0%	1.5%	$0	0.0%	0.8%
	Moderate	1	16.7%	$50	7.0%	15.5%	3	9.7%	$248	4.1%	14.9%	1	16.7%	13.5%	$50	7.0%	9.8%	1	16.7%	8.7%	$68	9.4%	5.8%	2	8.0%	6.0%	$180	3.4%	3.8%
	Middle	1	16.7%	$174	24.4%	35.3%	12	38.7%	$2,154	35.7%	37.5%	1	16.7%	35.9%	$174	24.4%	32.2%	2	33.3%	38.3%	$180	24.8%	34.5%	10	40.0%	36.2%	$1,974	37.1%	31.5%
	Upper	4	66.7%	$488	68.5%	44.6%	16	51.6%	$3,639	60.2%	44.6%	4	66.7%	47.0%	$488	68.5%	56.0%	3	50.0%	51.8%	$478	65.8%	59.1%	13	52.0%	56.2%	$3,161	59.5%	63.7%
	Unknown	0	0.0%	$0	0.0%	0.6%	0	0.0%	$0	0.0%	0.6%	0	0.0%	0.5%	$0	0.0%	0.3%	0	0.0%	0.1%	$0	0.0%	0.0%	0	0.0%	0.2%	$0	0.0%	0.1%
	Total	*6*	*100%*	*$712*	*100%*	*100%*	*31*	*100%*	*$6,041*	*100%*	*100%*	*6*	*100%*	*100%*	*$712*	*100%*	*100%*	*6*	*100%*	*100%*	*$726*	*100%*	*100%*	*25*	*100%*	*100%*	*$5,315*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	$0	0.0%	3.9%	0	0.0%	$0	0.0%	2.4%	0	0.0%	1.5%	$0	0.0%	1.2%	0	0.0%	1.2%	$0	0.0%	0.5%	0	0.0%	0.7%	$0	0.0%	0.7%
	Moderate	2	15.4%	$78	6.0%	15.5%	2	8.7%	$66	3.1%	14.9%	2	15.4%	11.1%	$78	6.0%	7.9%	2	15.4%	10.4%	$66	5.5%	7.5%	0	0.0%	9.2%	$0	0.0%	8.9%
	Middle	3	23.1%	$337	25.9%	35.3%	7	30.4%	$930	43.3%	37.5%	3	23.1%	30.8%	$337	25.9%	32.0%	4	30.8%	32.6%	$592	49.5%	26.9%	3	30.0%	36.6%	$338	35.4%	34.9%
	Upper	8	61.5%	$885	68.1%	44.6%	13	56.5%	$1,056	49.1%	44.6%	8	61.5%	56.6%	$885	68.1%	58.9%	6	46.2%	54.9%	$440	36.8%	64.2%	7	70.0%	53.5%	$616	64.6%	55.5%
	Unknown	0	0.0%	$0	0.0%	0.6%	1	4.3%	$98	4.6%	0.6%	0	0.0%	0.0%	$0	0.0%	0.0%	1	7.7%	0.9%	$98	8.2%	0.9%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*13*	*100%*	*$1,300*	*100%*	*100%*	*23*	*100%*	*$2,150*	*100%*	*100%*	*13*	*100%*	*100%*	*$1,300*	*100%*	*100%*	*13*	*100%*	*100%*	*$1,196*	*100%*	*100%*	*10*	*100%*	*100%*	*$954*	*100%*	*100%*
		Multi-Family Units					Multi-Family Units																						
MULTI FAMILY	Low	0	0.0%	$0	0.0%	8.9%	0	0.0%	$0	0.0%	18.5%	0	0.0%	21.9%	$0	0.0%	56.0%	0	0.0%	7.7%	$0	0.0%	11.5%	0	0.0%	7.7%	$0	0.0%	2.0%
	Moderate	0	0.0%	$0	0.0%	55.2%	0	0.0%	$0	0.0%	27.1%	0	0.0%	34.4%	$0	0.0%	17.6%	0	0.0%	34.6%	$0	0.0%	50.3%	0	0.0%	26.9%	$0	0.0%	2.6%
	Middle	0	0.0%	$0	0.0%	31.3%	0	0.0%	$0	0.0%	27.8%	0	0.0%	21.9%	$0	0.0%	5.5%	0	0.0%	34.6%	$0	0.0%	20.2%	0	0.0%	42.3%	$0	0.0%	39.1%
	Upper	0	0.0%	$0	0.0%	4.6%	0	0.0%	$0	0.0%	16.1%	0	0.0%	12.5%	$0	0.0%	5.4%	0	0.0%	19.2%	$0	0.0%	13.0%	0	0.0%	19.2%	$0	0.0%	55.4%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	10.5%	0	0.0%	9.4%	$0	0.0%	15.6%	0	0.0%	3.8%	$0	0.0%	5.0%	0	0.0%	3.8%	$0	0.0%	0.8%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	$0	0.0%	3.9%	0	0.0%	$0	0.0%	2.4%	0	0.0%	1.7%	$0	0.0%	1.0%	0	0.0%	1.0%	$0	0.0%	0.5%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	15.5%	0	0.0%	$0	0.0%	14.9%	0	0.0%	7.7%	$0	0.0%	3.9%	0	0.0%	7.5%	$0	0.0%	5.5%	0	0.0%	7.2%	$0	0.0%	4.5%
	Middle	0	0.0%	$0	0.0%	35.3%	0	0.0%	$0	0.0%	37.5%	0	0.0%	27.3%	$0	0.0%	21.2%	0	0.0%	34.5%	$0	0.0%	29.8%	0	0.0%	36.1%	$0	0.0%	26.9%
	Upper	2	100.0%	$55	100.0%	44.6%	4	100.0%	$251	100.0%	44.6%	2	100.0%	63.3%	$55	100.0%	73.9%	2	100.0%	56.5%	$71	100.0%	63.9%	2	100.0%	56.7%	$180	100.0%	68.5%
	Unknown	0	0.0%	$0	0.0%	0.6%	0	0.0%	$0	0.0%	0.6%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.5%	$0	0.0%	0.2%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*2*	*100%*	*$55*	*100%*	*100%*	*4*	*100%*	*$251*	*100%*	*100%*	*2*	*100%*	*100%*	*$55*	*100%*	*100%*	*2*	*100%*	*100%*	*$71*	*100%*	*100%*	*2*	*100%*	*100%*	*$180*	*100%*	*100%*

Originations & Purchases
2018 and 2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2

Assessment Area: FL Gainesville

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison										Bank & Aggregate Lending Comparison																	
		2018					2019, 2020					2018						2019						2020					
		Count		Dollar		Owner Occupied Units	Count		Dollar		Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
												Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
OTHER PURPOSE	Low	0	0.0%	$0	0.0%	3.9%	0	0.0%	$0	0.0%	2.4%	0	0.0%	1.6%	$0	0.0%	0.1%	0	0.0%	3.2%	$0	0.0%	2.4%	0	0.0%	2.8%	$0	0.0%	2.1%
	Moderate	0	0.0%	$0	0.0%	15.5%	1	14.3%	$35	8.3%	14.9%	0	0.0%	11.3%	$0	0.0%	4.2%	0	0.0%	8.1%	$0	0.0%	7.2%	1	50.0%	13.9%	$35	72.9%	15.2%
	Middle	0	0.0%	$0	0.0%	35.3%	2	28.6%	$202	47.9%	37.5%	0	0.0%	41.9%	$0	0.0%	46.6%	2	40.0%	50.0%	$202	54.0%	45.3%	0	0.0%	30.6%	$0	0.0%	25.1%
	Upper	1	100.0%	$30	100.0%	44.6%	2	28.6%	$35	8.3%	44.6%	1	100.0%	45.2%	$30	100.0%	49.1%	1	20.0%	35.5%	$22	5.9%	42.7%	1	50.0%	50.0%	$13	27.1%	52.0%
	Unknown	0	0.0%	$0	0.0%	0.6%	2	28.6%	$150	35.5%	0.6%	0	0.0%	0.0%	$0	0.0%	0.0%	2	40.0%	3.2%	$150	40.1%	2.3%	0	0.0%	2.8%	$0	0.0%	5.6%
	Total	*1*	*100%*	*$30*	*100%*	*100%*	*7*	*100%*	*$422*	*100%*	*100%*	*1*	*100%*	*100%*	*$30*	*100%*	*100%*	*5*	*100%*	*100%*	*$374*	*100%*	*100%*	*2*	*100%*	*100%*	*$48*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	3.9%	0	0.0%	$0	0.0%	2.4%	0	0.0%	3.0%	$0	0.0%	1.8%	0	0.0%	1.0%	$0	0.0%	0.6%	0	0.0%	2.1%	$0	0.0%	1.9%
	Moderate	0	0.0%	$0	0.0%	15.5%	0	0.0%	$0	0.0%	14.9%	0	0.0%	25.7%	$0	0.0%	16.5%	0	0.0%	26.5%	$0	0.0%	17.6%	0	0.0%	31.4%	$0	0.0%	16.9%
	Middle	0	0.0%	$0	0.0%	35.3%	0	0.0%	$0	0.0%	37.5%	0	0.0%	38.9%	$0	0.0%	42.4%	0	0.0%	44.1%	$0	0.0%	39.9%	0	0.0%	43.3%	$0	0.0%	45.0%
	Upper	0	0.0%	$0	0.0%	44.6%	0	0.0%	$0	0.0%	44.6%	0	0.0%	31.7%	$0	0.0%	38.9%	0	0.0%	28.4%	$0	0.0%	41.9%	0	0.0%	22.2%	$0	0.0%	35.6%
	Unknown	0	0.0%	$0	0.0%	0.6%	0	0.0%	$0	0.0%	0.6%	0	0.0%	0.6%	$0	0.0%	0.4%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	1.0%	$0	0.0%	0.7%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	0	0.0%	$0	0.0%	3.9%	1	1.1%	$100	0.6%	2.4%	0	0.0%	3.3%	$0	0.0%	11.8%	1	2.5%	2.7%	$100	2.1%	3.2%	0	0.0%	2.3%	$0	0.0%	1.4%
	Moderate	4	13.3%	$213	5.6%	15.5%	8	8.5%	$699	4.3%	14.9%	4	13.3%	11.9%	$213	5.6%	9.4%	4	10.0%	10.1%	$208	4.3%	13.8%	4	7.4%	9.2%	$491	4.3%	5.8%
	Middle	6	20.0%	$727	18.9%	35.3%	32	34.0%	$5,372	33.1%	37.5%	6	20.0%	35.3%	$727	18.9%	27.4%	15	37.5%	37.9%	$2,236	46.1%	32.1%	17	31.5%	37.9%	$3,136	27.6%	34.3%
	Upper	20	66.7%	$2,897	75.5%	44.6%	50	53.2%	$9,792	60.4%	44.6%	20	66.7%	48.7%	$2,897	75.5%	48.3%	17	42.5%	48.6%	$2,054	42.4%	49.7%	33	61.1%	49.8%	$7,738	68.1%	58.0%
	Unknown	0	0.0%	$0	0.0%	0.6%	3	3.2%	$248	1.5%	0.6%	0	0.0%	0.7%	$0	0.0%	3.1%	3	7.5%	0.7%	$248	5.1%	1.2%	0	0.0%	0.8%	$0	0.0%	0.5%
	Total	*30*	*100%*	*$3,837*	*100%*	*100%*	*94*	*100%*	*$16,211*	*100%*	*100%*	*30*	*100%*	*100%*	*$3,837*	*100%*	*100%*	*40*	*100%*	*100%*	*$4,846*	*100%*	*100%*	*54*	*100%*	*100%*	*$11,365*	*100%*	*100%*
		Total Businesses					Total Businesses																						
SMALL BUSINESSES	Low	1	3.7%	$50	2.4%	7.7%	10	15.2%	$510	11.7%	6.6%	1	3.7%	8.1%	$50	2.4%	8.9%	3	27.3%	7.6%	$36	3.5%	10.3%	7	12.7%	7.2%	$474	14.2%	9.3%
	Moderate	8	29.6%	$530	25.7%	19.8%	12	18.2%	$1,162	26.6%	16.6%	8	29.6%	17.8%	$530	25.7%	15.1%	2	18.2%	15.5%	$385	37.5%	16.6%	10	18.2%	15.9%	$777	23.3%	14.6%
	Middle	6	22.2%	$243	11.8%	32.7%	20	30.3%	$633	14.5%	37.1%	6	22.2%	30.4%	$243	11.8%	35.3%	2	18.2%	35.1%	$65	6.3%	35.0%	18	32.7%	34.8%	$568	17.0%	36.5%
	Upper	12	44.4%	$1,241	60.1%	39.1%	24	36.4%	$2,059	47.2%	38.9%	12	44.4%	41.4%	$1,241	60.1%	38.9%	4	36.4%	39.6%	$540	52.6%	36.8%	20	36.4%	40.9%	$1,519	45.5%	38.8%
	Unknown	0	0.0%	$0	0.0%	0.7%	0	0.0%	$0	0.0%	0.8%	0	0.0%	0.9%	$0	0.0%	0.9%	0	0.0%	0.7%	$0	0.0%	0.3%	0	0.0%	0.6%	$0	0.0%	0.4%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%		0	0.0%	1.3%	$0	0.0%	0.9%	0	0.0%	1.5%	$0	0.0%	1.0%	0	0.0%	0.5%	$0	0.0%	0.4%
	Total	*27*	*100%*	*$2,064*	*100%*	*100%*	*66*	*100%*	*$4,364*	*100%*	*100%*	*27*	*100%*	*100%*	*$2,064*	*100%*	*100%*	*11*	*100%*	*100%*	*$1,026*	*100%*	*100%*	*55*	*100%*	*100%*	*$3,338*	*100%*	*100%*
		Total Farms					Total Farms																						
SMALL FARM	Low	0	0.0%	$0	0.0%	1.6%	0	0.0%	$0	0.0%	1.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	1.9%	$0	0.0%	0.9%
	Moderate	1	50.0%	$50	11.0%	12.5%	2	100.0%	$32	100.0%	12.0%	1	50.0%	13.4%	$50	11.0%	15.6%	0	0.0%	15.4%	$0	0.0%	13.5%	2	100.0%	18.5%	$32	100.0%	16.7%
	Middle	1	50.0%	$406	89.0%	55.0%	0	0.0%	$0	0.0%	56.5%	1	50.0%	54.9%	$406	89.0%	62.1%	0	0.0%	56.4%	$0	0.0%	68.3%	0	0.0%	55.6%	$0	0.0%	52.5%
	Upper	0	0.0%	$0	0.0%	31.0%	0	0.0%	$0	0.0%	30.2%	0	0.0%	30.5%	$0	0.0%	20.6%	0	0.0%	23.1%	$0	0.0%	16.0%	0	0.0%	18.5%	$0	0.0%	27.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.3%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%		0	0.0%	1.2%	$0	0.0%	1.8%	0	0.0%	5.1%	$0	0.0%	2.2%	0	0.0%	5.6%	$0	0.0%	2.7%
	Total	*2*	*100%*	*$456*	*100%*	*100%*	*2*	*100%*	*$32*	*100%*	*100%*	*2*	*100%*	*100%*	*$456*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*2*	*100%*	*100%*	*$32*	*100%*	*100%*

Originations & Purchases
2018 and 2020 FFIEC Census Data and D&B information, and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2

Assessment Area: FL Gainesville

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison										Bank & Aggregate Lending Comparison																	
		2018					2019, 2020					2018						2019						2020					
		Count		Dollar		Families by Family Income	Count		Dollar		Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
												Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	1	12.5%	$85	4.9%	23.4%	2	6.9%	$179	2.4%	21.7%	1	12.5%	6.4%	$85	4.9%	3.2%	2	14.3%	3.4%	$179	7.2%	1.7%	0	0.0%	3.6%	$0	0.0%	1.6%
	Moderate	1	12.5%	$235	13.5%	15.4%	3	10.3%	$594	8.1%	14.8%	1	12.5%	20.4%	$235	13.5%	14.4%	2	14.3%	15.6%	$448	18.1%	10.2%	1	6.7%	18.2%	$146	3.0%	12.7%
	Middle	1	12.5%	$88	5.1%	18.2%	5	17.2%	$1,086	14.8%	17.7%	1	12.5%	18.5%	$88	5.1%	16.6%	2	14.3%	23.0%	$394	15.9%	19.9%	3	20.0%	22.3%	$692	14.2%	20.1%
	Upper	5	62.5%	$1,332	76.6%	43.0%	18	62.1%	$5,308	72.2%	45.8%	5	62.5%	40.8%	$1,332	76.6%	52.7%	7	50.0%	47.4%	$1,278	51.6%	58.3%	11	73.3%	46.1%	$4,030	82.8%	56.6%
	Unknown	0	0.0%	$0	0.0%	0.0%	1	3.4%	$180	2.4%	0.0%	0	0.0%	13.9%	$0	0.0%	13.1%	1	7.1%	10.6%	$180	7.3%	9.9%	0	0.0%	9.8%	$0	0.0%	9.0%
	Total	*8*	*100%*	*$1,740*	*100%*	*100%*	*29*	*100%*	*$7,347*	*100%*	*100%*	*8*	*100%*	*100%*	*$1,740*	*100%*	*100%*	*14*	*100%*	*100%*	*$2,479*	*100%*	*100%*	*15*	*100%*	*100%*	*$4,868*	*100%*	*100%*
REFINANCE	Low	0	0.0%	$0	0.0%	23.4%	1	3.2%	$68	1.1%	21.7%	0	0.0%	9.5%	$0	0.0%	5.4%	1	16.7%	4.0%	$68	9.4%	2.0%	0	0.0%	2.0%	$0	0.0%	0.9%
	Moderate	0	0.0%	$0	0.0%	15.4%	4	12.9%	$534	8.8%	14.8%	0	0.0%	17.1%	$0	0.0%	13.4%	0	0.0%	11.7%	$0	0.0%	7.2%	4	16.0%	9.8%	$534	10.0%	6.0%
	Middle	1	16.7%	$50	7.0%	18.2%	1	3.2%	$120	2.0%	17.7%	1	16.7%	22.7%	$50	7.0%	20.8%	0	0.0%	18.7%	$0	0.0%	14.4%	1	4.0%	17.3%	$120	2.3%	13.4%
	Upper	5	83.3%	$662	93.0%	43.0%	25	80.6%	$5,319	88.0%	45.8%	5	83.3%	38.7%	$662	93.0%	47.8%	5	83.3%	49.8%	$658	90.6%	57.8%	20	80.0%	51.6%	$4,661	87.7%	59.5%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	11.9%	$0	0.0%	12.7%	0	0.0%	15.8%	$0	0.0%	18.6%	0	0.0%	19.3%	$0	0.0%	20.2%
	Total	*6*	*100%*	*$712*	*100%*	*100%*	*31*	*100%*	*$6,041*	*100%*	*100%*	*6*	*100%*	*100%*	*$712*	*100%*	*100%*	*6*	*100%*	*100%*	*$726*	*100%*	*100%*	*25*	*100%*	*100%*	*$5,315*	*100%*	*100%*
HOME IMPROVEMENT	Low	2	15.4%	$70	5.4%	23.4%	1	4.3%	$25	1.2%	21.7%	2	15.4%	6.9%	$70	5.4%	3.9%	1	7.7%	4.0%	$25	2.1%	2.6%	0	0.0%	3.7%	$0	0.0%	1.8%
	Moderate	0	0.0%	$0	0.0%	15.4%	7	30.4%	$374	17.4%	14.8%	0	0.0%	13.8%	$0	0.0%	11.6%	3	23.1%	14.6%	$139	11.6%	9.0%	4	40.0%	11.4%	$235	24.6%	6.6%
	Middle	1	7.7%	$33	2.5%	18.2%	1	4.3%	$173	8.0%	17.7%	1	7.7%	21.6%	$33	2.5%	18.3%	0	0.0%	18.0%	$0	0.0%	13.5%	1	10.0%	16.1%	$173	18.1%	13.8%
	Upper	10	76.9%	$1,197	92.1%	43.0%	14	60.9%	$1,578	73.4%	45.8%	10	76.9%	56.3%	$1,197	92.1%	63.9%	9	69.2%	62.2%	$1,032	86.3%	72.1%	5	50.0%	68.1%	$546	57.2%	77.6%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	1.5%	$0	0.0%	2.3%	0	0.0%	1.2%	$0	0.0%	2.8%	0	0.0%	0.7%	$0	0.0%	0.3%
	Total	*13*	*100%*	*$1,300*	*100%*	*100%*	*23*	*100%*	*$2,150*	*100%*	*100%*	*13*	*100%*	*100%*	*$1,300*	*100%*	*100%*	*13*	*100%*	*100%*	*$1,196*	*100%*	*100%*	*10*	*100%*	*100%*	*$954*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	$0	0.0%	23.4%	0	0.0%	$0	0.0%	21.7%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	15.4%	0	0.0%	$0	0.0%	14.8%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	18.2%	0	0.0%	$0	0.0%	17.7%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	43.0%	0	0.0%	$0	0.0%	45.8%	0	0.0%	3.1%	$0	0.0%	0.4%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	7.7%	$0	0.0%	0.6%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	96.9%	$0	0.0%	99.6%	0	0.0%	100.0%	$0	0.0%	100.0%	0	0.0%	92.3%	$0	0.0%	99.4%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	1	50.0%	$10	18.2%	23.4%	0	0.0%	$0	0.0%	21.7%	1	50.0%	7.0%	$10	18.2%	3.7%	0	0.0%	6.0%	$0	0.0%	2.1%	0	0.0%	3.3%	$0	0.0%	0.7%
	Moderate	1	50.0%	$45	81.8%	15.4%	2	50.0%	$57	22.7%	14.8%	1	50.0%	14.7%	$45	81.8%	8.9%	1	50.0%	10.5%	$25	35.2%	7.0%	1	50.0%	10.6%	$32	17.8%	4.2%
	Middle	0	0.0%	$0	0.0%	18.2%	0	0.0%	$0	0.0%	17.7%	0	0.0%	20.7%	$0	0.0%	13.0%	0	0.0%	19.5%	$0	0.0%	12.4%	0	0.0%	17.8%	$0	0.0%	12.8%
	Upper	0	0.0%	$0	0.0%	43.0%	2	50.0%	$194	77.3%	45.8%	0	0.0%	56.3%	$0	0.0%	73.0%	1	50.0%	62.5%	$46	64.8%	76.5%	1	50.0%	66.7%	$148	82.2%	81.9%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	1.3%	$0	0.0%	1.5%	0	0.0%	1.5%	$0	0.0%	1.9%	0	0.0%	1.7%	$0	0.0%	0.4%
	Total	*2*	*100%*	*$55*	*100%*	*100%*	*4*	*100%*	*$251*	*100%*	*100%*	*2*	*100%*	*100%*	*$55*	*100%*	*100%*	*2*	*100%*	*100%*	*$71*	*100%*	*100%*	*2*	*100%*	*100%*	*$180*	*100%*	*100%*

Originations & Purchases
2018 and 2020 FFIEC Census Data and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2

Assessment Area: FL Gainesville

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018 Count #	2018 Count %	2018 Dollar $ (000s)	2018 Dollar $ %	2018 Families by Family Income %	2019, 2020 Count #	2019, 2020 Count %	2019, 2020 Dollar $ (000s)	2019, 2020 Dollar $ %	2019, 2020 Families by Family Income %	Bank & Aggregate Lending Comparison 2018 Count Bank #	2018 Count Bank %	2018 Count Agg %	2018 Dollar Bank $(000s)	2018 Dollar Bank $ %	2018 Dollar Agg $ %	2019 Count Bank #	2019 Count Bank %	2019 Count Agg %	2019 Dollar Bank $(000s)	2019 Dollar Bank $ %	2019 Dollar Agg $ %	2020 Count Bank #	2020 Count Bank %	2020 Count Agg %	2020 Dollar Bank $(000s)	2020 Dollar Bank $ %	2020 Dollar Agg $ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	23.4%	0	0.0%	$0	0.0%	21.7%	0	0.0%	11.3%	$0	0.0%	4.9%	0	0.0%	6.5%	$0	0.0%	3.7%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	1	100.0%	$30	100.0%	15.4%	0	0.0%	$0	0.0%	14.8%	1	100.0%	17.7%	$30	100.0%	9.4%	0	0.0%	11.3%	$0	0.0%	9.6%	0	0.0%	11.1%	$0	0.0%	5.7%
	Middle	0	0.0%	$0	0.0%	18.2%	3	42.9%	$57	13.5%	17.7%	0	0.0%	19.4%	$0	0.0%	16.0%	2	40.0%	27.4%	$44	11.8%	28.4%	1	50.0%	16.7%	$13	27.1%	6.7%
	Upper	0	0.0%	$0	0.0%	43.0%	4	57.1%	$365	86.5%	45.8%	0	0.0%	43.5%	$0	0.0%	61.5%	3	60.0%	46.8%	$330	88.2%	51.1%	1	50.0%	61.1%	$35	72.9%	75.6%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	8.1%	$0	0.0%	8.2%	0	0.0%	8.1%	$0	0.0%	7.3%	0	0.0%	11.1%	$0	0.0%	12.0%
	Total	*1*	*100%*	*$30*	*100%*	*100%*	*7*	*100%*	*$422*	*100%*	*100%*	*1*	*100%*	*100%*	*$30*	*100%*	*100%*	*5*	*100%*	*100%*	*$374*	*100%*	*100%*	*2*	*100%*	*100%*	*$48*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	23.4%	0	0.0%	$0	0.0%	21.7%	0	0.0%	1.8%	$0	0.0%	0.4%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	15.4%	0	0.0%	$0	0.0%	14.8%	0	0.0%	1.2%	$0	0.0%	1.3%	0	0.0%	1.0%	$0	0.0%	0.4%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	18.2%	0	0.0%	$0	0.0%	17.7%	0	0.0%	1.8%	$0	0.0%	0.3%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	43.0%	0	0.0%	$0	0.0%	45.8%	0	0.0%	0.6%	$0	0.0%	0.0%	0	0.0%	2.9%	$0	0.0%	7.7%	0	0.0%	0.5%	$0	0.0%	1.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	94.6%	$0	0.0%	98.0%	0	0.0%	96.1%	$0	0.0%	91.8%	0	0.0%	99.5%	$0	0.0%	98.9%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	4	13.3%	$165	4.3%	23.4%	4	4.3%	$272	1.7%	21.7%	4	13.3%	7.0%	$165	4.3%	2.9%	4	10.0%	3.6%	$272	5.6%	1.5%	0	0.0%	2.7%	$0	0.0%	1.2%
	Moderate	3	10.0%	$310	8.1%	15.4%	16	17.0%	$1,559	9.6%	14.8%	3	10.0%	18.5%	$310	8.1%	11.2%	6	15.0%	14.1%	$612	12.6%	7.7%	10	18.5%	13.6%	$947	8.3%	8.6%
	Middle	3	10.0%	$171	4.5%	18.2%	10	10.6%	$1,436	8.9%	17.7%	3	10.0%	19.1%	$171	4.5%	13.8%	4	10.0%	21.2%	$438	9.0%	15.1%	6	11.1%	19.3%	$998	8.8%	15.4%
	Upper	20	66.7%	$3,191	83.2%	43.0%	63	67.0%	$12,764	78.7%	45.8%	20	66.7%	40.7%	$3,191	83.2%	42.2%	25	62.5%	48.3%	$3,344	69.0%	48.3%	38	70.4%	48.7%	$9,420	82.9%	53.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	1	1.1%	$180	1.1%	0.0%	0	0.0%	14.7%	$0	0.0%	29.8%	1	2.5%	12.8%	$180	3.7%	27.3%	0	0.0%	15.8%	$0	0.0%	21.1%
	Total	*30*	*100%*	*$3,837*	*100%*	*100%*	*94*	*100%*	*$16,211*	*100%*	*100%*	*30*	*100%*	*100%*	*$3,837*	*100%*	*100%*	*40*	*100%*	*100%*	*$4,846*	*100%*	*100%*	*54*	*100%*	*100%*	*$11,365*	*100%*	*100%*
Small Business						Total Businesses					Total Businesses																		
Revenue	$1 Million or Less	21	77.8%	$1,114	54.0%	92.6%	44	66.7%	$1,288	29.5%	93.4%	21	77.8%	46.1%	$1,114	54.0%	36.9%	8	72.7%	46.2%	$141	13.7%	39.1%	36	65.5%	37.2%	$1,147	34.4%	24.8%
	Over $1 Million	6	22.2%	$950	46.0%	6.3%	16	24.2%	$2,867	65.7%	5.7%	6	22.2%					3	27.3%					13	23.6%				
	Rev. available	27	100.0%	$2,064	100.0%	98.9%	60	90.9%	$4,155	95.2%	99.1%	27	100.0%					11	100.0%					49	89.1%				
	Rev. Not Known	0	0.0%	$0	0.0%	1.0%	6	9.1%	$209	4.8%	0.8%	0	0.0%					0	0.0%					6	10.9%				
	Total	*27*	*100%*	*$2,064*	*100%*	*100%*	*66*	*100%*	*$4,364*	*100%*	*100%*	*27*	*100%*					*11*	*100%*					*55*	*100%*				
Loan Size	$100,000 or Less	24	88.9%	$1,089	52.8%		56	84.8%	$1,567	35.9%		24	88.9%	95.2%	$1,089	52.8%	46.0%	9	81.8%	95.2%	$166	16.2%	45.9%	47	85.5%	89.4%	$1,401	42.0%	36.7%
	$100,001-$250,000	1	3.7%	$120	5.8%		6	9.1%	$843	19.3%		1	3.7%	2.5%	$120	5.8%	13.7%	0	0.0%	2.4%	$0	0.0%	13.2%	6	10.9%	6.4%	$843	25.3%	21.4%
	$250,001-$1 Million	2	7.4%	$855	41.4%		4	6.1%	$1,954	44.8%		2	7.4%	2.3%	$855	41.4%	40.2%	2	18.2%	2.3%	$860	83.8%	40.9%	2	3.6%	4.2%	$1,094	32.8%	41.9%
	Total	*27*	*100%*	*$2,064*	*100%*		*66*	*100%*	*$4,364*	*100%*		*27*	*100%*	*100%*	*$2,064*	*100%*	*100%*	*11*	*100%*	*100%*	*$1,026*	*100%*	*100%*	*55*	*100%*	*100%*	*$3,338*	*100%*	*100%*
Loan Size & Rev $1 Mil or Less	$100,000 or Less	19	90.5%	$639	57.4%		43	97.7%	$1,127	87.5%																			
	$100,001-$250,000	1	4.8%	$120	10.8%		1	2.3%	$161	12.5%																			
	$250,001-$1 Million	1	4.8%	$355	31.9%		0	0.0%	$0	0.0%																			
	Total	*21*	*100%*	*$1,114*	*100%*		*44*	*100%*	*$1,288*	*100%*																			
Small Farm						Total Farms					Total Farms																		
Revenue	$1 Million or Less	1	50.0%	$50	11.0%	97.4%	2	100.0%	$32	100.0%	97.0%	1	50.0%	59.8%	$50	11.0%	40.9%	0	0.0%	61.5%	$0	0.0%	41.9%	2	100.0%	55.6%	$32	100.0%	33.8%
	Over $1 Million	1	50.0%	$406	89.0%	2.6%	0	0.0%	$0	0.0%	3.0%	1	50.0%					0	0.0%					0	0.0%				
	Rev. available	2	100.0%	$456	100.0%	100.0%	2	100.0%	$32	100.0%	100.0%	2	100.0%					0	0.0%					2	100.0%				
	Not Known	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%					0	0.0%					0	0.0%				
	Total	*2*	*100%*	*$456*	*100%*	*100%*	*2*	*100%*	*$32*	*100%*	*100%*	*2*	*100%*					*0*	*0%*					*2*	*100%*				
Loan Size	$100,000 or Less	1	50.0%	$50	11.0%		2	100.0%	$32	100.0%		1	50.0%	95.1%	$50	11.0%	48.1%	0	0.0%	88.5%	$0	0.0%	30.9%	2	100.0%	88.9%	$32	100.0%	32.1%
	$100,001-$250,000	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%		0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	7.7%	$0	0.0%	35.6%	0	0.0%	3.7%	$0	0.0%	11.7%
	$250,001-$500,000	1	50.0%	$406	89.0%		0	0.0%	$0	0.0%		1	50.0%	4.9%	$406	89.0%	51.9%	0	0.0%	3.8%	$0	0.0%	33.5%	0	0.0%	7.4%	$0	0.0%	56.2%
	Total	*2*	*100%*	*$456*	*100%*		*2*	*100%*	*$32*	*100%*		*2*	*100%*	*100%*	*$456*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*2*	*100%*	*100%*	*$32*	*100%*	*100%*
Loan Size & Rev $1 Mil or Less	$100,000 or Less	1	100.0%	$50	100.0%		2	100.0%	$32	100.0%																			
	$100,001-$250,000	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%																			
	$250,001-$500,000	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%																			
	Total	*1*	*100%*	*$50*	*100%*		*2*	*100%*	*$32*	*100%*																			

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue.
2018 and 2020 FFIEC Census Data and D&B information, and 2015 ACS Data.

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2
Assessment Area: FL Homosassa Springs

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
HOME PURCHASE	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	35	24.6%	$4,396	18.4%	20.1%	16	27.6%	21.4%	$1,840	21.4%	14.9%	8	17.4%	22.2%	$866	12.8%	15.8%	11	28.9%	20.6%	$1,690	19.8%	14.6%
	Middle	67	47.2%	$11,926	50.0%	62.7%	27	46.6%	58.9%	$4,457	51.9%	65.8%	25	54.3%	57.2%	$4,149	61.5%	63.5%	15	39.5%	56.9%	$3,320	39.0%	62.6%
	Upper	40	28.2%	$7,521	31.5%	17.3%	15	25.9%	19.7%	$2,285	26.6%	19.2%	13	28.3%	20.6%	$1,728	25.6%	20.8%	12	31.6%	22.5%	$3,508	41.2%	22.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*142*	*100%*	*$23,843*	*100%*	*100%*	*58*	*100%*	*100%*	*$8,582*	*100%*	*100%*	*46*	*100%*	*100%*	*$6,743*	*100%*	*100%*	*38*	*100%*	*100%*	*$8,518*	*100%*	*100%*
REFINANCE	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	47	25.7%	$2,776	16.9%	20.1%	19	33.9%	18.3%	$1,170	27.3%	13.1%	13	23.2%	16.9%	$912	19.9%	11.7%	15	21.1%	13.6%	$694	9.2%	9.2%
	Middle	96	52.5%	$9,977	60.8%	62.7%	23	41.1%	60.2%	$1,955	45.5%	66.2%	32	57.1%	62.2%	$2,799	61.0%	68.9%	41	57.7%	65.2%	$5,223	69.4%	71.2%
	Upper	40	21.9%	$3,658	22.3%	17.3%	14	25.0%	21.5%	$1,168	27.2%	20.7%	11	19.6%	20.9%	$877	19.1%	19.4%	15	21.1%	21.2%	$1,613	21.4%	19.6%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*183*	*100%*	*$16,411*	*100%*	*100%*	*56*	*100%*	*100%*	*$4,293*	*100%*	*100%*	*56*	*100%*	*100%*	*$4,588*	*100%*	*100%*	*71*	*100%*	*100%*	*$7,530*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	17	17.2%	$677	11.6%	20.1%	8	19.0%	17.2%	$392	18.5%	12.6%	8	25.0%	16.4%	$205	9.8%	11.6%	1	4.0%	13.1%	$80	4.9%	9.3%
	Middle	59	59.6%	$3,965	67.8%	62.7%	22	52.4%	65.2%	$1,120	52.9%	69.0%	19	59.4%	63.8%	$1,682	80.3%	70.4%	18	72.0%	67.3%	$1,163	70.9%	67.4%
	Upper	23	23.2%	$1,209	20.7%	17.3%	12	28.6%	17.5%	$605	28.6%	18.3%	5	15.6%	19.8%	$207	9.9%	18.0%	6	24.0%	19.6%	$397	24.2%	23.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*99*	*100%*	*$5,851*	*100%*	*100%*	*42*	*100%*	*100%*	*$2,117*	*100%*	*100%*	*32*	*100%*	*100%*	*$2,094*	*100%*	*100%*	*25*	*100%*	*100%*	*$1,640*	*100%*	*100%*
MULTI FAMILY						Multi-Family Units																		
	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	10.0%	0	0.0%	5.0%	$0	0.0%	1.0%	0	0.0%	30.8%	$0	0.0%	13.6%	0	0.0%	26.3%	$0	0.0%	44.8%
	Middle	0	0.0%	$0	0.0%	62.2%	0	0.0%	60.0%	$0	0.0%	40.2%	0	0.0%	46.2%	$0	0.0%	39.0%	0	0.0%	63.2%	$0	0.0%	51.2%
	Upper	0	0.0%	$0	0.0%	27.8%	0	0.0%	35.0%	$0	0.0%	58.8%	0	0.0%	23.1%	$0	0.0%	47.3%	0	0.0%	10.5%	$0	0.0%	4.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	15	17.2%	$500	11.7%	20.1%	6	18.2%	13.0%	$153	11.1%	7.3%	7	16.7%	14.6%	$212	10.1%	9.4%	2	16.7%	9.6%	$135	16.7%	6.0%
	Middle	59	67.8%	$3,267	76.1%	62.7%	20	60.6%	67.7%	$917	66.4%	74.4%	29	69.0%	62.2%	$1,677	79.8%	70.7%	10	83.3%	75.3%	$673	83.3%	79.0%
	Upper	13	14.9%	$524	12.2%	17.3%	7	21.2%	19.3%	$311	22.5%	18.3%	6	14.3%	23.1%	$213	10.1%	19.9%	0	0.0%	15.2%	$0	0.0%	15.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*87*	*100%*	*$4,291*	*100%*	*100%*	*33*	*100%*	*100%*	*$1,381*	*100%*	*100%*	*42*	*100%*	*100%*	*$2,102*	*100%*	*100%*	*12*	*100%*	*100%*	*$808*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2
Assessment Area: FL Homosassa Springs

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	12	40.0%	$402	33.5%	20.1%	6	54.5%	21.5%	$154	49.2%	18.3%	5	41.7%	20.2%	$190	27.7%	12.8%	1	14.3%	14.9%	$58	28.9%	9.9%
	Middle	12	40.0%	$662	55.2%	62.7%	3	27.3%	65.8%	$81	25.9%	65.1%	7	58.3%	66.0%	$495	72.3%	74.8%	2	28.6%	64.4%	$86	42.8%	54.0%
	Upper	6	20.0%	$135	11.3%	17.3%	2	18.2%	12.7%	$78	24.9%	16.5%	0	0.0%	13.8%	$0	0.0%	12.4%	4	57.1%	20.7%	$57	28.4%	36.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*30*	*100%*	*$1,199*	*100%*	*100%*	*11*	*100%*	*100%*	*$313*	*100%*	*100%*	*12*	*100%*	*100%*	*$685*	*100%*	*100%*	*7*	*100%*	*100%*	*$201*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	20.1%	0	0.0%	15.5%	$0	0.0%	10.9%	0	0.0%	16.7%	$0	0.0%	11.4%	0	0.0%	34.0%	$0	0.0%	22.0%
	Middle	0	0.0%	$0	0.0%	62.7%	0	0.0%	53.4%	$0	0.0%	63.7%	0	0.0%	50.0%	$0	0.0%	56.8%	0	0.0%	46.2%	$0	0.0%	59.6%
	Upper	0	0.0%	$0	0.0%	17.3%	0	0.0%	31.1%	$0	0.0%	25.3%	0	0.0%	33.3%	$0	0.0%	31.8%	0	0.0%	19.8%	$0	0.0%	18.5%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	126	23.3%	$8,751	17.0%	20.1%	55	27.5%	19.8%	$3,709	22.2%	13.8%	41	21.8%	20.1%	$2,385	14.7%	14.3%	30	19.6%	17.4%	$2,657	14.2%	12.6%
	Middle	293	54.2%	$29,797	57.8%	62.7%	95	47.5%	60.1%	$8,530	51.1%	65.4%	112	59.6%	59.2%	$10,802	66.6%	64.9%	86	56.2%	61.1%	$10,465	56.0%	66.2%
	Upper	122	22.6%	$13,047	25.3%	17.3%	50	25.0%	20.1%	$4,447	26.7%	20.8%	35	18.6%	20.8%	$3,025	18.7%	20.8%	37	24.2%	21.6%	$5,575	29.8%	21.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*541*	*100%*	*$51,595*	*100%*	*100%*	*200*	*100%*	*100%*	*$16,686*	*100%*	*100%*	*188*	*100%*	*100%*	*$16,212*	*100%*	*100%*	*153*	*100%*	*100%*	*$18,697*	*100%*	*100%*
						Total Businesses																		
SMALL BUSINESSES	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	32	12.6%	$1,424	6.0%	17.1%	8	13.3%	15.1%	$432	6.3%	11.4%	3	6.0%	15.4%	$259	3.6%	13.5%	21	14.7%	14.6%	$733	7.5%	13.6%
	Middle	171	67.6%	$16,175	67.9%	62.7%	38	63.3%	63.2%	$3,265	47.8%	64.0%	38	76.0%	62.9%	$5,478	76.6%	64.8%	95	66.4%	62.0%	$7,432	75.6%	61.5%
	Upper	50	19.8%	$6,215	26.1%	20.2%	14	23.3%	20.4%	$3,139	45.9%	22.7%	9	18.0%	20.3%	$1,411	19.7%	19.4%	27	18.9%	22.9%	$1,665	16.9%	24.6%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	1.2%	$0	0.0%	2.0%	0	0.0%	1.3%	$0	0.0%	2.3%	0	0.0%	0.4%	$0	0.0%	0.4%
	Total	*253*	*100%*	*$23,814*	*100%*	*100%*	*60*	*100%*	*100%*	*$6,836*	*100%*	*100%*	*50*	*100%*	*100%*	*$7,148*	*100%*	*100%*	*143*	*100%*	*100%*	*$9,830*	*100%*	*100%*
						Total Farms																		
SMALL FARM	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	13.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	13.0%	$0	0.0%	7.6%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	1	100.0%	$20	100.0%	79.7%	0	0.0%	94.4%	$0	0.0%	96.0%	1	100.0%	69.6%	$20	100.0%	78.3%	0	0.0%	100.0%	$0	0.0%	100.0%
	Upper	0	0.0%	$0	0.0%	7.2%	0	0.0%	5.6%	$0	0.0%	4.0%	0	0.0%	13.0%	$0	0.0%	12.4%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	4.3%	$0	0.0%	1.6%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*1*	*100%*	*$20*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*1*	*100%*	*100%*	*$20*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2

Assessment Area: FL Homosassa Springs

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison 2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	11	7.7%	$1,002	4.2%	18.2%	3	5.2%	5.7%	$278	3.2%	3.2%	6	13.0%	5.3%	$498	7.4%	2.9%	2	5.3%	4.9%	$226	2.7%	2.7%
	Moderate	26	18.3%	$2,839	11.9%	19.4%	11	19.0%	15.1%	$1,106	12.9%	10.6%	11	23.9%	17.8%	$1,265	18.8%	12.6%	4	10.5%	17.7%	$468	5.5%	12.6%
	Middle	41	28.9%	$5,559	23.3%	22.5%	20	34.5%	23.0%	$2,534	29.5%	19.9%	12	26.1%	21.8%	$1,762	26.1%	19.5%	9	23.7%	24.4%	$1,263	14.8%	21.7%
	Upper	63	44.4%	$14,151	59.4%	39.9%	23	39.7%	39.8%	$4,372	50.9%	50.1%	17	37.0%	41.1%	$3,218	47.7%	51.0%	23	60.5%	40.0%	$6,561	77.0%	50.5%
	Unknown	1	0.7%	$292	1.2%	0.0%	1	1.7%	16.3%	$292	3.4%	16.2%	0	0.0%	14.0%	$0	0.0%	14.0%	0	0.0%	13.0%	$0	0.0%	12.5%
	Total	*142*	*100%*	*$23,843*	*100%*	*100%*	*58*	*100%*	*100%*	*$8,582*	*100%*	*100%*	*46*	*100%*	*100%*	*$6,743*	*100%*	*100%*	*38*	*100%*	*100%*	*$8,518*	*100%*	*100%*
REFINANCE	Low	25	13.7%	$1,494	9.1%	18.2%	6	10.7%	8.7%	$368	8.6%	5.2%	11	19.6%	6.9%	$719	15.7%	3.7%	8	11.3%	4.2%	$407	5.4%	2.1%
	Moderate	49	26.8%	$3,421	20.8%	19.4%	17	30.4%	18.6%	$1,121	26.1%	13.5%	13	23.2%	15.4%	$913	19.9%	10.4%	19	26.8%	12.1%	$1,387	18.4%	7.9%
	Middle	38	20.8%	$3,266	19.9%	22.5%	9	16.1%	22.1%	$610	14.2%	20.3%	14	25.0%	18.6%	$1,205	26.3%	15.5%	15	21.1%	17.7%	$1,451	19.3%	14.6%
	Upper	70	38.3%	$8,208	50.0%	39.9%	24	42.9%	34.5%	$2,194	51.1%	42.5%	18	32.1%	33.1%	$1,751	38.2%	39.0%	28	39.4%	33.6%	$4,263	56.6%	39.3%
	Unknown	1	0.5%	$22	0.1%	0.0%	0	0.0%	16.2%	$0	0.0%	18.5%	0	0.0%	26.0%	$0	0.0%	31.3%	1	1.4%	32.4%	$22	0.3%	36.0%
	Total	*183*	*100%*	*$16,411*	*100%*	*100%*	*56*	*100%*	*100%*	*$4,293*	*100%*	*100%*	*56*	*100%*	*100%*	*$4,588*	*100%*	*100%*	*71*	*100%*	*100%*	*$7,530*	*100%*	*100%*
HOME IMPROVEMENT	Low	12	12.1%	$392	6.7%	18.2%	2	4.8%	8.3%	$75	3.5%	5.4%	7	21.9%	10.9%	$209	10.0%	8.0%	3	12.0%	9.9%	$108	6.6%	5.2%
	Moderate	17	17.2%	$679	11.6%	19.4%	12	28.6%	19.8%	$555	26.2%	15.0%	3	9.4%	16.1%	$55	2.6%	11.4%	2	8.0%	16.7%	$69	4.2%	12.5%
	Middle	31	31.3%	$1,851	31.6%	22.5%	9	21.4%	26.7%	$498	23.5%	24.5%	10	31.3%	24.4%	$642	30.7%	23.3%	12	48.0%	28.5%	$711	43.4%	24.7%
	Upper	39	39.4%	$2,929	50.1%	39.9%	19	45.2%	42.8%	$989	46.7%	51.3%	12	37.5%	48.0%	$1,188	56.7%	56.9%	8	32.0%	42.9%	$752	45.9%	53.5%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	2.3%	$0	0.0%	3.7%	0	0.0%	0.6%	$0	0.0%	0.4%	0	0.0%	1.9%	$0	0.0%	4.1%
	Total	*99*	*100%*	*$5,851*	*100%*	*100%*	*42*	*100%*	*100%*	*$2,117*	*100%*	*100%*	*32*	*100%*	*100%*	*$2,094*	*100%*	*100%*	*25*	*100%*	*100%*	*$1,640*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	$0	0.0%	18.2%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	19.4%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	22.5%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	39.9%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	5.3%	$0	0.0%	1.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	100.0%	$0	0.0%	100.0%	0	0.0%	100.0%	$0	0.0%	100.0%	0	0.0%	94.7%	$0	0.0%	98.9%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	8	9.2%	$205	4.8%	18.2%	2	6.1%	7.1%	$78	5.6%	3.5%	6	14.3%	5.1%	$127	6.0%	1.8%	0	0.0%	6.6%	$0	0.0%	3.4%
	Moderate	15	17.2%	$638	14.9%	19.4%	8	24.2%	15.3%	$267	19.3%	11.1%	5	11.9%	15.3%	$246	11.7%	9.6%	2	16.7%	13.6%	$125	15.5%	6.6%
	Middle	26	29.9%	$1,112	25.9%	22.5%	9	27.3%	26.9%	$435	31.5%	25.0%	11	26.2%	22.8%	$284	13.5%	18.5%	6	50.0%	32.3%	$393	48.6%	30.2%
	Upper	37	42.5%	$2,251	52.5%	39.9%	14	42.4%	50.4%	$601	43.5%	60.5%	19	45.2%	55.4%	$1,360	64.7%	69.1%	4	33.3%	47.0%	$290	35.9%	58.6%
	Unknown	1	1.1%	$85	2.0%	0.0%	0	0.0%	0.3%	$0	0.0%	0.1%	1	2.4%	1.4%	$85	4.0%	1.1%	0	0.0%	0.5%	$0	0.0%	1.2%
	Total	*87*	*100%*	*$4,291*	*100%*	*100%*	*33*	*100%*	*100%*	*$1,381*	*100%*	*100%*	*42*	*100%*	*100%*	*$2,102*	*100%*	*100%*	*12*	*100%*	*100%*	*$808*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2
Assessment Area: FL Homosassa Springs

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison 2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	4	13.3%	$140	11.7%	18.2%	1	9.1%	22.8%	$40	12.8%	16.2%	2	16.7%	16.0%	$88	12.8%	13.5%	1	14.3%	11.5%	$12	6.0%	6.3%
	Moderate	9	30.0%	$258	21.5%	19.4%	4	36.4%	21.5%	$86	27.5%	13.7%	2	16.7%	21.3%	$81	11.8%	16.0%	3	42.9%	20.7%	$91	45.3%	10.7%
	Middle	10	33.3%	$448	37.4%	22.5%	3	27.3%	12.7%	$66	21.1%	7.6%	4	33.3%	22.3%	$284	41.5%	21.2%	3	42.9%	20.7%	$98	48.8%	17.8%
	Upper	7	23.3%	$353	29.4%	39.9%	3	27.3%	38.0%	$121	38.7%	53.2%	4	33.3%	35.1%	$232	33.9%	41.6%	0	0.0%	37.9%	$0	0.0%	49.9%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	5.1%	$0	0.0%	9.3%	0	0.0%	5.3%	$0	0.0%	7.8%	0	0.0%	9.2%	$0	0.0%	15.3%
	Total	*30*	*100%*	*$1,199*	*100%*	*100%*	*11*	*100%*	*100%*	*$313*	*100%*	*100%*	*12*	*100%*	*100%*	*$685*	*100%*	*100%*	*7*	*100%*	*100%*	*$201*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	18.2%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.9%	$0	0.0%	0.5%
	Moderate	0	0.0%	$0	0.0%	19.4%	0	0.0%	1.9%	$0	0.0%	1.7%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.9%	$0	0.0%	0.8%
	Middle	0	0.0%	$0	0.0%	22.5%	0	0.0%	4.9%	$0	0.0%	4.4%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	39.9%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	1.7%	$0	0.0%	4.2%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	93.2%	$0	0.0%	93.9%	0	0.0%	98.3%	$0	0.0%	95.8%	0	0.0%	98.1%	$0	0.0%	98.7%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	60	11.1%	$3,233	6.3%	18.2%	14	7.0%	6.7%	$839	5.0%	3.6%	32	17.0%	6.1%	$1,641	10.1%	3.2%	14	9.2%	4.8%	$753	4.0%	2.5%
	Moderate	116	21.4%	$7,835	15.2%	19.4%	52	26.0%	16.0%	$3,135	18.8%	10.9%	34	18.1%	16.8%	$2,560	15.8%	11.6%	30	19.6%	15.1%	$2,140	11.4%	10.3%
	Middle	146	27.0%	$12,236	23.7%	22.5%	50	25.0%	22.7%	$4,143	24.8%	19.4%	51	27.1%	20.9%	$4,177	25.8%	18.0%	45	29.4%	21.6%	$3,916	20.9%	18.4%
	Upper	216	39.9%	$27,892	54.1%	39.9%	83	41.5%	38.6%	$8,277	49.6%	46.6%	70	37.2%	39.5%	$7,749	47.8%	46.8%	63	41.2%	37.1%	$11,866	63.5%	44.9%
	Unknown	3	0.6%	$399	0.8%	0.0%	1	0.5%	16.0%	$292	1.7%	19.5%	1	0.5%	16.7%	$85	0.5%	20.5%	1	0.7%	21.4%	$22	0.1%	24.0%
	Total	*541*	*100%*	*$51,595*	*100%*	*100%*	*200*	*100%*	*100%*	*$16,686*	*100%*	*100%*	*188*	*100%*	*100%*	*$16,212*	*100%*	*100%*	*153*	*100%*	*100%*	*$18,697*	*100%*	*100%*
Small Business						Total Businesses																		
Revenue	$1 Million or Less	173	68.4%	$8,493	35.7%	95.9%	43	71.7%	53.2%	$2,773	40.6%	38.8%	35	70.0%	50.6%	$2,901	40.6%	43.1%	95	66.4%	45.4%	$2,819	28.7%	32.4%
	Over $1 Million	63	24.9%	$14,921	62.7%	3.5%	16	26.7%					15	30.0%					32	22.4%				
	Total Rev. available	236	93.3%	$23,414	98.4%	99.4%	59	98.4%					50	100.0%					127	88.8%				
	Rev. Not Known	17	6.7%	$400	1.7%	0.6%	1	1.7%					0	0.0%					16	11.2%				
	Total	*253*	*100%*	*$23,814*	*100%*	*100%*	*60*	*100%*					*50*	*100%*					*143*	*100%*				
Loan Size	$100,000 or Less	204	80.6%	$5,578	23.4%		49	81.7%	96.0%	$1,323	19.4%	45.0%	35	70.0%	96.8%	$1,102	15.4%	52.4%	120	83.9%	93.8%	$3,153	32.1%	47.7%
	$100,001 - $250,000	27	10.7%	$4,994	21.0%		3	5.0%	2.0%	$550	8.0%	14.0%	6	12.0%	1.8%	$1,199	16.8%	14.2%	18	12.6%	4.2%	$3,245	33.0%	20.4%
	$250,001 - $1 Million	22	8.7%	$13,242	55.6%		8	13.3%	1.9%	$4,963	72.6%	41.0%	9	18.0%	1.4%	$4,847	67.8%	33.4%	5	3.5%	2.0%	$3,432	34.9%	31.9%
	Total	*253*	*100%*	*$23,814*	*100%*		*60*	*100%*	*100%*	*$6,836*	*100%*	*100%*	*50*	*100%*	*100%*	*$7,148*	*100%*	*100%*	*143*	*100%*	*100%*	*$9,830*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	160	92.5%	$3,722	43.8%																			
	$100,001 - $250,000	7	4.0%	$1,257	14.8%																			
	$250,001 - $1 Million	6	3.5%	$3,514	41.4%																			
	Total	*173*	*100%*	*$8,493*	*100%*																			
Small Farm						Total Farms																		
Revenue	$1 Million or Less	1	100.0%	$20	100.0%	99.3%	0	0.0%	55.6%	$0	0.0%	46.9%	1	100.0%	69.6%	$20	100.0%	79.1%	0	0.0%	58.8%	$0	0.0%	59.6%
	Over $1 Million	0	0.0%	$0	0.0%	0.7%	0	0.0%					0	0.0%					0	0.0%				
	Total Rev. available	1	100.0%	$20	100.0%	100.0%	0	0.0%					1	100.0%					0	0.0%				
	Not Known	0	0.0%	$0	0.0%	0.0%	0	0.0%					0	0.0%					0	0.0%				
	Total	*1*	*100%*	*$20*	*100%*	*100%*	*0*	*0%*					*1*	*100%*					*0*	*0%*				
Loan Size	$100,000 or Less	1	100.0%	$20	100.0%		0	0.0%	100.0%	$0	0.0%	100.0%	1	100.0%	100.0%	$20	100.0%	100.0%	0	0.0%	100.0%	$0	0.0%	100.0%
	$100,001 - $250,000	0	0.0%	$0	0.0%		0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	$250,001 - $500,000	0	0.0%	$0	0.0%		0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*1*	*100%*	*$20*	*100%*		*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*1*	*100%*	*100%*	*$20*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	1	100.0%	$20	100.0%																			
	$100,001 - $250,000	0	0.0%	$0	0.0%																			
	$250,001 - $500,000	0	0.0%	$0	0.0%																			
	Total	*1*	*100%*	*$20*	*100%*																			

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue.
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2
Assessment Area: FL Jacksonville

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison 2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
HOME PURCHASE	Low	24	2.0%	$3,366	0.7%	3.5%	3	0.9%	1.3%	$311	0.3%	0.6%	10	2.6%	1.7%	$1,750	1.2%	0.8%	11	2.4%	1.8%	$1,305	0.7%	0.9%
	Moderate	138	11.7%	$29,598	6.5%	19.6%	44	13.3%	15.6%	$9,546	8.2%	10.1%	50	13.0%	15.9%	$9,725	6.8%	10.5%	44	9.5%	15.4%	$10,327	5.3%	10.7%
	Middle	388	32.8%	$134,141	29.7%	40.6%	114	34.3%	40.4%	$36,225	31.3%	36.1%	125	32.5%	40.8%	$41,917	29.5%	36.6%	149	32.0%	40.3%	$55,999	28.8%	35.9%
	Upper	632	53.5%	$285,029	63.0%	36.3%	171	51.5%	42.7%	$69,749	60.2%	53.2%	200	51.9%	41.6%	$88,736	62.4%	52.1%	261	56.1%	42.5%	$126,544	65.2%	52.5%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*1,182*	*100%*	*$452,134*	*100%*	*100%*	*332*	*100%*	*100%*	*$115,831*	*100%*	*100%*	*385*	*100%*	*100%*	*$142,128*	*100%*	*100%*	*465*	*100%*	*100%*	*$194,175*	*100%*	*100%*
REFINANCE	Low	11	1.6%	$1,435	0.7%	3.5%	4	4.7%	1.1%	$218	1.2%	0.6%	3	1.8%	0.8%	$473	1.0%	0.4%	4	1.0%	0.5%	$744	0.5%	0.3%
	Moderate	63	9.4%	$12,659	5.8%	19.6%	7	8.2%	16.5%	$1,294	7.0%	11.9%	15	9.1%	12.4%	$2,661	5.7%	8.6%	41	9.8%	9.9%	$8,704	5.6%	6.9%
	Middle	181	27.1%	$49,226	22.4%	40.6%	28	32.9%	39.9%	$5,264	28.5%	35.9%	58	35.4%	41.0%	$17,384	37.5%	36.5%	95	22.7%	37.9%	$26,578	17.2%	33.3%
	Upper	412	61.8%	$156,074	71.1%	36.3%	46	54.1%	42.5%	$11,696	63.3%	51.7%	88	53.7%	45.8%	$25,799	55.7%	54.5%	278	66.5%	51.6%	$118,579	76.7%	59.5%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*667*	*100%*	*$219,394*	*100%*	*100%*	*85*	*100%*	*100%*	*$18,472*	*100%*	*100%*	*164*	*100%*	*100%*	*$46,317*	*100%*	*100%*	*418*	*100%*	*100%*	*$154,605*	*100%*	*100%*
HOME IMPROVEMENT	Low	2	0.7%	$40	0.1%	3.5%	1	1.1%	1.0%	$15	0.2%	0.5%	0	0.0%	0.7%	$0	0.0%	0.5%	1	1.2%	0.7%	$25	0.3%	0.5%
	Moderate	35	12.5%	$2,855	10.1%	19.6%	7	7.9%	11.9%	$475	6.5%	10.3%	19	17.4%	11.4%	$1,571	13.3%	8.6%	9	10.8%	11.1%	$809	8.7%	9.8%
	Middle	103	36.7%	$9,586	33.8%	40.6%	28	31.5%	34.8%	$1,652	22.5%	31.1%	39	35.8%	36.5%	$3,910	33.2%	32.1%	36	43.4%	33.4%	$4,024	43.5%	29.3%
	Upper	141	50.2%	$15,876	56.0%	36.3%	53	59.6%	52.3%	$5,197	70.8%	58.1%	51	46.8%	51.4%	$6,290	53.4%	58.9%	37	44.6%	54.7%	$4,389	47.5%	60.4%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*281*	*100%*	*$28,357*	*100%*	*100%*	*89*	*100%*	*100%*	*$7,339*	*100%*	*100%*	*109*	*100%*	*100%*	*$11,771*	*100%*	*100%*	*83*	*100%*	*100%*	*$9,247*	*100%*	*100%*
						Multi-Family Units																		
MULTI FAMILY	Low	0	0.0%	$0	0.0%	6.3%	0	0.0%	9.9%	$0	0.0%	1.8%	0	0.0%	13.7%	$0	0.0%	8.2%	0	0.0%	7.4%	$0	0.0%	2.9%
	Moderate	0	0.0%	$0	0.0%	28.6%	0	0.0%	25.7%	$0	0.0%	14.6%	0	0.0%	34.7%	$0	0.0%	36.0%	0	0.0%	42.1%	$0	0.0%	39.5%
	Middle	1	50.0%	$42,576	98.4%	37.4%	1	100.0%	33.7%	$42,576	100.0%	52.7%	0	0.0%	38.9%	$0	0.0%	45.8%	0	0.0%	27.4%	$0	0.0%	39.5%
	Upper	1	50.0%	$685	1.6%	27.8%	0	0.0%	30.7%	$0	0.0%	30.9%	1	100.0%	12.6%	$685	100.0%	9.9%	0	0.0%	23.2%	$0	0.0%	18.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*2*	*100%*	*$43,261*	*100%*	*100%*	*1*	*100%*	*100%*	*$42,576*	*100%*	*100%*	*1*	*100%*	*100%*	*$685*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	$0	0.0%	3.5%	0	0.0%	0.5%	$0	0.0%	0.4%	0	0.0%	0.3%	$0	0.0%	0.1%	0	0.0%	0.2%	$0	0.0%	0.1%
	Moderate	14	9.1%	$906	6.3%	19.6%	5	10.2%	9.2%	$228	5.4%	5.9%	4	8.3%	8.9%	$269	5.4%	5.8%	5	8.8%	8.5%	$409	7.9%	5.8%
	Middle	56	36.4%	$4,456	30.9%	40.6%	21	42.9%	30.6%	$1,446	34.1%	24.7%	18	37.5%	31.4%	$1,254	25.2%	27.1%	17	29.8%	28.6%	$1,756	33.9%	22.2%
	Upper	84	54.5%	$9,036	62.8%	36.3%	23	46.9%	59.7%	$2,562	60.5%	69.0%	26	54.2%	59.4%	$3,459	69.4%	67.1%	35	61.4%	62.7%	$3,015	58.2%	72.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*154*	*100%*	*$14,398*	*100%*	*100%*	*49*	*100%*	*100%*	*$4,236*	*100%*	*100%*	*48*	*100%*	*100%*	*$4,982*	*100%*	*100%*	*57*	*100%*	*100%*	*$5,180*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2
Assessment Area: FL Jacksonville

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	3.5%	0	0.0%	1.2%	$0	0.0%	0.8%	0	0.0%	2.1%	$0	0.0%	0.9%	0	0.0%	1.6%	$0	0.0%	0.5%
	Moderate	12	14.6%	$1,202	4.5%	19.6%	3	27.3%	14.5%	$120	18.2%	8.8%	3	12.0%	12.3%	$262	5.2%	7.3%	6	13.0%	15.6%	$820	3.9%	7.5%
	Middle	23	28.0%	$5,879	22.2%	40.6%	3	27.3%	41.2%	$75	11.4%	29.8%	10	40.0%	35.8%	$1,453	29.1%	26.2%	10	21.7%	31.9%	$4,351	20.9%	23.0%
	Upper	47	57.3%	$19,368	73.2%	36.3%	5	45.5%	43.1%	$465	70.5%	60.5%	12	48.0%	49.8%	$3,278	65.7%	65.6%	30	65.2%	50.9%	$15,625	75.1%	69.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*82*	*100%*	*$26,449*	*100%*	*100%*	*11*	*100%*	*100%*	*$660*	*100%*	*100%*	*25*	*100%*	*100%*	*$4,993*	*100%*	*100%*	*46*	*100%*	*100%*	*$20,796*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	3.5%	0	0.0%	2.5%	$0	0.0%	1.3%	0	0.0%	3.9%	$0	0.0%	2.0%	0	0.0%	3.5%	$0	0.0%	1.7%
	Moderate	0	0.0%	$0	0.0%	19.6%	0	0.0%	23.4%	$0	0.0%	16.3%	0	0.0%	21.7%	$0	0.0%	15.7%	0	0.0%	24.1%	$0	0.0%	16.1%
	Middle	1	100.0%	$114	100.0%	40.6%	1	100.0%	48.0%	$114	100.0%	47.2%	0	0.0%	46.1%	$0	0.0%	43.8%	0	0.0%	49.4%	$0	0.0%	48.0%
	Upper	0	0.0%	$0	0.0%	36.3%	0	0.0%	26.1%	$0	0.0%	35.1%	0	0.0%	28.3%	$0	0.0%	38.5%	0	0.0%	22.9%	$0	0.0%	34.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*1*	*100%*	*$114*	*100%*	*100%*	*1*	*100%*	*100%*	*$114*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	37	1.6%	$4,841	0.6%	3.5%	8	1.4%	1.3%	$544	0.3%	0.7%	13	1.8%	1.4%	$2,223	1.1%	1.1%	16	1.5%	1.2%	$2,074	0.5%	0.7%
	Moderate	262	11.1%	$47,220	6.0%	19.6%	66	11.6%	15.8%	$11,663	6.2%	10.9%	91	12.4%	14.7%	$14,488	6.9%	11.4%	105	9.8%	13.0%	$21,069	5.5%	10.3%
	Middle	753	31.8%	$245,978	31.4%	40.6%	196	34.5%	40.1%	$87,352	46.2%	37.4%	250	34.2%	40.6%	$65,918	31.3%	37.0%	307	28.7%	39.2%	$92,708	24.1%	34.9%
	Upper	1,317	55.6%	$486,068	62.0%	36.3%	298	52.5%	42.8%	$89,669	47.4%	51.0%	378	51.6%	43.4%	$128,247	60.8%	50.6%	641	60.0%	46.7%	$268,152	69.8%	54.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*2,369*	*100%*	*$784,107*	*100%*	*100%*	*568*	*100%*	*100%*	*$189,228*	*100%*	*100%*	*732*	*100%*	*100%*	*$210,876*	*100%*	*100%*	*1,069*	*100%*	*100%*	*$384,003*	*100%*	*100%*
						Total Businesses																		
SMALL BUSINESSES	Low	83	4.6%	$8,359	5.3%	4.3%	18	4.2%	4.2%	$1,268	3.6%	5.6%	20	6.0%	4.1%	$1,461	5.5%	6.4%	45	4.3%	4.0%	$5,630	5.9%	5.4%
	Moderate	426	23.6%	$36,171	23.1%	22.2%	106	24.8%	20.6%	$8,820	24.7%	20.7%	86	25.7%	20.6%	$7,047	26.7%	21.2%	234	22.5%	20.8%	$20,304	21.5%	21.6%
	Middle	569	31.5%	$53,144	33.9%	35.2%	127	29.7%	33.0%	$11,801	33.1%	33.6%	104	31.0%	33.3%	$7,263	27.5%	32.7%	338	32.4%	32.7%	$34,080	36.0%	32.2%
	Upper	726	40.2%	$59,083	37.7%	38.3%	176	41.2%	41.3%	$13,792	38.7%	39.5%	125	37.3%	41.1%	$10,653	40.3%	39.0%	425	40.8%	42.0%	$34,638	36.6%	40.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	0.9%	$0	0.0%	0.7%	0	0.0%	0.9%	$0	0.0%	0.8%	0	0.0%	0.5%	$0	0.0%	0.4%
	Total	*1,804*	*100%*	*$156,757*	*100%*	*100%*	*427*	*100%*	*100%*	*$35,681*	*100%*	*100%*	*335*	*100%*	*100%*	*$26,424*	*100%*	*100%*	*1,042*	*100%*	*100%*	*$94,652*	*100%*	*100%*
						Total Farms																		
SMALL FARM	Low	0	0.0%	$0	0.0%	1.0%	0	0.0%	2.5%	$0	0.0%	0.2%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	3	42.9%	$182	74.0%	16.3%	0	0.0%	20.3%	$0	0.0%	20.3%	2	50.0%	24.0%	$169	96.6%	34.7%	1	50.0%	12.2%	$13	19.1%	13.9%
	Middle	2	28.6%	$4	1.6%	51.0%	1	100.0%	48.3%	$3	100.0%	42.7%	1	25.0%	44.5%	$1	0.6%	43.5%	0	0.0%	52.0%	$0	0.0%	52.1%
	Upper	2	28.6%	$60	24.4%	31.7%	0	0.0%	26.3%	$0	0.0%	36.3%	1	25.0%	29.5%	$5	2.9%	21.2%	1	50.0%	34.7%	$55	80.9%	33.6%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	2.5%	$0	0.0%	0.6%	0	0.0%	2.1%	$0	0.0%	0.6%	0	0.0%	1.0%	$0	0.0%	0.4%
	Total	*7*	*100%*	*$246*	*100%*	*100%*	*1*	*100%*	*100%*	*$3*	*100%*	*100%*	*4*	*100%*	*100%*	*$175*	*100%*	*100%*	*2*	*100%*	*100%*	*$68*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2
Assessment Area: FL Jacksonville

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison 2018						2019						2020					
		Bank Count		Bank Dollar		Families by Family Income	Count Bank		Agg	Dollar Bank		Agg	Count Bank		Agg	Dollar Bank		Agg	Count Bank		Agg	Dollar Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	64	5.4%	$7,440	1.6%	21.7%	16	4.8%	5.0%	$1,807	1.6%	2.3%	25	6.5%	5.5%	$2,656	1.9%	2.6%	23	4.9%	5.8%	$2,977	1.5%	2.9%
	Moderate	147	12.4%	$26,022	5.8%	17.4%	36	10.8%	17.2%	$5,353	4.6%	11.3%	53	13.8%	19.0%	$9,409	6.6%	13.0%	58	12.5%	19.0%	$11,260	5.8%	13.6%
	Middle	192	16.2%	$46,583	10.3%	20.0%	54	16.3%	21.6%	$11,236	9.7%	19.3%	59	15.3%	22.8%	$13,435	9.5%	20.5%	79	17.0%	23.0%	$21,912	11.3%	21.0%
	Upper	762	64.5%	$366,417	81.0%	41.0%	222	66.9%	39.5%	$95,841	82.7%	52.2%	240	62.3%	37.4%	$114,472	80.5%	49.9%	300	64.5%	37.7%	$156,104	80.4%	49.9%
	Unknown	17	1.4%	$5,672	1.3%	0.0%	4	1.2%	16.8%	$1,594	1.4%	14.9%	8	2.1%	15.3%	$2,156	1.5%	14.0%	5	1.1%	14.4%	$1,922	1.0%	12.6%
	Total	*1,182*	*100%*	*$452,134*	*100%*	*100%*	*332*	*100%*	*100%*	*$115,831*	*100%*	*100%*	*385*	*100%*	*100%*	*$142,128*	*100%*	*100%*	*465*	*100%*	*100%*	*$194,175*	*100%*	*100%*
REFINANCE	Low	21	3.1%	$1,665	0.8%	21.7%	4	4.7%	7.7%	$345	1.9%	4.5%	6	3.7%	6.0%	$451	1.0%	3.2%	11	2.6%	3.1%	$869	0.6%	1.5%
	Moderate	66	9.9%	$8,976	4.1%	17.4%	18	21.2%	17.7%	$2,139	11.6%	12.7%	20	12.2%	13.5%	$2,644	5.7%	8.6%	28	6.7%	10.0%	$4,193	2.7%	6.4%
	Middle	104	15.6%	$16,841	7.7%	20.0%	18	21.2%	22.2%	$2,359	12.8%	19.6%	20	12.2%	18.4%	$2,595	5.6%	14.6%	66	15.8%	16.1%	$11,887	7.7%	12.9%
	Upper	457	68.5%	$186,596	85.1%	41.0%	45	52.9%	39.1%	$13,629	73.8%	49.4%	111	67.7%	36.4%	$38,873	83.9%	44.2%	301	72.0%	39.6%	$134,094	86.7%	46.7%
	Unknown	19	2.8%	$5,316	2.4%	0.0%	0	0.0%	13.3%	$0	0.0%	13.9%	7	4.3%	25.7%	$1,754	3.8%	29.5%	12	2.9%	31.2%	$3,562	2.3%	32.4%
	Total	*667*	*100%*	*$219,394*	*100%*	*100%*	*85*	*100%*	*100%*	*$18,472*	*100%*	*100%*	*164*	*100%*	*100%*	*$46,317*	*100%*	*100%*	*418*	*100%*	*100%*	*$154,605*	*100%*	*100%*
HOME IMPROVEMENT	Low	19	6.8%	$1,098	3.9%	21.7%	10	11.2%	5.9%	$647	8.8%	3.8%	6	5.5%	6.7%	$309	2.6%	4.1%	3	3.6%	4.9%	$142	1.5%	2.7%
	Moderate	29	10.3%	$1,498	5.3%	17.4%	10	11.2%	13.2%	$356	4.9%	9.6%	12	11.0%	14.0%	$747	6.3%	10.0%	7	8.4%	12.7%	$395	4.3%	8.6%
	Middle	46	16.4%	$3,467	12.2%	20.0%	15	16.9%	21.4%	$883	12.0%	18.3%	24	22.0%	22.5%	$1,946	16.5%	17.7%	7	8.4%	19.9%	$638	6.9%	15.1%
	Upper	184	65.5%	$22,142	78.1%	41.0%	52	58.4%	55.3%	$5,374	73.2%	63.5%	66	60.6%	53.1%	$8,696	73.9%	64.1%	66	79.5%	59.3%	$8,072	87.3%	71.0%
	Unknown	3	1.1%	$152	0.5%	0.0%	2	2.2%	4.3%	$79	1.1%	4.8%	1	0.9%	3.7%	$73	0.6%	4.0%	0	0.0%	3.2%	$0	0.0%	2.6%
	Total	*281*	*100%*	*$28,357*	*100%*	*100%*	*89*	*100%*	*100%*	*$7,339*	*100%*	*100%*	*109*	*100%*	*100%*	*$11,771*	*100%*	*100%*	*83*	*100%*	*100%*	*$9,247*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	$0	0.0%	21.7%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	17.4%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	20.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	41.0%	0	0.0%	4.0%	$0	0.0%	0.3%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	2.1%	$0	0.0%	0.1%
	Unknown	2	100.0%	$43,261	100.0%	0.0%	1	100.0%	96.0%	$42,576	100.0%	99.7%	1	100.0%	100.0%	$685	100.0%	100.0%	0	0.0%	97.9%	$0	0.0%	99.9%
	Total	*2*	*100%*	*$43,261*	*100%*	*100%*	*1*	*100%*	*100%*	*$42,576*	*100%*	*100%*	*1*	*100%*	*100%*	*$685*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	9	5.8%	$384	2.7%	21.7%	3	6.1%	3.9%	$108	2.5%	1.8%	2	4.2%	5.0%	$60	1.2%	2.1%	4	7.0%	5.1%	$216	4.2%	3.3%
	Moderate	10	6.5%	$440	3.1%	17.4%	3	6.1%	11.4%	$155	3.7%	6.9%	4	8.3%	13.0%	$165	3.3%	7.5%	3	5.3%	12.0%	$120	2.3%	6.2%
	Middle	28	18.2%	$1,590	11.0%	20.0%	10	20.4%	20.6%	$420	9.9%	13.6%	8	16.7%	18.9%	$453	9.1%	12.9%	10	17.5%	15.6%	$717	13.8%	11.1%
	Upper	104	67.5%	$11,832	82.2%	41.0%	31	63.3%	60.5%	$3,436	81.1%	74.5%	34	70.8%	58.6%	$4,304	86.4%	72.4%	39	68.4%	63.8%	$4,092	79.0%	75.2%
	Unknown	3	1.9%	$152	1.1%	0.0%	2	4.1%	3.6%	$117	2.8%	3.1%	0	0.0%	4.4%	$0	0.0%	5.1%	1	1.8%	3.5%	$35	0.7%	4.3%
	Total	*154*	*100%*	*$14,398*	*100%*	*100%*	*49*	*100%*	*100%*	*$4,236*	*100%*	*100%*	*48*	*100%*	*100%*	*$4,982*	*100%*	*100%*	*57*	*100%*	*100%*	*$5,180*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2
Assessment Area: FL Jacksonville

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	5	6.1%	$451	1.7%	21.7%	1	9.1%	7.5%	$45	6.8%	3.3%	1	4.0%	5.6%	$116	2.3%	3.0%	3	6.5%	7.0%	$290	1.4%	3.0%
	Moderate	13	15.9%	$1,313	5.0%	17.4%	4	36.4%	20.1%	$103	15.6%	11.0%	3	12.0%	15.1%	$480	9.6%	8.8%	6	13.0%	12.1%	$730	3.5%	5.1%
	Middle	10	12.2%	$997	3.8%	20.0%	1	9.1%	23.8%	$65	9.8%	17.0%	3	12.0%	20.9%	$197	3.9%	12.1%	6	13.0%	16.1%	$735	3.5%	7.7%
	Upper	54	65.9%	$23,688	89.6%	41.0%	5	45.5%	43.4%	$447	67.7%	62.1%	18	72.0%	50.8%	$4,200	84.1%	69.0%	31	67.4%	51.3%	$19,041	91.6%	75.7%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	5.2%	$0	0.0%	6.5%	0	0.0%	7.6%	$0	0.0%	7.1%	0	0.0%	13.6%	$0	0.0%	8.6%
	Total	*82*	*100%*	*$26,449*	*100%*	*100%*	*11*	*100%*	*100%*	*$660*	*100%*	*100%*	*25*	*100%*	*100%*	*$4,993*	*100%*	*100%*	*46*	*100%*	*100%*	*$20,796*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	21.7%	0	0.0%	0.3%	$0	0.0%	0.2%	0	0.0%	0.6%	$0	0.0%	0.4%	0	0.0%	0.1%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	17.4%	0	0.0%	0.9%	$0	0.0%	0.7%	0	0.0%	1.8%	$0	0.0%	1.7%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	20.0%	0	0.0%	1.7%	$0	0.0%	1.1%	0	0.0%	1.3%	$0	0.0%	1.5%	0	0.0%	0.1%	$0	0.0%	0.1%
	Upper	0	0.0%	$0	0.0%	41.0%	0	0.0%	1.2%	$0	0.0%	1.3%	0	0.0%	2.1%	$0	0.0%	3.9%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	1	100.0%	$114	100.0%	0.0%	1	100.0%	95.8%	$114	100.0%	96.7%	0	0.0%	94.2%	$0	0.0%	92.5%	0	0.0%	99.9%	$0	0.0%	99.9%
	Total	*1*	*100%*	*$114*	*100%*	*100%*	*1*	*100%*	*100%*	*$114*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	118	5.0%	$11,038	1.4%	21.7%	34	6.0%	5.4%	$2,952	1.6%	2.5%	40	5.5%	5.6%	$3,592	1.7%	2.6%	44	4.1%	4.4%	$4,494	1.2%	2.1%
	Moderate	265	11.2%	$38,249	4.9%	17.4%	71	12.5%	16.4%	$8,106	4.3%	10.3%	92	12.6%	16.7%	$13,445	6.4%	10.8%	102	9.5%	14.0%	$16,698	4.3%	9.4%
	Middle	380	16.0%	$69,478	8.9%	20.0%	98	17.3%	20.9%	$14,963	7.9%	17.3%	114	15.6%	20.9%	$18,626	8.8%	17.3%	168	15.7%	18.9%	$35,889	9.3%	15.9%
	Upper	1,561	65.9%	$610,675	77.9%	41.0%	355	62.5%	39.1%	$118,727	62.7%	46.9%	469	64.1%	37.6%	$170,545	80.9%	45.5%	737	68.9%	38.2%	$321,403	83.7%	46.0%
	Unknown	45	1.9%	$54,667	7.0%	0.0%	10	1.8%	18.2%	$44,480	23.5%	23.1%	17	2.3%	19.2%	$4,668	2.2%	23.8%	18	1.7%	24.6%	$5,519	1.4%	26.6%
	Total	*2,369*	*100%*	*$784,107*	*100%*	*100%*	*568*	*100%*	*100%*	*$189,228*	*100%*	*100%*	*732*	*100%*	*100%*	*$210,876*	*100%*	*100%*	*1,069*	*100%*	*100%*	*$384,003*	*100%*	*100%*
Small Business						Total Businesses																		
Revenue	$1 Million or Less	1,057	58.6%	$55,591	35.5%	93.9%	309	72.4%	45.1%	$18,961	53.1%	32.1%	212	63.3%	46.0%	$9,429	35.7%	33.9%	536	51.4%	38.7%	$27,201	28.7%	23.6%
	Over $1 Million	565	31.3%	$94,665	60.4%	5.2%	115	26.9%					123	36.7%					327	31.4%				
	Total Rev. available	1,622	89.9%	$150,256	95.9%	99.1%	424	99.3%					335	100.0%					863	82.8%				
	Rev. Not Known	182	10.1%	$6,501	4.1%	0.8%	3	0.7%					0	0.0%					179	17.2%				
	Total	*1,804*	*100%*	*$156,757*	*100%*	*100%*	*427*	*100%*					*335*	*100%*					*1,042*	*100%*				
Loan Size	$100,000 or Less	1,409	78.1%	$47,436	30.3%		357	83.6%	94.7%	$13,189	37.0%	44.0%	277	82.7%	95.2%	$9,229	34.9%	46.5%	775	74.4%	89.1%	$25,018	26.4%	35.9%
	$100,001 - $250,000	247	13.7%	$38,875	24.8%		40	9.4%	2.7%	$6,960	19.5%	14.3%	31	9.3%	2.5%	$4,901	18.5%	13.6%	176	16.9%	6.4%	$27,014	28.5%	20.4%
	$250,001 - $1 Million	148	8.2%	$70,446	44.9%		30	7.0%	2.6%	$15,532	43.5%	41.7%	27	8.1%	2.3%	$12,294	46.5%	39.9%	91	8.7%	4.4%	$42,620	45.0%	43.7%
	Total	*1,804*	*100%*	*$156,757*	*100%*		*427*	*100%*	*100%*	*$35,681*	*100%*	*100%*	*335*	*100%*	*100%*	*$26,424*	*100%*	*100%*	*1,042*	*100%*	*100%*	*$94,652*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	957	90.5%	$26,715	48.1%																			
	$100,001 - $250,000	63	6.0%	$10,010	18.0%																			
	$250,001 - $1 Million	37	3.5%	$18,866	33.9%																			
	Total	*1,057*	*100%*	*$55,591*	*100%*																			
Small Farm						Total Farms																		
Revenue	$1 Million or Less	4	57.1%	$173	70.3%	96.9%	1	100.0%	48.3%	$3	100.0%	22.0%	3	75.0%	54.8%	$170	97.1%	36.8%	0	0.0%	48.0%	$0	0.0%	30.1%
	Over $1 Million	1	14.3%	$5	2.0%	3.1%	0	0.0%					1	25.0%					0	0.0%				
	Total Rev. available	5	71.4%	$178	72.3%	100.0%	1	100.0%					4	100.0%					0	0.0%				
	Not Known	2	28.6%	$68	27.6%	0.0%	0	0.0%					0	0.0%					2	100.0%				
	Total	*7*	*100%*	*$246*	*100%*	*100%*	*1*	*100%*					*4*	*100%*					*2*	*100%*				
Loan Size	$100,000 or Less	6	85.7%	$96	39.0%		1	100.0%	88.1%	$3	100.0%	33.7%	3	75.0%	89.0%	$25	14.3%	41.5%	2	100.0%	82.7%	$68	100.0%	29.4%
	$100,001 - $250,000	1	14.3%	$150	61.0%		0	0.0%	5.1%	$0	0.0%	16.8%	1	25.0%	7.5%	$150	85.7%	29.3%	0	0.0%	9.2%	$0	0.0%	24.5%
	$250,001 - $500,000	0	0.0%	$0	0.0%		0	0.0%	6.8%	$0	0.0%	49.5%	0	0.0%	3.4%	$0	0.0%	29.2%	0	0.0%	8.2%	$0	0.0%	46.1%
	Total	*7*	*100%*	*$246*	*100%*		*1*	*100%*	*100%*	*$3*	*100%*	*100%*	*4*	*100%*	*100%*	*$175*	*100%*	*100%*	*2*	*100%*	*100%*	*$68*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	3	75.0%	$23	13.3%																			
	$100,001 - $250,000	1	25.0%	$150	86.7%																			
	$250,001 - $500,000	0	0.0%	$0	0.0%																			
	Total	*4*	*100%*	*$173*	*100%*																			

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue.
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2
Assessment Area: FL Lakeland

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
HOME PURCHASE	Low	1	0.8%	$76	0.3%	1.3%	1	2.4%	0.4%	$76	1.0%	0.2%	0	0.0%	0.4%	$0	0.0%	0.3%	0	0.0%	0.5%	$0	0.0%	0.4%
	Moderate	21	17.5%	$3,692	13.8%	17.3%	12	29.3%	13.9%	$2,058	25.9%	11.3%	5	12.2%	13.1%	$880	8.4%	10.8%	4	10.5%	14.0%	$754	8.9%	11.8%
	Middle	55	45.8%	$12,373	46.1%	58.8%	20	48.8%	64.7%	$3,999	50.3%	64.8%	17	41.5%	66.6%	$3,933	37.7%	66.9%	18	47.4%	65.5%	$4,441	52.5%	65.8%
	Upper	43	35.8%	$10,700	39.9%	22.6%	8	19.5%	21.0%	$1,825	22.9%	23.6%	19	46.3%	19.9%	$5,618	53.9%	22.0%	16	42.1%	19.9%	$3,257	38.5%	22.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*120*	*100%*	*$26,841*	*100%*	*100%*	*41*	*100%*	*100%*	*$7,958*	*100%*	*100%*	*41*	*100%*	*100%*	*$10,431*	*100%*	*100%*	*38*	*100%*	*100%*	*$8,452*	*100%*	*100%*
REFINANCE	Low	0	0.0%	$0	0.0%	1.3%	0	0.0%	0.7%	$0	0.0%	0.5%	0	0.0%	0.6%	$0	0.0%	0.4%	0	0.0%	0.3%	$0	0.0%	0.2%
	Moderate	14	13.2%	$1,884	10.7%	17.3%	2	7.1%	12.9%	$140	3.6%	10.4%	4	16.0%	11.7%	$658	18.4%	9.7%	8	15.1%	10.1%	$1,086	10.6%	8.7%
	Middle	46	43.4%	$6,500	36.8%	58.8%	15	53.6%	57.7%	$1,966	50.6%	55.8%	8	32.0%	58.7%	$753	21.1%	57.8%	23	43.4%	58.2%	$3,781	37.1%	56.5%
	Upper	46	43.4%	$9,270	52.5%	22.6%	11	39.3%	28.7%	$1,780	45.8%	33.2%	13	52.0%	28.9%	$2,157	60.5%	32.1%	22	41.5%	31.4%	$5,333	52.3%	34.6%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*106*	*100%*	*$17,654*	*100%*	*100%*	*28*	*100%*	*100%*	*$3,886*	*100%*	*100%*	*25*	*100%*	*100%*	*$3,568*	*100%*	*100%*	*53*	*100%*	*100%*	*$10,200*	*100%*	*100%*
HOME IMPROVEMENT	Low	1	1.7%	$72	2.1%	1.3%	0	0.0%	0.9%	$0	0.0%	0.9%	0	0.0%	0.6%	$0	0.0%	0.6%	1	5.3%	0.5%	$72	5.8%	0.2%
	Moderate	4	6.8%	$252	7.3%	17.3%	1	4.2%	11.1%	$100	6.7%	9.5%	2	12.5%	12.3%	$77	10.4%	11.5%	1	5.3%	11.2%	$75	6.0%	11.5%
	Middle	29	49.2%	$1,469	42.3%	58.8%	11	45.8%	49.0%	$548	36.8%	48.4%	9	56.3%	53.1%	$474	64.1%	50.7%	9	47.4%	53.2%	$447	36.0%	49.2%
	Upper	25	42.4%	$1,678	48.3%	22.6%	12	50.0%	38.9%	$842	56.5%	41.2%	5	31.3%	34.1%	$188	25.4%	37.1%	8	42.1%	35.2%	$648	52.2%	39.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*59*	*100%*	*$3,471*	*100%*	*100%*	*24*	*100%*	*100%*	*$1,490*	*100%*	*100%*	*16*	*100%*	*100%*	*$739*	*100%*	*100%*	*19*	*100%*	*100%*	*$1,242*	*100%*	*100%*
		Multi-Family Units																						
MULTI FAMILY	Low	0	0.0%	$0	0.0%	5.7%	0	0.0%	4.1%	$0	0.0%	4.0%	0	0.0%	3.8%	$0	0.0%	0.5%	0	0.0%	6.7%	$0	0.0%	3.1%
	Moderate	0	0.0%	$0	0.0%	21.6%	0	0.0%	26.5%	$0	0.0%	12.9%	0	0.0%	22.6%	$0	0.0%	3.3%	0	0.0%	37.8%	$0	0.0%	10.4%
	Middle	0	0.0%	$0	0.0%	58.0%	0	0.0%	53.1%	$0	0.0%	61.6%	0	0.0%	54.7%	$0	0.0%	92.6%	0	0.0%	51.1%	$0	0.0%	85.7%
	Upper	0	0.0%	$0	0.0%	14.7%	0	0.0%	16.3%	$0	0.0%	21.5%	0	0.0%	18.9%	$0	0.0%	3.6%	0	0.0%	4.4%	$0	0.0%	0.7%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	1	3.7%	$67	3.5%	1.3%	0	0.0%	0.4%	$0	0.0%	0.5%	1	11.1%	0.8%	$67	9.9%	0.7%	0	0.0%	0.5%	$0	0.0%	0.5%
	Moderate	1	3.7%	$38	2.0%	17.3%	0	0.0%	11.3%	$0	0.0%	10.2%	0	0.0%	11.2%	$0	0.0%	11.2%	1	6.7%	8.3%	$38	4.1%	4.3%
	Middle	11	40.7%	$838	44.0%	58.8%	2	66.7%	51.4%	$293	95.1%	47.7%	5	55.6%	53.4%	$276	40.8%	48.9%	4	26.7%	48.6%	$269	29.2%	47.0%
	Upper	14	51.9%	$963	50.5%	22.6%	1	33.3%	36.9%	$15	4.9%	41.6%	3	33.3%	34.5%	$333	49.3%	39.3%	10	66.7%	42.6%	$615	66.7%	48.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*27*	*100%*	*$1,906*	*100%*	*100%*	*3*	*100%*	*100%*	*$308*	*100%*	*100%*	*9*	*100%*	*100%*	*$676*	*100%*	*100%*	*15*	*100%*	*100%*	*$922*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2
Assessment Area: FL Lakeland

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	1.3%	0	0.0%	1.4%	$0	0.0%	1.2%	0	0.0%	0.7%	$0	0.0%	0.3%	0	0.0%	1.1%	$0	0.0%	0.3%
	Moderate	3	23.1%	$214	32.3%	17.3%	0	0.0%	16.6%	$0	0.0%	16.0%	3	37.5%	14.7%	$214	45.2%	13.5%	0	0.0%	11.1%	$0	0.0%	6.4%
	Middle	6	46.2%	$260	39.2%	58.8%	1	50.0%	55.9%	$40	58.8%	51.5%	3	37.5%	61.2%	$135	28.5%	57.1%	2	66.7%	62.8%	$85	69.7%	63.1%
	Upper	4	30.8%	$189	28.5%	22.6%	1	50.0%	26.1%	$28	41.2%	31.3%	2	25.0%	23.4%	$124	26.2%	29.1%	1	33.3%	24.9%	$37	30.3%	30.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*13*	*100%*	*$663*	*100%*	*100%*	*2*	*100%*	*100%*	*$68*	*100%*	*100%*	*8*	*100%*	*100%*	*$473*	*100%*	*100%*	*3*	*100%*	*100%*	*$122*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	1.3%	0	0.0%	1.3%	$0	0.0%	0.7%	0	0.0%	0.8%	$0	0.0%	0.9%	0	0.0%	1.0%	$0	0.0%	0.6%
	Moderate	0	0.0%	$0	0.0%	17.3%	0	0.0%	15.1%	$0	0.0%	11.6%	0	0.0%	14.0%	$0	0.0%	11.9%	0	0.0%	12.6%	$0	0.0%	8.7%
	Middle	0	0.0%	$0	0.0%	58.8%	0	0.0%	59.9%	$0	0.0%	60.7%	0	0.0%	63.7%	$0	0.0%	64.3%	0	0.0%	66.2%	$0	0.0%	68.2%
	Upper	0	0.0%	$0	0.0%	22.6%	0	0.0%	23.7%	$0	0.0%	27.0%	0	0.0%	21.4%	$0	0.0%	22.8%	0	0.0%	20.2%	$0	0.0%	22.5%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	3	0.9%	$215	0.4%	1.3%	1	1.0%	0.5%	$76	0.6%	0.5%	1	1.0%	0.5%	$67	0.4%	0.3%	1	0.8%	0.5%	$72	0.3%	0.4%
	Moderate	43	13.2%	$6,080	12.0%	17.3%	15	15.3%	13.7%	$2,298	16.8%	11.3%	14	14.1%	12.8%	$1,829	11.5%	10.1%	14	10.9%	12.4%	$1,953	9.3%	10.5%
	Middle	147	45.2%	$21,440	42.4%	58.8%	49	50.0%	62.4%	$6,846	49.9%	62.8%	42	42.4%	63.9%	$5,571	35.1%	66.2%	56	43.8%	62.3%	$9,023	43.1%	63.1%
	Upper	132	40.6%	$22,800	45.1%	22.6%	33	33.7%	23.4%	$4,490	32.7%	25.4%	42	42.4%	22.8%	$8,420	53.0%	23.4%	57	44.5%	24.9%	$9,890	47.2%	25.9%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*325*	*100%*	*$50,535*	*100%*	*100%*	*98*	*100%*	*100%*	*$13,710*	*100%*	*100%*	*99*	*100%*	*100%*	*$15,887*	*100%*	*100%*	*128*	*100%*	*100%*	*$20,938*	*100%*	*100%*
						Total Businesses																		
SMALL BUSINESSES	Low	24	7.3%	$1,826	6.6%	3.9%	3	3.5%	4.1%	$915	9.7%	5.3%	6	9.8%	4.1%	$312	6.2%	5.1%	15	8.2%	4.2%	$599	4.5%	5.1%
	Moderate	65	19.6%	$4,350	15.8%	21.0%	19	22.1%	20.6%	$1,603	17.1%	21.4%	12	19.7%	20.7%	$318	6.3%	23.8%	34	18.5%	20.5%	$2,429	18.4%	23.3%
	Middle	182	55.0%	$16,720	60.6%	51.4%	52	60.5%	49.7%	$5,431	57.8%	46.8%	37	60.7%	49.4%	$3,999	79.5%	47.3%	93	50.5%	52.0%	$7,290	55.4%	49.1%
	Upper	60	18.1%	$4,695	17.0%	23.7%	12	14.0%	23.9%	$1,444	15.4%	24.9%	6	9.8%	23.8%	$401	8.0%	22.1%	42	22.8%	22.4%	$2,850	21.6%	21.6%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	1.8%	$0	0.0%	1.6%	0	0.0%	2.0%	$0	0.0%	1.7%	0	0.0%	0.9%	$0	0.0%	0.9%
	Total	*331*	*100%*	*$27,591*	*100%*	*100%*	*86*	*100%*	*100%*	*$9,393*	*100%*	*100%*	*61*	*100%*	*100%*	*$5,030*	*100%*	*100%*	*184*	*100%*	*100%*	*$13,168*	*100%*	*100%*
						Total Farms																		
SMALL FARM	Low	0	0.0%	$0	0.0%	2.9%	0	0.0%	4.5%	$0	0.0%	7.7%	0	0.0%	1.4%	$0	0.0%	0.1%	0	0.0%	4.1%	$0	0.0%	0.6%
	Moderate	0	0.0%	$0	0.0%	17.7%	0	0.0%	14.8%	$0	0.0%	17.1%	0	0.0%	14.5%	$0	0.0%	7.0%	0	0.0%	19.2%	$0	0.0%	20.7%
	Middle	0	0.0%	$0	0.0%	58.7%	0	0.0%	60.2%	$0	0.0%	61.8%	0	0.0%	53.8%	$0	0.0%	50.8%	0	0.0%	57.5%	$0	0.0%	58.5%
	Upper	1	100.0%	$132	100.0%	20.7%	0	0.0%	14.8%	$0	0.0%	3.1%	0	0.0%	22.1%	$0	0.0%	30.8%	1	100.0%	15.1%	$132	100.0%	11.9%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	5.7%	$0	0.0%	10.4%	0	0.0%	8.3%	$0	0.0%	11.3%	0	0.0%	4.1%	$0	0.0%	8.3%
	Total	*1*	*100%*	*$132*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*1*	*100%*	*100%*	*$132*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2
Assessment Area: FL Lakeland

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison 2018						2019						2020					
		Bank Count		Bank Dollar		Families by Family Income	Count Bank		Count Agg	Dollar Bank		Dollar Agg	Count Bank		Count Agg	Dollar Bank		Dollar Agg	Count Bank		Count Agg	Dollar Bank		Dollar Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	3	2.5%	$271	1.0%	20.4%	2	4.9%	2.5%	$176	2.2%	1.4%	1	2.4%	3.3%	$95	0.9%	1.9%	0	0.0%	2.7%	$0	0.0%	1.5%
	Moderate	16	13.3%	$2,185	8.1%	18.3%	8	19.5%	13.4%	$914	11.5%	9.9%	4	9.8%	16.6%	$723	6.9%	13.0%	4	10.5%	18.3%	$548	6.5%	14.7%
	Middle	26	21.7%	$4,654	17.3%	21.4%	6	14.6%	26.1%	$964	12.1%	24.5%	7	17.1%	26.6%	$1,255	12.0%	25.4%	13	34.2%	27.0%	$2,435	28.8%	26.2%
	Upper	72	60.0%	$19,159	71.4%	39.8%	23	56.1%	38.2%	$5,485	68.9%	44.7%	29	70.7%	35.9%	$8,358	80.1%	41.6%	20	52.6%	35.6%	$5,316	62.9%	41.1%
	Unknown	3	2.5%	$572	2.1%	0.0%	2	4.9%	19.7%	$419	5.3%	19.5%	0	0.0%	17.6%	$0	0.0%	18.1%	1	2.6%	16.5%	$153	1.8%	16.6%
	Total	*120*	*100%*	*$26,841*	*100%*	*100%*	*41*	*100%*	*100%*	*$7,958*	*100%*	*100%*	*41*	*100%*	*100%*	*$10,431*	*100%*	*100%*	*38*	*100%*	*100%*	*$8,452*	*100%*	*100%*
REFINANCE	Low	7	6.6%	$296	1.7%	20.4%	2	7.1%	5.3%	$76	2.0%	3.4%	2	8.0%	4.8%	$95	2.7%	2.9%	3	5.7%	2.1%	$125	1.2%	1.1%
	Moderate	23	21.7%	$2,804	15.9%	18.3%	4	14.3%	14.4%	$521	13.4%	10.6%	7	28.0%	11.8%	$888	24.9%	8.6%	12	22.6%	10.5%	$1,395	13.7%	7.6%
	Middle	22	20.8%	$3,169	18.0%	21.4%	4	14.3%	24.6%	$593	15.3%	22.4%	7	28.0%	19.9%	$675	18.9%	17.2%	11	20.8%	16.7%	$1,901	18.6%	14.1%
	Upper	51	48.1%	$10,928	61.9%	39.8%	17	60.7%	41.0%	$2,586	66.5%	48.5%	9	36.0%	34.1%	$1,910	53.5%	37.6%	25	47.2%	36.5%	$6,432	63.1%	40.4%
	Unknown	3	2.8%	$457	2.6%	0.0%	1	3.6%	14.7%	$110	2.8%	15.0%	0	0.0%	29.3%	$0	0.0%	33.7%	2	3.8%	34.2%	$347	3.4%	36.7%
	Total	*106*	*100%*	*$17,654*	*100%*	*100%*	*28*	*100%*	*100%*	*$3,886*	*100%*	*100%*	*25*	*100%*	*100%*	*$3,568*	*100%*	*100%*	*53*	*100%*	*100%*	*$10,200*	*100%*	*100%*
HOME IMPROVEMENT	Low	1	1.7%	$36	1.0%	20.4%	0	0.0%	3.6%	$0	0.0%	2.5%	0	0.0%	5.6%	$0	0.0%	3.8%	1	5.3%	3.5%	$36	2.9%	1.9%
	Moderate	5	8.5%	$180	5.2%	18.3%	1	4.2%	11.3%	$30	2.0%	8.3%	1	6.3%	13.1%	$50	6.8%	10.2%	3	15.8%	10.0%	$100	8.1%	7.7%
	Middle	9	15.3%	$285	8.2%	21.4%	5	20.8%	22.1%	$143	9.6%	19.7%	3	18.8%	23.8%	$117	15.8%	20.6%	1	5.3%	19.1%	$25	2.0%	15.2%
	Upper	44	74.6%	$2,970	85.6%	39.8%	18	75.0%	58.0%	$1,317	88.4%	61.1%	12	75.0%	55.1%	$572	77.4%	61.1%	14	73.7%	64.6%	$1,081	87.0%	71.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	4.9%	$0	0.0%	8.5%	0	0.0%	2.4%	$0	0.0%	4.3%	0	0.0%	2.7%	$0	0.0%	4.1%
	Total	*59*	*100%*	*$3,471*	*100%*	*100%*	*24*	*100%*	*100%*	*$1,490*	*100%*	*100%*	*16*	*100%*	*100%*	*$739*	*100%*	*100%*	*19*	*100%*	*100%*	*$1,242*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	$0	0.0%	20.4%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	1.9%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	18.3%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	21.4%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	39.8%	0	0.0%	4.1%	$0	0.0%	0.5%	0	0.0%	5.7%	$0	0.0%	0.1%	0	0.0%	6.7%	$0	0.0%	0.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	95.9%	$0	0.0%	99.5%	0	0.0%	92.5%	$0	0.0%	99.9%	0	0.0%	93.3%	$0	0.0%	99.7%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	2	7.4%	$154	8.1%	20.4%	0	0.0%	4.6%	$0	0.0%	2.4%	0	0.0%	4.0%	$0	0.0%	2.1%	2	13.3%	4.2%	$154	16.7%	1.9%
	Moderate	3	11.1%	$108	5.7%	18.3%	0	0.0%	11.5%	$0	0.0%	7.7%	1	11.1%	13.3%	$50	7.4%	9.4%	2	13.3%	10.9%	$58	6.3%	6.4%
	Middle	3	11.1%	$130	6.8%	21.4%	0	0.0%	24.3%	$0	0.0%	19.2%	1	11.1%	22.5%	$30	4.4%	20.4%	2	13.3%	17.7%	$100	10.8%	14.5%
	Upper	19	70.4%	$1,514	79.4%	39.8%	3	100.0%	58.7%	$308	100.0%	69.7%	7	77.8%	58.0%	$596	88.2%	66.3%	9	60.0%	63.6%	$610	66.2%	74.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.9%	$0	0.0%	0.9%	0	0.0%	2.3%	$0	0.0%	1.8%	0	0.0%	3.6%	$0	0.0%	2.9%
	Total	*27*	*100%*	*$1,906*	*100%*	*100%*	*3*	*100%*	*100%*	*$308*	*100%*	*100%*	*9*	*100%*	*100%*	*$676*	*100%*	*100%*	*15*	*100%*	*100%*	*$922*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2
Assessment Area: FL Lakeland

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																				
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	2	15.4%	$60	9.0%	20.4%	0	0.0%	4.2%	$0	0.0%	4.0%	1	12.5%	6.7%	$10	2.1%	4.5%	1	33.3%	7.3%	$50	41.0%	3.6%
	Moderate	0	0.0%	$0	0.0%	18.3%	0	0.0%	13.2%	$0	0.0%	9.2%	0	0.0%	10.9%	$0	0.0%	8.6%	0	0.0%	14.6%	$0	0.0%	10.5%
	Middle	4	30.8%	$122	18.4%	21.4%	0	0.0%	22.5%	$0	0.0%	17.6%	3	37.5%	24.6%	$85	18.0%	20.2%	1	33.3%	19.9%	$37	30.3%	12.8%
	Upper	7	53.8%	$481	72.5%	39.8%	2	100.0%	53.1%	$68	100.0%	60.3%	4	50.0%	50.2%	$378	79.9%	57.2%	1	33.3%	46.0%	$35	28.7%	54.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	7.0%	$0	0.0%	9.0%	0	0.0%	7.5%	$0	0.0%	9.5%	0	0.0%	12.3%	$0	0.0%	18.9%
	Total	*13*	*100%*	*$663*	*100%*	*100%*	*2*	*100%*	*100%*	*$68*	*100%*	*100%*	*8*	*100%*	*100%*	*$473*	*100%*	*100%*	*3*	*100%*	*100%*	*$122*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	20.4%	0	0.0%	0.4%	$0	0.0%	0.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	18.3%	0	0.0%	1.3%	$0	0.0%	1.3%	0	0.0%	0.4%	$0	0.0%	0.3%	0	0.0%	0.1%	$0	0.0%	0.1%
	Middle	0	0.0%	$0	0.0%	21.4%	0	0.0%	0.8%	$0	0.0%	0.8%	0	0.0%	0.2%	$0	0.0%	0.3%	0	0.0%	0.1%	$0	0.0%	0.1%
	Upper	0	0.0%	$0	0.0%	39.8%	0	0.0%	0.9%	$0	0.0%	0.6%	0	0.0%	1.2%	$0	0.0%	2.5%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	96.6%	$0	0.0%	97.1%	0	0.0%	98.1%	$0	0.0%	97.0%	0	0.0%	99.8%	$0	0.0%	99.8%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	15	4.6%	$817	1.6%	20.4%	4	4.1%	3.0%	$252	1.8%	1.7%	4	4.0%	3.7%	$200	1.3%	2.0%	7	5.5%	2.4%	$365	1.7%	1.3%
	Moderate	47	14.5%	$5,277	10.4%	18.3%	13	13.3%	13.0%	$1,465	10.7%	9.3%	13	13.1%	14.9%	$1,711	10.8%	10.9%	21	16.4%	14.5%	$2,101	10.0%	11.1%
	Middle	64	19.7%	$8,360	16.5%	21.4%	15	15.3%	24.7%	$1,700	12.4%	22.3%	21	21.2%	24.3%	$2,162	13.6%	21.5%	28	21.9%	22.0%	$4,498	21.5%	20.1%
	Upper	193	59.4%	$35,052	69.4%	39.8%	63	64.3%	38.7%	$9,764	71.2%	42.7%	61	61.6%	36.0%	$11,814	74.4%	38.0%	69	53.9%	36.0%	$13,474	64.4%	38.8%
	Unknown	6	1.8%	$1,029	2.0%	0.0%	3	3.1%	20.6%	$529	3.9%	24.0%	0	0.0%	21.0%	$0	0.0%	27.5%	3	2.3%	25.0%	$500	2.4%	28.8%
	Total	*325*	*100%*	*$50,535*	*100%*	*100%*	*98*	*100%*	*100%*	*$13,710*	*100%*	*100%*	*99*	*100%*	*100%*	*$15,887*	*100%*	*100%*	*128*	*100%*	*100%*	*$20,938*	*100%*	*100%*
Small Business						Total Businesses																		
Revenue	$1 Million or Less	198	59.8%	$7,410	26.9%	94.3%	50	58.1%	44.8%	$2,851	30.4%	35.7%	41	67.2%	44.9%	$1,042	20.7%	35.6%	107	58.2%	36.4%	$3,517	26.7%	23.0%
	Over $1 Million	106	32.0%	$19,574	70.9%	5.0%	35	40.7%					20	32.8%					51	27.7%				
	Total Rev. available	304	91.8%	$26,984	97.8%	99.3%	85	98.8%					61	100.0%					158	85.9%				
	Rev. Not Known	27	8.2%	$607	2.2%	0.7%	1	1.2%					0	0.0%					26	14.1%				
	Total	*331*	*100%*	*$27,591*	*100%*	*100%*	*86*	*100%*					*61*	*100%*					*184*	*100%*				
Loan Size	$100,000 or Less	262	79.2%	$8,056	29.2%		68	79.1%	95.8%	$2,835	30.2%	46.9%	49	80.3%	95.8%	$1,559	31.0%	46.9%	145	78.8%	92.2%	$3,662	27.8%	42.4%
	$100,000 - $250,000	43	13.0%	$7,115	25.8%		9	10.5%	2.3%	$1,682	17.9%	15.1%	8	13.1%	2.3%	$1,403	27.9%	14.5%	26	14.1%	5.1%	$4,030	30.6%	21.9%
	$250,001 - $1 Million	26	7.9%	$12,420	45.0%		9	10.5%	1.9%	$4,876	51.9%	38.0%	4	6.6%	2.0%	$2,068	41.1%	38.6%	13	7.1%	2.7%	$5,476	41.6%	35.7%
	Total	*331*	*100%*	*$27,591*	*100%*		*86*	*100%*	*100%*	*$9,393*	*100%*	*100%*	*61*	*100%*	*100%*	*$5,030*	*100%*	*100%*	*184*	*100%*	*100%*	*$13,168*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	186	93.9%	$4,758	64.2%																			
	$100,001 - $250,000	9	4.5%	$1,404	18.9%																			
	$250,001 - $1 Million	3	1.5%	$1,248	16.8%																			
	Total	*198*	*100%*	*$7,410*	*100%*																			
Small Farm						Total Farms																		
Revenue	$1 Million or Less	0	0.0%	$0	0.0%	92.2%	0	0.0%	56.8%	$0	0.0%	59.0%	0	0.0%	55.9%	$0	0.0%	55.3%	0	0.0%	56.2%	$0	0.0%	44.6%
	Over $1 Million	1	100.0%	$132	100.0%	7.8%	0	0.0%					0	0.0%					1	100.0%				
	Total Rev. available	1	100.0%	$132	100.0%	100.0%	0	0.0%					0	0.0%					1	100.0%				
	Not Known	0	0.0%	$0	0.0%	0.0%	0	0.0%					0	0.0%					0	0.0%				
	Total	*1*	*100%*	*$132*	*100%*	*100%*	*0*	*0%*					*0*	*0%*					*1*	*100%*				
Loan Size	$100,000 or Less	0	0.0%	$0	0.0%		0	0.0%	86.4%	$0	0.0%	35.1%	0	0.0%	92.4%	$0	0.0%	40.2%	0	0.0%	89.0%	$0	0.0%	48.0%
	$100,001 - $250,000	1	100.0%	$132	100.0%		0	0.0%	9.1%	$0	0.0%	34.1%	0	0.0%	3.4%	$0	0.0%	15.5%	1	100.0%	9.6%	$132	100.0%	41.5%
	$250,001 - $500,000	0	0.0%	$0	0.0%		0	0.0%	4.5%	$0	0.0%	30.8%	0	0.0%	4.1%	$0	0.0%	44.3%	0	0.0%	1.4%	$0	0.0%	10.5%
	Total	*1*	*100%*	*$132*	*100%*		*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*1*	*100%*	*100%*	*$132*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	0	0.0%	$0	0.0%																			
	$100,001 - $250,000	0	0.0%	$0	0.0%																			
	$250,001 - $500,000	0	0.0%	$0	0.0%																			
	Total	*0*	*0%*	*$0*	*0%*																			

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue.
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2
Assessment Area: FL Miami

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
HOME PURCHASE	Low	12	0.9%	$2,885	0.6%	2.0%	4	0.8%	1.8%	$799	0.5%	1.1%	3	0.7%	1.9%	$801	0.5%	1.3%	5	1.2%	1.8%	$1,285	0.8%	1.2%
	Moderate	189	14.3%	$47,819	10.3%	21.4%	68	14.3%	19.6%	$16,805	10.6%	14.5%	70	16.3%	19.9%	$17,941	12.0%	15.5%	51	12.3%	18.8%	$13,073	8.3%	14.5%
	Middle	421	31.9%	$124,799	26.8%	31.9%	142	30.0%	33.1%	$37,691	23.9%	26.2%	144	33.5%	33.3%	$42,671	28.5%	27.2%	135	32.6%	32.7%	$44,437	28.3%	26.0%
	Upper	688	52.2%	$286,612	61.6%	44.4%	258	54.4%	44.5%	$101,547	64.3%	57.1%	212	49.3%	43.9%	$88,182	58.8%	55.1%	218	52.7%	45.8%	$96,883	61.6%	57.5%
	Unknown	8	0.6%	$2,851	0.6%	0.2%	2	0.4%	1.0%	$989	0.6%	1.0%	1	0.2%	0.9%	$285	0.2%	0.9%	5	1.2%	0.9%	$1,577	1.0%	0.9%
	Total	*1,318*	*100%*	*$464,966*	*100%*	*100%*	*474*	*100%*	*100%*	*$157,831*	*100%*	*100%*	*430*	*100%*	*100%*	*$149,880*	*100%*	*100%*	*414*	*100%*	*100%*	*$157,255*	*100%*	*100%*
REFINANCE	Low	3	0.2%	$410	0.1%	2.0%	0	0.0%	1.4%	$0	0.0%	0.8%	1	0.5%	1.4%	$139	0.2%	0.8%	2	0.2%	0.9%	$271	0.1%	0.6%
	Moderate	182	13.6%	$33,752	8.5%	21.4%	40	17.5%	19.3%	$5,366	10.0%	13.9%	39	17.7%	17.0%	$7,592	13.1%	11.5%	103	11.6%	14.6%	$20,794	7.3%	11.0%
	Middle	412	30.9%	$102,093	25.6%	31.9%	81	35.4%	31.1%	$18,309	34.2%	22.8%	79	35.9%	30.4%	$16,623	28.7%	22.7%	252	28.5%	29.9%	$67,161	23.4%	24.0%
	Upper	735	55.1%	$261,285	65.6%	44.4%	108	47.2%	47.9%	$29,820	55.7%	62.0%	100	45.5%	50.7%	$33,315	57.5%	64.4%	527	59.5%	54.1%	$198,150	69.1%	63.9%
	Unknown	2	0.1%	$488	0.1%	0.2%	0	0.0%	0.3%	$0	0.0%	0.4%	1	0.5%	0.5%	$238	0.4%	0.5%	1	0.1%	0.5%	$250	0.1%	0.6%
	Total	*1,334*	*100%*	*$398,028*	*100%*	*100%*	*229*	*100%*	*100%*	*$53,495*	*100%*	*100%*	*220*	*100%*	*100%*	*$57,907*	*100%*	*100%*	*885*	*100%*	*100%*	*$286,626*	*100%*	*100%*
HOME IMPROVEMENT	Low	5	1.2%	$170	0.4%	2.0%	1	0.6%	0.8%	$25	0.2%	0.7%	3	1.9%	0.8%	$120	0.9%	0.6%	1	0.9%	1.2%	$25	0.3%	0.9%
	Moderate	67	16.1%	$4,342	11.5%	21.4%	21	13.5%	11.9%	$1,644	11.5%	8.6%	25	16.1%	13.9%	$1,213	8.8%	9.5%	21	19.6%	10.9%	$1,485	15.2%	7.4%
	Middle	144	34.5%	$10,175	26.9%	31.9%	57	36.8%	26.2%	$3,728	26.0%	19.5%	50	32.3%	25.5%	$3,866	28.2%	18.3%	37	34.6%	27.1%	$2,581	26.4%	20.8%
	Upper	200	48.0%	$23,060	61.0%	44.4%	75	48.4%	60.6%	$8,851	61.8%	70.8%	77	49.7%	59.7%	$8,534	62.1%	71.3%	48	44.9%	60.7%	$5,675	58.1%	71.0%
	Unknown	1	0.2%	$75	0.2%	0.2%	1	0.6%	0.5%	$75	0.5%	0.4%	0	0.0%	0.1%	$0	0.0%	0.2%	0	0.0%	0.1%	$0	0.0%	0.0%
	Total	*417*	*100%*	*$37,822*	*100%*	*100%*	*155*	*100%*	*100%*	*$14,323*	*100%*	*100%*	*155*	*100%*	*100%*	*$13,733*	*100%*	*100%*	*107*	*100%*	*100%*	*$9,766*	*100%*	*100%*
						Multi-Family Units																		
MULTI FAMILY	Low	0	0.0%	$0	0.0%	6.7%	0	0.0%	12.3%	$0	0.0%	5.5%	0	0.0%	19.2%	$0	0.0%	10.6%	0	0.0%	17.5%	$0	0.0%	12.2%
	Moderate	1	50.0%	$25,000	32.6%	28.0%	0	0.0%	51.8%	$0	0.0%	38.9%	0	0.0%	47.8%	$0	0.0%	38.3%	1	100.0%	40.2%	$25,000	100.0%	33.8%
	Middle	1	50.0%	$51,603	67.4%	26.6%	1	100.0%	23.2%	$51,603	100.0%	28.5%	0	0.0%	21.2%	$0	0.0%	35.3%	0	0.0%	23.7%	$0	0.0%	22.8%
	Upper	0	0.0%	$0	0.0%	37.4%	0	0.0%	11.6%	$0	0.0%	26.8%	0	0.0%	11.1%	$0	0.0%	15.7%	0	0.0%	17.5%	$0	0.0%	30.9%
	Unknown	0	0.0%	$0	0.0%	1.3%	0	0.0%	1.1%	$0	0.0%	0.2%	0	0.0%	0.7%	$0	0.0%	0.1%	0	0.0%	1.0%	$0	0.0%	0.3%
	Total	*2*	*100%*	*$76,603*	*100%*	*100%*	*1*	*100%*	*100%*	*$51,603*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*1*	*100%*	*100%*	*$25,000*	*100%*	*100%*
OTHER PURPOSE LOC	Low	3	1.7%	$224	1.1%	2.0%	0	0.0%	0.6%	$0	0.0%	0.2%	3	3.8%	0.8%	$224	2.6%	0.3%	0	0.0%	0.6%	$0	0.0%	0.4%
	Moderate	28	15.5%	$1,732	8.8%	21.4%	12	17.6%	10.8%	$742	12.4%	5.7%	13	16.3%	10.3%	$882	10.1%	5.8%	3	9.1%	10.6%	$108	2.2%	10.4%
	Middle	66	36.5%	$6,339	32.2%	31.9%	26	38.2%	27.4%	$2,160	36.1%	17.9%	28	35.0%	28.8%	$2,810	32.3%	20.5%	12	36.4%	26.7%	$1,369	27.4%	18.3%
	Upper	84	46.4%	$11,387	57.9%	44.4%	30	44.1%	61.2%	$3,087	51.5%	76.0%	36	45.0%	59.6%	$4,785	55.0%	72.9%	18	54.5%	61.8%	$3,515	70.4%	70.7%
	Unknown	0	0.0%	$0	0.0%	0.2%	0	0.0%	0.1%	$0	0.0%	0.0%	0	0.0%	0.5%	$0	0.0%	0.5%	0	0.0%	0.2%	$0	0.0%	0.2%
	Total	*181*	*100%*	*$19,682*	*100%*	*100%*	*68*	*100%*	*100%*	*$5,989*	*100%*	*100%*	*80*	*100%*	*100%*	*$8,701*	*100%*	*100%*	*33*	*100%*	*100%*	*$4,992*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2
Assessment Area: FL Miami

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	1	1.2%	$83	0.7%	2.0%	1	4.0%	0.8%	$83	3.3%	0.2%	0	0.0%	1.6%	$0	0.0%	0.5%	0	0.0%	0.4%	$0	0.0%	0.0%
	Moderate	14	16.9%	$1,876	16.9%	21.4%	2	8.0%	12.4%	$262	10.3%	4.8%	6	18.8%	12.9%	$786	24.9%	3.8%	6	23.1%	11.6%	$828	15.3%	8.2%
	Middle	32	38.6%	$3,377	30.4%	31.9%	10	40.0%	24.5%	$900	35.4%	8.3%	12	37.5%	27.1%	$931	29.4%	10.3%	10	38.5%	24.7%	$1,546	28.6%	7.7%
	Upper	35	42.2%	$5,621	50.6%	44.4%	11	44.0%	61.6%	$1,147	45.1%	86.5%	14	43.8%	58.3%	$1,445	45.7%	85.2%	10	38.5%	62.4%	$3,029	56.1%	83.5%
	Unknown	1	1.2%	$150	1.4%	0.2%	1	4.0%	0.8%	$150	5.9%	0.3%	0	0.0%	0.1%	$0	0.0%	0.2%	0	0.0%	0.9%	$0	0.0%	0.5%
	Total	*83*	*100%*	*$11,107*	*100%*	*100%*	*25*	*100%*	*100%*	*$2,542*	*100%*	*100%*	*32*	*100%*	*100%*	*$3,162*	*100%*	*100%*	*26*	*100%*	*100%*	*$5,403*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	2.0%	0	0.0%	1.6%	$0	0.0%	0.8%	0	0.0%	1.3%	$0	0.0%	1.0%	0	0.0%	1.5%	$0	0.0%	1.0%
	Moderate	1	100.0%	$54	100.0%	21.4%	1	100.0%	22.2%	$54	100.0%	18.3%	0	0.0%	22.9%	$0	0.0%	17.7%	0	0.0%	22.5%	$0	0.0%	17.9%
	Middle	0	0.0%	$0	0.0%	31.9%	0	0.0%	34.7%	$0	0.0%	27.4%	0	0.0%	34.1%	$0	0.0%	27.7%	0	0.0%	39.7%	$0	0.0%	34.4%
	Upper	0	0.0%	$0	0.0%	44.4%	0	0.0%	41.0%	$0	0.0%	52.6%	0	0.0%	41.5%	$0	0.0%	53.4%	0	0.0%	36.1%	$0	0.0%	46.5%
	Unknown	0	0.0%	$0	0.0%	0.2%	0	0.0%	0.4%	$0	0.0%	0.8%	0	0.0%	0.3%	$0	0.0%	0.2%	0	0.0%	0.2%	$0	0.0%	0.2%
	Total	*1*	*100%*	*$54*	*100%*	*100%*	*1*	*100%*	*100%*	*$54*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	24	0.7%	$3,772	0.4%	2.0%	6	0.6%	1.6%	$907	0.3%	1.3%	10	1.1%	1.8%	$1,284	0.6%	2.0%	8	0.5%	1.3%	$1,581	0.3%	1.4%
	Moderate	482	14.4%	$114,575	11.4%	21.4%	144	15.1%	19.1%	$24,873	8.7%	15.9%	153	16.7%	18.6%	$28,414	12.2%	16.1%	185	12.6%	16.5%	$61,288	12.5%	13.7%
	Middle	1,076	32.3%	$298,386	29.6%	31.9%	317	33.3%	32.1%	$114,391	40.0%	24.9%	313	34.1%	31.9%	$66,901	28.7%	26.1%	446	30.4%	31.2%	$117,094	23.9%	24.5%
	Upper	1,742	52.2%	$587,965	58.3%	44.4%	482	50.6%	46.5%	$144,452	50.5%	57.1%	439	47.9%	47.0%	$136,261	58.4%	55.2%	821	56.0%	50.3%	$307,252	62.8%	59.7%
	Unknown	12	0.4%	$3,564	0.4%	0.2%	4	0.4%	0.7%	$1,214	0.4%	0.8%	2	0.2%	0.7%	$523	0.2%	0.7%	6	0.4%	0.7%	$1,827	0.4%	0.7%
	Total	*3,336*	*100%*	*$1,008,262*	*100%*	*100%*	*953*	*100%*	*100%*	*$285,837*	*100%*	*100%*	*917*	*100%*	*100%*	*$233,383*	*100%*	*100%*	*1,466*	*100%*	*100%*	*$489,042*	*100%*	*100%*
						Total Businesses																		
SMALL BUSINESSES	Low	295	3.6%	$14,712	3.0%	3.3%	114	3.6%	2.9%	$6,065	3.4%	3.2%	90	4.0%	2.8%	$4,411	3.3%	3.3%	91	3.2%	3.0%	$4,236	2.5%	3.5%
	Moderate	2,453	29.8%	$145,263	29.9%	22.4%	954	30.2%	20.9%	$55,524	30.8%	22.7%	717	31.5%	21.1%	$40,590	30.2%	22.2%	782	27.8%	21.2%	$49,149	28.6%	21.3%
	Middle	2,327	28.2%	$122,838	25.3%	26.3%	901	28.5%	25.1%	$47,229	26.2%	21.8%	661	29.0%	25.2%	$35,926	26.8%	22.1%	765	27.2%	25.0%	$39,683	23.1%	21.6%
	Upper	3,016	36.6%	$191,406	39.4%	45.6%	1,137	36.0%	48.1%	$68,534	38.0%	48.0%	775	34.1%	47.9%	$50,217	37.4%	48.2%	1,104	39.3%	48.0%	$72,655	42.3%	49.1%
	Unknown	149	1.8%	$12,122	2.5%	2.4%	50	1.6%	2.5%	$3,163	1.8%	3.9%	33	1.4%	2.4%	$3,046	2.3%	3.8%	66	2.4%	2.5%	$5,913	3.4%	4.2%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	0.5%	$0	0.0%	0.3%	0	0.0%	0.5%	$0	0.0%	0.4%	0	0.0%	0.3%	$0	0.0%	0.3%
	Total	*8,240*	*100%*	*$486,341*	*100%*	*100%*	*3,156*	*100%*	*100%*	*$180,515*	*100%*	*100%*	*2,276*	*100%*	*100%*	*$134,190*	*100%*	*100%*	*2,808*	*100%*	*100%*	*$171,636*	*100%*	*100%*
						Total Farms																		
SMALL FARM	Low	2	7.7%	$14	2.1%	2.3%	0	0.0%	1.7%	$0	0.0%	1.0%	0	0.0%	2.4%	$0	0.0%	4.9%	2	11.1%	1.9%	$14	3.6%	4.1%
	Moderate	5	19.2%	$88	13.1%	14.1%	1	20.0%	12.6%	$18	9.6%	20.9%	2	66.7%	15.1%	$17	17.5%	16.6%	2	11.1%	13.0%	$53	13.7%	14.2%
	Middle	5	19.2%	$67	10.0%	19.3%	2	40.0%	16.1%	$55	29.3%	13.4%	0	0.0%	19.8%	$0	0.0%	18.9%	3	16.7%	22.5%	$12	3.1%	16.7%
	Upper	14	53.8%	$504	74.9%	63.2%	2	40.0%	67.5%	$115	61.2%	63.8%	1	33.3%	59.5%	$80	82.5%	57.6%	11	61.1%	60.3%	$309	79.6%	63.1%
	Unknown	0	0.0%	$0	0.0%	1.1%	0	0.0%	0.7%	$0	0.0%	0.3%	0	0.0%	0.6%	$0	0.0%	0.1%	0	0.0%	0.8%	$0	0.0%	0.6%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	1.4%	$0	0.0%	0.5%	0	0.0%	2.7%	$0	0.0%	1.9%	0	0.0%	1.5%	$0	0.0%	1.3%
	Total	*26*	*100%*	*$673*	*100%*	*100%*	*5*	*100%*	*100%*	*$188*	*100%*	*100%*	*3*	*100%*	*100%*	*$97*	*100%*	*100%*	*18*	*100%*	*100%*	*$388*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2
Assessment Area: FL Miami

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	4	0.3%	$466	0.1%	24.0%	0	0.0%	0.8%	$0	0.0%	0.5%	0	0.0%	1.6%	$0	0.0%	1.2%	4	1.0%	0.5%	$466	0.3%	0.2%
	Moderate	47	3.6%	$7,627	1.6%	16.6%	15	3.2%	4.2%	$2,270	1.4%	2.0%	12	2.8%	4.6%	$1,777	1.2%	2.1%	20	4.8%	5.7%	$3,580	2.3%	2.9%
	Middle	246	18.7%	$58,080	12.5%	16.9%	88	18.6%	16.0%	$17,993	11.4%	10.5%	75	17.4%	17.1%	$17,523	11.7%	11.6%	83	20.0%	19.8%	$22,564	14.3%	13.8%
	Upper	994	75.4%	$391,088	84.1%	42.5%	363	76.6%	58.5%	$135,019	85.5%	67.2%	333	77.4%	58.3%	$127,851	85.3%	66.4%	298	72.0%	59.7%	$128,218	81.5%	68.2%
	Unknown	27	2.0%	$7,705	1.7%	0.0%	8	1.7%	20.5%	$2,549	1.6%	19.8%	10	2.3%	18.5%	$2,729	1.8%	18.8%	9	2.2%	14.4%	$2,427	1.5%	14.9%
	Total	*1,318*	*100%*	*$464,966*	*100%*	*100%*	*474*	*100%*	*100%*	*$157,831*	*100%*	*100%*	*430*	*100%*	*100%*	*$149,880*	*100%*	*100%*	*414*	*100%*	*100%*	*$157,255*	*100%*	*100%*
REFINANCE	Low	12	0.9%	$817	0.2%	24.0%	3	1.3%	2.8%	$158	0.3%	1.5%	3	1.4%	2.8%	$230	0.4%	1.8%	6	0.7%	1.1%	$429	0.1%	0.7%
	Moderate	84	6.3%	$10,679	2.7%	16.6%	26	11.4%	6.5%	$3,067	5.7%	3.2%	17	7.7%	5.8%	$2,352	4.1%	2.7%	41	4.6%	4.7%	$5,260	1.8%	2.4%
	Middle	209	15.7%	$39,065	9.8%	16.9%	46	20.1%	14.9%	$7,193	13.4%	9.2%	43	19.5%	14.0%	$7,037	12.2%	8.3%	120	13.6%	13.4%	$24,835	8.7%	8.9%
	Upper	995	74.6%	$338,551	85.1%	42.5%	150	65.5%	57.5%	$42,482	79.4%	64.8%	153	69.5%	57.6%	$47,345	81.8%	65.1%	692	78.2%	61.9%	$248,724	86.8%	68.1%
	Unknown	34	2.5%	$8,916	2.2%	0.0%	4	1.7%	18.4%	$595	1.1%	21.4%	4	1.8%	19.9%	$943	1.6%	22.2%	26	2.9%	18.8%	$7,378	2.6%	19.8%
	Total	*1,334*	*100%*	*$398,028*	*100%*	*100%*	*229*	*100%*	*100%*	*$53,495*	*100%*	*100%*	*220*	*100%*	*100%*	*$57,907*	*100%*	*100%*	*885*	*100%*	*100%*	*$286,626*	*100%*	*100%*
HOME IMPROVEMENT	Low	6	1.4%	$250	0.7%	24.0%	2	1.3%	1.3%	$94	0.7%	0.8%	2	1.3%	1.2%	$87	0.6%	0.6%	2	1.9%	1.8%	$69	0.7%	1.0%
	Moderate	28	6.7%	$1,038	2.7%	16.6%	9	5.8%	4.4%	$370	2.6%	2.0%	9	5.8%	4.4%	$308	2.2%	2.1%	10	9.3%	5.4%	$360	3.7%	2.9%
	Middle	46	11.0%	$1,771	4.7%	16.9%	14	9.0%	11.4%	$748	5.2%	6.4%	18	11.6%	11.2%	$492	3.6%	5.6%	14	13.1%	10.6%	$531	5.4%	6.4%
	Upper	332	79.6%	$34,424	91.0%	42.5%	129	83.2%	76.7%	$13,067	91.2%	82.2%	123	79.4%	80.0%	$12,701	92.5%	81.3%	80	74.8%	78.3%	$8,656	88.6%	84.3%
	Unknown	5	1.2%	$339	0.9%	0.0%	1	0.6%	6.1%	$44	0.3%	8.6%	3	1.9%	3.1%	$145	1.1%	10.4%	1	0.9%	3.9%	$150	1.5%	5.4%
	Total	*417*	*100%*	*$37,822*	*100%*	*100%*	*155*	*100%*	*100%*	*$14,323*	*100%*	*100%*	*155*	*100%*	*100%*	*$13,733*	*100%*	*100%*	*107*	*100%*	*100%*	*$9,766*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	$0	0.0%	24.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	16.6%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	16.9%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	42.5%	0	0.0%	0.4%	$0	0.0%	0.0%	0	0.0%	0.7%	$0	0.0%	0.1%	0	0.0%	1.0%	$0	0.0%	0.1%
	Unknown	2	100.0%	$76,603	100.0%	0.0%	1	100.0%	99.6%	$51,603	100.0%	100.0%	0	0.0%	99.3%	$0	0.0%	99.9%	1	100.0%	99.0%	$25,000	100.0%	99.9%
	Total	*2*	*100%*	*$76,603*	*100%*	*100%*	*1*	*100%*	*100%*	*$51,603*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*1*	*100%*	*100%*	*$25,000*	*100%*	*100%*
OTHER PURPOSE LOC	Low	2	1.1%	$47	0.2%	24.0%	1	1.5%	2.6%	$32	0.5%	1.0%	0	0.0%	1.0%	$0	0.0%	0.3%	1	3.0%	2.8%	$15	0.3%	2.2%
	Moderate	9	5.0%	$353	1.8%	16.6%	5	7.4%	4.4%	$234	3.9%	1.8%	2	2.5%	3.4%	$54	0.6%	1.7%	2	6.1%	4.6%	$65	1.3%	2.1%
	Middle	28	15.5%	$1,168	5.9%	16.9%	9	13.2%	12.3%	$390	6.5%	5.7%	14	17.5%	11.6%	$647	7.4%	5.5%	5	15.2%	10.1%	$131	2.6%	4.6%
	Upper	138	76.2%	$17,711	90.0%	42.5%	53	77.9%	79.7%	$5,333	89.0%	90.2%	61	76.3%	81.2%	$7,897	90.8%	89.5%	24	72.7%	78.5%	$4,481	89.8%	84.3%
	Unknown	4	2.2%	$403	2.0%	0.0%	0	0.0%	1.1%	$0	0.0%	1.3%	3	3.8%	2.8%	$103	1.2%	3.0%	1	3.0%	4.0%	$300	6.0%	6.8%
	Total	*181*	*100%*	*$19,682*	*100%*	*100%*	*68*	*100%*	*100%*	*$5,989*	*100%*	*100%*	*80*	*100%*	*100%*	*$8,701*	*100%*	*100%*	*33*	*100%*	*100%*	*$4,992*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2

Assessment Area: FL Miami

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	1	1.2%	$92	0.8%	24.0%	0	0.0%	1.2%	$0	0.0%	0.7%	0	0.0%	2.0%	$0	0.0%	2.2%	1	3.8%	0.3%	$92	1.7%	0.1%
	Moderate	3	3.6%	$222	2.0%	16.6%	1	4.0%	4.2%	$36	1.4%	1.0%	2	6.3%	7.7%	$186	5.9%	4.4%	0	0.0%	6.2%	$0	0.0%	1.2%
	Middle	14	16.9%	$1,150	10.4%	16.9%	3	12.0%	10.1%	$129	5.1%	1.8%	6	18.8%	13.0%	$236	7.5%	4.1%	5	19.2%	12.9%	$785	14.5%	3.2%
	Upper	63	75.9%	$9,503	85.6%	42.5%	20	80.0%	68.1%	$2,311	90.9%	62.0%	23	71.9%	65.2%	$2,666	84.3%	62.2%	20	76.9%	67.7%	$4,526	83.8%	69.8%
	Unknown	2	2.4%	$140	1.3%	0.0%	1	4.0%	16.4%	$66	2.6%	34.5%	1	3.1%	12.0%	$74	2.3%	27.1%	0	0.0%	12.8%	$0	0.0%	25.7%
	Total	*83*	*100%*	*$11,107*	*100%*	*100%*	*25*	*100%*	*100%*	*$2,542*	*100%*	*100%*	*32*	*100%*	*100%*	*$3,162*	*100%*	*100%*	*26*	*100%*	*100%*	*$5,403*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	24.0%	0	0.0%	0.5%	$0	0.0%	0.3%	0	0.0%	1.6%	$0	0.0%	0.8%	0	0.0%	0.1%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	16.6%	0	0.0%	2.8%	$0	0.0%	1.4%	0	0.0%	2.1%	$0	0.0%	1.2%	0	0.0%	0.2%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	16.9%	0	0.0%	4.4%	$0	0.0%	3.1%	0	0.0%	3.1%	$0	0.0%	3.1%	0	0.0%	0.1%	$0	0.0%	0.1%
	Upper	1	100.0%	$54	100.0%	42.5%	1	100.0%	5.0%	$54	100.0%	4.2%	0	0.0%	5.2%	$0	0.0%	8.8%	0	0.0%	0.2%	$0	0.0%	0.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	87.3%	$0	0.0%	90.9%	0	0.0%	88.0%	$0	0.0%	86.2%	0	0.0%	99.5%	$0	0.0%	99.6%
	Total	*1*	*100%*	*$54*	*100%*	*100%*	*1*	*100%*	*100%*	*$54*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	25	0.7%	$1,672	0.2%	24.0%	6	0.6%	1.4%	$284	0.1%	0.7%	5	0.5%	1.9%	$317	0.1%	1.2%	14	1.0%	0.9%	$1,071	0.2%	0.4%
	Moderate	171	5.1%	$19,919	2.0%	16.6%	56	5.9%	4.7%	$5,977	2.1%	2.1%	42	4.6%	4.9%	$4,677	2.0%	2.1%	73	5.0%	5.0%	$9,265	1.9%	2.4%
	Middle	543	16.3%	$101,234	10.0%	16.9%	160	16.8%	14.7%	$26,453	9.3%	8.8%	156	17.0%	15.4%	$25,935	11.1%	9.1%	227	15.5%	15.5%	$48,846	10.0%	10.3%
	Upper	2,523	75.6%	$791,331	78.5%	42.5%	716	75.1%	57.1%	$198,266	69.4%	60.4%	693	75.6%	58.2%	$198,460	85.0%	59.6%	1,114	76.0%	59.5%	$394,605	80.7%	63.9%
	Unknown	74	2.2%	$94,106	9.3%	0.0%	15	1.6%	22.1%	$54,857	19.2%	28.0%	21	2.3%	19.7%	$3,994	1.7%	27.9%	38	2.6%	19.2%	$35,255	7.2%	22.9%
	Total	*3,336*	*100%*	*$1,008,262*	*100%*	*100%*	*953*	*100%*	*100%*	*$285,837*	*100%*	*100%*	*917*	*100%*	*100%*	*$233,383*	*100%*	*100%*	*1,466*	*100%*	*100%*	*$489,042*	*100%*	*100%*
Small Business						Total Businesses																		
Revenue	$1 Million or Less	4,884	59.3%	$173,878	35.8%	93.1%	2,008	63.6%	46.4%	$78,088	43.3%	31.5%	1,470	64.6%	48.7%	$54,308	40.5%	31.4%	1,406	50.1%	38.4%	$41,482	24.2%	21.9%
	Over $1 Million	2,645	32.1%	$292,315	60.1%	5.8%	1,130	35.8%					805	35.4%					710	25.3%				
	Total Rev. available	7,529	91.4%	$466,193	95.9%	98.9%	3,138	99.4%					2,275	100.0%					2,116	75.4%				
	Rev. Not Known	711	8.6%	$20,148	4.1%	1.1%	18	0.6%					1	0.0%					692	24.6%				
	Total	*8,240*	*100%*	*$486,341*	*100%*	*100%*	*3,156*	*100%*					*2,276*	*100%*					*2,808*	*100%*				
Loan Size	$100,000 or Less	7,571	91.9%	$281,514	57.9%		3,046	96.5%	96.3%	$139,009	77.0%	52.7%	2,137	93.9%	96.3%	$85,010	63.4%	53.7%	2,388	85.0%	91.7%	$57,495	33.5%	41.2%
	$100,001 - $250,000	386	4.7%	$63,982	13.2%		51	1.6%	2.0%	$9,368	5.2%	13.1%	74	3.3%	2.1%	$13,220	9.9%	13.8%	261	9.3%	5.1%	$41,394	24.1%	20.0%
	$250,001 - $1 Million	283	3.4%	$140,845	29.0%		59	1.9%	1.6%	$32,138	17.8%	34.2%	65	2.9%	1.6%	$35,960	26.8%	32.6%	159	5.7%	3.2%	$72,747	42.4%	38.8%
	Total	*8,240*	*100%*	*$486,341*	*100%*		*3,156*	*100%*	*100%*	*$180,515*	*100%*	*100%*	*2,276*	*100%*	*100%*	*$134,190*	*100%*	*100%*	*2,808*	*100%*	*100%*	*$171,636*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	4,766	97.6%	$142,108	81.7%																			
	$100,001 - $250,000	85	1.7%	$14,125	8.1%																			
	$250,001 - $1 Million	33	0.7%	$17,645	10.1%																			
	Total	*4,884*	*100%*	*$173,878*	*100%*																			
Small Farm						Total Farms																		
Revenue	$1 Million or Less	14	53.8%	$323	48.0%	94.5%	3	60.0%	55.9%	$88	46.8%	56.9%	3	100.0%	66.6%	$97	100.0%	60.1%	8	44.4%	53.1%	$138	35.6%	32.6%
	Over $1 Million	8	30.8%	$336	49.9%	5.4%	2	40.0%					0	0.0%					6	33.3%				
	Total Rev. available	22	84.6%	$659	97.9%	99.9%	5	100.0%					3	100.0%					14	77.7%				
	Not Known	4	15.4%	$14	2.1%	0.1%	0	0.0%					0	0.0%					4	22.2%				
	Total	*26*	*100%*	*$673*	*100%*	*100%*	*5*	*100%*					*3*	*100%*					*18*	*100%*				
Loan Size	$100,000 or Less	26	100.0%	$673	100.0%		5	100.0%	96.2%	$188	100.0%	64.4%	3	100.0%	96.7%	$97	100.0%	70.9%	18	100.0%	92.0%	$388	100.0%	61.1%
	$100,001 - $250,000	0	0.0%	$0	0.0%		0	0.0%	2.4%	$0	0.0%	17.1%	0	0.0%	2.4%	$0	0.0%	14.1%	0	0.0%	6.5%	$0	0.0%	25.6%
	$250,001 - $500,000	0	0.0%	$0	0.0%		0	0.0%	1.4%	$0	0.0%	18.5%	0	0.0%	0.9%	$0	0.0%	15.1%	0	0.0%	1.5%	$0	0.0%	13.3%
	Total	*26*	*100%*	*$673*	*100%*		*5*	*100%*	*100%*	*$188*	*100%*	*100%*	*3*	*100%*	*100%*	*$97*	*100%*	*100%*	*18*	*100%*	*100%*	*$388*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	14	100.0%	$323	100.0%																			
	$100,001 - $250,000	0	0.0%	$0	0.0%																			
	$250,001 - $500,000	0	0.0%	$0	0.0%																			
	Total	*14*	*100%*	*$323*	*100%*																			

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue.
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2
Assessment Area: FL Naples

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
HOME PURCHASE	Low	4	3.4%	$2,851	5.5%	2.3%	0	0.0%	1.3%	$0	0.0%	0.9%	2	4.9%	1.6%	$1,486	9.5%	1.4%	2	5.6%	1.2%	$1,365	8.1%	1.2%
	Moderate	9	7.6%	$2,833	5.5%	16.3%	4	9.5%	16.4%	$1,008	5.2%	11.4%	3	7.3%	16.7%	$909	5.8%	11.8%	2	5.6%	15.1%	$916	5.5%	10.9%
	Middle	55	46.2%	$19,659	37.8%	41.3%	19	45.2%	42.1%	$7,004	35.9%	36.2%	21	51.2%	42.2%	$6,556	41.8%	35.3%	15	41.7%	41.5%	$6,099	36.4%	34.4%
	Upper	51	42.9%	$26,617	51.2%	40.1%	19	45.2%	40.3%	$11,477	58.9%	51.6%	15	36.6%	39.5%	$6,748	43.0%	51.5%	17	47.2%	42.2%	$8,392	50.0%	53.5%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*119*	*100%*	*$51,960*	*100%*	*100%*	*42*	*100%*	*100%*	*$19,489*	*100%*	*100%*	*41*	*100%*	*100%*	*$15,699*	*100%*	*100%*	*36*	*100%*	*100%*	*$16,772*	*100%*	*100%*
REFINANCE	Low	3	2.0%	$1,019	2.2%	2.3%	2	4.9%	1.3%	$123	1.1%	0.7%	0	0.0%	0.8%	$0	0.0%	0.7%	1	1.4%	0.7%	$896	3.2%	0.5%
	Moderate	11	7.5%	$2,194	4.7%	16.3%	2	4.9%	16.3%	$540	5.0%	10.0%	6	16.7%	13.7%	$996	14.0%	8.7%	3	4.3%	12.1%	$658	2.3%	8.8%
	Middle	67	45.6%	$18,975	41.1%	41.3%	21	51.2%	42.7%	$4,880	45.5%	32.9%	15	41.7%	42.8%	$2,922	41.1%	33.9%	31	44.3%	44.4%	$11,173	39.4%	37.8%
	Upper	66	44.9%	$24,019	52.0%	40.1%	16	39.0%	39.6%	$5,178	48.3%	56.3%	15	41.7%	42.7%	$3,183	44.8%	56.7%	35	50.0%	42.8%	$15,658	55.2%	52.9%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*147*	*100%*	*$46,207*	*100%*	*100%*	*41*	*100%*	*100%*	*$10,721*	*100%*	*100%*	*36*	*100%*	*100%*	*$7,101*	*100%*	*100%*	*70*	*100%*	*100%*	*$28,385*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	$0	0.0%	2.3%	0	0.0%	0.7%	$0	0.0%	0.4%	0	0.0%	0.6%	$0	0.0%	0.3%	0	0.0%	0.5%	$0	0.0%	0.2%
	Moderate	9	9.7%	$585	4.6%	16.3%	5	15.2%	13.6%	$370	9.4%	9.8%	2	6.3%	13.7%	$140	4.2%	9.4%	2	7.1%	11.7%	$75	1.4%	10.3%
	Middle	38	40.9%	$4,647	36.8%	41.3%	11	33.3%	46.0%	$1,167	29.8%	35.9%	16	50.0%	45.1%	$1,325	39.5%	38.6%	11	39.3%	48.6%	$2,155	40.1%	39.5%
	Upper	46	49.5%	$7,407	58.6%	40.1%	17	51.5%	39.8%	$2,383	60.8%	53.9%	14	43.8%	40.6%	$1,886	56.3%	51.7%	15	53.6%	39.1%	$3,138	58.5%	50.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*93*	*100%*	*$12,639*	*100%*	*100%*	*33*	*100%*	*100%*	*$3,920*	*100%*	*100%*	*32*	*100%*	*100%*	*$3,351*	*100%*	*100%*	*28*	*100%*	*100%*	*$5,368*	*100%*	*100%*
MULTI FAMILY					Multi-Family Units																			
	Low	0	0.0%	$0	0.0%	2.0%	0	0.0%	10.0%	$0	0.0%	4.7%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	16.3%	0	0.0%	70.0%	$0	0.0%	45.1%	0	0.0%	34.8%	$0	0.0%	26.3%	0	0.0%	36.4%	$0	0.0%	22.4%
	Middle	0	0.0%	$0	0.0%	33.6%	0	0.0%	15.0%	$0	0.0%	31.5%	0	0.0%	34.8%	$0	0.0%	36.6%	0	0.0%	45.5%	$0	0.0%	67.7%
	Upper	0	0.0%	$0	0.0%	48.1%	0	0.0%	5.0%	$0	0.0%	18.7%	0	0.0%	30.4%	$0	0.0%	37.1%	0	0.0%	18.2%	$0	0.0%	9.9%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	$0	0.0%	2.3%	0	0.0%	0.7%	$0	0.0%	0.2%	0	0.0%	1.7%	$0	0.0%	0.6%	0	0.0%	0.2%	$0	0.0%	0.0%
	Moderate	2	7.7%	$150	6.2%	16.3%	1	11.1%	12.7%	$100	16.4%	8.5%	1	11.1%	13.2%	$50	5.3%	9.0%	0	0.0%	11.7%	$0	0.0%	8.5%
	Middle	12	46.2%	$885	36.6%	41.3%	3	33.3%	42.1%	$165	27.0%	30.3%	6	66.7%	44.2%	$585	61.8%	28.7%	3	37.5%	36.6%	$135	15.7%	23.1%
	Upper	12	46.2%	$1,380	57.1%	40.1%	5	55.6%	44.6%	$345	56.6%	60.9%	2	22.2%	40.9%	$312	32.9%	61.7%	5	62.5%	51.4%	$723	84.3%	68.4%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*26*	*100%*	*$2,415*	*100%*	*100%*	*9*	*100%*	*100%*	*$610*	*100%*	*100%*	*9*	*100%*	*100%*	*$947*	*100%*	*100%*	*8*	*100%*	*100%*	*$858*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2

Assessment Area: FL Naples

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	1	7.7%	$543	20.0%	2.3%	0	0.0%	0.4%	$0	0.0%	0.5%	0	0.0%	1.3%	$0	0.0%	0.6%	1	20.0%	1.6%	$543	30.5%	1.6%
	Moderate	1	7.7%	$400	14.7%	16.3%	0	0.0%	10.0%	$0	0.0%	4.1%	0	0.0%	12.6%	$0	0.0%	5.3%	1	20.0%	11.2%	$400	22.5%	4.9%
	Middle	6	46.2%	$1,100	40.4%	41.3%	1	50.0%	28.5%	$400	90.1%	16.4%	3	50.0%	37.9%	$390	78.2%	19.4%	2	40.0%	31.5%	$310	17.4%	12.0%
	Upper	5	38.5%	$678	24.9%	40.1%	1	50.0%	61.0%	$44	9.9%	79.0%	3	50.0%	48.2%	$109	21.8%	74.7%	1	20.0%	55.8%	$525	29.5%	81.5%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*13*	*100%*	*$2,721*	*100%*	*100%*	*2*	*100%*	*100%*	*$444*	*100%*	*100%*	*6*	*100%*	*100%*	*$499*	*100%*	*100%*	*5*	*100%*	*100%*	*$1,778*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	2.3%	0	0.0%	2.3%	$0	0.0%	2.2%	0	0.0%	1.7%	$0	0.0%	1.1%	0	0.0%	1.9%	$0	0.0%	0.9%
	Moderate	0	0.0%	$0	0.0%	16.3%	0	0.0%	24.3%	$0	0.0%	18.6%	0	0.0%	14.9%	$0	0.0%	9.8%	0	0.0%	25.9%	$0	0.0%	19.8%
	Middle	0	0.0%	$0	0.0%	41.3%	0	0.0%	37.2%	$0	0.0%	38.4%	0	0.0%	42.5%	$0	0.0%	43.9%	0	0.0%	36.3%	$0	0.0%	28.5%
	Upper	0	0.0%	$0	0.0%	40.1%	0	0.0%	36.2%	$0	0.0%	40.7%	0	0.0%	40.8%	$0	0.0%	45.3%	0	0.0%	36.0%	$0	0.0%	50.9%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	8	2.0%	$4,413	3.8%	2.3%	2	1.6%	1.2%	$123	0.3%	1.1%	2	1.6%	1.3%	$1,486	5.4%	1.0%	4	2.7%	1.0%	$2,804	5.3%	0.9%
	Moderate	32	8.0%	$6,162	5.3%	16.3%	12	9.4%	16.2%	$2,018	5.7%	13.2%	12	9.7%	15.6%	$2,095	7.6%	11.5%	8	5.4%	13.8%	$2,049	3.9%	10.1%
	Middle	178	44.7%	$45,266	39.0%	41.3%	55	43.3%	42.0%	$13,616	38.7%	34.7%	61	49.2%	42.4%	$11,778	42.7%	34.6%	62	42.2%	42.6%	$19,872	37.4%	35.7%
	Upper	180	45.2%	$60,101	51.8%	40.1%	58	45.7%	40.5%	$19,427	55.2%	51.0%	49	39.5%	40.6%	$12,238	44.3%	52.8%	73	49.7%	42.7%	$28,436	53.5%	53.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*398*	*100%*	*$115,942*	*100%*	*100%*	*127*	*100%*	*100%*	*$35,184*	*100%*	*100%*	*124*	*100%*	*100%*	*$27,597*	*100%*	*100%*	*147*	*100%*	*100%*	*$53,161*	*100%*	*100%*
						Total Businesses																		
SMALL BUSINESSES	Low	17	2.3%	$1,111	2.5%	2.9%	6	3.8%	2.6%	$104	1.1%	3.0%	1	0.7%	2.5%	$79	0.9%	3.3%	10	2.3%	2.8%	$928	3.4%	3.6%
	Moderate	105	14.4%	$5,967	13.3%	13.7%	25	16.0%	10.8%	$1,620	17.3%	8.0%	23	16.4%	10.6%	$825	9.6%	7.0%	57	13.1%	11.0%	$3,522	13.0%	6.5%
	Middle	310	42.4%	$18,385	40.9%	39.9%	63	40.4%	39.5%	$2,851	30.5%	33.7%	58	41.4%	39.9%	$3,251	37.9%	36.8%	189	43.4%	40.1%	$12,283	45.4%	36.9%
	Upper	299	40.9%	$19,521	43.4%	43.5%	62	39.7%	46.5%	$4,763	51.0%	54.8%	58	41.4%	45.2%	$4,429	51.6%	52.4%	179	41.1%	45.8%	$10,329	38.2%	52.7%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	0.7%	$0	0.0%	0.5%	0	0.0%	1.7%	$0	0.0%	0.5%	0	0.0%	0.3%	$0	0.0%	0.2%
	Total	*731*	*100%*	*$44,984*	*100%*	*100%*	*156*	*100%*	*100%*	*$9,338*	*100%*	*100%*	*140*	*100%*	*100%*	*$8,584*	*100%*	*100%*	*435*	*100%*	*100%*	*$27,062*	*100%*	*100%*
						Total Farms																		
SMALL FARM	Low	0	0.0%	$0	0.0%	10.1%	0	0.0%	27.0%	$0	0.0%	8.7%	0	0.0%	9.8%	$0	0.0%	3.3%	0	0.0%	6.8%	$0	0.0%	13.0%
	Moderate	0	0.0%	$0	0.0%	16.3%	0	0.0%	31.7%	$0	0.0%	32.4%	0	0.0%	27.5%	$0	0.0%	9.3%	0	0.0%	13.6%	$0	0.0%	2.0%
	Middle	4	80.0%	$508	71.8%	38.5%	0	0.0%	20.6%	$0	0.0%	42.4%	0	0.0%	27.5%	$0	0.0%	21.4%	4	80.0%	47.7%	$508	71.8%	38.7%
	Upper	1	20.0%	$200	28.2%	35.0%	0	0.0%	19.0%	$0	0.0%	16.4%	0	0.0%	31.4%	$0	0.0%	63.7%	1	20.0%	29.5%	$200	28.2%	45.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	1.6%	$0	0.0%	0.1%	0	0.0%	3.9%	$0	0.0%	2.4%	0	0.0%	2.3%	$0	0.0%	0.5%
	Total	*5*	*100%*	*$708*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*5*	*100%*	*100%*	*$708*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2
Assessment Area: FL Naples

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison 2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	2	1.7%	$140	0.3%	20.8%	1	2.4%	2.1%	$70	0.4%	1.0%	0	0.0%	2.9%	$0	0.0%	1.3%	1	2.8%	2.8%	$70	0.4%	1.3%
	Moderate	7	5.9%	$1,417	2.7%	17.7%	0	0.0%	11.7%	$0	0.0%	6.9%	7	17.1%	14.5%	$1,417	9.0%	8.7%	0	0.0%	15.8%	$0	0.0%	9.5%
	Middle	23	19.3%	$5,659	10.9%	19.3%	8	19.0%	17.9%	$1,732	8.9%	12.5%	8	19.5%	19.4%	$2,126	13.5%	13.9%	7	19.4%	18.0%	$1,801	10.7%	12.4%
	Upper	78	65.5%	$42,282	81.4%	42.2%	30	71.4%	52.4%	$17,026	87.4%	65.1%	22	53.7%	52.3%	$11,093	70.7%	64.6%	26	72.2%	55.8%	$14,163	84.4%	68.5%
	Unknown	9	7.6%	$2,462	4.7%	0.0%	3	7.1%	15.9%	$661	3.4%	14.5%	4	9.8%	10.8%	$1,063	6.8%	11.5%	2	5.6%	7.6%	$738	4.4%	8.3%
	Total	*119*	*100%*	*$51,960*	*100%*	*100%*	*42*	*100%*	*100%*	*$19,489*	*100%*	*100%*	*41*	*100%*	*100%*	*$15,699*	*100%*	*100%*	*36*	*100%*	*100%*	*$16,772*	*100%*	*100%*
REFINANCE	Low	12	8.2%	$1,055	2.3%	20.8%	5	12.2%	7.4%	$395	3.7%	3.2%	3	8.3%	4.4%	$362	5.1%	1.9%	4	5.7%	3.2%	$298	1.0%	1.5%
	Moderate	21	14.3%	$2,825	6.1%	17.7%	5	12.2%	15.1%	$494	4.6%	8.3%	8	22.2%	12.7%	$1,121	15.8%	6.5%	8	11.4%	11.4%	$1,210	4.3%	6.7%
	Middle	24	16.3%	$4,536	9.8%	19.3%	6	14.6%	20.0%	$1,331	12.4%	13.3%	9	25.0%	16.8%	$1,608	22.6%	10.6%	9	12.9%	17.7%	$1,597	5.6%	12.6%
	Upper	89	60.5%	$37,179	80.5%	42.2%	25	61.0%	44.9%	$8,501	79.3%	59.8%	16	44.4%	49.1%	$4,010	56.5%	63.2%	48	68.6%	50.6%	$24,668	86.9%	62.4%
	Unknown	1	0.7%	$612	1.3%	0.0%	0	0.0%	12.7%	$0	0.0%	15.3%	0	0.0%	17.0%	$0	0.0%	17.8%	1	1.4%	17.0%	$612	2.2%	16.9%
	Total	*147*	*100%*	*$46,207*	*100%*	*100%*	*41*	*100%*	*100%*	*$10,721*	*100%*	*100%*	*36*	*100%*	*100%*	*$7,101*	*100%*	*100%*	*70*	*100%*	*100%*	*$28,385*	*100%*	*100%*
HOME IMPROVEMENT	Low	3	3.2%	$74	0.6%	20.8%	2	6.1%	4.7%	$49	1.3%	4.5%	0	0.0%	5.0%	$0	0.0%	1.9%	1	3.6%	6.8%	$25	0.5%	3.2%
	Moderate	14	15.1%	$598	4.7%	17.7%	5	15.2%	13.4%	$264	6.7%	7.9%	8	25.0%	15.0%	$309	9.2%	7.7%	1	3.6%	12.9%	$25	0.5%	6.7%
	Middle	17	18.3%	$2,151	17.0%	19.3%	4	12.1%	21.5%	$671	17.1%	13.9%	4	12.5%	21.3%	$325	9.7%	14.6%	9	32.1%	20.9%	$1,155	21.5%	13.9%
	Upper	59	63.4%	$9,816	77.7%	42.2%	22	66.7%	55.8%	$2,936	74.9%	67.5%	20	62.5%	55.4%	$2,717	81.1%	67.6%	17	60.7%	56.3%	$4,163	77.6%	72.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	4.6%	$0	0.0%	6.1%	0	0.0%	3.2%	$0	0.0%	8.2%	0	0.0%	3.1%	$0	0.0%	4.0%
	Total	*93*	*100%*	*$12,639*	*100%*	*100%*	*33*	*100%*	*100%*	*$3,920*	*100%*	*100%*	*32*	*100%*	*100%*	*$3,351*	*100%*	*100%*	*28*	*100%*	*100%*	*$5,368*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	$0	0.0%	20.8%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	17.7%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	19.3%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	9.1%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	42.2%	0	0.0%	10.0%	$0	0.0%	0.3%	0	0.0%	4.3%	$0	0.0%	2.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	90.0%	$0	0.0%	99.7%	0	0.0%	95.7%	$0	0.0%	98.0%	0	0.0%	90.9%	$0	0.0%	100.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	1	3.8%	$50	2.1%	20.8%	0	0.0%	4.6%	$0	0.0%	3.8%	1	11.1%	4.7%	$50	5.3%	1.7%	0	0.0%	5.8%	$0	0.0%	4.5%
	Moderate	6	23.1%	$353	14.6%	17.7%	3	33.3%	13.9%	$185	30.3%	6.4%	1	11.1%	14.9%	$35	3.7%	7.1%	2	25.0%	13.2%	$133	15.5%	6.5%
	Middle	4	15.4%	$175	7.2%	19.3%	1	11.1%	20.9%	$25	4.1%	12.5%	2	22.2%	17.9%	$100	10.6%	10.2%	1	12.5%	18.1%	$50	5.8%	8.8%
	Upper	15	57.7%	$1,837	76.1%	42.2%	5	55.6%	59.3%	$400	65.6%	76.0%	5	55.6%	59.4%	$762	80.5%	78.8%	5	62.5%	61.1%	$675	78.7%	78.7%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	1.4%	$0	0.0%	1.2%	0	0.0%	3.0%	$0	0.0%	2.2%	0	0.0%	1.9%	$0	0.0%	1.5%
	Total	*26*	*100%*	*$2,415*	*100%*	*100%*	*9*	*100%*	*100%*	*$610*	*100%*	*100%*	*9*	*100%*	*100%*	*$947*	*100%*	*100%*	*8*	*100%*	*100%*	*$858*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2
Assessment Area: FL Naples

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	1	7.7%	$34	1.2%	20.8%	0	0.0%	4.4%	$0	0.0%	1.0%	1	16.7%	6.3%	$34	6.8%	2.2%	0	0.0%	5.3%	$0	0.0%	4.2%
	Moderate	0	0.0%	$0	0.0%	17.7%	0	0.0%	8.4%	$0	0.0%	4.4%	0	0.0%	13.0%	$0	0.0%	2.9%	0	0.0%	10.6%	$0	0.0%	2.7%
	Middle	2	15.4%	$330	12.1%	19.3%	0	0.0%	13.3%	$0	0.0%	5.1%	1	16.7%	13.6%	$50	10.0%	4.1%	1	20.0%	12.8%	$280	15.7%	4.2%
	Upper	9	69.2%	$2,332	85.7%	42.2%	2	100.0%	65.5%	$444	100.0%	76.8%	3	50.0%	61.5%	$390	78.2%	80.2%	4	80.0%	62.6%	$1,498	84.3%	73.8%
	Unknown	1	7.7%	$25	0.9%	0.0%	0	0.0%	8.4%	$0	0.0%	12.8%	1	16.7%	5.6%	$25	5.0%	10.5%	0	0.0%	8.7%	$0	0.0%	15.1%
	Total	*13*	*100%*	*$2,721*	*100%*	*100%*	*2*	*100%*	*100%*	*$444*	*100%*	*100%*	*6*	*100%*	*100%*	*$499*	*100%*	*100%*	*5*	*100%*	*100%*	*$1,778*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	20.8%	0	0.0%	0.7%	$0	0.0%	0.2%	0	0.0%	1.1%	$0	0.0%	0.6%	0	0.0%	0.3%	$0	0.0%	0.1%
	Moderate	0	0.0%	$0	0.0%	17.7%	0	0.0%	3.0%	$0	0.0%	1.6%	0	0.0%	5.7%	$0	0.0%	6.3%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	19.3%	0	0.0%	1.6%	$0	0.0%	1.4%	0	0.0%	4.6%	$0	0.0%	4.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	42.2%	0	0.0%	5.6%	$0	0.0%	5.2%	0	0.0%	2.9%	$0	0.0%	4.2%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	89.1%	$0	0.0%	91.6%	0	0.0%	85.6%	$0	0.0%	85.0%	0	0.0%	99.7%	$0	0.0%	99.9%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	19	4.8%	$1,353	1.2%	20.8%	8	6.3%	3.4%	$514	1.5%	1.4%	5	4.0%	3.5%	$446	1.6%	1.4%	6	4.1%	3.2%	$393	0.7%	1.5%
	Moderate	48	12.1%	$5,193	4.5%	17.7%	13	10.2%	12.3%	$943	2.7%	6.6%	24	19.4%	13.9%	$2,882	10.4%	7.3%	11	7.5%	13.4%	$1,368	2.6%	7.8%
	Middle	70	17.6%	$12,851	11.1%	19.3%	19	15.0%	18.2%	$3,759	10.7%	11.6%	24	19.4%	18.4%	$4,209	15.3%	11.8%	27	18.4%	17.6%	$4,883	9.2%	12.0%
	Upper	250	62.8%	$93,446	80.6%	42.2%	84	66.1%	50.5%	$29,307	83.3%	59.7%	66	53.2%	51.3%	$18,972	68.7%	60.7%	100	68.0%	52.9%	$45,167	85.0%	64.6%
	Unknown	11	2.8%	$3,099	2.7%	0.0%	3	2.4%	15.6%	$661	1.9%	20.8%	5	4.0%	12.8%	$1,088	3.9%	18.8%	3	2.0%	12.8%	$1,350	2.5%	14.1%
	Total	*398*	*100%*	*$115,942*	*100%*	*100%*	*127*	*100%*	*100%*	*$35,184*	*100%*	*100%*	*124*	*100%*	*100%*	*$27,597*	*100%*	*100%*	*147*	*100%*	*100%*	*$53,161*	*100%*	*100%*
Small Business						Total Businesses																		
Revenue	$1 Million or Less	458	62.7%	$15,944	35.4%	94.4%	121	77.6%	45.8%	$5,479	58.7%	34.4%	92	65.7%	45.9%	$3,230	37.6%	33.0%	245	56.3%	39.5%	$7,235	26.7%	28.5%
	Over $1 Million	191	26.1%	$27,058	60.2%	4.6%	34	21.8%					48	34.3%					109	25.1%				
	Total Rev. available	649	88.8%	$43,002	95.6%	99.0%	155	99.4%					140	100.0%					354	81.4%				
	Rev. Not Known	82	11.2%	$1,982	4.4%	1.0%	1	0.6%					0	0.0%					81	18.6%				
	Total	*731*	*100%*	*$44,984*	*100%*	*100%*	*156*	*100%*					*140*	*100%*					*435*	*100%*				
Loan Size	$100,000 or Less	635	86.9%	$19,869	44.2%		134	85.9%	95.2%	$3,673	39.3%	44.6%	128	91.4%	95.3%	$4,860	56.6%	45.9%	373	85.7%	90.1%	$11,336	41.9%	37.8%
	$100,001 - $250,000	62	8.5%	$9,872	21.9%		16	10.3%	2.4%	$2,781	29.8%	13.4%	6	4.3%	2.5%	$938	10.9%	14.6%	40	9.2%	5.8%	$6,153	22.7%	19.8%
	$250,001 - $1 Million	34	4.7%	$15,243	33.9%		6	3.8%	2.4%	$2,884	30.9%	42.0%	6	4.3%	2.2%	$2,786	32.5%	39.5%	22	5.1%	4.1%	$9,573	35.4%	42.4%
	Total	*731*	*100%*	*$44,984*	*100%*		*156*	*100%*	*100%*	*$9,338*	*100%*	*100%*	*140*	*100%*	*100%*	*$8,584*	*100%*	*100%*	*435*	*100%*	*100%*	*$27,062*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	437	95.4%	$11,134	69.8%																			
	$100,001 - $250,000	17	3.7%	$2,610	16.4%																			
	$250,001 - $1 Million	4	0.9%	$2,200	13.8%																			
	Total	*458*	*100%*	*$15,944*	*100%*																			
Small Farm						Total Farms																		
Revenue	$1 Million or Less	0	0.0%	$0	0.0%	93.8%	0	0.0%	55.6%	$0	0.0%	80.3%	0	0.0%	54.9%	$0	0.0%	40.9%	0	0.0%	36.4%	$0	0.0%	21.3%
	Over $1 Million	2	40.0%	$676	95.5%	5.8%	0	0.0%					0	0.0%					2	40.0%				
	Total Rev. available	2	40.0%	$676	95.5%	99.6%	0	0.0%					0	0.0%					2	40.0%				
	Not Known	3	60.0%	$32	4.5%	0.4%	0	0.0%					0	0.0%					3	60.0%				
	Total	*5*	*100%*	*$708*	*100%*	*100%*	*0*	*0%*					*0*	*0%*					*5*	*100%*				
Loan Size	$100,000 or Less	3	60.0%	$32	4.5%		0	0.0%	93.7%	$0	0.0%	42.5%	0	0.0%	98.0%	$0	0.0%	63.6%	3	60.0%	90.9%	$32	4.5%	37.4%
	$100,001 - $250,000	1	20.0%	$200	28.2%		0	0.0%	3.2%	$0	0.0%	10.9%	0	0.0%	0.0%	$0	0.0%	0.0%	1	20.0%	4.5%	$200	28.2%	19.4%
	$250,001 - $500,000	1	20.0%	$476	67.2%		0	0.0%	3.2%	$0	0.0%	46.6%	0	0.0%	2.0%	$0	0.0%	36.4%	1	20.0%	4.5%	$476	67.2%	43.1%
	Total	*5*	*100%*	*$708*	*100%*		*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*5*	*100%*	*100%*	*$708*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	0	0.0%	$0	0.0%																			
	$100,001 - $250,000	0	0.0%	$0	0.0%																			
	$250,001 - $500,000	0	0.0%	$0	0.0%																			
	Total	*0*	*0%*	*$0*	*0%*																			

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue.
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2
Assessment Area: FL Northern FL

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
HOME PURCHASE	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	1	2.2%	$85	1.1%	5.7%	1	6.7%	2.3%	$85	3.4%	2.0%	0	0.0%	2.4%	$0	0.0%	1.9%	0	0.0%	3.0%	$0	0.0%	2.5%
	Middle	40	87.0%	$6,605	88.3%	85.6%	13	86.7%	88.7%	$2,240	90.9%	87.3%	17	89.5%	89.1%	$2,552	87.7%	89.1%	10	83.3%	88.0%	$1,813	86.3%	86.7%
	Upper	5	10.9%	$786	10.5%	8.7%	1	6.7%	8.7%	$140	5.7%	10.4%	2	10.5%	8.5%	$358	12.3%	9.0%	2	16.7%	8.9%	$288	13.7%	10.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.3%	$0	0.0%	0.3%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.1%	$0	0.0%	0.0%
	Total	*46*	*100%*	*$7,476*	*100%*	*100%*	*15*	*100%*	*100%*	*$2,465*	*100%*	*100%*	*19*	*100%*	*100%*	*$2,910*	*100%*	*100%*	*12*	*100%*	*100%*	*$2,101*	*100%*	*100%*
REFINANCE	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	5	4.0%	$473	4.0%	5.7%	1	3.1%	2.3%	$75	2.6%	1.5%	2	4.9%	3.1%	$128	3.5%	1.6%	2	3.9%	1.3%	$270	5.0%	1.0%
	Middle	110	88.7%	$10,356	87.3%	85.6%	31	96.9%	87.3%	$2,761	97.4%	87.2%	35	85.4%	85.9%	$3,244	88.5%	87.0%	44	86.3%	85.1%	$4,351	81.1%	84.1%
	Upper	9	7.3%	$1,038	8.7%	8.7%	0	0.0%	10.5%	$0	0.0%	11.3%	4	9.8%	11.0%	$292	8.0%	11.5%	5	9.8%	13.6%	$746	13.9%	14.9%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*124*	*100%*	*$11,867*	*100%*	*100%*	*32*	*100%*	*100%*	*$2,836*	*100%*	*100%*	*41*	*100%*	*100%*	*$3,664*	*100%*	*100%*	*51*	*100%*	*100%*	*$5,367*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	3	7.1%	$145	5.0%	5.7%	1	6.7%	2.9%	$80	7.4%	4.0%	0	0.0%	2.3%	$0	0.0%	0.6%	2	13.3%	4.9%	$65	6.8%	2.6%
	Middle	33	78.6%	$2,305	79.5%	85.6%	12	80.0%	78.6%	$860	79.9%	74.1%	10	83.3%	83.7%	$760	87.9%	88.5%	11	73.3%	82.9%	$685	71.6%	79.8%
	Upper	6	14.3%	$449	15.5%	8.7%	2	13.3%	18.6%	$137	12.7%	22.0%	2	16.7%	14.0%	$105	12.1%	10.9%	2	13.3%	12.2%	$207	21.6%	17.6%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*42*	*100%*	*$2,899*	*100%*	*100%*	*15*	*100%*	*100%*	*$1,077*	*100%*	*100%*	*12*	*100%*	*100%*	*$865*	*100%*	*100%*	*15*	*100%*	*100%*	*$957*	*100%*	*100%*
						Multi-Family Units																		
MULTI FAMILY	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	26.8%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	64.5%	0	0.0%	100.0%	$0	0.0%	100.0%	0	0.0%	100.0%	$0	0.0%	100.0%	0	0.0%	100.0%	$0	0.0%	100.0%
	Upper	0	0.0%	$0	0.0%	8.6%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	2	14.3%	$88	14.1%	5.7%	0	0.0%	4.3%	$0	0.0%	2.2%	2	50.0%	33.3%	$88	54.0%	19.5%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	10	71.4%	$334	53.7%	85.6%	3	75.0%	73.9%	$106	43.1%	64.8%	1	25.0%	44.4%	$15	9.2%	37.4%	6	100.0%	92.3%	$213	100.0%	95.4%
	Upper	2	14.3%	$200	32.2%	8.7%	1	25.0%	21.7%	$140	56.9%	33.0%	1	25.0%	22.2%	$60	36.8%	43.1%	0	0.0%	7.7%	$0	0.0%	4.6%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*14*	*100%*	*$622*	*100%*	*100%*	*4*	*100%*	*100%*	*$246*	*100%*	*100%*	*4*	*100%*	*100%*	*$163*	*100%*	*100%*	*6*	*100%*	*100%*	*$213*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2
Assessment Area: FL Northern FL

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	1	5.9%	$45	4.8%	5.7%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	6.9%	$0	0.0%	4.8%	1	20.0%	10.3%	$45	22.2%	5.9%
	Middle	11	64.7%	$618	65.6%	85.6%	5	71.4%	87.1%	$349	71.5%	86.3%	4	80.0%	82.8%	$191	76.1%	83.4%	2	40.0%	69.0%	$78	38.4%	73.7%
	Upper	5	29.4%	$279	29.6%	8.7%	2	28.6%	12.9%	$139	28.5%	13.8%	1	20.0%	10.3%	$60	23.9%	11.8%	2	40.0%	20.7%	$80	39.4%	20.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*17*	*100%*	*$942*	*100%*	*100%*	*7*	*100%*	*100%*	*$488*	*100%*	*100%*	*5*	*100%*	*100%*	*$251*	*100%*	*100%*	*5*	*100%*	*100%*	*$203*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	5.7%	0	0.0%	2.0%	$0	0.0%	0.2%	0	0.0%	5.4%	$0	0.0%	5.3%	0	0.0%	5.3%	$0	0.0%	4.9%
	Middle	0	0.0%	$0	0.0%	85.6%	0	0.0%	84.0%	$0	0.0%	85.0%	0	0.0%	82.1%	$0	0.0%	78.5%	0	0.0%	81.6%	$0	0.0%	76.2%
	Upper	0	0.0%	$0	0.0%	8.7%	0	0.0%	14.0%	$0	0.0%	14.9%	0	0.0%	12.5%	$0	0.0%	16.1%	0	0.0%	13.2%	$0	0.0%	18.9%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	12	4.9%	$836	3.5%	5.7%	3	4.1%	2.3%	$240	3.4%	1.8%	4	4.9%	2.9%	$216	2.8%	1.9%	5	5.6%	2.5%	$380	4.3%	1.9%
	Middle	204	84.0%	$20,218	84.9%	85.6%	64	87.7%	87.3%	$6,316	88.8%	86.7%	67	82.7%	87.6%	$6,762	86.1%	88.1%	73	82.0%	86.3%	$7,140	80.8%	85.3%
	Upper	27	11.1%	$2,752	11.6%	8.7%	6	8.2%	10.3%	$556	7.8%	11.2%	10	12.3%	9.5%	$875	11.1%	10.0%	11	12.4%	11.2%	$1,321	14.9%	12.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.2%	$0	0.0%	0.2%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*243*	*100%*	*$23,806*	*100%*	*100%*	*73*	*100%*	*100%*	*$7,112*	*100%*	*100%*	*81*	*100%*	*100%*	*$7,853*	*100%*	*100%*	*89*	*100%*	*100%*	*$8,841*	*100%*	*100%*
					Total Businesses																			
SMALL BUSINESSES	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	12	6.7%	$912	7.1%	6.2%	1	3.2%	6.9%	$509	23.6%	4.9%	2	4.3%	7.1%	$165	4.4%	6.3%	9	8.8%	7.2%	$238	3.5%	7.1%
	Middle	157	87.7%	$10,879	84.8%	84.2%	29	93.5%	82.6%	$1,632	75.5%	85.9%	43	93.5%	80.9%	$3,094	81.9%	83.6%	85	83.3%	81.9%	$6,153	89.4%	83.1%
	Upper	10	5.6%	$1,031	8.0%	9.6%	1	3.2%	8.0%	$20	0.9%	5.6%	1	2.2%	8.8%	$520	13.8%	7.2%	8	7.8%	9.8%	$491	7.1%	8.4%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	2.5%	$0	0.0%	3.6%	0	0.0%	3.2%	$0	0.0%	2.8%	0	0.0%	1.1%	$0	0.0%	1.4%
	Total	*179*	*100%*	*$12,822*	*100%*	*100%*	*31*	*100%*	*100%*	*$2,161*	*100%*	*100%*	*46*	*100%*	*100%*	*$3,779*	*100%*	*100%*	*102*	*100%*	*100%*	*$6,882*	*100%*	*100%*
					Total Farms																			
SMALL FARM	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	1	4.8%	$4	0.1%	4.0%	0	0.0%	4.0%	$0	0.0%	0.6%	1	20.0%	3.1%	$4	0.6%	2.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	20	95.2%	$2,897	99.9%	87.7%	6	100.0%	94.0%	$900	100.0%	99.3%	4	80.0%	92.7%	$625	99.4%	97.5%	10	100.0%	95.7%	$1,372	100.0%	99.2%
	Upper	0	0.0%	$0	0.0%	8.3%	0	0.0%	2.0%	$0	0.0%	0.1%	0	0.0%	4.2%	$0	0.0%	0.5%	0	0.0%	4.3%	$0	0.0%	0.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*21*	*100%*	*$2,901*	*100%*	*100%*	*6*	*100%*	*100%*	*$900*	*100%*	*100%*	*5*	*100%*	*100%*	*$629*	*100%*	*100%*	*10*	*100%*	*100%*	*$1,372*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2

Assessment Area: FL Northern FL

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	0	0.0%	$0	0.0%	23.9%	0	0.0%	5.2%	$0	0.0%	2.5%	0	0.0%	4.1%	$0	0.0%	2.0%	0	0.0%	4.1%	$0	0.0%	1.8%
	Moderate	14	30.4%	$1,574	21.1%	18.0%	5	33.3%	18.5%	$542	22.0%	13.3%	3	15.8%	19.6%	$284	9.8%	13.7%	6	50.0%	22.5%	$748	35.6%	16.0%
	Middle	9	19.6%	$1,048	14.0%	19.2%	5	33.3%	24.4%	$655	26.6%	21.9%	2	10.5%	24.2%	$163	5.6%	22.8%	2	16.7%	23.6%	$230	10.9%	20.5%
	Upper	21	45.7%	$4,341	58.1%	38.8%	4	26.7%	37.4%	$917	37.2%	49.0%	13	68.4%	34.4%	$2,301	79.1%	44.0%	4	33.3%	36.7%	$1,123	53.5%	48.9%
	Unknown	2	4.3%	$513	6.9%	0.0%	1	6.7%	14.6%	$351	14.2%	13.4%	1	5.3%	17.7%	$162	5.6%	17.4%	0	0.0%	13.1%	$0	0.0%	12.8%
	Total	*46*	*100%*	*$7,476*	*100%*	*100%*	*15*	*100%*	*100%*	*$2,465*	*100%*	*100%*	*19*	*100%*	*100%*	*$2,910*	*100%*	*100%*	*12*	*100%*	*100%*	*$2,101*	*100%*	*100%*
REFINANCE	Low	5	4.0%	$157	1.3%	23.9%	0	0.0%	4.5%	$0	0.0%	3.0%	2	4.9%	4.6%	$75	2.0%	2.5%	3	5.9%	2.1%	$82	1.5%	0.9%
	Moderate	20	16.1%	$1,309	11.0%	18.0%	8	25.0%	15.3%	$556	19.6%	11.9%	6	14.6%	14.1%	$275	7.5%	9.7%	6	11.8%	8.4%	$478	8.9%	5.4%
	Middle	20	16.1%	$1,582	13.3%	19.2%	6	18.8%	19.8%	$472	16.6%	18.4%	8	19.5%	14.9%	$551	15.0%	13.3%	6	11.8%	14.6%	$559	10.4%	10.7%
	Upper	78	62.9%	$8,471	71.4%	38.8%	18	56.3%	42.8%	$1,808	63.8%	53.9%	25	61.0%	40.3%	$2,763	75.4%	46.5%	35	68.6%	46.4%	$3,900	72.7%	54.1%
	Unknown	1	0.8%	$348	2.9%	0.0%	0	0.0%	17.6%	$0	0.0%	12.8%	0	0.0%	26.1%	$0	0.0%	28.0%	1	2.0%	28.4%	$348	6.5%	29.0%
	Total	*124*	*100%*	*$11,867*	*100%*	*100%*	*32*	*100%*	*100%*	*$2,836*	*100%*	*100%*	*41*	*100%*	*100%*	*$3,664*	*100%*	*100%*	*51*	*100%*	*100%*	*$5,367*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	$0	0.0%	23.9%	0	0.0%	5.7%	$0	0.0%	2.9%	0	0.0%	2.3%	$0	0.0%	0.5%	0	0.0%	2.4%	$0	0.0%	2.0%
	Moderate	6	14.3%	$386	13.3%	18.0%	2	13.3%	7.1%	$163	15.1%	5.4%	1	8.3%	18.6%	$50	5.8%	16.5%	3	20.0%	19.5%	$173	18.1%	13.5%
	Middle	9	21.4%	$526	18.1%	19.2%	2	13.3%	21.4%	$154	14.3%	22.4%	3	25.0%	27.9%	$227	26.2%	25.8%	4	26.7%	14.6%	$145	15.2%	10.6%
	Upper	26	61.9%	$1,897	65.4%	38.8%	10	66.7%	55.7%	$670	62.2%	57.0%	8	66.7%	39.5%	$588	68.0%	47.6%	8	53.3%	58.5%	$639	66.8%	66.6%
	Unknown	1	2.4%	$90	3.1%	0.0%	1	6.7%	10.0%	$90	8.4%	12.3%	0	0.0%	11.6%	$0	0.0%	9.5%	0	0.0%	4.9%	$0	0.0%	7.2%
	Total	*42*	*100%*	*$2,899*	*100%*	*100%*	*15*	*100%*	*100%*	*$1,077*	*100%*	*100%*	*12*	*100%*	*100%*	*$865*	*100%*	*100%*	*15*	*100%*	*100%*	*$957*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	$0	0.0%	23.9%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	18.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	19.2%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	38.8%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	100.0%	$0	0.0%	100.0%	0	0.0%	100.0%	$0	0.0%	100.0%	0	0.0%	100.0%	$0	0.0%	100.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	2	14.3%	$64	10.3%	23.9%	1	25.0%	17.4%	$47	19.1%	13.3%	0	0.0%	0.0%	$0	0.0%	0.0%	1	16.7%	7.7%	$17	8.0%	3.1%
	Moderate	2	14.3%	$42	6.8%	18.0%	1	25.0%	17.4%	$29	11.8%	11.9%	0	0.0%	11.1%	$0	0.0%	7.1%	1	16.7%	15.4%	$13	6.1%	8.8%
	Middle	5	35.7%	$247	39.7%	19.2%	2	50.0%	26.1%	$170	69.1%	35.8%	2	50.0%	33.3%	$30	18.4%	11.3%	1	16.7%	15.4%	$47	22.1%	13.2%
	Upper	5	35.7%	$269	43.2%	38.8%	0	0.0%	39.1%	$0	0.0%	39.1%	2	50.0%	55.6%	$133	81.6%	81.6%	3	50.0%	53.8%	$136	63.8%	70.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	7.7%	$0	0.0%	4.6%
	Total	*14*	*100%*	*$622*	*100%*	*100%*	*4*	*100%*	*100%*	*$246*	*100%*	*100%*	*4*	*100%*	*100%*	*$163*	*100%*	*100%*	*6*	*100%*	*100%*	*$213*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2
Assessment Area: FL Northern FL

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	2	11.8%	$20	2.1%	23.9%	1	14.3%	12.9%	$10	2.0%	3.1%	0	0.0%	3.4%	$0	0.0%	1.9%	1	20.0%	6.9%	$10	4.9%	1.4%
	Moderate	2	11.8%	$54	5.7%	18.0%	1	14.3%	9.7%	$40	8.2%	8.3%	1	20.0%	27.6%	$14	5.6%	16.8%	0	0.0%	13.8%	$0	0.0%	13.8%
	Middle	7	41.2%	$385	40.9%	19.2%	3	42.9%	41.9%	$193	39.5%	36.2%	3	60.0%	27.6%	$157	62.5%	18.0%	1	20.0%	17.2%	$35	17.2%	10.4%
	Upper	6	35.3%	$483	51.3%	38.8%	2	28.6%	35.5%	$245	50.2%	52.4%	1	20.0%	34.5%	$80	31.9%	55.7%	3	60.0%	58.6%	$158	77.8%	70.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	6.9%	$0	0.0%	7.6%	0	0.0%	3.4%	$0	0.0%	3.6%
	Total	*17*	*100%*	*$942*	*100%*	*100%*	*7*	*100%*	*100%*	*$488*	*100%*	*100%*	*5*	*100%*	*100%*	*$251*	*100%*	*100%*	*5*	*100%*	*100%*	*$203*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	23.9%	0	0.0%	4.0%	$0	0.0%	2.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	18.0%	0	0.0%	2.0%	$0	0.0%	1.4%	0	0.0%	1.8%	$0	0.0%	0.1%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	19.2%	0	0.0%	4.0%	$0	0.0%	2.8%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	38.8%	0	0.0%	2.0%	$0	0.0%	3.5%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	88.0%	$0	0.0%	90.2%	0	0.0%	98.2%	$0	0.0%	99.9%	0	0.0%	100.0%	$0	0.0%	100.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	9	3.7%	$241	1.0%	23.9%	2	2.7%	5.4%	$57	0.8%	2.7%	2	2.5%	4.0%	$75	1.0%	2.1%	5	5.6%	3.3%	$109	1.2%	1.4%
	Moderate	44	18.1%	$3,365	14.1%	18.0%	17	23.3%	16.1%	$1,330	18.7%	12.1%	11	13.6%	17.7%	$623	7.9%	12.3%	16	18.0%	16.0%	$1,412	16.0%	11.0%
	Middle	50	20.6%	$3,788	15.9%	19.2%	18	24.7%	22.6%	$1,644	23.1%	20.5%	18	22.2%	21.3%	$1,128	14.4%	19.5%	14	15.7%	19.1%	$1,016	11.5%	15.7%
	Upper	136	56.0%	$15,461	64.9%	38.8%	34	46.6%	38.5%	$3,640	51.2%	48.7%	49	60.5%	34.9%	$5,865	74.7%	43.7%	53	59.6%	40.9%	$5,956	67.4%	51.0%
	Unknown	4	1.6%	$951	4.0%	0.0%	2	2.7%	17.5%	$441	6.2%	16.0%	1	1.2%	22.1%	$162	2.1%	22.5%	1	1.1%	20.8%	$348	3.9%	20.9%
	Total	*243*	*100%*	*$23,806*	*100%*	*100%*	*73*	*100%*	*100%*	*$7,112*	*100%*	*100%*	*81*	*100%*	*100%*	*$7,853*	*100%*	*100%*	*89*	*100%*	*100%*	*$8,841*	*100%*	*100%*
Small Business						Total Businesses																		
Revenue	$1 Million or Less	120	67.0%	$4,493	35.0%	94.1%	26	83.9%	37.1%	$1,186	54.9%	29.6%	39	84.8%	40.9%	$1,425	37.7%	41.5%	55	53.9%	41.2%	$1,882	27.3%	37.7%
	Over $1 Million	38	21.2%	$7,869	61.4%	4.6%	5	16.1%					7	15.2%					26	25.5%				
	Total Rev. available	158	88.2%	$12,362	96.4%	98.7%	31	100.0%					46	100.0%					81	79.4%				
	Rev. Not Known	21	11.7%	$460	3.6%	1.3%	0	0.0%					0	0.0%					21	20.6%				
	Total	*179*	*100%*	*$12,822*	*100%*	*100%*	*31*	*100%*					*46*	*100%*					*102*	*100%*				
Loan Size	$100,000 or Less	148	82.7%	$3,629	28.3%		27	87.1%	95.9%	$577	26.7%	49.6%	40	87.0%	94.8%	$1,073	28.4%	52.9%	81	79.4%	91.8%	$1,979	28.8%	47.9%
	$100,001 - $250,000	20	11.2%	$3,522	27.5%		1	3.2%	2.6%	$250	11.6%	17.5%	2	4.3%	3.4%	$400	10.6%	19.0%	17	16.7%	6.1%	$2,872	41.7%	26.8%
	$250,001 - $1 Million	11	6.1%	$5,671	44.2%		3	9.7%	1.6%	$1,334	61.7%	32.9%	4	8.7%	1.8%	$2,306	61.0%	28.0%	4	3.9%	2.1%	$2,031	29.5%	25.4%
	Total	*179*	*100%*	*$12,822*	*100%*		*31*	*100%*	*100%*	*$2,161*	*100%*	*100%*	*46*	*100%*	*100%*	*$3,779*	*100%*	*100%*	*102*	*100%*	*100%*	*$6,882*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	111	92.5%	$2,353	52.4%																			
	$100,001 - $250,000	6	5.0%	$854	19.0%																			
	$250,001 - $1 Million	3	2.5%	$1,286	28.6%																			
	Total	*120*	*100%*	*$4,493*	*100%*																			
Small Farm						Total Farms																		
Revenue	$1 Million or Less	13	61.9%	$2,155	74.3%	97.0%	5	83.3%	37.0%	$707	78.6%	51.4%	4	80.0%	53.1%	$429	68.2%	71.2%	4	40.0%	35.5%	$1,019	74.3%	53.4%
	Over $1 Million	7	33.3%	$683	23.5%	3.0%	1	16.7%					1	20.0%					5	50.0%				
	Total Rev. available	20	95.2%	$2,838	97.8%	100.0%	6	100.0%					5	100.0%					9	90.0%				
	Not Known	1	4.8%	$63	2.2%	0.0%	0	0.0%					0	0.0%					1	10.0%				
	Total	*21*	*100%*	*$2,901*	*100%*	*100%*	*6*	*100%*					*5*	*100%*					*10*	*100%*				
Loan Size	$100,000 or Less	9	42.9%	$289	10.0%		2	33.3%	74.0%	$107	11.9%	15.5%	2	40.0%	75.0%	$29	4.6%	21.9%	5	50.0%	84.9%	$153	11.2%	37.7%
	$100,001 - $250,000	11	52.4%	$2,193	75.6%		4	66.7%	13.0%	$793	88.1%	30.0%	3	60.0%	15.6%	$600	95.4%	34.3%	4	40.0%	12.9%	$800	58.3%	47.6%
	$250,001 - $500,000	1	4.8%	$419	14.4%		0	0.0%	13.0%	$0	0.0%	54.6%	0	0.0%	9.4%	$0	0.0%	43.8%	1	10.0%	2.2%	$419	30.5%	14.6%
	Total	*21*	*100%*	*$2,901*	*100%*		*6*	*100%*	*100%*	*$900*	*100%*	*100%*	*5*	*100%*	*100%*	*$629*	*100%*	*100%*	*10*	*100%*	*100%*	*$1,372*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	4	30.8%	$136	6.3%																			
	$100,001 - $250,000	8	61.5%	$1,600	74.2%																			
	$250,001 - $500,000	1	7.7%	$419	19.4%																			
	Total	*13*	*100%*	*$2,155*	*100%*																			

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue.
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2
Assessment Area: FL Ocala

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison 2018						2019						2020					
		Bank Count		Bank Dollar		Owner Occupied Units	Count Bank		Count Agg	Dollar Bank		Dollar Agg	Count Bank		Count Agg	Dollar Bank		Dollar Agg	Count Bank		Count Agg	Dollar Bank		Dollar Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
HOME PURCHASE	Low	0	0.0%	$0	0.0%	0.6%	0	0.0%	0.1%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.3%	$0	0.0%	0.2%
	Moderate	19	9.3%	$6,116	13.2%	14.5%	8	11.0%	11.3%	$2,236	11.9%	9.4%	5	10.0%	11.6%	$1,980	18.5%	9.8%	6	7.3%	11.7%	$1,900	11.2%	10.7%
	Middle	138	67.3%	$28,500	61.4%	69.6%	44	60.3%	71.0%	$10,363	55.2%	69.4%	32	64.0%	71.6%	$5,826	54.5%	69.6%	62	75.6%	71.2%	$12,311	72.5%	68.7%
	Upper	48	23.4%	$11,834	25.5%	15.3%	21	28.8%	17.6%	$6,190	32.9%	21.2%	13	26.0%	16.8%	$2,878	26.9%	20.6%	14	17.1%	16.8%	$2,766	16.3%	20.4%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*205*	*100%*	*$46,450*	*100%*	*100%*	*73*	*100%*	*100%*	*$18,789*	*100%*	*100%*	*50*	*100%*	*100%*	*$10,684*	*100%*	*100%*	*82*	*100%*	*100%*	*$16,977*	*100%*	*100%*
REFINANCE	Low	2	0.5%	$60	0.1%	0.6%	1	1.0%	0.3%	$35	0.3%	0.2%	1	0.8%	0.1%	$25	0.2%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	41	10.8%	$7,414	13.2%	14.5%	16	16.0%	11.6%	$1,566	14.4%	10.0%	12	9.7%	9.4%	$1,405	9.1%	8.6%	13	8.3%	8.5%	$4,443	14.9%	7.5%
	Middle	248	65.1%	$33,263	59.3%	69.6%	62	62.0%	70.0%	$6,906	63.3%	68.3%	80	64.5%	69.8%	$8,770	56.9%	68.0%	106	67.5%	69.4%	$17,587	59.1%	66.7%
	Upper	90	23.6%	$15,346	27.4%	15.3%	21	21.0%	18.1%	$2,405	22.0%	21.5%	31	25.0%	20.7%	$5,202	33.8%	23.4%	38	24.2%	22.1%	$7,739	26.0%	25.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*381*	*100%*	*$56,083*	*100%*	*100%*	*100*	*100%*	*100%*	*$10,912*	*100%*	*100%*	*124*	*100%*	*100%*	*$15,402*	*100%*	*100%*	*157*	*100%*	*100%*	*$29,769*	*100%*	*100%*
HOME IMPROVEMENT	Low	4	1.4%	$141	0.9%	0.6%	0	0.0%	0.2%	$0	0.0%	0.2%	3	2.7%	0.6%	$78	1.4%	0.3%	1	1.4%	0.9%	$63	1.2%	0.6%
	Moderate	33	11.6%	$1,422	8.8%	14.5%	14	14.0%	10.6%	$509	9.5%	10.5%	14	12.7%	12.5%	$625	10.9%	13.1%	5	6.8%	9.7%	$288	5.6%	8.9%
	Middle	186	65.5%	$10,646	65.5%	69.6%	70	70.0%	67.0%	$4,073	76.2%	65.2%	71	64.5%	66.9%	$3,935	68.8%	65.1%	45	60.8%	67.8%	$2,638	50.9%	68.2%
	Upper	61	21.5%	$4,033	24.8%	15.3%	16	16.0%	22.2%	$761	14.2%	24.1%	22	20.0%	20.1%	$1,078	18.9%	21.6%	23	31.1%	21.6%	$2,194	42.3%	22.4%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*284*	*100%*	*$16,242*	*100%*	*100%*	*100*	*100%*	*100%*	*$5,343*	*100%*	*100%*	*110*	*100%*	*100%*	*$5,716*	*100%*	*100%*	*74*	*100%*	*100%*	*$5,183*	*100%*	*100%*
						Multi-Family Units																		
MULTI FAMILY	Low	0	0.0%	$0	0.0%	16.4%	0	0.0%	6.3%	$0	0.0%	41.9%	0	0.0%	5.9%	$0	0.0%	0.5%	0	0.0%	5.9%	$0	0.0%	1.7%
	Moderate	0	0.0%	$0	0.0%	23.8%	0	0.0%	37.5%	$0	0.0%	18.5%	0	0.0%	29.4%	$0	0.0%	26.4%	0	0.0%	35.3%	$0	0.0%	17.8%
	Middle	0	0.0%	$0	0.0%	46.1%	0	0.0%	43.8%	$0	0.0%	35.4%	0	0.0%	52.9%	$0	0.0%	47.2%	0	0.0%	52.9%	$0	0.0%	79.5%
	Upper	0	0.0%	$0	0.0%	13.8%	0	0.0%	12.5%	$0	0.0%	4.2%	0	0.0%	11.8%	$0	0.0%	25.8%	0	0.0%	5.9%	$0	0.0%	1.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	$0	0.0%	0.6%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.2%	$0	0.0%	0.4%	0	0.0%	0.3%	$0	0.0%	0.4%
	Moderate	15	10.6%	$1,319	14.5%	14.5%	2	3.3%	10.3%	$80	2.2%	10.2%	6	13.3%	10.2%	$557	19.9%	9.5%	7	19.4%	11.0%	$682	26.4%	9.9%
	Middle	93	66.0%	$5,562	61.3%	69.6%	41	68.3%	68.0%	$2,721	73.8%	64.9%	31	68.9%	72.5%	$1,576	56.2%	70.3%	21	58.3%	67.8%	$1,265	48.9%	63.0%
	Upper	33	23.4%	$2,197	24.2%	15.3%	17	28.3%	21.7%	$888	24.1%	24.9%	8	17.8%	17.0%	$671	23.9%	19.9%	8	22.2%	20.9%	$638	24.7%	26.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*141*	*100%*	*$9,078*	*100%*	*100%*	*60*	*100%*	*100%*	*$3,689*	*100%*	*100%*	*45*	*100%*	*100%*	*$2,804*	*100%*	*100%*	*36*	*100%*	*100%*	*$2,585*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2
Assessment Area: FL Ocala

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	0.6%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	11	16.2%	$385	9.6%	14.5%	4	16.7%	11.3%	$188	16.1%	8.9%	3	10.7%	13.4%	$60	4.6%	28.0%	4	25.0%	7.8%	$137	9.0%	8.5%
	Middle	44	64.7%	$2,293	57.5%	69.6%	14	58.3%	71.4%	$534	45.8%	73.2%	21	75.0%	71.8%	$1,092	83.3%	57.4%	9	56.3%	67.6%	$667	44.1%	61.1%
	Upper	13	19.1%	$1,313	32.9%	15.3%	6	25.0%	17.3%	$444	38.1%	17.9%	4	14.3%	14.8%	$159	12.1%	14.6%	3	18.8%	24.5%	$710	46.9%	30.4%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*68*	*100%*	*$3,991*	*100%*	*100%*	*24*	*100%*	*100%*	*$1,166*	*100%*	*100%*	*28*	*100%*	*100%*	*$1,311*	*100%*	*100%*	*16*	*100%*	*100%*	*$1,514*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	0.6%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.6%	$0	0.0%	0.7%	0	0.0%	0.3%	$0	0.0%	0.3%
	Moderate	0	0.0%	$0	0.0%	14.5%	0	0.0%	11.5%	$0	0.0%	9.1%	0	0.0%	19.6%	$0	0.0%	17.0%	0	0.0%	19.2%	$0	0.0%	14.4%
	Middle	0	0.0%	$0	0.0%	69.6%	0	0.0%	73.2%	$0	0.0%	73.4%	0	0.0%	62.7%	$0	0.0%	61.8%	0	0.0%	67.3%	$0	0.0%	69.9%
	Upper	1	100.0%	$159	100.0%	15.3%	1	100.0%	15.3%	$159	100.0%	17.5%	0	0.0%	17.1%	$0	0.0%	20.5%	0	0.0%	13.2%	$0	0.0%	15.5%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*1*	*100%*	*$159*	*100%*	*100%*	*1*	*100%*	*100%*	*$159*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	6	0.6%	$201	0.2%	0.6%	1	0.3%	0.1%	$35	0.1%	0.8%	4	1.1%	0.1%	$103	0.3%	0.1%	1	0.3%	0.2%	$63	0.1%	0.2%
	Moderate	119	11.0%	$16,656	12.6%	14.5%	44	12.3%	11.3%	$4,579	11.4%	9.7%	40	11.2%	11.2%	$4,627	12.9%	10.2%	35	9.6%	10.6%	$7,450	13.3%	9.6%
	Middle	709	65.6%	$80,264	60.8%	69.6%	231	64.5%	70.5%	$24,597	61.4%	68.5%	235	65.8%	70.8%	$21,199	59.0%	68.3%	243	66.6%	70.2%	$34,468	61.5%	68.1%
	Upper	246	22.8%	$34,882	26.4%	15.3%	82	22.9%	18.0%	$10,847	27.1%	21.0%	78	21.8%	17.9%	$9,988	27.8%	21.4%	86	23.6%	19.0%	$14,047	25.1%	22.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*1,080*	*100%*	*$132,003*	*100%*	*100%*	*358*	*100%*	*100%*	*$40,058*	*100%*	*100%*	*357*	*100%*	*100%*	*$35,917*	*100%*	*100%*	*365*	*100%*	*100%*	*$56,028*	*100%*	*100%*
						Total Businesses																		
SMALL BUSINESSES	Low	18	2.4%	$2,068	3.6%	1.8%	2	1.1%	2.1%	$145	0.9%	2.8%	5	3.8%	1.7%	$796	7.1%	1.9%	11	2.4%	1.8%	$1,127	3.6%	2.4%
	Moderate	133	17.5%	$9,533	16.5%	16.6%	33	18.4%	16.9%	$2,749	17.7%	18.0%	21	16.0%	17.1%	$1,246	11.1%	16.8%	79	17.6%	17.4%	$5,538	17.8%	18.5%
	Middle	466	61.3%	$35,105	60.7%	64.2%	112	62.6%	63.1%	$8,355	53.7%	60.7%	79	60.3%	63.0%	$6,658	59.5%	63.1%	275	61.1%	63.8%	$20,092	64.7%	61.2%
	Upper	143	18.8%	$11,114	19.2%	17.4%	32	17.9%	16.6%	$4,316	27.7%	17.7%	26	19.8%	16.8%	$2,485	22.2%	17.4%	85	18.9%	16.4%	$4,313	13.9%	17.5%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	1.3%	$0	0.0%	0.8%	0	0.0%	1.3%	$0	0.0%	0.8%	0	0.0%	0.6%	$0	0.0%	0.4%
	Total	*760*	*100%*	*$57,820*	*100%*	*100%*	*179*	*100%*	*100%*	*$15,565*	*100%*	*100%*	*131*	*100%*	*100%*	*$11,185*	*100%*	*100%*	*450*	*100%*	*100%*	*$31,070*	*100%*	*100%*
						Total Farms																		
SMALL FARM	Low	0	0.0%	$0	0.0%	0.3%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.8%	$0	0.0%	5.7%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	4	33.3%	$191	49.0%	18.7%	0	0.0%	16.8%	$0	0.0%	8.3%	1	100.0%	17.3%	$5	100.0%	8.3%	3	30.0%	17.7%	$186	53.1%	11.8%
	Middle	7	58.3%	$193	49.5%	68.9%	1	100.0%	60.0%	$35	100.0%	70.9%	0	0.0%	63.0%	$0	0.0%	46.0%	6	60.0%	65.6%	$158	45.1%	59.9%
	Upper	1	8.3%	$6	1.5%	12.1%	0	0.0%	16.8%	$0	0.0%	17.2%	0	0.0%	10.2%	$0	0.0%	34.5%	1	10.0%	12.5%	$6	1.7%	26.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	6.3%	$0	0.0%	3.5%	0	0.0%	8.7%	$0	0.0%	5.5%	0	0.0%	4.2%	$0	0.0%	2.3%
	Total	*12*	*100%*	*$390*	*100%*	*100%*	*1*	*100%*	*100%*	*$35*	*100%*	*100%*	*1*	*100%*	*100%*	*$5*	*100%*	*100%*	*10*	*100%*	*100%*	*$350*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2
Assessment Area: FL Ocala

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	5	2.4%	$441	0.9%	19.3%	3	4.1%	4.5%	$254	1.4%	2.7%	0	0.0%	3.6%	$0	0.0%	2.1%	2	2.4%	4.3%	$187	1.1%	2.4%
	Moderate	32	15.6%	$3,628	7.8%	19.5%	9	12.3%	16.9%	$870	4.6%	12.2%	9	18.0%	15.5%	$1,069	10.0%	11.2%	14	17.1%	16.7%	$1,689	9.9%	12.4%
	Middle	48	23.4%	$7,329	15.8%	21.6%	17	23.3%	24.5%	$2,517	13.4%	22.3%	15	30.0%	23.4%	$2,106	19.7%	21.0%	16	19.5%	24.6%	$2,706	15.9%	22.2%
	Upper	118	57.6%	$34,832	75.0%	39.7%	42	57.5%	34.9%	$14,928	79.5%	44.5%	26	52.0%	41.7%	$7,509	70.3%	50.5%	50	61.0%	39.6%	$12,395	73.0%	48.5%
	Unknown	2	1.0%	$220	0.5%	0.0%	2	2.7%	19.2%	$220	1.2%	18.3%	0	0.0%	15.7%	$0	0.0%	15.3%	0	0.0%	14.8%	$0	0.0%	14.5%
	Total	*205*	*100%*	*$46,450*	*100%*	*100%*	*73*	*100%*	*100%*	*$18,789*	*100%*	*100%*	*50*	*100%*	*100%*	*$10,684*	*100%*	*100%*	*82*	*100%*	*100%*	*$16,977*	*100%*	*100%*
REFINANCE	Low	20	5.2%	$893	1.6%	19.3%	4	4.0%	8.5%	$238	2.2%	4.8%	6	4.8%	5.6%	$219	1.4%	3.0%	10	6.4%	3.3%	$436	1.5%	1.7%
	Moderate	59	15.5%	$3,978	7.1%	19.5%	17	17.0%	18.5%	$1,036	9.5%	13.2%	22	17.7%	12.9%	$1,429	9.3%	8.5%	20	12.7%	11.0%	$1,513	5.1%	7.2%
	Middle	92	24.1%	$8,426	15.0%	21.6%	26	26.0%	22.0%	$2,347	21.5%	18.9%	31	25.0%	19.9%	$2,490	16.2%	16.3%	35	22.3%	17.9%	$3,589	12.1%	14.6%
	Upper	203	53.3%	$41,864	74.6%	39.7%	52	52.0%	35.8%	$7,226	66.2%	46.6%	63	50.8%	37.5%	$11,072	71.9%	42.7%	88	56.1%	36.8%	$23,566	79.2%	43.0%
	Unknown	7	1.8%	$922	1.6%	0.0%	1	1.0%	15.1%	$65	0.6%	16.5%	2	1.6%	24.1%	$192	1.2%	29.5%	4	2.5%	31.0%	$665	2.2%	33.6%
	Total	*381*	*100%*	*$56,083*	*100%*	*100%*	*100*	*100%*	*100%*	*$10,912*	*100%*	*100%*	*124*	*100%*	*100%*	*$15,402*	*100%*	*100%*	*157*	*100%*	*100%*	*$29,769*	*100%*	*100%*
HOME IMPROVEMENT	Low	20	7.0%	$528	3.3%	19.3%	7	7.0%	7.1%	$200	3.7%	4.1%	6	5.5%	4.8%	$96	1.7%	2.8%	7	9.5%	7.0%	$232	4.5%	4.2%
	Moderate	46	16.2%	$1,493	9.2%	19.5%	22	22.0%	16.4%	$639	12.0%	10.8%	10	9.1%	12.9%	$415	7.3%	11.7%	14	18.9%	17.5%	$439	8.5%	11.4%
	Middle	66	23.2%	$3,345	20.6%	21.6%	25	25.0%	24.5%	$1,222	22.9%	20.5%	32	29.1%	27.5%	$1,596	27.9%	26.2%	9	12.2%	19.5%	$527	10.2%	15.8%
	Upper	148	52.1%	$10,660	65.6%	39.7%	44	44.0%	47.7%	$3,132	58.6%	56.7%	61	55.5%	52.6%	$3,584	62.7%	55.8%	43	58.1%	54.2%	$3,944	76.1%	65.2%
	Unknown	4	1.4%	$216	1.3%	0.0%	2	2.0%	4.3%	$150	2.8%	8.0%	1	0.9%	2.2%	$25	0.4%	3.4%	1	1.4%	1.8%	$41	0.8%	3.4%
	Total	*284*	*100%*	*$16,242*	*100%*	*100%*	*100*	*100%*	*100%*	*$5,343*	*100%*	*100%*	*110*	*100%*	*100%*	*$5,716*	*100%*	*100%*	*74*	*100%*	*100%*	*$5,183*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	$0	0.0%	19.3%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	19.5%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	21.6%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	39.7%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	100.0%	$0	0.0%	100.0%	0	0.0%	100.0%	$0	0.0%	100.0%	0	0.0%	100.0%	$0	0.0%	100.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	13	9.2%	$317	3.5%	19.3%	7	11.7%	8.2%	$182	4.9%	5.4%	3	6.7%	4.9%	$60	2.1%	1.7%	3	8.3%	7.2%	$75	2.9%	3.5%
	Moderate	28	19.9%	$744	8.2%	19.5%	15	25.0%	20.8%	$468	12.7%	14.4%	8	17.8%	15.8%	$175	6.2%	11.6%	5	13.9%	14.0%	$101	3.9%	7.2%
	Middle	33	23.4%	$2,017	22.2%	21.6%	12	20.0%	26.0%	$776	21.0%	21.7%	11	24.4%	26.3%	$400	14.3%	19.2%	10	27.8%	26.9%	$841	32.5%	21.6%
	Upper	67	47.5%	$6,000	66.1%	39.7%	26	43.3%	44.4%	$2,263	61.3%	57.3%	23	51.1%	52.3%	$2,169	77.4%	65.8%	18	50.0%	50.7%	$1,568	60.7%	66.4%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.6%	$0	0.0%	1.2%	0	0.0%	0.7%	$0	0.0%	1.6%	0	0.0%	1.2%	$0	0.0%	1.3%
	Total	*141*	*100%*	*$9,078*	*100%*	*100%*	*60*	*100%*	*100%*	*$3,689*	*100%*	*100%*	*45*	*100%*	*100%*	*$2,804*	*100%*	*100%*	*36*	*100%*	*100%*	*$2,585*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2
Assessment Area: FL Ocala

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	8	11.8%	$214	5.4%	19.3%	3	12.5%	7.5%	$47	4.0%	3.8%	3	10.7%	7.4%	$110	8.4%	4.0%	2	12.5%	14.7%	$57	3.8%	9.2%
	Moderate	17	25.0%	$742	18.6%	19.5%	7	29.2%	14.3%	$347	29.8%	7.3%	6	21.4%	16.8%	$281	21.4%	10.2%	4	25.0%	13.7%	$114	7.5%	7.3%
	Middle	19	27.9%	$1,024	25.7%	21.6%	8	33.3%	27.8%	$505	43.3%	23.2%	9	32.1%	31.5%	$424	32.3%	24.5%	2	12.5%	19.6%	$95	6.3%	17.1%
	Upper	24	35.3%	$2,011	50.4%	39.7%	6	25.0%	39.8%	$267	22.9%	51.2%	10	35.7%	40.9%	$496	37.8%	57.9%	8	50.0%	44.1%	$1,248	82.4%	60.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	10.5%	$0	0.0%	14.5%	0	0.0%	3.4%	$0	0.0%	3.3%	0	0.0%	7.8%	$0	0.0%	6.4%
	Total	*68*	*100%*	*$3,991*	*100%*	*100%*	*24*	*100%*	*100%*	*$1,166*	*100%*	*100%*	*28*	*100%*	*100%*	*$1,311*	*100%*	*100%*	*16*	*100%*	*100%*	*$1,514*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	19.3%	0	0.0%	0.7%	$0	0.0%	0.2%	0	0.0%	0.6%	$0	0.0%	0.2%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	19.5%	0	0.0%	1.7%	$0	0.0%	0.9%	0	0.0%	0.6%	$0	0.0%	1.0%	0	0.0%	0.9%	$0	0.0%	0.7%
	Middle	0	0.0%	$0	0.0%	21.6%	0	0.0%	1.7%	$0	0.0%	2.3%	0	0.0%	1.3%	$0	0.0%	1.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	39.7%	0	0.0%	1.4%	$0	0.0%	0.0%	0	0.0%	3.2%	$0	0.0%	8.2%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	1	100.0%	$159	100.0%	0.0%	1	100.0%	94.4%	$159	100.0%	96.5%	0	0.0%	94.3%	$0	0.0%	89.6%	0	0.0%	99.1%	$0	0.0%	99.3%
	Total	*1*	*100%*	*$159*	*100%*	*100%*	*1*	*100%*	*100%*	*$159*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	66	6.1%	$2,393	1.8%	19.3%	24	6.7%	5.5%	$921	2.3%	3.1%	18	5.0%	4.2%	$485	1.4%	2.3%	24	6.6%	4.0%	$987	1.8%	2.1%
	Moderate	182	16.9%	$10,585	8.0%	19.5%	70	19.6%	17.0%	$3,360	8.4%	12.0%	55	15.4%	14.6%	$3,369	9.4%	10.1%	57	15.6%	14.2%	$3,856	6.9%	10.0%
	Middle	258	23.9%	$22,141	16.8%	21.6%	88	24.6%	23.5%	$7,367	18.4%	20.8%	98	27.5%	22.6%	$7,016	19.5%	19.1%	72	19.7%	21.4%	$7,758	13.8%	18.5%
	Upper	560	51.9%	$95,367	72.2%	39.7%	170	47.5%	35.3%	$27,816	69.4%	43.9%	183	51.3%	41.0%	$24,830	69.1%	46.9%	207	56.7%	38.4%	$42,721	76.2%	45.4%
	Unknown	14	1.3%	$1,517	1.1%	0.0%	6	1.7%	18.7%	$594	1.5%	20.2%	3	0.8%	17.6%	$217	0.6%	21.7%	5	1.4%	22.1%	$706	1.3%	24.1%
	Total	*1,080*	*100%*	*$132,003*	*100%*	*100%*	*358*	*100%*	*100%*	*$40,058*	*100%*	*100%*	*357*	*100%*	*100%*	*$35,917*	*100%*	*100%*	*365*	*100%*	*100%*	*$56,028*	*100%*	*100%*
Small Business						Total Businesses																		
Revenue	$1 Million or Less	463	60.9%	$21,588	37.3%	94.6%	121	67.6%	46.6%	$7,024	45.1%	42.5%	89	67.9%	44.6%	$5,577	49.9%	36.6%	253	56.2%	39.6%	$8,987	28.9%	28.2%
	Over $1 Million	219	28.8%	$33,069	57.2%	4.6%	58	32.4%					42	32.1%					119	26.4%				
	Total Rev. available	682	89.7%	$54,657	94.5%	99.2%	179	100.0%					131	100.0%					372	82.6%				
	Rev. Not Known	78	10.3%	$3,163	5.5%	0.8%	0	0.0%					0	0.0%					78	17.3%				
	Total	*760*	*100%*	*$57,820*	*100%*	*100%*	*179*	*100%*					*131*	*100%*					*450*	*100%*				
Loan Size	$100,000 or Less	619	81.4%	$19,735	34.1%		151	84.4%	95.9%	$5,411	34.8%	49.8%	102	77.9%	95.5%	$3,297	29.5%	46.5%	366	81.3%	90.5%	$11,027	35.5%	39.3%
	$100,001 - $250,000	93	12.2%	$15,337	26.5%		13	7.3%	2.3%	$2,250	14.5%	14.5%	18	13.7%	2.3%	$3,269	29.2%	13.7%	62	13.8%	6.0%	$9,818	31.6%	21.7%
	$250,001 - $1 Million	48	6.3%	$22,748	39.3%		15	8.4%	1.8%	$7,904	50.8%	35.7%	11	8.4%	2.3%	$4,619	41.3%	39.8%	22	4.9%	3.6%	$10,225	32.9%	39.0%
	Total	*760*	*100%*	*$57,820*	*100%*		*179*	*100%*	*100%*	*$15,565*	*100%*	*100%*	*131*	*100%*	*100%*	*$11,185*	*100%*	*100%*	*450*	*100%*	*100%*	*$31,070*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	421	90.9%	$10,353	48.0%																			
	$100,001 - $250,000	27	5.8%	$4,284	19.8%																			
	$250,001 - $1 Million	15	3.2%	$6,951	32.2%																			
	Total	*463*	*100%*	*$21,588*	*100%*																			
Small Farm						Total Farms																		
Revenue	$1 Million or Less	7	58.3%	$128	32.8%	97.6%	1	100.0%	54.7%	$35	100.0%	82.0%	1	100.0%	60.6%	$5	100.0%	79.8%	5	50.0%	47.9%	$88	25.1%	44.6%
	Over $1 Million	2	16.7%	$214	54.9%	2.4%	0	0.0%					0	0.0%					2	20.0%				
	Total Rev. available	9	75.0%	$342	87.7%	100.0%	1	100.0%					1	100.0%					7	70.0%				
	Not Known	3	25.0%	$48	12.3%	0.0%	0	0.0%					0	0.0%					3	30.0%				
	Total	*12*	*100%*	*$390*	*100%*	*100%*	*1*	*100%*					*1*	*100%*					*10*	*100%*				
Loan Size	$100,000 or Less	11	91.7%	$240	61.5%		1	100.0%	92.6%	$35	100.0%	42.4%	1	100.0%	96.9%	$5	100.0%	57.2%	9	90.0%	90.6%	$200	57.1%	42.2%
	$100,001 - $250,000	1	8.3%	$150	38.5%		0	0.0%	5.3%	$0	0.0%	32.8%	0	0.0%	1.6%	$0	0.0%	12.4%	1	10.0%	5.2%	$150	42.9%	18.6%
	$250,001 - $500,000	0	0.0%	$0	0.0%		0	0.0%	2.1%	$0	0.0%	24.9%	0	0.0%	1.6%	$0	0.0%	30.4%	0	0.0%	4.2%	$0	0.0%	39.2%
	Total	*12*	*100%*	*$390*	*100%*		*1*	*100%*	*100%*	*$35*	*100%*	*100%*	*1*	*100%*	*100%*	*$5*	*100%*	*100%*	*10*	*100%*	*100%*	*$350*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	7	100.0%	$128	100.0%																			
	$100,001 - $250,000	0	0.0%	$0	0.0%																			
	$250,001 - $500,000	0	0.0%	$0	0.0%																			
	Total	*7*	*100%*	*$128*	*100%*																			

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue.
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2
Assessment Area: FL Okeechobee

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2020, 2019, 2018					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
HOME PURCHASE	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	29.7%	0	0.0%	31.1%	$0	0.0%	25.9%	0	0.0%	24.2%	$0	0.0%	20.1%	0	0.0%	27.1%	$0	0.0%	22.0%
	Middle	1	50.0%	$220	56.6%	56.3%	1	100.0%	52.9%	$220	100.0%	57.9%	0	0.0%	57.2%	$0	0.0%	63.2%	0	0.0%	59.5%	$0	0.0%	65.3%
	Upper	1	50.0%	$169	43.4%	14.0%	0	0.0%	15.9%	$0	0.0%	16.2%	1	100.0%	18.5%	$169	100.0%	16.7%	0	0.0%	13.4%	$0	0.0%	12.7%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*2*	*100%*	*$389*	*100%*	*100%*	*1*	*100%*	*100%*	*$220*	*100%*	*100%*	*1*	*100%*	*100%*	*$169*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
REFINANCE	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	29.7%	0	0.0%	18.4%	$0	0.0%	14.6%	0	0.0%	19.3%	$0	0.0%	15.9%	0	0.0%	17.6%	$0	0.0%	13.1%
	Middle	4	80.0%	$1,061	96.4%	56.3%	1	100.0%	60.0%	$170	100.0%	66.8%	1	100.0%	62.3%	$570	100.0%	68.7%	2	66.7%	64.8%	$321	88.9%	71.6%
	Upper	1	20.0%	$40	3.6%	14.0%	0	0.0%	21.6%	$0	0.0%	18.6%	0	0.0%	18.4%	$0	0.0%	15.4%	1	33.3%	17.6%	$40	11.1%	15.4%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*5*	*100%*	*$1,101*	*100%*	*100%*	*1*	*100%*	*100%*	*$170*	*100%*	*100%*	*1*	*100%*	*100%*	*$570*	*100%*	*100%*	*3*	*100%*	*100%*	*$361*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	29.7%	0	0.0%	18.8%	$0	0.0%	15.1%	0	0.0%	14.6%	$0	0.0%	11.8%	0	0.0%	17.0%	$0	0.0%	19.5%
	Middle	0	0.0%	$0	0.0%	56.3%	0	0.0%	58.3%	$0	0.0%	62.9%	0	0.0%	56.3%	$0	0.0%	63.6%	0	0.0%	61.7%	$0	0.0%	65.3%
	Upper	3	100.0%	$79	100.0%	14.0%	1	100.0%	22.9%	$20	100.0%	22.0%	1	100.0%	29.2%	$35	100.0%	24.6%	1	100.0%	21.3%	$24	100.0%	15.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*3*	*100%*	*$79*	*100%*	*100%*	*1*	*100%*	*100%*	*$20*	*100%*	*100%*	*1*	*100%*	*100%*	*$35*	*100%*	*100%*	*1*	*100%*	*100%*	*$24*	*100%*	*100%*
MULTI FAMILY						Multi-Family Units																		
	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	42.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	33.3%	$0	0.0%	24.4%	0	0.0%	66.7%	$0	0.0%	63.5%
	Middle	0	0.0%	$0	0.0%	53.9%	0	0.0%	100.0%	$0	0.0%	100.0%	0	0.0%	66.7%	$0	0.0%	75.6%	0	0.0%	33.3%	$0	0.0%	36.5%
	Upper	0	0.0%	$0	0.0%	4.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	29.7%	0	0.0%	12.0%	$0	0.0%	13.4%	0	0.0%	30.6%	$0	0.0%	19.3%	0	0.0%	27.3%	$0	0.0%	40.1%
	Middle	0	0.0%	$0	0.0%	56.3%	0	0.0%	52.0%	$0	0.0%	58.6%	0	0.0%	47.2%	$0	0.0%	57.8%	0	0.0%	45.5%	$0	0.0%	42.9%
	Upper	1	100.0%	$20	100.0%	14.0%	1	100.0%	36.0%	$20	100.0%	27.9%	0	0.0%	22.2%	$0	0.0%	22.9%	0	0.0%	27.3%	$0	0.0%	17.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*1*	*100%*	*$20*	*100%*	*100%*	*1*	*100%*	*100%*	*$20*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2
Assessment Area: FL Okeechobee

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2020, 2019, 2018					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	1	100.0%	$21	100.0%	29.7%	0	0.0%	14.3%	$0	0.0%	5.5%	1	100.0%	18.8%	$21	100.0%	4.7%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	56.3%	0	0.0%	71.4%	$0	0.0%	89.9%	0	0.0%	62.5%	$0	0.0%	88.9%	0	0.0%	75.0%	$0	0.0%	72.5%
	Upper	0	0.0%	$0	0.0%	14.0%	0	0.0%	14.3%	$0	0.0%	4.7%	0	0.0%	18.8%	$0	0.0%	6.5%	0	0.0%	25.0%	$0	0.0%	27.5%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*1*	*100%*	*$21*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*1*	*100%*	*100%*	*$21*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	29.7%	0	0.0%	47.8%	$0	0.0%	42.1%	0	0.0%	42.9%	$0	0.0%	33.7%	0	0.0%	20.0%	$0	0.0%	19.0%
	Middle	0	0.0%	$0	0.0%	56.3%	0	0.0%	39.1%	$0	0.0%	42.6%	0	0.0%	35.7%	$0	0.0%	51.4%	0	0.0%	60.0%	$0	0.0%	57.1%
	Upper	0	0.0%	$0	0.0%	14.0%	0	0.0%	13.0%	$0	0.0%	15.3%	0	0.0%	21.4%	$0	0.0%	15.0%	0	0.0%	20.0%	$0	0.0%	23.9%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	1	8.3%	$21	1.3%	29.7%	0	0.0%	26.6%	$0	0.0%	22.2%	1	25.0%	22.8%	$21	2.6%	18.5%	0	0.0%	22.9%	$0	0.0%	19.1%
	Middle	5	41.7%	$1,281	79.6%	56.3%	2	50.0%	55.0%	$390	90.7%	60.9%	1	25.0%	58.0%	$570	71.7%	65.4%	2	50.0%	61.2%	$321	83.4%	67.0%
	Upper	6	50.0%	$308	19.1%	14.0%	2	50.0%	18.4%	$40	9.3%	16.8%	2	50.0%	19.2%	$204	25.7%	16.1%	2	50.0%	15.9%	$64	16.6%	13.9%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*12*	*100%*	*$1,610*	*100%*	*100%*	*4*	*100%*	*100%*	*$430*	*100%*	*100%*	*4*	*100%*	*100%*	*$795*	*100%*	*100%*	*4*	*100%*	*100%*	*$385*	*100%*	*100%*
						Total Businesses																		
SMALL BUSINESSES	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	9	34.6%	$257	20.1%	32.7%	3	25.0%	34.3%	$103	13.8%	28.9%	2	50.0%	34.5%	$70	50.0%	32.2%	4	40.0%	35.6%	$84	21.3%	40.2%
	Middle	9	34.6%	$394	30.8%	46.3%	4	33.3%	42.2%	$255	34.2%	42.8%	2	50.0%	40.4%	$70	50.0%	46.6%	3	30.0%	40.6%	$69	17.5%	37.8%
	Upper	8	30.8%	$628	49.1%	21.0%	5	41.7%	22.2%	$387	51.9%	27.9%	0	0.0%	23.3%	$0	0.0%	20.1%	3	30.0%	22.9%	$241	61.2%	21.4%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	1.3%	$0	0.0%	0.4%	0	0.0%	1.7%	$0	0.0%	1.1%	0	0.0%	0.8%	$0	0.0%	0.6%
	Total	*26*	*100%*	*$1,279*	*100%*	*100%*	*12*	*100%*	*100%*	*$745*	*100%*	*100%*	*4*	*100%*	*100%*	*$140*	*100%*	*100%*	*10*	*100%*	*100%*	*$394*	*100%*	*100%*
						Total Farms																		
SMALL FARM	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	6	100.0%	$989	100.0%	10.8%	3	100.0%	22.6%	$640	100.0%	29.5%	0	0.0%	17.1%	$0	0.0%	8.1%	3	100.0%	40.0%	$349	100.0%	46.0%
	Middle	0	0.0%	$0	0.0%	74.6%	0	0.0%	64.5%	$0	0.0%	54.1%	0	0.0%	57.1%	$0	0.0%	68.4%	0	0.0%	50.0%	$0	0.0%	46.3%
	Upper	0	0.0%	$0	0.0%	14.6%	0	0.0%	12.9%	$0	0.0%	16.4%	0	0.0%	14.3%	$0	0.0%	22.2%	0	0.0%	10.0%	$0	0.0%	7.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	11.4%	$0	0.0%	1.3%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*6*	*100%*	*$989*	*100%*	*100%*	*3*	*100%*	*100%*	*$640*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*3*	*100%*	*100%*	*$349*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2
Assessment Area: FL Okeechobee

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2020, 2019, 2018					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	0	0.0%	$0	0.0%	24.7%	0	0.0%	4.4%	$0	0.0%	3.0%	0	0.0%	2.2%	$0	0.0%	1.0%	0	0.0%	3.5%	$0	0.0%	1.9%
	Moderate	0	0.0%	$0	0.0%	19.6%	0	0.0%	15.9%	$0	0.0%	11.9%	0	0.0%	14.5%	$0	0.0%	9.9%	0	0.0%	16.3%	$0	0.0%	11.3%
	Middle	0	0.0%	$0	0.0%	23.0%	0	0.0%	23.7%	$0	0.0%	21.2%	0	0.0%	23.4%	$0	0.0%	20.9%	0	0.0%	23.6%	$0	0.0%	21.0%
	Upper	2	100.0%	$389	100.0%	32.6%	1	100.0%	38.6%	$220	100.0%	48.3%	1	100.0%	41.1%	$169	100.0%	50.8%	0	0.0%	42.6%	$0	0.0%	52.6%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	17.3%	$0	0.0%	15.6%	0	0.0%	18.7%	$0	0.0%	17.3%	0	0.0%	14.0%	$0	0.0%	13.2%
	Total	*2*	*100%*	*$389*	*100%*	*100%*	*1*	*100%*	*100%*	*$220*	*100%*	*100%*	*1*	*100%*	*100%*	*$169*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
REFINANCE	Low	0	0.0%	$0	0.0%	24.7%	0	0.0%	5.9%	$0	0.0%	3.3%	0	0.0%	3.7%	$0	0.0%	1.9%	0	0.0%	2.5%	$0	0.0%	1.2%
	Moderate	1	20.0%	$40	3.6%	19.6%	0	0.0%	13.0%	$0	0.0%	9.2%	0	0.0%	13.9%	$0	0.0%	10.8%	1	33.3%	11.6%	$40	11.1%	8.2%
	Middle	1	20.0%	$170	15.4%	23.0%	1	100.0%	19.5%	$170	100.0%	16.1%	0	0.0%	17.6%	$0	0.0%	13.7%	0	0.0%	16.0%	$0	0.0%	11.9%
	Upper	3	60.0%	$891	80.9%	32.6%	0	0.0%	47.0%	$0	0.0%	51.6%	1	100.0%	49.2%	$570	100.0%	52.4%	2	66.7%	46.2%	$321	88.9%	54.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	14.6%	$0	0.0%	19.8%	0	0.0%	15.6%	$0	0.0%	21.2%	0	0.0%	23.6%	$0	0.0%	24.5%
	Total	*5*	*100%*	*$1,101*	*100%*	*100%*	*1*	*100%*	*100%*	*$170*	*100%*	*100%*	*1*	*100%*	*100%*	*$570*	*100%*	*100%*	*3*	*100%*	*100%*	*$361*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	$0	0.0%	24.7%	0	0.0%	2.1%	$0	0.0%	0.8%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	19.6%	0	0.0%	14.6%	$0	0.0%	10.4%	0	0.0%	4.2%	$0	0.0%	1.6%	0	0.0%	8.5%	$0	0.0%	14.3%
	Middle	1	33.3%	$24	30.4%	23.0%	0	0.0%	29.2%	$0	0.0%	27.9%	0	0.0%	27.1%	$0	0.0%	15.3%	1	100.0%	19.1%	$24	100.0%	17.0%
	Upper	2	66.7%	$55	69.6%	32.6%	1	100.0%	54.2%	$20	100.0%	60.8%	1	100.0%	66.7%	$35	100.0%	78.9%	0	0.0%	72.3%	$0	0.0%	68.6%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	2.1%	$0	0.0%	4.3%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*3*	*100%*	*$79*	*100%*	*100%*	*1*	*100%*	*100%*	*$20*	*100%*	*100%*	*1*	*100%*	*100%*	*$35*	*100%*	*100%*	*1*	*100%*	*100%*	*$24*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	$0	0.0%	24.7%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	19.6%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	23.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	32.6%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	100.0%	$0	0.0%	100.0%	0	0.0%	100.0%	$0	0.0%	100.0%	0	0.0%	100.0%	$0	0.0%	100.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	$0	0.0%	24.7%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	8.3%	$0	0.0%	3.6%	0	0.0%	9.1%	$0	0.0%	8.1%
	Moderate	0	0.0%	$0	0.0%	19.6%	0	0.0%	24.0%	$0	0.0%	17.4%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	9.1%	$0	0.0%	11.4%
	Middle	1	100.0%	$20	100.0%	23.0%	1	100.0%	20.0%	$20	100.0%	19.1%	0	0.0%	11.1%	$0	0.0%	8.3%	0	0.0%	31.8%	$0	0.0%	21.2%
	Upper	0	0.0%	$0	0.0%	32.6%	0	0.0%	56.0%	$0	0.0%	63.6%	0	0.0%	80.6%	$0	0.0%	88.1%	0	0.0%	50.0%	$0	0.0%	59.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*1*	*100%*	*$20*	*100%*	*100%*	*1*	*100%*	*100%*	*$20*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2
Assessment Area: FL Okeechobee

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2020, 2019, 2018					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	24.7%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	6.3%	$0	0.0%	0.4%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	19.6%	0	0.0%	28.6%	$0	0.0%	13.3%	0	0.0%	6.3%	$0	0.0%	3.3%	0	0.0%	25.0%	$0	0.0%	16.2%
	Middle	1	100.0%	$21	100.0%	23.0%	0	0.0%	7.1%	$0	0.0%	1.4%	1	100.0%	25.0%	$21	100.0%	7.4%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	32.6%	0	0.0%	64.3%	$0	0.0%	85.4%	0	0.0%	56.3%	$0	0.0%	81.2%	0	0.0%	75.0%	$0	0.0%	83.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	6.3%	$0	0.0%	7.8%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*1*	*100%*	*$21*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*1*	*100%*	*100%*	*$21*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	24.7%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	19.6%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	7.1%	$0	0.0%	8.5%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	23.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	32.6%	0	0.0%	4.3%	$0	0.0%	0.0%	0	0.0%	14.3%	$0	0.0%	25.4%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	95.7%	$0	0.0%	100.0%	0	0.0%	78.6%	$0	0.0%	66.1%	0	0.0%	100.0%	$0	0.0%	100.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	0	0.0%	$0	0.0%	24.7%	0	0.0%	4.3%	$0	0.0%	2.8%	0	0.0%	2.8%	$0	0.0%	1.3%	0	0.0%	3.0%	$0	0.0%	1.6%
	Moderate	1	8.3%	$40	2.5%	19.6%	0	0.0%	15.1%	$0	0.0%	10.9%	0	0.0%	12.8%	$0	0.0%	9.4%	1	25.0%	13.7%	$40	10.4%	10.0%
	Middle	4	33.3%	$235	14.6%	23.0%	2	50.0%	21.7%	$190	44.2%	19.0%	1	25.0%	21.0%	$21	2.6%	17.4%	1	25.0%	20.1%	$24	6.2%	17.0%
	Upper	7	58.3%	$1,335	82.9%	32.6%	2	50.0%	41.8%	$240	55.8%	48.9%	3	75.0%	46.2%	$774	97.4%	52.0%	2	50.0%	44.8%	$321	83.4%	52.5%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	17.2%	$0	0.0%	18.5%	0	0.0%	17.1%	$0	0.0%	19.9%	0	0.0%	18.4%	$0	0.0%	18.9%
	Total	*12*	*100%*	*$1,610*	*100%*	*100%*	*4*	*100%*	*100%*	*$430*	*100%*	*100%*	*4*	*100%*	*100%*	*$795*	*100%*	*100%*	*4*	*100%*	*100%*	*$385*	*100%*	*100%*
Small Business						Total Businesses																		
Revenue	$1 Million or Less	20	76.9%	$833	65.1%	94.6%	10	83.3%	51.9%	$445	59.7%	47.9%	4	100.0%	50.4%	$140	100.0%	39.9%	6	60.0%	45.8%	$248	62.9%	26.7%
	Over $1 Million	2	7.7%	$300	23.5%	4.8%	2	16.7%					0	0.0%					0	0.0%				
	Total Rev. available	22	84.6%	$1,133	88.6%	99.4%	12	100.0%					4	100.0%					6	60.0%				
	Rev. Not Known	4	15.4%	$146	11.4%	0.6%	0	0.0%					0	0.0%					4	40.0%				
	Total	*26*	*100%*	*$1,279*	*100%*	*100%*	*12*	*100%*					*4*	*100%*					*10*	*100%*				
Loan Size	$100,000 or Less	21	80.8%	$598	46.8%		9	75.0%	94.7%	$295	39.6%	47.7%	4	100.0%	95.9%	$140	100.0%	56.4%	8	80.0%	90.5%	$163	41.4%	47.2%
	$100,001 - $250,000	5	19.2%	$681	53.2%		3	25.0%	3.4%	$450	60.4%	18.5%	0	0.0%	2.8%	$0	0.0%	19.2%	2	20.0%	6.9%	$231	58.6%	24.5%
	$250,001 - $1 Million	0	0.0%	$0	0.0%		0	0.0%	1.8%	$0	0.0%	33.7%	0	0.0%	1.3%	$0	0.0%	24.3%	0	0.0%	2.7%	$0	0.0%	28.2%
	Total	*26*	*100%*	*$1,279*	*100%*		*12*	*100%*	*100%*	*$745*	*100%*	*100%*	*4*	*100%*	*100%*	*$140*	*100%*	*100%*	*10*	*100%*	*100%*	*$394*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	18	90.0%	$570	68.4%																			
	$100,001 - $250,000	2	10.0%	$263	31.6%																			
	$250,001 - $1 Million	0	0.0%	$0	0.0%																			
	Total	*20*	*100%*	*$833*	*100%*																			
Small Farm						Total Farms																		
Revenue	$1 Million or Less	2	33.3%	$58	5.9%	91.5%	1	33.3%	54.8%	$40	6.3%	54.1%	0	0.0%	65.7%	$0	0.0%	94.2%	1	33.3%	36.7%	$18	5.2%	27.4%
	Over $1 Million	3	50.0%	$713	72.1%	8.5%	2	66.7%					0	0.0%					1	33.3%				
	Total Rev. available	5	83.3%	$771	78.0%	100.0%	3	100.0%					0	0.0%					2	66.6%				
	Not Known	1	16.7%	$218	22.0%	0.0%	0	0.0%					0	0.0%					1	33.3%				
	Total	*6*	*100%*	*$989*	*100%*	*100%*	*3*	*100%*					*0*	*0%*					*3*	*100%*				
Loan Size	$100,000 or Less	3	50.0%	$158	16.0%		2	66.7%	71.0%	$140	21.9%	18.8%	0	0.0%	77.1%	$0	0.0%	14.3%	1	33.3%	83.3%	$18	5.2%	50.7%
	$100,001 - $250,000	2	33.3%	$331	33.5%		0	0.0%	22.6%	$0	0.0%	43.9%	0	0.0%	14.3%	$0	0.0%	30.7%	2	66.7%	16.7%	$331	94.8%	49.3%
	$250,001 - $500,000	1	16.7%	$500	50.6%		1	33.3%	6.5%	$500	78.1%	37.3%	0	0.0%	8.6%	$0	0.0%	55.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*6*	*100%*	*$989*	*100%*		*3*	*100%*	*100%*	*$640*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*3*	*100%*	*100%*	*$349*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	2	100.0%	$58	100.0%																			
	$100,001 - $250,000	0	0.0%	$0	0.0%																			
	$250,001 - $500,000	0	0.0%	$0	0.0%																			
	Total	*2*	*100%*	*$58*	*100%*																			

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue.
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2
Assessment Area: FL Palm Bay

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
HOME PURCHASE	Low	0	0.0%	$0	0.0%	1.6%	0	0.0%	0.9%	$0	0.0%	0.5%	0	0.0%	0.9%	$0	0.0%	0.5%	0	0.0%	1.0%	$0	0.0%	0.7%
	Moderate	18	12.8%	$2,816	7.4%	21.1%	4	8.0%	23.3%	$468	3.6%	16.6%	8	19.0%	21.6%	$1,210	11.5%	15.3%	6	12.2%	21.7%	$1,138	7.9%	15.9%
	Middle	60	42.6%	$13,069	34.3%	43.5%	21	42.0%	42.5%	$4,454	33.9%	38.6%	19	45.2%	43.6%	$4,458	42.4%	39.8%	20	40.8%	43.1%	$4,157	28.9%	39.1%
	Upper	63	44.7%	$22,171	58.3%	33.8%	25	50.0%	33.4%	$8,234	62.6%	44.3%	15	35.7%	33.9%	$4,834	46.0%	44.3%	23	46.9%	34.2%	$9,103	63.2%	44.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*141*	*100%*	*$38,056*	*100%*	*100%*	*50*	*100%*	*100%*	*$13,156*	*100%*	*100%*	*42*	*100%*	*100%*	*$10,502*	*100%*	*100%*	*49*	*100%*	*100%*	*$14,398*	*100%*	*100%*
REFINANCE	Low	3	1.3%	$451	1.2%	1.6%	2	3.1%	0.6%	$173	2.1%	0.5%	1	1.8%	0.6%	$278	4.3%	0.3%	0	0.0%	0.4%	$0	0.0%	0.2%
	Moderate	41	18.1%	$3,801	10.3%	21.1%	16	25.0%	19.0%	$1,523	18.8%	14.4%	9	15.8%	18.2%	$565	8.8%	13.2%	16	15.1%	14.3%	$1,713	7.7%	10.2%
	Middle	103	45.4%	$12,374	33.7%	43.5%	29	45.3%	45.2%	$2,768	34.2%	40.5%	28	49.1%	43.5%	$2,856	44.7%	38.7%	46	43.4%	41.0%	$6,750	30.3%	36.0%
	Upper	80	35.2%	$20,144	54.8%	33.8%	17	26.6%	35.2%	$3,635	44.9%	44.7%	19	33.3%	37.7%	$2,697	42.2%	47.9%	44	41.5%	44.3%	$13,812	62.0%	53.6%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*227*	*100%*	*$36,770*	*100%*	*100%*	*64*	*100%*	*100%*	*$8,099*	*100%*	*100%*	*57*	*100%*	*100%*	*$6,396*	*100%*	*100%*	*106*	*100%*	*100%*	*$22,275*	*100%*	*100%*
HOME IMPROVEMENT	Low	1	0.7%	$85	0.7%	1.6%	1	1.8%	0.6%	$85	1.8%	0.5%	0	0.0%	0.5%	$0	0.0%	0.8%	0	0.0%	0.4%	$0	0.0%	0.3%
	Moderate	18	12.2%	$1,247	10.2%	21.1%	5	9.1%	13.3%	$324	7.0%	9.6%	8	14.8%	15.1%	$646	14.7%	12.7%	5	13.2%	13.8%	$277	8.6%	10.6%
	Middle	70	47.6%	$5,369	43.9%	43.5%	19	34.5%	41.7%	$1,306	28.4%	37.8%	34	63.0%	43.5%	$2,652	60.5%	39.0%	17	44.7%	42.0%	$1,411	43.6%	37.7%
	Upper	58	39.5%	$5,519	45.2%	33.8%	30	54.5%	44.4%	$2,885	62.7%	52.1%	12	22.2%	41.0%	$1,085	24.8%	47.5%	16	42.1%	43.8%	$1,549	47.9%	51.4%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*147*	*100%*	*$12,220*	*100%*	*100%*	*55*	*100%*	*100%*	*$4,600*	*100%*	*100%*	*54*	*100%*	*100%*	*$4,383*	*100%*	*100%*	*38*	*100%*	*100%*	*$3,237*	*100%*	*100%*
						Multi-Family Units																		
MULTI FAMILY	Low	0	0.0%	$0	0.0%	6.6%	0	0.0%	26.3%	$0	0.0%	19.0%	0	0.0%	12.5%	$0	0.0%	1.1%	0	0.0%	7.4%	$0	0.0%	1.7%
	Moderate	0	0.0%	$0	0.0%	27.5%	0	0.0%	15.8%	$0	0.0%	12.3%	0	0.0%	46.9%	$0	0.0%	44.3%	0	0.0%	22.2%	$0	0.0%	28.7%
	Middle	0	0.0%	$0	0.0%	42.3%	0	0.0%	28.9%	$0	0.0%	28.0%	0	0.0%	18.8%	$0	0.0%	12.2%	0	0.0%	51.9%	$0	0.0%	31.3%
	Upper	0	0.0%	$0	0.0%	23.6%	0	0.0%	28.9%	$0	0.0%	40.8%	0	0.0%	21.9%	$0	0.0%	42.4%	0	0.0%	18.5%	$0	0.0%	38.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	$0	0.0%	1.6%	0	0.0%	0.7%	$0	0.0%	0.7%	0	0.0%	0.7%	$0	0.0%	0.5%	0	0.0%	0.5%	$0	0.0%	0.2%
	Moderate	10	16.1%	$475	8.5%	21.1%	3	12.5%	17.3%	$135	7.6%	13.4%	5	20.8%	15.1%	$199	11.0%	11.2%	2	14.3%	13.2%	$141	6.9%	8.9%
	Middle	32	51.6%	$2,353	41.9%	43.5%	14	58.3%	40.8%	$841	47.6%	38.5%	12	50.0%	40.0%	$986	54.3%	35.4%	6	42.9%	38.6%	$526	25.9%	36.9%
	Upper	20	32.3%	$2,789	49.7%	33.8%	7	29.2%	41.3%	$791	44.8%	47.4%	7	29.2%	44.2%	$632	34.8%	53.0%	6	42.9%	47.7%	$1,366	67.2%	53.9%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*62*	*100%*	*$5,617*	*100%*	*100%*	*24*	*100%*	*100%*	*$1,767*	*100%*	*100%*	*24*	*100%*	*100%*	*$1,817*	*100%*	*100%*	*14*	*100%*	*100%*	*$2,033*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2
Assessment Area: FL Palm Bay

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	1.6%	0	0.0%	0.3%	$0	0.0%	0.2%	0	0.0%	1.0%	$0	0.0%	0.5%	0	0.0%	0.7%	$0	0.0%	0.2%
	Moderate	6	24.0%	$206	10.5%	21.1%	0	0.0%	19.3%	$0	0.0%	16.3%	2	20.0%	18.8%	$51	6.3%	14.1%	4	40.0%	15.8%	$155	20.0%	10.6%
	Middle	10	40.0%	$1,019	52.0%	43.5%	2	40.0%	43.1%	$203	54.0%	42.5%	4	40.0%	40.2%	$279	34.4%	31.6%	4	40.0%	44.5%	$537	69.3%	41.6%
	Upper	9	36.0%	$736	37.5%	33.8%	3	60.0%	37.4%	$173	46.0%	41.0%	4	40.0%	39.9%	$480	59.3%	53.8%	2	20.0%	39.0%	$83	10.7%	47.6%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*25*	*100%*	*$1,961*	*100%*	*100%*	*5*	*100%*	*100%*	*$376*	*100%*	*100%*	*10*	*100%*	*100%*	*$810*	*100%*	*100%*	*10*	*100%*	*100%*	*$775*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	1.6%	0	0.0%	1.0%	$0	0.0%	0.5%	0	0.0%	3.3%	$0	0.0%	1.3%	0	0.0%	1.1%	$0	0.0%	0.6%
	Moderate	0	0.0%	$0	0.0%	21.1%	0	0.0%	26.7%	$0	0.0%	20.6%	0	0.0%	28.4%	$0	0.0%	25.1%	0	0.0%	27.7%	$0	0.0%	22.6%
	Middle	0	0.0%	$0	0.0%	43.5%	0	0.0%	43.9%	$0	0.0%	40.4%	0	0.0%	43.7%	$0	0.0%	38.7%	0	0.0%	48.9%	$0	0.0%	44.2%
	Upper	0	0.0%	$0	0.0%	33.8%	0	0.0%	28.4%	$0	0.0%	38.5%	0	0.0%	24.6%	$0	0.0%	34.9%	0	0.0%	22.3%	$0	0.0%	32.7%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	4	0.7%	$536	0.6%	1.6%	3	1.5%	0.8%	$258	0.9%	1.5%	1	0.5%	0.8%	$278	1.2%	0.5%	0	0.0%	0.7%	$0	0.0%	0.5%
	Moderate	93	15.4%	$8,545	9.0%	21.1%	28	14.1%	21.6%	$2,450	8.8%	15.8%	32	17.1%	20.1%	$2,671	11.2%	16.2%	33	15.2%	17.8%	$3,424	8.0%	13.4%
	Middle	275	45.7%	$34,184	36.1%	43.5%	85	42.9%	43.0%	$9,572	34.2%	38.4%	97	51.9%	43.4%	$11,231	47.0%	37.9%	93	42.9%	42.1%	$13,381	31.3%	37.5%
	Upper	230	38.2%	$51,359	54.3%	33.8%	82	41.4%	34.6%	$15,718	56.1%	44.3%	57	30.5%	35.7%	$9,728	40.7%	45.4%	91	41.9%	39.5%	$25,913	60.7%	48.6%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*602*	*100%*	*$94,624*	*100%*	*100%*	*198*	*100%*	*100%*	*$27,998*	*100%*	*100%*	*187*	*100%*	*100%*	*$23,908*	*100%*	*100%*	*217*	*100%*	*100%*	*$42,718*	*100%*	*100%*
						Total Businesses																		
SMALL BUSINESSES	Low	21	3.2%	$2,010	3.3%	2.7%	5	3.5%	2.2%	$331	2.1%	2.0%	1	0.8%	1.9%	$9	0.1%	1.8%	15	3.9%	2.4%	$1,670	5.1%	2.9%
	Moderate	163	25.1%	$17,568	28.7%	24.2%	37	25.9%	23.8%	$4,679	29.4%	28.2%	38	30.4%	23.9%	$3,035	24.1%	24.7%	88	23.0%	24.0%	$9,854	30.2%	29.1%
	Middle	283	43.5%	$30,414	49.8%	39.6%	66	46.2%	37.5%	$8,082	50.9%	35.8%	62	49.6%	37.7%	$8,400	66.7%	37.4%	155	40.6%	38.4%	$13,932	42.7%	35.4%
	Upper	183	28.2%	$11,120	18.2%	33.5%	35	24.5%	35.7%	$2,801	17.6%	33.3%	24	19.2%	35.6%	$1,151	9.1%	35.4%	124	32.5%	34.8%	$7,168	22.0%	32.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	0.9%	$0	0.0%	0.7%	0	0.0%	0.9%	$0	0.0%	0.7%	0	0.0%	0.4%	$0	0.0%	0.4%
	Total	*650*	*100%*	*$61,112*	*100%*	*100%*	*143*	*100%*	*100%*	*$15,893*	*100%*	*100%*	*125*	*100%*	*100%*	*$12,595*	*100%*	*100%*	*382*	*100%*	*100%*	*$32,624*	*100%*	*100%*
						Total Farms																		
SMALL FARM	Low	0	0.0%	$0	0.0%	1.4%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	4.3%	$0	0.0%	0.5%	0	0.0%	3.1%	$0	0.0%	6.3%
	Moderate	0	0.0%	$0	0.0%	14.4%	0	0.0%	21.2%	$0	0.0%	7.5%	0	0.0%	14.9%	$0	0.0%	4.9%	0	0.0%	18.8%	$0	0.0%	20.7%
	Middle	3	100.0%	$175	100.0%	43.5%	0	0.0%	30.3%	$0	0.0%	31.9%	0	0.0%	42.6%	$0	0.0%	28.8%	3	100.0%	46.9%	$175	100.0%	51.1%
	Upper	0	0.0%	$0	0.0%	40.7%	0	0.0%	45.5%	$0	0.0%	60.2%	0	0.0%	36.2%	$0	0.0%	63.5%	0	0.0%	31.3%	$0	0.0%	21.9%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	3.0%	$0	0.0%	0.4%	0	0.0%	2.1%	$0	0.0%	2.4%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*3*	*100%*	*$175*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*3*	*100%*	*100%*	*$175*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2
Assessment Area: FL Palm Bay

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	7	5.0%	$697	1.8%	20.2%	5	10.0%	4.8%	$456	3.5%	2.4%	0	0.0%	4.3%	$0	0.0%	2.1%	2	4.1%	4.8%	$241	1.7%	2.5%
	Moderate	25	17.7%	$3,879	10.2%	18.6%	7	14.0%	15.3%	$1,027	7.8%	10.2%	11	26.2%	15.9%	$1,697	16.2%	10.9%	7	14.3%	16.9%	$1,155	8.0%	11.9%
	Middle	32	22.7%	$6,081	16.0%	20.6%	10	20.0%	20.7%	$1,797	13.7%	18.0%	8	19.0%	22.3%	$1,270	12.1%	19.4%	14	28.6%	22.0%	$3,014	20.9%	19.1%
	Upper	70	49.6%	$25,839	67.9%	40.6%	25	50.0%	40.5%	$9,274	70.5%	52.4%	21	50.0%	41.0%	$7,242	69.0%	51.8%	24	49.0%	43.1%	$9,323	64.8%	54.0%
	Unknown	7	5.0%	$1,560	4.1%	0.0%	3	6.0%	18.6%	$602	4.6%	16.9%	2	4.8%	16.6%	$293	2.8%	15.8%	2	4.1%	13.2%	$665	4.6%	12.5%
	Total	*141*	*100%*	*$38,056*	*100%*	*100%*	*50*	*100%*	*100%*	*$13,156*	*100%*	*100%*	*42*	*100%*	*100%*	*$10,502*	*100%*	*100%*	*49*	*100%*	*100%*	*$14,398*	*100%*	*100%*
REFINANCE	Low	35	15.4%	$2,378	6.5%	20.2%	9	14.1%	10.2%	$550	6.8%	5.8%	12	21.1%	6.6%	$736	11.5%	3.4%	14	13.2%	4.0%	$1,092	4.9%	1.9%
	Moderate	31	13.7%	$2,887	7.9%	18.6%	10	15.6%	18.4%	$788	9.7%	13.8%	6	10.5%	14.3%	$576	9.0%	9.4%	15	14.2%	11.0%	$1,523	6.8%	7.0%
	Middle	49	21.6%	$5,935	16.1%	20.6%	14	21.9%	23.2%	$1,260	15.6%	21.2%	10	17.5%	18.6%	$858	13.4%	15.4%	25	23.6%	16.0%	$3,817	17.1%	12.8%
	Upper	110	48.5%	$25,178	68.5%	40.6%	31	48.4%	35.3%	$5,501	67.9%	45.9%	29	50.9%	34.3%	$4,226	66.1%	41.0%	50	47.2%	38.9%	$15,451	69.4%	45.4%
	Unknown	2	0.9%	$392	1.1%	0.0%	0	0.0%	12.9%	$0	0.0%	13.3%	0	0.0%	26.2%	$0	0.0%	30.8%	2	1.9%	30.1%	$392	1.8%	32.8%
	Total	*227*	*100%*	*$36,770*	*100%*	*100%*	*64*	*100%*	*100%*	*$8,099*	*100%*	*100%*	*57*	*100%*	*100%*	*$6,396*	*100%*	*100%*	*106*	*100%*	*100%*	*$22,275*	*100%*	*100%*
HOME IMPROVEMENT	Low	7	4.8%	$161	1.3%	20.2%	2	3.6%	8.3%	$40	0.9%	5.8%	3	5.6%	6.1%	$50	1.1%	3.7%	2	5.3%	6.4%	$71	2.2%	3.5%
	Moderate	17	11.6%	$980	8.0%	18.6%	8	14.5%	14.7%	$463	10.1%	10.9%	1	1.9%	16.5%	$40	0.9%	11.0%	8	21.1%	15.2%	$477	14.7%	11.3%
	Middle	31	21.1%	$2,063	16.9%	20.6%	8	14.5%	20.5%	$564	12.3%	17.9%	12	22.2%	22.3%	$635	14.5%	18.3%	11	28.9%	20.7%	$864	26.7%	18.4%
	Upper	90	61.2%	$8,965	73.4%	40.6%	36	65.5%	53.7%	$3,520	76.5%	60.9%	37	68.5%	52.8%	$3,620	82.6%	63.3%	17	44.7%	55.8%	$1,825	56.4%	64.1%
	Unknown	2	1.4%	$51	0.4%	0.0%	1	1.8%	2.8%	$13	0.3%	4.5%	1	1.9%	2.3%	$38	0.9%	3.7%	0	0.0%	1.9%	$0	0.0%	2.7%
	Total	*147*	*100%*	*$12,220*	*100%*	*100%*	*55*	*100%*	*100%*	*$4,600*	*100%*	*100%*	*54*	*100%*	*100%*	*$4,383*	*100%*	*100%*	*38*	*100%*	*100%*	*$3,237*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	$0	0.0%	20.2%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	18.6%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	20.6%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	3.7%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	40.6%	0	0.0%	2.6%	$0	0.0%	0.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	97.4%	$0	0.0%	99.9%	0	0.0%	100.0%	$0	0.0%	100.0%	0	0.0%	96.3%	$0	0.0%	100.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	7	11.3%	$281	5.0%	20.2%	3	12.5%	6.8%	$137	7.8%	4.2%	3	12.5%	6.6%	$121	6.7%	3.5%	1	7.1%	5.9%	$23	1.1%	3.3%
	Moderate	13	21.0%	$439	7.8%	18.6%	4	16.7%	15.6%	$70	4.0%	10.9%	6	25.0%	15.5%	$284	15.6%	11.1%	3	21.4%	14.4%	$85	4.2%	8.6%
	Middle	14	22.6%	$957	17.0%	20.6%	6	25.0%	23.0%	$229	13.0%	18.9%	5	20.8%	24.5%	$375	20.6%	19.2%	3	21.4%	22.2%	$353	17.4%	18.5%
	Upper	27	43.5%	$3,860	68.7%	40.6%	10	41.7%	53.0%	$1,251	70.8%	64.5%	10	41.7%	52.4%	$1,037	57.1%	64.9%	7	50.0%	56.4%	$1,572	77.3%	68.4%
	Unknown	1	1.6%	$80	1.4%	0.0%	1	4.2%	1.7%	$80	4.5%	1.5%	0	0.0%	1.1%	$0	0.0%	1.3%	0	0.0%	1.1%	$0	0.0%	1.3%
	Total	*62*	*100%*	*$5,617*	*100%*	*100%*	*24*	*100%*	*100%*	*$1,767*	*100%*	*100%*	*24*	*100%*	*100%*	*$1,817*	*100%*	*100%*	*14*	*100%*	*100%*	*$2,033*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2
Assessment Area: FL Palm Bay

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	5	20.0%	$195	9.9%	20.2%	0	0.0%	8.0%	$0	0.0%	5.7%	3	30.0%	10.3%	$92	11.4%	5.4%	2	20.0%	8.4%	$103	13.3%	4.3%
	Moderate	5	20.0%	$155	7.9%	18.6%	0	0.0%	13.5%	$0	0.0%	9.7%	3	30.0%	15.6%	$95	11.7%	7.8%	2	20.0%	14.8%	$60	7.7%	10.0%
	Middle	7	28.0%	$689	35.1%	20.6%	2	40.0%	21.8%	$183	48.7%	14.8%	1	10.0%	20.9%	$35	4.3%	16.1%	4	40.0%	16.7%	$471	60.8%	11.7%
	Upper	8	32.0%	$922	47.0%	40.6%	3	60.0%	48.6%	$193	51.3%	57.6%	3	30.0%	46.0%	$588	72.6%	52.4%	2	20.0%	51.8%	$141	18.2%	64.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	8.0%	$0	0.0%	12.2%	0	0.0%	7.3%	$0	0.0%	18.3%	0	0.0%	8.2%	$0	0.0%	9.8%
	Total	*25*	*100%*	*$1,961*	*100%*	*100%*	*5*	*100%*	*100%*	*$376*	*100%*	*100%*	*10*	*100%*	*100%*	*$810*	*100%*	*100%*	*10*	*100%*	*100%*	*$775*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	20.2%	0	0.0%	1.1%	$0	0.0%	0.6%	0	0.0%	0.3%	$0	0.0%	0.2%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	18.6%	0	0.0%	0.8%	$0	0.0%	0.3%	0	0.0%	0.3%	$0	0.0%	0.6%	0	0.0%	0.1%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	20.6%	0	0.0%	1.3%	$0	0.0%	0.7%	0	0.0%	0.6%	$0	0.0%	0.8%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	40.6%	0	0.0%	2.5%	$0	0.0%	1.8%	0	0.0%	2.4%	$0	0.0%	5.1%	0	0.0%	0.1%	$0	0.0%	0.5%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	94.3%	$0	0.0%	96.6%	0	0.0%	96.4%	$0	0.0%	93.3%	0	0.0%	99.7%	$0	0.0%	99.5%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	61	10.1%	$3,712	3.9%	20.2%	19	9.6%	6.2%	$1,183	4.2%	3.0%	21	11.2%	5.2%	$999	4.2%	2.5%	21	9.7%	4.4%	$1,530	3.6%	2.1%
	Moderate	91	15.1%	$8,340	8.8%	18.6%	29	14.6%	15.6%	$2,348	8.4%	10.3%	27	14.4%	15.2%	$2,692	11.3%	9.8%	35	16.1%	13.6%	$3,300	7.7%	9.1%
	Middle	133	22.1%	$15,725	16.6%	20.6%	40	20.2%	20.9%	$4,033	14.4%	17.4%	36	19.3%	20.9%	$3,173	13.3%	17.1%	57	26.3%	18.6%	$8,519	19.9%	15.3%
	Upper	305	50.7%	$64,764	68.4%	40.6%	105	53.0%	39.7%	$19,739	70.5%	47.9%	100	53.5%	39.5%	$16,713	69.9%	46.0%	100	46.1%	41.0%	$28,312	66.3%	48.2%
	Unknown	12	2.0%	$2,083	2.2%	0.0%	5	2.5%	17.6%	$695	2.5%	21.4%	3	1.6%	19.2%	$331	1.4%	24.7%	4	1.8%	22.4%	$1,057	2.5%	25.3%
	Total	*602*	*100%*	*$94,624*	*100%*	*100%*	*198*	*100%*	*100%*	*$27,998*	*100%*	*100%*	*187*	*100%*	*100%*	*$23,908*	*100%*	*100%*	*217*	*100%*	*100%*	*$42,718*	*100%*	*100%*
Small Business						Total Businesses																		
Revenue	$1 Million or Less	382	58.8%	$17,352	28.4%	94.3%	93	65.0%	48.3%	$5,359	33.7%	32.8%	81	64.8%	47.3%	$2,753	21.9%	32.0%	208	54.5%	44.1%	$9,240	28.3%	26.4%
	Over $1 Million	231	35.5%	$42,831	70.1%	4.9%	46	32.2%					44	35.2%					141	36.9%				
	Total Rev. available	613	94.3%	$60,183	98.5%	99.2%	139	97.2%					125	100.0%					349	91.4%				
	Rev. Not Known	37	5.7%	$929	1.5%	0.7%	4	2.8%					0	0.0%					33	8.6%				
	Total	*650*	*100%*	*$61,112*	*100%*	*100%*	*143*	*100%*					*125*	*100%*					*382*	*100%*				
Loan Size	$100,000 or Less	491	75.5%	$17,108	28.0%		104	72.7%	95.9%	$3,944	24.8%	45.9%	99	79.2%	96.1%	$3,656	29.0%	48.8%	288	75.4%	91.2%	$9,508	29.1%	41.2%
	$100,001 - $250,000	102	15.7%	$17,396	28.5%		23	16.1%	2.1%	$3,848	24.2%	13.5%	14	11.2%	1.9%	$2,480	19.7%	12.1%	65	17.0%	5.8%	$11,068	33.9%	22.3%
	$250,001 - $1 Million	57	8.8%	$26,608	43.5%		16	11.2%	2.0%	$8,101	51.0%	40.5%	12	9.6%	2.0%	$6,459	51.3%	39.1%	29	7.6%	3.0%	$12,048	36.9%	36.5%
	Total	*650*	*100%*	*$61,112*	*100%*		*143*	*100%*	*100%*	*$15,893*	*100%*	*100%*	*125*	*100%*	*100%*	*$12,595*	*100%*	*100%*	*382*	*100%*	*100%*	*$32,624*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	349	91.4%	$10,065	58.0%																			
	$100,001 - $250,000	25	6.5%	$4,127	23.8%																			
	$250,001 - $1 Million	8	2.1%	$3,160	18.2%																			
	Total	*382*	*100%*	*$17,352*	*100%*																			
Small Farm						Total Farms																		
Revenue	$1 Million or Less	1	33.3%	$15	8.6%	99.1%	0	0.0%	57.6%	$0	0.0%	59.8%	0	0.0%	72.3%	$0	0.0%	64.3%	1	33.3%	62.5%	$15	8.6%	59.1%
	Over $1 Million	2	66.7%	$160	91.4%	0.9%	0	0.0%					0	0.0%					2	66.7%				
	Total Rev. available	3	100.0%	$175	100.0%	100.0%	0	0.0%					0	0.0%					3	100.0%				
	Not Known	0	0.0%	$0	0.0%	0.0%	0	0.0%					0	0.0%					0	0.0%				
	Total	*3*	*100%*	*$175*	*100%*	*100%*	*0*	*0%*					*0*	*0%*					*3*	*100%*				
Loan Size	$100,000 or Less	2	66.7%	$69	39.4%		0	0.0%	93.9%	$0	0.0%	62.4%	0	0.0%	97.9%	$0	0.0%	76.3%	2	66.7%	93.8%	$69	39.4%	79.4%
	$100,001 - $250,000	1	33.3%	$106	60.6%		0	0.0%	6.1%	$0	0.0%	37.6%	0	0.0%	2.1%	$0	0.0%	23.7%	1	33.3%	6.3%	$106	60.6%	20.6%
	$250,001 - $500,000	0	0.0%	$0	0.0%		0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*3*	*100%*	*$175*	*100%*		*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*3*	*100%*	*100%*	*$175*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	1	100.0%	$15	100.0%																			
	$100,001 - $250,000	0	0.0%	$0	0.0%																			
	$250,001 - $500,000	0	0.0%	$0	0.0%																			
	Total	*1*	*100%*	*$15*	*100%*																			

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue.
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2

Assessment Area: FL Panama City

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison										Bank & Aggregate Lending Comparison																	
		2018					2019, 2020					2018						2019						2020					
		Count		Dollar		Owner Occupied Units	Count		Dollar		Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
												Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
HOME PURCHASE	Low	4	1.8%	$449	0.9%	1.7%	6	1.5%	$1,184	1.2%	2.5%	4	1.8%	0.8%	$449	0.9%	0.5%	2	0.9%	1.2%	$321	0.6%	0.9%	4	2.3%	1.4%	$863	1.9%	1.0%
	Moderate	10	4.5%	$1,170	2.4%	11.9%	38	9.6%	$8,141	8.2%	13.3%	10	4.5%	5.0%	$1,170	2.4%	3.2%	20	9.0%	7.5%	$4,195	7.9%	5.5%	18	10.3%	7.3%	$3,946	8.6%	5.8%
	Middle	147	66.5%	$32,680	67.2%	53.6%	216	54.5%	$51,759	52.4%	52.4%	147	66.5%	60.1%	$32,680	67.2%	58.4%	135	61.1%	60.0%	$32,353	61.1%	59.2%	81	46.3%	58.6%	$19,406	42.3%	57.3%
	Upper	60	27.1%	$14,328	29.5%	32.8%	136	34.3%	$37,681	38.2%	31.8%	60	27.1%	34.1%	$14,328	29.5%	37.9%	64	29.0%	31.3%	$16,071	30.4%	34.4%	72	41.1%	32.7%	$21,610	47.2%	35.9%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*221*	*100%*	*$48,627*	*100%*	*100%*	*396*	*100%*	*$98,765*	*100%*	*100%*	*221*	*100%*	*100%*	*$48,627*	*100%*	*100%*	*221*	*100%*	*100%*	*$52,940*	*100%*	*100%*	*175*	*100%*	*100%*	*$45,825*	*100%*	*100%*
REFINANCE	Low	0	0.0%	$0	0.0%	1.7%	5	2.3%	$422	0.9%	2.5%	0	0.0%	0.8%	$0	0.0%	0.4%	2	3.8%	1.2%	$210	2.0%	0.9%	3	1.8%	0.7%	$212	0.6%	0.5%
	Moderate	6	7.5%	$553	4.2%	11.9%	9	4.1%	$1,404	3.1%	13.3%	6	7.5%	6.5%	$553	4.2%	3.7%	1	1.9%	5.0%	$44	0.4%	3.7%	8	4.8%	5.6%	$1,360	3.8%	4.2%
	Middle	47	58.8%	$6,977	53.1%	53.6%	129	59.4%	$26,413	57.7%	52.4%	47	58.8%	56.0%	$6,977	53.1%	53.9%	35	67.3%	59.1%	$6,701	64.8%	57.6%	94	57.0%	56.6%	$19,712	55.6%	55.7%
	Upper	27	33.8%	$5,619	42.7%	32.8%	74	34.1%	$17,574	38.4%	31.8%	27	33.8%	36.8%	$5,619	42.7%	42.0%	14	26.9%	34.7%	$3,389	32.8%	37.8%	60	36.4%	37.1%	$14,185	40.0%	39.7%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*80*	*100%*	*$13,149*	*100%*	*100%*	*217*	*100%*	*$45,813*	*100%*	*100%*	*80*	*100%*	*100%*	*$13,149*	*100%*	*100%*	*52*	*100%*	*100%*	*$10,344*	*100%*	*100%*	*165*	*100%*	*100%*	*$35,469*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	$0	0.0%	1.7%	1	0.9%	$73	0.7%	2.5%	0	0.0%	0.5%	$0	0.0%	0.5%	0	0.0%	1.5%	$0	0.0%	0.3%	1	1.9%	1.8%	$73	1.4%	3.5%
	Moderate	3	5.5%	$347	6.6%	11.9%	7	6.4%	$240	2.3%	13.3%	3	5.5%	9.0%	$347	6.6%	6.6%	3	5.3%	5.2%	$155	3.0%	3.5%	4	7.5%	10.2%	$85	1.6%	5.9%
	Middle	29	52.7%	$2,901	55.2%	53.6%	59	53.6%	$5,898	56.2%	52.4%	29	52.7%	51.4%	$2,901	55.2%	52.8%	30	52.6%	50.0%	$3,138	60.0%	54.2%	29	54.7%	49.7%	$2,760	52.4%	47.9%
	Upper	23	41.8%	$2,006	38.2%	32.8%	43	39.1%	$4,291	40.9%	31.8%	23	41.8%	39.0%	$2,006	38.2%	40.0%	24	42.1%	43.3%	$1,941	37.1%	41.9%	19	35.8%	38.3%	$2,350	44.6%	42.7%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*55*	*100%*	*$5,254*	*100%*	*100%*	*110*	*100%*	*$10,502*	*100%*	*100%*	*55*	*100%*	*100%*	*$5,254*	*100%*	*100%*	*57*	*100%*	*100%*	*$5,234*	*100%*	*100%*	*53*	*100%*	*100%*	*$5,268*	*100%*	*100%*
MULTI FAMILY					Multi-Family Units					Multi-Family Units																			
	Low	0	0.0%	$0	0.0%	3.9%	0	0.0%	$0	0.0%	4.3%	0	0.0%	5.3%	$0	0.0%	6.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	6.9%	0	0.0%	$0	0.0%	10.4%	0	0.0%	10.5%	$0	0.0%	0.3%	0	0.0%	26.7%	$0	0.0%	18.0%	0	0.0%	35.0%	$0	0.0%	14.3%
	Middle	0	0.0%	$0	0.0%	65.1%	0	0.0%	$0	0.0%	62.4%	0	0.0%	73.7%	$0	0.0%	93.0%	0	0.0%	66.7%	$0	0.0%	81.0%	0	0.0%	50.0%	$0	0.0%	81.3%
	Upper	0	0.0%	$0	0.0%	24.1%	0	0.0%	$0	0.0%	22.9%	0	0.0%	10.5%	$0	0.0%	0.7%	0	0.0%	6.7%	$0	0.0%	1.0%	0	0.0%	15.0%	$0	0.0%	4.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	1	3.4%	$50	1.8%	1.7%	0	0.0%	$0	0.0%	2.5%	1	3.4%	0.9%	$50	1.8%	0.4%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	3.0%	$0	0.0%	1.2%
	Moderate	1	3.4%	$67	2.5%	11.9%	3	7.1%	$200	4.9%	13.3%	1	3.4%	4.7%	$67	2.5%	6.0%	1	4.5%	9.2%	$30	1.4%	10.3%	2	10.0%	7.1%	$170	9.2%	6.9%
	Middle	12	41.4%	$958	35.3%	53.6%	26	61.9%	$2,875	70.6%	52.4%	12	41.4%	40.2%	$958	35.3%	32.9%	13	59.1%	53.1%	$1,340	60.4%	49.3%	13	65.0%	56.6%	$1,535	82.8%	60.5%
	Upper	15	51.7%	$1,642	60.4%	32.8%	13	31.0%	$999	24.5%	31.8%	15	51.7%	54.2%	$1,642	60.4%	60.7%	8	36.4%	37.8%	$850	38.3%	40.4%	5	25.0%	33.3%	$149	8.0%	31.4%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*29*	*100%*	*$2,717*	*100%*	*100%*	*42*	*100%*	*$4,074*	*100%*	*100%*	*29*	*100%*	*100%*	*$2,717*	*100%*	*100%*	*22*	*100%*	*100%*	*$2,220*	*100%*	*100%*	*20*	*100%*	*100%*	*$1,854*	*100%*	*100%*

Originations & Purchases
2018 and 2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2
Assessment Area: FL Panama City

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison										Bank & Aggregate Lending Comparison																	
		2018					2019, 2020					2018						2019						2020					
		Count		Dollar		Owner Occupied Units	Count		Dollar		Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
												Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	1.7%	1	3.2%	$40	1.0%	2.5%	0	0.0%	2.3%	$0	0.0%	1.7%	0	0.0%	0.0%	$0	0.0%	0.0%	1	7.1%	1.5%	$40	1.9%	2.1%
	Moderate	2	20.0%	$105	14.8%	11.9%	1	3.2%	$50	1.2%	13.3%	2	20.0%	6.8%	$105	14.8%	4.5%	1	5.9%	12.0%	$50	2.5%	7.4%	0	0.0%	6.1%	$0	0.0%	4.4%
	Middle	5	50.0%	$388	54.8%	53.6%	15	48.4%	$2,282	56.1%	52.4%	5	50.0%	49.6%	$388	54.8%	40.9%	8	47.1%	51.8%	$1,191	60.5%	43.8%	7	50.0%	52.3%	$1,091	51.9%	51.2%
	Upper	3	30.0%	$215	30.4%	32.8%	14	45.2%	$1,698	41.7%	31.8%	3	30.0%	41.4%	$215	30.4%	52.9%	8	47.1%	36.1%	$728	37.0%	48.8%	6	42.9%	40.2%	$970	46.2%	42.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*10*	*100%*	*$708*	*100%*	*100%*	*31*	*100%*	*$4,070*	*100%*	*100%*	*10*	*100%*	*100%*	*$708*	*100%*	*100%*	*17*	*100%*	*100%*	*$1,969*	*100%*	*100%*	*14*	*100%*	*100%*	*$2,101*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	1.7%	0	0.0%	$0	0.0%	2.5%	0	0.0%	1.7%	$0	0.0%	1.1%	0	0.0%	0.5%	$0	0.0%	0.2%	0	0.0%	3.0%	$0	0.0%	1.6%
	Moderate	0	0.0%	$0	0.0%	11.9%	0	0.0%	$0	0.0%	13.3%	0	0.0%	19.3%	$0	0.0%	12.5%	0	0.0%	14.6%	$0	0.0%	12.9%	0	0.0%	14.2%	$0	0.0%	9.7%
	Middle	0	0.0%	$0	0.0%	53.6%	0	0.0%	$0	0.0%	52.4%	0	0.0%	58.8%	$0	0.0%	54.6%	0	0.0%	52.8%	$0	0.0%	52.1%	0	0.0%	53.0%	$0	0.0%	55.2%
	Upper	0	0.0%	$0	0.0%	32.8%	0	0.0%	$0	0.0%	31.8%	0	0.0%	20.2%	$0	0.0%	31.8%	0	0.0%	32.1%	$0	0.0%	34.8%	0	0.0%	29.9%	$0	0.0%	33.5%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	5	1.3%	$499	0.7%	1.7%	13	1.6%	$1,719	1.1%	2.5%	5	1.3%	0.8%	$499	0.7%	0.8%	4	1.1%	1.1%	$531	0.7%	0.8%	9	2.1%	1.2%	$1,188	1.3%	0.8%
	Moderate	22	5.6%	$2,242	3.2%	11.9%	58	7.3%	$10,035	6.1%	13.3%	22	5.6%	5.7%	$2,242	3.2%	3.3%	26	7.0%	7.3%	$4,474	6.2%	6.0%	32	7.5%	6.8%	$5,561	6.1%	5.9%
	Middle	240	60.8%	$43,904	62.3%	53.6%	445	55.9%	$89,227	54.7%	52.4%	240	60.8%	58.6%	$43,904	62.3%	59.3%	221	59.9%	59.3%	$44,723	61.5%	59.8%	224	52.5%	57.5%	$44,504	49.2%	58.4%
	Upper	128	32.4%	$23,810	33.8%	32.8%	280	35.2%	$62,243	38.1%	31.8%	128	32.4%	34.9%	$23,810	33.8%	36.6%	118	32.0%	32.3%	$22,979	31.6%	33.4%	162	37.9%	34.5%	$39,264	43.4%	34.9%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*395*	*100%*	*$70,455*	*100%*	*100%*	*796*	*100%*	*$163,224*	*100%*	*100%*	*395*	*100%*	*100%*	*$70,455*	*100%*	*100%*	*369*	*100%*	*100%*	*$72,707*	*100%*	*100%*	*427*	*100%*	*100%*	*$90,517*	*100%*	*100%*
SMALL BUSINESSES					Total Businesses					Total Businesses																			
	Low	2	1.2%	$74	0.6%	2.5%	17	2.6%	$1,130	3.0%	3.1%	2	1.2%	1.8%	$74	0.6%	2.9%	5	3.4%	2.5%	$119	1.0%	2.9%	12	2.4%	2.5%	$1,011	3.8%	3.2%
	Moderate	28	16.2%	$4,300	35.5%	17.5%	119	18.3%	$9,564	25.4%	19.3%	28	16.2%	15.7%	$4,300	35.5%	22.6%	29	19.9%	17.2%	$3,694	32.5%	20.6%	90	17.9%	16.7%	$5,870	22.3%	19.9%
	Middle	97	56.1%	$4,394	36.3%	54.3%	351	54.1%	$17,734	47.1%	53.1%	97	56.1%	54.2%	$4,394	36.3%	50.0%	75	51.4%	51.5%	$5,023	44.3%	50.8%	276	54.9%	53.9%	$12,711	48.4%	52.0%
	Upper	46	26.6%	$3,353	27.7%	25.7%	162	25.0%	$9,208	24.5%	24.5%	46	26.6%	26.9%	$3,353	27.7%	23.7%	37	25.3%	27.2%	$2,513	22.1%	25.0%	125	24.9%	26.6%	$6,695	25.5%	24.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%		0	0.0%	1.4%	$0	0.0%	0.7%	0	0.0%	1.7%	$0	0.0%	0.7%	0	0.0%	0.3%	$0	0.0%	0.1%
	Total	*173*	*100%*	*$12,121*	*100%*	*100%*	*649*	*100%*	*$37,636*	*100%*	*100%*	*173*	*100%*	*100%*	*$12,121*	*100%*	*100%*	*146*	*100%*	*100%*	*$11,349*	*100%*	*100%*	*503*	*100%*	*100%*	*$26,287*	*100%*	*100%*
SMALL FARM					Total Farms					Total Farms																			
	Low	0	0.0%	$0	0.0%	2.6%	0	0.0%	$0	0.0%	2.7%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	14.1%	0	0.0%	$0	0.0%	8.0%	0	0.0%	8.3%	$0	0.0%	26.3%	0	0.0%	10.0%	$0	0.0%	5.5%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	2	100.0%	$45	100.0%	59.0%	1	100.0%	$10	100.0%	64.0%	2	100.0%	75.0%	$45	100.0%	61.8%	0	0.0%	70.0%	$0	0.0%	64.6%	1	100.0%	75.0%	$10	100.0%	77.4%
	Upper	0	0.0%	$0	0.0%	24.4%	0	0.0%	$0	0.0%	25.3%	0	0.0%	16.7%	$0	0.0%	11.8%	0	0.0%	20.0%	$0	0.0%	29.8%	0	0.0%	25.0%	$0	0.0%	22.6%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%		0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*2*	*100%*	*$45*	*100%*	*100%*	*1*	*100%*	*$10*	*100%*	*100%*	*2*	*100%*	*100%*	*$45*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*1*	*100%*	*100%*	*$10*	*100%*	*100%*

Originations & Purchases
2018 and 2020 FFIEC Census Data and D&B information, and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2

Assessment Area: FL Panama City

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison										Bank & Aggregate Lending Comparison																	
		2018					2019, 2020					2018						2019						2020					
		Count		Dollar		Families by Family Income	Count		Dollar		Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
												Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	7	3.2%	$713	1.5%	21.1%	21	5.3%	$2,702	2.7%	21.4%	7	3.2%	3.2%	$713	1.5%	1.5%	13	5.9%	3.7%	$1,563	3.0%	1.8%	8	4.6%	5.3%	$1,139	2.5%	2.6%
	Moderate	36	16.3%	$5,160	10.6%	17.7%	65	16.4%	$11,452	11.6%	17.9%	36	16.3%	12.3%	$5,160	10.6%	8.4%	34	15.4%	14.7%	$5,863	11.1%	9.8%	31	17.7%	18.3%	$5,589	12.2%	12.8%
	Middle	47	21.3%	$8,473	17.4%	19.9%	100	25.3%	$20,871	21.1%	20.0%	47	21.3%	21.9%	$8,473	17.4%	19.0%	55	24.9%	23.2%	$10,526	19.9%	21.0%	45	25.7%	22.6%	$10,345	22.6%	20.6%
	Upper	130	58.8%	$34,063	70.0%	41.3%	198	50.0%	$60,753	61.5%	40.7%	130	58.8%	48.6%	$34,063	70.0%	57.4%	114	51.6%	41.9%	$33,945	64.1%	50.8%	84	48.0%	40.0%	$26,808	58.5%	49.8%
	Unknown	1	0.5%	$218	0.4%	0.0%	12	3.0%	$2,987	3.0%	0.0%	1	0.5%	14.1%	$218	0.4%	13.7%	5	2.3%	16.6%	$1,043	2.0%	16.6%	7	4.0%	13.8%	$1,944	4.2%	14.2%
	Total	*221*	*100%*	*$48,627*	*100%*	*100%*	*396*	*100%*	*$98,765*	*100%*	*100%*	*221*	*100%*	*100%*	*$48,627*	*100%*	*100%*	*221*	*100%*	*100%*	*$52,940*	*100%*	*100%*	*175*	*100%*	*100%*	*$45,825*	*100%*	*100%*
REFINANCE	Low	4	5.0%	$214	1.6%	21.1%	16	7.4%	$1,260	2.8%	21.4%	4	5.0%	7.6%	$214	1.6%	3.7%	3	5.8%	4.1%	$204	2.0%	2.0%	13	7.9%	2.7%	$1,056	3.0%	1.4%
	Moderate	10	12.5%	$1,053	8.0%	17.7%	30	13.8%	$3,837	8.4%	17.9%	10	12.5%	12.6%	$1,053	8.0%	7.9%	3	5.8%	8.3%	$306	3.0%	4.9%	27	16.4%	10.1%	$3,531	10.0%	6.9%
	Middle	22	27.5%	$2,253	17.1%	19.9%	50	23.0%	$7,886	17.2%	20.0%	22	27.5%	19.0%	$2,253	17.1%	14.5%	13	25.0%	14.2%	$1,641	15.9%	10.9%	37	22.4%	15.0%	$6,245	17.6%	12.2%
	Upper	43	53.8%	$9,415	71.6%	41.3%	115	53.0%	$31,550	68.9%	40.7%	43	53.8%	43.4%	$9,415	71.6%	54.3%	32	61.5%	41.1%	$7,949	76.8%	46.4%	83	50.3%	36.1%	$23,601	66.5%	40.2%
	Unknown	1	1.3%	$214	1.6%	0.0%	6	2.8%	$1,280	2.8%	0.0%	1	1.3%	17.4%	$214	1.6%	19.7%	1	1.9%	32.3%	$244	2.4%	35.8%	5	3.0%	36.1%	$1,036	2.9%	39.3%
	Total	*80*	*100%*	*$13,149*	*100%*	*100%*	*217*	*100%*	*$45,813*	*100%*	*100%*	*80*	*100%*	*100%*	*$13,149*	*100%*	*100%*	*52*	*100%*	*100%*	*$10,344*	*100%*	*100%*	*165*	*100%*	*100%*	*$35,469*	*100%*	*100%*
HOME IMPROVEMENT	Low	3	5.5%	$67	1.3%	21.1%	8	7.3%	$312	3.0%	21.4%	3	5.5%	6.7%	$67	1.3%	3.7%	3	5.3%	9.3%	$169	3.2%	5.4%	5	9.4%	6.0%	$143	2.7%	2.8%
	Moderate	6	10.9%	$262	5.0%	17.7%	12	10.9%	$534	5.1%	17.9%	6	10.9%	13.8%	$262	5.0%	9.7%	6	10.5%	13.4%	$269	5.1%	9.4%	6	11.3%	12.0%	$265	5.0%	5.2%
	Middle	17	30.9%	$860	16.4%	19.9%	23	20.9%	$1,685	16.0%	20.0%	17	30.9%	28.6%	$860	16.4%	23.0%	13	22.8%	23.2%	$899	17.2%	18.5%	10	18.9%	24.6%	$786	14.9%	18.4%
	Upper	29	52.7%	$4,065	77.4%	41.3%	64	58.2%	$7,662	73.0%	40.7%	29	52.7%	47.6%	$4,065	77.4%	59.6%	34	59.6%	50.0%	$3,672	70.2%	58.1%	30	56.6%	52.1%	$3,990	75.7%	68.9%
	Unknown	0	0.0%	$0	0.0%	0.0%	3	2.7%	$309	2.9%	0.0%	0	0.0%	3.3%	$0	0.0%	4.0%	1	1.8%	4.1%	$225	4.3%	8.6%	2	3.8%	5.4%	$84	1.6%	4.7%
	Total	*55*	*100%*	*$5,254*	*100%*	*100%*	*110*	*100%*	*$10,502*	*100%*	*100%*	*55*	*100%*	*100%*	*$5,254*	*100%*	*100%*	*57*	*100%*	*100%*	*$5,234*	*100%*	*100%*	*53*	*100%*	*100%*	*$5,268*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	$0	0.0%	21.1%	0	0.0%	$0	0.0%	21.4%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	17.7%	0	0.0%	$0	0.0%	17.9%	0	0.0%	5.3%	$0	0.0%	0.3%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	19.9%	0	0.0%	$0	0.0%	20.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	41.3%	0	0.0%	$0	0.0%	40.7%	0	0.0%	15.8%	$0	0.0%	1.4%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	5.0%	$0	0.0%	0.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	78.9%	$0	0.0%	98.2%	0	0.0%	100.0%	$0	0.0%	100.0%	0	0.0%	95.0%	$0	0.0%	99.9%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	2	6.9%	$42	1.5%	21.1%	2	4.8%	$55	1.4%	21.4%	2	6.9%	6.5%	$42	1.5%	2.7%	2	9.1%	5.1%	$55	2.5%	3.3%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	7	24.1%	$347	12.8%	17.7%	4	9.5%	$177	4.3%	17.9%	7	24.1%	14.0%	$347	12.8%	7.9%	2	9.1%	8.2%	$115	5.2%	5.4%	2	10.0%	14.1%	$62	3.3%	7.5%
	Middle	6	20.7%	$326	12.0%	19.9%	13	31.0%	$959	23.5%	20.0%	6	20.7%	17.8%	$326	12.0%	12.2%	6	27.3%	21.4%	$545	24.5%	14.0%	7	35.0%	27.3%	$414	22.3%	21.5%
	Upper	14	48.3%	$2,002	73.7%	41.3%	23	54.8%	$2,883	70.8%	40.7%	14	48.3%	60.7%	$2,002	73.7%	76.0%	12	54.5%	61.2%	$1,505	67.8%	71.1%	11	55.0%	52.5%	$1,378	74.3%	64.7%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.9%	$0	0.0%	1.2%	0	0.0%	4.1%	$0	0.0%	6.2%	0	0.0%	6.1%	$0	0.0%	6.3%
	Total	*29*	*100%*	*$2,717*	*100%*	*100%*	*42*	*100%*	*$4,074*	*100%*	*100%*	*29*	*100%*	*100%*	*$2,717*	*100%*	*100%*	*22*	*100%*	*100%*	*$2,220*	*100%*	*100%*	*20*	*100%*	*100%*	*$1,854*	*100%*	*100%*

Originations & Purchases

2018 and 2020 FFIEC Census Data and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2

Assessment Area: FL Panama City

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018 Count #	2018 Count %	2018 Dollar $ (000s)	2018 Dollar $ %	2018 Families by Family Income %	2019, 2020 Count #	2019, 2020 Count %	2019, 2020 Dollar $ (000s)	2019, 2020 Dollar $ %	2019, 2020 Families by Family Income %	Bank & Aggregate Lending Comparison 2018 Count Bank #	2018 Count Bank %	2018 Count Agg %	2018 Dollar Bank $(000s)	2018 Dollar Bank $ %	2018 Dollar Agg $ %	2019 Count Bank #	2019 Count Bank %	2019 Count Agg %	2019 Dollar Bank $(000s)	2019 Dollar Bank $ %	2019 Dollar Agg $ %	2020 Count Bank #	2020 Count Bank %	2020 Count Agg %	2020 Dollar Bank $(000s)	2020 Dollar Bank $ %	2020 Dollar Agg $ %
OTHER PURPOSE CLOSED/EXEMPT	Low	1	10.0%	$70	9.9%	21.1%	3	9.7%	$239	5.9%	21.4%	1	10.0%	11.3%	$70	9.9%	6.7%	1	5.9%	10.8%	$37	1.9%	6.0%	2	14.3%	9.1%	$202	9.6%	5.8%
	Moderate	1	10.0%	$30	4.2%	17.7%	4	12.9%	$199	4.9%	17.9%	1	10.0%	25.6%	$30	4.2%	19.8%	3	17.6%	12.0%	$159	8.1%	4.7%	1	7.1%	24.2%	$40	1.9%	16.5%
	Middle	1	10.0%	$138	19.5%	19.9%	4	12.9%	$367	9.0%	20.0%	1	10.0%	18.0%	$138	19.5%	10.7%	1	5.9%	20.5%	$62	3.1%	11.2%	3	21.4%	14.4%	$305	14.5%	11.8%
	Upper	7	70.0%	$470	66.4%	41.3%	18	58.1%	$3,126	76.8%	40.7%	7	70.0%	40.6%	$470	66.4%	57.1%	11	64.7%	54.2%	$1,687	85.7%	77.0%	7	50.0%	49.2%	$1,439	68.5%	61.9%
	Unknown	0	0.0%	$0	0.0%	0.0%	2	6.5%	$139	3.4%	0.0%	0	0.0%	4.5%	$0	0.0%	5.6%	1	5.9%	2.4%	$24	1.2%	1.1%	1	7.1%	3.0%	$115	5.5%	4.0%
	Total	*10*	*100%*	*$708*	*100%*	*100%*	*31*	*100%*	*$4,070*	*100%*	*100%*	*10*	*100%*	*100%*	*$708*	*100%*	*100%*	*17*	*100%*	*100%*	*$1,969*	*100%*	*100%*	*14*	*100%*	*100%*	*$2,101*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	21.1%	0	0.0%	$0	0.0%	21.4%	0	0.0%	0.8%	$0	0.0%	0.7%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.7%	$0	0.0%	0.1%
	Moderate	0	0.0%	$0	0.0%	17.7%	0	0.0%	$0	0.0%	17.9%	0	0.0%	3.4%	$0	0.0%	3.1%	0	0.0%	0.9%	$0	0.0%	0.4%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	19.9%	0	0.0%	$0	0.0%	20.0%	0	0.0%	2.5%	$0	0.0%	1.0%	0	0.0%	1.4%	$0	0.0%	1.2%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	41.3%	0	0.0%	$0	0.0%	40.7%	0	0.0%	4.2%	$0	0.0%	5.1%	0	0.0%	5.7%	$0	0.0%	7.4%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	89.1%	$0	0.0%	90.1%	0	0.0%	92.0%	$0	0.0%	91.0%	0	0.0%	99.3%	$0	0.0%	99.9%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	17	4.3%	$1,106	1.6%	21.1%	50	6.3%	$4,568	2.8%	21.4%	17	4.3%	4.3%	$1,106	1.6%	1.9%	22	6.0%	3.9%	$2,028	2.8%	1.7%	28	6.6%	4.2%	$2,540	2.8%	2.0%
	Moderate	60	15.2%	$6,852	9.7%	17.7%	115	14.4%	$16,199	9.9%	17.9%	60	15.2%	12.5%	$6,852	9.7%	7.9%	48	13.0%	13.0%	$6,712	9.2%	8.2%	67	15.7%	14.8%	$9,487	10.5%	9.6%
	Middle	93	23.5%	$12,050	17.1%	19.9%	190	23.9%	$31,768	19.5%	20.0%	93	23.5%	21.0%	$12,050	17.1%	16.8%	88	23.8%	20.9%	$13,673	18.8%	17.6%	102	23.9%	19.4%	$18,095	20.0%	15.8%
	Upper	223	56.5%	$50,015	71.0%	41.3%	418	52.5%	$105,974	64.9%	40.7%	223	56.5%	46.7%	$50,015	71.0%	53.2%	203	55.0%	41.3%	$48,758	67.1%	46.9%	215	50.4%	38.4%	$57,216	63.2%	42.6%
	Unknown	2	0.5%	$432	0.6%	0.0%	23	2.9%	$4,715	2.9%	0.0%	2	0.5%	15.5%	$432	0.6%	20.3%	8	2.2%	20.9%	$1,536	2.1%	25.6%	15	3.5%	23.2%	$3,179	3.5%	30.0%
	Total	*395*	*100%*	*$70,455*	*100%*	*100%*	*796*	*100%*	*$163,224*	*100%*	*100%*	*395*	*100%*	*100%*	*$70,455*	*100%*	*100%*	*369*	*100%*	*100%*	*$72,707*	*100%*	*100%*	*427*	*100%*	*100%*	*$90,517*	*100%*	*100%*
Small Business																													
Revenue					Total Businesses					Total Businesses																			
	$1 Million or Less	127	73.4%	$4,104	33.9%	93.4%	404	62.2%	$12,991	34.5%	94.4%	127	73.4%	39.6%	$4,104	33.9%	35.1%	105	71.9%	38.9%	$4,251	37.5%	36.9%	299	59.4%	30.6%	$8,740	33.2%	23.4%
	Over $1 Million	44	25.4%	$7,833	64.6%	5.7%	148	22.8%	$21,782	57.9%	4.9%	44	25.4%					41	28.1%					107	21.3%				
	Rev. available	171	98.8%	$11,937	98.5%	99.1%	552	85.0%	$34,773	92.4%	99.3%	171	98.8%					146	100.0%					406	80.7%				
	Rev. Not Known	2	1.2%	$184	1.5%	0.9%	97	14.9%	$2,863	7.6%	0.7%	2	1.2%					0	0.0%					97	19.3%				
	Total	*173*	*100%*	*$12,121*	*100%*	*100%*	*649*	*100%*	*$37,636*	*100%*	*100%*	*173*	*100%*					*146*	*100%*					*503*	*100%*				
Loan Size	$100,000 or Less	153	88.4%	$4,856	40.1%		563	86.7%	$14,809	39.3%		153	88.4%	93.9%	$4,856	40.1%	38.8%	120	82.2%	93.9%	$3,313	29.2%	41.9%	443	88.1%	87.7%	$11,496	43.7%	33.7%
	$100,001-$250,000	10	5.8%	$1,788	14.8%		54	8.3%	$9,431	25.1%		10	5.8%	3.5%	$1,788	14.8%	19.4%	15	10.3%	3.6%	$2,883	25.4%	19.5%	39	7.8%	7.7%	$6,548	24.9%	23.7%
	$250,001-$1 Million	10	5.8%	$5,477	45.2%		32	4.9%	$13,396	35.6%		10	5.8%	2.6%	$5,477	45.2%	41.8%	11	7.5%	2.5%	$5,153	45.4%	38.6%	21	4.2%	4.7%	$8,243	31.4%	42.6%
	Total	*173*	*100%*	*$12,121*	*100%*		*649*	*100%*	*$37,636*	*100%*		*173*	*100%*	*100%*	*$12,121*	*100%*	*100%*	*146*	*100%*	*100%*	*$11,349*	*100%*	*100%*	*503*	*100%*	*100%*	*$26,287*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	122	96.1%	$3,140	76.5%		383	94.8%	$8,550	65.8%																			
	$100,001-$250,000	3	2.4%	$388	9.5%		18	4.5%	$3,508	27.0%																			
	$250,001-$1 Million	2	1.6%	$576	14.0%		3	0.7%	$933	7.2%																			
	Total	*127*	*100%*	*$4,104*	*100%*		*404*	*100%*	*$12,991*	*100%*																			
Small Farm																													
Revenue					Total Farms					Total Farms																			
	$1 Million or Less	2	100.0%	$45	100.0%	98.7%	1	100.0%	$10	100.0%	96.0%	2	100.0%	58.3%	$45	100.0%	55.9%	0	0.0%	50.0%	$0	0.0%	63.1%	1	100.0%	37.5%	$10	100.0%	33.5%
	Over $1 Million	0	0.0%	$0	0.0%	1.3%	0	0.0%	$0	0.0%	4.0%	0	0.0%					0	0.0%					0	0.0%				
	Rev. available	2	100.0%	$45	100.0%	100.0%	1	100.0%	$10	100.0%	100.0%	2	100.0%					0	0.0%					1	100.0%				
	Not Known	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%					0	0.0%					0	0.0%				
	Total	*2*	*100%*	*$45*	*100%*	*100%*	*1*	*100%*	*$10*	*100%*	*100%*	*2*	*100%*					*0*	*0%*					*1*	*100%*				
Loan Size	$100,000 or Less	2	100.0%	$45	100.0%		1	100.0%	$10	100.0%		2	100.0%	100.0%	$45	100.0%	100.0%	0	0.0%	100.0%	$0	0.0%	100.0%	1	100.0%	62.5%	$10	100.0%	26.0%
	$100,001-$250,000	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%		0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	31.3%	$0	0.0%	55.1%
	$250,001-$500,000	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%		0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	6.3%	$0	0.0%	18.9%
	Total	*2*	*100%*	*$45*	*100%*		*1*	*100%*	*$10*	*100%*		*2*	*100%*	*100%*	*$45*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*1*	*100%*	*100%*	*$10*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	2	100.0%	$45	100.0%		1	100.0%	$10	100.0%																			
	$100,001-$250,000	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%																			
	$250,001-$500,000	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%																			
	Total	*2*	*100%*	*$45*	*100%*		*1*	*100%*	*$10*	*100%*																			

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue.
2018 and 2020 FFIEC Census Data and D&B information, and 2015 ACS Data.

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2
Assessment Area: FL Pensacola

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
HOME PURCHASE	Low	4	0.5%	$343	0.2%	1.6%	0	0.0%	0.4%	$0	0.0%	0.1%	2	0.8%	0.3%	$184	0.3%	0.2%	2	0.7%	0.4%	$159	0.2%	0.2%
	Moderate	83	10.5%	$13,481	6.0%	15.2%	40	14.7%	9.5%	$5,005	7.9%	6.5%	24	9.4%	9.1%	$4,020	6.0%	6.2%	19	7.1%	9.6%	$4,456	4.8%	7.1%
	Middle	352	44.3%	$80,778	36.1%	54.7%	125	45.8%	50.4%	$24,298	38.3%	45.2%	124	48.8%	52.1%	$26,946	40.3%	47.0%	103	38.6%	51.0%	$29,534	31.5%	46.1%
	Upper	355	44.7%	$129,355	57.8%	28.5%	108	39.6%	39.8%	$34,151	53.8%	48.2%	104	40.9%	38.4%	$35,726	53.4%	46.7%	143	53.6%	39.0%	$59,478	63.5%	46.7%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*794*	*100%*	*$223,957*	*100%*	*100%*	*273*	*100%*	*100%*	*$63,454*	*100%*	*100%*	*254*	*100%*	*100%*	*$66,876*	*100%*	*100%*	*267*	*100%*	*100%*	*$93,627*	*100%*	*100%*
REFINANCE	Low	1	0.2%	$54	0.1%	1.6%	1	0.7%	0.6%	$54	0.3%	0.3%	0	0.0%	0.2%	$0	0.0%	0.1%	0	0.0%	0.1%	$0	0.0%	0.1%
	Moderate	51	9.9%	$5,435	5.7%	15.2%	13	9.4%	9.1%	$950	4.8%	6.8%	22	15.5%	7.9%	$1,640	7.9%	5.1%	16	6.8%	6.1%	$2,845	5.2%	4.6%
	Middle	251	48.7%	$38,365	40.5%	54.7%	72	51.8%	53.5%	$8,680	44.0%	46.9%	74	52.1%	51.0%	$9,296	45.0%	45.1%	105	44.9%	47.4%	$20,389	37.5%	42.3%
	Upper	212	41.2%	$50,943	53.7%	28.5%	53	38.1%	36.8%	$10,044	50.9%	46.0%	46	32.4%	40.9%	$9,711	47.0%	49.7%	113	48.3%	46.4%	$31,188	57.3%	53.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*515*	*100%*	*$94,797*	*100%*	*100%*	*139*	*100%*	*100%*	*$19,728*	*100%*	*100%*	*142*	*100%*	*100%*	*$20,647*	*100%*	*100%*	*234*	*100%*	*100%*	*$54,422*	*100%*	*100%*
HOME IMPROVEMENT	Low	3	0.9%	$180	0.7%	1.6%	0	0.0%	0.0%	$0	0.0%	0.0%	1	1.0%	0.3%	$64	0.9%	0.3%	2	1.7%	0.3%	$116	1.3%	0.2%
	Moderate	45	14.0%	$2,338	9.6%	15.2%	15	14.7%	8.1%	$852	10.2%	6.5%	17	16.5%	10.5%	$902	13.3%	8.1%	13	11.1%	8.9%	$584	6.3%	5.4%
	Middle	144	44.7%	$9,823	40.3%	54.7%	46	45.1%	47.4%	$3,325	39.8%	42.8%	46	44.7%	50.8%	$2,857	42.0%	44.4%	52	44.4%	47.9%	$3,641	39.6%	41.5%
	Upper	130	40.4%	$12,019	49.3%	28.5%	41	40.2%	44.5%	$4,183	50.0%	50.7%	39	37.9%	38.4%	$2,973	43.7%	47.2%	50	42.7%	42.9%	$4,863	52.8%	52.9%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*322*	*100%*	*$24,360*	*100%*	*100%*	*102*	*100%*	*100%*	*$8,360*	*100%*	*100%*	*103*	*100%*	*100%*	*$6,796*	*100%*	*100%*	*117*	*100%*	*100%*	*$9,204*	*100%*	*100%*
MULTI FAMILY						Multi-Family Units																		
	Low	0	0.0%	$0	0.0%	1.9%	0	0.0%	5.4%	$0	0.0%	0.3%	0	0.0%	2.0%	$0	0.0%	0.1%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	27.3%	0	0.0%	43.2%	$0	0.0%	47.3%	0	0.0%	38.8%	$0	0.0%	45.2%	0	0.0%	36.0%	$0	0.0%	27.0%
	Middle	0	0.0%	$0	0.0%	40.0%	0	0.0%	40.5%	$0	0.0%	48.3%	0	0.0%	51.0%	$0	0.0%	42.0%	0	0.0%	56.0%	$0	0.0%	60.5%
	Upper	0	0.0%	$0	0.0%	30.8%	0	0.0%	10.8%	$0	0.0%	4.1%	0	0.0%	8.2%	$0	0.0%	12.7%	0	0.0%	8.0%	$0	0.0%	12.5%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	1	0.4%	$38	0.2%	1.6%	0	0.0%	0.0%	$0	0.0%	0.0%	1	1.6%	0.8%	$38	0.6%	1.0%	0	0.0%	0.3%	$0	0.0%	0.1%
	Moderate	21	9.1%	$1,307	5.9%	15.2%	12	13.2%	9.7%	$653	7.6%	6.9%	4	6.3%	7.1%	$154	2.6%	5.1%	5	6.5%	7.8%	$500	6.5%	5.7%
	Middle	105	45.5%	$8,790	39.5%	54.7%	36	39.6%	46.4%	$3,054	35.5%	41.5%	32	50.8%	47.6%	$2,596	43.4%	41.1%	37	48.1%	45.8%	$3,140	40.9%	39.8%
	Upper	104	45.0%	$12,130	54.5%	28.5%	43	47.3%	44.0%	$4,906	57.0%	51.6%	26	41.3%	44.6%	$3,192	53.4%	52.8%	35	45.5%	46.1%	$4,032	52.6%	54.4%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*231*	*100%*	*$22,265*	*100%*	*100%*	*91*	*100%*	*100%*	*$8,613*	*100%*	*100%*	*63*	*100%*	*100%*	*$5,980*	*100%*	*100%*	*77*	*100%*	*100%*	*$7,672*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2
Assessment Area: FL Pensacola

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	1	1.1%	$52	0.6%	1.6%	0	0.0%	0.0%	$0	0.0%	0.0%	1	2.9%	0.4%	$52	1.6%	0.2%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	6	6.4%	$673	7.3%	15.2%	2	9.1%	12.5%	$240	14.8%	9.7%	2	5.7%	11.5%	$90	2.7%	8.0%	2	5.4%	8.3%	$343	8.0%	6.5%
	Middle	45	47.9%	$3,031	32.9%	54.7%	15	68.2%	50.0%	$1,206	74.6%	39.6%	16	45.7%	44.3%	$684	20.8%	39.7%	14	37.8%	48.4%	$1,141	26.5%	38.5%
	Upper	42	44.7%	$5,464	59.3%	28.5%	5	22.7%	37.5%	$171	10.6%	50.6%	16	45.7%	43.9%	$2,467	74.9%	52.1%	21	56.8%	43.3%	$2,826	65.6%	55.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*94*	*100%*	*$9,220*	*100%*	*100%*	*22*	*100%*	*100%*	*$1,617*	*100%*	*100%*	*35*	*100%*	*100%*	*$3,293*	*100%*	*100%*	*37*	*100%*	*100%*	*$4,310*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	1.6%	0	0.0%	0.8%	$0	0.0%	0.3%	0	0.0%	1.7%	$0	0.0%	0.7%	0	0.0%	0.5%	$0	0.0%	0.1%
	Moderate	0	0.0%	$0	0.0%	15.2%	0	0.0%	12.5%	$0	0.0%	6.2%	0	0.0%	14.9%	$0	0.0%	8.8%	0	0.0%	15.1%	$0	0.0%	11.0%
	Middle	0	0.0%	$0	0.0%	54.7%	0	0.0%	60.3%	$0	0.0%	54.6%	0	0.0%	59.7%	$0	0.0%	57.7%	0	0.0%	59.9%	$0	0.0%	55.4%
	Upper	0	0.0%	$0	0.0%	28.5%	0	0.0%	26.5%	$0	0.0%	38.9%	0	0.0%	23.8%	$0	0.0%	32.7%	0	0.0%	24.5%	$0	0.0%	33.5%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	10	0.5%	$667	0.2%	1.6%	1	0.2%	0.4%	$54	0.1%	0.2%	5	0.8%	0.4%	$338	0.3%	0.2%	4	0.5%	0.3%	$275	0.2%	0.1%
	Moderate	206	10.5%	$23,234	6.2%	15.2%	82	13.1%	9.5%	$7,700	7.6%	9.2%	69	11.6%	9.0%	$6,806	6.6%	8.0%	55	7.5%	8.2%	$8,728	5.2%	6.5%
	Middle	897	45.9%	$140,787	37.6%	54.7%	294	46.9%	51.0%	$40,563	39.9%	45.7%	292	48.9%	51.7%	$42,379	40.9%	46.2%	311	42.5%	49.5%	$57,845	34.2%	44.8%
	Upper	843	43.1%	$209,911	56.0%	28.5%	250	39.9%	39.1%	$53,455	52.5%	44.9%	231	38.7%	39.0%	$54,069	52.2%	45.6%	362	49.5%	42.0%	$102,387	60.5%	48.6%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*1,956*	*100%*	*$374,599*	*100%*	*100%*	*627*	*100%*	*100%*	*$101,772*	*100%*	*100%*	*597*	*100%*	*100%*	*$103,592*	*100%*	*100%*	*732*	*100%*	*100%*	*$169,235*	*100%*	*100%*
						Total Businesses																		
SMALL BUSINESSES	Low	33	2.4%	$2,191	2.3%	2.3%	5	2.1%	2.3%	$109	0.6%	2.0%	4	2.1%	2.2%	$212	1.2%	1.8%	24	2.6%	2.4%	$1,870	3.2%	2.5%
	Moderate	294	21.6%	$24,804	26.3%	20.4%	74	31.1%	19.9%	$5,971	33.8%	23.3%	34	17.9%	19.1%	$2,416	13.3%	24.2%	186	20.0%	20.5%	$16,417	28.0%	23.3%
	Middle	642	47.2%	$45,045	47.7%	50.9%	91	38.2%	49.7%	$7,797	44.2%	49.4%	94	49.5%	51.2%	$10,676	58.8%	50.4%	457	49.1%	49.8%	$26,572	45.3%	52.3%
	Upper	390	28.7%	$22,414	23.7%	26.5%	68	28.6%	27.4%	$3,776	21.4%	24.9%	58	30.5%	26.9%	$4,855	26.7%	23.4%	264	28.4%	27.1%	$13,783	23.5%	21.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	0.7%	$0	0.0%	0.3%	0	0.0%	0.6%	$0	0.0%	0.3%	0	0.0%	0.2%	$0	0.0%	0.1%
	Total	*1,359*	*100%*	*$94,454*	*100%*	*100%*	*238*	*100%*	*100%*	*$17,653*	*100%*	*100%*	*190*	*100%*	*100%*	*$18,159*	*100%*	*100%*	*931*	*100%*	*100%*	*$58,642*	*100%*	*100%*
						Total Farms																		
SMALL FARM	Low	0	0.0%	$0	0.0%	0.3%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	3	23.1%	$194	25.3%	6.8%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	2.7%	$0	0.0%	0.4%	3	30.0%	8.8%	$194	32.0%	5.6%
	Middle	8	61.5%	$500	65.2%	73.5%	3	100.0%	89.8%	$161	100.0%	75.0%	0	0.0%	81.3%	$0	0.0%	86.8%	5	50.0%	76.5%	$339	55.9%	77.9%
	Upper	2	15.4%	$73	9.5%	19.4%	0	0.0%	6.8%	$0	0.0%	22.8%	0	0.0%	10.7%	$0	0.0%	11.2%	2	20.0%	14.7%	$73	12.0%	16.5%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	3.4%	$0	0.0%	2.2%	0	0.0%	5.3%	$0	0.0%	1.6%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*13*	*100%*	*$767*	*100%*	*100%*	*3*	*100%*	*100%*	*$161*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*10*	*100%*	*100%*	*$606*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2
Assessment Area: FL Pensacola

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	50	6.3%	$5,090	2.3%	18.6%	22	8.1%	5.0%	$1,952	3.1%	2.4%	23	9.1%	5.1%	$2,435	3.6%	2.5%	5	1.9%	3.2%	$703	0.8%	1.5%
	Moderate	167	21.0%	$23,869	10.7%	19.1%	69	25.3%	16.8%	$9,220	14.5%	11.6%	53	20.9%	18.0%	$7,616	11.4%	12.9%	45	16.9%	15.9%	$7,033	7.5%	11.0%
	Middle	129	16.2%	$24,746	11.0%	22.7%	41	15.0%	21.9%	$7,198	11.3%	19.8%	49	19.3%	24.0%	$9,201	13.8%	22.2%	39	14.6%	24.0%	$8,347	8.9%	21.5%
	Upper	428	53.9%	$165,448	73.9%	39.7%	135	49.5%	36.5%	$43,557	68.6%	47.2%	124	48.8%	34.8%	$46,627	69.7%	44.8%	169	63.3%	39.6%	$75,264	80.4%	49.4%
	Unknown	20	2.5%	$4,804	2.1%	0.0%	6	2.2%	19.8%	$1,527	2.4%	19.0%	5	2.0%	18.1%	$997	1.5%	17.6%	9	3.4%	17.3%	$2,280	2.4%	16.5%
	Total	*794*	*100%*	*$223,957*	*100%*	*100%*	*273*	*100%*	*100%*	*$63,454*	*100%*	*100%*	*254*	*100%*	*100%*	*$66,876*	*100%*	*100%*	*267*	*100%*	*100%*	*$93,627*	*100%*	*100%*
REFINANCE	Low	39	7.6%	$2,185	2.3%	18.6%	9	6.5%	8.1%	$558	2.8%	4.4%	18	12.7%	6.2%	$790	3.8%	3.1%	12	5.1%	2.5%	$837	1.5%	1.1%
	Moderate	79	15.3%	$6,972	7.4%	19.1%	28	20.1%	16.6%	$2,407	12.2%	11.3%	26	18.3%	12.8%	$1,940	9.4%	8.5%	25	10.7%	7.7%	$2,625	4.8%	4.6%
	Middle	90	17.5%	$10,630	11.2%	22.7%	25	18.0%	21.5%	$2,522	12.8%	19.3%	32	22.5%	16.4%	$3,215	15.6%	13.4%	33	14.1%	12.7%	$4,893	9.0%	9.7%
	Upper	290	56.3%	$71,184	75.1%	39.7%	75	54.0%	37.3%	$13,858	70.2%	47.3%	60	42.3%	30.9%	$13,926	67.4%	36.5%	155	66.2%	31.7%	$43,400	79.7%	36.0%
	Unknown	17	3.3%	$3,826	4.0%	0.0%	2	1.4%	16.5%	$383	1.9%	17.6%	6	4.2%	33.6%	$776	3.8%	38.5%	9	3.8%	45.4%	$2,667	4.9%	48.5%
	Total	*515*	*100%*	*$94,797*	*100%*	*100%*	*139*	*100%*	*100%*	*$19,728*	*100%*	*100%*	*142*	*100%*	*100%*	*$20,647*	*100%*	*100%*	*234*	*100%*	*100%*	*$54,422*	*100%*	*100%*
HOME IMPROVEMENT	Low	21	6.5%	$587	2.4%	18.6%	10	9.8%	7.2%	$259	3.1%	4.4%	7	6.8%	6.5%	$236	3.5%	3.9%	4	3.4%	3.7%	$92	1.0%	2.2%
	Moderate	45	14.0%	$1,942	8.0%	19.1%	11	10.8%	14.9%	$468	5.6%	11.7%	21	20.4%	17.6%	$862	12.7%	13.4%	13	11.1%	13.8%	$612	6.6%	8.5%
	Middle	63	19.6%	$3,464	14.2%	22.7%	20	19.6%	20.5%	$979	11.7%	16.7%	18	17.5%	19.1%	$944	13.9%	15.4%	25	21.4%	23.2%	$1,541	16.7%	18.1%
	Upper	182	56.5%	$17,923	73.6%	39.7%	60	58.8%	49.3%	$6,604	79.0%	57.9%	53	51.5%	50.4%	$4,630	68.1%	61.2%	69	59.0%	54.3%	$6,689	72.7%	64.7%
	Unknown	11	3.4%	$444	1.8%	0.0%	1	1.0%	8.1%	$50	0.6%	9.3%	4	3.9%	6.4%	$124	1.8%	6.1%	6	5.1%	4.9%	$270	2.9%	6.5%
	Total	*322*	*100%*	*$24,360*	*100%*	*100%*	*102*	*100%*	*100%*	*$8,360*	*100%*	*100%*	*103*	*100%*	*100%*	*$6,796*	*100%*	*100%*	*117*	*100%*	*100%*	*$9,204*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	$0	0.0%	18.6%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	2.0%	$0	0.0%	0.1%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	19.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	22.7%	0	0.0%	5.4%	$0	0.0%	0.1%	0	0.0%	2.0%	$0	0.0%	0.1%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	39.7%	0	0.0%	13.5%	$0	0.0%	0.8%	0	0.0%	26.5%	$0	0.0%	1.5%	0	0.0%	8.0%	$0	0.0%	0.5%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	81.1%	$0	0.0%	99.0%	0	0.0%	69.4%	$0	0.0%	98.4%	0	0.0%	92.0%	$0	0.0%	99.5%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	22	9.5%	$858	3.9%	18.6%	9	9.9%	7.8%	$319	3.7%	4.1%	9	14.3%	6.9%	$403	6.7%	4.9%	4	5.2%	3.8%	$136	1.8%	2.0%
	Moderate	31	13.4%	$1,445	6.5%	19.1%	9	9.9%	11.3%	$392	4.6%	8.5%	12	19.0%	15.5%	$738	12.3%	12.0%	10	13.0%	9.1%	$315	4.1%	4.8%
	Middle	46	19.9%	$3,003	13.5%	22.7%	21	23.1%	23.3%	$1,260	14.6%	19.3%	11	17.5%	21.2%	$979	16.4%	19.4%	14	18.2%	18.1%	$764	10.0%	10.5%
	Upper	128	55.4%	$16,603	74.6%	39.7%	50	54.9%	53.6%	$6,456	75.0%	66.4%	29	46.0%	50.4%	$3,690	61.7%	60.0%	49	63.6%	64.5%	$6,457	84.2%	78.8%
	Unknown	4	1.7%	$356	1.6%	0.0%	2	2.2%	4.0%	$186	2.2%	1.8%	2	3.2%	6.0%	$170	2.8%	3.6%	0	0.0%	4.5%	$0	0.0%	3.9%
	Total	*231*	*100%*	*$22,265*	*100%*	*100%*	*91*	*100%*	*100%*	*$8,613*	*100%*	*100%*	*63*	*100%*	*100%*	*$5,980*	*100%*	*100%*	*77*	*100%*	*100%*	*$7,672*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2
Assessment Area: FL Pensacola

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	7	7.4%	$255	2.8%	18.6%	3	13.6%	11.6%	$115	7.1%	6.5%	2	5.7%	7.0%	$45	1.4%	4.1%	2	5.4%	6.4%	$95	2.2%	4.8%
	Moderate	16	17.0%	$791	8.6%	19.1%	5	22.7%	15.9%	$188	11.6%	10.4%	6	17.1%	18.4%	$253	7.7%	13.0%	5	13.5%	14.0%	$350	8.1%	8.9%
	Middle	17	18.1%	$1,105	12.0%	22.7%	6	27.3%	20.7%	$276	17.1%	16.7%	4	11.4%	19.7%	$368	11.2%	18.0%	7	18.9%	22.3%	$461	10.7%	12.8%
	Upper	53	56.4%	$6,979	75.7%	39.7%	7	31.8%	43.1%	$948	58.6%	61.6%	23	65.7%	46.7%	$2,627	79.8%	58.3%	23	62.2%	44.6%	$3,404	79.0%	61.8%
	Unknown	1	1.1%	$90	1.0%	0.0%	1	4.5%	8.6%	$90	5.6%	4.8%	0	0.0%	8.2%	$0	0.0%	6.6%	0	0.0%	12.7%	$0	0.0%	11.7%
	Total	*94*	*100%*	*$9,220*	*100%*	*100%*	*22*	*100%*	*100%*	*$1,617*	*100%*	*100%*	*35*	*100%*	*100%*	*$3,293*	*100%*	*100%*	*37*	*100%*	*100%*	*$4,310*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	18.6%	0	0.0%	0.3%	$0	0.0%	0.2%	0	0.0%	0.3%	$0	0.0%	0.2%	0	0.0%	0.1%	$0	0.0%	0.1%
	Moderate	0	0.0%	$0	0.0%	19.1%	0	0.0%	0.5%	$0	0.0%	0.3%	0	0.0%	0.7%	$0	0.0%	0.2%	0	0.0%	0.1%	$0	0.0%	0.1%
	Middle	0	0.0%	$0	0.0%	22.7%	0	0.0%	0.3%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	39.7%	0	0.0%	1.8%	$0	0.0%	0.8%	0	0.0%	1.0%	$0	0.0%	2.8%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	97.3%	$0	0.0%	98.7%	0	0.0%	98.0%	$0	0.0%	96.8%	0	0.0%	99.7%	$0	0.0%	99.8%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	139	7.1%	$8,975	2.4%	18.6%	53	8.5%	5.7%	$3,203	3.1%	2.6%	59	9.9%	5.4%	$3,909	3.8%	2.5%	27	3.7%	2.9%	$1,863	1.1%	1.3%
	Moderate	338	17.3%	$35,019	9.3%	19.1%	122	19.5%	16.2%	$12,675	12.5%	10.6%	118	19.8%	16.3%	$11,409	11.0%	11.0%	98	13.4%	11.7%	$10,935	6.5%	7.8%
	Middle	345	17.6%	$42,948	11.5%	22.7%	113	18.0%	21.3%	$12,235	12.0%	18.1%	114	19.1%	21.3%	$14,707	14.2%	18.5%	118	16.1%	18.3%	$16,006	9.5%	15.6%
	Upper	1,081	55.3%	$278,137	74.2%	39.7%	327	52.2%	36.7%	$71,423	70.2%	43.9%	289	48.4%	34.3%	$71,500	69.0%	40.4%	465	63.5%	35.7%	$135,214	79.9%	42.3%
	Unknown	53	2.7%	$9,520	2.5%	0.0%	12	1.9%	20.2%	$2,236	2.2%	24.8%	17	2.8%	22.7%	$2,067	2.0%	27.6%	24	3.3%	31.4%	$5,217	3.1%	33.0%
	Total	*1,956*	*100%*	*$374,599*	*100%*	*100%*	*627*	*100%*	*100%*	*$101,772*	*100%*	*100%*	*597*	*100%*	*100%*	*$103,592*	*100%*	*100%*	*732*	*100%*	*100%*	*$169,235*	*100%*	*100%*
Small Business						Total Businesses																		
Revenue	$1 Million or Less	869	63.9%	$37,077	39.3%	94.9%	182	76.5%	40.0%	$8,892	50.4%	39.1%	140	73.7%	38.1%	$8,455	46.6%	37.3%	547	58.8%	37.4%	$19,730	33.6%	30.0%
	Over $1 Million	292	21.5%	$51,087	54.1%	4.5%	55	23.1%					50	26.3%					187	20.1%				
	Total Rev. available	1,161	85.4%	$88,164	93.4%	99.4%	237	99.6%					190	100.0%					734	78.9%				
	Rev. Not Known	198	14.6%	$6,290	6.7%	0.6%	1	0.4%					0	0.0%					197	21.2%				
	Total	*1,359*	*100%*	*$94,454*	*100%*	*100%*	*238*	*100%*					*190*	*100%*					*931*	*100%*				
Loan Size	$100,000 or Less	1,151	84.7%	$31,423	33.3%		201	84.5%	92.1%	$5,637	31.9%	33.7%	150	78.9%	92.4%	$4,038	22.2%	33.2%	800	85.9%	87.3%	$21,748	37.1%	31.3%
	$100,001 - $250,000	112	8.2%	$17,284	18.3%		17	7.1%	4.2%	$2,696	15.3%	19.2%	15	7.9%	4.0%	$2,403	13.2%	17.9%	80	8.6%	7.4%	$12,185	20.8%	21.9%
	$250,001 - $1 Million	96	7.1%	$45,747	48.4%		20	8.4%	3.8%	$9,320	52.8%	47.1%	25	13.2%	3.7%	$11,718	64.5%	48.8%	51	5.5%	5.3%	$24,709	42.1%	46.7%
	Total	*1,359*	*100%*	*$94,454*	*100%*		*238*	*100%*	*100%*	*$17,653*	*100%*	*100%*	*190*	*100%*	*100%*	*$18,159*	*100%*	*100%*	*931*	*100%*	*100%*	*$58,642*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	810	93.2%	$20,491	55.3%																			
	$100,001 - $250,000	35	4.0%	$5,088	13.7%																			
	$250,001 - $1 Million	24	2.8%	$11,498	31.0%																			
	Total	*869*	*100%*	*$37,077*	*100%*																			
Small Farm						Total Farms																		
Revenue	$1 Million or Less	6	46.2%	$247	32.2%	98.4%	3	100.0%	25.0%	$161	100.0%	41.6%	0	0.0%	25.3%	$0	0.0%	44.3%	3	30.0%	27.9%	$86	14.2%	40.9%
	Over $1 Million	4	30.8%	$468	61.0%	1.6%	0	0.0%					0	0.0%					4	40.0%				
	Total Rev. available	10	77.0%	$715	93.2%	100.0%	3	100.0%					0	0.0%					7	70.0%				
	Not Known	3	23.1%	$52	6.8%	0.0%	0	0.0%					0	0.0%					3	30.0%				
	Total	*13*	*100%*	*$767*	*100%*	*100%*	*3*	*100%*					*0*	*0%*					*10*	*100%*				
Loan Size	$100,000 or Less	10	76.9%	$283	36.9%		2	66.7%	93.2%	$28	17.4%	42.7%	0	0.0%	92.0%	$0	0.0%	36.7%	8	80.0%	79.4%	$255	42.1%	24.6%
	$100,001 - $250,000	3	23.1%	$484	63.1%		1	33.3%	5.7%	$133	82.6%	36.5%	0	0.0%	8.0%	$0	0.0%	63.3%	2	20.0%	19.1%	$351	57.9%	64.0%
	$250,001 - $500,000	0	0.0%	$0	0.0%		0	0.0%	1.1%	$0	0.0%	20.8%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	1.5%	$0	0.0%	11.5%
	Total	*13*	*100%*	*$767*	*100%*		*3*	*100%*	*100%*	*$161*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*10*	*100%*	*100%*	*$606*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	5	83.3%	$114	46.2%																			
	$100,001 - $250,000	1	16.7%	$133	53.8%																			
	$250,001 - $500,000	0	0.0%	$0	0.0%																			
	Total	*6*	*100%*	*$247*	*100%*																			

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue.
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2
Assessment Area: FL Punta Gorda

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison 2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
HOME PURCHASE	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	19	14.0%	$3,135	8.7%	10.7%	7	20.6%	13.3%	$762	9.6%	11.4%	9	18.8%	15.9%	$1,552	14.4%	13.8%	3	5.6%	16.1%	$821	4.7%	14.4%
	Middle	82	60.3%	$18,011	49.7%	70.6%	18	52.9%	68.4%	$4,038	51.1%	62.6%	31	64.6%	66.7%	$6,197	57.6%	61.0%	33	61.1%	64.4%	$7,776	44.2%	57.6%
	Upper	35	25.7%	$15,083	41.6%	18.6%	9	26.5%	18.3%	$3,106	39.3%	26.1%	8	16.7%	17.4%	$3,001	27.9%	25.2%	18	33.3%	19.5%	$8,976	51.1%	28.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*136*	*100%*	*$36,229*	*100%*	*100%*	*34*	*100%*	*100%*	*$7,906*	*100%*	*100%*	*48*	*100%*	*100%*	*$10,750*	*100%*	*100%*	*54*	*100%*	*100%*	*$17,573*	*100%*	*100%*
REFINANCE	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	18	10.6%	$1,921	6.2%	10.7%	3	9.1%	10.2%	$444	9.9%	7.7%	6	17.1%	10.0%	$502	8.6%	9.4%	9	8.8%	9.8%	$975	4.7%	9.5%
	Middle	109	64.1%	$17,009	54.6%	70.6%	26	78.8%	74.7%	$3,165	70.5%	68.7%	25	71.4%	74.0%	$4,036	69.4%	67.3%	58	56.9%	67.6%	$9,808	47.1%	58.9%
	Upper	43	25.3%	$12,195	39.2%	18.6%	4	12.1%	15.1%	$883	19.7%	23.6%	4	11.4%	16.0%	$1,275	21.9%	23.3%	35	34.3%	22.6%	$10,037	48.2%	31.6%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*170*	*100%*	*$31,125*	*100%*	*100%*	*33*	*100%*	*100%*	*$4,492*	*100%*	*100%*	*35*	*100%*	*100%*	*$5,813*	*100%*	*100%*	*102*	*100%*	*100%*	*$20,820*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	15	12.0%	$735	11.0%	10.7%	6	13.6%	9.3%	$388	18.1%	8.3%	7	15.2%	10.9%	$257	10.8%	10.4%	2	5.7%	8.7%	$90	4.2%	8.4%
	Middle	90	72.0%	$4,485	67.1%	70.6%	33	75.0%	73.9%	$1,575	73.3%	65.1%	33	71.7%	73.0%	$1,621	67.9%	67.0%	24	68.6%	71.7%	$1,289	60.1%	60.1%
	Upper	20	16.0%	$1,462	21.9%	18.6%	5	11.4%	16.8%	$186	8.7%	26.6%	6	13.0%	16.1%	$509	21.3%	22.7%	9	25.7%	19.6%	$767	35.7%	31.5%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*125*	*100%*	*$6,682*	*100%*	*100%*	*44*	*100%*	*100%*	*$2,149*	*100%*	*100%*	*46*	*100%*	*100%*	*$2,387*	*100%*	*100%*	*35*	*100%*	*100%*	*$2,146*	*100%*	*100%*
MULTI FAMILY						Multi-Family Units																		
	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	16.0%	0	0.0%	66.7%	$0	0.0%	79.2%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	33.3%	$0	0.0%	6.6%
	Middle	0	0.0%	$0	0.0%	54.9%	0	0.0%	33.3%	$0	0.0%	20.8%	0	0.0%	50.0%	$0	0.0%	22.2%	0	0.0%	50.0%	$0	0.0%	92.9%
	Upper	0	0.0%	$0	0.0%	29.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	50.0%	$0	0.0%	77.8%	0	0.0%	16.7%	$0	0.0%	0.5%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	10	11.2%	$723	9.2%	10.7%	1	3.0%	6.6%	$34	1.2%	5.4%	3	13.6%	6.6%	$365	20.4%	9.5%	6	17.6%	7.8%	$324	9.8%	4.9%
	Middle	54	60.7%	$4,250	54.1%	70.6%	24	72.7%	70.0%	$1,963	71.1%	58.4%	12	54.5%	69.9%	$988	55.1%	56.4%	18	52.9%	71.1%	$1,299	39.4%	64.0%
	Upper	25	28.1%	$2,876	36.6%	18.6%	8	24.2%	23.4%	$765	27.7%	36.2%	7	31.8%	23.5%	$440	24.5%	34.0%	10	29.4%	21.1%	$1,671	50.7%	31.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*89*	*100%*	*$7,849*	*100%*	*100%*	*33*	*100%*	*100%*	*$2,762*	*100%*	*100%*	*22*	*100%*	*100%*	*$1,793*	*100%*	*100%*	*34*	*100%*	*100%*	*$3,294*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2
Assessment Area: FL Punta Gorda

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	6	16.7%	$368	15.2%	10.7%	1	7.1%	11.3%	$71	9.4%	6.5%	4	30.8%	16.8%	$177	25.8%	12.5%	1	11.1%	16.1%	$120	12.2%	14.9%
	Middle	26	72.2%	$1,323	54.5%	70.6%	13	92.9%	70.7%	$687	90.6%	55.6%	7	53.8%	69.2%	$256	37.3%	54.7%	6	66.7%	64.5%	$380	38.7%	54.4%
	Upper	4	11.1%	$735	30.3%	18.6%	0	0.0%	18.0%	$0	0.0%	37.9%	2	15.4%	14.0%	$254	37.0%	32.8%	2	22.2%	19.4%	$481	49.0%	30.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*36*	*100%*	*$2,426*	*100%*	*100%*	*14*	*100%*	*100%*	*$758*	*100%*	*100%*	*13*	*100%*	*100%*	*$687*	*100%*	*100%*	*9*	*100%*	*100%*	*$981*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	10.7%	0	0.0%	12.2%	$0	0.0%	8.5%	0	0.0%	8.7%	$0	0.0%	5.2%	0	0.0%	14.7%	$0	0.0%	12.3%
	Middle	0	0.0%	$0	0.0%	70.6%	0	0.0%	66.7%	$0	0.0%	56.0%	0	0.0%	73.0%	$0	0.0%	67.7%	0	0.0%	77.2%	$0	0.0%	74.2%
	Upper	0	0.0%	$0	0.0%	18.6%	0	0.0%	21.2%	$0	0.0%	35.5%	0	0.0%	18.3%	$0	0.0%	27.1%	0	0.0%	8.1%	$0	0.0%	13.5%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	68	12.2%	$6,882	8.2%	10.7%	18	11.4%	12.0%	$1,699	9.4%	10.3%	29	17.7%	13.6%	$2,853	13.3%	12.3%	21	9.0%	13.0%	$2,330	5.2%	12.1%
	Middle	361	64.9%	$45,078	53.5%	70.6%	114	72.2%	70.3%	$11,428	63.3%	63.6%	108	65.9%	69.3%	$13,098	61.1%	62.6%	139	59.4%	66.2%	$20,552	45.9%	58.8%
	Upper	127	22.8%	$32,351	38.4%	18.6%	26	16.5%	17.7%	$4,940	27.3%	26.1%	27	16.5%	17.2%	$5,479	25.6%	25.2%	74	31.6%	20.7%	$21,932	48.9%	29.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*556*	*100%*	*$84,311*	*100%*	*100%*	*158*	*100%*	*100%*	*$18,067*	*100%*	*100%*	*164*	*100%*	*100%*	*$21,430*	*100%*	*100%*	*234*	*100%*	*100%*	*$44,814*	*100%*	*100%*
SMALL BUSINESSES					Total Businesses																			
	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	87	25.1%	$7,044	28.6%	16.6%	16	23.5%	16.2%	$917	19.5%	19.7%	13	19.4%	16.6%	$261	7.4%	21.3%	58	27.4%	17.8%	$5,866	35.7%	22.6%
	Middle	224	64.6%	$15,784	64.0%	67.3%	45	66.2%	65.0%	$3,147	67.1%	61.9%	46	68.7%	64.6%	$3,148	89.0%	56.0%	133	62.7%	64.7%	$9,489	57.8%	59.8%
	Upper	36	10.4%	$1,817	7.4%	16.1%	7	10.3%	17.9%	$628	13.4%	17.0%	8	11.9%	17.8%	$129	3.6%	21.3%	21	9.9%	17.0%	$1,060	6.5%	17.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	0.9%	$0	0.0%	1.4%	0	0.0%	1.0%	$0	0.0%	1.4%	0	0.0%	0.5%	$0	0.0%	0.6%
	Total	*347*	*100%*	*$24,645*	*100%*	*100%*	*68*	*100%*	*100%*	*$4,692*	*100%*	*100%*	*67*	*100%*	*100%*	*$3,538*	*100%*	*100%*	*212*	*100%*	*100%*	*$16,415*	*100%*	*100%*
SMALL FARM					Total Farms																			
	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	1	50.0%	$40	50.0%	48.1%	0	0.0%	57.9%	$0	0.0%	13.1%	0	0.0%	30.0%	$0	0.0%	16.3%	1	50.0%	66.7%	$40	50.0%	40.3%
	Middle	1	50.0%	$40	50.0%	38.7%	0	0.0%	42.1%	$0	0.0%	86.9%	0	0.0%	40.0%	$0	0.0%	27.5%	1	50.0%	22.2%	$40	50.0%	9.0%
	Upper	0	0.0%	$0	0.0%	13.2%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	30.0%	$0	0.0%	56.3%	0	0.0%	11.1%	$0	0.0%	50.7%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*2*	*100%*	*$80*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*2*	*100%*	*100%*	*$80*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2
Assessment Area: FL Punta Gorda

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	6	4.4%	$633	1.7%	17.3%	1	2.9%	3.8%	$130	1.6%	2.1%	3	6.3%	3.1%	$258	2.4%	1.6%	2	3.7%	4.5%	$245	1.4%	2.5%
	Moderate	16	11.8%	$2,155	5.9%	20.7%	7	20.6%	15.3%	$766	9.7%	10.5%	4	8.3%	13.7%	$548	5.1%	9.1%	5	9.3%	16.9%	$841	4.8%	12.1%
	Middle	27	19.9%	$4,717	13.0%	21.8%	7	20.6%	20.8%	$861	10.9%	17.7%	12	25.0%	21.8%	$2,183	20.3%	18.2%	8	14.8%	21.5%	$1,673	9.5%	18.7%
	Upper	85	62.5%	$28,387	78.4%	40.2%	19	55.9%	45.3%	$6,149	77.8%	56.3%	27	56.3%	50.4%	$7,424	69.1%	60.2%	39	72.2%	47.3%	$14,814	84.3%	57.3%
	Unknown	2	1.5%	$337	0.9%	0.0%	0	0.0%	14.8%	$0	0.0%	13.4%	2	4.2%	11.0%	$337	3.1%	10.8%	0	0.0%	9.9%	$0	0.0%	9.5%
	Total	*136*	*100%*	*$36,229*	*100%*	*100%*	*34*	*100%*	*100%*	*$7,906*	*100%*	*100%*	*48*	*100%*	*100%*	*$10,750*	*100%*	*100%*	*54*	*100%*	*100%*	*$17,573*	*100%*	*100%*
REFINANCE	Low	7	4.1%	$535	1.7%	17.3%	1	3.0%	7.7%	$60	1.3%	4.4%	1	2.9%	5.1%	$85	1.5%	2.6%	5	4.9%	3.9%	$390	1.9%	2.2%
	Moderate	22	12.9%	$2,421	7.8%	20.7%	3	9.1%	17.6%	$300	6.7%	13.1%	5	14.3%	13.9%	$442	7.6%	9.4%	14	13.7%	13.0%	$1,679	8.1%	8.8%
	Middle	45	26.5%	$5,722	18.4%	21.8%	14	42.4%	24.8%	$1,562	34.8%	22.4%	10	28.6%	20.8%	$1,261	21.7%	17.8%	21	20.6%	18.8%	$2,899	13.9%	15.4%
	Upper	94	55.3%	$22,222	71.4%	40.2%	15	45.5%	36.8%	$2,570	57.2%	47.3%	19	54.3%	36.4%	$4,025	69.2%	43.2%	60	58.8%	38.7%	$15,627	75.1%	46.8%
	Unknown	2	1.2%	$225	0.7%	0.0%	0	0.0%	13.1%	$0	0.0%	12.8%	0	0.0%	23.8%	$0	0.0%	27.0%	2	2.0%	25.6%	$225	1.1%	26.9%
	Total	*170*	*100%*	*$31,125*	*100%*	*100%*	*33*	*100%*	*100%*	*$4,492*	*100%*	*100%*	*35*	*100%*	*100%*	*$5,813*	*100%*	*100%*	*102*	*100%*	*100%*	*$20,820*	*100%*	*100%*
HOME IMPROVEMENT	Low	13	10.4%	$292	4.4%	17.3%	5	11.4%	4.8%	$145	6.7%	2.7%	6	13.0%	5.6%	$109	4.6%	3.2%	2	5.7%	7.4%	$38	1.8%	2.9%
	Moderate	11	8.8%	$195	2.9%	20.7%	4	9.1%	19.5%	$70	3.3%	15.4%	5	10.9%	13.4%	$65	2.7%	8.1%	2	5.7%	16.6%	$60	2.8%	10.9%
	Middle	26	20.8%	$1,133	17.0%	21.8%	7	15.9%	25.0%	$299	13.9%	20.9%	9	19.6%	22.4%	$435	18.2%	19.5%	10	28.6%	24.8%	$399	18.6%	22.8%
	Upper	74	59.2%	$5,039	75.4%	40.2%	28	63.6%	48.8%	$1,635	76.1%	57.5%	26	56.5%	56.9%	$1,778	74.5%	66.8%	20	57.1%	48.0%	$1,626	75.8%	60.6%
	Unknown	1	0.8%	$23	0.3%	0.0%	0	0.0%	2.0%	$0	0.0%	3.5%	0	0.0%	1.7%	$0	0.0%	2.3%	1	2.9%	3.3%	$23	1.1%	2.7%
	Total	*125*	*100%*	*$6,682*	*100%*	*100%*	*44*	*100%*	*100%*	*$2,149*	*100%*	*100%*	*46*	*100%*	*100%*	*$2,387*	*100%*	*100%*	*35*	*100%*	*100%*	*$2,146*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	$0	0.0%	17.3%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	20.7%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	21.8%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	40.2%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	16.7%	$0	0.0%	0.5%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	100.0%	$0	0.0%	100.0%	0	0.0%	100.0%	$0	0.0%	100.0%	0	0.0%	83.3%	$0	0.0%	99.5%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	3	3.4%	$65	0.8%	17.3%	0	0.0%	3.7%	$0	0.0%	2.5%	0	0.0%	3.2%	$0	0.0%	2.3%	3	8.8%	6.5%	$65	2.0%	3.8%
	Moderate	13	14.6%	$527	6.7%	20.7%	6	18.2%	20.0%	$212	7.7%	11.9%	3	13.6%	14.0%	$185	10.3%	8.1%	4	11.8%	20.8%	$130	3.9%	14.6%
	Middle	21	23.6%	$1,051	13.4%	21.8%	6	18.2%	22.4%	$336	12.2%	17.0%	8	36.4%	23.7%	$305	17.0%	18.4%	7	20.6%	25.3%	$410	12.4%	23.1%
	Upper	50	56.2%	$6,127	78.1%	40.2%	20	60.6%	52.6%	$2,193	79.4%	67.3%	10	45.5%	58.0%	$1,245	69.4%	70.4%	20	58.8%	46.1%	$2,689	81.6%	56.3%
	Unknown	2	2.2%	$79	1.0%	0.0%	1	3.0%	1.3%	$21	0.8%	1.4%	1	4.5%	1.1%	$58	3.2%	0.9%	0	0.0%	1.3%	$0	0.0%	2.2%
	Total	*89*	*100%*	*$7,849*	*100%*	*100%*	*33*	*100%*	*100%*	*$2,762*	*100%*	*100%*	*22*	*100%*	*100%*	*$1,793*	*100%*	*100%*	*34*	*100%*	*100%*	*$3,294*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2
Assessment Area: FL Punta Gorda

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison 2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	1	2.8%	$40	1.6%	17.3%	0	0.0%	6.8%	$0	0.0%	2.7%	0	0.0%	6.3%	$0	0.0%	2.7%	1	11.1%	8.6%	$40	4.1%	4.6%
	Moderate	13	36.1%	$682	28.1%	20.7%	6	42.9%	24.8%	$324	42.7%	14.5%	5	38.5%	22.4%	$158	23.0%	12.5%	2	22.2%	21.5%	$200	20.4%	15.7%
	Middle	6	16.7%	$228	9.4%	21.8%	3	21.4%	21.8%	$95	12.5%	15.3%	1	7.7%	29.4%	$85	12.4%	23.0%	2	22.2%	15.1%	$48	4.9%	7.8%
	Upper	16	44.4%	$1,476	60.8%	40.2%	5	35.7%	40.6%	$339	44.7%	59.7%	7	53.8%	37.8%	$444	64.6%	57.9%	4	44.4%	47.3%	$693	70.6%	60.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	6.0%	$0	0.0%	7.8%	0	0.0%	4.2%	$0	0.0%	3.9%	0	0.0%	7.5%	$0	0.0%	11.1%
	Total	*36*	*100%*	*$2,426*	*100%*	*100%*	*14*	*100%*	*100%*	*$758*	*100%*	*100%*	*13*	*100%*	*100%*	*$687*	*100%*	*100%*	*9*	*100%*	*100%*	*$981*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	17.3%	0	0.0%	0.6%	$0	0.0%	0.3%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	20.7%	0	0.0%	4.5%	$0	0.0%	3.5%	0	0.0%	0.9%	$0	0.0%	0.0%	0	0.0%	0.7%	$0	0.0%	0.8%
	Middle	0	0.0%	$0	0.0%	21.8%	0	0.0%	1.3%	$0	0.0%	1.6%	0	0.0%	0.9%	$0	0.0%	1.0%	0	0.0%	0.7%	$0	0.0%	1.1%
	Upper	0	0.0%	$0	0.0%	40.2%	0	0.0%	3.8%	$0	0.0%	2.2%	0	0.0%	1.7%	$0	0.0%	3.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	89.7%	$0	0.0%	92.5%	0	0.0%	96.5%	$0	0.0%	96.0%	0	0.0%	98.5%	$0	0.0%	98.1%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	30	5.4%	$1,565	1.9%	17.3%	7	4.4%	4.7%	$335	1.9%	2.6%	10	6.1%	3.8%	$452	2.1%	1.9%	13	5.6%	4.3%	$778	1.7%	2.3%
	Moderate	75	13.5%	$5,980	7.1%	20.7%	26	16.5%	16.3%	$1,672	9.3%	11.2%	22	13.4%	13.7%	$1,398	6.5%	9.0%	27	11.5%	15.2%	$2,910	6.5%	10.5%
	Middle	125	22.5%	$12,851	15.2%	21.8%	37	23.4%	21.7%	$3,153	17.5%	18.4%	40	24.4%	21.5%	$4,269	19.9%	17.9%	48	20.5%	20.2%	$5,429	12.1%	17.0%
	Upper	319	57.4%	$63,251	75.0%	40.2%	87	55.1%	43.1%	$12,886	71.3%	53.6%	89	54.3%	46.5%	$14,916	69.6%	54.8%	143	61.1%	43.1%	$35,449	79.1%	51.8%
	Unknown	7	1.3%	$664	0.8%	0.0%	1	0.6%	14.2%	$21	0.1%	14.2%	3	1.8%	14.5%	$395	1.8%	16.3%	3	1.3%	17.1%	$248	0.6%	18.4%
	Total	*556*	*100%*	*$84,311*	*100%*	*100%*	*158*	*100%*	*100%*	*$18,067*	*100%*	*100%*	*164*	*100%*	*100%*	*$21,430*	*100%*	*100%*	*234*	*100%*	*100%*	*$44,814*	*100%*	*100%*
Small Business						Total Businesses																		
Revenue	$1 Million or Less	219	63.1%	$7,007	28.4%	95.7%	50	73.5%	50.1%	$1,399	29.8%	36.5%	50	74.6%	49.5%	$1,481	41.9%	38.5%	119	56.1%	43.1%	$4,127	25.1%	28.0%
	Over $1 Million	95	27.4%	$16,559	67.2%	3.6%	18	26.5%					17	25.4%					60	28.3%				
	Total Rev. available	314	90.5%	$23,566	95.6%	99.3%	68	100.0%					67	100.0%					179	84.4%				
	Rev. Not Known	33	9.5%	$1,079	4.4%	0.7%	0	0.0%					0	0.0%					33	15.6%				
	Total	*347*	*100%*	*$24,645*	*100%*	*100%*	*68*	*100%*					*67*	*100%*					*212*	*100%*				
Loan Size	$100,000 or Less	288	83.0%	$8,048	32.7%		58	85.3%	96.7%	$1,575	33.6%	51.2%	62	92.5%	96.9%	$1,413	39.9%	56.9%	168	79.2%	91.7%	$5,060	30.8%	43.3%
	$100,001 - $250,000	38	11.0%	$6,407	26.0%		5	7.4%	1.9%	$1,020	21.7%	15.6%	2	3.0%	2.0%	$328	9.3%	16.2%	31	14.6%	5.7%	$5,059	30.8%	24.0%
	$250,001 - $1 Million	21	6.1%	$10,190	41.3%		5	7.4%	1.4%	$2,097	44.7%	33.1%	3	4.5%	1.1%	$1,797	50.8%	26.9%	13	6.1%	2.6%	$6,296	38.4%	32.7%
	Total	*347*	*100%*	*$24,645*	*100%*		*68*	*100%*	*100%*	*$4,692*	*100%*	*100%*	*67*	*100%*	*100%*	*$3,538*	*100%*	*100%*	*212*	*100%*	*100%*	*$16,415*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	212	96.8%	$5,015	71.6%																			
	$100,001 - $250,000	4	1.8%	$666	9.5%																			
	$250,001 - $1 Million	3	1.4%	$1,326	18.9%																			
	Total	*219*	*100%*	*$7,007*	*100%*																			
Small Farm						Total Farms																		
Revenue	$1 Million or Less	1	50.0%	$40	50.0%	99.1%	0	0.0%	57.9%	$0	0.0%	49.0%	0	0.0%	70.0%	$0	0.0%	35.6%	1	50.0%	55.6%	$40	50.0%	26.4%
	Over $1 Million	0	0.0%	$0	0.0%	0.9%	0	0.0%					0	0.0%					0	0.0%				
	Total Rev. available	1	50.0%	$40	50.0%	100.0%	0	0.0%					0	0.0%					1	50.0%				
	Not Known	1	50.0%	$40	50.0%	0.0%	0	0.0%					0	0.0%					1	50.0%				
	Total	*2*	*100%*	*$80*	*100%*	*100%*	*0*	*0%*					*0*	*0%*					*2*	*100%*				
Loan Size	$100,000 or Less	2	100.0%	$80	100.0%		0	0.0%	89.5%	$0	0.0%	29.8%	0	0.0%	95.0%	$0	0.0%	52.0%	2	100.0%	94.4%	$80	100.0%	54.6%
	$100,001 - $250,000	0	0.0%	$0	0.0%		0	0.0%	10.5%	$0	0.0%	70.2%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	$250,001 - $500,000	0	0.0%	$0	0.0%		0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	5.0%	$0	0.0%	48.0%	0	0.0%	5.6%	$0	0.0%	45.4%
	Total	*2*	*100%*	*$80*	*100%*		*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*2*	*100%*	*100%*	*$80*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	1	100.0%	$40	100.0%																			
	$100,001 - $250,000	0	0.0%	$0	0.0%																			
	$250,001 - $500,000	0	0.0%	$0	0.0%																			
	Total	*1*	*100%*	*$40*	*100%*																			

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue.
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2
Assessment Area: FL Sarasota

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
HOME PURCHASE	Low	1	0.1%	$57	0.0%	1.0%	1	0.4%	0.6%	$57	0.1%	0.3%	0	0.0%	0.6%	$0	0.0%	0.3%	0	0.0%	0.5%	$0	0.0%	0.2%
	Moderate	48	6.4%	$10,599	4.1%	18.3%	12	4.7%	13.7%	$1,983	2.4%	9.8%	11	5.7%	14.7%	$1,835	2.9%	10.7%	25	8.4%	13.2%	$6,781	6.1%	9.4%
	Middle	258	34.6%	$74,046	28.8%	50.7%	91	35.7%	44.6%	$24,437	29.6%	38.9%	68	35.4%	43.6%	$17,518	27.9%	38.0%	99	33.1%	42.1%	$32,091	28.7%	36.6%
	Upper	439	58.8%	$172,193	67.0%	29.9%	151	59.2%	41.1%	$55,955	67.9%	51.0%	113	58.9%	41.1%	$43,447	69.2%	50.9%	175	58.5%	44.2%	$72,791	65.2%	53.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*746*	*100%*	*$256,895*	*100%*	*100%*	*255*	*100%*	*100%*	*$82,432*	*100%*	*100%*	*192*	*100%*	*100%*	*$62,800*	*100%*	*100%*	*299*	*100%*	*100%*	*$111,663*	*100%*	*100%*
REFINANCE	Low	1	0.2%	$327	0.2%	1.0%	0	0.0%	0.5%	$0	0.0%	0.2%	0	0.0%	0.4%	$0	0.0%	0.2%	1	0.3%	0.2%	$327	0.3%	0.1%
	Moderate	67	12.6%	$10,824	8.0%	18.3%	18	22.8%	14.8%	$2,794	21.2%	10.6%	16	12.4%	12.3%	$2,609	9.8%	8.7%	33	10.2%	10.2%	$5,421	5.7%	7.4%
	Middle	254	47.9%	$48,149	35.6%	50.7%	44	55.7%	52.4%	$6,435	48.9%	44.8%	67	51.9%	48.9%	$8,923	33.6%	40.7%	143	44.4%	45.5%	$32,791	34.3%	38.6%
	Upper	208	39.2%	$75,971	56.2%	29.9%	17	21.5%	32.3%	$3,931	29.9%	44.3%	46	35.7%	38.4%	$14,987	56.5%	50.4%	145	45.0%	44.1%	$57,053	59.7%	53.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*530*	*100%*	*$135,271*	*100%*	*100%*	*79*	*100%*	*100%*	*$13,160*	*100%*	*100%*	*129*	*100%*	*100%*	*$26,519*	*100%*	*100%*	*322*	*100%*	*100%*	*$95,592*	*100%*	*100%*
HOME IMPROVEMENT	Low	1	0.3%	$19	0.1%	1.0%	1	1.0%	0.4%	$19	0.2%	0.2%	0	0.0%	0.3%	$0	0.0%	0.1%	0	0.0%	0.3%	$0	0.0%	0.1%
	Moderate	41	14.3%	$2,678	10.3%	18.3%	24	23.5%	12.2%	$1,516	19.7%	10.3%	9	12.0%	12.0%	$657	9.6%	10.2%	8	7.3%	11.3%	$505	4.4%	7.8%
	Middle	152	53.1%	$10,745	41.4%	50.7%	46	45.1%	52.1%	$3,171	41.1%	43.2%	43	57.3%	50.3%	$3,295	48.4%	42.7%	63	57.8%	48.4%	$4,279	37.4%	41.9%
	Upper	92	32.2%	$12,522	48.2%	29.9%	31	30.4%	35.4%	$3,001	38.9%	46.2%	23	30.7%	37.3%	$2,862	42.0%	47.0%	38	34.9%	40.1%	$6,659	58.2%	50.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*286*	*100%*	*$25,964*	*100%*	*100%*	*102*	*100%*	*100%*	*$7,707*	*100%*	*100%*	*75*	*100%*	*100%*	*$6,814*	*100%*	*100%*	*109*	*100%*	*100%*	*$11,443*	*100%*	*100%*
MULTI FAMILY						Multi-Family Units																		
	Low	0	0.0%	$0	0.0%	1.5%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	1.9%	$0	0.0%	1.2%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	22.8%	0	0.0%	22.9%	$0	0.0%	5.3%	0	0.0%	44.2%	$0	0.0%	17.8%	0	0.0%	34.9%	$0	0.0%	23.8%
	Middle	0	0.0%	$0	0.0%	39.5%	0	0.0%	51.4%	$0	0.0%	66.7%	0	0.0%	42.3%	$0	0.0%	46.9%	0	0.0%	30.2%	$0	0.0%	39.9%
	Upper	0	0.0%	$0	0.0%	36.1%	0	0.0%	25.7%	$0	0.0%	28.0%	0	0.0%	11.5%	$0	0.0%	34.1%	0	0.0%	34.9%	$0	0.0%	36.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	$0	0.0%	1.0%	0	0.0%	0.1%	$0	0.0%	0.0%	0	0.0%	0.1%	$0	0.0%	0.0%	0	0.0%	0.2%	$0	0.0%	0.1%
	Moderate	22	14.2%	$1,331	9.0%	18.3%	5	9.3%	10.1%	$416	7.6%	6.3%	7	15.2%	10.0%	$474	9.4%	6.9%	10	18.2%	8.6%	$441	10.4%	6.1%
	Middle	79	51.0%	$5,719	38.8%	50.7%	29	53.7%	46.0%	$2,423	44.4%	38.2%	22	47.8%	46.5%	$1,446	28.7%	35.6%	28	50.9%	45.3%	$1,850	43.4%	34.6%
	Upper	54	34.8%	$7,697	52.2%	29.9%	20	37.0%	43.8%	$2,614	47.9%	55.5%	17	37.0%	43.4%	$3,114	61.9%	57.5%	17	30.9%	45.9%	$1,969	46.2%	59.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*155*	*100%*	*$14,747*	*100%*	*100%*	*54*	*100%*	*100%*	*$5,453*	*100%*	*100%*	*46*	*100%*	*100%*	*$5,034*	*100%*	*100%*	*55*	*100%*	*100%*	*$4,260*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2
Assessment Area: FL Sarasota

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	1.0%	0	0.0%	0.6%	$0	0.0%	0.1%	0	0.0%	0.4%	$0	0.0%	0.1%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	6	13.0%	$217	6.5%	18.3%	2	10.5%	11.9%	$65	5.6%	6.3%	3	17.6%	13.0%	$72	6.9%	5.0%	1	10.0%	11.2%	$80	6.9%	6.9%
	Middle	30	65.2%	$1,816	54.0%	50.7%	14	73.7%	44.8%	$936	80.6%	28.3%	11	64.7%	45.9%	$621	59.5%	29.7%	5	50.0%	38.6%	$259	22.3%	20.8%
	Upper	10	21.7%	$1,331	39.6%	29.9%	3	15.8%	42.6%	$160	13.8%	65.2%	3	17.6%	40.7%	$351	33.6%	65.2%	4	40.0%	50.1%	$820	70.8%	72.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*46*	*100%*	*$3,364*	*100%*	*100%*	*19*	*100%*	*100%*	*$1,161*	*100%*	*100%*	*17*	*100%*	*100%*	*$1,044*	*100%*	*100%*	*10*	*100%*	*100%*	*$1,159*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	1.0%	0	0.0%	1.7%	$0	0.0%	1.2%	0	0.0%	2.3%	$0	0.0%	1.3%	0	0.0%	1.3%	$0	0.0%	2.1%
	Moderate	0	0.0%	$0	0.0%	18.3%	0	0.0%	18.9%	$0	0.0%	13.7%	0	0.0%	16.5%	$0	0.0%	9.2%	0	0.0%	23.4%	$0	0.0%	16.1%
	Middle	0	0.0%	$0	0.0%	50.7%	0	0.0%	52.6%	$0	0.0%	46.9%	0	0.0%	48.9%	$0	0.0%	40.5%	0	0.0%	52.9%	$0	0.0%	45.3%
	Upper	0	0.0%	$0	0.0%	29.9%	0	0.0%	26.8%	$0	0.0%	38.2%	0	0.0%	32.4%	$0	0.0%	49.0%	0	0.0%	22.4%	$0	0.0%	36.4%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	3	0.2%	$403	0.1%	1.0%	2	0.4%	0.6%	$76	0.1%	0.3%	0	0.0%	0.5%	$0	0.0%	0.3%	1	0.1%	0.3%	$327	0.1%	0.2%
	Moderate	184	10.4%	$25,649	5.9%	18.3%	61	12.0%	13.7%	$6,774	6.2%	9.6%	46	10.0%	13.8%	$5,647	5.5%	10.5%	77	9.7%	11.8%	$13,228	5.9%	8.9%
	Middle	773	43.8%	$140,475	32.2%	50.7%	224	44.0%	46.9%	$37,402	34.0%	41.7%	211	46.0%	45.6%	$31,803	31.1%	39.3%	338	42.5%	44.0%	$71,270	31.8%	37.5%
	Upper	803	45.5%	$269,714	61.8%	29.9%	222	43.6%	38.9%	$65,661	59.7%	48.4%	202	44.0%	40.1%	$64,761	63.4%	49.9%	379	47.7%	43.9%	$139,292	62.2%	53.4%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*1,763*	*100%*	*$436,241*	*100%*	*100%*	*509*	*100%*	*100%*	*$109,913*	*100%*	*100%*	*459*	*100%*	*100%*	*$102,211*	*100%*	*100%*	*795*	*100%*	*100%*	*$224,117*	*100%*	*100%*
						Total Businesses																		
SMALL BUSINESSES	Low	10	0.8%	$213	0.2%	1.4%	1	0.4%	1.1%	$25	0.1%	1.1%	3	1.5%	1.2%	$70	0.3%	1.6%	6	0.8%	1.2%	$118	0.2%	1.2%
	Moderate	212	17.5%	$19,954	18.1%	19.5%	57	20.7%	17.8%	$5,307	22.5%	20.0%	35	17.9%	17.8%	$5,023	23.8%	18.8%	120	16.2%	18.0%	$9,624	14.6%	19.1%
	Middle	576	47.4%	$52,039	47.1%	46.0%	134	48.7%	42.8%	$10,097	42.9%	40.6%	79	40.3%	42.6%	$8,117	38.5%	39.9%	363	48.9%	43.0%	$33,825	51.3%	41.3%
	Upper	416	34.3%	$38,325	34.7%	33.1%	83	30.2%	37.5%	$8,118	34.5%	37.7%	79	40.3%	37.6%	$7,859	37.3%	39.1%	254	34.2%	37.5%	$22,348	33.9%	38.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	0.8%	$0	0.0%	0.7%	0	0.0%	0.7%	$0	0.0%	0.5%	0	0.0%	0.3%	$0	0.0%	0.3%
	Total	*1,214*	*100%*	*$110,531*	*100%*	*100%*	*275*	*100%*	*100%*	*$23,547*	*100%*	*100%*	*196*	*100%*	*100%*	*$21,069*	*100%*	*100%*	*743*	*100%*	*100%*	*$65,915*	*100%*	*100%*
						Total Farms																		
SMALL FARM	Low	0	0.0%	$0	0.0%	0.2%	0	0.0%	0.9%	$0	0.0%	2.3%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	11.9%	0	0.0%	18.9%	$0	0.0%	12.6%	0	0.0%	10.7%	$0	0.0%	3.7%	0	0.0%	9.5%	$0	0.0%	9.6%
	Middle	4	50.0%	$149	31.4%	32.6%	0	0.0%	22.6%	$0	0.0%	23.0%	0	0.0%	29.8%	$0	0.0%	48.8%	4	57.1%	23.8%	$149	36.2%	34.5%
	Upper	4	50.0%	$326	68.6%	55.4%	0	0.0%	54.7%	$0	0.0%	60.6%	1	100.0%	55.7%	$63	100.0%	46.4%	3	42.9%	65.5%	$263	63.8%	55.4%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	2.8%	$0	0.0%	1.4%	0	0.0%	3.8%	$0	0.0%	1.0%	0	0.0%	1.2%	$0	0.0%	0.5%
	Total	*8*	*100%*	*$475*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*1*	*100%*	*100%*	*$63*	*100%*	*100%*	*7*	*100%*	*100%*	*$412*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2
Assessment Area: FL Sarasota

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	22	2.9%	$2,521	1.0%	19.4%	7	2.7%	4.2%	$877	1.1%	2.2%	6	3.1%	3.9%	$723	1.2%	2.0%	9	3.0%	4.9%	$921	0.8%	2.4%
	Moderate	67	9.0%	$11,496	4.5%	19.1%	21	8.2%	15.7%	$2,798	3.4%	10.6%	19	9.9%	16.1%	$3,290	5.2%	10.7%	27	9.0%	17.3%	$5,408	4.8%	11.9%
	Middle	100	13.4%	$22,680	8.8%	21.0%	40	15.7%	21.3%	$7,751	9.4%	17.5%	27	14.1%	21.9%	$6,566	10.5%	18.0%	33	11.0%	21.3%	$8,363	7.5%	17.4%
	Upper	545	73.1%	$216,475	84.3%	40.5%	184	72.2%	46.2%	$70,365	85.4%	58.0%	131	68.2%	48.1%	$49,139	78.2%	59.4%	230	76.9%	48.1%	$96,971	86.8%	59.8%
	Unknown	12	1.6%	$3,723	1.4%	0.0%	3	1.2%	12.6%	$641	0.8%	11.7%	9	4.7%	10.0%	$3,082	4.9%	10.0%	0	0.0%	8.4%	$0	0.0%	8.4%
	Total	*746*	*100%*	*$256,895*	*100%*	*100%*	*255*	*100%*	*100%*	*$82,432*	*100%*	*100%*	*192*	*100%*	*100%*	*$62,800*	*100%*	*100%*	*299*	*100%*	*100%*	*$111,663*	*100%*	*100%*
REFINANCE	Low	37	7.0%	$3,264	2.4%	19.4%	9	11.4%	10.0%	$581	4.4%	5.6%	9	7.0%	6.1%	$807	3.0%	3.1%	19	5.9%	4.5%	$1,876	2.0%	2.3%
	Moderate	103	19.4%	$13,273	9.8%	19.1%	19	24.1%	20.5%	$2,029	15.4%	14.3%	33	25.6%	15.3%	$3,367	12.7%	9.3%	51	15.8%	13.9%	$7,877	8.2%	9.1%
	Middle	113	21.3%	$21,438	15.8%	21.0%	17	21.5%	22.5%	$2,810	21.4%	19.0%	25	19.4%	19.4%	$3,688	13.9%	15.1%	71	22.0%	20.2%	$14,940	15.6%	16.6%
	Upper	267	50.4%	$94,920	70.2%	40.5%	33	41.8%	35.6%	$7,629	58.0%	49.4%	59	45.7%	39.9%	$18,016	67.9%	51.2%	175	54.3%	41.3%	$69,275	72.5%	51.3%
	Unknown	10	1.9%	$2,376	1.8%	0.0%	1	1.3%	11.3%	$111	0.8%	11.7%	3	2.3%	19.4%	$641	2.4%	21.4%	6	1.9%	20.1%	$1,624	1.7%	20.7%
	Total	*530*	*100%*	*$135,271*	*100%*	*100%*	*79*	*100%*	*100%*	*$13,160*	*100%*	*100%*	*129*	*100%*	*100%*	*$26,519*	*100%*	*100%*	*322*	*100%*	*100%*	*$95,592*	*100%*	*100%*
HOME IMPROVEMENT	Low	17	5.9%	$579	2.2%	19.4%	6	5.9%	6.5%	$183	2.4%	3.6%	4	5.3%	7.2%	$162	2.4%	4.7%	7	6.4%	5.8%	$234	2.0%	3.0%
	Moderate	47	16.4%	$2,568	9.9%	19.1%	15	14.7%	17.8%	$771	10.0%	11.7%	8	10.7%	14.8%	$548	8.0%	10.4%	24	22.0%	17.6%	$1,249	10.9%	12.2%
	Middle	78	27.3%	$5,065	19.5%	21.0%	30	29.4%	23.4%	$2,121	27.5%	19.0%	25	33.3%	25.9%	$1,362	20.0%	18.9%	23	21.1%	23.9%	$1,582	13.8%	19.5%
	Upper	142	49.7%	$17,707	68.2%	40.5%	50	49.0%	48.8%	$4,612	59.8%	58.9%	37	49.3%	49.4%	$4,717	69.2%	61.6%	55	50.5%	47.3%	$8,378	73.2%	60.5%
	Unknown	2	0.7%	$45	0.2%	0.0%	1	1.0%	3.4%	$20	0.3%	6.8%	1	1.3%	2.8%	$25	0.4%	4.3%	0	0.0%	5.2%	$0	0.0%	4.8%
	Total	*286*	*100%*	*$25,964*	*100%*	*100%*	*102*	*100%*	*100%*	*$7,707*	*100%*	*100%*	*75*	*100%*	*100%*	*$6,814*	*100%*	*100%*	*109*	*100%*	*100%*	*$11,443*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	$0	0.0%	19.4%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	19.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	1.9%	$0	0.0%	0.2%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	21.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	40.5%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	1.9%	$0	0.0%	0.1%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	100.0%	$0	0.0%	100.0%	0	0.0%	96.2%	$0	0.0%	99.7%	0	0.0%	100.0%	$0	0.0%	100.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	11	7.1%	$348	2.4%	19.4%	3	5.6%	6.6%	$99	1.8%	3.3%	4	8.7%	5.1%	$143	2.8%	2.5%	4	7.3%	6.9%	$106	2.5%	3.2%
	Moderate	28	18.1%	$1,172	7.9%	19.1%	6	11.1%	17.2%	$250	4.6%	10.7%	9	19.6%	16.6%	$408	8.1%	9.6%	13	23.6%	14.5%	$514	12.1%	8.1%
	Middle	36	23.2%	$2,876	19.5%	21.0%	13	24.1%	24.5%	$1,235	22.6%	18.4%	12	26.1%	24.4%	$630	12.5%	16.2%	11	20.0%	22.4%	$1,011	23.7%	14.8%
	Upper	78	50.3%	$10,037	68.1%	40.5%	31	57.4%	50.4%	$3,805	69.8%	66.5%	20	43.5%	52.0%	$3,603	71.6%	70.3%	27	49.1%	53.0%	$2,629	61.7%	70.6%
	Unknown	2	1.3%	$314	2.1%	0.0%	1	1.9%	1.2%	$64	1.2%	1.0%	1	2.2%	1.9%	$250	5.0%	1.4%	0	0.0%	3.2%	$0	0.0%	3.3%
	Total	*155*	*100%*	*$14,747*	*100%*	*100%*	*54*	*100%*	*100%*	*$5,453*	*100%*	*100%*	*46*	*100%*	*100%*	*$5,034*	*100%*	*100%*	*55*	*100%*	*100%*	*$4,260*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2
Assessment Area: FL Sarasota

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	7	15.2%	$336	10.0%	19.4%	3	15.8%	11.5%	$104	9.0%	5.4%	2	11.8%	8.3%	$64	6.1%	2.7%	2	20.0%	7.3%	$168	14.5%	2.0%
	Moderate	11	23.9%	$428	12.7%	19.1%	5	26.3%	17.1%	$215	18.5%	8.4%	4	23.5%	14.8%	$88	8.4%	6.1%	2	20.0%	13.6%	$125	10.8%	4.9%
	Middle	9	19.6%	$880	26.2%	21.0%	3	15.8%	17.3%	$161	13.9%	9.4%	3	17.6%	21.5%	$223	21.4%	11.3%	3	30.0%	20.6%	$496	42.8%	10.1%
	Upper	19	41.3%	$1,720	51.1%	40.5%	8	42.1%	48.7%	$681	58.7%	69.3%	8	47.1%	50.7%	$669	64.1%	75.5%	3	30.0%	49.9%	$370	31.9%	74.6%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	5.4%	$0	0.0%	7.5%	0	0.0%	4.8%	$0	0.0%	4.4%	0	0.0%	8.7%	$0	0.0%	8.3%
	Total	*46*	*100%*	*$3,364*	*100%*	*100%*	*19*	*100%*	*100%*	*$1,161*	*100%*	*100%*	*17*	*100%*	*100%*	*$1,044*	*100%*	*100%*	*10*	*100%*	*100%*	*$1,159*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	19.4%	0	0.0%	1.4%	$0	0.0%	1.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.3%	$0	0.0%	0.4%
	Moderate	0	0.0%	$0	0.0%	19.1%	0	0.0%	1.9%	$0	0.0%	1.0%	0	0.0%	0.3%	$0	0.0%	0.2%	0	0.0%	0.2%	$0	0.0%	0.2%
	Middle	0	0.0%	$0	0.0%	21.0%	0	0.0%	3.4%	$0	0.0%	1.8%	0	0.0%	0.3%	$0	0.0%	0.4%	0	0.0%	0.2%	$0	0.0%	0.1%
	Upper	0	0.0%	$0	0.0%	40.5%	0	0.0%	3.8%	$0	0.0%	3.3%	0	0.0%	2.3%	$0	0.0%	3.9%	0	0.0%	0.2%	$0	0.0%	0.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	89.5%	$0	0.0%	92.9%	0	0.0%	97.2%	$0	0.0%	95.5%	0	0.0%	99.2%	$0	0.0%	99.3%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	94	5.3%	$7,048	1.6%	19.4%	28	5.5%	5.7%	$1,844	1.7%	2.7%	25	5.4%	4.8%	$1,899	1.9%	2.2%	41	5.2%	4.7%	$3,305	1.5%	2.3%
	Moderate	256	14.5%	$28,937	6.6%	19.1%	66	13.0%	16.6%	$6,063	5.5%	10.4%	73	15.9%	15.6%	$7,701	7.5%	9.5%	117	14.7%	15.5%	$15,173	6.8%	10.2%
	Middle	336	19.1%	$52,939	12.1%	21.0%	103	20.2%	21.5%	$14,078	12.8%	16.4%	92	20.0%	21.3%	$12,469	12.2%	15.8%	141	17.7%	20.6%	$26,392	11.8%	16.4%
	Upper	1,051	59.6%	$340,859	78.1%	40.5%	306	60.1%	43.7%	$87,092	79.2%	52.6%	255	55.6%	45.6%	$76,144	74.5%	53.3%	490	61.6%	44.5%	$177,623	79.3%	54.4%
	Unknown	26	1.5%	$6,458	1.5%	0.0%	6	1.2%	12.5%	$836	0.8%	17.9%	14	3.1%	12.8%	$3,998	3.9%	19.2%	6	0.8%	14.6%	$1,624	0.7%	16.7%
	Total	*1,763*	*100%*	*$436,241*	*100%*	*100%*	*509*	*100%*	*100%*	*$109,913*	*100%*	*100%*	*459*	*100%*	*100%*	*$102,211*	*100%*	*100%*	*795*	*100%*	*100%*	*$224,117*	*100%*	*100%*
Small Business						Total Businesses																		
Revenue	$1 Million or Less	751	61.9%	$33,797	30.6%	94.3%	188	68.4%	49.1%	$9,871	41.9%	35.7%	132	67.3%	50.8%	$8,047	38.2%	37.5%	431	58.0%	43.7%	$15,879	24.1%	27.3%
	Over $1 Million	361	29.7%	$71,416	64.6%	4.8%	86	31.3%					62	31.6%					213	28.7%				
	Total Rev. available	1,112	91.6%	$105,213	95.2%	99.1%	274	99.7%					194	98.9%					644	86.7%				
	Rev. Not Known	102	8.4%	$5,318	4.8%	0.9%	1	0.4%					2	1.0%					99	13.3%				
	Total	*1,214*	*100%*	*$110,531*	*100%*	*100%*	*275*	*100%*					*196*	*100%*					*743*	*100%*				
Loan Size	$100,000 or Less	944	77.8%	$25,894	23.4%		221	80.4%	95.4%	$6,828	29.0%	43.4%	146	74.5%	95.9%	$3,807	18.1%	47.5%	577	77.7%	90.4%	$15,259	23.1%	38.2%
	$100,001 - $250,000	148	12.2%	$25,150	22.8%		28	10.2%	2.2%	$5,285	22.4%	12.7%	26	13.3%	2.1%	$4,832	22.9%	13.0%	94	12.7%	5.8%	$15,033	22.8%	20.4%
	$250,001 - $1 Million	122	10.0%	$59,487	53.8%		26	9.5%	2.5%	$11,434	48.6%	43.9%	24	12.2%	2.0%	$12,430	59.0%	39.4%	72	9.7%	3.8%	$35,623	54.0%	41.4%
	Total	*1,214*	*100%*	*$110,531*	*100%*		*275*	*100%*	*100%*	*$23,547*	*100%*	*100%*	*196*	*100%*	*100%*	*$21,069*	*100%*	*100%*	*743*	*100%*	*100%*	*$65,915*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	689	91.7%	$15,702	46.5%																			
	$100,001 - $250,000	39	5.2%	$6,496	19.2%																			
	$250,001 - $1 Million	23	3.1%	$11,599	34.3%																			
	Total	*751*	*100%*	*$33,797*	*100%*																			
Small Farm						Total Farms																		
Revenue	$1 Million or Less	5	62.5%	$194	40.8%	95.1%	0	0.0%	55.7%	$0	0.0%	44.0%	1	100.0%	59.5%	$63	100.0%	38.4%	4	57.1%	57.1%	$131	31.8%	48.2%
	Over $1 Million	2	25.0%	$275	57.9%	4.9%	0	0.0%					0	0.0%					2	28.6%				
	Total Rev. available	7	87.5%	$469	98.7%	100.0%	0	0.0%					1	100.0%					6	85.7%				
	Not Known	1	12.5%	$6	1.3%	0.0%	0	0.0%					0	0.0%					1	14.3%				
	Total	*8*	*100%*	*$475*	*100%*	*100%*	*0*	*0%*					*1*	*100%*					*7*	*100%*				
Loan Size	$100,000 or Less	7	87.5%	$260	54.7%		0	0.0%	90.6%	$0	0.0%	44.9%	1	100.0%	89.3%	$63	100.0%	35.4%	6	85.7%	85.7%	$197	47.8%	34.7%
	$100,001 - $250,000	1	12.5%	$215	45.3%		0	0.0%	5.7%	$0	0.0%	24.2%	0	0.0%	7.6%	$0	0.0%	39.0%	1	14.3%	8.3%	$215	52.2%	27.4%
	$250,001 - $500,000	0	0.0%	$0	0.0%		0	0.0%	3.8%	$0	0.0%	31.0%	0	0.0%	3.1%	$0	0.0%	25.5%	0	0.0%	6.0%	$0	0.0%	37.9%
	Total	*8*	*100%*	*$475*	*100%*		*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*1*	*100%*	*100%*	*$63*	*100%*	*100%*	*7*	*100%*	*100%*	*$412*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	5	100.0%	$194	100.0%																			
	$100,001 - $250,000	0	0.0%	$0	0.0%																			
	$250,001 - $500,000	0	0.0%	$0	0.0%																			
	Total	*5*	*100%*	*$194*	*100%*																			

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue.
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2
Assessment Area: FL Tallahassee

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
HOME PURCHASE	Low	4	5.0%	$353	2.0%	5.0%	1	4.2%	4.7%	$52	1.0%	2.4%	2	8.3%	4.5%	$165	3.1%	2.5%	1	3.1%	4.7%	$136	2.0%	2.6%
	Moderate	7	8.8%	$1,089	6.2%	14.3%	2	8.3%	12.8%	$308	5.9%	8.0%	2	8.3%	14.5%	$340	6.4%	8.9%	3	9.4%	14.1%	$441	6.4%	9.5%
	Middle	29	36.3%	$4,951	28.3%	30.7%	8	33.3%	32.0%	$1,305	25.0%	26.1%	8	33.3%	32.2%	$1,101	20.6%	26.9%	13	40.6%	32.1%	$2,545	36.7%	26.1%
	Upper	40	50.0%	$11,121	63.5%	49.2%	13	54.2%	49.2%	$3,554	68.1%	62.7%	12	50.0%	47.5%	$3,747	70.0%	60.9%	15	46.9%	47.4%	$3,820	55.0%	60.8%
	Unknown	0	0.0%	$0	0.0%	0.8%	0	0.0%	1.3%	$0	0.0%	0.8%	0	0.0%	1.2%	$0	0.0%	0.8%	0	0.0%	1.7%	$0	0.0%	0.9%
	Total	*80*	*100%*	*$17,514*	*100%*	*100%*	*24*	*100%*	*100%*	*$5,219*	*100%*	*100%*	*24*	*100%*	*100%*	*$5,353*	*100%*	*100%*	*32*	*100%*	*100%*	*$6,942*	*100%*	*100%*
REFINANCE	Low	1	1.1%	$87	0.6%	5.0%	0	0.0%	3.2%	$0	0.0%	2.0%	1	4.8%	2.5%	$87	3.2%	1.3%	0	0.0%	1.3%	$0	0.0%	0.8%
	Moderate	5	5.6%	$350	2.3%	14.3%	1	5.6%	8.4%	$39	2.3%	6.3%	2	9.5%	8.8%	$204	7.5%	5.1%	2	3.9%	6.7%	$107	1.0%	4.0%
	Middle	23	25.6%	$3,353	21.9%	30.7%	6	33.3%	29.9%	$774	45.9%	25.1%	6	28.6%	28.9%	$686	25.1%	24.5%	11	21.6%	27.1%	$1,893	17.4%	21.5%
	Upper	61	67.8%	$11,524	75.3%	49.2%	11	61.1%	57.4%	$875	51.8%	65.9%	12	57.1%	59.2%	$1,755	64.2%	68.7%	38	74.5%	64.4%	$8,894	81.6%	73.3%
	Unknown	0	0.0%	$0	0.0%	0.8%	0	0.0%	1.2%	$0	0.0%	0.8%	0	0.0%	0.6%	$0	0.0%	0.3%	0	0.0%	0.5%	$0	0.0%	0.3%
	Total	*90*	*100%*	*$15,314*	*100%*	*100%*	*18*	*100%*	*100%*	*$1,688*	*100%*	*100%*	*21*	*100%*	*100%*	*$2,732*	*100%*	*100%*	*51*	*100%*	*100%*	*$10,894*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	$0	0.0%	5.0%	0	0.0%	3.0%	$0	0.0%	2.6%	0	0.0%	1.4%	$0	0.0%	0.5%	0	0.0%	0.9%	$0	0.0%	0.9%
	Moderate	1	1.9%	$53	1.4%	14.3%	1	7.1%	11.0%	$53	6.7%	9.0%	0	0.0%	4.7%	$0	0.0%	2.7%	0	0.0%	4.2%	$0	0.0%	2.2%
	Middle	15	28.3%	$850	23.1%	30.7%	6	42.9%	26.1%	$326	41.3%	24.2%	5	20.0%	23.4%	$325	17.0%	21.1%	4	28.6%	20.5%	$199	20.5%	18.0%
	Upper	37	69.8%	$2,769	75.4%	49.2%	7	50.0%	59.5%	$410	52.0%	64.0%	20	80.0%	70.2%	$1,585	83.0%	75.4%	10	71.4%	74.4%	$774	79.5%	78.9%
	Unknown	0	0.0%	$0	0.0%	0.8%	0	0.0%	0.4%	$0	0.0%	0.2%	0	0.0%	0.3%	$0	0.0%	0.3%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*53*	*100%*	*$3,672*	*100%*	*100%*	*14*	*100%*	*100%*	*$789*	*100%*	*100%*	*25*	*100%*	*100%*	*$1,910*	*100%*	*100%*	*14*	*100%*	*100%*	*$973*	*100%*	*100%*
MULTI FAMILY						Multi-Family Units																		
	Low	0	0.0%	$0	0.0%	40.6%	0	0.0%	43.2%	$0	0.0%	37.8%	0	0.0%	47.1%	$0	0.0%	47.3%	0	0.0%	43.3%	$0	0.0%	58.6%
	Moderate	0	0.0%	$0	0.0%	21.7%	0	0.0%	29.5%	$0	0.0%	14.6%	0	0.0%	19.6%	$0	0.0%	15.7%	0	0.0%	26.7%	$0	0.0%	11.4%
	Middle	0	0.0%	$0	0.0%	23.3%	0	0.0%	20.5%	$0	0.0%	34.6%	0	0.0%	19.6%	$0	0.0%	8.0%	0	0.0%	23.3%	$0	0.0%	20.5%
	Upper	0	0.0%	$0	0.0%	6.9%	0	0.0%	2.3%	$0	0.0%	10.3%	0	0.0%	5.9%	$0	0.0%	26.9%	0	0.0%	6.7%	$0	0.0%	9.5%
	Unknown	0	0.0%	$0	0.0%	7.5%	0	0.0%	4.5%	$0	0.0%	2.7%	0	0.0%	7.8%	$0	0.0%	2.1%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	$0	0.0%	5.0%	0	0.0%	1.1%	$0	0.0%	1.0%	0	0.0%	2.0%	$0	0.0%	1.0%	0	0.0%	0.6%	$0	0.0%	0.1%
	Moderate	0	0.0%	$0	0.0%	14.3%	0	0.0%	4.4%	$0	0.0%	4.9%	0	0.0%	3.6%	$0	0.0%	3.9%	0	0.0%	4.6%	$0	0.0%	2.9%
	Middle	0	0.0%	$0	0.0%	30.7%	0	0.0%	20.4%	$0	0.0%	17.9%	0	0.0%	26.9%	$0	0.0%	27.2%	0	0.0%	21.8%	$0	0.0%	19.2%
	Upper	7	100.0%	$564	100.0%	49.2%	1	100.0%	74.0%	$100	100.0%	76.2%	2	100.0%	67.5%	$189	100.0%	67.9%	4	100.0%	73.0%	$275	100.0%	77.8%
	Unknown	0	0.0%	$0	0.0%	0.8%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*7*	*100%*	*$564*	*100%*	*100%*	*1*	*100%*	*100%*	*$100*	*100%*	*100%*	*2*	*100%*	*100%*	*$189*	*100%*	*100%*	*4*	*100%*	*100%*	*$275*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2
Assessment Area: FL Tallahassee

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	5.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	3.4%	$0	0.0%	1.8%	0	0.0%	4.8%	$0	0.0%	2.3%
	Moderate	0	0.0%	$0	0.0%	14.3%	0	0.0%	17.9%	$0	0.0%	11.5%	0	0.0%	2.2%	$0	0.0%	1.1%	0	0.0%	10.7%	$0	0.0%	6.5%
	Middle	1	14.3%	$15	3.4%	30.7%	0	0.0%	23.9%	$0	0.0%	13.0%	1	20.0%	22.5%	$15	4.0%	15.5%	0	0.0%	29.8%	$0	0.0%	25.3%
	Upper	6	85.7%	$420	96.6%	49.2%	0	0.0%	58.2%	$0	0.0%	75.5%	4	80.0%	69.7%	$360	96.0%	80.1%	2	100.0%	54.8%	$60	100.0%	65.9%
	Unknown	0	0.0%	$0	0.0%	0.8%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	2.2%	$0	0.0%	1.5%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*7*	*100%*	*$435*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*5*	*100%*	*100%*	*$375*	*100%*	*100%*	*2*	*100%*	*100%*	*$60*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	5.0%	0	0.0%	6.8%	$0	0.0%	5.5%	0	0.0%	6.3%	$0	0.0%	4.8%	0	0.0%	9.1%	$0	0.0%	5.8%
	Moderate	0	0.0%	$0	0.0%	14.3%	0	0.0%	24.1%	$0	0.0%	20.1%	0	0.0%	24.7%	$0	0.0%	22.1%	0	0.0%	25.0%	$0	0.0%	18.6%
	Middle	0	0.0%	$0	0.0%	30.7%	0	0.0%	36.3%	$0	0.0%	34.9%	0	0.0%	39.1%	$0	0.0%	39.2%	0	0.0%	32.0%	$0	0.0%	30.6%
	Upper	0	0.0%	$0	0.0%	49.2%	0	0.0%	32.5%	$0	0.0%	39.2%	0	0.0%	28.7%	$0	0.0%	33.1%	0	0.0%	32.3%	$0	0.0%	44.0%
	Unknown	0	0.0%	$0	0.0%	0.8%	0	0.0%	0.4%	$0	0.0%	0.2%	0	0.0%	1.1%	$0	0.0%	0.9%	0	0.0%	1.6%	$0	0.0%	0.9%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	5	2.1%	$440	1.2%	5.0%	1	1.8%	4.5%	$52	0.7%	7.1%	3	3.9%	4.1%	$252	2.4%	7.7%	1	1.0%	3.3%	$136	0.7%	11.4%
	Moderate	13	5.5%	$1,492	4.0%	14.3%	4	7.0%	12.2%	$400	5.1%	8.8%	4	5.2%	12.6%	$544	5.2%	8.8%	5	4.9%	10.6%	$548	2.9%	7.5%
	Middle	68	28.7%	$9,169	24.5%	30.7%	20	35.1%	31.0%	$2,405	30.8%	27.0%	20	26.0%	30.9%	$2,127	20.1%	24.0%	28	27.2%	29.2%	$4,637	24.2%	23.2%
	Upper	151	63.7%	$26,398	70.4%	49.2%	32	56.1%	51.1%	$4,939	63.4%	56.1%	50	64.9%	51.3%	$7,636	72.3%	58.7%	69	67.0%	55.9%	$13,823	72.2%	57.4%
	Unknown	0	0.0%	$0	0.0%	0.8%	0	0.0%	1.2%	$0	0.0%	1.0%	0	0.0%	1.0%	$0	0.0%	0.8%	0	0.0%	1.0%	$0	0.0%	0.5%
	Total	*237*	*100%*	*$37,499*	*100%*	*100%*	*57*	*100%*	*100%*	*$7,796*	*100%*	*100%*	*77*	*100%*	*100%*	*$10,559*	*100%*	*100%*	*103*	*100%*	*100%*	*$19,144*	*100%*	*100%*
						Total Businesses																		
SMALL BUSINESSES	Low	12	4.7%	$826	4.9%	7.8%	0	0.0%	6.9%	$0	0.0%	6.3%	3	6.7%	6.4%	$75	2.0%	5.1%	9	5.6%	7.6%	$751	7.4%	6.4%
	Moderate	59	23.1%	$4,552	27.2%	20.2%	14	28.6%	19.8%	$324	11.4%	20.9%	7	15.6%	20.6%	$1,421	38.4%	21.2%	38	23.6%	22.3%	$2,807	27.6%	25.0%
	Middle	103	40.4%	$7,071	42.3%	35.0%	16	32.7%	34.2%	$1,357	47.8%	39.4%	20	44.4%	33.5%	$824	22.3%	41.8%	67	41.6%	34.1%	$4,890	48.1%	40.0%
	Upper	81	31.8%	$4,258	25.5%	36.0%	19	38.8%	36.9%	$1,160	40.8%	31.8%	15	33.3%	37.2%	$1,377	37.2%	30.8%	47	29.2%	34.8%	$1,721	16.9%	28.1%
	Unknown	0	0.0%	$0	0.0%	1.0%	0	0.0%	1.2%	$0	0.0%	1.2%	0	0.0%	1.4%	$0	0.0%	0.7%	0	0.0%	0.8%	$0	0.0%	0.4%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	0.9%	$0	0.0%	0.5%	0	0.0%	1.0%	$0	0.0%	0.4%	0	0.0%	0.3%	$0	0.0%	0.1%
	Total	*255*	*100%*	*$16,707*	*100%*	*100%*	*49*	*100%*	*100%*	*$2,841*	*100%*	*100%*	*45*	*100%*	*100%*	*$3,697*	*100%*	*100%*	*161*	*100%*	*100%*	*$10,169*	*100%*	*100%*
						Total Farms																		
SMALL FARM	Low	0	0.0%	$0	0.0%	3.2%	0	0.0%	13.3%	$0	0.0%	1.3%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	10.8%	0	0.0%	6.7%	$0	0.0%	0.7%	0	0.0%	22.2%	$0	0.0%	32.4%	0	0.0%	22.7%	$0	0.0%	36.6%
	Middle	0	0.0%	$0	0.0%	30.4%	0	0.0%	13.3%	$0	0.0%	4.2%	0	0.0%	16.7%	$0	0.0%	18.2%	0	0.0%	22.7%	$0	0.0%	17.2%
	Upper	1	100.0%	$29	100.0%	55.7%	0	0.0%	66.7%	$0	0.0%	93.7%	0	0.0%	55.6%	$0	0.0%	46.4%	1	100.0%	54.5%	$29	100.0%	46.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	5.6%	$0	0.0%	3.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*1*	*100%*	*$29*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*1*	*100%*	*100%*	*$29*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2
Assessment Area: FL Tallahassee

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	7	8.8%	$694	4.0%	21.1%	1	4.2%	4.4%	$52	1.0%	2.2%	2	8.3%	6.0%	$150	2.8%	3.1%	4	12.5%	8.5%	$492	7.1%	4.7%
	Moderate	11	13.8%	$1,799	10.3%	15.6%	2	8.3%	17.6%	$276	5.3%	11.5%	3	12.5%	19.4%	$464	8.7%	14.0%	6	18.8%	20.0%	$1,059	15.3%	15.1%
	Middle	18	22.5%	$4,233	24.2%	18.3%	4	16.7%	18.4%	$844	16.2%	16.2%	5	20.8%	19.3%	$1,239	23.1%	17.6%	9	28.1%	20.2%	$2,150	31.0%	19.3%
	Upper	44	55.0%	$10,788	61.6%	45.0%	17	70.8%	40.3%	$4,047	77.5%	52.1%	14	58.3%	41.6%	$3,500	65.4%	53.8%	13	40.6%	40.5%	$3,241	46.7%	51.7%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	19.4%	$0	0.0%	18.0%	0	0.0%	13.6%	$0	0.0%	11.4%	0	0.0%	10.8%	$0	0.0%	9.1%
	Total	*80*	*100%*	*$17,514*	*100%*	*100%*	*24*	*100%*	*100%*	*$5,219*	*100%*	*100%*	*24*	*100%*	*100%*	*$5,353*	*100%*	*100%*	*32*	*100%*	*100%*	*$6,942*	*100%*	*100%*
REFINANCE	Low	4	4.4%	$390	2.5%	21.1%	1	5.6%	5.5%	$60	3.6%	3.1%	1	4.8%	3.8%	$74	2.7%	1.9%	2	3.9%	3.1%	$256	2.3%	1.5%
	Moderate	7	7.8%	$520	3.4%	15.6%	5	27.8%	13.9%	$286	16.9%	9.3%	0	0.0%	14.8%	$0	0.0%	9.6%	2	3.9%	12.2%	$234	2.1%	7.9%
	Middle	21	23.3%	$2,940	19.2%	18.3%	3	16.7%	20.1%	$96	5.7%	16.3%	7	33.3%	19.8%	$542	19.8%	15.2%	11	21.6%	19.1%	$2,302	21.1%	15.7%
	Upper	57	63.3%	$11,226	73.3%	45.0%	9	50.0%	44.7%	$1,246	73.8%	54.1%	13	61.9%	44.7%	$2,116	77.5%	54.1%	35	68.6%	48.2%	$7,864	72.2%	57.1%
	Unknown	1	1.1%	$238	1.6%	0.0%	0	0.0%	15.7%	$0	0.0%	17.2%	0	0.0%	17.0%	$0	0.0%	19.1%	1	2.0%	17.3%	$238	2.2%	17.8%
	Total	*90*	*100%*	*$15,314*	*100%*	*100%*	*18*	*100%*	*100%*	*$1,688*	*100%*	*100%*	*21*	*100%*	*100%*	*$2,732*	*100%*	*100%*	*51*	*100%*	*100%*	*$10,894*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	$0	0.0%	21.1%	0	0.0%	2.3%	$0	0.0%	1.5%	0	0.0%	2.4%	$0	0.0%	1.0%	0	0.0%	4.2%	$0	0.0%	2.0%
	Moderate	6	11.3%	$331	9.0%	15.6%	2	14.3%	15.9%	$66	8.4%	11.4%	3	12.0%	14.9%	$240	12.6%	12.9%	1	7.1%	12.6%	$25	2.6%	11.2%
	Middle	13	24.5%	$678	18.5%	18.3%	3	21.4%	19.7%	$159	20.2%	16.4%	6	24.0%	20.3%	$264	13.8%	12.3%	4	28.6%	19.1%	$255	26.2%	17.4%
	Upper	34	64.2%	$2,663	72.5%	45.0%	9	64.3%	58.3%	$564	71.5%	65.5%	16	64.0%	60.3%	$1,406	73.6%	71.5%	9	64.3%	61.4%	$693	71.2%	65.9%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	3.8%	$0	0.0%	5.2%	0	0.0%	2.0%	$0	0.0%	2.4%	0	0.0%	2.8%	$0	0.0%	3.5%
	Total	*53*	*100%*	*$3,672*	*100%*	*100%*	*14*	*100%*	*100%*	*$789*	*100%*	*100%*	*25*	*100%*	*100%*	*$1,910*	*100%*	*100%*	*14*	*100%*	*100%*	*$973*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	$0	0.0%	21.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	3.3%	$0	0.0%	0.4%
	Moderate	0	0.0%	$0	0.0%	15.6%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	2.0%	$0	0.0%	0.1%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	18.3%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	1.7%	$0	0.0%	0.1%
	Upper	0	0.0%	$0	0.0%	45.0%	0	0.0%	4.5%	$0	0.0%	0.3%	0	0.0%	2.0%	$0	0.0%	0.1%	0	0.0%	8.3%	$0	0.0%	0.7%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	95.5%	$0	0.0%	99.7%	0	0.0%	96.1%	$0	0.0%	99.8%	0	0.0%	86.7%	$0	0.0%	98.9%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	$0	0.0%	21.1%	0	0.0%	3.3%	$0	0.0%	1.7%	0	0.0%	3.6%	$0	0.0%	2.3%	0	0.0%	2.3%	$0	0.0%	1.2%
	Moderate	0	0.0%	$0	0.0%	15.6%	0	0.0%	11.0%	$0	0.0%	6.8%	0	0.0%	14.2%	$0	0.0%	12.4%	0	0.0%	8.0%	$0	0.0%	5.7%
	Middle	1	14.3%	$100	17.7%	18.3%	1	100.0%	16.6%	$100	100.0%	15.2%	0	0.0%	22.3%	$0	0.0%	20.4%	0	0.0%	17.8%	$0	0.0%	15.4%
	Upper	6	85.7%	$464	82.3%	45.0%	0	0.0%	66.3%	$0	0.0%	74.3%	2	100.0%	57.4%	$189	100.0%	62.7%	4	100.0%	69.5%	$275	100.0%	75.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	2.8%	$0	0.0%	2.0%	0	0.0%	2.5%	$0	0.0%	2.1%	0	0.0%	2.3%	$0	0.0%	2.5%
	Total	*7*	*100%*	*$564*	*100%*	*100%*	*1*	*100%*	*100%*	*$100*	*100%*	*100%*	*2*	*100%*	*100%*	*$189*	*100%*	*100%*	*4*	*100%*	*100%*	*$275*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2
Assessment Area: FL Tallahassee

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison 2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	1	14.3%	$31	7.1%	21.1%	0	0.0%	6.0%	$0	0.0%	2.8%	1	20.0%	5.6%	$31	8.3%	3.1%	0	0.0%	3.6%	$0	0.0%	2.9%
	Moderate	1	14.3%	$38	8.7%	15.6%	0	0.0%	16.4%	$0	0.0%	11.5%	0	0.0%	12.4%	$0	0.0%	5.4%	1	50.0%	17.9%	$38	63.3%	9.8%
	Middle	0	0.0%	$0	0.0%	18.3%	0	0.0%	29.9%	$0	0.0%	29.9%	0	0.0%	14.6%	$0	0.0%	10.1%	0	0.0%	15.5%	$0	0.0%	11.2%
	Upper	5	71.4%	$366	84.1%	45.0%	0	0.0%	37.3%	$0	0.0%	41.5%	4	80.0%	51.7%	$344	91.7%	59.6%	1	50.0%	48.8%	$22	36.7%	58.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	10.4%	$0	0.0%	14.3%	0	0.0%	15.7%	$0	0.0%	21.9%	0	0.0%	14.3%	$0	0.0%	17.8%
	Total	*7*	*100%*	*$435*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*5*	*100%*	*100%*	*$375*	*100%*	*100%*	*2*	*100%*	*100%*	*$60*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	21.1%	0	0.0%	0.8%	$0	0.0%	0.6%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	15.6%	0	0.0%	0.8%	$0	0.0%	0.8%	0	0.0%	0.6%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	18.3%	0	0.0%	0.4%	$0	0.0%	0.6%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	45.0%	0	0.0%	4.2%	$0	0.0%	1.4%	0	0.0%	1.7%	$0	0.0%	2.3%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	93.7%	$0	0.0%	96.6%	0	0.0%	97.7%	$0	0.0%	97.7%	0	0.0%	100.0%	$0	0.0%	100.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	12	5.1%	$1,115	3.0%	21.1%	2	3.5%	4.4%	$112	1.4%	2.0%	4	5.2%	5.1%	$255	2.4%	2.4%	6	5.8%	5.4%	$748	3.9%	2.5%
	Moderate	25	10.5%	$2,688	7.2%	15.6%	9	15.8%	16.0%	$628	8.1%	9.4%	6	7.8%	17.4%	$704	6.7%	11.0%	10	9.7%	15.1%	$1,356	7.1%	9.1%
	Middle	53	22.4%	$7,951	21.2%	18.3%	11	19.3%	18.1%	$1,199	15.4%	13.8%	18	23.4%	19.0%	$2,045	19.4%	14.6%	24	23.3%	18.8%	$4,707	24.6%	14.1%
	Upper	146	61.6%	$25,507	68.0%	45.0%	35	61.4%	41.1%	$5,857	75.1%	45.0%	49	63.6%	42.4%	$7,555	71.6%	47.1%	62	60.2%	43.6%	$12,095	63.2%	44.8%
	Unknown	1	0.4%	$238	0.6%	0.0%	0	0.0%	20.4%	$0	0.0%	29.8%	0	0.0%	16.1%	$0	0.0%	25.0%	1	1.0%	17.1%	$238	1.2%	29.4%
	Total	*237*	*100%*	*$37,499*	*100%*	*100%*	*57*	*100%*	*100%*	*$7,796*	*100%*	*100%*	*77*	*100%*	*100%*	*$10,559*	*100%*	*100%*	*103*	*100%*	*100%*	*$19,144*	*100%*	*100%*
Small Business						Total Businesses																		
Revenue	$1 Million or Less	179	70.2%	$6,137	36.7%	93.6%	35	71.4%	49.5%	$1,350	47.5%	44.9%	39	86.7%	48.4%	$1,257	34.0%	39.5%	105	65.2%	36.1%	$3,530	34.7%	26.1%
	Over $1 Million	55	21.6%	$9,946	59.5%	5.4%	13	26.5%					6	13.3%					36	22.4%				
	Total Rev. available	234	91.8%	$16,083	96.2%	99.0%	48	97.9%					45	100.0%					141	87.6%				
	Rev. Not Known	21	8.2%	$624	3.7%	1.0%	1	2.0%					0	0.0%					20	12.4%				
	Total	*255*	*100%*	*$16,707*	*100%*	*100%*	*49*	*100%*					*45*	*100%*					*161*	*100%*				
Loan Size	$100,000 or Less	217	85.1%	$6,069	36.3%		44	89.8%	93.4%	$1,245	43.8%	37.0%	38	84.4%	93.5%	$907	24.5%	38.2%	135	83.9%	88.2%	$3,917	38.5%	33.5%
	$100,001 - $250,000	19	7.5%	$2,816	16.9%		1	2.0%	3.3%	$200	7.0%	16.6%	3	6.7%	3.6%	$475	12.8%	18.1%	15	9.3%	6.9%	$2,141	21.1%	21.3%
	$250,001 - $1 Million	19	7.5%	$7,822	46.8%		4	8.2%	3.3%	$1,396	49.1%	46.4%	4	8.9%	2.9%	$2,315	62.6%	43.7%	11	6.8%	4.9%	$4,111	40.4%	45.2%
	Total	*255*	*100%*	*$16,707*	*100%*		*49*	*100%*	*100%*	*$2,841*	*100%*	*100%*	*45*	*100%*	*100%*	*$3,697*	*100%*	*100%*	*161*	*100%*	*100%*	*$10,169*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	168	93.9%	$4,156	67.7%																			
	$100,001 - $250,000	10	5.6%	$1,615	26.3%																			
	$250,001 - $1 Million	1	0.6%	$366	6.0%																			
	Total	*179*	*100%*	*$6,137*	*100%*																			
Small Farm						Total Farms																		
Revenue	$1 Million or Less	1	100.0%	$29	100.0%	98.7%	0	0.0%	73.3%	$0	0.0%	58.4%	0	0.0%	83.3%	$0	0.0%	91.5%	1	100.0%	54.5%	$29	100.0%	68.5%
	Over $1 Million	0	0.0%	$0	0.0%	1.3%	0	0.0%					0	0.0%					0	0.0%				
	Total Rev. available	1	100.0%	$29	100.0%	100.0%	0	0.0%					0	0.0%					1	100.0%				
	Not Known	0	0.0%	$0	0.0%	0.0%	0	0.0%					0	0.0%					0	0.0%				
	Total	*1*	*100%*	*$29*	*100%*	*100%*	*0*	*0%*					*0*	*0%*					*1*	*100%*				
Loan Size	$100,000 or Less	1	100.0%	$29	100.0%		0	0.0%	86.7%	$0	0.0%	43.9%	0	0.0%	100.0%	$0	0.0%	100.0%	1	100.0%	100.0%	$29	100.0%	100.0%
	$100,001 - $250,000	0	0.0%	$0	0.0%		0	0.0%	13.3%	$0	0.0%	56.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	$250,001 - $500,000	0	0.0%	$0	0.0%		0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*1*	*100%*	*$29*	*100%*		*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*1*	*100%*	*100%*	*$29*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	1	100.0%	$29	100.0%																			
	$100,001 - $250,000	0	0.0%	$0	0.0%																			
	$250,001 - $500,000	0	0.0%	$0	0.0%																			
	Total	*1*	*100%*	*$29*	*100%*																			

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue.
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2
Assessment Area: FL The Villages

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison 2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
HOME PURCHASE	Low	0	0.0%	$0	0.0%	0.2%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.2%	$0	0.0%	0.1%	0	0.0%	0.2%	$0	0.0%	0.1%
	Moderate	12	42.9%	$2,951	45.7%	23.0%	3	33.3%	15.7%	$509	28.1%	13.7%	3	50.0%	13.8%	$878	61.8%	11.8%	6	46.2%	22.4%	$1,564	48.4%	21.0%
	Middle	16	57.1%	$3,509	54.3%	76.8%	6	66.7%	83.1%	$1,302	71.9%	85.4%	3	50.0%	83.5%	$542	38.2%	85.8%	7	53.8%	77.0%	$1,665	51.6%	78.6%
	Upper	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	1.2%	$0	0.0%	1.0%	0	0.0%	2.4%	$0	0.0%	2.3%	0	0.0%	0.4%	$0	0.0%	0.3%
	Total	*28*	*100%*	*$6,460*	*100%*	*100%*	*9*	*100%*	*100%*	*$1,811*	*100%*	*100%*	*6*	*100%*	*100%*	*$1,420*	*100%*	*100%*	*13*	*100%*	*100%*	*$3,229*	*100%*	*100%*
REFINANCE	Low	1	3.0%	$75	1.7%	0.2%	0	0.0%	0.6%	$0	0.0%	0.3%	1	10.0%	0.4%	$75	6.5%	0.2%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	7	21.2%	$1,083	24.5%	23.0%	1	14.3%	16.3%	$125	16.6%	14.3%	2	20.0%	13.5%	$234	20.3%	11.5%	4	25.0%	12.1%	$724	28.7%	11.7%
	Middle	25	75.8%	$3,269	73.8%	76.8%	6	85.7%	83.1%	$629	83.4%	85.3%	7	70.0%	85.8%	$841	73.1%	88.0%	12	75.0%	87.3%	$1,799	71.3%	87.7%
	Upper	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.4%	$0	0.0%	0.3%	0	0.0%	0.5%	$0	0.0%	0.5%
	Total	*33*	*100%*	*$4,427*	*100%*	*100%*	*7*	*100%*	*100%*	*$754*	*100%*	*100%*	*10*	*100%*	*100%*	*$1,150*	*100%*	*100%*	*16*	*100%*	*100%*	*$2,523*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	$0	0.0%	0.2%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.7%	$0	0.0%	0.7%
	Moderate	8	15.4%	$365	7.3%	23.0%	4	20.0%	16.4%	$105	8.2%	13.3%	4	18.2%	18.7%	$260	10.6%	16.9%	0	0.0%	21.7%	$0	0.0%	18.0%
	Middle	44	84.6%	$4,602	92.7%	76.8%	16	80.0%	83.6%	$1,172	91.8%	86.7%	18	81.8%	81.3%	$2,203	89.4%	83.1%	10	100.0%	76.2%	$1,227	100.0%	80.0%
	Upper	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	1.4%	$0	0.0%	1.3%
	Total	*52*	*100%*	*$4,967*	*100%*	*100%*	*20*	*100%*	*100%*	*$1,277*	*100%*	*100%*	*22*	*100%*	*100%*	*$2,463*	*100%*	*100%*	*10*	*100%*	*100%*	*$1,227*	*100%*	*100%*
						Multi-Family Units																		
MULTI FAMILY	Low	0	0.0%	$0	0.0%	2.2%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	31.3%	0	0.0%	50.0%	$0	0.0%	84.5%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	60.0%	$0	0.0%	40.5%
	Middle	0	0.0%	$0	0.0%	64.6%	0	0.0%	50.0%	$0	0.0%	15.5%	0	0.0%	100.0%	$0	0.0%	100.0%	0	0.0%	40.0%	$0	0.0%	59.5%
	Upper	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	1.9%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	$0	0.0%	0.2%	0	0.0%	0.4%	$0	0.0%	0.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	8	38.1%	$265	21.5%	23.0%	5	38.5%	18.2%	$120	32.4%	16.6%	1	50.0%	16.4%	$25	25.0%	13.3%	2	33.3%	14.2%	$120	15.7%	12.0%
	Middle	13	61.9%	$968	78.5%	76.8%	8	61.5%	81.3%	$250	67.6%	83.3%	1	50.0%	83.6%	$75	75.0%	86.7%	4	66.7%	85.8%	$643	84.3%	88.0%
	Upper	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*21*	*100%*	*$1,233*	*100%*	*100%*	*13*	*100%*	*100%*	*$370*	*100%*	*100%*	*2*	*100%*	*100%*	*$100*	*100%*	*100%*	*6*	*100%*	*100%*	*$763*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2
Assessment Area: FL The Villages

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	0.2%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	2.4%	$0	0.0%	1.8%
	Moderate	1	25.0%	$22	16.5%	23.0%	1	50.0%	17.4%	$22	34.9%	6.8%	0	0.0%	31.4%	$0	0.0%	26.4%	0	0.0%	17.1%	$0	0.0%	13.0%
	Middle	3	75.0%	$111	83.5%	76.8%	1	50.0%	82.6%	$41	65.1%	93.2%	1	100.0%	68.6%	$40	100.0%	73.6%	1	100.0%	80.5%	$30	100.0%	85.2%
	Upper	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*4*	*100%*	*$133*	*100%*	*100%*	*2*	*100%*	*100%*	*$63*	*100%*	*100%*	*1*	*100%*	*100%*	*$40*	*100%*	*100%*	*1*	*100%*	*100%*	*$30*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	0.2%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	23.0%	0	0.0%	29.6%	$0	0.0%	21.5%	0	0.0%	22.1%	$0	0.0%	13.3%	0	0.0%	37.8%	$0	0.0%	22.9%
	Middle	0	0.0%	$0	0.0%	76.8%	0	0.0%	70.4%	$0	0.0%	78.5%	0	0.0%	77.9%	$0	0.0%	86.7%	0	0.0%	62.2%	$0	0.0%	77.1%
	Upper	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	1	0.7%	$75	0.4%	0.2%	0	0.0%	0.1%	$0	0.0%	0.1%	1	2.4%	0.2%	$75	1.4%	0.1%	0	0.0%	0.1%	$0	0.0%	0.1%
	Moderate	36	26.1%	$4,686	27.2%	23.0%	14	27.5%	16.2%	$881	20.6%	14.1%	10	24.4%	14.2%	$1,397	27.0%	11.4%	12	26.1%	17.5%	$2,408	31.0%	17.2%
	Middle	101	73.2%	$12,459	72.4%	76.8%	37	72.5%	82.8%	$3,394	79.4%	85.1%	30	73.2%	83.8%	$3,701	71.5%	86.9%	34	73.9%	81.9%	$5,364	69.0%	82.4%
	Upper	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.8%	$0	0.0%	0.8%	0	0.0%	1.7%	$0	0.0%	1.6%	0	0.0%	0.5%	$0	0.0%	0.4%
	Total	*138*	*100%*	*$17,220*	*100%*	*100%*	*51*	*100%*	*100%*	*$4,275*	*100%*	*100%*	*41*	*100%*	*100%*	*$5,173*	*100%*	*100%*	*46*	*100%*	*100%*	*$7,772*	*100%*	*100%*
						Total Businesses																		
SMALL BUSINESSES	Low	2	1.9%	$611	6.0%	1.6%	1	4.0%	2.0%	$5	0.2%	4.0%	1	5.3%	2.7%	$606	24.0%	5.4%	0	0.0%	2.3%	$0	0.0%	3.6%
	Moderate	51	49.0%	$4,731	46.8%	33.0%	15	60.0%	33.2%	$2,200	79.8%	39.0%	7	36.8%	35.6%	$333	13.2%	42.7%	29	48.3%	34.5%	$2,198	45.5%	35.4%
	Middle	51	49.0%	$4,769	47.2%	65.4%	9	36.0%	63.5%	$553	20.1%	56.4%	11	57.9%	59.7%	$1,584	62.8%	51.0%	31	51.7%	62.6%	$2,632	54.5%	60.7%
	Upper	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.2%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	1.3%	$0	0.0%	0.7%	0	0.0%	2.1%	$0	0.0%	0.9%	0	0.0%	0.4%	$0	0.0%	0.2%
	Total	*104*	*100%*	*$10,111*	*100%*	*100%*	*25*	*100%*	*100%*	*$2,758*	*100%*	*100%*	*19*	*100%*	*100%*	*$2,523*	*100%*	*100%*	*60*	*100%*	*100%*	*$4,830*	*100%*	*100%*
						Total Farms																		
SMALL FARM	Low	0	0.0%	$0	0.0%	0.9%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	65.8%	0	0.0%	51.3%	$0	0.0%	45.8%	0	0.0%	57.5%	$0	0.0%	43.3%	0	0.0%	68.0%	$0	0.0%	37.5%
	Middle	0	0.0%	$0	0.0%	33.3%	0	0.0%	48.7%	$0	0.0%	54.2%	0	0.0%	42.5%	$0	0.0%	56.7%	0	0.0%	32.0%	$0	0.0%	62.5%
	Upper	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2
Assessment Area: FL The Villages

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	2	7.1%	$199	3.1%	15.5%	1	11.1%	3.8%	$99	5.5%	1.8%	0	0.0%	3.6%	$0	0.0%	2.0%	1	7.7%	3.2%	$100	3.1%	1.5%
	Moderate	2	7.1%	$288	4.5%	20.8%	1	11.1%	12.2%	$148	8.2%	8.6%	0	0.0%	13.8%	$0	0.0%	9.7%	1	7.7%	12.6%	$140	4.3%	8.7%
	Middle	6	21.4%	$1,088	16.8%	24.3%	2	22.2%	21.5%	$418	23.1%	18.2%	3	50.0%	24.5%	$503	35.4%	22.0%	1	7.7%	20.6%	$167	5.2%	17.5%
	Upper	18	64.3%	$4,885	75.6%	39.5%	5	55.6%	54.8%	$1,146	63.3%	64.0%	3	50.0%	53.3%	$917	64.6%	61.7%	10	76.9%	58.6%	$2,822	87.4%	67.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	7.7%	$0	0.0%	7.4%	0	0.0%	4.8%	$0	0.0%	4.6%	0	0.0%	5.0%	$0	0.0%	5.0%
	Total	*28*	*100%*	*$6,460*	*100%*	*100%*	*9*	*100%*	*100%*	*$1,811*	*100%*	*100%*	*6*	*100%*	*100%*	*$1,420*	*100%*	*100%*	*13*	*100%*	*100%*	*$3,229*	*100%*	*100%*
REFINANCE	Low	8	24.2%	$462	10.4%	15.5%	3	42.9%	10.2%	$219	29.0%	6.1%	3	30.0%	7.3%	$163	14.2%	3.9%	2	12.5%	3.1%	$80	3.2%	1.8%
	Moderate	6	18.2%	$523	11.8%	20.8%	2	28.6%	19.4%	$225	29.8%	15.7%	1	10.0%	22.2%	$25	2.2%	16.8%	3	18.8%	14.5%	$273	10.8%	10.7%
	Middle	5	15.2%	$413	9.3%	24.3%	0	0.0%	27.6%	$0	0.0%	27.1%	3	30.0%	25.6%	$274	23.8%	24.3%	2	12.5%	23.8%	$139	5.5%	21.1%
	Upper	13	39.4%	$2,631	59.4%	39.5%	2	28.6%	26.4%	$310	41.1%	33.8%	3	30.0%	29.6%	$688	59.8%	36.8%	8	50.0%	39.9%	$1,633	64.7%	45.7%
	Unknown	1	3.0%	$398	9.0%	0.0%	0	0.0%	16.4%	$0	0.0%	17.4%	0	0.0%	15.4%	$0	0.0%	18.2%	1	6.3%	18.7%	$398	15.8%	20.7%
	Total	*33*	*100%*	*$4,427*	*100%*	*100%*	*7*	*100%*	*100%*	*$754*	*100%*	*100%*	*10*	*100%*	*100%*	*$1,150*	*100%*	*100%*	*16*	*100%*	*100%*	*$2,523*	*100%*	*100%*
HOME IMPROVEMENT	Low	2	3.8%	$30	0.6%	15.5%	2	10.0%	7.9%	$30	2.3%	4.9%	0	0.0%	9.3%	$0	0.0%	7.1%	0	0.0%	7.0%	$0	0.0%	2.9%
	Moderate	10	19.2%	$625	12.6%	20.8%	4	20.0%	16.9%	$210	16.4%	16.3%	5	22.7%	18.1%	$290	11.8%	13.1%	1	10.0%	14.0%	$125	10.2%	13.6%
	Middle	17	32.7%	$1,559	31.4%	24.3%	4	20.0%	29.6%	$255	20.0%	28.2%	9	40.9%	30.8%	$750	30.5%	27.3%	4	40.0%	29.4%	$554	45.2%	30.2%
	Upper	23	44.2%	$2,753	55.4%	39.5%	10	50.0%	42.3%	$782	61.2%	45.0%	8	36.4%	41.8%	$1,423	57.8%	52.6%	5	50.0%	47.6%	$548	44.7%	51.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	3.2%	$0	0.0%	5.6%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	2.1%	$0	0.0%	2.2%
	Total	*52*	*100%*	*$4,967*	*100%*	*100%*	*20*	*100%*	*100%*	*$1,277*	*100%*	*100%*	*22*	*100%*	*100%*	*$2,463*	*100%*	*100%*	*10*	*100%*	*100%*	*$1,227*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	$0	0.0%	15.5%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	20.8%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	24.3%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	39.5%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	20.0%	$0	0.0%	0.9%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	100.0%	$0	0.0%	100.0%	0	0.0%	100.0%	$0	0.0%	100.0%	0	0.0%	80.0%	$0	0.0%	99.1%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	3	14.3%	$70	5.7%	15.5%	3	23.1%	7.6%	$70	18.9%	4.4%	0	0.0%	4.8%	$0	0.0%	3.0%	0	0.0%	4.1%	$0	0.0%	2.7%
	Moderate	6	28.6%	$235	19.1%	20.8%	4	30.8%	20.9%	$115	31.1%	17.0%	0	0.0%	22.2%	$0	0.0%	19.4%	2	33.3%	14.9%	$120	15.7%	11.0%
	Middle	4	19.0%	$85	6.9%	24.3%	4	30.8%	29.3%	$85	23.0%	26.2%	0	0.0%	36.2%	$0	0.0%	33.7%	0	0.0%	35.1%	$0	0.0%	33.4%
	Upper	8	38.1%	$843	68.4%	39.5%	2	15.4%	41.8%	$100	27.0%	52.0%	2	100.0%	35.3%	$100	100.0%	42.4%	4	66.7%	45.3%	$643	84.3%	52.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.4%	$0	0.0%	0.4%	0	0.0%	1.4%	$0	0.0%	1.5%	0	0.0%	0.7%	$0	0.0%	1.0%
	Total	*21*	*100%*	*$1,233*	*100%*	*100%*	*13*	*100%*	*100%*	*$370*	*100%*	*100%*	*2*	*100%*	*100%*	*$100*	*100%*	*100%*	*6*	*100%*	*100%*	*$763*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2
Assessment Area: FL The Villages

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	1	25.0%	$41	30.8%	15.5%	1	50.0%	10.9%	$41	65.1%	2.9%	0	0.0%	23.5%	$0	0.0%	19.9%	0	0.0%	7.3%	$0	0.0%	7.5%
	Moderate	1	25.0%	$40	30.1%	20.8%	0	0.0%	17.4%	$0	0.0%	11.3%	1	100.0%	33.3%	$40	100.0%	19.2%	0	0.0%	17.1%	$0	0.0%	11.7%
	Middle	1	25.0%	$22	16.5%	24.3%	1	50.0%	26.1%	$22	34.9%	19.6%	0	0.0%	19.6%	$0	0.0%	18.5%	0	0.0%	29.3%	$0	0.0%	26.6%
	Upper	1	25.0%	$30	22.6%	39.5%	0	0.0%	39.1%	$0	0.0%	61.5%	0	0.0%	19.6%	$0	0.0%	38.4%	1	100.0%	36.6%	$30	100.0%	51.4%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	6.5%	$0	0.0%	4.6%	0	0.0%	3.9%	$0	0.0%	4.0%	0	0.0%	9.8%	$0	0.0%	2.8%
	Total	*4*	*100%*	*$133*	*100%*	*100%*	*2*	*100%*	*100%*	*$63*	*100%*	*100%*	*1*	*100%*	*100%*	*$40*	*100%*	*100%*	*1*	*100%*	*100%*	*$30*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	15.5%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	1.5%	$0	0.0%	1.2%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	20.8%	0	0.0%	3.7%	$0	0.0%	2.2%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	24.3%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	1.5%	$0	0.0%	3.4%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	39.5%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	4.4%	$0	0.0%	4.8%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	96.3%	$0	0.0%	97.8%	0	0.0%	92.6%	$0	0.0%	90.6%	0	0.0%	100.0%	$0	0.0%	100.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	16	11.6%	$802	4.7%	15.5%	10	19.6%	5.3%	$459	10.7%	2.6%	3	7.3%	4.8%	$163	3.2%	2.5%	3	6.5%	3.2%	$180	2.3%	1.7%
	Moderate	25	18.1%	$1,711	9.9%	20.8%	11	21.6%	14.0%	$698	16.3%	10.0%	7	17.1%	16.2%	$355	6.9%	10.9%	7	15.2%	13.5%	$658	8.5%	9.5%
	Middle	33	23.9%	$3,167	18.4%	24.3%	11	21.6%	23.1%	$780	18.2%	19.8%	15	36.6%	25.0%	$1,527	29.5%	21.4%	7	15.2%	22.4%	$860	11.1%	18.9%
	Upper	63	45.7%	$11,142	64.7%	39.5%	19	37.3%	47.8%	$2,338	54.7%	57.8%	16	39.0%	45.8%	$3,128	60.5%	52.0%	28	60.9%	49.0%	$5,676	73.0%	55.7%
	Unknown	1	0.7%	$398	2.3%	0.0%	0	0.0%	9.8%	$0	0.0%	9.8%	0	0.0%	8.1%	$0	0.0%	13.2%	1	2.2%	11.8%	$398	5.1%	14.3%
	Total	*138*	*100%*	*$17,220*	*100%*	*100%*	*51*	*100%*	*100%*	*$4,275*	*100%*	*100%*	*41*	*100%*	*100%*	*$5,173*	*100%*	*100%*	*46*	*100%*	*100%*	*$7,772*	*100%*	*100%*
Small Business						Total Businesses																		
Revenue	$1 Million or Less	65	62.5%	$3,481	34.4%	94.9%	18	72.0%	48.2%	$1,061	38.5%	35.1%	15	78.9%	47.1%	$1,527	60.5%	32.6%	32	53.3%	34.5%	$893	18.5%	20.7%
	Over $1 Million	35	33.7%	$6,555	64.8%	4.4%	7	28.0%					4	21.1%					24	40.0%				
	Total Rev. available	100	96.2%	$10,036	99.2%	99.3%	25	100.0%					19	100.0%					56	93.3%				
	Rev. Not Known	4	3.8%	$75	0.7%	0.8%	0	0.0%					0	0.0%					4	6.7%				
	Total	*104*	*100%*	*$10,111*	*100%*	*100%*	*25*	*100%*					*19*	*100%*					*60*	*100%*				
Loan Size	$100,000 or Less	78	75.0%	$2,649	26.2%		19	76.0%	95.4%	$727	26.4%	47.6%	15	78.9%	96.0%	$669	26.5%	49.7%	44	73.3%	90.0%	$1,253	25.9%	39.8%
	$100,001 - $250,000	17	16.3%	$2,989	29.6%		3	12.0%	2.4%	$532	19.3%	15.0%	2	10.5%	2.1%	$435	17.2%	13.0%	12	20.0%	6.5%	$2,022	41.9%	23.1%
	$250,001 - $1 Million	9	8.7%	$4,473	44.2%		3	12.0%	2.2%	$1,499	54.4%	37.4%	2	10.5%	1.9%	$1,419	56.2%	37.4%	4	6.7%	3.5%	$1,555	32.2%	37.2%
	Total	*104*	*100%*	*$10,111*	*100%*		*25*	*100%*	*100%*	*$2,758*	*100%*	*100%*	*19*	*100%*	*100%*	*$2,523*	*100%*	*100%*	*60*	*100%*	*100%*	*$4,830*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	58	89.2%	$1,677	48.2%																			
	$100,001 - $250,000	6	9.2%	$991	28.5%																			
	$250,001 - $1 Million	1	1.5%	$813	23.4%																			
	Total	*65*	*100%*	*$3,481*	*100%*																			
Small Farm						Total Farms																		
Revenue	$1 Million or Less	0	0.0%	$0	0.0%	97.4%	0	0.0%	25.6%	$0	0.0%	24.3%	0	0.0%	55.0%	$0	0.0%	63.9%	0	0.0%	36.0%	$0	0.0%	40.6%
	Over $1 Million	0	0.0%	$0	0.0%	2.6%	0	0.0%					0	0.0%					0	0.0%				
	Total Rev. available	0	0.0%	$0	0.0%	100.0%	0	0.0%					0	0.0%					0	0.0%				
	Not Known	0	0.0%	$0	0.0%	0.0%	0	0.0%					0	0.0%					0	0.0%				
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*					*0*	*0%*					*0*	*0%*				
Loan Size	$100,000 or Less	0	0.0%	$0	0.0%		0	0.0%	94.9%	$0	0.0%	51.1%	0	0.0%	97.5%	$0	0.0%	71.9%	0	0.0%	92.0%	$0	0.0%	52.9%
	$100,001 - $250,000	0	0.0%	$0	0.0%		0	0.0%	2.6%	$0	0.0%	15.0%	0	0.0%	2.5%	$0	0.0%	28.1%	0	0.0%	8.0%	$0	0.0%	47.1%
	$250,001 - $500,000	0	0.0%	$0	0.0%		0	0.0%	2.6%	$0	0.0%	33.9%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*		*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	0	0.0%	$0	0.0%																			
	$100,001 - $250,000	0	0.0%	$0	0.0%																			
	$250,001 - $500,000	0	0.0%	$0	0.0%																			
	Total	*0*	*0%*	*$0*	*0%*																			

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue.
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2
Assessment Area: FL West Palm Beach

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison 2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
HOME PURCHASE	Low	4	2.4%	$620	1.0%	3.1%	0	0.0%	2.8%	$0	0.0%	1.6%	3	5.4%	2.9%	$517	2.5%	1.7%	1	1.8%	3.4%	$103	0.4%	1.7%
	Moderate	37	22.3%	$8,034	12.3%	23.3%	12	22.6%	23.2%	$1,790	8.7%	15.7%	14	25.0%	23.7%	$4,162	20.4%	15.8%	11	19.3%	22.5%	$2,082	8.6%	14.8%
	Middle	54	32.5%	$16,957	26.0%	32.7%	15	28.3%	35.0%	$4,189	20.3%	30.3%	19	33.9%	35.2%	$4,781	23.4%	30.3%	20	35.1%	34.1%	$7,987	33.0%	28.6%
	Upper	71	42.8%	$39,616	60.7%	40.6%	26	49.1%	38.8%	$14,670	71.0%	51.9%	20	35.7%	38.0%	$10,940	53.6%	51.5%	25	43.9%	39.9%	$14,006	57.9%	53.7%
	Unknown	0	0.0%	$0	0.0%	0.2%	0	0.0%	0.2%	$0	0.0%	0.5%	0	0.0%	0.2%	$0	0.0%	0.7%	0	0.0%	0.2%	$0	0.0%	1.2%
	Total	*166*	*100%*	*$65,227*	*100%*	*100%*	*53*	*100%*	*100%*	*$20,649*	*100%*	*100%*	*56*	*100%*	*100%*	*$20,400*	*100%*	*100%*	*57*	*100%*	*100%*	*$24,178*	*100%*	*100%*
REFINANCE	Low	5	2.4%	$676	1.1%	3.1%	1	2.6%	2.2%	$227	2.9%	1.4%	1	1.9%	1.6%	$20	0.2%	1.0%	3	2.5%	1.4%	$429	1.0%	0.9%
	Moderate	26	12.3%	$4,656	7.3%	23.3%	5	12.8%	18.2%	$484	6.1%	11.5%	7	13.2%	17.2%	$592	4.7%	11.1%	14	11.8%	14.8%	$3,580	8.3%	10.6%
	Middle	73	34.6%	$19,628	30.8%	32.7%	15	38.5%	35.6%	$2,397	30.4%	28.7%	21	39.6%	35.6%	$4,679	36.9%	27.4%	37	31.1%	34.4%	$12,552	29.1%	28.9%
	Upper	107	50.7%	$38,744	60.8%	40.6%	18	46.2%	43.8%	$4,779	60.6%	56.4%	24	45.3%	45.3%	$7,402	58.3%	59.1%	65	54.6%	49.3%	$26,563	61.6%	58.2%
	Unknown	0	0.0%	$0	0.0%	0.2%	0	0.0%	0.2%	$0	0.0%	2.1%	0	0.0%	0.2%	$0	0.0%	1.5%	0	0.0%	0.1%	$0	0.0%	1.4%
	Total	*211*	*100%*	*$63,704*	*100%*	*100%*	*39*	*100%*	*100%*	*$7,887*	*100%*	*100%*	*53*	*100%*	*100%*	*$12,693*	*100%*	*100%*	*119*	*100%*	*100%*	*$43,124*	*100%*	*100%*
HOME IMPROVEMENT	Low	6	4.1%	$366	2.7%	3.1%	3	4.7%	1.5%	$242	4.1%	1.0%	2	4.4%	1.1%	$100	2.6%	0.7%	1	2.7%	1.1%	$24	0.7%	0.7%
	Moderate	32	21.9%	$2,321	17.3%	23.3%	17	26.6%	14.5%	$1,257	21.5%	9.3%	6	13.3%	14.3%	$310	8.0%	8.3%	9	24.3%	13.0%	$754	20.5%	7.4%
	Middle	53	36.3%	$4,608	34.4%	32.7%	20	31.3%	32.6%	$1,782	30.4%	25.6%	22	48.9%	33.2%	$2,017	52.1%	23.9%	11	29.7%	30.9%	$809	22.0%	22.5%
	Upper	55	37.7%	$6,113	45.6%	40.6%	24	37.5%	51.4%	$2,576	44.0%	61.3%	15	33.3%	51.2%	$1,443	37.3%	60.8%	16	43.2%	54.8%	$2,094	56.9%	69.2%
	Unknown	0	0.0%	$0	0.0%	0.2%	0	0.0%	0.1%	$0	0.0%	2.8%	0	0.0%	0.2%	$0	0.0%	6.3%	0	0.0%	0.1%	$0	0.0%	0.1%
	Total	*146*	*100%*	*$13,408*	*100%*	*100%*	*64*	*100%*	*100%*	*$5,857*	*100%*	*100%*	*45*	*100%*	*100%*	*$3,870*	*100%*	*100%*	*37*	*100%*	*100%*	*$3,681*	*100%*	*100%*
MULTI FAMILY						Multi-Family Units																		
	Low	0	0.0%	$0	0.0%	6.5%	0	0.0%	21.7%	$0	0.0%	18.5%	0	0.0%	20.2%	$0	0.0%	11.1%	0	0.0%	21.7%	$0	0.0%	9.8%
	Moderate	1	100.0%	$25,281	100.0%	35.2%	1	100.0%	40.2%	$25,281	100.0%	23.8%	0	0.0%	46.2%	$0	0.0%	40.2%	0	0.0%	45.0%	$0	0.0%	48.2%
	Middle	0	0.0%	$0	0.0%	27.5%	0	0.0%	22.8%	$0	0.0%	48.5%	0	0.0%	22.1%	$0	0.0%	22.6%	0	0.0%	20.0%	$0	0.0%	37.6%
	Upper	0	0.0%	$0	0.0%	30.5%	0	0.0%	10.9%	$0	0.0%	8.8%	0	0.0%	11.5%	$0	0.0%	26.1%	0	0.0%	11.7%	$0	0.0%	4.3%
	Unknown	0	0.0%	$0	0.0%	0.3%	0	0.0%	4.3%	$0	0.0%	0.4%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	1.7%	$0	0.0%	0.1%
	Total	*1*	*100%*	*$25,281*	*100%*	*100%*	*1*	*100%*	*100%*	*$25,281*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	2	2.7%	$130	1.5%	3.1%	1	3.3%	0.4%	$50	1.7%	0.2%	1	3.8%	1.1%	$80	2.3%	0.5%	0	0.0%	0.9%	$0	0.0%	0.7%
	Moderate	13	17.8%	$562	6.6%	23.3%	6	20.0%	13.3%	$257	8.8%	6.6%	2	7.7%	14.1%	$70	2.0%	7.7%	5	29.4%	12.7%	$235	11.1%	6.5%
	Middle	24	32.9%	$2,824	33.0%	32.7%	10	33.3%	32.5%	$1,072	36.5%	23.1%	8	30.8%	30.2%	$1,003	28.5%	21.6%	6	35.3%	30.5%	$749	35.5%	19.5%
	Upper	34	46.6%	$5,047	58.9%	40.6%	13	43.3%	53.6%	$1,554	53.0%	69.2%	15	57.7%	54.3%	$2,365	67.2%	69.2%	6	35.3%	55.8%	$1,128	53.4%	69.3%
	Unknown	0	0.0%	$0	0.0%	0.2%	0	0.0%	0.1%	$0	0.0%	0.9%	0	0.0%	0.2%	$0	0.0%	0.9%	0	0.0%	0.2%	$0	0.0%	4.0%
	Total	*73*	*100%*	*$8,563*	*100%*	*100%*	*30*	*100%*	*100%*	*$2,933*	*100%*	*100%*	*26*	*100%*	*100%*	*$3,518*	*100%*	*100%*	*17*	*100%*	*100%*	*$2,112*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2
Assessment Area: FL West Palm Beach

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	3.1%	0	0.0%	1.8%	$0	0.0%	0.3%	0	0.0%	2.1%	$0	0.0%	1.4%	0	0.0%	1.8%	$0	0.0%	0.1%
	Moderate	3	16.7%	$258	11.9%	23.3%	1	25.0%	19.6%	$154	33.0%	3.2%	0	0.0%	19.1%	$0	0.0%	6.6%	2	33.3%	13.9%	$104	9.5%	1.8%
	Middle	3	16.7%	$299	13.7%	32.7%	1	25.0%	27.2%	$179	38.4%	8.7%	2	25.0%	26.1%	$120	19.6%	10.3%	0	0.0%	23.9%	$0	0.0%	6.1%
	Upper	12	66.7%	$1,620	74.4%	40.6%	2	50.0%	50.6%	$133	28.5%	67.3%	6	75.0%	52.5%	$492	80.4%	78.6%	4	66.7%	58.4%	$995	90.5%	65.3%
	Unknown	0	0.0%	$0	0.0%	0.2%	0	0.0%	0.9%	$0	0.0%	20.4%	0	0.0%	0.2%	$0	0.0%	3.1%	0	0.0%	2.0%	$0	0.0%	26.5%
	Total	*18*	*100%*	*$2,177*	*100%*	*100%*	*4*	*100%*	*100%*	*$466*	*100%*	*100%*	*8*	*100%*	*100%*	*$612*	*100%*	*100%*	*6*	*100%*	*100%*	*$1,099*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	3.1%	0	0.0%	3.3%	$0	0.0%	2.3%	0	0.0%	2.9%	$0	0.0%	1.8%	0	0.0%	4.0%	$0	0.0%	2.4%
	Moderate	0	0.0%	$0	0.0%	23.3%	0	0.0%	26.7%	$0	0.0%	18.5%	0	0.0%	25.6%	$0	0.0%	20.9%	0	0.0%	28.4%	$0	0.0%	19.9%
	Middle	0	0.0%	$0	0.0%	32.7%	0	0.0%	33.6%	$0	0.0%	28.9%	0	0.0%	33.0%	$0	0.0%	28.0%	0	0.0%	37.0%	$0	0.0%	33.4%
	Upper	0	0.0%	$0	0.0%	40.6%	0	0.0%	36.4%	$0	0.0%	50.2%	0	0.0%	38.5%	$0	0.0%	49.3%	0	0.0%	30.5%	$0	0.0%	44.3%
	Unknown	0	0.0%	$0	0.0%	0.2%	0	0.0%	0.1%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.1%	$0	0.0%	0.1%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	17	2.8%	$1,792	1.0%	3.1%	5	2.6%	2.6%	$519	0.8%	2.5%	7	3.7%	2.4%	$717	1.7%	2.0%	5	2.1%	2.3%	$556	0.7%	1.4%
	Moderate	112	18.2%	$41,112	23.1%	23.3%	42	22.0%	21.2%	$29,223	46.3%	14.6%	29	15.4%	21.0%	$5,134	12.5%	15.3%	41	17.4%	18.2%	$6,755	9.1%	13.0%
	Middle	207	33.7%	$44,316	24.8%	32.7%	61	31.9%	34.7%	$9,619	15.3%	30.0%	72	38.3%	34.9%	$12,600	30.7%	28.3%	74	31.4%	34.0%	$22,097	29.8%	28.0%
	Upper	279	45.4%	$91,140	51.1%	40.6%	83	43.5%	41.3%	$23,712	37.6%	51.3%	80	42.6%	41.5%	$22,642	55.1%	53.4%	116	49.2%	45.3%	$44,786	60.4%	55.4%
	Unknown	0	0.0%	$0	0.0%	0.2%	0	0.0%	0.2%	$0	0.0%	1.6%	0	0.0%	0.2%	$0	0.0%	1.1%	0	0.0%	0.2%	$0	0.0%	2.2%
	Total	*615*	*100%*	*$178,360*	*100%*	*100%*	*191*	*100%*	*100%*	*$63,073*	*100%*	*100%*	*188*	*100%*	*100%*	*$41,093*	*100%*	*100%*	*236*	*100%*	*100%*	*$74,194*	*100%*	*100%*
					Total Businesses																			
SMALL BUSINESSES	Low	60	5.9%	$4,604	6.1%	5.4%	27	7.4%	5.4%	$1,700	6.6%	7.5%	14	6.2%	5.6%	$1,030	7.3%	7.0%	19	4.5%	5.9%	$1,874	5.3%	7.8%
	Moderate	257	25.3%	$24,353	32.4%	21.0%	85	23.2%	20.2%	$6,783	26.3%	20.8%	61	27.0%	21.9%	$4,752	33.6%	21.3%	111	26.4%	21.7%	$12,818	36.3%	22.8%
	Middle	308	30.4%	$19,306	25.7%	30.2%	111	30.2%	28.8%	$6,709	26.0%	26.6%	74	32.7%	28.2%	$4,040	28.5%	26.0%	123	29.2%	28.5%	$8,557	24.3%	26.1%
	Upper	383	37.8%	$25,127	33.4%	42.8%	143	39.0%	44.5%	$10,128	39.2%	43.8%	75	33.2%	43.3%	$3,636	25.7%	44.5%	165	39.2%	43.1%	$11,363	32.2%	42.2%
	Unknown	6	0.6%	$1,872	2.5%	0.6%	1	0.3%	0.6%	$500	1.9%	0.9%	2	0.9%	0.5%	$700	4.9%	0.8%	3	0.7%	0.6%	$672	1.9%	0.8%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	0.5%	$0	0.0%	0.4%	0	0.0%	0.5%	$0	0.0%	0.4%	0	0.0%	0.3%	$0	0.0%	0.2%
	Total	*1,014*	*100%*	*$75,262*	*100%*	*100%*	*367*	*100%*	*100%*	*$25,820*	*100%*	*100%*	*226*	*100%*	*100%*	*$14,158*	*100%*	*100%*	*421*	*100%*	*100%*	*$35,284*	*100%*	*100%*
					Total Farms																			
SMALL FARM	Low	1	25.0%	$40	42.6%	4.0%	1	100.0%	2.6%	$40	100.0%	2.9%	0	0.0%	3.0%	$0	0.0%	2.0%	0	0.0%	3.0%	$0	0.0%	2.3%
	Moderate	1	25.0%	$8	8.5%	11.2%	0	0.0%	9.8%	$0	0.0%	28.4%	1	100.0%	11.0%	$8	100.0%	13.4%	0	0.0%	10.8%	$0	0.0%	9.1%
	Middle	1	25.0%	$42	44.7%	33.4%	0	0.0%	35.1%	$0	0.0%	21.4%	0	0.0%	32.2%	$0	0.0%	33.5%	1	50.0%	28.9%	$42	91.3%	27.1%
	Upper	1	25.0%	$4	4.3%	50.9%	0	0.0%	50.0%	$0	0.0%	45.5%	0	0.0%	52.1%	$0	0.0%	49.7%	1	50.0%	56.9%	$4	8.7%	60.9%
	Unknown	0	0.0%	$0	0.0%	0.5%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	2.6%	$0	0.0%	1.8%	0	0.0%	1.7%	$0	0.0%	1.5%	0	0.0%	0.4%	$0	0.0%	0.6%
	Total	*4*	*100%*	*$94*	*100%*	*100%*	*1*	*100%*	*100%*	*$40*	*100%*	*100%*	*1*	*100%*	*100%*	*$8*	*100%*	*100%*	*2*	*100%*	*100%*	*$46*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2
Assessment Area: FL West Palm Beach

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	7	4.2%	$566	0.9%	22.8%	2	3.8%	4.3%	$165	0.8%	1.9%	3	5.4%	4.0%	$185	0.9%	1.8%	2	3.5%	3.8%	$216	0.9%	1.5%
	Moderate	23	13.9%	$3,793	5.8%	17.3%	6	11.3%	15.6%	$852	4.1%	9.4%	11	19.6%	16.7%	$1,997	9.8%	10.0%	6	10.5%	17.6%	$944	3.9%	10.5%
	Middle	24	14.5%	$4,964	7.6%	17.8%	8	15.1%	20.1%	$1,621	7.9%	16.2%	8	14.3%	20.8%	$1,894	9.3%	16.3%	8	14.0%	20.5%	$1,449	6.0%	15.9%
	Upper	109	65.7%	$55,299	84.8%	42.1%	35	66.0%	43.7%	$17,636	85.4%	57.6%	33	58.9%	44.5%	$16,094	78.9%	57.8%	41	71.9%	46.2%	$21,569	89.2%	60.6%
	Unknown	3	1.8%	$605	0.9%	0.0%	2	3.8%	16.3%	$375	1.8%	14.9%	1	1.8%	13.9%	$230	1.1%	14.1%	0	0.0%	11.8%	$0	0.0%	11.5%
	Total	*166*	*100%*	*$65,227*	*100%*	*100%*	*53*	*100%*	*100%*	*$20,649*	*100%*	*100%*	*56*	*100%*	*100%*	*$20,400*	*100%*	*100%*	*57*	*100%*	*100%*	*$24,178*	*100%*	*100%*
REFINANCE	Low	10	4.7%	$833	1.3%	22.8%	2	5.1%	7.6%	$92	1.2%	3.8%	3	5.7%	4.4%	$316	2.5%	2.0%	5	4.2%	2.6%	$425	1.0%	1.1%
	Moderate	31	14.7%	$4,198	6.6%	17.3%	9	23.1%	16.4%	$900	11.4%	10.0%	9	17.0%	13.0%	$1,041	8.2%	7.1%	13	10.9%	11.7%	$2,257	5.2%	6.9%
	Middle	32	15.2%	$5,266	8.3%	17.8%	6	15.4%	21.7%	$942	11.9%	16.4%	8	15.1%	19.4%	$1,009	7.9%	13.2%	18	15.1%	18.9%	$3,315	7.7%	14.3%
	Upper	129	61.1%	$50,097	78.6%	42.1%	21	53.8%	42.0%	$5,599	71.0%	56.6%	32	60.4%	45.2%	$10,209	80.4%	58.0%	76	63.9%	49.0%	$34,289	79.5%	59.8%
	Unknown	9	4.3%	$3,310	5.2%	0.0%	1	2.6%	12.3%	$354	4.5%	13.1%	1	1.9%	17.9%	$118	0.9%	19.8%	7	5.9%	17.8%	$2,838	6.6%	18.0%
	Total	*211*	*100%*	*$63,704*	*100%*	*100%*	*39*	*100%*	*100%*	*$7,887*	*100%*	*100%*	*53*	*100%*	*100%*	*$12,693*	*100%*	*100%*	*119*	*100%*	*100%*	*$43,124*	*100%*	*100%*
HOME IMPROVEMENT	Low	10	6.8%	$336	2.5%	22.8%	3	4.7%	5.1%	$197	3.4%	2.6%	5	11.1%	4.7%	$96	2.5%	2.5%	2	5.4%	4.6%	$43	1.2%	2.1%
	Moderate	21	14.4%	$1,010	7.5%	17.3%	9	14.1%	12.5%	$531	9.1%	7.5%	5	11.1%	12.5%	$267	6.9%	6.8%	7	18.9%	13.5%	$212	5.8%	7.0%
	Middle	27	18.5%	$1,904	14.2%	17.8%	13	20.3%	20.4%	$1,012	17.3%	13.2%	11	24.4%	20.9%	$706	18.2%	13.4%	3	8.1%	18.6%	$186	5.1%	11.8%
	Upper	86	58.9%	$10,061	75.0%	42.1%	38	59.4%	58.2%	$4,067	69.4%	69.4%	24	53.3%	58.1%	$2,801	72.4%	62.7%	24	64.9%	59.2%	$3,193	86.7%	70.9%
	Unknown	2	1.4%	$97	0.7%	0.0%	1	1.6%	3.8%	$50	0.9%	7.3%	0	0.0%	3.8%	$0	0.0%	14.7%	1	2.7%	4.1%	$47	1.3%	8.1%
	Total	*146*	*100%*	*$13,408*	*100%*	*100%*	*64*	*100%*	*100%*	*$5,857*	*100%*	*100%*	*45*	*100%*	*100%*	*$3,870*	*100%*	*100%*	*37*	*100%*	*100%*	*$3,681*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	$0	0.0%	22.8%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	17.3%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	17.8%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	42.1%	0	0.0%	1.1%	$0	0.0%	0.1%	0	0.0%	1.9%	$0	0.0%	0.1%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	1	100.0%	$25,281	100.0%	0.0%	1	100.0%	98.9%	$25,281	100.0%	99.9%	0	0.0%	98.1%	$0	0.0%	99.9%	0	0.0%	100.0%	$0	0.0%	100.0%
	Total	*1*	*100%*	*$25,281*	*100%*	*100%*	*1*	*100%*	*100%*	*$25,281*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	3	4.1%	$193	2.3%	22.8%	0	0.0%	5.4%	$0	0.0%	1.8%	2	7.7%	4.8%	$129	3.7%	2.4%	1	5.9%	5.7%	$64	3.0%	3.2%
	Moderate	16	21.9%	$546	6.4%	17.3%	7	23.3%	12.1%	$216	7.4%	5.2%	5	19.2%	12.9%	$170	4.8%	7.5%	4	23.5%	12.5%	$160	7.6%	5.5%
	Middle	10	13.7%	$530	6.2%	17.8%	6	20.0%	19.0%	$425	14.5%	12.0%	1	3.8%	19.2%	$40	1.1%	11.2%	3	17.6%	16.8%	$65	3.1%	8.8%
	Upper	42	57.5%	$6,989	81.6%	42.1%	16	53.3%	61.4%	$2,237	76.3%	76.9%	18	69.2%	60.4%	$3,179	90.4%	76.7%	8	47.1%	62.5%	$1,573	74.5%	80.0%
	Unknown	2	2.7%	$305	3.6%	0.0%	1	3.3%	2.1%	$55	1.9%	4.1%	0	0.0%	2.6%	$0	0.0%	2.3%	1	5.9%	2.6%	$250	11.8%	2.6%
	Total	*73*	*100%*	*$8,563*	*100%*	*100%*	*30*	*100%*	*100%*	*$2,933*	*100%*	*100%*	*26*	*100%*	*100%*	*$3,518*	*100%*	*100%*	*17*	*100%*	*100%*	*$2,112*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2
Assessment Area: FL West Palm Beach

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	22.8%	0	0.0%	8.6%	$0	0.0%	1.4%	0	0.0%	6.6%	$0	0.0%	1.5%	0	0.0%	4.2%	$0	0.0%	0.7%
	Moderate	2	11.1%	$90	4.1%	17.3%	0	0.0%	12.4%	$0	0.0%	1.9%	1	12.5%	15.2%	$30	4.9%	3.7%	1	16.7%	9.3%	$60	5.5%	1.5%
	Middle	1	5.6%	$154	7.1%	17.8%	1	25.0%	16.3%	$154	33.0%	3.2%	0	0.0%	15.3%	$0	0.0%	4.1%	0	0.0%	12.7%	$0	0.0%	1.6%
	Upper	15	83.3%	$1,933	88.8%	42.1%	3	75.0%	53.8%	$312	67.0%	64.8%	7	87.5%	55.3%	$582	95.1%	78.8%	5	83.3%	58.8%	$1,039	94.5%	60.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	8.9%	$0	0.0%	28.7%	0	0.0%	7.5%	$0	0.0%	11.9%	0	0.0%	15.0%	$0	0.0%	36.0%
	Total	*18*	*100%*	*$2,177*	*100%*	*100%*	*4*	*100%*	*100%*	*$466*	*100%*	*100%*	*8*	*100%*	*100%*	*$612*	*100%*	*100%*	*6*	*100%*	*100%*	*$1,099*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	22.8%	0	0.0%	2.5%	$0	0.0%	1.4%	0	0.0%	1.3%	$0	0.0%	0.7%	0	0.0%	0.2%	$0	0.0%	0.1%
	Moderate	0	0.0%	$0	0.0%	17.3%	0	0.0%	5.5%	$0	0.0%	4.3%	0	0.0%	3.9%	$0	0.0%	3.9%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	17.8%	0	0.0%	3.9%	$0	0.0%	2.8%	0	0.0%	2.4%	$0	0.0%	3.2%	0	0.0%	0.1%	$0	0.0%	0.1%
	Upper	0	0.0%	$0	0.0%	42.1%	0	0.0%	4.6%	$0	0.0%	4.0%	0	0.0%	4.5%	$0	0.0%	10.9%	0	0.0%	0.2%	$0	0.0%	0.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	83.5%	$0	0.0%	87.4%	0	0.0%	87.9%	$0	0.0%	81.4%	0	0.0%	99.4%	$0	0.0%	99.5%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	30	4.9%	$1,928	1.1%	22.8%	7	3.7%	5.2%	$454	0.7%	2.2%	13	6.9%	4.2%	$726	1.8%	1.8%	10	4.2%	3.2%	$748	1.0%	1.3%
	Moderate	93	15.1%	$9,637	5.4%	17.3%	31	16.2%	15.1%	$2,499	4.0%	8.5%	31	16.5%	15.0%	$3,505	8.5%	8.3%	31	13.1%	14.1%	$3,633	4.9%	8.1%
	Middle	94	15.3%	$12,818	7.2%	17.8%	34	17.8%	20.0%	$4,154	6.6%	14.5%	28	14.9%	20.0%	$3,649	8.9%	14.0%	32	13.6%	19.1%	$5,015	6.8%	14.0%
	Upper	381	62.0%	$124,379	69.7%	42.1%	113	59.2%	43.9%	$29,851	47.3%	54.0%	114	60.6%	45.3%	$32,865	80.0%	55.1%	154	65.3%	47.6%	$61,663	83.1%	58.6%
	Unknown	17	2.8%	$29,598	16.6%	0.0%	6	3.1%	15.8%	$26,115	41.4%	20.9%	2	1.1%	15.5%	$348	0.8%	20.9%	9	3.8%	16.0%	$3,135	4.2%	18.0%
	Total	*615*	*100%*	*$178,360*	*100%*	*100%*	*191*	*100%*	*100%*	*$63,073*	*100%*	*100%*	*188*	*100%*	*100%*	*$41,093*	*100%*	*100%*	*236*	*100%*	*100%*	*$74,194*	*100%*	*100%*
Small Business						Total Businesses																		
Revenue	$1 Million or Less	539	53.2%	$20,624	27.4%	94.0%	185	50.4%	46.0%	$8,347	32.3%	31.5%	122	54.0%	47.1%	$4,895	34.6%	31.3%	232	55.1%	41.6%	$7,382	20.9%	25.2%
	Over $1 Million	408	40.2%	$52,316	69.5%	4.9%	180	49.0%					104	46.0%					124	29.5%				
	Total Rev. available	947	93.4%	$72,940	96.9%	98.9%	365	99.4%					226	100.0%					356	84.6%				
	Rev. Not Known	67	6.6%	$2,322	3.1%	1.1%	2	0.5%					0	0.0%					65	15.4%				
	Total	*1,014*	*100%*	*$75,262*	*100%*	*100%*	*367*	*100%*					*226*	*100%*					*421*	*100%*				
Loan Size	$100,000 or Less	880	86.8%	$33,910	45.1%		340	92.6%	96.1%	$16,262	63.0%	51.3%	206	91.2%	96.1%	$8,179	57.8%	52.3%	334	79.3%	91.0%	$9,469	26.8%	40.5%
	$100,001 - $250,000	74	7.3%	$12,231	16.3%		13	3.5%	2.2%	$2,262	8.8%	13.8%	13	5.8%	2.3%	$2,253	15.9%	15.1%	48	11.4%	5.6%	$7,716	21.9%	21.1%
	$250,001 - $1 Million	60	5.9%	$29,121	38.7%		14	3.8%	1.7%	$7,296	28.3%	34.9%	7	3.1%	1.6%	$3,726	26.3%	32.6%	39	9.3%	3.4%	$18,099	51.3%	38.3%
	Total	*1,014*	*100%*	*$75,262*	*100%*		*367*	*100%*	*100%*	*$25,820*	*100%*	*100%*	*226*	*100%*	*100%*	*$14,158*	*100%*	*100%*	*421*	*100%*	*100%*	*$35,284*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	509	94.4%	$14,270	69.2%																			
	$100,001 - $250,000	25	4.6%	$4,176	20.2%																			
	$250,001 - $1 Million	5	0.9%	$2,178	10.6%																			
	Total	*539*	*100%*	*$20,624*	*100%*																			
Small Farm						Total Farms																		
Revenue	$1 Million or Less	4	100.0%	$94	100.0%	95.7%	1	100.0%	45.9%	$40	100.0%	45.3%	1	100.0%	60.6%	$8	100.0%	56.4%	2	100.0%	56.5%	$46	100.0%	28.9%
	Over $1 Million	0	0.0%	$0	0.0%	4.3%	0	0.0%					0	0.0%					0	0.0%				
	Total Rev. available	4	100.0%	$94	100.0%	100.0%	1	100.0%					1	100.0%					2	100.0%				
	Not Known	0	0.0%	$0	0.0%	0.0%	0	0.0%					0	0.0%					0	0.0%				
	Total	*4*	*100%*	*$94*	*100%*	*100%*	*1*	*100%*					*1*	*100%*					*2*	*100%*				
Loan Size	$100,000 or Less	4	100.0%	$94	100.0%		1	100.0%	97.4%	$40	100.0%	67.0%	1	100.0%	95.8%	$8	100.0%	59.8%	2	100.0%	90.5%	$46	100.0%	48.7%
	$100,001 - $250,000	0	0.0%	$0	0.0%		0	0.0%	1.0%	$0	0.0%	6.4%	0	0.0%	3.4%	$0	0.0%	25.2%	0	0.0%	5.6%	$0	0.0%	21.0%
	$250,001 - $500,000	0	0.0%	$0	0.0%		0	0.0%	1.5%	$0	0.0%	26.7%	0	0.0%	0.8%	$0	0.0%	15.0%	0	0.0%	3.9%	$0	0.0%	30.4%
	Total	*4*	*100%*	*$94*	*100%*		*1*	*100%*	*100%*	*$40*	*100%*	*100%*	*1*	*100%*	*100%*	*$8*	*100%*	*100%*	*2*	*100%*	*100%*	*$46*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	4	100.0%	$94	100.0%																			
	$100,001 - $250,000	0	0.0%	$0	0.0%																			
	$250,001 - $500,000	0	0.0%	$0	0.0%																			
	Total	*4*	*100%*	*$94*	*100%*																			

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue.
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2

Assessment Area: GA Albany

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison										Bank & Aggregate Lending Comparison																	
		2018					2019, 2020					2018						2019						2020					
		Count		Dollar		Owner Occupied Units	Count		Dollar		Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
												Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
HOME PURCHASE	Low	0	0.0%	$0	0.0%	5.8%	0	0.0%	$0	0.0%	5.8%	0	0.0%	1.8%	$0	0.0%	0.6%	0	0.0%	3.4%	$0	0.0%	1.5%	0	0.0%	1.7%	$0	0.0%	1.1%
	Moderate	0	0.0%	$0	0.0%	32.0%	0	0.0%	$0	0.0%	27.1%	0	0.0%	19.6%	$0	0.0%	13.8%	0	0.0%	19.6%	$0	0.0%	14.2%	0	0.0%	21.4%	$0	0.0%	17.4%
	Middle	3	50.0%	$349	31.4%	26.6%	1	33.3%	$97	27.6%	31.4%	3	50.0%	31.6%	$349	31.4%	28.9%	0	0.0%	33.3%	$0	0.0%	31.0%	1	50.0%	30.7%	$97	38.3%	26.7%
	Upper	3	50.0%	$762	68.6%	35.6%	2	66.7%	$254	72.4%	35.6%	3	50.0%	46.9%	$762	68.6%	56.6%	1	100.0%	43.7%	$98	100.0%	53.2%	1	50.0%	46.2%	$156	61.7%	54.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*6*	*100%*	*$1,111*	*100%*	*100%*	*3*	*100%*	*$351*	*100%*	*100%*	*6*	*100%*	*100%*	*$1,111*	*100%*	*100%*	*1*	*100%*	*100%*	*$98*	*100%*	*100%*	*2*	*100%*	*100%*	*$253*	*100%*	*100%*
REFINANCE	Low	0	0.0%	$0	0.0%	5.8%	0	0.0%	$0	0.0%	5.8%	0	0.0%	3.8%	$0	0.0%	1.1%	0	0.0%	2.7%	$0	0.0%	0.7%	0	0.0%	1.8%	$0	0.0%	0.7%
	Moderate	1	25.0%	$33	9.3%	32.0%	2	16.7%	$186	10.6%	27.1%	1	25.0%	29.1%	$33	9.3%	23.8%	1	25.0%	27.3%	$66	20.9%	16.1%	1	12.5%	20.1%	$120	8.3%	12.4%
	Middle	2	50.0%	$162	45.5%	26.6%	2	16.7%	$153	8.7%	31.4%	2	50.0%	26.4%	$162	45.5%	23.3%	1	25.0%	33.9%	$47	14.9%	32.0%	1	12.5%	27.2%	$106	7.4%	23.2%
	Upper	1	25.0%	$161	45.2%	35.6%	8	66.7%	$1,417	80.7%	35.6%	1	25.0%	40.6%	$161	45.2%	51.8%	2	50.0%	36.1%	$203	64.2%	51.2%	6	75.0%	51.0%	$1,214	84.3%	63.7%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*4*	*100%*	*$356*	*100%*	*100%*	*12*	*100%*	*$1,756*	*100%*	*100%*	*4*	*100%*	*100%*	*$356*	*100%*	*100%*	*4*	*100%*	*100%*	*$316*	*100%*	*100%*	*8*	*100%*	*100%*	*$1,440*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	$0	0.0%	5.8%	0	0.0%	$0	0.0%	5.8%	0	0.0%	4.2%	$0	0.0%	2.0%	0	0.0%	4.0%	$0	0.0%	2.6%	0	0.0%	5.6%	$0	0.0%	3.2%
	Moderate	3	42.9%	$135	26.1%	32.0%	5	41.7%	$195	59.8%	27.1%	3	42.9%	35.4%	$135	26.1%	38.0%	4	44.4%	20.0%	$95	51.4%	9.6%	1	33.3%	27.8%	$100	70.9%	22.6%
	Middle	3	42.9%	$227	43.9%	26.6%	5	41.7%	$111	34.0%	31.4%	3	42.9%	29.2%	$227	43.9%	20.3%	3	33.3%	32.0%	$70	37.8%	31.8%	2	66.7%	41.7%	$41	29.1%	47.9%
	Upper	1	14.3%	$155	30.0%	35.6%	2	16.7%	$20	6.1%	35.6%	1	14.3%	31.3%	$155	30.0%	39.7%	2	22.2%	44.0%	$20	10.8%	56.1%	0	0.0%	25.0%	$0	0.0%	26.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*7*	*100%*	*$517*	*100%*	*100%*	*12*	*100%*	*$326*	*100%*	*100%*	*7*	*100%*	*100%*	*$517*	*100%*	*100%*	*9*	*100%*	*100%*	*$185*	*100%*	*100%*	*3*	*100%*	*100%*	*$141*	*100%*	*100%*
					Multi-Family Units					Multi-Family Units																			
MULTI FAMILY	Low	0	0.0%	$0	0.0%	8.9%	0	0.0%	$0	0.0%	8.9%	0	0.0%	19.6%	$0	0.0%	36.5%	0	0.0%	15.2%	$0	0.0%	4.7%	0	0.0%	9.4%	$0	0.0%	1.3%
	Moderate	0	0.0%	$0	0.0%	55.2%	0	0.0%	$0	0.0%	52.0%	0	0.0%	63.0%	$0	0.0%	24.2%	0	0.0%	65.2%	$0	0.0%	65.6%	0	0.0%	49.1%	$0	0.0%	49.1%
	Middle	0	0.0%	$0	0.0%	31.3%	0	0.0%	$0	0.0%	34.5%	0	0.0%	13.0%	$0	0.0%	37.9%	0	0.0%	16.7%	$0	0.0%	28.2%	0	0.0%	32.1%	$0	0.0%	41.5%
	Upper	0	0.0%	$0	0.0%	4.6%	0	0.0%	$0	0.0%	4.6%	0	0.0%	4.3%	$0	0.0%	1.3%	0	0.0%	3.0%	$0	0.0%	1.4%	0	0.0%	9.4%	$0	0.0%	8.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	$0	0.0%	5.8%	0	0.0%	$0	0.0%	5.8%	0	0.0%	2.6%	$0	0.0%	1.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	32.0%	0	0.0%	$0	0.0%	27.1%	0	0.0%	12.8%	$0	0.0%	15.2%	0	0.0%	15.8%	$0	0.0%	12.2%	0	0.0%	20.0%	$0	0.0%	10.2%
	Middle	0	0.0%	$0	0.0%	26.6%	0	0.0%	$0	0.0%	31.4%	0	0.0%	33.3%	$0	0.0%	29.8%	0	0.0%	15.8%	$0	0.0%	11.5%	0	0.0%	40.0%	$0	0.0%	49.0%
	Upper	2	100.0%	$90	100.0%	35.6%	0	0.0%	$0	0.0%	35.6%	2	100.0%	51.3%	$90	100.0%	53.9%	0	0.0%	68.4%	$0	0.0%	76.3%	0	0.0%	40.0%	$0	0.0%	40.9%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*2*	*100%*	*$90*	*100%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*2*	*100%*	*100%*	*$90*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*

Originations & Purchases
2018 and 2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2

Assessment Area: GA Albany

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison										Bank & Aggregate Lending Comparison																	
		2018					2019, 2020					2018						2019						2020					
		Count		Dollar		Owner Occupied Units	Count		Dollar		Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
												Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	5.8%	0	0.0%	$0	0.0%	5.8%	0	0.0%	8.3%	$0	0.0%	5.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	32.0%	2	40.0%	$132	48.9%	27.1%	0	0.0%	33.3%	$0	0.0%	24.5%	0	0.0%	5.9%	$0	0.0%	5.2%	2	100.0%	57.1%	$132	100.0%	54.1%
	Middle	0	0.0%	$0	0.0%	26.6%	0	0.0%	$0	0.0%	31.4%	0	0.0%	16.7%	$0	0.0%	18.8%	0	0.0%	17.6%	$0	0.0%	9.0%	0	0.0%	28.6%	$0	0.0%	29.3%
	Upper	1	100.0%	$30	100.0%	35.6%	3	60.0%	$138	51.1%	35.6%	1	100.0%	41.7%	$30	100.0%	51.7%	3	100.0%	76.5%	$138	100.0%	85.8%	0	0.0%	14.3%	$0	0.0%	16.6%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*1*	*100%*	*$30*	*100%*	*100%*	*5*	*100%*	*$270*	*100%*	*100%*	*1*	*100%*	*100%*	*$30*	*100%*	*100%*	*3*	*100%*	*100%*	*$138*	*100%*	*100%*	*2*	*100%*	*100%*	*$132*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	5.8%	0	0.0%	$0	0.0%	5.8%	0	0.0%	3.0%	$0	0.0%	1.7%	0	0.0%	3.2%	$0	0.0%	2.1%	0	0.0%	3.6%	$0	0.0%	2.2%
	Moderate	0	0.0%	$0	0.0%	32.0%	0	0.0%	$0	0.0%	27.1%	0	0.0%	42.4%	$0	0.0%	36.0%	0	0.0%	23.7%	$0	0.0%	14.1%	0	0.0%	20.9%	$0	0.0%	15.1%
	Middle	0	0.0%	$0	0.0%	26.6%	0	0.0%	$0	0.0%	31.4%	0	0.0%	27.3%	$0	0.0%	22.9%	0	0.0%	37.6%	$0	0.0%	35.2%	0	0.0%	44.5%	$0	0.0%	42.1%
	Upper	0	0.0%	$0	0.0%	35.6%	0	0.0%	$0	0.0%	35.6%	0	0.0%	27.3%	$0	0.0%	39.4%	0	0.0%	35.5%	$0	0.0%	48.7%	0	0.0%	30.9%	$0	0.0%	40.6%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	0	0.0%	$0	0.0%	5.8%	0	0.0%	$0	0.0%	5.8%	0	0.0%	3.4%	$0	0.0%	12.9%	0	0.0%	3.6%	$0	0.0%	2.1%	0	0.0%	2.2%	$0	0.0%	1.1%
	Moderate	4	20.0%	$168	8.0%	32.0%	9	28.1%	$513	19.0%	27.1%	4	20.0%	26.2%	$168	8.0%	20.6%	5	29.4%	24.3%	$161	21.8%	27.2%	4	26.7%	22.1%	$352	17.9%	22.4%
	Middle	8	40.0%	$738	35.1%	26.6%	8	25.0%	$361	13.4%	31.4%	8	40.0%	28.7%	$738	35.1%	30.4%	4	23.5%	32.3%	$117	15.9%	30.3%	4	26.7%	30.7%	$244	12.4%	29.5%
	Upper	8	40.0%	$1,198	56.9%	35.6%	15	46.9%	$1,829	67.7%	35.6%	8	40.0%	41.6%	$1,198	56.9%	36.1%	8	47.1%	39.9%	$459	62.3%	40.4%	7	46.7%	45.1%	$1,370	69.7%	47.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*20*	*100%*	*$2,104*	*100%*	*100%*	*32*	*100%*	*$2,703*	*100%*	*100%*	*20*	*100%*	*100%*	*$2,104*	*100%*	*100%*	*17*	*100%*	*100%*	*$737*	*100%*	*100%*	*15*	*100%*	*100%*	*$1,966*	*100%*	*100%*
					Total Businesses					Total Businesses																			
SMALL BUSINESSES	Low	0	0.0%	$0	0.0%	18.5%	13	14.0%	$445	11.8%	18.8%	0	0.0%	19.9%	$0	0.0%	24.6%	1	4.2%	17.6%	$5	0.6%	23.5%	12	17.4%	16.7%	$440	14.7%	20.3%
	Moderate	16	72.7%	$490	86.6%	33.7%	42	45.2%	$1,616	42.7%	31.6%	16	72.7%	33.5%	$490	86.6%	31.1%	16	66.7%	31.9%	$427	53.9%	20.8%	26	37.7%	31.6%	$1,189	39.7%	33.0%
	Middle	1	4.5%	$5	0.9%	21.0%	13	14.0%	$706	18.6%	23.5%	1	4.5%	19.5%	$5	0.9%	17.7%	1	4.2%	23.3%	$55	6.9%	27.5%	12	17.4%	25.5%	$651	21.7%	21.6%
	Upper	5	22.7%	$71	12.5%	26.8%	25	26.9%	$1,020	26.9%	26.0%	5	22.7%	26.5%	$71	12.5%	26.4%	6	25.0%	25.3%	$305	38.5%	27.8%	19	27.5%	26.1%	$715	23.9%	25.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%		0	0.0%	0.6%	$0	0.0%	0.2%	0	0.0%	1.9%	$0	0.0%	0.4%	0	0.0%	0.2%	$0	0.0%	0.0%
	Total	*22*	*100%*	*$566*	*100%*	*100%*	*93*	*100%*	*$3,787*	*100%*	*100%*	*22*	*100%*	*100%*	*$566*	*100%*	*100%*	*24*	*100%*	*100%*	*$792*	*100%*	*100%*	*69*	*100%*	*100%*	*$2,995*	*100%*	*100%*
					Total Farms					Total Farms																			
SMALL FARM	Low	0	0.0%	$0	0.0%	6.0%	0	0.0%	$0	0.0%	8.3%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	6.7%	$0	0.0%	41.3%	0	0.0%	7.1%	$0	0.0%	1.5%
	Moderate	0	0.0%	$0	0.0%	14.5%	2	28.6%	$500	55.3%	10.7%	0	0.0%	7.1%	$0	0.0%	0.1%	0	0.0%	20.0%	$0	0.0%	4.3%	2	28.6%	21.4%	$500	55.3%	37.8%
	Middle	0	0.0%	$0	0.0%	30.1%	0	0.0%	$0	0.0%	32.1%	0	0.0%	14.3%	$0	0.0%	15.7%	0	0.0%	20.0%	$0	0.0%	6.0%	0	0.0%	7.1%	$0	0.0%	20.2%
	Upper	2	100.0%	$520	100.0%	49.4%	5	71.4%	$404	44.7%	48.8%	2	100.0%	71.4%	$520	100.0%	84.0%	0	0.0%	53.3%	$0	0.0%	48.4%	5	71.4%	64.3%	$404	44.7%	40.4%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%		0	0.0%	7.1%	$0	0.0%	0.2%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*2*	*100%*	*$520*	*100%*	*100%*	*7*	*100%*	*$904*	*100%*	*100%*	*2*	*100%*	*100%*	*$520*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*7*	*100%*	*100%*	*$904*	*100%*	*100%*

Originations & Purchases
2018 and 2020 FFIEC Census Data and D&B information, and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2

Assessment Area: GA Albany

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison										Bank & Aggregate Lending Comparison																	
		2018					2019, 2020					2018						2019						2020					
		Count		Dollar		Families by Family Income	Count		Dollar		Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
												Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	0	0.0%	$0	0.0%	29.3%	0	0.0%	$0	0.0%	29.0%	0	0.0%	3.3%	$0	0.0%	1.8%	0	0.0%	3.4%	$0	0.0%	2.0%	0	0.0%	3.5%	$0	0.0%	1.9%
	Moderate	0	0.0%	$0	0.0%	18.4%	2	66.7%	$195	55.6%	18.3%	0	0.0%	14.1%	$0	0.0%	9.8%	1	100.0%	13.9%	$98	100.0%	9.7%	1	50.0%	13.4%	$97	38.3%	9.9%
	Middle	2	33.3%	$260	23.4%	15.7%	0	0.0%	$0	0.0%	15.9%	2	33.3%	23.1%	$260	23.4%	20.7%	0	0.0%	18.8%	$0	0.0%	17.1%	0	0.0%	25.0%	$0	0.0%	22.3%
	Upper	4	66.7%	$851	76.6%	36.6%	1	33.3%	$156	44.4%	36.9%	4	66.7%	36.9%	$851	76.6%	46.5%	0	0.0%	44.0%	$0	0.0%	54.3%	1	50.0%	42.1%	$156	61.7%	51.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	22.5%	$0	0.0%	21.2%	0	0.0%	19.9%	$0	0.0%	16.9%	0	0.0%	16.1%	$0	0.0%	14.1%
	Total	*6*	*100%*	*$1,111*	*100%*	*100%*	*3*	*100%*	*$351*	*100%*	*100%*	*6*	*100%*	*100%*	*$1,111*	*100%*	*100%*	*1*	*100%*	*100%*	*$98*	*100%*	*100%*	*2*	*100%*	*100%*	*$253*	*100%*	*100%*
REFINANCE	Low	0	0.0%	$0	0.0%	29.3%	1	8.3%	$47	2.7%	29.0%	0	0.0%	3.4%	$0	0.0%	1.6%	1	25.0%	3.6%	$47	14.9%	2.7%	0	0.0%	1.3%	$0	0.0%	0.5%
	Moderate	0	0.0%	$0	0.0%	18.4%	3	25.0%	$238	13.6%	18.3%	0	0.0%	7.5%	$0	0.0%	3.9%	1	25.0%	5.9%	$66	20.9%	3.3%	2	25.0%	5.6%	$172	11.9%	3.2%
	Middle	1	25.0%	$161	45.2%	15.7%	1	8.3%	$35	2.0%	15.9%	1	25.0%	14.9%	$161	45.2%	12.7%	1	25.0%	12.4%	$35	11.1%	10.0%	0	0.0%	9.3%	$0	0.0%	7.1%
	Upper	3	75.0%	$195	54.8%	36.6%	7	58.3%	$1,436	81.8%	36.9%	3	75.0%	42.3%	$195	54.8%	49.0%	1	25.0%	44.7%	$168	53.2%	50.1%	6	75.0%	42.8%	$1,268	88.1%	49.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	32.0%	$0	0.0%	32.8%	0	0.0%	33.4%	$0	0.0%	33.9%	0	0.0%	41.1%	$0	0.0%	40.1%
	Total	*4*	*100%*	*$356*	*100%*	*100%*	*12*	*100%*	*$1,756*	*100%*	*100%*	*4*	*100%*	*100%*	*$356*	*100%*	*100%*	*4*	*100%*	*100%*	*$316*	*100%*	*100%*	*8*	*100%*	*100%*	*$1,440*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	$0	0.0%	29.3%	1	8.3%	$15	4.6%	29.0%	0	0.0%	4.2%	$0	0.0%	1.8%	1	11.1%	4.0%	$15	8.1%	1.7%	0	0.0%	8.3%	$0	0.0%	7.8%
	Moderate	0	0.0%	$0	0.0%	18.4%	3	25.0%	$80	24.5%	18.3%	0	0.0%	8.3%	$0	0.0%	6.0%	3	33.3%	8.0%	$80	43.2%	3.3%	0	0.0%	8.3%	$0	0.0%	6.2%
	Middle	1	14.3%	$10	1.9%	15.7%	1	8.3%	$25	7.7%	15.9%	1	14.3%	29.2%	$10	1.9%	25.8%	1	11.1%	16.0%	$25	13.5%	13.4%	0	0.0%	13.9%	$0	0.0%	12.4%
	Upper	5	71.4%	$315	60.9%	36.6%	7	58.3%	$206	63.2%	36.9%	5	71.4%	50.0%	$315	60.9%	51.1%	4	44.4%	68.0%	$65	35.1%	79.6%	3	100.0%	66.7%	$141	100.0%	73.0%
	Unknown	1	14.3%	$192	37.1%	0.0%	0	0.0%	$0	0.0%	0.0%	1	14.3%	8.3%	$192	37.1%	15.3%	0	0.0%	4.0%	$0	0.0%	2.0%	0	0.0%	2.8%	$0	0.0%	0.6%
	Total	*7*	*100%*	*$517*	*100%*	*100%*	*12*	*100%*	*$326*	*100%*	*100%*	*7*	*100%*	*100%*	*$517*	*100%*	*100%*	*9*	*100%*	*100%*	*$185*	*100%*	*100%*	*3*	*100%*	*100%*	*$141*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	$0	0.0%	29.3%	0	0.0%	$0	0.0%	29.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	3.0%	$0	0.0%	1.7%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	18.4%	0	0.0%	$0	0.0%	18.3%	0	0.0%	2.2%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	15.7%	0	0.0%	$0	0.0%	15.9%	0	0.0%	4.3%	$0	0.0%	0.1%	0	0.0%	1.5%	$0	0.0%	0.1%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	36.6%	0	0.0%	$0	0.0%	36.9%	0	0.0%	23.9%	$0	0.0%	5.4%	0	0.0%	16.7%	$0	0.0%	3.5%	0	0.0%	17.0%	$0	0.0%	3.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	69.6%	$0	0.0%	94.5%	0	0.0%	78.8%	$0	0.0%	94.7%	0	0.0%	83.0%	$0	0.0%	96.2%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	$0	0.0%	29.3%	0	0.0%	$0	0.0%	29.0%	0	0.0%	2.6%	$0	0.0%	1.1%	0	0.0%	5.3%	$0	0.0%	1.9%	0	0.0%	5.0%	$0	0.0%	2.5%
	Moderate	1	50.0%	$30	33.3%	18.4%	0	0.0%	$0	0.0%	18.3%	1	50.0%	15.4%	$30	33.3%	8.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	10.0%	$0	0.0%	20.4%
	Middle	0	0.0%	$0	0.0%	15.7%	0	0.0%	$0	0.0%	15.9%	0	0.0%	15.4%	$0	0.0%	13.1%	0	0.0%	15.8%	$0	0.0%	12.2%	0	0.0%	15.0%	$0	0.0%	6.3%
	Upper	1	50.0%	$60	66.7%	36.6%	0	0.0%	$0	0.0%	36.9%	1	50.0%	66.7%	$60	66.7%	77.8%	0	0.0%	73.7%	$0	0.0%	82.8%	0	0.0%	65.0%	$0	0.0%	61.5%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	5.3%	$0	0.0%	3.0%	0	0.0%	5.0%	$0	0.0%	9.3%
	Total	*2*	*100%*	*$90*	*100%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*2*	*100%*	*100%*	*$90*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*

Originations & Purchases

2018 and 2020 FFIEC Census Data and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2

Assessment Area: GA Albany

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018 Count #	2018 Count %	2018 Dollar $ (000s)	2018 Dollar $ %	2018 Families by Family Income %	2019, 2020 Count #	2019, 2020 Count %	2019, 2020 Dollar $ (000s)	2019, 2020 Dollar $ %	2019, 2020 Families by Family Income %	Bank & Aggregate Lending Comparison 2018 Count Bank #	2018 Count Bank %	2018 Count Agg %	2018 Dollar Bank $(000s)	2018 Dollar Bank $ %	2018 Dollar Agg $ %	2019 Count Bank #	2019 Count Bank %	2019 Count Agg %	2019 Dollar Bank $(000s)	2019 Dollar Bank $ %	2019 Dollar Agg $ %	2020 Count Bank #	2020 Count Bank %	2020 Count Agg %	2020 Dollar Bank $(000s)	2020 Dollar Bank $ %	2020 Dollar Agg $ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	29.3%	1	20.0%	$61	22.6%	29.0%	0	0.0%	16.7%	$0	0.0%	18.8%	1	33.3%	5.9%	$61	44.2%	3.3%	0	0.0%	14.3%	$0	0.0%	3.1%
	Moderate	0	0.0%	$0	0.0%	18.4%	1	20.0%	$47	17.4%	18.3%	0	0.0%	25.0%	$0	0.0%	22.0%	1	33.3%	23.5%	$47	34.1%	11.6%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	15.7%	1	20.0%	$30	11.1%	15.9%	0	0.0%	16.7%	$0	0.0%	25.7%	1	33.3%	11.8%	$30	21.7%	6.8%	0	0.0%	42.9%	$0	0.0%	53.9%
	Upper	1	100.0%	$30	100.0%	36.6%	1	20.0%	$87	32.2%	36.9%	1	100.0%	33.3%	$30	100.0%	31.8%	0	0.0%	47.1%	$0	0.0%	75.0%	1	50.0%	14.3%	$87	65.9%	19.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	1	20.0%	$45	16.7%	0.0%	0	0.0%	8.3%	$0	0.0%	1.8%	0	0.0%	11.8%	$0	0.0%	3.3%	1	50.0%	28.6%	$45	34.1%	23.7%
	Total	*1*	*100%*	*$30*	*100%*	*100%*	*5*	*100%*	*$270*	*100%*	*100%*	*1*	*100%*	*100%*	*$30*	*100%*	*100%*	*3*	*100%*	*100%*	*$138*	*100%*	*100%*	*2*	*100%*	*100%*	*$132*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	29.3%	0	0.0%	$0	0.0%	29.0%	0	0.0%	1.5%	$0	0.0%	0.6%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	18.4%	0	0.0%	$0	0.0%	18.3%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	1.1%	$0	0.0%	0.9%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	15.7%	0	0.0%	$0	0.0%	15.9%	0	0.0%	3.0%	$0	0.0%	5.5%	0	0.0%	1.1%	$0	0.0%	0.7%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	36.6%	0	0.0%	$0	0.0%	36.9%	0	0.0%	1.5%	$0	0.0%	7.0%	0	0.0%	5.4%	$0	0.0%	9.8%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	93.9%	$0	0.0%	86.8%	0	0.0%	92.5%	$0	0.0%	88.7%	0	0.0%	100.0%	$0	0.0%	100.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	0	0.0%	$0	0.0%	29.3%	3	9.4%	$123	4.6%	29.0%	0	0.0%	3.3%	$0	0.0%	1.2%	3	17.6%	3.3%	$123	16.7%	2.0%	0	0.0%	2.4%	$0	0.0%	1.0%
	Moderate	1	5.0%	$30	1.4%	18.4%	9	28.1%	$560	20.7%	18.3%	1	5.0%	10.6%	$30	1.4%	4.9%	6	35.3%	9.4%	$291	39.5%	5.2%	3	20.0%	8.8%	$269	13.7%	5.2%
	Middle	4	20.0%	$431	20.5%	15.7%	3	9.4%	$90	3.3%	15.9%	4	20.0%	18.5%	$431	20.5%	11.5%	3	17.6%	14.5%	$90	12.2%	10.3%	0	0.0%	16.0%	$0	0.0%	11.6%
	Upper	14	70.0%	$1,451	69.0%	36.6%	16	50.0%	$1,885	69.7%	36.9%	14	70.0%	37.8%	$1,451	69.0%	32.6%	5	29.4%	42.0%	$233	31.6%	39.8%	11	73.3%	39.4%	$1,652	84.0%	38.9%
	Unknown	1	5.0%	$192	9.1%	0.0%	1	3.1%	$45	1.7%	0.0%	1	5.0%	29.9%	$192	9.1%	49.8%	0	0.0%	30.8%	$0	0.0%	42.8%	1	6.7%	33.4%	$45	2.3%	43.3%
	Total	*20*	*100%*	*$2,104*	*100%*	*100%*	*32*	*100%*	*$2,703*	*100%*	*100%*	*20*	*100%*	*100%*	*$2,104*	*100%*	*100%*	*17*	*100%*	*100%*	*$737*	*100%*	*100%*	*15*	*100%*	*100%*	*$1,966*	*100%*	*100%*
Small Business						Total Businesses					Total Businesses																		
Revenue	$1 Million or Less	20	90.9%	$456	80.6%	90.8%	68	73.1%	$2,302	60.8%	91.2%	20	90.9%	43.9%	$456	80.6%	35.7%	22	91.7%	40.8%	$392	49.5%	35.8%	46	66.7%	39.2%	$1,910	63.8%	31.9%
	Over $1 Million	2	9.1%	$110	19.4%	8.4%	11	11.8%	$1,343	35.5%	8.2%	2	9.1%					2	8.3%					9	13.0%				
	Rev. available	22	100.0%	$566	100.0%	99.2%	79	84.9%	$3,645	96.3%	99.4%	22	100.0%					24	100.0%					55	79.7%				
	Rev. Not Known	0	0.0%	$0	0.0%	0.8%	14	15.1%	$142	3.7%	0.7%	0	0.0%					0	0.0%					14	20.3%				
	Total	*22*	*100%*	*$566*	*100%*	*100%*	*93*	*100%*	*$3,787*	*100%*	*100%*	*22*	*100%*					*24*	*100%*					*69*	*100%*				
Loan Size	$100,000 or Less	22	100.0%	$566	100.0%		83	89.2%	$1,708	45.1%		22	100.0%	91.5%	$566	100.0%	28.5%	22	91.7%	91.6%	$392	49.5%	30.6%	61	88.4%	85.5%	$1,316	43.9%	27.7%
	$100,001-$250,000	0	0.0%	$0	0.0%		8	8.6%	$1,304	34.4%		0	0.0%	3.9%	$0	0.0%	16.3%	2	8.3%	4.3%	$400	50.5%	18.4%	6	8.7%	8.9%	$904	30.2%	23.6%
	$250,001-$1 Million	0	0.0%	$0	0.0%		2	2.2%	$775	20.5%		0	0.0%	4.6%	$0	0.0%	55.2%	0	0.0%	4.1%	$0	0.0%	51.0%	2	2.9%	5.5%	$775	25.9%	48.7%
	Total	*22*	*100%*	*$566*	*100%*		*93*	*100%*	*$3,787*	*100%*		*22*	*100%*	*100%*	*$566*	*100%*	*100%*	*24*	*100%*	*100%*	*$792*	*100%*	*100%*	*69*	*100%*	*100%*	*$2,995*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	20	100.0%	$456	100.0%		65	95.6%	$1,377	59.8%																			
	$100,001-$250,000	0	0.0%	$0	0.0%		1	1.5%	$150	6.5%																			
	$250,001-$1 Million	0	0.0%	$0	0.0%		2	2.9%	$775	33.7%																			
	Total	*20*	*100%*	*$456*	*100%*		*68*	*100%*	*$2,302*	*100%*																			
Small Farm						Total Farms					Total Farms																		
Revenue	$1 Million or Less	1	50.0%	$93	17.9%	96.4%	6	85.7%	$857	94.8%	95.2%	1	50.0%	50.0%	$93	17.9%	30.2%	0	0.0%	46.7%	$0	0.0%	7.2%	6	85.7%	57.1%	$857	94.8%	65.9%
	Over $1 Million	1	50.0%	$427	82.1%	3.6%	1	14.3%	$47	5.2%	4.8%	1	50.0%					0	0.0%					1	14.3%				
	Rev. available	2	100.0%	$520	100.0%	100.0%	7	100.0%	$904	100.0%	100.0%	2	100.0%					0	0.0%					7	100.0%				
	Not Known	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%					0	0.0%					0	0.0%				
	Total	*2*	*100%*	*$520*	*100%*	*100%*	*7*	*100%*	*$904*	*100%*	*100%*	*2*	*100%*					*0*	*0%*					*7*	*100%*				
Loan Size	$100,000 or Less	1	50.0%	$93	17.9%		4	57.1%	$204	22.6%		1	50.0%	78.6%	$93	17.9%	18.0%	0	0.0%	86.7%	$0	0.0%	17.5%	4	57.1%	71.4%	$204	22.6%	27.3%
	$100,001-$250,000	0	0.0%	$0	0.0%		3	42.9%	$700	77.4%		0	0.0%	7.1%	$0	0.0%	15.0%	0	0.0%	0.0%	$0	0.0%	0.0%	3	42.9%	21.4%	$700	77.4%	52.4%
	$250,001-$500,000	1	50.0%	$427	82.1%		0	0.0%	$0	0.0%		1	50.0%	14.3%	$427	82.1%	67.0%	0	0.0%	13.3%	$0	0.0%	82.5%	0	0.0%	7.1%	$0	0.0%	20.2%
	Total	*2*	*100%*	*$520*	*100%*		*7*	*100%*	*$904*	*100%*		*2*	*100%*	*100%*	*$520*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*7*	*100%*	*100%*	*$904*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	1	100.0%	$93	100.0%		3	50.0%	$157	18.3%																			
	$100,001-$250,000	0	0.0%	$0	0.0%		3	50.0%	$700	81.7%																			
	$250,001-$500,000	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%																			
	Total	*1*	*100%*	*$93*	*100%*		*6*	*100%*	*$857*	*100%*																			

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue.
2018 and 2020 FFIEC Census Data and D&B information, and 2015 ACS Data.

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2
Assessment Area: GA Athens

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison 2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
HOME PURCHASE	Low	25	10.5%	$3,943	7.1%	14.0%	10	12.5%	12.0%	$1,463	8.7%	9.0%	8	9.4%	12.0%	$1,025	5.7%	9.4%	7	9.5%	10.6%	$1,455	7.1%	8.6%
	Moderate	18	7.5%	$3,061	5.5%	10.5%	6	7.5%	11.2%	$821	4.9%	8.0%	7	8.2%	12.6%	$1,077	6.0%	9.4%	5	6.8%	11.6%	$1,163	5.7%	9.0%
	Middle	118	49.4%	$25,180	45.5%	46.4%	39	48.8%	50.4%	$7,063	41.8%	49.7%	51	60.0%	49.5%	$10,978	61.2%	50.8%	28	37.8%	52.2%	$7,139	34.8%	51.4%
	Upper	78	32.6%	$23,156	41.8%	29.1%	25	31.3%	26.4%	$7,566	44.7%	33.4%	19	22.4%	25.9%	$4,848	27.0%	30.4%	34	45.9%	25.7%	$10,742	52.4%	31.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*239*	*100%*	*$55,340*	*100%*	*100%*	*80*	*100%*	*100%*	*$16,913*	*100%*	*100%*	*85*	*100%*	*100%*	*$17,928*	*100%*	*100%*	*74*	*100%*	*100%*	*$20,499*	*100%*	*100%*
REFINANCE	Low	8	6.6%	$1,707	4.3%	14.0%	0	0.0%	13.0%	$0	0.0%	10.4%	4	13.3%	10.1%	$761	9.3%	9.4%	4	5.4%	9.2%	$946	3.7%	7.5%
	Moderate	4	3.3%	$588	1.5%	10.5%	2	11.8%	6.7%	$355	5.9%	5.9%	2	6.7%	7.0%	$233	2.8%	4.5%	0	0.0%	6.1%	$0	0.0%	4.6%
	Middle	43	35.5%	$10,663	26.8%	46.4%	4	23.5%	47.6%	$1,003	16.7%	41.8%	10	33.3%	49.6%	$2,505	30.6%	43.9%	29	39.2%	50.8%	$7,155	28.0%	45.3%
	Upper	66	54.5%	$26,852	67.5%	29.1%	11	64.7%	32.7%	$4,661	77.4%	41.9%	14	46.7%	33.2%	$4,695	57.3%	42.2%	41	55.4%	33.8%	$17,496	68.4%	42.5%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.1%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.1%
	Total	*121*	*100%*	*$39,810*	*100%*	*100%*	*17*	*100%*	*100%*	*$6,019*	*100%*	*100%*	*30*	*100%*	*100%*	*$8,194*	*100%*	*100%*	*74*	*100%*	*100%*	*$25,597*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	$0	0.0%	14.0%	0	0.0%	9.4%	$0	0.0%	9.5%	0	0.0%	5.5%	$0	0.0%	4.7%	0	0.0%	5.0%	$0	0.0%	5.1%
	Moderate	0	0.0%	$0	0.0%	10.5%	0	0.0%	8.1%	$0	0.0%	6.4%	0	0.0%	6.3%	$0	0.0%	3.1%	0	0.0%	6.6%	$0	0.0%	3.4%
	Middle	15	45.5%	$1,017	50.8%	46.4%	4	33.3%	49.7%	$402	47.1%	42.7%	8	66.7%	55.5%	$517	70.0%	53.3%	3	33.3%	50.4%	$98	23.9%	43.7%
	Upper	18	54.5%	$985	49.2%	29.1%	8	66.7%	32.9%	$451	52.9%	41.3%	4	33.3%	32.8%	$222	30.0%	38.9%	6	66.7%	37.2%	$312	76.1%	46.5%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.8%	$0	0.0%	1.3%
	Total	*33*	*100%*	*$2,002*	*100%*	*100%*	*12*	*100%*	*100%*	*$853*	*100%*	*100%*	*12*	*100%*	*100%*	*$739*	*100%*	*100%*	*9*	*100%*	*100%*	*$410*	*100%*	*100%*
						Multi-Family Units																		
MULTI FAMILY	Low	0	0.0%	$0	0.0%	26.6%	0	0.0%	40.7%	$0	0.0%	36.4%	0	0.0%	31.6%	$0	0.0%	33.2%	0	0.0%	29.3%	$0	0.0%	18.7%
	Moderate	0	0.0%	$0	0.0%	9.9%	0	0.0%	11.1%	$0	0.0%	23.9%	0	0.0%	15.8%	$0	0.0%	9.5%	0	0.0%	12.2%	$0	0.0%	17.9%
	Middle	0	0.0%	$0	0.0%	35.7%	0	0.0%	25.9%	$0	0.0%	20.4%	0	0.0%	34.2%	$0	0.0%	48.8%	0	0.0%	31.7%	$0	0.0%	39.1%
	Upper	0	0.0%	$0	0.0%	25.7%	0	0.0%	22.2%	$0	0.0%	19.3%	0	0.0%	18.4%	$0	0.0%	8.5%	0	0.0%	24.4%	$0	0.0%	24.2%
	Unknown	0	0.0%	$0	0.0%	2.2%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	2.4%	$0	0.0%	0.2%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	$0	0.0%	14.0%	0	0.0%	3.5%	$0	0.0%	1.7%	0	0.0%	3.0%	$0	0.0%	3.1%	0	0.0%	9.7%	$0	0.0%	6.2%
	Moderate	0	0.0%	$0	0.0%	10.5%	0	0.0%	3.5%	$0	0.0%	1.4%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	5.8%	$0	0.0%	4.4%
	Middle	3	37.5%	$185	36.2%	46.4%	2	66.7%	51.3%	$95	44.2%	33.2%	1	33.3%	62.2%	$90	61.6%	54.1%	0	0.0%	43.7%	$0	0.0%	42.2%
	Upper	5	62.5%	$326	63.8%	29.1%	1	33.3%	41.6%	$120	55.8%	63.6%	2	66.7%	34.8%	$56	38.4%	42.8%	2	100.0%	40.8%	$150	100.0%	47.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*8*	*100%*	*$511*	*100%*	*100%*	*3*	*100%*	*100%*	*$215*	*100%*	*100%*	*3*	*100%*	*100%*	*$146*	*100%*	*100%*	*2*	*100%*	*100%*	*$150*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2
Assessment Area: GA Athens

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	1	20.0%	$20	3.9%	14.0%	0	0.0%	15.2%	$0	0.0%	19.5%	1	50.0%	12.3%	$20	9.2%	20.3%	0	0.0%	6.5%	$0	0.0%	7.9%
	Moderate	0	0.0%	$0	0.0%	10.5%	0	0.0%	12.1%	$0	0.0%	6.4%	0	0.0%	7.0%	$0	0.0%	4.8%	0	0.0%	9.7%	$0	0.0%	3.5%
	Middle	3	60.0%	$329	63.9%	46.4%	1	100.0%	42.4%	$19	100.0%	32.7%	1	50.0%	57.9%	$197	90.8%	43.4%	1	50.0%	48.4%	$113	40.5%	30.2%
	Upper	1	20.0%	$166	32.2%	29.1%	0	0.0%	30.3%	$0	0.0%	41.4%	0	0.0%	22.8%	$0	0.0%	31.6%	1	50.0%	35.5%	$166	59.5%	58.4%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*5*	*100%*	*$515*	*100%*	*100%*	*1*	*100%*	*100%*	*$19*	*100%*	*100%*	*2*	*100%*	*100%*	*$217*	*100%*	*100%*	*2*	*100%*	*100%*	*$279*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	14.0%	0	0.0%	12.5%	$0	0.0%	26.4%	0	0.0%	7.1%	$0	0.0%	4.3%	0	0.0%	6.1%	$0	0.0%	4.6%
	Moderate	0	0.0%	$0	0.0%	10.5%	0	0.0%	14.1%	$0	0.0%	28.7%	0	0.0%	23.8%	$0	0.0%	16.3%	0	0.0%	23.5%	$0	0.0%	16.6%
	Middle	0	0.0%	$0	0.0%	46.4%	0	0.0%	54.7%	$0	0.0%	35.0%	0	0.0%	54.8%	$0	0.0%	54.4%	0	0.0%	54.1%	$0	0.0%	51.4%
	Upper	0	0.0%	$0	0.0%	29.1%	0	0.0%	18.8%	$0	0.0%	10.0%	0	0.0%	14.3%	$0	0.0%	24.9%	0	0.0%	16.3%	$0	0.0%	27.4%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	34	8.4%	$5,670	5.8%	14.0%	10	8.8%	12.1%	$1,463	6.1%	12.5%	13	9.8%	11.0%	$1,806	6.6%	12.6%	11	6.8%	9.8%	$2,401	5.1%	9.4%
	Moderate	22	5.4%	$3,649	3.7%	10.5%	8	7.1%	9.8%	$1,176	4.9%	9.4%	9	6.8%	10.2%	$1,310	4.8%	7.7%	5	3.1%	8.9%	$1,163	2.5%	8.3%
	Middle	182	44.8%	$37,374	38.1%	46.4%	50	44.2%	49.5%	$8,582	35.7%	44.0%	71	53.8%	50.3%	$14,287	52.5%	48.4%	61	37.9%	51.1%	$14,505	30.9%	46.7%
	Upper	168	41.4%	$51,485	52.4%	29.1%	45	39.8%	28.6%	$12,798	53.3%	34.1%	39	29.5%	28.5%	$9,821	36.1%	31.3%	84	52.2%	30.1%	$28,866	61.5%	35.6%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.1%	$0	0.0%	0.0%	0	0.0%	0.1%	$0	0.0%	0.1%
	Total	*406*	*100%*	*$98,178*	*100%*	*100%*	*113*	*100%*	*100%*	*$24,019*	*100%*	*100%*	*132*	*100%*	*100%*	*$27,224*	*100%*	*100%*	*161*	*100%*	*100%*	*$46,935*	*100%*	*100%*
					Total Businesses																			
SMALL BUSINESSES	Low	4	6.8%	$118	1.9%	18.5%	1	6.7%	17.1%	$8	0.3%	19.3%	0	0.0%	18.4%	$0	0.0%	20.9%	3	10.3%	16.4%	$110	4.8%	18.9%
	Moderate	4	6.8%	$282	4.4%	10.1%	1	6.7%	12.1%	$7	0.3%	12.1%	0	0.0%	12.1%	$0	0.0%	14.8%	3	10.3%	12.3%	$275	12.1%	14.0%
	Middle	41	69.5%	$5,458	86.0%	42.8%	11	73.3%	43.7%	$2,548	99.1%	40.8%	14	93.3%	41.1%	$1,486	99.0%	40.6%	16	55.2%	43.6%	$1,424	62.5%	42.1%
	Upper	10	16.9%	$491	7.7%	27.3%	2	13.3%	25.9%	$8	0.3%	26.6%	1	6.7%	26.7%	$15	1.0%	23.3%	7	24.1%	26.8%	$468	20.6%	24.4%
	Unknown	0	0.0%	$0	0.0%	1.4%	0	0.0%	0.3%	$0	0.0%	1.0%	0	0.0%	0.4%	$0	0.0%	0.1%	0	0.0%	0.4%	$0	0.0%	0.5%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	0.9%	$0	0.0%	0.2%	0	0.0%	1.3%	$0	0.0%	0.3%	0	0.0%	0.4%	$0	0.0%	0.1%
	Total	*59*	*100%*	*$6,349*	*100%*	*100%*	*15*	*100%*	*100%*	*$2,571*	*100%*	*100%*	*15*	*100%*	*100%*	*$1,501*	*100%*	*100%*	*29*	*100%*	*100%*	*$2,277*	*100%*	*100%*
					Total Farms																			
SMALL FARM	Low	0	0.0%	$0	0.0%	14.9%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	20.0%	$0	0.0%	2.2%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	11.9%	0	0.0%	8.3%	$0	0.0%	21.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	16.7%	$0	0.0%	59.1%
	Middle	1	100.0%	$10	100.0%	37.3%	0	0.0%	66.7%	$0	0.0%	72.3%	0	0.0%	20.0%	$0	0.0%	54.9%	1	100.0%	50.0%	$10	100.0%	29.9%
	Upper	0	0.0%	$0	0.0%	32.8%	0	0.0%	25.0%	$0	0.0%	6.7%	0	0.0%	60.0%	$0	0.0%	42.9%	0	0.0%	33.3%	$0	0.0%	11.0%
	Unknown	0	0.0%	$0	0.0%	3.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*1*	*100%*	*$10*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*1*	*100%*	*100%*	*$10*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2
Assessment Area: GA Athens

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	13	5.4%	$1,717	3.1%	32.2%	2	2.5%	4.3%	$228	1.3%	2.3%	8	9.4%	6.8%	$997	5.6%	4.3%	3	4.1%	5.0%	$492	2.4%	3.2%
	Moderate	41	17.2%	$6,465	11.7%	14.3%	16	20.0%	14.0%	$2,389	14.1%	10.3%	14	16.5%	17.2%	$2,038	11.4%	13.7%	11	14.9%	17.3%	$2,038	9.9%	14.2%
	Middle	47	19.7%	$8,581	15.5%	16.7%	21	26.3%	20.9%	$3,686	21.8%	19.2%	16	18.8%	23.1%	$3,000	16.7%	21.9%	10	13.5%	21.0%	$1,895	9.2%	20.1%
	Upper	136	56.9%	$38,131	68.9%	36.7%	40	50.0%	44.0%	$10,520	62.2%	52.7%	47	55.3%	39.6%	$11,893	66.3%	48.2%	49	66.2%	41.7%	$15,718	76.7%	48.1%
	Unknown	2	0.8%	$446	0.8%	0.0%	1	1.3%	16.8%	$90	0.5%	15.4%	0	0.0%	13.4%	$0	0.0%	11.9%	1	1.4%	15.1%	$356	1.7%	14.3%
	Total	*239*	*100%*	*$55,340*	*100%*	*100%*	*80*	*100%*	*100%*	*$16,913*	*100%*	*100%*	*85*	*100%*	*100%*	*$17,928*	*100%*	*100%*	*74*	*100%*	*100%*	*$20,499*	*100%*	*100%*
REFINANCE	Low	1	0.8%	$93	0.2%	32.2%	0	0.0%	5.5%	$0	0.0%	2.6%	0	0.0%	5.3%	$0	0.0%	2.3%	1	1.4%	3.3%	$93	0.4%	1.6%
	Moderate	10	8.3%	$1,517	3.8%	14.3%	2	11.8%	11.7%	$292	4.9%	7.6%	3	10.0%	14.9%	$467	5.7%	10.1%	5	6.8%	11.3%	$758	3.0%	7.3%
	Middle	18	14.9%	$3,347	8.4%	16.7%	0	0.0%	18.0%	$0	0.0%	13.6%	5	16.7%	18.7%	$769	9.4%	15.0%	13	17.6%	20.0%	$2,578	10.1%	15.8%
	Upper	90	74.4%	$34,515	86.7%	36.7%	15	88.2%	47.4%	$5,727	95.1%	59.8%	21	70.0%	43.6%	$6,738	82.2%	54.7%	54	73.0%	50.2%	$22,050	86.1%	60.4%
	Unknown	2	1.7%	$338	0.8%	0.0%	0	0.0%	17.3%	$0	0.0%	16.4%	1	3.3%	17.4%	$220	2.7%	17.9%	1	1.4%	15.3%	$118	0.5%	14.8%
	Total	*121*	*100%*	*$39,810*	*100%*	*100%*	*17*	*100%*	*100%*	*$6,019*	*100%*	*100%*	*30*	*100%*	*100%*	*$8,194*	*100%*	*100%*	*74*	*100%*	*100%*	*$25,597*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	$0	0.0%	32.2%	0	0.0%	3.4%	$0	0.0%	1.7%	0	0.0%	3.1%	$0	0.0%	1.7%	0	0.0%	3.3%	$0	0.0%	1.9%
	Moderate	5	15.2%	$175	8.7%	14.3%	2	16.7%	11.4%	$75	8.8%	7.7%	2	16.7%	10.9%	$50	6.8%	5.7%	1	11.1%	10.7%	$50	12.2%	6.9%
	Middle	12	36.4%	$756	37.8%	16.7%	4	33.3%	21.5%	$226	26.5%	18.6%	3	25.0%	19.5%	$342	46.3%	17.9%	5	55.6%	21.5%	$188	45.9%	18.9%
	Upper	16	48.5%	$1,071	53.5%	36.7%	6	50.0%	55.7%	$552	64.7%	57.5%	7	58.3%	60.9%	$347	47.0%	66.4%	3	33.3%	57.9%	$172	42.0%	65.7%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	8.1%	$0	0.0%	14.6%	0	0.0%	5.5%	$0	0.0%	8.3%	0	0.0%	6.6%	$0	0.0%	6.7%
	Total	*33*	*100%*	*$2,002*	*100%*	*100%*	*12*	*100%*	*100%*	*$853*	*100%*	*100%*	*12*	*100%*	*100%*	*$739*	*100%*	*100%*	*9*	*100%*	*100%*	*$410*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	$0	0.0%	32.2%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	14.3%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	16.7%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	2.4%	$0	0.0%	0.3%
	Upper	0	0.0%	$0	0.0%	36.7%	0	0.0%	22.2%	$0	0.0%	9.5%	0	0.0%	10.5%	$0	0.0%	1.2%	0	0.0%	9.8%	$0	0.0%	1.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	77.8%	$0	0.0%	90.5%	0	0.0%	89.5%	$0	0.0%	98.8%	0	0.0%	87.8%	$0	0.0%	98.5%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	$0	0.0%	32.2%	0	0.0%	4.4%	$0	0.0%	2.6%	0	0.0%	5.2%	$0	0.0%	4.4%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	14.3%	0	0.0%	13.3%	$0	0.0%	7.7%	0	0.0%	14.8%	$0	0.0%	10.5%	0	0.0%	15.5%	$0	0.0%	8.0%
	Middle	4	50.0%	$356	69.7%	16.7%	1	33.3%	20.4%	$120	55.8%	10.7%	2	66.7%	25.2%	$136	93.2%	24.7%	1	50.0%	24.3%	$100	66.7%	22.5%
	Upper	3	37.5%	$80	15.7%	36.7%	1	33.3%	57.5%	$20	9.3%	75.3%	1	33.3%	52.6%	$10	6.8%	58.9%	1	50.0%	57.3%	$50	33.3%	67.7%
	Unknown	1	12.5%	$75	14.7%	0.0%	1	33.3%	4.4%	$75	34.9%	3.8%	0	0.0%	2.2%	$0	0.0%	1.6%	0	0.0%	2.9%	$0	0.0%	1.7%
	Total	*8*	*100%*	*$511*	*100%*	*100%*	*3*	*100%*	*100%*	*$215*	*100%*	*100%*	*3*	*100%*	*100%*	*$146*	*100%*	*100%*	*2*	*100%*	*100%*	*$150*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2
Assessment Area: GA Athens

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	1	20.0%	$20	3.9%	32.2%	0	0.0%	9.1%	$0	0.0%	7.2%	1	50.0%	8.8%	$20	9.2%	6.0%	0	0.0%	6.5%	$0	0.0%	2.3%
	Moderate	1	20.0%	$19	3.7%	14.3%	1	100.0%	9.1%	$19	100.0%	2.4%	0	0.0%	22.8%	$0	0.0%	7.8%	0	0.0%	19.4%	$0	0.0%	8.1%
	Middle	1	20.0%	$166	32.2%	16.7%	0	0.0%	18.2%	$0	0.0%	9.9%	0	0.0%	15.8%	$0	0.0%	15.6%	1	50.0%	19.4%	$166	59.5%	9.1%
	Upper	2	40.0%	$310	60.2%	36.7%	0	0.0%	54.5%	$0	0.0%	50.5%	1	50.0%	35.1%	$197	90.8%	55.1%	1	50.0%	41.9%	$113	40.5%	67.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	9.1%	$0	0.0%	30.0%	0	0.0%	17.5%	$0	0.0%	15.5%	0	0.0%	12.9%	$0	0.0%	13.2%
	Total	*5*	*100%*	*$515*	*100%*	*100%*	*1*	*100%*	*100%*	*$19*	*100%*	*100%*	*2*	*100%*	*100%*	*$217*	*100%*	*100%*	*2*	*100%*	*100%*	*$279*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	32.2%	0	0.0%	1.6%	$0	0.0%	1.2%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	14.3%	0	0.0%	1.6%	$0	0.0%	1.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	16.7%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	2.4%	$0	0.0%	7.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	36.7%	0	0.0%	9.4%	$0	0.0%	3.6%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	87.5%	$0	0.0%	94.2%	0	0.0%	97.6%	$0	0.0%	93.0%	0	0.0%	100.0%	$0	0.0%	100.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	15	3.7%	$1,830	1.9%	32.2%	2	1.8%	4.5%	$228	0.9%	2.1%	9	6.8%	6.0%	$1,017	3.7%	3.0%	4	2.5%	3.9%	$585	1.2%	1.9%
	Moderate	57	14.0%	$8,176	8.3%	14.3%	21	18.6%	12.9%	$2,775	11.6%	8.3%	19	14.4%	15.9%	$2,555	9.4%	10.4%	17	10.6%	13.7%	$2,846	6.1%	8.8%
	Middle	82	20.2%	$13,206	13.5%	16.7%	26	23.0%	19.6%	$4,032	16.8%	15.4%	26	19.7%	21.1%	$4,247	15.6%	16.6%	30	18.6%	20.0%	$4,927	10.5%	15.1%
	Upper	247	60.8%	$74,107	75.5%	36.7%	62	54.9%	45.1%	$16,819	70.0%	49.2%	77	58.3%	41.3%	$19,185	70.5%	43.9%	108	67.1%	45.4%	$38,103	81.2%	46.9%
	Unknown	5	1.2%	$859	0.9%	0.0%	2	1.8%	18.0%	$165	0.7%	25.0%	1	0.8%	15.8%	$220	0.8%	26.1%	2	1.2%	17.1%	$474	1.0%	27.2%
	Total	*406*	*100%*	*$98,178*	*100%*	*100%*	*113*	*100%*	*100%*	*$24,019*	*100%*	*100%*	*132*	*100%*	*100%*	*$27,224*	*100%*	*100%*	*161*	*100%*	*100%*	*$46,935*	*100%*	*100%*
Small Business						Total Businesses																		
Revenue	$1 Million or Less	37	62.7%	$2,002	31.5%	91.7%	8	53.3%	43.7%	$227	8.8%	34.6%	12	80.0%	44.4%	$1,281	85.3%	38.4%	17	58.6%	44.8%	$494	21.7%	35.0%
	Over $1 Million	19	32.2%	$4,112	64.8%	7.5%	7	46.7%					3	20.0%					9	31.0%				
	Total Rev. available	56	94.9%	$6,114	96.3%	99.2%	15	100.0%					15	100.0%					26	89.6%				
	Rev. Not Known	3	5.1%	$235	3.7%	0.8%	0	0.0%					0	0.0%					3	10.3%				
	Total	*59*	*100%*	*$6,349*	*100%*	*100%*	*15*	*100%*					*15*	*100%*					*29*	*100%*				
Loan Size	$100,000 or Less	47	79.7%	$1,664	26.2%		10	66.7%	89.8%	$285	11.1%	29.1%	13	86.7%	90.7%	$481	32.0%	29.9%	24	82.8%	84.7%	$898	39.4%	27.0%
	$100,001 - $250,000	7	11.9%	$1,326	20.9%		3	20.0%	4.9%	$461	17.9%	17.5%	0	0.0%	4.7%	$0	0.0%	18.3%	4	13.8%	8.8%	$865	38.0%	22.1%
	$250,001 - $1 Million	5	8.5%	$3,359	52.9%		2	13.3%	5.2%	$1,825	71.0%	53.4%	2	13.3%	4.6%	$1,020	68.0%	51.8%	1	3.4%	6.5%	$514	22.6%	50.9%
	Total	*59*	*100%*	*$6,349*	*100%*		*15*	*100%*	*100%*	*$2,571*	*100%*	*100%*	*15*	*100%*	*100%*	*$1,501*	*100%*	*100%*	*29*	*100%*	*100%*	*$2,277*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	34	91.9%	$832	41.6%																			
	$100,001 - $250,000	1	2.7%	$150	7.5%																			
	$250,001 - $1 Million	2	5.4%	$1,020	50.9%																			
	Total	*37*	*100%*	*$2,002*	*100%*																			
Small Farm						Total Farms																		
Revenue	$1 Million or Less	1	100.0%	$10	100.0%	95.5%	0	0.0%	33.3%	$0	0.0%	14.5%	0	0.0%	80.0%	$0	0.0%	81.3%	1	100.0%	66.7%	$10	100.0%	74.8%
	Over $1 Million	0	0.0%	$0	0.0%	4.5%	0	0.0%					0	0.0%					0	0.0%				
	Total Rev. available	1	100.0%	$10	100.0%	100.0%	0	0.0%					0	0.0%					1	100.0%				
	Not Known	0	0.0%	$0	0.0%	0.0%	0	0.0%					0	0.0%					0	0.0%				
	Total	*1*	*100%*	*$10*	*100%*	*100%*	*0*	*0%*					*0*	*0%*					*1*	*100%*				
Loan Size	$100,000 or Less	1	100.0%	$10	100.0%		0	0.0%	83.3%	$0	0.0%	32.0%	0	0.0%	100.0%	$0	0.0%	100.0%	1	100.0%	100.0%	$10	100.0%	100.0%
	$100,001 - $250,000	0	0.0%	$0	0.0%		0	0.0%	8.3%	$0	0.0%	21.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	$250,001 - $500,000	0	0.0%	$0	0.0%		0	0.0%	8.3%	$0	0.0%	47.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*1*	*100%*	*$10*	*100%*		*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*1*	*100%*	*100%*	*$10*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	1	100.0%	$10	100.0%																			
	$100,001 - $250,000	0	0.0%	$0	0.0%																			
	$250,001 - $500,000	0	0.0%	$0	0.0%																			
	Total	*1*	*100%*	*$10*	*100%*																			

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue.
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2
Assessment Area: GA Dalton

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
HOME PURCHASE	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	40	23.3%	$5,393	19.9%	16.1%	17	23.3%	12.6%	$2,403	20.4%	10.4%	13	23.2%	12.4%	$1,689	20.1%	10.1%	10	23.3%	9.8%	$1,301	18.8%	7.8%
	Middle	70	40.7%	$9,917	36.5%	50.2%	28	38.4%	45.7%	$3,540	30.0%	44.4%	23	41.1%	49.9%	$3,480	41.4%	47.8%	19	44.2%	47.7%	$2,897	41.8%	45.6%
	Upper	62	36.0%	$11,826	43.6%	33.8%	28	38.4%	41.8%	$5,854	49.6%	45.2%	20	35.7%	37.7%	$3,241	38.5%	42.1%	14	32.6%	42.5%	$2,731	39.4%	46.7%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*172*	*100%*	*$27,136*	*100%*	*100%*	*73*	*100%*	*100%*	*$11,797*	*100%*	*100%*	*56*	*100%*	*100%*	*$8,410*	*100%*	*100%*	*43*	*100%*	*100%*	*$6,929*	*100%*	*100%*
REFINANCE	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	56	18.4%	$4,317	14.5%	16.1%	18	20.2%	9.8%	$1,111	14.8%	7.5%	15	18.1%	8.8%	$935	12.9%	6.8%	23	17.4%	7.3%	$2,271	15.2%	5.5%
	Middle	152	50.0%	$13,902	46.8%	50.2%	42	47.2%	49.6%	$3,327	44.5%	48.5%	42	50.6%	49.5%	$3,417	47.3%	48.0%	68	51.5%	48.9%	$7,158	47.8%	46.8%
	Upper	96	31.6%	$11,484	38.7%	33.8%	29	32.6%	40.6%	$3,044	40.7%	44.0%	26	31.3%	41.7%	$2,879	39.8%	45.3%	41	31.1%	43.8%	$5,561	37.1%	47.7%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*304*	*100%*	*$29,703*	*100%*	*100%*	*89*	*100%*	*100%*	*$7,482*	*100%*	*100%*	*83*	*100%*	*100%*	*$7,231*	*100%*	*100%*	*132*	*100%*	*100%*	*$14,990*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	9	12.3%	$399	13.4%	16.1%	3	12.0%	10.9%	$172	15.5%	9.8%	4	15.4%	12.3%	$167	16.7%	13.3%	2	9.1%	6.4%	$60	7.0%	4.4%
	Middle	28	38.4%	$1,029	34.6%	50.2%	9	36.0%	42.0%	$329	29.6%	43.3%	12	46.2%	49.3%	$429	42.8%	45.1%	7	31.8%	38.2%	$271	31.5%	39.7%
	Upper	36	49.3%	$1,546	52.0%	33.8%	13	52.0%	47.1%	$610	54.9%	46.8%	10	38.5%	38.4%	$407	40.6%	41.6%	13	59.1%	55.5%	$529	61.5%	55.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*73*	*100%*	*$2,974*	*100%*	*100%*	*25*	*100%*	*100%*	*$1,111*	*100%*	*100%*	*26*	*100%*	*100%*	*$1,003*	*100%*	*100%*	*22*	*100%*	*100%*	*$860*	*100%*	*100%*
MULTI FAMILY						Multi-Family Units																		
	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	18.7%	0	0.0%	16.7%	$0	0.0%	7.3%	0	0.0%	25.9%	$0	0.0%	40.9%	0	0.0%	32.1%	$0	0.0%	46.0%
	Middle	0	0.0%	$0	0.0%	43.1%	0	0.0%	45.8%	$0	0.0%	24.5%	0	0.0%	44.4%	$0	0.0%	40.7%	0	0.0%	57.1%	$0	0.0%	47.1%
	Upper	0	0.0%	$0	0.0%	38.1%	0	0.0%	37.5%	$0	0.0%	68.2%	0	0.0%	29.6%	$0	0.0%	18.3%	0	0.0%	10.7%	$0	0.0%	7.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	2	4.3%	$35	1.7%	16.1%	0	0.0%	5.1%	$0	0.0%	6.3%	1	5.3%	7.8%	$25	4.5%	7.4%	1	11.1%	12.0%	$10	1.9%	17.9%
	Middle	23	48.9%	$702	35.0%	50.2%	9	47.4%	57.1%	$311	33.7%	54.5%	11	57.9%	56.9%	$341	61.0%	56.7%	3	33.3%	46.7%	$50	9.6%	28.8%
	Upper	22	46.8%	$1,268	63.2%	33.8%	10	52.6%	37.8%	$613	66.3%	39.2%	7	36.8%	35.3%	$193	34.5%	35.9%	5	55.6%	41.3%	$462	88.5%	53.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*47*	*100%*	*$2,005*	*100%*	*100%*	*19*	*100%*	*100%*	*$924*	*100%*	*100%*	*19*	*100%*	*100%*	*$559*	*100%*	*100%*	*9*	*100%*	*100%*	*$522*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2
Assessment Area: GA Dalton

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	4	12.5%	$98	5.3%	16.1%	2	16.7%	10.4%	$50	7.3%	7.1%	2	16.7%	13.0%	$48	8.5%	6.4%	0	0.0%	15.6%	$0	0.0%	13.6%
	Middle	18	56.3%	$1,106	59.4%	50.2%	7	58.3%	50.0%	$458	66.5%	47.6%	6	50.0%	48.1%	$335	59.3%	43.5%	5	62.5%	46.7%	$313	51.5%	45.8%
	Upper	10	31.3%	$658	35.3%	33.8%	3	25.0%	39.6%	$181	26.3%	45.4%	4	33.3%	39.0%	$182	32.2%	50.1%	3	37.5%	37.8%	$295	48.5%	40.5%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*32*	*100%*	*$1,862*	*100%*	*100%*	*12*	*100%*	*100%*	*$689*	*100%*	*100%*	*12*	*100%*	*100%*	*$565*	*100%*	*100%*	*8*	*100%*	*100%*	*$608*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	16.1%	0	0.0%	7.1%	$0	0.0%	6.5%	0	0.0%	11.8%	$0	0.0%	9.0%	0	0.0%	10.1%	$0	0.0%	8.4%
	Middle	0	0.0%	$0	0.0%	50.2%	0	0.0%	70.6%	$0	0.0%	73.0%	0	0.0%	50.0%	$0	0.0%	53.6%	0	0.0%	49.6%	$0	0.0%	46.2%
	Upper	0	0.0%	$0	0.0%	33.8%	0	0.0%	22.4%	$0	0.0%	20.4%	0	0.0%	38.2%	$0	0.0%	37.4%	0	0.0%	40.3%	$0	0.0%	45.4%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	111	17.7%	$10,242	16.1%	16.1%	40	18.3%	11.3%	$3,736	17.0%	9.2%	35	17.9%	11.3%	$2,864	16.1%	9.9%	36	16.8%	8.9%	$3,642	15.2%	8.0%
	Middle	291	46.3%	$26,656	41.9%	50.2%	95	43.6%	47.9%	$7,965	36.2%	44.2%	94	48.0%	49.9%	$8,002	45.0%	47.8%	102	47.7%	48.0%	$10,689	44.7%	45.9%
	Upper	226	36.0%	$26,782	42.1%	33.8%	83	38.1%	40.9%	$10,302	46.8%	46.5%	67	34.2%	38.8%	$6,902	38.8%	42.3%	76	35.5%	43.0%	$9,578	40.1%	46.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*628*	*100%*	*$63,680*	*100%*	*100%*	*218*	*100%*	*100%*	*$22,003*	*100%*	*100%*	*196*	*100%*	*100%*	*$17,768*	*100%*	*100%*	*214*	*100%*	*100%*	*$23,909*	*100%*	*100%*
					Total Businesses																			
SMALL BUSINESSES	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	27	12.9%	$1,936	6.6%	16.3%	7	13.5%	15.1%	$303	3.7%	12.0%	5	13.9%	17.0%	$1,026	14.5%	18.2%	15	12.4%	16.0%	$607	4.3%	13.6%
	Middle	122	58.4%	$13,783	47.0%	54.8%	27	51.9%	51.1%	$4,176	50.8%	55.9%	19	52.8%	49.5%	$3,113	44.1%	50.8%	76	62.8%	53.3%	$6,494	46.3%	59.3%
	Upper	60	28.7%	$13,586	46.4%	28.8%	18	34.6%	30.2%	$3,744	45.5%	30.6%	12	33.3%	28.8%	$2,915	41.3%	29.3%	30	24.8%	29.4%	$6,927	49.4%	26.5%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	3.6%	$0	0.0%	1.5%	0	0.0%	4.7%	$0	0.0%	1.7%	0	0.0%	1.3%	$0	0.0%	0.6%
	Total	*209*	*100%*	*$29,305*	*100%*	*100%*	*52*	*100%*	*100%*	*$8,223*	*100%*	*100%*	*36*	*100%*	*100%*	*$7,054*	*100%*	*100%*	*121*	*100%*	*100%*	*$14,028*	*100%*	*100%*
					Total Farms																			
SMALL FARM	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	9.4%	0	0.0%	9.1%	$0	0.0%	10.3%	0	0.0%	19.4%	$0	0.0%	28.3%	0	0.0%	18.8%	$0	0.0%	17.1%
	Middle	1	100.0%	$15	100.0%	63.5%	0	0.0%	81.8%	$0	0.0%	82.4%	0	0.0%	72.2%	$0	0.0%	58.2%	1	100.0%	62.5%	$15	100.0%	66.5%
	Upper	0	0.0%	$0	0.0%	27.1%	0	0.0%	9.1%	$0	0.0%	7.3%	0	0.0%	8.3%	$0	0.0%	13.5%	0	0.0%	18.8%	$0	0.0%	16.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*1*	*100%*	*$15*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*1*	*100%*	*100%*	*$15*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2
Assessment Area: GA Dalton

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	12	7.0%	$1,210	4.5%	20.4%	8	11.0%	7.2%	$891	7.6%	4.4%	3	5.4%	3.4%	$236	2.8%	2.0%	1	2.3%	4.0%	$83	1.2%	2.4%
	Moderate	66	38.4%	$8,242	30.4%	19.5%	31	42.5%	27.7%	$3,860	32.7%	21.9%	18	32.1%	23.9%	$2,001	23.8%	17.7%	17	39.5%	24.7%	$2,381	34.4%	19.4%
	Middle	38	22.1%	$5,057	18.6%	20.0%	17	23.3%	21.2%	$2,263	19.2%	20.5%	12	21.4%	25.3%	$1,439	17.1%	23.6%	9	20.9%	26.3%	$1,355	19.6%	24.5%
	Upper	51	29.7%	$11,661	43.0%	40.2%	16	21.9%	25.2%	$4,572	38.8%	34.5%	21	37.5%	34.6%	$4,369	52.0%	44.4%	14	32.6%	34.1%	$2,720	39.3%	43.2%
	Unknown	5	2.9%	$966	3.6%	0.0%	1	1.4%	18.7%	$211	1.8%	18.8%	2	3.6%	12.8%	$365	4.3%	12.2%	2	4.7%	10.9%	$390	5.6%	10.5%
	Total	*172*	*100%*	*$27,136*	*100%*	*100%*	*73*	*100%*	*100%*	*$11,797*	*100%*	*100%*	*56*	*100%*	*100%*	*$8,410*	*100%*	*100%*	*43*	*100%*	*100%*	*$6,929*	*100%*	*100%*
REFINANCE	Low	21	6.9%	$1,298	4.4%	20.4%	11	12.4%	8.1%	$685	9.2%	4.9%	3	3.6%	4.4%	$164	2.3%	3.1%	7	5.3%	3.1%	$449	3.0%	1.4%
	Moderate	94	30.9%	$6,978	23.5%	19.5%	30	33.7%	21.2%	$2,156	28.8%	15.7%	24	28.9%	15.8%	$1,758	24.3%	10.4%	40	30.3%	11.3%	$3,064	20.4%	7.0%
	Middle	73	24.0%	$6,006	20.2%	20.0%	22	24.7%	22.1%	$1,668	22.3%	19.5%	22	26.5%	18.2%	$1,630	22.5%	15.3%	29	22.0%	18.4%	$2,708	18.1%	14.5%
	Upper	113	37.2%	$15,066	50.7%	40.2%	25	28.1%	35.3%	$2,938	39.3%	44.5%	33	39.8%	43.4%	$3,619	50.0%	50.5%	55	41.7%	46.8%	$8,509	56.8%	55.3%
	Unknown	3	1.0%	$355	1.2%	0.0%	1	1.1%	13.4%	$35	0.5%	15.5%	1	1.2%	18.2%	$60	0.8%	20.6%	1	0.8%	20.3%	$260	1.7%	21.9%
	Total	*304*	*100%*	*$29,703*	*100%*	*100%*	*89*	*100%*	*100%*	*$7,482*	*100%*	*100%*	*83*	*100%*	*100%*	*$7,231*	*100%*	*100%*	*132*	*100%*	*100%*	*$14,990*	*100%*	*100%*
HOME IMPROVEMENT	Low	8	11.0%	$288	9.7%	20.4%	3	12.0%	6.7%	$153	13.8%	5.3%	2	7.7%	6.5%	$39	3.9%	2.4%	3	13.6%	7.3%	$96	11.2%	3.6%
	Moderate	12	16.4%	$516	17.4%	19.5%	7	28.0%	16.0%	$314	28.3%	12.0%	3	11.5%	12.3%	$177	17.6%	7.9%	2	9.1%	14.5%	$25	2.9%	13.5%
	Middle	21	28.8%	$720	24.2%	20.0%	7	28.0%	27.7%	$237	21.3%	26.7%	8	30.8%	24.6%	$149	14.9%	20.1%	6	27.3%	21.8%	$334	38.8%	19.5%
	Upper	31	42.5%	$1,405	47.2%	40.2%	8	32.0%	43.7%	$407	36.6%	45.9%	13	50.0%	56.5%	$638	63.6%	69.6%	10	45.5%	51.8%	$360	41.9%	60.7%
	Unknown	1	1.4%	$45	1.5%	0.0%	0	0.0%	5.9%	$0	0.0%	10.1%	0	0.0%	0.0%	$0	0.0%	0.0%	1	4.5%	4.5%	$45	5.2%	2.8%
	Total	*73*	*100%*	*$2,974*	*100%*	*100%*	*25*	*100%*	*100%*	*$1,111*	*100%*	*100%*	*26*	*100%*	*100%*	*$1,003*	*100%*	*100%*	*22*	*100%*	*100%*	*$860*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	$0	0.0%	20.4%	0	0.0%	4.2%	$0	0.0%	0.6%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	19.5%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	3.6%	$0	0.0%	0.1%
	Middle	0	0.0%	$0	0.0%	20.0%	0	0.0%	4.2%	$0	0.0%	0.2%	0	0.0%	3.7%	$0	0.0%	0.3%	0	0.0%	3.6%	$0	0.0%	0.4%
	Upper	0	0.0%	$0	0.0%	40.2%	0	0.0%	8.3%	$0	0.0%	1.1%	0	0.0%	22.2%	$0	0.0%	12.0%	0	0.0%	32.1%	$0	0.0%	20.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	83.3%	$0	0.0%	98.1%	0	0.0%	74.1%	$0	0.0%	87.7%	0	0.0%	60.7%	$0	0.0%	79.2%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	2	4.3%	$41	2.0%	20.4%	0	0.0%	6.1%	$0	0.0%	3.8%	2	10.5%	2.6%	$41	7.3%	0.8%	0	0.0%	4.0%	$0	0.0%	2.0%
	Moderate	9	19.1%	$197	9.8%	19.5%	4	21.1%	25.5%	$140	15.2%	20.2%	4	21.1%	18.1%	$47	8.4%	11.0%	1	11.1%	14.7%	$10	1.9%	7.5%
	Middle	6	12.8%	$113	5.6%	20.0%	2	10.5%	14.3%	$37	4.0%	13.1%	2	10.5%	19.8%	$45	8.1%	20.1%	2	22.2%	20.0%	$31	5.9%	14.7%
	Upper	30	63.8%	$1,654	82.5%	40.2%	13	68.4%	54.1%	$747	80.8%	62.9%	11	57.9%	56.9%	$426	76.2%	65.0%	6	66.7%	61.3%	$481	92.1%	75.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	2.6%	$0	0.0%	3.1%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*47*	*100%*	*$2,005*	*100%*	*100%*	*19*	*100%*	*100%*	*$924*	*100%*	*100%*	*19*	*100%*	*100%*	*$559*	*100%*	*100%*	*9*	*100%*	*100%*	*$522*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2
Assessment Area: GA Dalton

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	3	9.4%	$95	5.1%	20.4%	1	8.3%	14.6%	$17	2.5%	5.1%	2	16.7%	10.4%	$78	13.8%	5.2%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	6	18.8%	$296	15.9%	19.5%	2	16.7%	27.1%	$85	12.3%	22.1%	3	25.0%	29.9%	$53	9.4%	19.6%	1	12.5%	20.0%	$158	26.0%	18.5%
	Middle	10	31.3%	$527	28.3%	20.0%	5	41.7%	22.9%	$283	41.1%	22.8%	3	25.0%	14.3%	$76	13.5%	12.4%	2	25.0%	28.9%	$168	27.6%	29.1%
	Upper	13	40.6%	$944	50.7%	40.2%	4	33.3%	31.3%	$304	44.1%	46.4%	4	33.3%	41.6%	$358	63.4%	58.6%	5	62.5%	48.9%	$282	46.4%	51.7%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	4.2%	$0	0.0%	3.6%	0	0.0%	3.9%	$0	0.0%	4.2%	0	0.0%	2.2%	$0	0.0%	0.8%
	Total	*32*	*100%*	*$1,862*	*100%*	*100%*	*12*	*100%*	*100%*	*$689*	*100%*	*100%*	*12*	*100%*	*100%*	*$565*	*100%*	*100%*	*8*	*100%*	*100%*	*$608*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	20.4%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	19.5%	0	0.0%	1.2%	$0	0.0%	1.6%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	20.0%	0	0.0%	1.2%	$0	0.0%	2.9%	0	0.0%	1.5%	$0	0.0%	1.7%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	40.2%	0	0.0%	1.2%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	96.5%	$0	0.0%	95.5%	0	0.0%	98.5%	$0	0.0%	98.3%	0	0.0%	100.0%	$0	0.0%	100.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	46	7.3%	$2,932	4.6%	20.4%	23	10.6%	7.3%	$1,746	7.9%	4.1%	12	6.1%	3.9%	$558	3.1%	2.3%	11	5.1%	3.5%	$628	2.6%	1.9%
	Moderate	187	29.8%	$16,229	25.5%	19.5%	74	33.9%	24.2%	$6,555	29.8%	17.8%	52	26.5%	20.1%	$4,036	22.7%	14.4%	61	28.5%	17.5%	$5,638	23.6%	12.8%
	Middle	148	23.6%	$12,423	19.5%	20.0%	53	24.3%	20.8%	$4,488	20.4%	18.1%	47	24.0%	21.9%	$3,339	18.8%	19.8%	48	22.4%	21.7%	$4,596	19.2%	18.9%
	Upper	238	37.9%	$30,730	48.3%	40.2%	66	30.3%	29.1%	$8,968	40.8%	34.1%	82	41.8%	38.4%	$9,410	53.0%	45.8%	90	42.1%	39.7%	$12,352	51.7%	47.5%
	Unknown	9	1.4%	$1,366	2.1%	0.0%	2	0.9%	18.6%	$246	1.1%	25.9%	3	1.5%	15.7%	$425	2.4%	17.7%	4	1.9%	17.6%	$695	2.9%	18.9%
	Total	*628*	*100%*	*$63,680*	*100%*	*100%*	*218*	*100%*	*100%*	*$22,003*	*100%*	*100%*	*196*	*100%*	*100%*	*$17,768*	*100%*	*100%*	*214*	*100%*	*100%*	*$23,909*	*100%*	*100%*
Small Business						Total Businesses																		
Revenue	$1 Million or Less	100	47.8%	$3,089	10.5%	88.3%	26	50.0%	42.6%	$1,074	13.1%	30.5%	18	50.0%	37.7%	$282	4.0%	27.8%	56	46.3%	38.2%	$1,733	12.4%	20.7%
	Over $1 Million	91	43.5%	$25,635	87.5%	10.8%	25	48.1%					18	50.0%					48	39.7%				
	Total Rev. available	191	91.3%	$28,724	98.0%	99.1%	51	98.1%					36	100.0%					104	86.0%				
	Rev. Not Known	18	8.6%	$581	2.0%	0.9%	1	1.9%					0	0.0%					17	14.0%				
	Total	*209*	*100%*	*$29,305*	*100%*	*100%*	*52*	*100%*					*36*	*100%*					*121*	*100%*				
Loan Size	$100,000 or Less	150	71.8%	$5,017	17.1%		37	71.2%	90.2%	$1,628	19.8%	28.1%	24	66.7%	90.4%	$701	9.9%	26.7%	89	73.6%	83.3%	$2,688	19.2%	22.3%
	$100,001 - $250,000	26	12.4%	$4,000	13.6%		6	11.5%	4.1%	$925	11.2%	14.0%	4	11.1%	4.7%	$698	9.9%	16.6%	16	13.2%	8.3%	$2,377	16.9%	17.6%
	$250,001 - $1 Million	33	15.8%	$20,288	69.2%		9	17.3%	5.7%	$5,670	69.0%	57.9%	8	22.2%	4.9%	$5,655	80.2%	56.7%	16	13.2%	8.3%	$8,963	63.9%	60.2%
	Total	*209*	*100%*	*$29,305*	*100%*		*52*	*100%*	*100%*	*$8,223*	*100%*	*100%*	*36*	*100%*	*100%*	*$7,054*	*100%*	*100%*	*121*	*100%*	*100%*	*$14,028*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	95	95.0%	$2,377	77.0%																			
	$100,001 - $250,000	5	5.0%	$712	23.0%																			
	$250,001 - $1 Million	0	0.0%	$0	0.0%																			
	Total	*100*	*100%*	*$3,089*	*100%*																			
Small Farm						Total Farms																		
Revenue	$1 Million or Less	1	100.0%	$15	100.0%	99.0%	0	0.0%	11.4%	$0	0.0%	9.1%	0	0.0%	33.3%	$0	0.0%	66.2%	1	100.0%	9.4%	$15	100.0%	17.4%
	Over $1 Million	0	0.0%	$0	0.0%	1.0%	0	0.0%					0	0.0%					0	0.0%				
	Total Rev. available	1	100.0%	$15	100.0%	100.0%	0	0.0%					0	0.0%					1	100.0%				
	Not Known	0	0.0%	$0	0.0%	0.0%	0	0.0%					0	0.0%					0	0.0%				
	Total	*1*	*100%*	*$15*	*100%*	*100%*	*0*	*0%*					*0*	*0%*					*1*	*100%*				
Loan Size	$100,000 or Less	1	100.0%	$15	100.0%		0	0.0%	95.5%	$0	0.0%	54.5%	0	0.0%	91.7%	$0	0.0%	59.6%	1	100.0%	98.4%	$15	100.0%	88.7%
	$100,001 - $250,000	0	0.0%	$0	0.0%		0	0.0%	2.3%	$0	0.0%	19.9%	0	0.0%	5.6%	$0	0.0%	20.9%	0	0.0%	1.6%	$0	0.0%	11.3%
	$250,001 - $500,000	0	0.0%	$0	0.0%		0	0.0%	2.3%	$0	0.0%	25.6%	0	0.0%	2.8%	$0	0.0%	19.4%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*1*	*100%*	*$15*	*100%*		*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*1*	*100%*	*100%*	*$15*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	1	100.0%	$15	100.0%																			
	$100,001 - $250,000	0	0.0%	$0	0.0%																			
	$250,001 - $500,000	0	0.0%	$0	0.0%																			
	Total	*1*	*100%*	*$15*	*100%*																			

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue.
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2
Assessment Area: GA Elbert Wilkes

Product Type	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison 2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
HOME PURCHASE	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	6	31.6%	$670	27.0%	16.6%	4	44.4%	23.9%	$324	41.4%	18.1%	1	20.0%	20.8%	$70	7.9%	19.7%	1	20.0%	25.8%	$276	34.0%	20.4%
	Middle	13	68.4%	$1,815	73.0%	83.4%	5	55.6%	76.1%	$459	58.6%	81.9%	4	80.0%	79.2%	$821	92.1%	80.3%	4	80.0%	74.2%	$535	66.0%	79.6%
	Upper	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*19*	*100%*	*$2,485*	*100%*	*100%*	*9*	*100%*	*100%*	*$783*	*100%*	*100%*	*5*	*100%*	*100%*	*$891*	*100%*	*100%*	*5*	*100%*	*100%*	*$811*	*100%*	*100%*
REFINANCE	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	7	21.9%	$1,076	32.2%	16.6%	3	30.0%	14.0%	$378	35.5%	9.2%	0	0.0%	14.7%	$0	0.0%	9.8%	4	25.0%	12.5%	$698	40.0%	10.4%
	Middle	25	78.1%	$2,262	67.8%	83.4%	7	70.0%	86.0%	$687	64.5%	90.8%	6	100.0%	85.3%	$528	100.0%	90.2%	12	75.0%	87.5%	$1,047	60.0%	89.6%
	Upper	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*32*	*100%*	*$3,338*	*100%*	*100%*	*10*	*100%*	*100%*	*$1,065*	*100%*	*100%*	*6*	*100%*	*100%*	*$528*	*100%*	*100%*	*16*	*100%*	*100%*	*$1,745*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	1	3.1%	$50	3.1%	16.6%	1	9.1%	10.7%	$50	7.1%	19.9%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	15.8%	$0	0.0%	21.0%
	Middle	31	96.9%	$1,580	96.9%	83.4%	10	90.9%	89.3%	$652	92.9%	80.1%	11	100.0%	100.0%	$414	100.0%	100.0%	10	100.0%	84.2%	$514	100.0%	79.0%
	Upper	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*32*	*100%*	*$1,630*	*100%*	*100%*	*11*	*100%*	*100%*	*$702*	*100%*	*100%*	*11*	*100%*	*100%*	*$414*	*100%*	*100%*	*10*	*100%*	*100%*	*$514*	*100%*	*100%*
MULTI FAMILY						Multi-Family Units																		
	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	12.9%	0	0.0%	25.0%	$0	0.0%	15.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	100.0%	$0	0.0%	100.0%
	Middle	0	0.0%	$0	0.0%	87.1%	0	0.0%	75.0%	$0	0.0%	84.9%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*0%*	*$0*	*0%*	*0%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	1	10.0%	$16	4.6%	16.6%	1	50.0%	14.3%	$16	39.0%	4.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	10.0%	$0	0.0%	5.2%
	Middle	9	90.0%	$330	95.4%	83.4%	1	50.0%	85.7%	$25	61.0%	95.9%	3	100.0%	100.0%	$95	100.0%	100.0%	5	100.0%	90.0%	$210	100.0%	94.8%
	Upper	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*10*	*100%*	*$346*	*100%*	*100%*	*2*	*100%*	*100%*	*$41*	*100%*	*100%*	*3*	*100%*	*100%*	*$95*	*100%*	*100%*	*5*	*100%*	*100%*	*$210*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2
Assessment Area: GA Elbert Wilkes

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	2	25.0%	$93	21.0%	16.6%	0	0.0%	16.7%	$0	0.0%	27.1%	0	0.0%	0.0%	$0	0.0%	0.0%	2	40.0%	20.0%	$93	27.5%	13.9%
	Middle	6	75.0%	$350	79.0%	83.4%	3	100.0%	83.3%	$105	100.0%	72.9%	0	0.0%	100.0%	$0	0.0%	100.0%	3	60.0%	80.0%	$245	72.5%	86.1%
	Upper	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*8*	*100%*	*$443*	*100%*	*100%*	*3*	*100%*	*100%*	*$105*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*5*	*100%*	*100%*	*$338*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	16.6%	0	0.0%	21.1%	$0	0.0%	12.2%	0	0.0%	40.0%	$0	0.0%	26.2%	0	0.0%	5.0%	$0	0.0%	2.7%
	Middle	0	0.0%	$0	0.0%	83.4%	0	0.0%	78.9%	$0	0.0%	87.8%	0	0.0%	60.0%	$0	0.0%	73.8%	0	0.0%	95.0%	$0	0.0%	97.3%
	Upper	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	17	16.8%	$1,905	23.1%	16.6%	9	25.7%	19.1%	$768	28.5%	14.1%	1	4.0%	17.6%	$70	3.6%	15.6%	7	17.1%	18.7%	$1,067	29.5%	16.2%
	Middle	84	83.2%	$6,337	76.9%	83.4%	26	74.3%	80.9%	$1,928	71.5%	85.9%	24	96.0%	82.4%	$1,858	96.4%	84.4%	34	82.9%	81.3%	$2,551	70.5%	83.8%
	Upper	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*101*	*100%*	*$8,242*	*100%*	*100%*	*35*	*100%*	*100%*	*$2,696*	*100%*	*100%*	*25*	*100%*	*100%*	*$1,928*	*100%*	*100%*	*41*	*100%*	*100%*	*$3,618*	*100%*	*100%*
SMALL BUSINESSES					Total Businesses																			
	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	19	27.5%	$970	37.1%	24.7%	2	18.2%	18.8%	$554	71.7%	29.4%	0	0.0%	18.5%	$0	0.0%	10.9%	17	37.8%	21.9%	$416	29.9%	21.1%
	Middle	50	72.5%	$1,647	62.9%	75.3%	9	81.8%	77.1%	$219	28.3%	67.6%	13	100.0%	77.2%	$451	100.0%	87.6%	28	62.2%	76.8%	$977	70.1%	78.1%
	Upper	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	4.1%	$0	0.0%	3.1%	0	0.0%	4.3%	$0	0.0%	1.5%	0	0.0%	1.3%	$0	0.0%	0.8%
	Total	*69*	*100%*	*$2,617*	*100%*	*100%*	*11*	*100%*	*100%*	*$773*	*100%*	*100%*	*13*	*100%*	*100%*	*$451*	*100%*	*100%*	*45*	*100%*	*100%*	*$1,393*	*100%*	*100%*
SMALL FARM					Total Farms																			
	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	2	50.0%	$157	64.9%	15.9%	1	50.0%	17.1%	$16	17.6%	11.7%	0	0.0%	12.9%	$0	0.0%	6.4%	1	100.0%	21.4%	$141	100.0%	19.0%
	Middle	2	50.0%	$85	35.1%	84.1%	1	50.0%	82.9%	$75	82.4%	88.3%	1	100.0%	80.6%	$10	100.0%	86.8%	0	0.0%	78.6%	$0	0.0%	81.0%
	Upper	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	6.5%	$0	0.0%	6.8%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*4*	*100%*	*$242*	*100%*	*100%*	*2*	*100%*	*100%*	*$91*	*100%*	*100%*	*1*	*100%*	*100%*	*$10*	*100%*	*100%*	*1*	*100%*	*100%*	*$141*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2
Assessment Area: GA Elbert Wilkes

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	2	10.5%	$146	5.9%	23.3%	1	11.1%	4.3%	$50	6.4%	2.8%	0	0.0%	2.6%	$0	0.0%	1.4%	1	20.0%	3.7%	$96	11.8%	1.9%
	Moderate	5	26.3%	$339	13.6%	19.0%	4	44.4%	22.5%	$276	35.2%	16.2%	0	0.0%	18.2%	$0	0.0%	12.7%	1	20.0%	20.2%	$63	7.8%	13.7%
	Middle	3	15.8%	$416	16.7%	20.8%	2	22.2%	22.5%	$261	33.3%	21.7%	1	20.0%	21.2%	$155	17.4%	18.6%	0	0.0%	21.3%	$0	0.0%	19.7%
	Upper	8	42.1%	$1,514	60.9%	37.0%	2	22.2%	30.6%	$196	25.0%	40.7%	3	60.0%	41.1%	$666	74.7%	52.4%	3	60.0%	40.4%	$652	80.4%	52.4%
	Unknown	1	5.3%	$70	2.8%	0.0%	0	0.0%	20.1%	$0	0.0%	18.6%	1	20.0%	16.9%	$70	7.9%	14.9%	0	0.0%	14.2%	$0	0.0%	12.2%
	Total	*19*	*100%*	*$2,485*	*100%*	*100%*	*9*	*100%*	*100%*	*$783*	*100%*	*100%*	*5*	*100%*	*100%*	*$891*	*100%*	*100%*	*5*	*100%*	*100%*	*$811*	*100%*	*100%*
REFINANCE	Low	3	9.4%	$85	2.5%	23.3%	1	10.0%	10.0%	$19	1.8%	4.0%	0	0.0%	3.3%	$0	0.0%	1.1%	2	12.5%	3.5%	$66	3.8%	0.9%
	Moderate	4	12.5%	$538	16.1%	19.0%	0	0.0%	8.7%	$0	0.0%	4.7%	2	33.3%	11.3%	$152	28.8%	5.6%	2	12.5%	7.0%	$386	22.1%	3.6%
	Middle	7	21.9%	$613	18.4%	20.8%	2	20.0%	18.7%	$103	9.7%	18.1%	2	33.3%	19.3%	$276	52.3%	17.5%	3	18.8%	16.8%	$234	13.4%	12.8%
	Upper	18	56.3%	$2,102	63.0%	37.0%	7	70.0%	50.7%	$943	88.5%	61.4%	2	33.3%	50.0%	$100	18.9%	56.2%	9	56.3%	44.9%	$1,059	60.7%	53.9%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	12.0%	$0	0.0%	11.8%	0	0.0%	16.0%	$0	0.0%	19.5%	0	0.0%	27.7%	$0	0.0%	28.8%
	Total	*32*	*100%*	*$3,338*	*100%*	*100%*	*10*	*100%*	*100%*	*$1,065*	*100%*	*100%*	*6*	*100%*	*100%*	*$528*	*100%*	*100%*	*16*	*100%*	*100%*	*$1,745*	*100%*	*100%*
HOME IMPROVEMENT	Low	1	3.1%	$45	2.8%	23.3%	0	0.0%	0.0%	$0	0.0%	0.0%	1	9.1%	10.0%	$45	10.9%	9.5%	0	0.0%	5.3%	$0	0.0%	2.6%
	Moderate	2	6.3%	$50	3.1%	19.0%	1	9.1%	10.7%	$20	2.8%	2.7%	1	9.1%	10.0%	$30	7.2%	6.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	10	31.3%	$419	25.7%	20.8%	3	27.3%	28.6%	$194	27.6%	22.2%	4	36.4%	25.0%	$155	37.4%	21.1%	3	30.0%	26.3%	$70	13.6%	14.3%
	Upper	19	59.4%	$1,116	68.5%	37.0%	7	63.6%	53.6%	$488	69.5%	67.7%	5	45.5%	55.0%	$184	44.4%	63.3%	7	70.0%	57.9%	$444	86.4%	64.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	7.1%	$0	0.0%	7.4%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	10.5%	$0	0.0%	19.0%
	Total	*32*	*100%*	*$1,630*	*100%*	*100%*	*11*	*100%*	*100%*	*$702*	*100%*	*100%*	*11*	*100%*	*100%*	*$414*	*100%*	*100%*	*10*	*100%*	*100%*	*$514*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	$0	0.0%	23.3%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	19.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	20.8%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	37.0%	0	0.0%	50.0%	$0	0.0%	34.9%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	50.0%	$0	0.0%	65.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	100.0%	$0	0.0%	100.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*0%*	*$0*	*0%*	*0%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	$0	0.0%	23.3%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	14.3%	$0	0.0%	9.3%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	2	20.0%	$50	14.5%	19.0%	1	50.0%	14.3%	$25	61.0%	6.4%	1	33.3%	14.3%	$25	26.3%	11.6%	0	0.0%	10.0%	$0	0.0%	7.7%
	Middle	4	40.0%	$111	32.1%	20.8%	1	50.0%	28.6%	$16	39.0%	10.5%	1	33.3%	28.6%	$45	47.4%	37.2%	2	40.0%	20.0%	$50	23.8%	12.9%
	Upper	4	40.0%	$185	53.5%	37.0%	0	0.0%	57.1%	$0	0.0%	83.2%	1	33.3%	42.9%	$25	26.3%	41.9%	3	60.0%	70.0%	$160	76.2%	79.4%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*10*	*100%*	*$346*	*100%*	*100%*	*2*	*100%*	*100%*	*$41*	*100%*	*100%*	*3*	*100%*	*100%*	*$95*	*100%*	*100%*	*5*	*100%*	*100%*	*$210*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2
Assessment Area: GA Elbert Wilkes

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison 2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	23.3%	0	0.0%	16.7%	$0	0.0%	19.5%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	13.3%	$0	0.0%	8.2%
	Moderate	2	25.0%	$80	18.1%	19.0%	2	66.7%	33.3%	$80	76.2%	36.2%	0	0.0%	33.3%	$0	0.0%	8.7%	0	0.0%	13.3%	$0	0.0%	12.7%
	Middle	4	50.0%	$278	62.8%	20.8%	0	0.0%	33.3%	$0	0.0%	33.0%	0	0.0%	33.3%	$0	0.0%	24.9%	4	80.0%	26.7%	$278	82.2%	24.9%
	Upper	2	25.0%	$85	19.2%	37.0%	1	33.3%	16.7%	$25	23.8%	11.3%	0	0.0%	33.3%	$0	0.0%	66.4%	1	20.0%	40.0%	$60	17.8%	51.9%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	6.7%	$0	0.0%	2.2%
	Total	*8*	*100%*	*$443*	*100%*	*100%*	*3*	*100%*	*100%*	*$105*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*5*	*100%*	*100%*	*$338*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	23.3%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	19.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	20.8%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	37.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	100.0%	$0	0.0%	100.0%	0	0.0%	100.0%	$0	0.0%	100.0%	0	0.0%	100.0%	$0	0.0%	100.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	6	5.9%	$276	3.3%	23.3%	2	5.7%	5.9%	$69	2.6%	3.1%	1	4.0%	3.3%	$45	2.3%	1.5%	3	7.3%	3.7%	$162	4.5%	1.4%
	Moderate	15	14.9%	$1,057	12.8%	19.0%	8	22.9%	15.6%	$401	14.9%	10.1%	4	16.0%	15.0%	$207	10.7%	9.7%	3	7.3%	12.8%	$449	12.4%	8.1%
	Middle	28	27.7%	$1,837	22.3%	20.8%	8	22.9%	20.6%	$574	21.3%	19.2%	8	32.0%	20.4%	$631	32.7%	18.0%	12	29.3%	18.9%	$632	17.5%	15.6%
	Upper	51	50.5%	$5,002	60.7%	37.0%	17	48.6%	38.3%	$1,652	61.3%	49.5%	11	44.0%	43.9%	$975	50.6%	53.2%	23	56.1%	42.0%	$2,375	65.6%	51.6%
	Unknown	1	1.0%	$70	0.8%	0.0%	0	0.0%	19.6%	$0	0.0%	18.1%	1	4.0%	17.3%	$70	3.6%	17.5%	0	0.0%	22.6%	$0	0.0%	23.3%
	Total	*101*	*100%*	*$8,242*	*100%*	*100%*	*35*	*100%*	*100%*	*$2,696*	*100%*	*100%*	*25*	*100%*	*100%*	*$1,928*	*100%*	*100%*	*41*	*100%*	*100%*	*$3,618*	*100%*	*100%*
Small Business						Total Businesses																		
Revenue	$1 Million or Less	43	62.3%	$1,219	46.6%	90.7%	9	81.8%	31.6%	$226	29.2%	18.1%	12	92.3%	34.9%	$411	91.1%	25.5%	22	48.9%	32.7%	$582	41.8%	18.9%
	Over $1 Million	8	11.6%	$954	36.5%	7.8%	2	18.2%					1	7.7%					5	11.1%				
	Total Rev. available	51	73.9%	$2,173	83.1%	98.5%	11	100.0%					13	100.0%					27	60.0%				
	Rev. Not Known	18	26.1%	$444	17.0%	1.4%	0	0.0%					0	0.0%					18	40.0%				
	Total	*69*	*100%*	*$2,617*	*100%*	*100%*	*11*	*100%*					*13*	*100%*					*45*	*100%*				
Loan Size	$100,000 or Less	65	94.2%	$1,648	63.0%		10	90.9%	96.2%	$249	32.2%	48.5%	12	92.3%	93.5%	$266	59.0%	39.3%	43	95.6%	91.7%	$1,133	81.3%	43.9%
	$100,001 - $250,000	3	4.3%	$445	17.0%		0	0.0%	1.6%	$0	0.0%	11.2%	1	7.7%	3.2%	$185	41.0%	15.1%	2	4.4%	5.4%	$260	18.7%	23.9%
	$250,001 - $1 Million	1	1.4%	$524	20.0%		1	9.1%	2.2%	$524	67.8%	40.3%	0	0.0%	3.2%	$0	0.0%	45.6%	0	0.0%	2.9%	$0	0.0%	32.2%
	Total	*69*	*100%*	*$2,617*	*100%*		*11*	*100%*	*100%*	*$773*	*100%*	*100%*	*13*	*100%*	*100%*	*$451*	*100%*	*100%*	*45*	*100%*	*100%*	*$1,393*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	42	97.7%	$1,034	84.8%																			
	$100,001 - $250,000	1	2.3%	$185	15.2%																			
	$250,001 - $1 Million	0	0.0%	$0	0.0%																			
	Total	*43*	*100%*	*$1,219*	*100%*																			
Small Farm						Total Farms																		
Revenue	$1 Million or Less	4	100.0%	$242	100.0%	95.3%	2	100.0%	28.6%	$91	100.0%	24.5%	1	100.0%	35.5%	$10	100.0%	30.9%	1	100.0%	39.3%	$141	100.0%	52.3%
	Over $1 Million	0	0.0%	$0	0.0%	4.7%	0	0.0%					0	0.0%					0	0.0%				
	Total Rev. available	4	100.0%	$242	100.0%	100.0%	2	100.0%					1	100.0%					1	100.0%				
	Not Known	0	0.0%	$0	0.0%	0.0%	0	0.0%					0	0.0%					0	0.0%				
	Total	*4*	*100%*	*$242*	*100%*	*100%*	*2*	*100%*					*1*	*100%*					*1*	*100%*				
Loan Size	$100,000 or Less	3	75.0%	$101	41.7%		2	100.0%	94.3%	$91	100.0%	60.9%	1	100.0%	100.0%	$10	100.0%	100.0%	0	0.0%	92.9%	$0	0.0%	65.9%
	$100,001 - $250,000	1	25.0%	$141	58.3%		0	0.0%	2.9%	$0	0.0%	10.5%	0	0.0%	0.0%	$0	0.0%	0.0%	1	100.0%	7.1%	$141	100.0%	34.1%
	$250,001 - $500,000	0	0.0%	$0	0.0%		0	0.0%	2.9%	$0	0.0%	28.6%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*4*	*100%*	*$242*	*100%*		*2*	*100%*	*100%*	*$91*	*100%*	*100%*	*1*	*100%*	*100%*	*$10*	*100%*	*100%*	*1*	*100%*	*100%*	*$141*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	3	75.0%	$101	41.7%																			
	$100,001 - $250,000	1	25.0%	$141	58.3%																			
	$250,001 - $500,000	0	0.0%	$0	0.0%																			
	Total	*4*	*100%*	*$242*	*100%*																			

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue.
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2
Assessment Area: GA Gainesville

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison 2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
HOME PURCHASE	Low	0	0.0%	$0	0.0%	1.2%	0	0.0%	0.5%	$0	0.0%	0.3%	0	0.0%	0.8%	$0	0.0%	0.4%	0	0.0%	0.4%	$0	0.0%	0.2%
	Moderate	32	13.9%	$6,165	9.1%	12.4%	11	16.7%	15.2%	$1,979	11.3%	11.8%	11	13.6%	15.2%	$2,215	8.7%	12.1%	10	12.0%	13.3%	$1,971	8.0%	10.3%
	Middle	99	43.0%	$26,833	39.7%	44.6%	30	45.5%	42.6%	$8,283	47.3%	40.4%	30	37.0%	42.0%	$7,755	30.4%	40.2%	39	47.0%	42.2%	$10,795	43.8%	42.0%
	Upper	99	43.0%	$34,645	51.2%	41.8%	25	37.9%	41.7%	$7,236	41.4%	47.5%	40	49.4%	41.9%	$15,526	60.9%	47.3%	34	41.0%	44.1%	$11,883	48.2%	47.4%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*230*	*100%*	*$67,643*	*100%*	*100%*	*66*	*100%*	*100%*	*$17,498*	*100%*	*100%*	*81*	*100%*	*100%*	*$25,496*	*100%*	*100%*	*83*	*100%*	*100%*	*$24,649*	*100%*	*100%*
REFINANCE	Low	3	1.1%	$172	0.4%	1.2%	1	1.6%	0.4%	$82	1.0%	0.2%	2	2.5%	0.2%	$90	0.7%	0.1%	0	0.0%	0.1%	$0	0.0%	0.1%
	Moderate	24	9.1%	$3,158	6.5%	12.4%	9	14.3%	8.5%	$681	8.2%	5.8%	3	3.8%	9.2%	$660	5.0%	7.1%	12	9.9%	8.0%	$1,817	6.6%	6.0%
	Middle	118	44.9%	$22,115	45.4%	44.6%	29	46.0%	43.8%	$4,245	51.3%	42.1%	38	48.1%	39.5%	$5,309	40.5%	38.3%	51	42.1%	39.8%	$12,561	45.9%	39.5%
	Upper	118	44.9%	$23,320	47.8%	41.8%	24	38.1%	47.3%	$3,274	39.5%	51.9%	36	45.6%	51.1%	$7,063	53.8%	54.5%	58	47.9%	52.0%	$12,983	47.5%	54.5%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*263*	*100%*	*$48,765*	*100%*	*100%*	*63*	*100%*	*100%*	*$8,282*	*100%*	*100%*	*79*	*100%*	*100%*	*$13,122*	*100%*	*100%*	*121*	*100%*	*100%*	*$27,361*	*100%*	*100%*
HOME IMPROVEMENT	Low	1	0.8%	$44	0.5%	1.2%	0	0.0%	0.0%	$0	0.0%	0.0%	1	1.7%	0.3%	$44	1.3%	0.2%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	8	6.8%	$213	2.6%	12.4%	2	6.9%	6.7%	$37	1.5%	8.2%	4	6.9%	7.2%	$120	3.6%	4.8%	2	6.5%	8.8%	$56	2.4%	6.1%
	Middle	65	55.1%	$5,277	65.0%	44.6%	18	62.1%	38.3%	$1,835	73.4%	46.0%	32	55.2%	42.8%	$2,131	64.3%	41.3%	15	48.4%	36.1%	$1,311	56.7%	36.6%
	Upper	44	37.3%	$2,590	31.9%	41.8%	9	31.0%	54.9%	$628	25.1%	45.8%	21	36.2%	49.7%	$1,017	30.7%	53.8%	14	45.2%	55.1%	$945	40.9%	57.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*118*	*100%*	*$8,124*	*100%*	*100%*	*29*	*100%*	*100%*	*$2,500*	*100%*	*100%*	*58*	*100%*	*100%*	*$3,312*	*100%*	*100%*	*31*	*100%*	*100%*	*$2,312*	*100%*	*100%*
MULTI FAMILY						Multi-Family Units																		
	Low	0	0.0%	$0	0.0%	20.0%	0	0.0%	20.0%	$0	0.0%	36.4%	0	0.0%	23.5%	$0	0.0%	18.8%	0	0.0%	16.7%	$0	0.0%	16.7%
	Moderate	0	0.0%	$0	0.0%	29.6%	0	0.0%	30.0%	$0	0.0%	10.3%	0	0.0%	35.3%	$0	0.0%	37.6%	0	0.0%	33.3%	$0	0.0%	33.6%
	Middle	0	0.0%	$0	0.0%	36.1%	0	0.0%	30.0%	$0	0.0%	4.6%	0	0.0%	35.3%	$0	0.0%	42.1%	0	0.0%	50.0%	$0	0.0%	49.7%
	Upper	0	0.0%	$0	0.0%	14.2%	0	0.0%	20.0%	$0	0.0%	48.7%	0	0.0%	5.9%	$0	0.0%	1.4%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	$0	0.0%	1.2%	0	0.0%	0.4%	$0	0.0%	0.2%	0	0.0%	0.7%	$0	0.0%	0.2%	0	0.0%	0.4%	$0	0.0%	0.3%
	Moderate	8	10.4%	$359	5.3%	12.4%	4	10.3%	7.9%	$196	4.9%	5.0%	2	10.0%	10.1%	$115	8.8%	7.6%	2	11.1%	5.8%	$48	3.2%	2.3%
	Middle	39	50.6%	$3,855	56.6%	44.6%	20	51.3%	43.9%	$2,504	62.4%	47.2%	9	45.0%	41.9%	$371	28.2%	44.6%	10	55.6%	45.8%	$980	66.0%	50.2%
	Upper	30	39.0%	$2,597	38.1%	41.8%	15	38.5%	47.8%	$1,312	32.7%	47.7%	9	45.0%	47.2%	$828	63.0%	47.6%	6	33.3%	48.0%	$457	30.8%	47.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*77*	*100%*	*$6,811*	*100%*	*100%*	*39*	*100%*	*100%*	*$4,012*	*100%*	*100%*	*20*	*100%*	*100%*	*$1,314*	*100%*	*100%*	*18*	*100%*	*100%*	*$1,485*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2
Assessment Area: GA Gainesville

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	1.2%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	8	24.2%	$551	12.7%	12.4%	2	22.2%	17.5%	$220	32.7%	10.1%	3	23.1%	11.1%	$145	17.1%	4.5%	3	27.3%	19.0%	$186	6.6%	6.8%
	Middle	16	48.5%	$2,696	62.3%	44.6%	5	55.6%	40.4%	$407	60.6%	57.0%	6	46.2%	40.3%	$221	26.1%	47.2%	5	45.5%	44.4%	$2,068	73.6%	58.6%
	Upper	9	27.3%	$1,080	25.0%	41.8%	2	22.2%	42.1%	$45	6.7%	32.9%	4	30.8%	48.6%	$480	56.7%	48.2%	3	27.3%	36.5%	$555	19.8%	34.6%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*33*	*100%*	*$4,327*	*100%*	*100%*	*9*	*100%*	*100%*	*$672*	*100%*	*100%*	*13*	*100%*	*100%*	*$846*	*100%*	*100%*	*11*	*100%*	*100%*	*$2,809*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	1.2%	0	0.0%	2.8%	$0	0.0%	1.8%	0	0.0%	0.8%	$0	0.0%	0.3%	0	0.0%	2.7%	$0	0.0%	2.1%
	Moderate	0	0.0%	$0	0.0%	12.4%	0	0.0%	23.6%	$0	0.0%	24.4%	0	0.0%	23.3%	$0	0.0%	18.4%	0	0.0%	21.2%	$0	0.0%	18.6%
	Middle	0	0.0%	$0	0.0%	44.6%	0	0.0%	32.1%	$0	0.0%	27.9%	0	0.0%	40.8%	$0	0.0%	39.4%	0	0.0%	41.4%	$0	0.0%	37.1%
	Upper	0	0.0%	$0	0.0%	41.8%	0	0.0%	41.5%	$0	0.0%	45.9%	0	0.0%	35.0%	$0	0.0%	41.9%	0	0.0%	34.7%	$0	0.0%	42.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	4	0.6%	$216	0.2%	1.2%	1	0.5%	0.5%	$82	0.2%	1.1%	3	1.2%	0.6%	$134	0.3%	0.8%	0	0.0%	0.3%	$0	0.0%	0.8%
	Moderate	80	11.1%	$10,446	7.7%	12.4%	28	13.6%	13.1%	$3,113	9.4%	10.3%	23	9.2%	12.9%	$3,255	7.4%	11.0%	29	11.0%	10.7%	$4,078	7.0%	9.2%
	Middle	337	46.7%	$60,776	44.8%	44.6%	102	49.5%	42.5%	$17,274	52.4%	40.2%	115	45.8%	41.2%	$15,787	35.8%	39.8%	120	45.5%	41.0%	$27,715	47.3%	41.2%
	Upper	300	41.6%	$64,232	47.3%	41.8%	75	36.4%	43.8%	$12,495	37.9%	48.4%	110	43.8%	45.3%	$24,914	56.5%	48.4%	115	43.6%	48.0%	$26,823	45.8%	48.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*721*	*100%*	*$135,670*	*100%*	*100%*	*206*	*100%*	*100%*	*$32,964*	*100%*	*100%*	*251*	*100%*	*100%*	*$44,090*	*100%*	*100%*	*264*	*100%*	*100%*	*$58,616*	*100%*	*100%*
						Total Businesses																		
SMALL BUSINESSES	Low	47	12.6%	$4,748	9.3%	9.6%	16	16.2%	9.2%	$1,846	14.1%	13.6%	7	10.3%	8.6%	$355	3.0%	9.4%	24	11.7%	9.2%	$2,547	9.7%	12.9%
	Moderate	85	22.8%	$16,527	32.5%	16.3%	23	23.2%	14.5%	$4,308	32.9%	21.5%	14	20.6%	14.8%	$2,042	17.5%	20.0%	48	23.4%	15.5%	$10,177	38.9%	22.9%
	Middle	163	43.8%	$26,103	51.3%	42.4%	36	36.4%	43.7%	$5,508	42.1%	41.4%	34	50.0%	42.7%	$8,456	72.4%	49.1%	93	45.4%	43.2%	$12,139	46.4%	43.4%
	Upper	77	20.7%	$3,523	6.9%	31.7%	24	24.2%	31.2%	$1,414	10.8%	22.7%	13	19.1%	32.6%	$828	7.1%	20.6%	40	19.5%	31.4%	$1,281	4.9%	20.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	1.4%	$0	0.0%	0.8%	0	0.0%	1.3%	$0	0.0%	0.8%	0	0.0%	0.7%	$0	0.0%	0.4%
	Total	*372*	*100%*	*$50,901*	*100%*	*100%*	*99*	*100%*	*100%*	*$13,076*	*100%*	*100%*	*68*	*100%*	*100%*	*$11,681*	*100%*	*100%*	*205*	*100%*	*100%*	*$26,144*	*100%*	*100%*
						Total Farms																		
SMALL FARM	Low	0	0.0%	$0	0.0%	3.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	2.0%	$0	0.0%	0.1%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	1	33.3%	$20	11.8%	9.2%	0	0.0%	5.9%	$0	0.0%	1.6%	0	0.0%	7.8%	$0	0.0%	1.4%	1	50.0%	3.0%	$20	21.7%	0.9%
	Middle	0	0.0%	$0	0.0%	47.7%	0	0.0%	58.8%	$0	0.0%	71.9%	0	0.0%	68.6%	$0	0.0%	58.7%	0	0.0%	66.7%	$0	0.0%	44.3%
	Upper	2	66.7%	$150	88.2%	40.0%	0	0.0%	35.3%	$0	0.0%	26.5%	1	100.0%	19.6%	$78	100.0%	39.7%	1	50.0%	30.3%	$72	78.3%	54.7%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	2.0%	$0	0.0%	0.2%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*3*	*100%*	*$170*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*1*	*100%*	*100%*	*$78*	*100%*	*100%*	*2*	*100%*	*100%*	*$92*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2
Assessment Area: GA Gainesville

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	13	5.7%	$1,563	2.3%	20.6%	3	4.5%	4.1%	$229	1.3%	2.2%	1	1.2%	5.2%	$100	0.4%	3.1%	9	10.8%	7.7%	$1,234	5.0%	4.6%
	Moderate	48	20.9%	$8,542	12.6%	18.0%	13	19.7%	16.4%	$2,061	11.8%	11.3%	17	21.0%	19.9%	$3,229	12.7%	14.2%	18	21.7%	23.0%	$3,252	13.2%	17.8%
	Middle	56	24.3%	$13,013	19.2%	20.3%	16	24.2%	20.8%	$3,010	17.2%	17.9%	18	22.2%	22.1%	$4,259	16.7%	19.5%	22	26.5%	22.4%	$5,744	23.3%	20.8%
	Upper	108	47.0%	$42,598	63.0%	41.0%	32	48.5%	37.5%	$11,785	67.4%	48.8%	42	51.9%	36.7%	$16,394	64.3%	47.9%	34	41.0%	34.0%	$14,419	58.5%	44.0%
	Unknown	5	2.2%	$1,927	2.8%	0.0%	2	3.0%	21.3%	$413	2.4%	19.8%	3	3.7%	16.1%	$1,514	5.9%	15.4%	0	0.0%	12.9%	$0	0.0%	12.8%
	Total	*230*	*100%*	*$67,643*	*100%*	*100%*	*66*	*100%*	*100%*	*$17,498*	*100%*	*100%*	*81*	*100%*	*100%*	*$25,496*	*100%*	*100%*	*83*	*100%*	*100%*	*$24,649*	*100%*	*100%*
REFINANCE	Low	24	9.1%	$1,825	3.7%	20.6%	6	9.5%	8.2%	$336	4.1%	4.6%	8	10.1%	5.1%	$720	5.5%	2.5%	10	8.3%	4.1%	$769	2.8%	2.1%
	Moderate	48	18.3%	$5,928	12.2%	18.0%	11	17.5%	15.6%	$828	10.0%	10.1%	16	20.3%	14.6%	$1,823	13.9%	9.3%	21	17.4%	14.2%	$3,277	12.0%	9.8%
	Middle	71	27.0%	$10,508	21.5%	20.3%	16	25.4%	19.3%	$1,633	19.7%	15.7%	19	24.1%	19.6%	$2,595	19.8%	15.8%	36	29.8%	19.4%	$6,280	23.0%	16.6%
	Upper	112	42.6%	$28,465	58.4%	41.0%	29	46.0%	41.8%	$5,341	64.5%	54.2%	35	44.3%	41.9%	$7,854	59.9%	52.5%	48	39.7%	40.5%	$15,270	55.8%	49.4%
	Unknown	8	3.0%	$2,039	4.2%	0.0%	1	1.6%	15.1%	$144	1.7%	15.4%	1	1.3%	18.9%	$130	1.0%	19.8%	6	5.0%	21.7%	$1,765	6.5%	22.0%
	Total	*263*	*100%*	*$48,765*	*100%*	*100%*	*63*	*100%*	*100%*	*$8,282*	*100%*	*100%*	*79*	*100%*	*100%*	*$13,122*	*100%*	*100%*	*121*	*100%*	*100%*	*$27,361*	*100%*	*100%*
HOME IMPROVEMENT	Low	9	7.6%	$294	3.6%	20.6%	4	13.8%	3.4%	$89	3.6%	1.4%	5	8.6%	5.2%	$205	6.2%	4.0%	0	0.0%	5.1%	$0	0.0%	5.2%
	Moderate	14	11.9%	$806	9.9%	18.0%	0	0.0%	9.2%	$0	0.0%	6.5%	9	15.5%	11.6%	$500	15.1%	7.9%	5	16.1%	17.9%	$306	13.2%	11.9%
	Middle	26	22.0%	$1,661	20.4%	20.3%	8	27.6%	20.9%	$488	19.5%	17.5%	12	20.7%	21.8%	$703	21.2%	18.3%	6	19.4%	17.9%	$470	20.3%	17.9%
	Upper	65	55.1%	$5,127	63.1%	41.0%	16	55.2%	58.6%	$1,813	72.5%	61.3%	31	53.4%	58.0%	$1,854	56.0%	65.5%	18	58.1%	57.3%	$1,460	63.1%	63.9%
	Unknown	4	3.4%	$236	2.9%	0.0%	1	3.4%	8.0%	$110	4.4%	13.2%	1	1.7%	3.3%	$50	1.5%	4.3%	2	6.5%	1.8%	$76	3.3%	1.1%
	Total	*118*	*100%*	*$8,124*	*100%*	*100%*	*29*	*100%*	*100%*	*$2,500*	*100%*	*100%*	*58*	*100%*	*100%*	*$3,312*	*100%*	*100%*	*31*	*100%*	*100%*	*$2,312*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	$0	0.0%	20.6%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	18.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	20.3%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	41.0%	0	0.0%	10.0%	$0	0.0%	0.7%	0	0.0%	5.9%	$0	0.0%	0.2%	0	0.0%	8.3%	$0	0.0%	0.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	90.0%	$0	0.0%	99.3%	0	0.0%	94.1%	$0	0.0%	99.8%	0	0.0%	91.7%	$0	0.0%	99.7%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	6	7.8%	$247	3.6%	20.6%	2	5.1%	6.1%	$100	2.5%	3.9%	1	5.0%	4.5%	$20	1.5%	2.9%	3	16.7%	5.8%	$127	8.6%	2.4%
	Moderate	9	11.7%	$421	6.2%	18.0%	3	7.7%	11.5%	$150	3.7%	6.3%	1	5.0%	12.7%	$55	4.2%	8.1%	5	27.8%	15.6%	$216	14.5%	8.5%
	Middle	17	22.1%	$1,077	15.8%	20.3%	9	23.1%	23.4%	$525	13.1%	17.7%	5	25.0%	20.2%	$350	26.6%	13.5%	3	16.7%	23.1%	$202	13.6%	16.2%
	Upper	44	57.1%	$5,016	73.6%	41.0%	25	64.1%	57.6%	$3,237	80.7%	70.9%	12	60.0%	60.7%	$839	63.9%	73.1%	7	38.9%	53.3%	$940	63.3%	71.6%
	Unknown	1	1.3%	$50	0.7%	0.0%	0	0.0%	1.4%	$0	0.0%	1.2%	1	5.0%	1.9%	$50	3.8%	2.4%	0	0.0%	2.2%	$0	0.0%	1.3%
	Total	*77*	*100%*	*$6,811*	*100%*	*100%*	*39*	*100%*	*100%*	*$4,012*	*100%*	*100%*	*20*	*100%*	*100%*	*$1,314*	*100%*	*100%*	*18*	*100%*	*100%*	*$1,485*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2
Assessment Area: GA Gainesville

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	2	6.1%	$75	1.7%	20.6%	0	0.0%	12.3%	$0	0.0%	7.9%	1	7.7%	5.6%	$50	5.9%	1.2%	1	9.1%	12.7%	$25	0.9%	4.5%
	Moderate	5	15.2%	$217	5.0%	18.0%	2	22.2%	17.5%	$49	7.3%	6.5%	2	15.4%	9.7%	$63	7.4%	4.9%	1	9.1%	7.9%	$105	3.7%	3.4%
	Middle	11	33.3%	$1,007	23.3%	20.3%	3	33.3%	22.8%	$217	32.3%	14.6%	4	30.8%	22.2%	$174	20.6%	11.2%	4	36.4%	19.0%	$616	21.9%	12.7%
	Upper	14	42.4%	$2,998	69.3%	41.0%	4	44.4%	40.4%	$406	60.4%	61.4%	6	46.2%	55.6%	$559	66.1%	61.6%	4	36.4%	44.4%	$2,033	72.4%	73.2%
	Unknown	1	3.0%	$30	0.7%	0.0%	0	0.0%	7.0%	$0	0.0%	9.6%	0	0.0%	6.9%	$0	0.0%	21.2%	1	9.1%	15.9%	$30	1.1%	6.2%
	Total	*33*	*100%*	*$4,327*	*100%*	*100%*	*9*	*100%*	*100%*	*$672*	*100%*	*100%*	*13*	*100%*	*100%*	*$846*	*100%*	*100%*	*11*	*100%*	*100%*	*$2,809*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	20.6%	0	0.0%	0.9%	$0	0.0%	0.5%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	18.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	1.7%	$0	0.0%	0.5%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	20.3%	0	0.0%	1.9%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	41.0%	0	0.0%	0.9%	$0	0.0%	3.2%	0	0.0%	5.0%	$0	0.0%	14.7%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	96.2%	$0	0.0%	96.3%	0	0.0%	93.3%	$0	0.0%	84.8%	0	0.0%	100.0%	$0	0.0%	100.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	54	7.5%	$4,004	3.0%	20.6%	15	7.3%	5.1%	$754	2.3%	2.7%	16	6.4%	5.1%	$1,095	2.5%	2.8%	23	8.7%	5.8%	$2,155	3.7%	3.2%
	Moderate	124	17.2%	$15,914	11.7%	18.0%	29	14.1%	15.4%	$3,088	9.4%	10.5%	45	17.9%	17.2%	$5,670	12.9%	11.8%	50	18.9%	18.0%	$7,156	12.2%	13.0%
	Middle	181	25.1%	$27,266	20.1%	20.3%	52	25.2%	20.2%	$5,873	17.8%	16.8%	58	23.1%	20.8%	$8,081	18.3%	17.4%	71	26.9%	20.4%	$13,312	22.7%	17.8%
	Upper	343	47.6%	$84,204	62.1%	41.0%	106	51.5%	39.7%	$22,582	68.5%	49.2%	126	50.2%	39.7%	$27,500	62.4%	48.4%	111	42.0%	37.4%	$34,122	58.2%	44.9%
	Unknown	19	2.6%	$4,282	3.2%	0.0%	4	1.9%	19.5%	$667	2.0%	20.7%	6	2.4%	17.2%	$1,744	4.0%	19.6%	9	3.4%	18.4%	$1,871	3.2%	21.1%
	Total	*721*	*100%*	*$135,670*	*100%*	*100%*	*206*	*100%*	*100%*	*$32,964*	*100%*	*100%*	*251*	*100%*	*100%*	*$44,090*	*100%*	*100%*	*264*	*100%*	*100%*	*$58,616*	*100%*	*100%*
Small Business						Total Businesses																		
Revenue	$1 Million or Less	200	53.8%	$11,695	23.0%	90.9%	58	58.6%	44.5%	$3,482	26.6%	28.9%	39	57.4%	45.2%	$2,504	21.4%	28.2%	103	50.2%	42.9%	$5,709	21.8%	28.3%
	Over $1 Million	143	38.4%	$38,724	76.1%	8.3%	41	41.4%					29	42.6%					73	35.6%				
	Total Rev. available	343	92.2%	$50,419	99.1%	99.2%	99	100.0%					68	100.0%					176	85.8%				
	Rev. Not Known	29	7.8%	$482	0.9%	0.8%	0	0.0%					0	0.0%					29	14.1%				
	Total	*372*	*100%*	*$50,901*	*100%*	*100%*	*99*	*100%*					*68*	*100%*					*205*	*100%*				
Loan Size	$100,000 or Less	272	73.1%	$8,128	16.0%		74	74.7%	92.2%	$2,202	16.8%	34.4%	48	70.6%	92.0%	$1,466	12.6%	34.5%	150	73.2%	85.5%	$4,460	17.1%	28.9%
	$100,001 - $250,000	40	10.8%	$7,672	15.1%		10	10.1%	3.6%	$1,815	13.9%	13.5%	5	7.4%	3.9%	$1,069	9.2%	15.5%	25	12.2%	8.0%	$4,788	18.3%	20.8%
	$250,001 - $1 Million	60	16.1%	$35,101	69.0%		15	15.2%	4.3%	$9,059	69.3%	52.1%	15	22.1%	4.1%	$9,146	78.3%	50.0%	30	14.6%	6.4%	$16,896	64.6%	50.4%
	Total	*372*	*100%*	*$50,901*	*100%*		*99*	*100%*	*100%*	*$13,076*	*100%*	*100%*	*68*	*100%*	*100%*	*$11,681*	*100%*	*100%*	*205*	*100%*	*100%*	*$26,144*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	177	88.5%	$4,132	35.3%																			
	$100,001 - $250,000	15	7.5%	$2,395	20.5%																			
	$250,001 - $1 Million	8	4.0%	$5,168	44.2%																			
	Total	*200*	*100%*	*$11,695*	*100%*																			
Small Farm						Total Farms																		
Revenue	$1 Million or Less	2	66.7%	$150	88.2%	97.7%	0	0.0%	44.1%	$0	0.0%	60.8%	1	100.0%	58.8%	$78	100.0%	88.5%	1	50.0%	51.5%	$72	78.3%	72.4%
	Over $1 Million	1	33.3%	$20	11.8%	2.3%	0	0.0%					0	0.0%					1	50.0%				
	Total Rev. available	3	100.0%	$170	100.0%	100.0%	0	0.0%					1	100.0%					2	100.0%				
	Not Known	0	0.0%	$0	0.0%	0.0%	0	0.0%					0	0.0%					0	0.0%				
	Total	*3*	*100%*	*$170*	*100%*	*100%*	*0*	*0%*					*1*	*100%*					*2*	*100%*				
Loan Size	$100,000 or Less	3	100.0%	$170	100.0%		0	0.0%	85.3%	$0	0.0%	17.0%	1	100.0%	84.3%	$78	100.0%	26.0%	2	100.0%	87.9%	$92	100.0%	40.4%
	$100,001 - $250,000	0	0.0%	$0	0.0%		0	0.0%	2.9%	$0	0.0%	5.3%	0	0.0%	3.9%	$0	0.0%	9.4%	0	0.0%	6.1%	$0	0.0%	19.1%
	$250,001 - $500,000	0	0.0%	$0	0.0%		0	0.0%	11.8%	$0	0.0%	77.7%	0	0.0%	11.8%	$0	0.0%	64.6%	0	0.0%	6.1%	$0	0.0%	40.5%
	Total	*3*	*100%*	*$170*	*100%*		*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*1*	*100%*	*100%*	*$78*	*100%*	*100%*	*2*	*100%*	*100%*	*$92*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	2	100.0%	$150	100.0%																			
	$100,001 - $250,000	0	0.0%	$0	0.0%																			
	$250,001 - $500,000	0	0.0%	$0	0.0%																			
	Total	*2*	*100%*	*$150*	*100%*																			

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue.
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2
Assessment Area: GA Jefferson Jenkins

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
HOME PURCHASE	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	10	47.6%	$1,588	60.2%	57.7%	3	33.3%	50.8%	$316	37.2%	45.2%	4	66.7%	59.7%	$472	74.7%	58.0%	3	50.0%	51.4%	$800	69.1%	44.4%
	Middle	11	52.4%	$1,051	39.8%	42.3%	6	66.7%	49.2%	$534	62.8%	54.8%	2	33.3%	40.3%	$160	25.3%	42.0%	3	50.0%	48.6%	$357	30.9%	55.6%
	Upper	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*21*	*100%*	*$2,639*	*100%*	*100%*	*9*	*100%*	*100%*	*$850*	*100%*	*100%*	*6*	*100%*	*100%*	*$632*	*100%*	*100%*	*6*	*100%*	*100%*	*$1,157*	*100%*	*100%*
REFINANCE	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	18	60.0%	$1,652	56.0%	57.7%	4	40.0%	56.7%	$334	34.4%	57.9%	6	85.7%	46.3%	$389	80.9%	32.6%	8	61.5%	48.3%	$929	61.9%	48.9%
	Middle	12	40.0%	$1,300	44.0%	42.3%	6	60.0%	43.3%	$636	65.6%	42.1%	1	14.3%	53.7%	$92	19.1%	67.4%	5	38.5%	51.7%	$572	38.1%	51.1%
	Upper	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*30*	*100%*	*$2,952*	*100%*	*100%*	*10*	*100%*	*100%*	*$970*	*100%*	*100%*	*7*	*100%*	*100%*	*$481*	*100%*	*100%*	*13*	*100%*	*100%*	*$1,501*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	4	80.0%	$145	49.2%	57.7%	1	50.0%	50.0%	$50	25.0%	25.0%	1	100.0%	66.7%	$50	100.0%	54.4%	2	100.0%	50.0%	$45	100.0%	65.3%
	Middle	1	20.0%	$150	50.8%	42.3%	1	50.0%	50.0%	$150	75.0%	75.0%	0	0.0%	33.3%	$0	0.0%	45.6%	0	0.0%	50.0%	$0	0.0%	34.7%
	Upper	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*5*	*100%*	*$295*	*100%*	*100%*	*2*	*100%*	*100%*	*$200*	*100%*	*100%*	*1*	*100%*	*100%*	*$50*	*100%*	*100%*	*2*	*100%*	*100%*	*$45*	*100%*	*100%*
MULTI FAMILY					Multi-Family Units																			
	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	74.4%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	100.0%	$0	0.0%	100.0%	0	0.0%	100.0%	$0	0.0%	100.0%
	Middle	0	0.0%	$0	0.0%	25.6%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*0%*	*$0*	*0%*	*0%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	4	80.0%	$139	71.6%	57.7%	0	0.0%	100.0%	$0	0.0%	100.0%	2	66.7%	71.4%	$66	54.5%	48.8%	2	100.0%	66.7%	$73	100.0%	48.7%
	Middle	1	20.0%	$55	28.4%	42.3%	0	0.0%	0.0%	$0	0.0%	0.0%	1	33.3%	28.6%	$55	45.5%	51.2%	0	0.0%	33.3%	$0	0.0%	51.3%
	Upper	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*5*	*100%*	*$194*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*3*	*100%*	*100%*	*$121*	*100%*	*100%*	*2*	*100%*	*100%*	*$73*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2
Assessment Area: GA Jefferson Jenkins

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	3	75.0%	$262	85.6%	57.7%	1	100.0%	75.0%	$136	100.0%	88.4%	0	0.0%	40.0%	$0	0.0%	57.9%	2	100.0%	100.0%	$126	100.0%	100.0%
	Middle	1	25.0%	$44	14.4%	42.3%	0	0.0%	25.0%	$0	0.0%	11.6%	1	100.0%	60.0%	$44	100.0%	42.1%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*4*	*100%*	*$306*	*100%*	*100%*	*1*	*100%*	*100%*	*$136*	*100%*	*100%*	*1*	*100%*	*100%*	*$44*	*100%*	*100%*	*2*	*100%*	*100%*	*$126*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	57.7%	0	0.0%	60.0%	$0	0.0%	23.7%	0	0.0%	85.7%	$0	0.0%	89.9%	0	0.0%	46.7%	$0	0.0%	33.7%
	Middle	0	0.0%	$0	0.0%	42.3%	0	0.0%	40.0%	$0	0.0%	76.3%	0	0.0%	14.3%	$0	0.0%	10.1%	0	0.0%	53.3%	$0	0.0%	66.3%
	Upper	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	39	60.0%	$3,786	59.3%	57.7%	9	40.9%	53.9%	$836	38.8%	50.3%	13	72.2%	56.7%	$977	73.6%	49.4%	17	68.0%	50.5%	$1,973	68.0%	47.3%
	Middle	26	40.0%	$2,600	40.7%	42.3%	13	59.1%	46.1%	$1,320	61.2%	49.7%	5	27.8%	43.3%	$351	26.4%	50.6%	8	32.0%	49.5%	$929	32.0%	52.7%
	Upper	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*65*	*100%*	*$6,386*	*100%*	*100%*	*22*	*100%*	*100%*	*$2,156*	*100%*	*100%*	*18*	*100%*	*100%*	*$1,328*	*100%*	*100%*	*25*	*100%*	*100%*	*$2,902*	*100%*	*100%*
SMALL BUSINESSES					Total Businesses																			
	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	18	50.0%	$844	35.5%	62.0%	6	60.0%	65.0%	$342	40.5%	72.6%	4	40.0%	59.6%	$206	30.3%	62.4%	8	50.0%	60.1%	$296	34.7%	64.2%
	Middle	18	50.0%	$1,532	64.5%	38.0%	4	40.0%	32.9%	$503	59.5%	27.0%	6	60.0%	37.3%	$473	69.7%	37.0%	8	50.0%	38.4%	$556	65.3%	35.3%
	Upper	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	2.1%	$0	0.0%	0.4%	0	0.0%	3.1%	$0	0.0%	0.6%	0	0.0%	1.5%	$0	0.0%	0.5%
	Total	*36*	*100%*	*$2,376*	*100%*	*100%*	*10*	*100%*	*100%*	*$845*	*100%*	*100%*	*10*	*100%*	*100%*	*$679*	*100%*	*100%*	*16*	*100%*	*100%*	*$852*	*100%*	*100%*
SMALL FARM					Total Farms																			
	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	1	16.7%	$36	18.1%	58.1%	0	0.0%	69.6%	$0	0.0%	67.7%	0	0.0%	62.6%	$0	0.0%	59.1%	1	33.3%	71.9%	$36	25.0%	68.1%
	Middle	5	83.3%	$163	81.9%	41.9%	0	0.0%	30.4%	$0	0.0%	32.3%	3	100.0%	33.3%	$55	100.0%	40.5%	2	66.7%	28.1%	$108	75.0%	31.9%
	Upper	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	4.1%	$0	0.0%	0.4%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*6*	*100%*	*$199*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*3*	*100%*	*100%*	*$55*	*100%*	*100%*	*3*	*100%*	*100%*	*$144*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2
Assessment Area: GA Jefferson Jenkins

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	0	0.0%	$0	0.0%	34.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.6%	$0	0.0%	0.6%	0	0.0%	2.1%	$0	0.0%	0.9%
	Moderate	2	9.5%	$137	5.2%	17.6%	1	11.1%	17.2%	$52	6.1%	11.4%	1	16.7%	13.8%	$85	13.4%	8.2%	0	0.0%	20.7%	$0	0.0%	14.1%
	Middle	10	47.6%	$798	30.2%	16.8%	6	66.7%	20.5%	$483	56.8%	18.1%	3	50.0%	22.0%	$240	38.0%	18.0%	1	16.7%	19.3%	$75	6.5%	17.2%
	Upper	9	42.9%	$1,704	64.6%	31.5%	2	22.2%	48.4%	$315	37.1%	56.9%	2	33.3%	46.5%	$307	48.6%	56.8%	5	83.3%	43.6%	$1,082	93.5%	54.7%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	13.9%	$0	0.0%	13.6%	0	0.0%	17.0%	$0	0.0%	16.5%	0	0.0%	14.3%	$0	0.0%	13.1%
	Total	*21*	*100%*	*$2,639*	*100%*	*100%*	*9*	*100%*	*100%*	*$850*	*100%*	*100%*	*6*	*100%*	*100%*	*$632*	*100%*	*100%*	*6*	*100%*	*100%*	*$1,157*	*100%*	*100%*
REFINANCE	Low	1	3.3%	$12	0.4%	34.1%	1	10.0%	5.6%	$12	1.2%	4.0%	0	0.0%	3.7%	$0	0.0%	3.8%	0	0.0%	2.8%	$0	0.0%	1.3%
	Moderate	4	13.3%	$261	8.8%	17.6%	0	0.0%	7.8%	$0	0.0%	4.2%	1	14.3%	6.1%	$92	19.1%	4.2%	3	23.1%	2.8%	$169	11.3%	1.0%
	Middle	8	26.7%	$550	18.6%	16.8%	0	0.0%	16.7%	$0	0.0%	17.4%	4	57.1%	19.5%	$299	62.2%	10.3%	4	30.8%	18.6%	$251	16.7%	14.5%
	Upper	17	56.7%	$2,129	72.1%	31.5%	9	90.0%	50.0%	$958	98.8%	49.8%	2	28.6%	51.2%	$90	18.7%	58.8%	6	46.2%	50.3%	$1,081	72.0%	52.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	20.0%	$0	0.0%	24.6%	0	0.0%	19.5%	$0	0.0%	22.9%	0	0.0%	25.5%	$0	0.0%	30.4%
	Total	*30*	*100%*	*$2,952*	*100%*	*100%*	*10*	*100%*	*100%*	*$970*	*100%*	*100%*	*7*	*100%*	*100%*	*$481*	*100%*	*100%*	*13*	*100%*	*100%*	*$1,501*	*100%*	*100%*
HOME IMPROVEMENT	Low	1	20.0%	$15	5.1%	34.1%	0	0.0%	25.0%	$0	0.0%	15.7%	0	0.0%	0.0%	$0	0.0%	0.0%	1	50.0%	16.7%	$15	33.3%	6.7%
	Moderate	0	0.0%	$0	0.0%	17.6%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	33.3%	$0	0.0%	16.7%	0	0.0%	16.7%	$0	0.0%	11.6%
	Middle	2	40.0%	$80	27.1%	16.8%	0	0.0%	12.5%	$0	0.0%	5.5%	1	100.0%	22.2%	$50	100.0%	24.1%	1	50.0%	16.7%	$30	66.7%	13.3%
	Upper	2	40.0%	$200	67.8%	31.5%	2	100.0%	37.5%	$200	100.0%	56.0%	0	0.0%	44.4%	$0	0.0%	59.2%	0	0.0%	16.7%	$0	0.0%	7.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	25.0%	$0	0.0%	22.8%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	33.3%	$0	0.0%	61.3%
	Total	*5*	*100%*	*$295*	*100%*	*100%*	*2*	*100%*	*100%*	*$200*	*100%*	*100%*	*1*	*100%*	*100%*	*$50*	*100%*	*100%*	*2*	*100%*	*100%*	*$45*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	$0	0.0%	34.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	17.6%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	16.8%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	31.5%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	100.0%	$0	0.0%	100.0%	0	0.0%	100.0%	$0	0.0%	100.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*0%*	*$0*	*0%*	*0%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	1	20.0%	$48	24.7%	34.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	1	50.0%	33.3%	$48	65.8%	32.0%
	Moderate	0	0.0%	$0	0.0%	17.6%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	1	20.0%	$24	12.4%	16.8%	0	0.0%	0.0%	$0	0.0%	0.0%	1	33.3%	28.6%	$24	19.8%	11.6%	0	0.0%	33.3%	$0	0.0%	51.3%
	Upper	3	60.0%	$122	62.9%	31.5%	0	0.0%	100.0%	$0	0.0%	100.0%	2	66.7%	71.4%	$97	80.2%	88.4%	1	50.0%	33.3%	$25	34.2%	16.7%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*5*	*100%*	*$194*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*3*	*100%*	*100%*	*$121*	*100%*	*100%*	*2*	*100%*	*100%*	*$73*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2
Assessment Area: GA Jefferson Jenkins

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	34.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	1	25.0%	$44	14.4%	17.6%	0	0.0%	25.0%	$0	0.0%	3.1%	1	100.0%	40.0%	$44	100.0%	30.2%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	1	25.0%	$56	18.3%	16.8%	0	0.0%	25.0%	$0	0.0%	11.6%	0	0.0%	20.0%	$0	0.0%	41.8%	1	50.0%	33.3%	$56	44.4%	29.6%
	Upper	2	50.0%	$206	67.3%	31.5%	1	100.0%	50.0%	$136	100.0%	85.2%	0	0.0%	40.0%	$0	0.0%	28.0%	1	50.0%	66.7%	$70	55.6%	70.4%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*4*	*100%*	*$306*	*100%*	*100%*	*1*	*100%*	*100%*	*$136*	*100%*	*100%*	*1*	*100%*	*100%*	*$44*	*100%*	*100%*	*2*	*100%*	*100%*	*$126*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	34.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	17.6%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	16.8%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	31.5%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	100.0%	$0	0.0%	100.0%	0	0.0%	100.0%	$0	0.0%	100.0%	0	0.0%	100.0%	$0	0.0%	100.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	3	4.6%	$75	1.2%	34.1%	1	4.5%	3.0%	$12	0.6%	1.8%	0	0.0%	1.5%	$0	0.0%	1.7%	2	8.0%	2.9%	$63	2.2%	1.2%
	Moderate	7	10.8%	$442	6.9%	17.6%	1	4.5%	12.6%	$52	2.4%	8.0%	3	16.7%	11.9%	$221	16.6%	6.8%	3	12.0%	10.9%	$169	5.8%	6.6%
	Middle	22	33.8%	$1,508	23.6%	16.8%	6	27.3%	18.3%	$483	22.4%	17.1%	9	50.0%	20.7%	$613	46.2%	15.1%	7	28.0%	18.2%	$412	14.2%	15.3%
	Upper	33	50.8%	$4,361	68.3%	31.5%	14	63.6%	47.8%	$1,609	74.6%	53.6%	6	33.3%	47.0%	$494	37.2%	56.4%	13	52.0%	44.1%	$2,258	77.8%	51.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	18.3%	$0	0.0%	19.4%	0	0.0%	18.9%	$0	0.0%	20.1%	0	0.0%	24.0%	$0	0.0%	25.6%
	Total	*65*	*100%*	*$6,386*	*100%*	*100%*	*22*	*100%*	*100%*	*$2,156*	*100%*	*100%*	*18*	*100%*	*100%*	*$1,328*	*100%*	*100%*	*25*	*100%*	*100%*	*$2,902*	*100%*	*100%*
Small Business						Total Businesses																		
Revenue	$1 Million or Less	21	58.3%	$768	32.3%	90.0%	6	60.0%	44.5%	$257	30.4%	38.0%	8	80.0%	41.3%	$307	45.2%	27.2%	7	43.8%	23.1%	$204	23.9%	18.1%
	Over $1 Million	14	38.9%	$1,593	67.0%	8.2%	4	40.0%					2	20.0%					8	50.0%				
	Total Rev. available	35	97.2%	$2,361	99.3%	98.2%	10	100.0%					10	100.0%					15	93.8%				
	Rev. Not Known	1	2.8%	$15	0.6%	1.7%	0	0.0%					0	0.0%					1	6.3%				
	Total	*36*	*100%*	*$2,376*	*100%*	*100%*	*10*	*100%*					*10*	*100%*					*16*	*100%*				
Loan Size	$100,000 or Less	28	77.8%	$992	41.8%		7	70.0%	90.8%	$263	31.1%	37.6%	7	70.0%	90.7%	$193	28.4%	36.9%	14	87.5%	90.3%	$536	62.9%	44.2%
	$100,001 - $250,000	8	22.2%	$1,384	58.2%		3	30.0%	6.0%	$582	68.9%	24.9%	3	30.0%	6.8%	$486	71.6%	32.2%	2	12.5%	6.3%	$316	37.1%	22.4%
	$250,001 - $1 Million	0	0.0%	$0	0.0%		0	0.0%	3.2%	$0	0.0%	37.5%	0	0.0%	2.5%	$0	0.0%	30.8%	0	0.0%	3.4%	$0	0.0%	33.4%
	Total	*36*	*100%*	*$2,376*	*100%*		*10*	*100%*	*100%*	*$845*	*100%*	*100%*	*10*	*100%*	*100%*	*$679*	*100%*	*100%*	*16*	*100%*	*100%*	*$852*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	19	90.5%	$515	67.1%																			
	$100,001 - $250,000	2	9.5%	$253	32.9%																			
	$250,001 - $1 Million	0	0.0%	$0	0.0%																			
	Total	*21*	*100%*	*$768*	*100%*																			
Small Farm						Total Farms																		
Revenue	$1 Million or Less	3	50.0%	$95	47.7%	94.6%	0	0.0%	49.0%	$0	0.0%	64.0%	1	33.3%	54.5%	$15	27.3%	71.2%	2	66.7%	43.8%	$80	55.6%	52.2%
	Over $1 Million	3	50.0%	$104	52.3%	4.3%	0	0.0%					2	66.7%					1	33.3%				
	Total Rev. available	6	100.0%	$199	100.0%	98.9%	0	0.0%					3	100.0%					3	100.0%				
	Not Known	0	0.0%	$0	0.0%	1.1%	0	0.0%					0	0.0%					0	0.0%				
	Total	*6*	*100%*	*$199*	*100%*	*100%*	*0*	*0%*					*3*	*100%*					*3*	*100%*				
Loan Size	$100,000 or Less	6	100.0%	$199	100.0%		0	0.0%	71.6%	$0	0.0%	21.2%	3	100.0%	73.2%	$55	100.0%	22.2%	3	100.0%	70.8%	$144	100.0%	26.0%
	$100,001 - $250,000	0	0.0%	$0	0.0%		0	0.0%	19.6%	$0	0.0%	40.4%	0	0.0%	16.3%	$0	0.0%	31.2%	0	0.0%	12.4%	$0	0.0%	19.0%
	$250,001 - $500,000	0	0.0%	$0	0.0%		0	0.0%	8.8%	$0	0.0%	38.5%	0	0.0%	10.6%	$0	0.0%	46.6%	0	0.0%	16.9%	$0	0.0%	54.9%
	Total	*6*	*100%*	*$199*	*100%*		*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*3*	*100%*	*100%*	*$55*	*100%*	*100%*	*3*	*100%*	*100%*	*$144*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	3	100.0%	$95	100.0%																			
	$100,001 - $250,000	0	0.0%	$0	0.0%																			
	$250,001 - $500,000	0	0.0%	$0	0.0%																			
	Total	*3*	*100%*	*$95*	*100%*																			

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue.
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2
Assessment Area: GA Northeast GA

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison 2018						2019						2019					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
HOME PURCHASE	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	5	2.3%	$950	1.4%	4.4%	1	1.4%	2.0%	$179	0.9%	1.5%	1	1.6%	2.0%	$154	1.2%	1.5%	3	3.5%	2.0%	$617	1.9%	1.5%
	Middle	85	39.2%	$18,373	28.0%	48.8%	28	39.4%	37.0%	$7,521	37.6%	31.7%	28	45.9%	36.7%	$4,782	35.8%	31.0%	29	34.1%	36.7%	$6,070	18.7%	31.0%
	Upper	127	58.5%	$46,400	70.6%	46.9%	42	59.2%	61.0%	$12,277	61.5%	66.7%	32	52.5%	61.3%	$8,422	63.0%	67.5%	53	62.4%	61.3%	$25,701	79.4%	67.5%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*217*	*100%*	*$65,723*	*100%*	*100%*	*71*	*100%*	*100%*	*$19,977*	*100%*	*100%*	*61*	*100%*	*100%*	*$13,358*	*100%*	*100%*	*85*	*100%*	*100%*	*$32,388*	*100%*	*100%*
REFINANCE	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	10	3.6%	$1,003	1.7%	4.4%	4	7.7%	3.1%	$291	4.0%	2.2%	2	2.7%	1.5%	$242	2.1%	1.3%	4	2.6%	1.5%	$470	1.2%	1.3%
	Middle	120	43.3%	$16,304	28.4%	48.8%	23	44.2%	40.7%	$2,439	33.9%	33.0%	42	57.5%	36.5%	$6,051	52.1%	30.6%	55	36.2%	36.5%	$7,814	20.2%	30.6%
	Upper	147	53.1%	$40,183	69.9%	46.9%	25	48.1%	56.2%	$4,464	62.1%	64.8%	29	39.7%	62.0%	$5,331	45.9%	68.1%	93	61.2%	62.0%	$30,388	78.6%	68.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*277*	*100%*	*$57,490*	*100%*	*100%*	*52*	*100%*	*100%*	*$7,194*	*100%*	*100%*	*73*	*100%*	*100%*	*$11,624*	*100%*	*100%*	*152*	*100%*	*100%*	*$38,672*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	4	2.9%	$275	3.4%	4.4%	2	4.5%	3.2%	$95	3.7%	2.4%	2	3.6%	2.9%	$180	5.6%	3.0%	0	0.0%	2.9%	$0	0.0%	3.0%
	Middle	59	42.1%	$3,275	40.0%	48.8%	16	36.4%	35.6%	$913	35.6%	32.9%	23	41.8%	43.4%	$1,170	36.3%	40.0%	20	48.8%	43.4%	$1,192	49.7%	40.0%
	Upper	77	55.0%	$4,642	56.7%	46.9%	26	59.1%	61.2%	$1,560	60.7%	64.7%	30	54.5%	53.8%	$1,874	58.1%	56.9%	21	51.2%	53.8%	$1,208	50.3%	56.9%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*140*	*100%*	*$8,192*	*100%*	*100%*	*44*	*100%*	*100%*	*$2,568*	*100%*	*100%*	*55*	*100%*	*100%*	*$3,224*	*100%*	*100%*	*41*	*100%*	*100%*	*$2,400*	*100%*	*100%*
MULTI FAMILY						Multi-Family Units																		
	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	15.4%	0	0.0%	7.7%	$0	0.0%	3.7%	0	0.0%	11.1%	$0	0.0%	9.0%	0	0.0%	11.1%	$0	0.0%	9.0%
	Middle	0	0.0%	$0	0.0%	65.1%	0	0.0%	46.2%	$0	0.0%	75.8%	0	0.0%	55.6%	$0	0.0%	62.8%	0	0.0%	55.6%	$0	0.0%	62.8%
	Upper	0	0.0%	$0	0.0%	19.5%	0	0.0%	46.2%	$0	0.0%	20.5%	0	0.0%	33.3%	$0	0.0%	28.2%	0	0.0%	33.3%	$0	0.0%	28.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	2	3.3%	$75	1.7%	4.4%	1	4.8%	2.0%	$50	2.7%	1.2%	1	4.8%	3.3%	$25	2.3%	2.6%	0	0.0%	3.3%	$0	0.0%	2.6%
	Middle	29	48.3%	$1,801	39.9%	48.8%	9	42.9%	39.2%	$802	43.2%	26.8%	14	66.7%	42.0%	$702	65.8%	43.3%	6	33.3%	42.0%	$297	18.6%	43.3%
	Upper	29	48.3%	$2,642	58.5%	46.9%	11	52.4%	58.8%	$1,003	54.1%	72.0%	6	28.6%	54.7%	$340	31.9%	54.1%	12	66.7%	54.7%	$1,299	81.4%	54.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*60*	*100%*	*$4,518*	*100%*	*100%*	*21*	*100%*	*100%*	*$1,855*	*100%*	*100%*	*21*	*100%*	*100%*	*$1,067*	*100%*	*100%*	*18*	*100%*	*100%*	*$1,596*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2
Assessment Area: GA Northeast GA

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2019					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	1	2.4%	$90	2.3%	4.4%	0	0.0%	4.4%	$0	0.0%	3.1%	1	7.1%	7.6%	$90	7.2%	6.4%	0	0.0%	7.6%	$0	0.0%	6.4%
	Middle	22	52.4%	$1,698	43.2%	48.8%	5	50.0%	44.1%	$318	46.6%	43.5%	7	50.0%	40.2%	$421	33.8%	23.6%	10	55.6%	40.2%	$959	47.9%	23.6%
	Upper	19	45.2%	$2,143	54.5%	46.9%	5	50.0%	51.5%	$365	53.4%	53.4%	6	42.9%	52.2%	$734	59.0%	70.0%	8	44.4%	52.2%	$1,044	52.1%	70.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*42*	*100%*	*$3,931*	*100%*	*100%*	*10*	*100%*	*100%*	*$683*	*100%*	*100%*	*14*	*100%*	*100%*	*$1,245*	*100%*	*100%*	*18*	*100%*	*100%*	*$2,003*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	4.4%	0	0.0%	3.5%	$0	0.0%	3.8%	0	0.0%	0.9%	$0	0.0%	0.4%	0	0.0%	0.9%	$0	0.0%	0.4%
	Middle	0	0.0%	$0	0.0%	48.8%	0	0.0%	39.6%	$0	0.0%	39.7%	0	0.0%	50.0%	$0	0.0%	46.8%	0	0.0%	50.0%	$0	0.0%	46.8%
	Upper	0	0.0%	$0	0.0%	46.9%	0	0.0%	56.9%	$0	0.0%	56.5%	0	0.0%	49.1%	$0	0.0%	52.8%	0	0.0%	49.1%	$0	0.0%	52.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	22	3.0%	$2,393	1.7%	4.4%	8	4.0%	2.4%	$615	1.9%	1.8%	7	3.1%	1.9%	$691	2.3%	1.6%	7	2.2%	1.9%	$1,087	1.4%	1.6%
	Middle	315	42.8%	$41,451	29.6%	48.8%	81	40.9%	37.9%	$11,993	37.2%	32.4%	114	50.9%	37.3%	$13,126	43.0%	31.5%	120	38.2%	37.3%	$16,332	21.2%	31.5%
	Upper	399	54.2%	$96,010	68.7%	46.9%	109	55.1%	59.7%	$19,669	60.9%	65.8%	103	46.0%	60.8%	$16,701	54.7%	66.9%	187	59.6%	60.8%	$59,640	77.4%	66.9%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*736*	*100%*	*$139,854*	*100%*	*100%*	*198*	*100%*	*100%*	*$32,277*	*100%*	*100%*	*224*	*100%*	*100%*	*$30,518*	*100%*	*100%*	*314*	*100%*	*100%*	*$77,059*	*100%*	*100%*
					Total Businesses																			
SMALL BUSINESSES	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	12	4.1%	$1,046	6.2%	6.1%	2	2.8%	4.6%	$34	0.8%	5.0%	6	9.5%	5.1%	$57	1.3%	6.0%	4	2.5%	5.1%	$955	12.3%	6.0%
	Middle	155	52.9%	$8,164	48.6%	49.8%	36	50.0%	45.3%	$2,192	49.2%	53.4%	36	57.1%	44.6%	$2,518	55.3%	50.7%	83	52.5%	44.6%	$3,454	44.4%	50.7%
	Upper	126	43.0%	$7,573	45.1%	44.0%	34	47.2%	47.7%	$2,230	50.0%	40.3%	21	33.3%	45.5%	$1,978	43.4%	41.2%	71	44.9%	45.5%	$3,365	43.3%	41.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	2.4%	$0	0.0%	1.2%	0	0.0%	4.8%	$0	0.0%	2.2%	0	0.0%	4.8%	$0	0.0%	2.2%
	Total	*293*	*100%*	*$16,783*	*100%*	*100%*	*72*	*100%*	*100%*	*$4,456*	*100%*	*100%*	*63*	*100%*	*100%*	*$4,553*	*100%*	*100%*	*158*	*100%*	*100%*	*$7,774*	*100%*	*100%*
					Total Farms																			
SMALL FARM	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	3.2%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	3.5%	$0	0.0%	7.6%	0	0.0%	3.5%	$0	0.0%	7.6%
	Middle	11	64.7%	$502	91.1%	57.7%	5	83.3%	66.4%	$306	97.5%	70.7%	2	50.0%	59.3%	$92	89.3%	70.4%	4	57.1%	59.3%	$104	77.6%	70.4%
	Upper	6	35.3%	$49	8.9%	39.1%	1	16.7%	29.0%	$8	2.5%	28.7%	2	50.0%	33.6%	$11	10.7%	21.4%	3	42.9%	33.6%	$30	22.4%	21.4%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	4.7%	$0	0.0%	0.6%	0	0.0%	3.5%	$0	0.0%	0.6%	0	0.0%	3.5%	$0	0.0%	0.6%
	Total	*17*	*100%*	*$551*	*100%*	*100%*	*6*	*100%*	*100%*	*$314*	*100%*	*100%*	*4*	*100%*	*100%*	*$103*	*100%*	*100%*	*7*	*100%*	*100%*	*$134*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2
Assessment Area: GA Northeast GA

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2019					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	3	1.4%	$247	0.4%	15.8%	0	0.0%	1.4%	$0	0.0%	0.6%	0	0.0%	0.9%	$0	0.0%	0.4%	3	3.5%	0.9%	$247	0.8%	0.4%
	Moderate	20	9.2%	$2,571	3.9%	16.4%	5	7.0%	8.9%	$611	3.1%	5.5%	7	11.5%	9.3%	$847	6.3%	5.7%	8	9.4%	9.3%	$1,113	3.4%	5.7%
	Middle	43	19.8%	$7,727	11.8%	19.1%	13	18.3%	19.4%	$2,338	11.7%	15.7%	12	19.7%	20.4%	$2,053	15.4%	16.7%	18	21.2%	20.4%	$3,336	10.3%	16.7%
	Upper	143	65.9%	$53,147	80.9%	48.7%	50	70.4%	47.7%	$16,260	81.4%	57.5%	40	65.6%	52.5%	$9,868	73.9%	61.6%	53	62.4%	52.5%	$27,019	83.4%	61.6%
	Unknown	8	3.7%	$2,031	3.1%	0.0%	3	4.2%	22.5%	$768	3.8%	20.6%	2	3.3%	16.8%	$590	4.4%	15.6%	3	3.5%	16.8%	$673	2.1%	15.6%
	Total	*217*	*100%*	*$65,723*	*100%*	*100%*	*71*	*100%*	*100%*	*$19,977*	*100%*	*100%*	*61*	*100%*	*100%*	*$13,358*	*100%*	*100%*	*85*	*100%*	*100%*	*$32,388*	*100%*	*100%*
REFINANCE	Low	11	4.0%	$564	1.0%	15.8%	3	5.8%	5.2%	$143	2.0%	2.7%	2	2.7%	2.6%	$123	1.1%	1.2%	6	3.9%	2.6%	$298	0.8%	1.2%
	Moderate	29	10.5%	$2,226	3.9%	16.4%	5	9.6%	10.9%	$386	5.4%	6.3%	10	13.7%	6.7%	$668	5.7%	3.5%	14	9.2%	6.7%	$1,172	3.0%	3.5%
	Middle	49	17.7%	$5,216	9.1%	19.1%	10	19.2%	16.9%	$882	12.3%	13.3%	11	15.1%	15.5%	$1,058	9.1%	11.1%	28	18.4%	15.5%	$3,276	8.5%	11.1%
	Upper	183	66.1%	$48,792	84.9%	48.7%	34	65.4%	52.7%	$5,783	80.4%	62.7%	48	65.8%	52.4%	$9,479	81.5%	60.4%	101	66.4%	52.4%	$33,530	86.7%	60.4%
	Unknown	5	1.8%	$692	1.2%	0.0%	0	0.0%	14.3%	$0	0.0%	14.9%	2	2.7%	22.8%	$296	2.5%	23.8%	3	2.0%	22.8%	$396	1.0%	23.8%
	Total	*277*	*100%*	*$57,490*	*100%*	*100%*	*52*	*100%*	*100%*	*$7,194*	*100%*	*100%*	*73*	*100%*	*100%*	*$11,624*	*100%*	*100%*	*152*	*100%*	*100%*	*$38,672*	*100%*	*100%*
HOME IMPROVEMENT	Low	3	2.1%	$80	1.0%	15.8%	3	6.8%	3.2%	$80	3.1%	1.5%	0	0.0%	3.8%	$0	0.0%	2.2%	0	0.0%	3.8%	$0	0.0%	2.2%
	Moderate	25	17.9%	$1,043	12.7%	16.4%	8	18.2%	8.4%	$284	11.1%	5.6%	9	16.4%	11.0%	$364	11.3%	8.3%	8	19.5%	11.0%	$395	16.5%	8.3%
	Middle	31	22.1%	$1,527	18.6%	19.1%	10	22.7%	18.1%	$496	19.3%	13.7%	9	16.4%	15.0%	$494	15.3%	11.5%	12	29.3%	15.0%	$537	22.4%	11.5%
	Upper	79	56.4%	$5,416	66.1%	48.7%	23	52.3%	63.8%	$1,708	66.5%	71.0%	35	63.6%	67.9%	$2,240	69.5%	74.0%	21	51.2%	67.9%	$1,468	61.2%	74.0%
	Unknown	2	1.4%	$126	1.5%	0.0%	0	0.0%	6.5%	$0	0.0%	8.2%	2	3.6%	2.3%	$126	3.9%	4.0%	0	0.0%	2.3%	$0	0.0%	4.0%
	Total	*140*	*100%*	*$8,192*	*100%*	*100%*	*44*	*100%*	*100%*	*$2,568*	*100%*	*100%*	*55*	*100%*	*100%*	*$3,224*	*100%*	*100%*	*41*	*100%*	*100%*	*$2,400*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	$0	0.0%	15.8%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	16.4%	0	0.0%	7.7%	$0	0.0%	0.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	19.1%	0	0.0%	7.7%	$0	0.0%	3.7%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	48.7%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	84.6%	$0	0.0%	96.2%	0	0.0%	100.0%	$0	0.0%	100.0%	0	0.0%	100.0%	$0	0.0%	100.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	$0	0.0%	15.8%	0	0.0%	4.4%	$0	0.0%	2.1%	0	0.0%	4.2%	$0	0.0%	1.9%	0	0.0%	4.2%	$0	0.0%	1.9%
	Moderate	5	8.3%	$182	4.0%	16.4%	2	9.5%	6.4%	$85	4.6%	4.7%	1	4.8%	4.2%	$15	1.4%	2.9%	2	11.1%	4.2%	$82	5.1%	2.9%
	Middle	11	18.3%	$485	10.7%	19.1%	4	19.0%	15.7%	$183	9.9%	9.3%	2	9.5%	13.7%	$77	7.2%	11.2%	5	27.8%	13.7%	$225	14.1%	11.2%
	Upper	42	70.0%	$3,661	81.0%	48.7%	14	66.7%	69.6%	$1,487	80.2%	81.3%	17	81.0%	75.0%	$885	82.9%	82.1%	11	61.1%	75.0%	$1,289	80.8%	82.1%
	Unknown	2	3.3%	$190	4.2%	0.0%	1	4.8%	3.9%	$100	5.4%	2.6%	1	4.8%	2.8%	$90	8.4%	1.9%	0	0.0%	2.8%	$0	0.0%	1.9%
	Total	*60*	*100%*	*$4,518*	*100%*	*100%*	*21*	*100%*	*100%*	*$1,855*	*100%*	*100%*	*21*	*100%*	*100%*	*$1,067*	*100%*	*100%*	*18*	*100%*	*100%*	*$1,596*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2
Assessment Area: GA Northeast GA

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2019					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	1	2.4%	$15	0.4%	15.8%	0	0.0%	2.9%	$0	0.0%	0.8%	0	0.0%	9.8%	$0	0.0%	4.2%	1	5.6%	9.8%	$15	0.7%	4.2%
	Moderate	7	16.7%	$271	6.9%	16.4%	2	20.0%	11.8%	$62	9.1%	8.7%	1	7.1%	8.7%	$40	3.2%	2.5%	4	22.2%	8.7%	$169	8.4%	2.5%
	Middle	7	16.7%	$505	12.8%	19.1%	1	10.0%	25.0%	$57	8.3%	18.9%	1	7.1%	17.4%	$60	4.8%	9.7%	5	27.8%	17.4%	$388	19.4%	9.7%
	Upper	26	61.9%	$3,049	77.6%	48.7%	6	60.0%	51.5%	$473	69.3%	56.0%	12	85.7%	62.0%	$1,145	92.0%	82.3%	8	44.4%	62.0%	$1,431	71.4%	82.3%
	Unknown	1	2.4%	$91	2.3%	0.0%	1	10.0%	8.8%	$91	13.3%	15.5%	0	0.0%	2.2%	$0	0.0%	1.4%	0	0.0%	2.2%	$0	0.0%	1.4%
	Total	*42*	*100%*	*$3,931*	*100%*	*100%*	*10*	*100%*	*100%*	*$683*	*100%*	*100%*	*14*	*100%*	*100%*	*$1,245*	*100%*	*100%*	*18*	*100%*	*100%*	*$2,003*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	15.8%	0	0.0%	0.7%	$0	0.0%	0.6%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	16.4%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	19.1%	0	0.0%	1.4%	$0	0.0%	1.8%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	48.7%	0	0.0%	4.9%	$0	0.0%	1.8%	0	0.0%	3.6%	$0	0.0%	7.7%	0	0.0%	3.6%	$0	0.0%	7.7%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	93.1%	$0	0.0%	95.9%	0	0.0%	96.4%	$0	0.0%	92.3%	0	0.0%	96.4%	$0	0.0%	92.3%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	18	2.4%	$906	0.6%	15.8%	6	3.0%	2.4%	$223	0.7%	1.1%	2	0.9%	1.7%	$123	0.4%	0.7%	10	3.2%	1.7%	$560	0.7%	0.7%
	Moderate	86	11.7%	$6,293	4.5%	16.4%	22	11.1%	9.1%	$1,428	4.4%	5.6%	28	12.5%	8.3%	$1,934	6.3%	4.9%	36	11.5%	8.3%	$2,931	3.8%	4.9%
	Middle	141	19.2%	$15,460	11.1%	19.1%	38	19.2%	18.4%	$3,956	12.3%	14.8%	35	15.6%	18.3%	$3,742	12.3%	14.5%	68	21.7%	18.3%	$7,762	10.1%	14.5%
	Upper	473	64.3%	$114,065	81.6%	48.7%	127	64.1%	49.2%	$25,711	79.7%	58.0%	152	67.9%	53.1%	$23,617	77.4%	60.7%	194	61.8%	53.1%	$64,737	84.0%	60.7%
	Unknown	18	2.4%	$3,130	2.2%	0.0%	5	2.5%	20.8%	$959	3.0%	20.6%	7	3.1%	18.6%	$1,102	3.6%	19.3%	6	1.9%	18.6%	$1,069	1.4%	19.3%
	Total	*736*	*100%*	*$139,854*	*100%*	*100%*	*198*	*100%*	*100%*	*$32,277*	*100%*	*100%*	*224*	*100%*	*100%*	*$30,518*	*100%*	*100%*	*314*	*100%*	*100%*	*$77,059*	*100%*	*100%*
Small Business						Total Businesses																		
Revenue	$1 Million or Less	201	68.6%	$6,744	40.2%	93.1%	58	80.6%	43.1%	$2,340	52.5%	35.9%	54	85.7%	43.0%	$2,291	50.3%	35.3%	89	56.3%	43.0%	$2,113	27.2%	35.3%
	Over $1 Million	56	19.1%	$8,127	48.4%	5.7%	13	18.1%					9	14.3%					34	21.5%				
	Total Rev. available	257	87.7%	$14,871	88.6%	98.8%	71	98.7%					63	100.0%					123	77.8%				
	Rev. Not Known	36	12.3%	$1,912	11.4%	1.2%	1	1.4%					0	0.0%					35	22.2%				
	Total	*293*	*100%*	*$16,783*	*100%*	*100%*	*72*	*100%*					*63*	*100%*					*158*	*100%*				
Loan Size	$100,000 or Less	256	87.4%	$6,678	39.8%		64	88.9%	94.0%	$1,764	39.6%	41.8%	55	87.3%	93.9%	$1,424	31.3%	41.3%	137	86.7%	93.9%	$3,490	44.9%	41.3%
	$100,001 - $250,000	24	8.2%	$3,881	23.1%		4	5.6%	3.0%	$699	15.7%	14.9%	4	6.3%	3.3%	$879	19.3%	17.0%	16	10.1%	3.3%	$2,303	29.6%	17.0%
	$250,001 - $1 Million	13	4.4%	$6,224	37.1%		4	5.6%	3.0%	$1,993	44.7%	43.3%	4	6.3%	2.8%	$2,250	49.4%	41.8%	5	3.2%	2.8%	$1,981	25.5%	41.8%
	Total	*293*	*100%*	*$16,783*	*100%*		*72*	*100%*	*100%*	*$4,456*	*100%*	*100%*	*63*	*100%*	*100%*	*$4,553*	*100%*	*100%*	*158*	*100%*	*100%*	*$7,774*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	193	96.0%	$4,443	65.9%																			
	$100,001 - $250,000	5	2.5%	$804	11.9%																			
	$250,001 - $1 Million	3	1.5%	$1,497	22.2%																			
	Total	*201*	*100%*	*$6,744*	*100%*																			
Small Farm						Total Farms																		
Revenue	$1 Million or Less	14	82.4%	$460	83.5%	98.2%	6	100.0%	46.7%	$314	100.0%	47.7%	4	100.0%	54.9%	$103	100.0%	65.3%	4	57.1%	54.9%	$43	32.1%	65.3%
	Over $1 Million	1	5.9%	$83	15.1%	1.4%	0	0.0%					0	0.0%					1	14.3%				
	Total Rev. available	15	88.3%	$543	98.6%	99.6%	6	100.0%					4	100.0%					5	71.4%				
	Not Known	2	11.8%	$8	1.5%	0.4%	0	0.0%					0	0.0%					2	28.6%				
	Total	*17*	*100%*	*$551*	*100%*	*100%*	*6*	*100%*					*4*	*100%*					*7*	*100%*				
Loan Size	$100,000 or Less	16	94.1%	$361	65.5%		5	83.3%	81.3%	$124	39.5%	35.0%	4	100.0%	87.6%	$103	100.0%	33.9%	7	100.0%	87.6%	$134	100.0%	33.9%
	$100,001 - $250,000	1	5.9%	$190	34.5%		1	16.7%	16.8%	$190	60.5%	50.4%	0	0.0%	5.3%	$0	0.0%	15.8%	0	0.0%	5.3%	$0	0.0%	15.8%
	$250,001 - $500,000	0	0.0%	$0	0.0%		0	0.0%	1.9%	$0	0.0%	14.6%	0	0.0%	7.1%	$0	0.0%	50.3%	0	0.0%	7.1%	$0	0.0%	50.3%
	Total	*17*	*100%*	*$551*	*100%*		*6*	*100%*	*100%*	*$314*	*100%*	*100%*	*4*	*100%*	*100%*	*$103*	*100%*	*100%*	*7*	*100%*	*100%*	*$134*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	13	92.9%	$270	58.7%																			
	$100,001 - $250,000	1	7.1%	$190	41.3%																			
	$250,001 - $500,000	0	0.0%	$0	0.0%																			
	Total	*14*	*100%*	*$460*	*100%*																			

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue.
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2
Assessment Area: GA Northwest GA

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison 2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
HOME PURCHASE	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	17	12.5%	$2,069	8.8%	6.0%	6	13.3%	5.2%	$697	9.7%	4.2%	5	10.6%	5.7%	$645	8.5%	4.7%	6	13.6%	5.9%	$727	8.4%	4.9%
	Middle	87	64.0%	$14,816	63.1%	73.9%	31	68.9%	71.6%	$5,596	77.6%	71.9%	29	61.7%	72.3%	$4,473	58.8%	71.5%	27	61.4%	72.1%	$4,747	54.7%	71.6%
	Upper	32	23.5%	$6,609	28.1%	20.2%	8	17.8%	23.1%	$914	12.7%	23.7%	13	27.7%	21.9%	$2,495	32.8%	23.7%	11	25.0%	21.9%	$3,200	36.9%	23.5%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.1%	$0	0.0%	0.1%	0	0.0%	0.0%	$0	0.0%	0.1%	0	0.0%	0.0%	$0	0.0%	0.1%
	Total	*136*	*100%*	*$23,494*	*100%*	*100%*	*45*	*100%*	*100%*	*$7,207*	*100%*	*100%*	*47*	*100%*	*100%*	*$7,613*	*100%*	*100%*	*44*	*100%*	*100%*	*$8,674*	*100%*	*100%*
REFINANCE	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	11	5.0%	$1,357	5.5%	6.0%	3	6.1%	4.8%	$353	8.4%	3.3%	4	6.2%	6.0%	$446	6.7%	4.4%	4	3.8%	4.4%	$558	4.0%	3.3%
	Middle	160	72.7%	$16,650	67.2%	73.9%	36	73.5%	76.1%	$2,493	59.4%	76.2%	47	72.3%	74.1%	$4,600	69.6%	75.0%	77	72.6%	73.2%	$9,557	68.5%	72.6%
	Upper	49	22.3%	$6,760	27.3%	20.2%	10	20.4%	19.0%	$1,348	32.1%	20.3%	14	21.5%	19.9%	$1,566	23.7%	20.6%	25	23.6%	22.4%	$3,846	27.5%	24.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.1%	$0	0.0%	0.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.1%
	Total	*220*	*100%*	*$24,767*	*100%*	*100%*	*49*	*100%*	*100%*	*$4,194*	*100%*	*100%*	*65*	*100%*	*100%*	*$6,612*	*100%*	*100%*	*106*	*100%*	*100%*	*$13,961*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	1	1.2%	$100	2.2%	6.0%	0	0.0%	2.1%	$0	0.0%	1.2%	0	0.0%	8.3%	$0	0.0%	6.3%	1	4.2%	5.1%	$100	6.4%	4.5%
	Middle	67	77.9%	$3,488	75.4%	73.9%	24	77.4%	77.1%	$1,186	69.7%	76.7%	26	83.9%	69.9%	$1,105	80.8%	70.5%	17	70.8%	76.8%	$1,197	77.0%	70.7%
	Upper	18	20.9%	$1,036	22.4%	20.2%	7	22.6%	20.8%	$516	30.3%	22.0%	5	16.1%	21.2%	$262	19.2%	23.1%	6	25.0%	18.1%	$258	16.6%	24.9%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.5%	$0	0.0%	0.1%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*86*	*100%*	*$4,624*	*100%*	*100%*	*31*	*100%*	*100%*	*$1,702*	*100%*	*100%*	*31*	*100%*	*100%*	*$1,367*	*100%*	*100%*	*24*	*100%*	*100%*	*$1,555*	*100%*	*100%*
MULTI FAMILY						Multi-Family Units																		
	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	12.1%	0	0.0%	15.0%	$0	0.0%	9.5%	0	0.0%	10.3%	$0	0.0%	4.4%	0	0.0%	15.0%	$0	0.0%	8.5%
	Middle	0	0.0%	$0	0.0%	76.6%	0	0.0%	55.0%	$0	0.0%	51.7%	0	0.0%	79.3%	$0	0.0%	92.9%	0	0.0%	85.0%	$0	0.0%	91.5%
	Upper	0	0.0%	$0	0.0%	11.4%	0	0.0%	30.0%	$0	0.0%	38.8%	0	0.0%	10.3%	$0	0.0%	2.7%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	1	1.8%	$13	0.4%	6.0%	1	5.9%	4.4%	$13	1.2%	6.0%	0	0.0%	4.2%	$0	0.0%	4.1%	0	0.0%	3.4%	$0	0.0%	2.4%
	Middle	42	73.7%	$2,820	77.3%	73.9%	12	70.6%	73.8%	$753	67.1%	70.0%	18	85.7%	80.1%	$951	84.8%	82.0%	12	63.2%	79.8%	$1,116	79.4%	80.5%
	Upper	14	24.6%	$816	22.4%	20.2%	4	23.5%	21.9%	$357	31.8%	24.0%	3	14.3%	15.7%	$170	15.2%	13.9%	7	36.8%	16.8%	$289	20.6%	17.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*57*	*100%*	*$3,649*	*100%*	*100%*	*17*	*100%*	*100%*	*$1,123*	*100%*	*100%*	*21*	*100%*	*100%*	*$1,121*	*100%*	*100%*	*19*	*100%*	*100%*	*$1,405*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2
Assessment Area: GA Northwest GA

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	2	5.6%	$183	6.9%	6.0%	2	14.3%	9.8%	$183	16.7%	13.5%	0	0.0%	5.0%	$0	0.0%	5.6%	0	0.0%	3.1%	$0	0.0%	1.0%
	Middle	26	72.2%	$1,830	68.9%	73.9%	8	57.1%	67.2%	$503	46.0%	62.4%	11	84.6%	83.3%	$615	89.1%	69.3%	7	77.8%	78.1%	$712	81.7%	79.3%
	Upper	8	22.2%	$642	24.2%	20.2%	4	28.6%	23.0%	$408	37.3%	24.1%	2	15.4%	11.7%	$75	10.9%	25.1%	2	22.2%	18.8%	$159	18.3%	19.7%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*36*	*100%*	*$2,655*	*100%*	*100%*	*14*	*100%*	*100%*	*$1,094*	*100%*	*100%*	*13*	*100%*	*100%*	*$690*	*100%*	*100%*	*9*	*100%*	*100%*	*$871*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	6.0%	0	0.0%	5.6%	$0	0.0%	4.5%	0	0.0%	2.4%	$0	0.0%	1.8%	0	0.0%	9.4%	$0	0.0%	10.3%
	Middle	0	0.0%	$0	0.0%	73.9%	0	0.0%	77.5%	$0	0.0%	80.8%	0	0.0%	72.3%	$0	0.0%	74.2%	0	0.0%	76.4%	$0	0.0%	76.7%
	Upper	0	0.0%	$0	0.0%	20.2%	0	0.0%	16.9%	$0	0.0%	14.7%	0	0.0%	25.3%	$0	0.0%	24.0%	0	0.0%	14.2%	$0	0.0%	13.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	32	6.0%	$3,722	6.3%	6.0%	12	7.7%	5.1%	$1,246	8.1%	4.2%	9	5.1%	5.8%	$1,091	6.3%	4.6%	11	5.4%	5.3%	$1,385	5.2%	4.3%
	Middle	382	71.4%	$39,604	66.9%	73.9%	111	71.2%	73.0%	$10,531	68.7%	72.6%	131	74.0%	73.2%	$11,744	67.5%	73.3%	140	69.3%	73.0%	$17,329	65.5%	72.4%
	Upper	121	22.6%	$15,863	26.8%	20.2%	33	21.2%	21.9%	$3,543	23.1%	23.1%	37	20.9%	21.0%	$4,568	26.2%	22.0%	51	25.2%	21.6%	$7,752	29.3%	23.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.1%	$0	0.0%	0.1%	0	0.0%	0.0%	$0	0.0%	0.1%	0	0.0%	0.0%	$0	0.0%	0.1%
	Total	*535*	*100%*	*$59,189*	*100%*	*100%*	*156*	*100%*	*100%*	*$15,320*	*100%*	*100%*	*177*	*100%*	*100%*	*$17,403*	*100%*	*100%*	*202*	*100%*	*100%*	*$26,466*	*100%*	*100%*
SMALL BUSINESSES					Total Businesses																			
	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	15	9.6%	$463	4.5%	10.8%	4	14.3%	8.5%	$105	8.2%	10.7%	2	7.1%	9.5%	$35	1.7%	10.6%	9	8.9%	9.7%	$323	4.7%	12.7%
	Middle	109	69.4%	$7,915	76.8%	73.6%	20	71.4%	72.8%	$1,051	82.2%	76.0%	21	75.0%	72.4%	$1,945	93.3%	76.3%	68	67.3%	73.8%	$4,919	70.9%	76.9%
	Upper	33	21.0%	$1,926	18.7%	15.7%	4	14.3%	16.9%	$122	9.5%	12.4%	5	17.9%	15.0%	$105	5.0%	11.6%	24	23.8%	15.9%	$1,699	24.5%	10.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	1.8%	$0	0.0%	0.9%	0	0.0%	3.1%	$0	0.0%	1.6%	0	0.0%	0.6%	$0	0.0%	0.4%
	Total	*157*	*100%*	*$10,304*	*100%*	*100%*	*28*	*100%*	*100%*	*$1,278*	*100%*	*100%*	*28*	*100%*	*100%*	*$2,085*	*100%*	*100%*	*101*	*100%*	*100%*	*$6,941*	*100%*	*100%*
SMALL FARM					Total Farms																			
	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	5.3%	0	0.0%	5.2%	$0	0.0%	6.4%	0	0.0%	3.3%	$0	0.0%	6.1%	0	0.0%	3.1%	$0	0.0%	1.8%
	Middle	1	100.0%	$215	100.0%	79.6%	0	0.0%	84.5%	$0	0.0%	90.7%	0	0.0%	82.1%	$0	0.0%	84.8%	1	100.0%	79.2%	$215	100.0%	78.0%
	Upper	0	0.0%	$0	0.0%	15.0%	0	0.0%	10.3%	$0	0.0%	3.0%	0	0.0%	14.6%	$0	0.0%	9.1%	0	0.0%	17.7%	$0	0.0%	20.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*1*	*100%*	*$215*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*1*	*100%*	*100%*	*$215*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2
Assessment Area: GA Northwest GA

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	4	2.9%	$347	1.5%	20.2%	2	4.4%	2.7%	$202	2.8%	1.5%	1	2.1%	2.4%	$77	1.0%	1.3%	1	2.3%	2.2%	$68	0.8%	1.1%
	Moderate	26	19.1%	$2,859	12.2%	18.4%	8	17.8%	13.5%	$675	9.4%	9.3%	7	14.9%	13.6%	$907	11.9%	9.5%	11	25.0%	16.4%	$1,277	14.7%	11.0%
	Middle	33	24.3%	$4,308	18.3%	19.8%	9	20.0%	19.3%	$1,104	15.3%	16.7%	13	27.7%	21.7%	$1,568	20.6%	18.7%	11	25.0%	22.4%	$1,636	18.9%	19.0%
	Upper	71	52.2%	$15,704	66.8%	41.6%	26	57.8%	42.9%	$5,226	72.5%	52.6%	24	51.1%	44.8%	$4,785	62.9%	54.6%	21	47.7%	44.6%	$5,693	65.6%	55.8%
	Unknown	2	1.5%	$276	1.2%	0.0%	0	0.0%	21.6%	$0	0.0%	19.9%	2	4.3%	17.5%	$276	3.6%	15.8%	0	0.0%	14.3%	$0	0.0%	13.2%
	Total	*136*	*100%*	*$23,494*	*100%*	*100%*	*45*	*100%*	*100%*	*$7,207*	*100%*	*100%*	*47*	*100%*	*100%*	*$7,613*	*100%*	*100%*	*44*	*100%*	*100%*	*$8,674*	*100%*	*100%*
REFINANCE	Low	11	5.0%	$649	2.6%	20.2%	4	8.2%	6.8%	$247	5.9%	3.0%	4	6.2%	5.3%	$260	3.9%	2.8%	3	2.8%	2.1%	$142	1.0%	1.1%
	Moderate	41	18.6%	$3,270	13.2%	18.4%	6	12.2%	12.3%	$278	6.6%	9.0%	17	26.2%	9.8%	$1,284	19.4%	5.8%	18	17.0%	8.7%	$1,708	12.2%	5.6%
	Middle	45	20.5%	$3,781	15.3%	19.8%	15	30.6%	17.6%	$950	22.7%	14.7%	11	16.9%	15.6%	$1,035	15.7%	13.0%	19	17.9%	15.8%	$1,796	12.9%	12.5%
	Upper	118	53.6%	$16,356	66.0%	41.6%	24	49.0%	49.6%	$2,719	64.8%	57.5%	32	49.2%	50.5%	$3,857	58.3%	58.5%	62	58.5%	50.0%	$9,780	70.1%	56.4%
	Unknown	5	2.3%	$711	2.9%	0.0%	0	0.0%	13.7%	$0	0.0%	15.8%	1	1.5%	18.8%	$176	2.7%	19.9%	4	3.8%	23.4%	$535	3.8%	24.4%
	Total	*220*	*100%*	*$24,767*	*100%*	*100%*	*49*	*100%*	*100%*	*$4,194*	*100%*	*100%*	*65*	*100%*	*100%*	*$6,612*	*100%*	*100%*	*106*	*100%*	*100%*	*$13,961*	*100%*	*100%*
HOME IMPROVEMENT	Low	2	2.3%	$50	1.1%	20.2%	0	0.0%	5.6%	$0	0.0%	3.9%	1	3.2%	3.1%	$25	1.8%	1.4%	1	4.2%	5.1%	$25	1.6%	1.9%
	Moderate	7	8.1%	$217	4.7%	18.4%	5	16.1%	17.4%	$155	9.1%	12.5%	2	6.5%	8.8%	$62	4.5%	6.6%	0	0.0%	10.7%	$0	0.0%	9.4%
	Middle	27	31.4%	$1,258	27.2%	19.8%	9	29.0%	17.4%	$503	29.6%	12.4%	10	32.3%	23.3%	$395	28.9%	19.2%	8	33.3%	28.2%	$360	23.2%	23.8%
	Upper	50	58.1%	$3,099	67.0%	41.6%	17	54.8%	54.2%	$1,044	61.3%	60.5%	18	58.1%	61.7%	$885	64.7%	70.3%	15	62.5%	53.1%	$1,170	75.2%	61.4%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	5.6%	$0	0.0%	10.7%	0	0.0%	3.1%	$0	0.0%	2.5%	0	0.0%	2.8%	$0	0.0%	3.6%
	Total	*86*	*100%*	*$4,624*	*100%*	*100%*	*31*	*100%*	*100%*	*$1,702*	*100%*	*100%*	*31*	*100%*	*100%*	*$1,367*	*100%*	*100%*	*24*	*100%*	*100%*	*$1,555*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	$0	0.0%	20.2%	0	0.0%	5.0%	$0	0.0%	0.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	18.4%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	19.8%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	3.4%	$0	0.0%	0.9%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	41.6%	0	0.0%	20.0%	$0	0.0%	13.0%	0	0.0%	24.1%	$0	0.0%	11.0%	0	0.0%	60.0%	$0	0.0%	23.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	75.0%	$0	0.0%	86.9%	0	0.0%	72.4%	$0	0.0%	88.1%	0	0.0%	40.0%	$0	0.0%	76.8%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	1	1.8%	$25	0.7%	20.2%	0	0.0%	3.8%	$0	0.0%	2.2%	1	4.8%	4.2%	$25	2.2%	2.1%	0	0.0%	2.5%	$0	0.0%	1.2%
	Moderate	6	10.5%	$147	4.0%	18.4%	1	5.9%	9.4%	$20	1.8%	6.6%	2	9.5%	13.3%	$63	5.6%	8.5%	3	15.8%	12.6%	$64	4.6%	8.8%
	Middle	12	21.1%	$331	9.1%	19.8%	5	29.4%	23.8%	$135	12.0%	19.8%	5	23.8%	15.7%	$116	10.3%	11.1%	2	10.5%	15.1%	$80	5.7%	10.2%
	Upper	37	64.9%	$3,121	85.5%	41.6%	11	64.7%	62.5%	$968	86.2%	71.1%	12	57.1%	66.3%	$892	79.6%	78.1%	14	73.7%	64.7%	$1,261	89.8%	76.5%
	Unknown	1	1.8%	$25	0.7%	0.0%	0	0.0%	0.6%	$0	0.0%	0.3%	1	4.8%	0.6%	$25	2.2%	0.2%	0	0.0%	5.0%	$0	0.0%	3.2%
	Total	*57*	*100%*	*$3,649*	*100%*	*100%*	*17*	*100%*	*100%*	*$1,123*	*100%*	*100%*	*21*	*100%*	*100%*	*$1,121*	*100%*	*100%*	*19*	*100%*	*100%*	*$1,405*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2
Assessment Area: GA Northwest GA

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	20.2%	0	0.0%	3.3%	$0	0.0%	1.5%	0	0.0%	6.7%	$0	0.0%	1.4%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	5	13.9%	$249	9.4%	18.4%	0	0.0%	18.0%	$0	0.0%	16.0%	3	23.1%	15.0%	$194	28.1%	12.8%	2	22.2%	18.8%	$55	6.3%	10.4%
	Middle	11	30.6%	$601	22.6%	19.8%	3	21.4%	27.9%	$176	16.1%	19.6%	5	38.5%	31.7%	$215	31.2%	26.8%	3	33.3%	21.9%	$210	24.1%	13.1%
	Upper	20	55.6%	$1,805	68.0%	41.6%	11	78.6%	49.2%	$918	83.9%	61.9%	5	38.5%	40.0%	$281	40.7%	40.4%	4	44.4%	53.1%	$606	69.6%	62.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	1.6%	$0	0.0%	1.0%	0	0.0%	6.7%	$0	0.0%	18.7%	0	0.0%	6.3%	$0	0.0%	14.4%
	Total	*36*	*100%*	*$2,655*	*100%*	*100%*	*14*	*100%*	*100%*	*$1,094*	*100%*	*100%*	*13*	*100%*	*100%*	*$690*	*100%*	*100%*	*9*	*100%*	*100%*	*$871*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	20.2%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	18.4%	0	0.0%	1.1%	$0	0.0%	2.6%	0	0.0%	1.2%	$0	0.0%	1.4%	0	0.0%	0.8%	$0	0.0%	0.4%
	Middle	0	0.0%	$0	0.0%	19.8%	0	0.0%	1.1%	$0	0.0%	1.7%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	41.6%	0	0.0%	3.4%	$0	0.0%	1.9%	0	0.0%	3.6%	$0	0.0%	9.2%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	94.4%	$0	0.0%	93.8%	0	0.0%	95.2%	$0	0.0%	89.4%	0	0.0%	99.2%	$0	0.0%	99.6%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	18	3.4%	$1,071	1.8%	20.2%	6	3.8%	3.8%	$449	2.9%	1.8%	7	4.0%	3.3%	$387	2.2%	1.7%	5	2.5%	2.2%	$235	0.9%	1.1%
	Moderate	85	15.9%	$6,742	11.4%	18.4%	20	12.8%	12.9%	$1,128	7.4%	8.9%	31	17.5%	12.0%	$2,510	14.4%	8.0%	34	16.8%	12.6%	$3,104	11.7%	8.5%
	Middle	128	23.9%	$10,279	17.4%	19.8%	41	26.3%	18.6%	$2,868	18.7%	15.6%	44	24.9%	19.4%	$3,329	19.1%	16.2%	43	21.3%	19.1%	$4,082	15.4%	15.9%
	Upper	296	55.3%	$40,085	67.7%	41.6%	89	57.1%	44.9%	$10,875	71.0%	52.5%	91	51.4%	47.0%	$10,700	61.5%	54.5%	116	57.4%	46.7%	$18,510	69.9%	55.4%
	Unknown	8	1.5%	$1,012	1.7%	0.0%	0	0.0%	19.8%	$0	0.0%	21.1%	4	2.3%	18.3%	$477	2.7%	19.6%	4	2.0%	19.4%	$535	2.0%	19.2%
	Total	*535*	*100%*	*$59,189*	*100%*	*100%*	*156*	*100%*	*100%*	*$15,320*	*100%*	*100%*	*177*	*100%*	*100%*	*$17,403*	*100%*	*100%*	*202*	*100%*	*100%*	*$26,466*	*100%*	*100%*
Small Business						Total Businesses																		
Revenue	$1 Million or Less	109	69.4%	$3,106	30.1%	93.4%	22	78.6%	49.8%	$603	47.2%	35.0%	22	78.6%	44.0%	$908	43.5%	39.1%	65	64.4%	44.8%	$1,595	23.0%	35.9%
	Over $1 Million	38	24.2%	$6,700	65.0%	5.5%	6	21.4%					6	21.4%					26	25.7%				
	Total Rev. available	147	93.6%	$9,806	95.1%	98.9%	28	100.0%					28	100.0%					91	90.1%				
	Rev. Not Known	10	6.4%	$498	4.8%	1.2%	0	0.0%					0	0.0%					10	9.9%				
	Total	*157*	*100%*	*$10,304*	*100%*	*100%*	*28*	*100%*					*28*	*100%*					*101*	*100%*				
Loan Size	$100,000 or Less	135	86.0%	$3,335	32.4%		26	92.9%	93.0%	$774	60.6%	34.2%	24	85.7%	94.0%	$420	20.1%	41.4%	85	84.2%	89.7%	$2,141	30.8%	34.2%
	$100,001 - $250,000	10	6.4%	$1,383	13.4%		1	3.6%	3.3%	$104	8.1%	14.2%	1	3.6%	3.4%	$108	5.2%	18.0%	8	7.9%	5.2%	$1,171	16.9%	16.9%
	$250,001 - $1 Million	12	7.6%	$5,586	54.2%		1	3.6%	3.8%	$400	31.3%	51.6%	3	10.7%	2.6%	$1,557	74.7%	40.7%	8	7.9%	5.1%	$3,629	52.3%	48.9%
	Total	*157*	*100%*	*$10,304*	*100%*		*28*	*100%*	*100%*	*$1,278*	*100%*	*100%*	*28*	*100%*	*100%*	*$2,085*	*100%*	*100%*	*101*	*100%*	*100%*	*$6,941*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	103	94.5%	$1,998	64.3%																			
	$100,001 - $250,000	5	4.6%	$641	20.6%																			
	$250,001 - $1 Million	1	0.9%	$467	15.0%																			
	Total	*109*	*100%*	*$3,106*	*100%*																			
Small Farm						Total Farms																		
Revenue	$1 Million or Less	1	100.0%	$215	100.0%	98.2%	0	0.0%	57.7%	$0	0.0%	87.4%	0	0.0%	47.2%	$0	0.0%	69.1%	1	100.0%	44.8%	$215	100.0%	69.6%
	Over $1 Million	0	0.0%	$0	0.0%	1.3%	0	0.0%					0	0.0%					0	0.0%				
	Total Rev. available	1	100.0%	$215	100.0%	99.5%	0	0.0%					0	0.0%					1	100.0%				
	Not Known	0	0.0%	$0	0.0%	0.4%	0	0.0%					0	0.0%					0	0.0%				
	Total	*1*	*100%*	*$215*	*100%*	*100%*	*0*	*0%*					*0*	*0%*					*1*	*100%*				
Loan Size	$100,000 or Less	0	0.0%	$0	0.0%		0	0.0%	88.7%	$0	0.0%	30.6%	0	0.0%	81.3%	$0	0.0%	22.9%	0	0.0%	85.4%	$0	0.0%	38.4%
	$100,001 - $250,000	1	100.0%	$215	100.0%		0	0.0%	5.2%	$0	0.0%	15.8%	0	0.0%	10.6%	$0	0.0%	27.9%	1	100.0%	9.4%	$215	100.0%	26.3%
	$250,001 - $500,000	0	0.0%	$0	0.0%		0	0.0%	6.2%	$0	0.0%	53.6%	0	0.0%	8.1%	$0	0.0%	49.2%	0	0.0%	5.2%	$0	0.0%	35.3%
	Total	*1*	*100%*	*$215*	*100%*		*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*1*	*100%*	*100%*	*$215*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	0	0.0%	$0	0.0%																			
	$100,001 - $250,000	1	100.0%	$215	100.0%																			
	$250,001 - $500,000	0	0.0%	$0	0.0%																			
	Total	*1*	*100%*	*$215*	*100%*																			

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue.
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2
Assessment Area: GA Rome

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
HOME PURCHASE	Low	0	0.0%	$0	0.0%	1.4%	0	0.0%	1.6%	$0	0.0%	0.8%	0	0.0%	1.0%	$0	0.0%	0.6%	0	0.0%	1.7%	$0	0.0%	1.1%
	Moderate	16	26.2%	$1,984	20.3%	19.4%	6	26.1%	19.4%	$759	23.2%	15.8%	4	22.2%	22.5%	$552	18.5%	19.5%	6	30.0%	23.2%	$673	19.2%	21.0%
	Middle	32	52.5%	$5,447	55.8%	44.0%	10	43.5%	46.8%	$1,558	47.7%	45.5%	10	55.6%	45.6%	$1,459	48.9%	43.2%	12	60.0%	46.2%	$2,430	69.2%	45.1%
	Upper	13	21.3%	$2,328	23.9%	35.2%	7	30.4%	32.2%	$948	29.0%	37.9%	4	22.2%	30.9%	$971	32.6%	36.7%	2	10.0%	28.9%	$409	11.6%	32.7%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*61*	*100%*	*$9,759*	*100%*	*100%*	*23*	*100%*	*100%*	*$3,265*	*100%*	*100%*	*18*	*100%*	*100%*	*$2,982*	*100%*	*100%*	*20*	*100%*	*100%*	*$3,512*	*100%*	*100%*
REFINANCE	Low	3	3.3%	$105	1.1%	1.4%	2	6.1%	1.3%	$45	1.5%	0.4%	0	0.0%	1.4%	$0	0.0%	0.4%	1	2.6%	0.8%	$60	1.3%	0.5%
	Moderate	19	20.7%	$1,439	15.2%	19.4%	2	6.1%	14.5%	$89	3.0%	14.6%	5	25.0%	17.3%	$223	11.0%	16.3%	12	30.8%	13.5%	$1,127	24.9%	11.8%
	Middle	38	41.3%	$3,442	36.3%	44.0%	17	51.5%	47.0%	$1,407	47.7%	44.0%	6	30.0%	41.9%	$503	24.9%	39.0%	15	38.5%	44.1%	$1,532	33.9%	40.8%
	Upper	32	34.8%	$4,502	47.4%	35.2%	12	36.4%	37.3%	$1,408	47.7%	41.0%	9	45.0%	39.5%	$1,294	64.1%	44.2%	11	28.2%	41.6%	$1,800	39.8%	46.9%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*92*	*100%*	*$9,488*	*100%*	*100%*	*33*	*100%*	*100%*	*$2,949*	*100%*	*100%*	*20*	*100%*	*100%*	*$2,020*	*100%*	*100%*	*39*	*100%*	*100%*	*$4,519*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	$0	0.0%	1.4%	0	0.0%	2.4%	$0	0.0%	1.4%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	5.4%	$0	0.0%	6.0%
	Moderate	4	12.5%	$71	4.9%	19.4%	2	16.7%	18.8%	$32	6.8%	23.3%	1	8.3%	19.6%	$26	4.3%	15.5%	1	12.5%	14.3%	$13	3.6%	12.0%
	Middle	17	53.1%	$740	51.4%	44.0%	7	58.3%	41.2%	$323	68.7%	39.6%	4	33.3%	46.7%	$170	27.9%	52.2%	6	75.0%	37.5%	$247	68.6%	24.9%
	Upper	11	34.4%	$629	43.7%	35.2%	3	25.0%	37.6%	$115	24.5%	35.8%	7	58.3%	33.7%	$414	67.9%	32.3%	1	12.5%	42.9%	$100	27.8%	57.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*32*	*100%*	*$1,440*	*100%*	*100%*	*12*	*100%*	*100%*	*$470*	*100%*	*100%*	*12*	*100%*	*100%*	*$610*	*100%*	*100%*	*8*	*100%*	*100%*	*$360*	*100%*	*100%*
MULTI FAMILY						Multi-Family Units																		
	Low	0	0.0%	$0	0.0%	5.5%	0	0.0%	17.6%	$0	0.0%	11.3%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	16.7%	$0	0.0%	2.6%
	Moderate	0	0.0%	$0	0.0%	49.7%	0	0.0%	29.4%	$0	0.0%	23.5%	0	0.0%	32.0%	$0	0.0%	47.9%	0	0.0%	33.3%	$0	0.0%	54.3%
	Middle	0	0.0%	$0	0.0%	19.6%	0	0.0%	47.1%	$0	0.0%	46.8%	0	0.0%	44.0%	$0	0.0%	36.8%	0	0.0%	50.0%	$0	0.0%	43.1%
	Upper	0	0.0%	$0	0.0%	25.2%	0	0.0%	5.9%	$0	0.0%	18.4%	0	0.0%	24.0%	$0	0.0%	15.3%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	$0	0.0%	1.4%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	19.4%	0	0.0%	12.9%	$0	0.0%	7.5%	0	0.0%	13.6%	$0	0.0%	15.6%	0	0.0%	11.4%	$0	0.0%	14.8%
	Middle	11	78.6%	$537	73.9%	44.0%	5	83.3%	47.1%	$118	74.7%	43.4%	1	33.3%	43.9%	$162	51.9%	39.9%	5	100.0%	47.7%	$257	100.0%	44.1%
	Upper	3	21.4%	$190	26.1%	35.2%	1	16.7%	40.0%	$40	25.3%	49.1%	2	66.7%	42.4%	$150	48.1%	44.5%	0	0.0%	40.9%	$0	0.0%	41.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*14*	*100%*	*$727*	*100%*	*100%*	*6*	*100%*	*100%*	*$158*	*100%*	*100%*	*3*	*100%*	*100%*	*$312*	*100%*	*100%*	*5*	*100%*	*100%*	*$257*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2
Assessment Area: GA Rome

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	1.4%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	1	7.7%	$99	10.7%	19.4%	0	0.0%	16.1%	$0	0.0%	9.1%	1	14.3%	18.9%	$99	26.9%	23.8%	0	0.0%	10.5%	$0	0.0%	4.7%
	Middle	5	38.5%	$296	32.1%	44.0%	2	50.0%	51.6%	$84	35.1%	51.6%	2	28.6%	45.9%	$147	39.9%	47.6%	1	50.0%	52.6%	$65	20.6%	52.3%
	Upper	7	53.8%	$527	57.2%	35.2%	2	50.0%	32.3%	$155	64.9%	39.3%	4	57.1%	35.1%	$122	33.2%	28.6%	1	50.0%	36.8%	$250	79.4%	43.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*13*	*100%*	*$922*	*100%*	*100%*	*4*	*100%*	*100%*	*$239*	*100%*	*100%*	*7*	*100%*	*100%*	*$368*	*100%*	*100%*	*2*	*100%*	*100%*	*$315*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	1.4%	0	0.0%	1.4%	$0	0.0%	0.6%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	1.8%	$0	0.0%	0.7%
	Moderate	0	0.0%	$0	0.0%	19.4%	0	0.0%	23.0%	$0	0.0%	17.6%	0	0.0%	31.0%	$0	0.0%	28.9%	0	0.0%	24.6%	$0	0.0%	19.4%
	Middle	0	0.0%	$0	0.0%	44.0%	0	0.0%	43.2%	$0	0.0%	50.1%	0	0.0%	38.0%	$0	0.0%	40.0%	0	0.0%	37.7%	$0	0.0%	40.4%
	Upper	0	0.0%	$0	0.0%	35.2%	0	0.0%	32.4%	$0	0.0%	31.8%	0	0.0%	31.0%	$0	0.0%	31.0%	0	0.0%	36.0%	$0	0.0%	39.5%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	3	1.4%	$105	0.5%	1.4%	2	2.6%	1.6%	$45	0.6%	0.9%	0	0.0%	1.0%	$0	0.0%	0.5%	1	1.4%	1.4%	$60	0.7%	0.9%
	Moderate	40	18.9%	$3,593	16.1%	19.4%	10	12.8%	18.1%	$880	12.4%	15.6%	11	18.3%	21.0%	$900	14.3%	20.5%	19	25.7%	19.0%	$1,813	20.2%	18.2%
	Middle	103	48.6%	$10,462	46.8%	44.0%	41	52.6%	46.6%	$3,490	49.3%	45.2%	23	38.3%	44.4%	$2,441	38.8%	41.7%	39	52.7%	44.9%	$4,531	50.6%	43.0%
	Upper	66	31.1%	$8,176	36.6%	35.2%	25	32.1%	33.7%	$2,666	37.7%	38.3%	26	43.3%	33.6%	$2,951	46.9%	37.3%	15	20.3%	34.7%	$2,559	28.6%	37.9%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*212*	*100%*	*$22,336*	*100%*	*100%*	*78*	*100%*	*100%*	*$7,081*	*100%*	*100%*	*60*	*100%*	*100%*	*$6,292*	*100%*	*100%*	*74*	*100%*	*100%*	*$8,963*	*100%*	*100%*
SMALL BUSINESSES					Total Businesses																			
	Low	3	2.4%	$67	1.3%	3.0%	0	0.0%	3.0%	$0	0.0%	3.7%	0	0.0%	2.5%	$0	0.0%	2.1%	3	3.9%	2.5%	$67	2.1%	2.3%
	Moderate	70	55.6%	$2,426	47.1%	44.1%	16	66.7%	40.0%	$774	88.7%	50.1%	18	69.2%	38.9%	$473	42.1%	44.7%	36	47.4%	40.5%	$1,179	37.4%	47.9%
	Middle	27	21.4%	$1,613	31.3%	32.0%	5	20.8%	33.9%	$54	6.2%	33.1%	3	11.5%	34.2%	$500	44.5%	37.4%	19	25.0%	31.4%	$1,059	33.6%	34.5%
	Upper	26	20.6%	$1,045	20.3%	20.9%	3	12.5%	22.3%	$45	5.2%	12.6%	5	19.2%	22.7%	$151	13.4%	15.2%	18	23.7%	25.0%	$849	26.9%	14.9%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	0.8%	$0	0.0%	0.5%	0	0.0%	1.7%	$0	0.0%	0.7%	0	0.0%	0.7%	$0	0.0%	0.3%
	Total	*126*	*100%*	*$5,151*	*100%*	*100%*	*24*	*100%*	*100%*	*$873*	*100%*	*100%*	*26*	*100%*	*100%*	*$1,124*	*100%*	*100%*	*76*	*100%*	*100%*	*$3,154*	*100%*	*100%*
SMALL FARM					Total Farms																			
	Low	0	0.0%	$0	0.0%	1.2%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	5	45.5%	$42	30.4%	13.3%	2	100.0%	11.4%	$15	100.0%	3.0%	3	60.0%	20.8%	$27	37.5%	27.4%	0	0.0%	5.7%	$0	0.0%	18.4%
	Middle	2	18.2%	$80	58.0%	39.8%	0	0.0%	25.7%	$0	0.0%	41.5%	1	20.0%	25.0%	$40	55.6%	23.2%	1	25.0%	42.9%	$40	78.4%	31.4%
	Upper	4	36.4%	$16	11.6%	45.8%	0	0.0%	60.0%	$0	0.0%	50.4%	1	20.0%	50.0%	$5	6.9%	37.0%	3	75.0%	51.4%	$11	21.6%	50.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	2.9%	$0	0.0%	5.1%	0	0.0%	4.2%	$0	0.0%	12.4%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*11*	*100%*	*$138*	*100%*	*100%*	*2*	*100%*	*100%*	*$15*	*100%*	*100%*	*5*	*100%*	*100%*	*$72*	*100%*	*100%*	*4*	*100%*	*100%*	*$51*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2
Assessment Area: GA Rome

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	3	4.9%	$195	2.0%	22.3%	1	4.3%	5.3%	$58	1.8%	2.8%	1	5.6%	10.5%	$77	2.6%	6.0%	1	5.0%	5.3%	$60	1.7%	2.9%
	Moderate	21	34.4%	$2,346	24.0%	17.5%	4	17.4%	18.3%	$496	15.2%	12.3%	7	38.9%	23.5%	$707	23.7%	17.8%	10	50.0%	21.1%	$1,143	32.5%	15.4%
	Middle	15	24.6%	$2,265	23.2%	18.9%	9	39.1%	21.3%	$1,149	35.2%	19.4%	4	22.2%	20.5%	$677	22.7%	20.2%	2	10.0%	24.1%	$439	12.5%	22.9%
	Upper	22	36.1%	$4,953	50.8%	41.3%	9	39.1%	35.1%	$1,562	47.8%	47.3%	6	33.3%	29.0%	$1,521	51.0%	41.6%	7	35.0%	34.5%	$1,870	53.2%	44.7%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	19.9%	$0	0.0%	18.3%	0	0.0%	16.5%	$0	0.0%	14.4%	0	0.0%	15.0%	$0	0.0%	14.1%
	Total	*61*	*100%*	*$9,759*	*100%*	*100%*	*23*	*100%*	*100%*	*$3,265*	*100%*	*100%*	*18*	*100%*	*100%*	*$2,982*	*100%*	*100%*	*20*	*100%*	*100%*	*$3,512*	*100%*	*100%*
REFINANCE	Low	9	9.8%	$552	5.8%	22.3%	1	3.0%	5.2%	$97	3.3%	2.5%	5	25.0%	8.4%	$351	17.4%	3.9%	3	7.7%	2.5%	$104	2.3%	1.0%
	Moderate	14	15.2%	$1,157	12.2%	17.5%	4	12.1%	11.6%	$277	9.4%	8.0%	5	25.0%	16.7%	$418	20.7%	11.3%	5	12.8%	9.4%	$462	10.2%	5.2%
	Middle	18	19.6%	$1,652	17.4%	18.9%	7	21.2%	22.0%	$463	15.7%	18.0%	3	15.0%	19.2%	$489	24.2%	17.4%	8	20.5%	19.2%	$700	15.5%	15.3%
	Upper	50	54.3%	$6,067	63.9%	41.3%	21	63.6%	43.8%	$2,112	71.6%	54.4%	7	35.0%	36.1%	$762	37.7%	46.5%	22	56.4%	47.1%	$3,193	70.7%	56.5%
	Unknown	1	1.1%	$60	0.6%	0.0%	0	0.0%	17.5%	$0	0.0%	17.1%	0	0.0%	19.6%	$0	0.0%	20.8%	1	2.6%	21.8%	$60	1.3%	22.1%
	Total	*92*	*100%*	*$9,488*	*100%*	*100%*	*33*	*100%*	*100%*	*$2,949*	*100%*	*100%*	*20*	*100%*	*100%*	*$2,020*	*100%*	*100%*	*39*	*100%*	*100%*	*$4,519*	*100%*	*100%*
HOME IMPROVEMENT	Low	1	3.1%	$13	0.9%	22.3%	0	0.0%	4.7%	$0	0.0%	3.4%	0	0.0%	5.4%	$0	0.0%	2.1%	1	12.5%	3.6%	$13	3.6%	1.1%
	Moderate	5	15.6%	$159	11.0%	17.5%	3	25.0%	23.5%	$108	23.0%	17.2%	2	16.7%	17.4%	$51	8.4%	11.3%	0	0.0%	3.6%	$0	0.0%	2.5%
	Middle	5	15.6%	$180	12.5%	18.9%	2	16.7%	16.5%	$60	12.8%	11.1%	2	16.7%	22.8%	$95	15.6%	20.4%	1	12.5%	26.8%	$25	6.9%	18.7%
	Upper	20	62.5%	$1,013	70.3%	41.3%	6	50.0%	51.8%	$227	48.3%	54.4%	8	66.7%	51.1%	$464	76.1%	63.3%	6	75.0%	64.3%	$322	89.4%	77.1%
	Unknown	1	3.1%	$75	5.2%	0.0%	1	8.3%	3.5%	$75	16.0%	13.9%	0	0.0%	3.3%	$0	0.0%	2.9%	0	0.0%	1.8%	$0	0.0%	0.6%
	Total	*32*	*100%*	*$1,440*	*100%*	*100%*	*12*	*100%*	*100%*	*$470*	*100%*	*100%*	*12*	*100%*	*100%*	*$610*	*100%*	*100%*	*8*	*100%*	*100%*	*$360*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	$0	0.0%	22.3%	0	0.0%	5.9%	$0	0.0%	4.4%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	17.5%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	18.9%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	41.3%	0	0.0%	29.4%	$0	0.0%	27.2%	0	0.0%	32.0%	$0	0.0%	9.3%	0	0.0%	16.7%	$0	0.0%	2.6%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	64.7%	$0	0.0%	68.4%	0	0.0%	68.0%	$0	0.0%	90.7%	0	0.0%	83.3%	$0	0.0%	97.4%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	$0	0.0%	22.3%	0	0.0%	3.5%	$0	0.0%	1.3%	0	0.0%	4.5%	$0	0.0%	1.7%	0	0.0%	4.5%	$0	0.0%	4.3%
	Moderate	1	7.1%	$40	5.5%	17.5%	1	16.7%	12.9%	$40	25.3%	7.7%	0	0.0%	16.7%	$0	0.0%	15.6%	0	0.0%	11.4%	$0	0.0%	8.8%
	Middle	7	50.0%	$344	47.3%	18.9%	2	33.3%	14.1%	$43	27.2%	15.5%	2	66.7%	24.2%	$150	48.1%	19.7%	3	60.0%	22.7%	$151	58.8%	17.5%
	Upper	6	42.9%	$343	47.2%	41.3%	3	50.0%	65.9%	$75	47.5%	74.0%	1	33.3%	50.0%	$162	51.9%	58.6%	2	40.0%	61.4%	$106	41.2%	69.4%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	3.5%	$0	0.0%	1.5%	0	0.0%	4.5%	$0	0.0%	4.3%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*14*	*100%*	*$727*	*100%*	*100%*	*6*	*100%*	*100%*	*$158*	*100%*	*100%*	*3*	*100%*	*100%*	*$312*	*100%*	*100%*	*5*	*100%*	*100%*	*$257*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2
Assessment Area: GA Rome

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	22.3%	0	0.0%	12.9%	$0	0.0%	10.4%	0	0.0%	18.9%	$0	0.0%	13.8%	0	0.0%	5.3%	$0	0.0%	2.0%
	Moderate	2	15.4%	$50	5.4%	17.5%	1	25.0%	12.9%	$30	12.6%	8.3%	1	14.3%	29.7%	$20	5.4%	23.6%	0	0.0%	15.8%	$0	0.0%	22.4%
	Middle	3	23.1%	$152	16.5%	18.9%	1	25.0%	32.3%	$60	25.1%	34.4%	2	28.6%	16.2%	$92	25.0%	10.9%	0	0.0%	36.8%	$0	0.0%	25.6%
	Upper	8	61.5%	$720	78.1%	41.3%	2	50.0%	32.3%	$149	62.3%	36.5%	4	57.1%	32.4%	$256	69.6%	49.2%	2	100.0%	31.6%	$315	100.0%	38.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	9.7%	$0	0.0%	10.4%	0	0.0%	2.7%	$0	0.0%	2.6%	0	0.0%	10.5%	$0	0.0%	11.9%
	Total	*13*	*100%*	*$922*	*100%*	*100%*	*4*	*100%*	*100%*	*$239*	*100%*	*100%*	*7*	*100%*	*100%*	*$368*	*100%*	*100%*	*2*	*100%*	*100%*	*$315*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	22.3%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	17.5%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	1.4%	$0	0.0%	3.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	18.9%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	41.3%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	100.0%	$0	0.0%	100.0%	0	0.0%	98.6%	$0	0.0%	97.0%	0	0.0%	100.0%	$0	0.0%	100.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	13	6.1%	$760	3.4%	22.3%	2	2.6%	5.1%	$155	2.2%	2.7%	6	10.0%	9.4%	$428	6.8%	4.9%	5	6.8%	3.9%	$177	2.0%	1.9%
	Moderate	43	20.3%	$3,752	16.8%	17.5%	13	16.7%	16.0%	$951	13.4%	10.8%	15	25.0%	20.6%	$1,196	19.0%	14.6%	15	20.3%	15.0%	$1,605	17.9%	10.1%
	Middle	48	22.6%	$4,593	20.6%	18.9%	21	26.9%	20.4%	$1,775	25.1%	18.3%	13	21.7%	19.5%	$1,503	23.9%	17.8%	14	18.9%	21.3%	$1,315	14.7%	18.3%
	Upper	106	50.0%	$13,096	58.6%	41.3%	41	52.6%	37.7%	$4,125	58.3%	48.1%	26	43.3%	31.5%	$3,165	50.3%	40.9%	39	52.7%	39.2%	$5,806	64.8%	47.7%
	Unknown	2	0.9%	$135	0.6%	0.0%	1	1.3%	20.9%	$75	1.1%	20.0%	0	0.0%	19.1%	$0	0.0%	21.8%	1	1.4%	20.6%	$60	0.7%	22.0%
	Total	*212*	*100%*	*$22,336*	*100%*	*100%*	*78*	*100%*	*100%*	*$7,081*	*100%*	*100%*	*60*	*100%*	*100%*	*$6,292*	*100%*	*100%*	*74*	*100%*	*100%*	*$8,963*	*100%*	*100%*
Small Business						Total Businesses																		
Revenue	$1 Million or Less	84	66.7%	$2,163	42.0%	91.2%	23	95.8%	44.2%	$832	95.3%	34.1%	13	50.0%	39.9%	$371	33.0%	38.4%	48	63.2%	43.0%	$960	30.4%	34.0%
	Over $1 Million	35	27.8%	$2,922	56.7%	7.9%	1	4.2%					13	50.0%					21	27.6%				
	Total Rev. available	119	94.5%	$5,085	98.7%	99.1%	24	100.0%					26	100.0%					69	90.8%				
	Rev. Not Known	7	5.6%	$66	1.3%	0.9%	0	0.0%					0	0.0%					7	9.2%				
	Total	*126*	*100%*	*$5,151*	*100%*	*100%*	*24*	*100%*					*26*	*100%*					*76*	*100%*				
Loan Size	$100,000 or Less	111	88.1%	$2,135	41.4%		23	95.8%	91.8%	$296	33.9%	32.2%	23	88.5%	91.3%	$562	50.0%	35.0%	65	85.5%	85.6%	$1,277	40.5%	27.7%
	$100,001 - $250,000	11	8.7%	$1,568	30.4%		0	0.0%	3.9%	$0	0.0%	14.6%	2	7.7%	5.3%	$262	23.3%	19.9%	9	11.8%	8.9%	$1,306	41.4%	23.9%
	$250,001 - $1 Million	4	3.2%	$1,448	28.1%		1	4.2%	4.4%	$577	66.1%	53.2%	1	3.8%	3.3%	$300	26.7%	45.1%	2	2.6%	5.5%	$571	18.1%	48.4%
	Total	*126*	*100%*	*$5,151*	*100%*		*24*	*100%*	*100%*	*$873*	*100%*	*100%*	*26*	*100%*	*100%*	*$1,124*	*100%*	*100%*	*76*	*100%*	*100%*	*$3,154*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	81	96.4%	$1,378	63.7%																			
	$100,001 - $250,000	2	2.4%	$208	9.6%																			
	$250,001 - $1 Million	1	1.2%	$577	26.7%																			
	Total	*84*	*100%*	*$2,163*	*100%*																			
Small Farm						Total Farms																		
Revenue	$1 Million or Less	5	45.5%	$90	65.2%	97.6%	0	0.0%	11.4%	$0	0.0%	22.9%	3	60.0%	20.8%	$47	65.3%	25.6%	2	50.0%	31.4%	$43	84.3%	30.2%
	Over $1 Million	4	36.4%	$40	29.0%	2.4%	2	100.0%					2	40.0%					0	0.0%				
	Total Rev. available	9	81.9%	$130	94.2%	100.0%	2	100.0%					5	100.0%					2	50.0%				
	Not Known	2	18.2%	$8	5.8%	0.0%	0	0.0%					0	0.0%					2	50.0%				
	Total	*11*	*100%*	*$138*	*100%*	*100%*	*2*	*100%*					*5*	*100%*					*4*	*100%*				
Loan Size	$100,000 or Less	11	100.0%	$138	100.0%		2	100.0%	91.4%	$15	100.0%	51.5%	5	100.0%	97.9%	$72	100.0%	85.2%	4	100.0%	94.3%	$51	100.0%	57.8%
	$100,001 - $250,000	0	0.0%	$0	0.0%		0	0.0%	8.6%	$0	0.0%	48.5%	0	0.0%	2.1%	$0	0.0%	14.8%	0	0.0%	2.9%	$0	0.0%	9.6%
	$250,001 - $500,000	0	0.0%	$0	0.0%		0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	2.9%	$0	0.0%	32.6%
	Total	*11*	*100%*	*$138*	*100%*		*2*	*100%*	*100%*	*$15*	*100%*	*100%*	*5*	*100%*	*100%*	*$72*	*100%*	*100%*	*4*	*100%*	*100%*	*$51*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	5	100.0%	$90	100.0%																			
	$100,001 - $250,000	0	0.0%	$0	0.0%																			
	$250,001 - $500,000	0	0.0%	$0	0.0%																			
	Total	*5*	*100%*	*$90*	*100%*																			

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue.
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2
Assessment Area: GA Savannah

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
HOME PURCHASE	Low	1	3.2%	$112	1.2%	5.6%	1	7.7%	2.4%	$112	3.3%	2.1%	0	0.0%	2.8%	$0	0.0%	2.4%	0	0.0%	2.7%	$0	0.0%	2.3%
	Moderate	4	12.9%	$1,253	13.7%	21.2%	2	15.4%	15.2%	$661	19.3%	11.1%	1	11.1%	15.3%	$227	7.6%	11.7%	1	11.1%	15.2%	$365	13.6%	12.4%
	Middle	9	29.0%	$2,116	23.2%	33.5%	4	30.8%	31.8%	$726	21.2%	30.1%	3	33.3%	32.4%	$955	31.9%	30.7%	2	22.2%	32.1%	$435	16.2%	31.0%
	Upper	17	54.8%	$5,632	61.8%	39.8%	6	46.2%	50.6%	$1,933	56.3%	56.6%	5	55.6%	49.4%	$1,810	60.5%	55.2%	6	66.7%	49.9%	$1,889	70.2%	54.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*31*	*100%*	*$9,113*	*100%*	*100%*	*13*	*100%*	*100%*	*$3,432*	*100%*	*100%*	*9*	*100%*	*100%*	*$2,992*	*100%*	*100%*	*9*	*100%*	*100%*	*$2,689*	*100%*	*100%*
REFINANCE	Low	1	6.3%	$302	6.1%	5.6%	1	50.0%	2.9%	$302	51.2%	1.8%	0	0.0%	3.3%	$0	0.0%	2.9%	0	0.0%	2.4%	$0	0.0%	2.0%
	Moderate	1	6.3%	$577	11.6%	21.2%	0	0.0%	18.1%	$0	0.0%	12.9%	0	0.0%	15.1%	$0	0.0%	10.4%	1	14.3%	11.9%	$577	23.8%	9.2%
	Middle	6	37.5%	$867	17.5%	33.5%	0	0.0%	35.9%	$0	0.0%	32.9%	3	42.9%	34.4%	$528	27.2%	31.4%	3	42.9%	32.9%	$339	14.0%	29.7%
	Upper	7	43.8%	$2,927	59.0%	39.8%	0	0.0%	43.0%	$0	0.0%	52.4%	4	57.1%	47.2%	$1,414	72.8%	55.3%	3	42.9%	52.8%	$1,513	62.3%	59.0%
	Unknown	1	6.3%	$288	5.8%	0.0%	1	50.0%	0.1%	$288	48.8%	0.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*16*	*100%*	*$4,961*	*100%*	*100%*	*2*	*100%*	*100%*	*$590*	*100%*	*100%*	*7*	*100%*	*100%*	*$1,942*	*100%*	*100%*	*7*	*100%*	*100%*	*$2,429*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	$0	0.0%	5.6%	0	0.0%	3.1%	$0	0.0%	2.3%	0	0.0%	5.3%	$0	0.0%	3.8%	0	0.0%	1.6%	$0	0.0%	0.9%
	Moderate	2	40.0%	$137	34.7%	21.2%	1	50.0%	16.6%	$105	59.0%	15.5%	0	0.0%	14.3%	$0	0.0%	8.6%	1	100.0%	17.8%	$32	100.0%	11.9%
	Middle	3	60.0%	$258	65.3%	33.5%	1	50.0%	30.6%	$73	41.0%	30.7%	2	100.0%	33.5%	$185	100.0%	26.0%	0	0.0%	35.0%	$0	0.0%	34.5%
	Upper	0	0.0%	$0	0.0%	39.8%	0	0.0%	49.7%	$0	0.0%	51.5%	0	0.0%	46.9%	$0	0.0%	61.6%	0	0.0%	45.6%	$0	0.0%	52.7%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*5*	*100%*	*$395*	*100%*	*100%*	*2*	*100%*	*100%*	*$178*	*100%*	*100%*	*2*	*100%*	*100%*	*$185*	*100%*	*100%*	*1*	*100%*	*100%*	*$32*	*100%*	*100%*
						Multi-Family Units																		
MULTI FAMILY	Low	0	0.0%	$0	0.0%	9.2%	0	0.0%	13.5%	$0	0.0%	14.2%	0	0.0%	27.0%	$0	0.0%	31.1%	0	0.0%	6.5%	$0	0.0%	20.7%
	Moderate	0	0.0%	$0	0.0%	32.4%	0	0.0%	36.5%	$0	0.0%	28.5%	0	0.0%	27.0%	$0	0.0%	20.9%	0	0.0%	39.1%	$0	0.0%	13.2%
	Middle	0	0.0%	$0	0.0%	27.5%	0	0.0%	26.9%	$0	0.0%	38.9%	0	0.0%	24.3%	$0	0.0%	40.3%	0	0.0%	17.4%	$0	0.0%	13.2%
	Upper	0	0.0%	$0	0.0%	30.8%	0	0.0%	23.1%	$0	0.0%	18.3%	0	0.0%	21.6%	$0	0.0%	7.7%	0	0.0%	37.0%	$0	0.0%	52.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	$0	0.0%	5.6%	0	0.0%	1.4%	$0	0.0%	1.0%	0	0.0%	3.2%	$0	0.0%	1.1%	0	0.0%	0.8%	$0	0.0%	0.6%
	Moderate	1	14.3%	$75	13.8%	21.2%	0	0.0%	16.4%	$0	0.0%	14.2%	0	0.0%	10.7%	$0	0.0%	8.9%	1	50.0%	12.7%	$75	33.3%	8.4%
	Middle	1	14.3%	$65	11.9%	33.5%	1	25.0%	31.1%	$65	22.1%	19.7%	0	0.0%	34.5%	$0	0.0%	27.8%	0	0.0%	29.9%	$0	0.0%	23.5%
	Upper	5	71.4%	$404	74.3%	39.8%	3	75.0%	51.2%	$229	77.9%	65.2%	1	100.0%	51.6%	$25	100.0%	62.3%	1	50.0%	56.6%	$150	66.7%	67.5%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*7*	*100%*	*$544*	*100%*	*100%*	*4*	*100%*	*100%*	*$294*	*100%*	*100%*	*1*	*100%*	*100%*	*$25*	*100%*	*100%*	*2*	*100%*	*100%*	*$225*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2
Assessment Area: GA Savannah

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	5.6%	0	0.0%	3.9%	$0	0.0%	3.0%	0	0.0%	3.4%	$0	0.0%	1.1%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	21.2%	0	0.0%	19.7%	$0	0.0%	13.5%	0	0.0%	31.0%	$0	0.0%	25.7%	0	0.0%	15.9%	$0	0.0%	8.8%
	Middle	0	0.0%	$0	0.0%	33.5%	0	0.0%	32.9%	$0	0.0%	27.5%	0	0.0%	23.0%	$0	0.0%	26.8%	0	0.0%	15.9%	$0	0.0%	12.0%
	Upper	0	0.0%	$0	0.0%	39.8%	0	0.0%	43.4%	$0	0.0%	56.1%	0	0.0%	42.5%	$0	0.0%	46.4%	0	0.0%	68.3%	$0	0.0%	79.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	5.6%	0	0.0%	4.1%	$0	0.0%	2.0%	0	0.0%	4.3%	$0	0.0%	2.6%	0	0.0%	3.2%	$0	0.0%	1.5%
	Moderate	0	0.0%	$0	0.0%	21.2%	0	0.0%	21.6%	$0	0.0%	16.1%	0	0.0%	30.8%	$0	0.0%	22.8%	0	0.0%	24.3%	$0	0.0%	16.6%
	Middle	0	0.0%	$0	0.0%	33.5%	0	0.0%	32.5%	$0	0.0%	28.8%	0	0.0%	28.2%	$0	0.0%	27.2%	0	0.0%	27.4%	$0	0.0%	26.8%
	Upper	0	0.0%	$0	0.0%	39.8%	0	0.0%	41.9%	$0	0.0%	53.0%	0	0.0%	36.8%	$0	0.0%	47.5%	0	0.0%	44.9%	$0	0.0%	54.6%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.2%	$0	0.0%	0.5%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	2	3.4%	$414	2.8%	5.6%	2	9.5%	2.6%	$414	9.2%	3.4%	0	0.0%	3.2%	$0	0.0%	4.2%	0	0.0%	2.5%	$0	0.0%	3.8%
	Moderate	8	13.6%	$2,042	13.6%	21.2%	3	14.3%	16.2%	$766	17.0%	13.6%	1	5.3%	15.7%	$227	4.4%	12.0%	4	21.1%	14.1%	$1,049	19.5%	11.1%
	Middle	19	32.2%	$3,306	22.0%	33.5%	6	28.6%	32.5%	$864	19.2%	31.4%	8	42.1%	32.8%	$1,668	32.4%	31.3%	5	26.3%	32.2%	$774	14.4%	28.7%
	Upper	29	49.2%	$8,963	59.7%	39.8%	9	42.9%	48.5%	$2,162	48.1%	51.6%	10	52.6%	48.4%	$3,249	63.2%	52.6%	10	52.6%	51.1%	$3,552	66.1%	56.4%
	Unknown	1	1.7%	$288	1.9%	0.0%	1	4.8%	0.0%	$288	6.4%	0.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*59*	*100%*	*$15,013*	*100%*	*100%*	*21*	*100%*	*100%*	*$4,494*	*100%*	*100%*	*19*	*100%*	*100%*	*$5,144*	*100%*	*100%*	*19*	*100%*	*100%*	*$5,375*	*100%*	*100%*
						Total Businesses																		
SMALL BUSINESSES	Low	3	4.8%	$682	9.5%	9.3%	0	0.0%	10.3%	$0	0.0%	16.6%	0	0.0%	9.3%	$0	0.0%	14.1%	3	8.6%	9.1%	$682	21.0%	14.0%
	Moderate	13	21.0%	$3,160	44.0%	22.8%	4	25.0%	21.0%	$90	5.1%	20.4%	5	45.5%	20.2%	$1,710	78.1%	19.7%	4	11.4%	20.9%	$1,360	42.0%	20.8%
	Middle	14	22.6%	$673	9.4%	34.7%	2	12.5%	33.4%	$347	19.8%	35.5%	2	18.2%	33.3%	$13	0.6%	36.7%	10	28.6%	33.8%	$313	9.7%	34.9%
	Upper	29	46.8%	$1,616	22.5%	33.0%	9	56.3%	33.6%	$964	55.1%	26.6%	3	27.3%	35.6%	$117	5.3%	28.6%	17	48.6%	35.4%	$535	16.5%	29.1%
	Unknown	3	4.8%	$1,050	14.6%	0.3%	1	6.3%	0.2%	$350	20.0%	0.2%	1	9.1%	0.1%	$350	16.0%	0.3%	1	2.9%	0.2%	$350	10.8%	0.8%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	1.6%	$0	0.0%	0.6%	0	0.0%	1.5%	$0	0.0%	0.6%	0	0.0%	0.7%	$0	0.0%	0.3%
	Total	*62*	*100%*	*$7,181*	*100%*	*100%*	*16*	*100%*	*100%*	*$1,751*	*100%*	*100%*	*11*	*100%*	*100%*	*$2,190*	*100%*	*100%*	*35*	*100%*	*100%*	*$3,240*	*100%*	*100%*
						Total Farms																		
SMALL FARM	Low	0	0.0%	$0	0.0%	2.7%	0	0.0%	5.9%	$0	0.0%	1.7%	0	0.0%	8.3%	$0	0.0%	0.8%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	14.7%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	16.7%	$0	0.0%	2.5%	0	0.0%	11.1%	$0	0.0%	3.2%
	Middle	0	0.0%	$0	0.0%	37.3%	0	0.0%	11.8%	$0	0.0%	13.0%	0	0.0%	20.8%	$0	0.0%	16.7%	0	0.0%	27.8%	$0	0.0%	60.4%
	Upper	0	0.0%	$0	0.0%	45.3%	0	0.0%	76.5%	$0	0.0%	80.6%	0	0.0%	50.0%	$0	0.0%	73.7%	0	0.0%	55.6%	$0	0.0%	30.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	5.9%	$0	0.0%	4.7%	0	0.0%	4.2%	$0	0.0%	6.3%	0	0.0%	5.6%	$0	0.0%	5.7%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2
Assessment Area: GA Savannah

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	0	0.0%	$0	0.0%	25.1%	0	0.0%	3.6%	$0	0.0%	1.8%	0	0.0%	6.1%	$0	0.0%	3.1%	0	0.0%	4.3%	$0	0.0%	2.2%
	Moderate	2	6.5%	$402	4.4%	16.6%	1	7.7%	14.9%	$179	5.2%	9.8%	1	11.1%	20.5%	$223	7.5%	14.7%	0	0.0%	19.2%	$0	0.0%	13.5%
	Middle	8	25.8%	$1,777	19.5%	20.2%	1	7.7%	20.6%	$148	4.3%	17.5%	2	22.2%	22.2%	$411	13.7%	19.9%	5	55.6%	24.5%	$1,218	45.3%	21.7%
	Upper	20	64.5%	$6,801	74.6%	38.2%	10	76.9%	39.5%	$2,972	86.6%	50.5%	6	66.7%	33.9%	$2,358	78.8%	45.4%	4	44.4%	37.7%	$1,471	54.7%	49.1%
	Unknown	1	3.2%	$133	1.5%	0.0%	1	7.7%	21.5%	$133	3.9%	20.4%	0	0.0%	17.4%	$0	0.0%	16.9%	0	0.0%	14.2%	$0	0.0%	13.5%
	Total	*31*	*100%*	*$9,113*	*100%*	*100%*	*13*	*100%*	*100%*	*$3,432*	*100%*	*100%*	*9*	*100%*	*100%*	*$2,992*	*100%*	*100%*	*9*	*100%*	*100%*	*$2,689*	*100%*	*100%*
REFINANCE	Low	0	0.0%	$0	0.0%	25.1%	0	0.0%	7.5%	$0	0.0%	3.7%	0	0.0%	6.1%	$0	0.0%	3.2%	0	0.0%	2.3%	$0	0.0%	1.2%
	Moderate	1	6.3%	$244	4.9%	16.6%	0	0.0%	13.3%	$0	0.0%	8.7%	1	14.3%	11.9%	$244	12.6%	7.6%	0	0.0%	8.5%	$0	0.0%	5.2%
	Middle	4	25.0%	$727	14.7%	20.2%	1	50.0%	19.1%	$302	51.2%	15.2%	1	14.3%	16.2%	$120	6.2%	12.9%	2	28.6%	15.1%	$305	12.6%	11.8%
	Upper	11	68.8%	$3,990	80.4%	38.2%	1	50.0%	41.2%	$288	48.8%	52.0%	5	71.4%	33.9%	$1,578	81.3%	42.7%	5	71.4%	38.0%	$2,124	87.4%	46.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	19.0%	$0	0.0%	20.3%	0	0.0%	31.9%	$0	0.0%	33.6%	0	0.0%	36.0%	$0	0.0%	35.6%
	Total	*16*	*100%*	*$4,961*	*100%*	*100%*	*2*	*100%*	*100%*	*$590*	*100%*	*100%*	*7*	*100%*	*100%*	*$1,942*	*100%*	*100%*	*7*	*100%*	*100%*	*$2,429*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	$0	0.0%	25.1%	0	0.0%	6.6%	$0	0.0%	3.7%	0	0.0%	6.2%	$0	0.0%	3.9%	0	0.0%	5.2%	$0	0.0%	3.6%
	Moderate	0	0.0%	$0	0.0%	16.6%	0	0.0%	10.0%	$0	0.0%	6.5%	0	0.0%	15.5%	$0	0.0%	8.0%	0	0.0%	11.7%	$0	0.0%	6.9%
	Middle	1	20.0%	$105	26.6%	20.2%	1	50.0%	24.1%	$105	59.0%	15.9%	0	0.0%	21.1%	$0	0.0%	14.0%	0	0.0%	17.5%	$0	0.0%	13.7%
	Upper	4	80.0%	$290	73.4%	38.2%	1	50.0%	52.5%	$73	41.0%	60.1%	2	100.0%	50.6%	$185	100.0%	65.6%	1	100.0%	58.9%	$32	100.0%	66.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	6.9%	$0	0.0%	13.8%	0	0.0%	6.5%	$0	0.0%	8.6%	0	0.0%	6.8%	$0	0.0%	9.4%
	Total	*5*	*100%*	*$395*	*100%*	*100%*	*2*	*100%*	*100%*	*$178*	*100%*	*100%*	*2*	*100%*	*100%*	*$185*	*100%*	*100%*	*1*	*100%*	*100%*	*$32*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	$0	0.0%	25.1%	0	0.0%	1.9%	$0	0.0%	0.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	16.6%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	2.2%	$0	0.0%	0.1%
	Middle	0	0.0%	$0	0.0%	20.2%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	2.7%	$0	0.0%	0.2%	0	0.0%	2.2%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	38.2%	0	0.0%	1.9%	$0	0.0%	0.5%	0	0.0%	8.1%	$0	0.0%	1.5%	0	0.0%	8.7%	$0	0.0%	0.6%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	96.2%	$0	0.0%	99.4%	0	0.0%	89.2%	$0	0.0%	98.4%	0	0.0%	87.0%	$0	0.0%	99.3%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	1	14.3%	$25	4.6%	25.1%	0	0.0%	5.5%	$0	0.0%	2.7%	1	100.0%	6.3%	$25	100.0%	2.5%	0	0.0%	5.7%	$0	0.0%	3.2%
	Moderate	1	14.3%	$65	11.9%	16.6%	1	25.0%	11.9%	$65	22.1%	5.5%	0	0.0%	15.1%	$0	0.0%	9.1%	0	0.0%	11.5%	$0	0.0%	8.1%
	Middle	0	0.0%	$0	0.0%	20.2%	0	0.0%	17.1%	$0	0.0%	9.4%	0	0.0%	17.9%	$0	0.0%	11.8%	0	0.0%	16.0%	$0	0.0%	10.4%
	Upper	5	71.4%	$454	83.5%	38.2%	3	75.0%	62.8%	$229	77.9%	81.0%	0	0.0%	59.1%	$0	0.0%	75.6%	2	100.0%	66.0%	$225	100.0%	77.4%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	2.7%	$0	0.0%	1.4%	0	0.0%	1.6%	$0	0.0%	1.0%	0	0.0%	0.8%	$0	0.0%	0.8%
	Total	*7*	*100%*	*$544*	*100%*	*100%*	*4*	*100%*	*100%*	*$294*	*100%*	*100%*	*1*	*100%*	*100%*	*$25*	*100%*	*100%*	*2*	*100%*	*100%*	*$225*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2
Assessment Area: GA Savannah

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	25.1%	0	0.0%	9.2%	$0	0.0%	4.2%	0	0.0%	10.3%	$0	0.0%	14.0%	0	0.0%	6.3%	$0	0.0%	3.3%
	Moderate	0	0.0%	$0	0.0%	16.6%	0	0.0%	15.8%	$0	0.0%	9.8%	0	0.0%	17.2%	$0	0.0%	14.3%	0	0.0%	9.5%	$0	0.0%	6.5%
	Middle	0	0.0%	$0	0.0%	20.2%	0	0.0%	13.2%	$0	0.0%	7.2%	0	0.0%	20.7%	$0	0.0%	15.6%	0	0.0%	20.6%	$0	0.0%	16.9%
	Upper	0	0.0%	$0	0.0%	38.2%	0	0.0%	52.6%	$0	0.0%	73.3%	0	0.0%	47.1%	$0	0.0%	53.4%	0	0.0%	46.0%	$0	0.0%	60.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	9.2%	$0	0.0%	5.5%	0	0.0%	4.6%	$0	0.0%	2.7%	0	0.0%	17.5%	$0	0.0%	13.3%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	25.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	16.6%	0	0.0%	0.9%	$0	0.0%	0.3%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.2%	$0	0.0%	0.1%
	Middle	0	0.0%	$0	0.0%	20.2%	0	0.0%	1.3%	$0	0.0%	1.9%	0	0.0%	0.9%	$0	0.0%	1.2%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	38.2%	0	0.0%	2.2%	$0	0.0%	1.5%	0	0.0%	0.9%	$0	0.0%	1.1%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	95.6%	$0	0.0%	96.2%	0	0.0%	98.3%	$0	0.0%	97.7%	0	0.0%	99.8%	$0	0.0%	99.9%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	1	1.7%	$25	0.2%	25.1%	0	0.0%	4.4%	$0	0.0%	2.0%	1	5.3%	6.0%	$25	0.5%	3.0%	0	0.0%	3.3%	$0	0.0%	1.6%
	Moderate	4	6.8%	$711	4.7%	16.6%	2	9.5%	13.8%	$244	5.4%	8.2%	2	10.5%	17.3%	$467	9.1%	11.6%	0	0.0%	13.2%	$0	0.0%	8.3%
	Middle	13	22.0%	$2,609	17.4%	20.2%	3	14.3%	19.4%	$555	12.3%	14.7%	3	15.8%	19.8%	$531	10.3%	16.5%	7	36.8%	18.9%	$1,523	28.3%	14.9%
	Upper	40	67.8%	$11,535	76.8%	38.2%	15	71.4%	39.6%	$3,562	79.3%	45.0%	13	68.4%	34.3%	$4,121	80.1%	42.3%	12	63.2%	37.3%	$3,852	71.7%	43.0%
	Unknown	1	1.7%	$133	0.9%	0.0%	1	4.8%	22.8%	$133	3.0%	30.2%	0	0.0%	22.6%	$0	0.0%	26.6%	0	0.0%	27.2%	$0	0.0%	32.3%
	Total	*59*	*100%*	*$15,013*	*100%*	*100%*	*21*	*100%*	*100%*	*$4,494*	*100%*	*100%*	*19*	*100%*	*100%*	*$5,144*	*100%*	*100%*	*19*	*100%*	*100%*	*$5,375*	*100%*	*100%*
Small Business						Total Businesses																		
Revenue	$1 Million or Less	32	51.6%	$2,189	30.5%	91.3%	11	68.8%	42.6%	$1,236	70.6%	29.1%	7	63.6%	41.9%	$590	26.9%	26.2%	14	40.0%	38.8%	$363	11.2%	28.0%
	Over $1 Million	19	30.6%	$4,766	66.4%	7.9%	5	31.3%					4	36.4%					10	28.6%				
	Total Rev. available	51	82.2%	$6,955	96.9%	99.2%	16	100.1%					11	100.0%					24	68.6%				
	Rev. Not Known	11	17.7%	$226	3.1%	0.8%	0	0.0%					0	0.0%					11	31.4%				
	Total	*62*	*100%*	*$7,181*	*100%*	*100%*	*16*	*100%*					*11*	*100%*					*35*	*100%*				
Loan Size	$100,000 or Less	45	72.6%	$1,279	17.8%		12	75.0%	88.9%	$414	23.6%	26.7%	6	54.5%	89.1%	$140	6.4%	26.3%	27	77.1%	85.4%	$725	22.4%	27.5%
	$100,000 - $250,000	3	4.8%	$398	5.5%		0	0.0%	5.5%	$0	0.0%	17.7%	1	9.1%	5.3%	$156	7.1%	16.8%	2	5.7%	7.9%	$242	7.5%	19.7%
	$250,001 - $1 Million	14	22.6%	$5,504	76.6%		4	25.0%	5.6%	$1,337	76.4%	55.6%	4	36.4%	5.7%	$1,894	86.5%	56.9%	6	17.1%	6.7%	$2,273	70.2%	52.9%
	Total	*62*	*100%*	*$7,181*	*100%*		*16*	*100%*	*100%*	*$1,751*	*100%*	*100%*	*11*	*100%*	*100%*	*$2,190*	*100%*	*100%*	*35*	*100%*	*100%*	*$3,240*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	27	84.4%	$627	28.6%																			
	$100,001 - $250,000	1	3.1%	$156	7.1%																			
	$250,001 - $1 Million	4	12.5%	$1,406	64.2%																			
	Total	*32*	*100%*	*$2,189*	*100%*																			
Small Farm						Total Farms																		
Revenue	$1 Million or Less	0	0.0%	$0	0.0%	97.3%	0	0.0%	23.5%	$0	0.0%	24.0%	0	0.0%	58.3%	$0	0.0%	71.7%	0	0.0%	50.0%	$0	0.0%	36.0%
	Over $1 Million	0	0.0%	$0	0.0%	2.7%	0	0.0%					0	0.0%					0	0.0%				
	Total Rev. available	0	0.0%	$0	0.0%	100.0%	0	0.0%					0	0.0%					0	0.0%				
	Not Known	0	0.0%	$0	0.0%	0.0%	0	0.0%					0	0.0%					0	0.0%				
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*					*0*	*0%*					*0*	*0%*				
Loan Size	$100,000 or Less	0	0.0%	$0	0.0%		0	0.0%	100.0%	$0	0.0%	100.0%	0	0.0%	95.8%	$0	0.0%	59.6%	0	0.0%	94.4%	$0	0.0%	56.5%
	$100,001 - $250,000	0	0.0%	$0	0.0%		0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	4.2%	$0	0.0%	40.4%	0	0.0%	5.6%	$0	0.0%	43.5%
	$250,001 - $500,000	0	0.0%	$0	0.0%		0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*		*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	0	0.0%	$0	0.0%																			
	$100,001 - $250,000	0	0.0%	$0	0.0%																			
	$250,001 - $500,000	0	0.0%	$0	0.0%																			
	Total	*0*	*0%*	*$0*	*0%*																			

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue.
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2
Assessment Area: GA Southwest GA

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
HOME PURCHASE	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	6	50.0%	$456	23.1%	30.8%	1	50.0%	24.5%	$70	28.3%	20.6%	5	71.4%	30.2%	$386	59.3%	24.9%	0	0.0%	24.0%	$0	0.0%	21.6%
	Middle	6	50.0%	$1,514	76.9%	66.1%	1	50.0%	73.5%	$177	71.7%	78.1%	2	28.6%	67.8%	$265	40.7%	73.1%	3	100.0%	74.5%	$1,072	100.0%	77.4%
	Upper	0	0.0%	$0	0.0%	3.2%	0	0.0%	1.8%	$0	0.0%	0.9%	0	0.0%	1.8%	$0	0.0%	1.8%	0	0.0%	1.5%	$0	0.0%	1.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.3%	$0	0.0%	0.4%	0	0.0%	0.2%	$0	0.0%	0.2%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*12*	*100%*	*$1,970*	*100%*	*100%*	*2*	*100%*	*100%*	*$247*	*100%*	*100%*	*7*	*100%*	*100%*	*$651*	*100%*	*100%*	*3*	*100%*	*100%*	*$1,072*	*100%*	*100%*
REFINANCE	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	12	50.0%	$753	40.3%	30.8%	6	75.0%	29.3%	$182	46.3%	26.5%	2	33.3%	29.4%	$207	41.0%	24.8%	4	40.0%	24.4%	$364	37.5%	19.7%
	Middle	11	45.8%	$1,091	58.4%	66.1%	2	25.0%	65.9%	$211	53.7%	69.8%	4	66.7%	67.9%	$298	59.0%	73.1%	5	50.0%	72.2%	$582	59.9%	78.0%
	Upper	1	4.2%	$25	1.3%	3.2%	0	0.0%	4.0%	$0	0.0%	2.7%	0	0.0%	2.3%	$0	0.0%	1.9%	1	10.0%	3.1%	$25	2.6%	2.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.8%	$0	0.0%	0.9%	0	0.0%	0.4%	$0	0.0%	0.2%	0	0.0%	0.2%	$0	0.0%	0.1%
	Total	*24*	*100%*	*$1,869*	*100%*	*100%*	*8*	*100%*	*100%*	*$393*	*100%*	*100%*	*6*	*100%*	*100%*	*$505*	*100%*	*100%*	*10*	*100%*	*100%*	*$971*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	5	33.3%	$200	27.0%	30.8%	1	20.0%	30.4%	$50	15.1%	24.4%	3	60.0%	43.5%	$125	71.0%	38.5%	1	20.0%	25.0%	$25	10.6%	17.3%
	Middle	10	66.7%	$542	73.0%	66.1%	4	80.0%	69.6%	$281	84.9%	75.6%	2	40.0%	56.5%	$51	29.0%	61.5%	4	80.0%	68.8%	$210	89.4%	76.5%
	Upper	0	0.0%	$0	0.0%	3.2%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	6.3%	$0	0.0%	6.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*15*	*100%*	*$742*	*100%*	*100%*	*5*	*100%*	*100%*	*$331*	*100%*	*100%*	*5*	*100%*	*100%*	*$176*	*100%*	*100%*	*5*	*100%*	*100%*	*$235*	*100%*	*100%*
MULTI FAMILY						Multi-Family Units																		
	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	34.3%	0	0.0%	44.4%	$0	0.0%	12.7%	0	0.0%	29.4%	$0	0.0%	31.0%	0	0.0%	53.8%	$0	0.0%	77.4%
	Middle	0	0.0%	$0	0.0%	65.7%	0	0.0%	55.6%	$0	0.0%	87.3%	0	0.0%	64.7%	$0	0.0%	62.6%	0	0.0%	46.2%	$0	0.0%	22.6%
	Upper	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	5.9%	$0	0.0%	6.4%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	3	50.0%	$60	16.8%	30.8%	3	50.0%	30.0%	$60	16.8%	5.6%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	20.0%	$0	0.0%	5.6%
	Middle	3	50.0%	$297	83.2%	66.1%	3	50.0%	70.0%	$297	83.2%	94.4%	0	0.0%	100.0%	$0	0.0%	100.0%	0	0.0%	80.0%	$0	0.0%	94.4%
	Upper	0	0.0%	$0	0.0%	3.2%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*6*	*100%*	*$357*	*100%*	*100%*	*6*	*100%*	*100%*	*$357*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2
Assessment Area: GA Southwest GA

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	30.8%	0	0.0%	11.1%	$0	0.0%	0.4%	0	0.0%	37.5%	$0	0.0%	29.2%	0	0.0%	28.6%	$0	0.0%	6.3%
	Middle	2	100.0%	$25	100.0%	66.1%	0	0.0%	88.9%	$0	0.0%	99.6%	1	100.0%	62.5%	$15	100.0%	70.8%	1	100.0%	71.4%	$10	100.0%	93.7%
	Upper	0	0.0%	$0	0.0%	3.2%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*2*	*100%*	*$25*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*1*	*100%*	*100%*	*$15*	*100%*	*100%*	*1*	*100%*	*100%*	*$10*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	30.8%	0	0.0%	34.6%	$0	0.0%	33.2%	0	0.0%	8.0%	$0	0.0%	8.2%	0	0.0%	28.2%	$0	0.0%	23.0%
	Middle	0	0.0%	$0	0.0%	66.1%	0	0.0%	65.4%	$0	0.0%	66.8%	0	0.0%	88.0%	$0	0.0%	89.2%	0	0.0%	71.8%	$0	0.0%	77.0%
	Upper	0	0.0%	$0	0.0%	3.2%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	4.0%	$0	0.0%	2.6%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	26	44.1%	$1,469	29.6%	30.8%	11	52.4%	26.9%	$362	27.3%	22.0%	10	52.6%	29.5%	$718	53.3%	24.8%	5	26.3%	24.7%	$389	17.0%	25.7%
	Middle	32	54.2%	$3,469	69.9%	66.1%	10	47.6%	70.4%	$966	72.7%	76.1%	9	47.4%	68.2%	$629	46.7%	73.0%	13	68.4%	73.0%	$1,874	81.9%	72.8%
	Upper	1	1.7%	$25	0.5%	3.2%	0	0.0%	2.4%	$0	0.0%	1.4%	0	0.0%	1.9%	$0	0.0%	1.7%	1	5.3%	2.2%	$25	1.1%	1.4%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.4%	$0	0.0%	0.5%	0	0.0%	0.4%	$0	0.0%	0.5%	0	0.0%	0.1%	$0	0.0%	0.1%
	Total	*59*	*100%*	*$4,963*	*100%*	*100%*	*21*	*100%*	*100%*	*$1,328*	*100%*	*100%*	*19*	*100%*	*100%*	*$1,347*	*100%*	*100%*	*19*	*100%*	*100%*	*$2,288*	*100%*	*100%*
					Total Businesses																			
SMALL BUSINESSES	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	33	42.9%	$1,450	32.5%	30.3%	7	36.8%	32.1%	$95	13.2%	39.1%	9	81.8%	28.7%	$306	81.4%	35.4%	17	36.2%	30.3%	$1,049	31.2%	45.5%
	Middle	44	57.1%	$3,011	67.5%	68.1%	12	63.2%	64.0%	$623	86.8%	59.3%	2	18.2%	67.0%	$70	18.6%	58.5%	30	63.8%	66.9%	$2,318	68.8%	52.8%
	Upper	0	0.0%	$0	0.0%	1.6%	0	0.0%	2.1%	$0	0.0%	0.7%	0	0.0%	2.7%	$0	0.0%	5.2%	0	0.0%	2.0%	$0	0.0%	1.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	1.8%	$0	0.0%	0.9%	0	0.0%	1.7%	$0	0.0%	0.9%	0	0.0%	0.8%	$0	0.0%	0.6%
	Total	*77*	*100%*	*$4,461*	*100%*	*100%*	*19*	*100%*	*100%*	*$718*	*100%*	*100%*	*11*	*100%*	*100%*	*$376*	*100%*	*100%*	*47*	*100%*	*100%*	*$3,367*	*100%*	*100%*
					Total Farms																			
SMALL FARM	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	3	18.8%	$325	16.2%	40.2%	1	20.0%	40.2%	$25	4.2%	47.1%	1	12.5%	35.8%	$150	14.5%	38.5%	1	33.3%	32.3%	$150	39.7%	34.6%
	Middle	10	62.5%	$1,207	60.1%	54.3%	2	40.0%	51.8%	$321	53.9%	48.6%	6	75.0%	51.6%	$658	63.7%	52.5%	2	66.7%	55.4%	$228	60.3%	62.8%
	Upper	3	18.8%	$475	23.7%	5.5%	2	40.0%	6.3%	$250	41.9%	4.1%	1	12.5%	9.5%	$225	21.8%	8.6%	0	0.0%	12.3%	$0	0.0%	2.5%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	1.8%	$0	0.0%	0.1%	0	0.0%	3.2%	$0	0.0%	0.3%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*16*	*100%*	*$2,007*	*100%*	*100%*	*5*	*100%*	*100%*	*$596*	*100%*	*100%*	*8*	*100%*	*100%*	*$1,033*	*100%*	*100%*	*3*	*100%*	*100%*	*$378*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2
Assessment Area: GA Southwest GA

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	0	0.0%	$0	0.0%	29.9%	0	0.0%	3.3%	$0	0.0%	1.2%	0	0.0%	4.3%	$0	0.0%	2.0%	0	0.0%	2.6%	$0	0.0%	1.1%
	Moderate	1	8.3%	$52	2.6%	15.8%	0	0.0%	16.2%	$0	0.0%	10.2%	1	14.3%	15.7%	$52	8.0%	11.1%	0	0.0%	14.5%	$0	0.0%	9.6%
	Middle	7	58.3%	$761	38.6%	18.9%	2	100.0%	18.2%	$247	100.0%	14.9%	5	71.4%	24.3%	$514	79.0%	21.5%	0	0.0%	24.8%	$0	0.0%	20.9%
	Upper	4	33.3%	$1,157	58.7%	35.4%	0	0.0%	42.4%	$0	0.0%	54.4%	1	14.3%	38.8%	$85	13.1%	50.7%	3	100.0%	40.0%	$1,072	100.0%	51.5%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	19.9%	$0	0.0%	19.4%	0	0.0%	16.9%	$0	0.0%	14.6%	0	0.0%	18.1%	$0	0.0%	16.8%
	Total	*12*	*100%*	*$1,970*	*100%*	*100%*	*2*	*100%*	*100%*	*$247*	*100%*	*100%*	*7*	*100%*	*100%*	*$651*	*100%*	*100%*	*3*	*100%*	*100%*	*$1,072*	*100%*	*100%*
REFINANCE	Low	1	4.2%	$61	3.3%	29.9%	1	12.5%	6.4%	$61	15.5%	2.2%	0	0.0%	9.9%	$0	0.0%	4.6%	0	0.0%	1.9%	$0	0.0%	0.7%
	Moderate	9	37.5%	$487	26.1%	15.8%	3	37.5%	7.6%	$89	22.6%	4.9%	3	50.0%	9.9%	$172	34.1%	6.6%	3	30.0%	7.2%	$226	23.3%	4.1%
	Middle	5	20.8%	$353	18.9%	18.9%	2	25.0%	18.5%	$53	13.5%	14.6%	1	16.7%	13.0%	$45	8.9%	9.3%	2	20.0%	14.7%	$255	26.3%	11.0%
	Upper	8	33.3%	$824	44.1%	35.4%	2	25.0%	47.4%	$190	48.3%	56.7%	2	33.3%	43.9%	$288	57.0%	56.2%	4	40.0%	50.7%	$346	35.6%	61.2%
	Unknown	1	4.2%	$144	7.7%	0.0%	0	0.0%	20.1%	$0	0.0%	21.7%	0	0.0%	23.3%	$0	0.0%	23.4%	1	10.0%	25.4%	$144	14.8%	23.0%
	Total	*24*	*100%*	*$1,869*	*100%*	*100%*	*8*	*100%*	*100%*	*$393*	*100%*	*100%*	*6*	*100%*	*100%*	*$505*	*100%*	*100%*	*10*	*100%*	*100%*	*$971*	*100%*	*100%*
HOME IMPROVEMENT	Low	1	6.7%	$37	5.0%	29.9%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	1	20.0%	6.3%	$37	15.7%	4.6%
	Moderate	1	6.7%	$25	3.4%	15.8%	0	0.0%	4.3%	$0	0.0%	1.0%	1	20.0%	21.7%	$25	14.2%	14.6%	0	0.0%	6.3%	$0	0.0%	2.5%
	Middle	1	6.7%	$25	3.4%	18.9%	0	0.0%	47.8%	$0	0.0%	44.9%	1	20.0%	17.4%	$25	14.2%	20.6%	0	0.0%	18.8%	$0	0.0%	29.1%
	Upper	10	66.7%	$595	80.2%	35.4%	5	100.0%	39.1%	$331	100.0%	49.8%	3	60.0%	43.5%	$126	71.6%	52.8%	2	40.0%	56.3%	$138	58.7%	56.4%
	Unknown	2	13.3%	$60	8.1%	0.0%	0	0.0%	8.7%	$0	0.0%	4.3%	0	0.0%	17.4%	$0	0.0%	12.1%	2	40.0%	12.5%	$60	25.5%	7.4%
	Total	*15*	*100%*	*$742*	*100%*	*100%*	*5*	*100%*	*100%*	*$331*	*100%*	*100%*	*5*	*100%*	*100%*	*$176*	*100%*	*100%*	*5*	*100%*	*100%*	*$235*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	$0	0.0%	29.9%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	15.8%	0	0.0%	11.1%	$0	0.0%	3.2%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	7.7%	$0	0.0%	0.2%
	Middle	0	0.0%	$0	0.0%	18.9%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	35.4%	0	0.0%	11.1%	$0	0.0%	0.7%	0	0.0%	17.6%	$0	0.0%	1.9%	0	0.0%	15.4%	$0	0.0%	6.6%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	77.8%	$0	0.0%	96.1%	0	0.0%	82.4%	$0	0.0%	98.1%	0	0.0%	76.9%	$0	0.0%	93.2%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	1	16.7%	$45	12.6%	29.9%	1	16.7%	10.0%	$45	12.6%	4.2%	0	0.0%	16.7%	$0	0.0%	1.7%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	15.8%	0	0.0%	10.0%	$0	0.0%	7.3%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	3	50.0%	$60	16.8%	18.9%	3	50.0%	30.0%	$60	16.8%	5.6%	0	0.0%	16.7%	$0	0.0%	6.9%	0	0.0%	10.0%	$0	0.0%	1.9%
	Upper	2	33.3%	$252	70.6%	35.4%	2	33.3%	50.0%	$252	70.6%	83.0%	0	0.0%	66.7%	$0	0.0%	91.4%	0	0.0%	90.0%	$0	0.0%	98.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*6*	*100%*	*$357*	*100%*	*100%*	*6*	*100%*	*100%*	*$357*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2
Assessment Area: GA Southwest GA

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	29.9%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	12.5%	$0	0.0%	1.5%	0	0.0%	28.6%	$0	0.0%	28.4%
	Moderate	1	50.0%	$15	60.0%	15.8%	0	0.0%	11.1%	$0	0.0%	0.4%	1	100.0%	12.5%	$15	100.0%	4.4%	0	0.0%	14.3%	$0	0.0%	3.8%
	Middle	1	50.0%	$10	40.0%	18.9%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	37.5%	$0	0.0%	24.8%	1	100.0%	14.3%	$10	100.0%	2.3%
	Upper	0	0.0%	$0	0.0%	35.4%	0	0.0%	77.8%	$0	0.0%	79.9%	0	0.0%	12.5%	$0	0.0%	18.9%	0	0.0%	42.9%	$0	0.0%	65.5%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	11.1%	$0	0.0%	19.7%	0	0.0%	25.0%	$0	0.0%	50.4%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*2*	*100%*	*$25*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*1*	*100%*	*100%*	*$15*	*100%*	*100%*	*1*	*100%*	*100%*	*$10*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	29.9%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	15.8%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	18.9%	0	0.0%	3.8%	$0	0.0%	3.8%	0	0.0%	4.0%	$0	0.0%	3.2%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	35.4%	0	0.0%	3.8%	$0	0.0%	0.0%	0	0.0%	4.0%	$0	0.0%	13.9%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	92.3%	$0	0.0%	96.2%	0	0.0%	92.0%	$0	0.0%	82.9%	0	0.0%	100.0%	$0	0.0%	100.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	3	5.1%	$143	2.9%	29.9%	2	9.5%	4.2%	$106	8.0%	1.4%	0	0.0%	5.9%	$0	0.0%	2.6%	1	5.3%	2.4%	$37	1.6%	0.9%
	Moderate	12	20.3%	$579	11.7%	15.8%	3	14.3%	12.0%	$89	6.7%	7.5%	6	31.6%	13.1%	$264	19.6%	8.8%	3	15.8%	10.4%	$226	9.9%	6.1%
	Middle	17	28.8%	$1,209	24.4%	18.9%	7	33.3%	18.4%	$360	27.1%	13.7%	7	36.8%	19.5%	$584	43.4%	16.1%	3	15.8%	18.8%	$265	11.6%	14.1%
	Upper	24	40.7%	$2,828	57.0%	35.4%	9	42.9%	42.8%	$773	58.2%	51.4%	6	31.6%	39.0%	$499	37.0%	48.9%	9	47.4%	43.5%	$1,556	68.0%	50.5%
	Unknown	3	5.1%	$204	4.1%	0.0%	0	0.0%	22.6%	$0	0.0%	26.0%	0	0.0%	22.5%	$0	0.0%	23.6%	3	15.8%	24.9%	$204	8.9%	28.4%
	Total	*59*	*100%*	*$4,963*	*100%*	*100%*	*21*	*100%*	*100%*	*$1,328*	*100%*	*100%*	*19*	*100%*	*100%*	*$1,347*	*100%*	*100%*	*19*	*100%*	*100%*	*$2,288*	*100%*	*100%*
Small Business						Total Businesses																		
Revenue	$1 Million or Less	50	64.9%	$1,710	38.3%	90.5%	15	78.9%	48.4%	$321	44.7%	44.0%	10	90.9%	46.2%	$151	40.2%	26.9%	25	53.2%	32.6%	$1,238	36.8%	24.2%
	Over $1 Million	21	27.3%	$2,605	58.4%	8.0%	4	21.1%					1	9.1%					16	34.0%				
	Total Rev. available	71	92.2%	$4,315	96.7%	98.5%	19	100.0%					11	100.0%					41	87.2%				
	Rev. Not Known	6	7.8%	$146	3.3%	1.5%	0	0.0%					0	0.0%					6	12.8%				
	Total	*77*	*100%*	*$4,461*	*100%*	*100%*	*19*	*100%*					*11*	*100%*					*47*	*100%*				
Loan Size	$100,000 or Less	66	85.7%	$1,567	35.1%		18	94.7%	93.9%	$368	51.3%	37.5%	10	90.9%	94.4%	$151	40.2%	38.7%	38	80.9%	90.3%	$1,048	31.1%	35.8%
	$100,001 - $250,000	7	9.1%	$1,290	28.9%		0	0.0%	3.8%	$0	0.0%	19.2%	1	9.1%	3.4%	$225	59.8%	19.4%	6	12.8%	6.3%	$1,065	31.6%	24.4%
	$250,001 - $1 Million	4	5.2%	$1,604	36.0%		1	5.3%	2.3%	$350	48.7%	43.3%	0	0.0%	2.2%	$0	0.0%	41.9%	3	6.4%	3.5%	$1,254	37.2%	39.8%
	Total	*77*	*100%*	*$4,461*	*100%*		*19*	*100%*	*100%*	*$718*	*100%*	*100%*	*11*	*100%*	*100%*	*$376*	*100%*	*100%*	*47*	*100%*	*100%*	*$3,367*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	46	92.0%	$995	58.2%																			
	$100,001 - $250,000	4	8.0%	$715	41.8%																			
	$250,001 - $1 Million	0	0.0%	$0	0.0%																			
	Total	*50*	*100%*	*$1,710*	*100%*																			
Small Farm						Total Farms																		
Revenue	$1 Million or Less	11	68.8%	$1,310	65.3%	92.5%	4	80.0%	27.7%	$396	66.4%	36.6%	6	75.0%	43.2%	$764	74.0%	49.4%	1	33.3%	36.9%	$150	39.7%	48.7%
	Over $1 Million	5	31.3%	$697	34.7%	7.5%	1	20.0%					2	25.0%					2	66.7%				
	Total Rev. available	16	100.1%	$2,007	100.0%	100.0%	5	100.0%					8	100.0%					3	100.0%				
	Not Known	0	0.0%	$0	0.0%	0.0%	0	0.0%					0	0.0%					0	0.0%				
	Total	*16*	*100%*	*$2,007*	*100%*	*100%*	*5*	*100%*					*8*	*100%*					*3*	*100%*				
Loan Size	$100,000 or Less	7	43.8%	$211	10.5%		2	40.0%	75.9%	$50	8.4%	17.0%	4	50.0%	73.7%	$133	12.9%	18.7%	1	33.3%	70.8%	$28	7.4%	16.7%
	$100,001 - $250,000	8	50.0%	$1,471	73.3%		3	60.0%	16.1%	$546	91.6%	40.3%	3	37.5%	16.8%	$575	55.7%	37.2%	2	66.7%	16.9%	$350	92.6%	34.2%
	$250,001 - $500,000	1	6.3%	$325	16.2%		0	0.0%	8.0%	$0	0.0%	42.7%	1	12.5%	9.5%	$325	31.5%	44.1%	0	0.0%	12.3%	$0	0.0%	49.1%
	Total	*16*	*100%*	*$2,007*	*100%*		*5*	*100%*	*100%*	*$596*	*100%*	*100%*	*8*	*100%*	*100%*	*$1,033*	*100%*	*100%*	*3*	*100%*	*100%*	*$378*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	5	45.5%	$114	8.7%																			
	$100,001 - $250,000	5	45.5%	$871	66.5%																			
	$250,001 - $500,000	1	9.1%	$325	24.8%																			
	Total	*11*	*100%*	*$1,310*	*100%*																			

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue.
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2
Assessment Area: GA Valdosta

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison 2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
HOME PURCHASE	Low	1	4.3%	$114	2.5%	6.2%	0	0.0%	1.7%	$0	0.0%	0.9%	1	12.5%	2.2%	$114	10.7%	1.2%	0	0.0%	2.6%	$0	0.0%	1.5%
	Moderate	4	17.4%	$492	10.6%	17.0%	2	25.0%	14.0%	$297	17.4%	9.0%	1	12.5%	12.6%	$87	8.2%	8.2%	1	14.3%	11.3%	$108	5.8%	7.3%
	Middle	7	30.4%	$1,287	27.9%	29.9%	2	25.0%	25.6%	$615	36.1%	23.9%	3	37.5%	27.0%	$406	38.3%	24.8%	2	28.6%	27.6%	$266	14.3%	24.0%
	Upper	11	47.8%	$2,727	59.0%	46.9%	4	50.0%	58.7%	$792	46.5%	66.1%	3	37.5%	58.1%	$454	42.8%	65.8%	4	57.1%	58.5%	$1,481	79.8%	67.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*23*	*100%*	*$4,620*	*100%*	*100%*	*8*	*100%*	*100%*	*$1,704*	*100%*	*100%*	*8*	*100%*	*100%*	*$1,061*	*100%*	*100%*	*7*	*100%*	*100%*	*$1,855*	*100%*	*100%*
REFINANCE	Low	0	0.0%	$0	0.0%	6.2%	0	0.0%	5.4%	$0	0.0%	2.5%	0	0.0%	3.3%	$0	0.0%	2.0%	0	0.0%	2.1%	$0	0.0%	0.9%
	Moderate	2	11.1%	$154	5.3%	17.0%	2	33.3%	16.7%	$154	13.2%	10.2%	0	0.0%	14.9%	$0	0.0%	10.9%	0	0.0%	10.5%	$0	0.0%	7.0%
	Middle	7	38.9%	$887	30.6%	29.9%	2	33.3%	29.5%	$355	30.4%	26.1%	2	40.0%	28.4%	$154	25.2%	24.6%	3	42.9%	26.5%	$378	33.8%	22.8%
	Upper	9	50.0%	$1,858	64.1%	46.9%	2	33.3%	48.4%	$660	56.5%	61.2%	3	60.0%	53.4%	$456	74.8%	62.5%	4	57.1%	61.0%	$742	66.3%	69.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*18*	*100%*	*$2,899*	*100%*	*100%*	*6*	*100%*	*100%*	*$1,169*	*100%*	*100%*	*5*	*100%*	*100%*	*$610*	*100%*	*100%*	*7*	*100%*	*100%*	*$1,120*	*100%*	*100%*
HOME IMPROVEMENT	Low	1	20.0%	$15	7.6%	6.2%	0	0.0%	15.6%	$0	0.0%	10.1%	1	33.3%	13.3%	$15	14.7%	7.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	1	20.0%	$75	38.1%	17.0%	1	100.0%	15.6%	$75	100.0%	10.3%	0	0.0%	8.9%	$0	0.0%	8.1%	0	0.0%	8.6%	$0	0.0%	5.8%
	Middle	1	20.0%	$20	10.2%	29.9%	0	0.0%	20.0%	$0	0.0%	37.1%	0	0.0%	26.7%	$0	0.0%	16.8%	1	100.0%	37.1%	$20	100.0%	23.5%
	Upper	2	40.0%	$87	44.2%	46.9%	0	0.0%	48.9%	$0	0.0%	42.5%	2	66.7%	51.1%	$87	85.3%	68.1%	0	0.0%	54.3%	$0	0.0%	70.7%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*5*	*100%*	*$197*	*100%*	*100%*	*1*	*100%*	*100%*	*$75*	*100%*	*100%*	*3*	*100%*	*100%*	*$102*	*100%*	*100%*	*1*	*100%*	*100%*	*$20*	*100%*	*100%*
MULTI FAMILY						Multi-Family Units																		
	Low	0	0.0%	$0	0.0%	9.3%	0	0.0%	4.2%	$0	0.0%	1.5%	0	0.0%	4.9%	$0	0.0%	13.3%	0	0.0%	6.1%	$0	0.0%	3.2%
	Moderate	0	0.0%	$0	0.0%	56.7%	0	0.0%	60.6%	$0	0.0%	76.0%	0	0.0%	56.8%	$0	0.0%	53.2%	0	0.0%	63.4%	$0	0.0%	73.0%
	Middle	0	0.0%	$0	0.0%	13.4%	0	0.0%	21.1%	$0	0.0%	13.9%	0	0.0%	16.0%	$0	0.0%	14.7%	0	0.0%	14.6%	$0	0.0%	12.2%
	Upper	0	0.0%	$0	0.0%	20.6%	0	0.0%	14.1%	$0	0.0%	8.6%	0	0.0%	22.2%	$0	0.0%	18.9%	0	0.0%	15.9%	$0	0.0%	11.6%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	$0	0.0%	6.2%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	1	25.0%	$16	3.7%	17.0%	1	33.3%	7.5%	$16	6.9%	1.9%	0	0.0%	6.1%	$0	0.0%	4.7%	0	0.0%	6.7%	$0	0.0%	18.1%
	Middle	0	0.0%	$0	0.0%	29.9%	0	0.0%	22.5%	$0	0.0%	12.3%	0	0.0%	33.3%	$0	0.0%	28.0%	0	0.0%	23.3%	$0	0.0%	22.7%
	Upper	3	75.0%	$415	96.3%	46.9%	2	66.7%	70.0%	$215	93.1%	85.8%	1	100.0%	60.6%	$200	100.0%	67.2%	0	0.0%	70.0%	$0	0.0%	59.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*4*	*100%*	*$431*	*100%*	*100%*	*3*	*100%*	*100%*	*$231*	*100%*	*100%*	*1*	*100%*	*100%*	*$200*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2
Assessment Area: GA Valdosta

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	1	100.0%	$15	100.0%	6.2%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	7.9%	$0	0.0%	4.2%	1	100.0%	9.5%	$15	100.0%	3.9%
	Moderate	0	0.0%	$0	0.0%	17.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	18.4%	$0	0.0%	9.4%	0	0.0%	9.5%	$0	0.0%	5.3%
	Middle	0	0.0%	$0	0.0%	29.9%	0	0.0%	39.3%	$0	0.0%	23.4%	0	0.0%	31.6%	$0	0.0%	33.4%	0	0.0%	23.8%	$0	0.0%	17.2%
	Upper	0	0.0%	$0	0.0%	46.9%	0	0.0%	60.7%	$0	0.0%	76.6%	0	0.0%	42.1%	$0	0.0%	53.0%	0	0.0%	57.1%	$0	0.0%	73.6%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*1*	*100%*	*$15*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*1*	*100%*	*100%*	*$15*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	6.2%	0	0.0%	4.6%	$0	0.0%	2.2%	0	0.0%	6.9%	$0	0.0%	6.4%	0	0.0%	4.3%	$0	0.0%	2.7%
	Moderate	0	0.0%	$0	0.0%	17.0%	0	0.0%	12.8%	$0	0.0%	18.8%	0	0.0%	22.4%	$0	0.0%	12.9%	0	0.0%	20.5%	$0	0.0%	14.2%
	Middle	0	0.0%	$0	0.0%	29.9%	0	0.0%	39.4%	$0	0.0%	34.9%	0	0.0%	29.3%	$0	0.0%	28.4%	0	0.0%	34.1%	$0	0.0%	33.0%
	Upper	0	0.0%	$0	0.0%	46.9%	0	0.0%	43.1%	$0	0.0%	44.2%	0	0.0%	41.4%	$0	0.0%	52.2%	0	0.0%	41.1%	$0	0.0%	50.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	3	5.9%	$144	1.8%	6.2%	0	0.0%	3.1%	$0	0.0%	1.5%	2	11.8%	2.9%	$129	6.5%	2.5%	1	6.3%	2.5%	$15	0.5%	1.4%
	Moderate	8	15.7%	$737	9.0%	17.0%	6	33.3%	15.6%	$542	17.0%	16.5%	1	5.9%	14.4%	$87	4.4%	12.5%	1	6.3%	12.1%	$108	3.6%	12.8%
	Middle	15	29.4%	$2,194	26.9%	29.9%	4	22.2%	27.1%	$970	30.5%	23.8%	5	29.4%	27.3%	$560	28.4%	24.0%	6	37.5%	27.2%	$664	22.1%	22.7%
	Upper	25	49.0%	$5,087	62.3%	46.9%	8	44.4%	54.1%	$1,667	52.4%	58.2%	9	52.9%	55.3%	$1,197	60.7%	61.0%	8	50.0%	58.1%	$2,223	73.9%	63.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*51*	*100%*	*$8,162*	*100%*	*100%*	*18*	*100%*	*100%*	*$3,179*	*100%*	*100%*	*17*	*100%*	*100%*	*$1,973*	*100%*	*100%*	*16*	*100%*	*100%*	*$3,010*	*100%*	*100%*
						Total Businesses																		
SMALL BUSINESSES	Low	6	13.6%	$152	10.7%	10.4%	0	0.0%	9.2%	$0	0.0%	11.4%	0	0.0%	9.0%	$0	0.0%	7.2%	6	20.7%	10.8%	$152	16.3%	11.2%
	Moderate	18	40.9%	$797	56.1%	31.1%	2	28.6%	29.0%	$151	57.2%	31.7%	0	0.0%	26.2%	$0	0.0%	34.9%	16	55.2%	28.4%	$646	69.3%	22.7%
	Middle	9	20.5%	$271	19.1%	19.2%	3	42.9%	21.2%	$68	25.8%	16.2%	5	62.5%	20.7%	$138	61.6%	14.2%	1	3.4%	20.9%	$65	7.0%	22.5%
	Upper	11	25.0%	$200	14.1%	39.2%	2	28.6%	39.6%	$45	17.0%	40.2%	3	37.5%	42.4%	$86	38.4%	42.3%	6	20.7%	39.6%	$69	7.4%	43.5%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	1.0%	$0	0.0%	0.5%	0	0.0%	1.7%	$0	0.0%	1.4%	0	0.0%	0.3%	$0	0.0%	0.1%
	Total	*44*	*100%*	*$1,420*	*100%*	*100%*	*7*	*100%*	*100%*	*$264*	*100%*	*100%*	*8*	*100%*	*100%*	*$224*	*100%*	*100%*	*29*	*100%*	*100%*	*$932*	*100%*	*100%*
						Total Farms																		
SMALL FARM	Low	0	0.0%	$0	0.0%	8.5%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	2.6%	$0	0.0%	9.4%
	Moderate	1	100.0%	$170	100.0%	16.0%	0	0.0%	13.3%	$0	0.0%	4.4%	0	0.0%	4.8%	$0	0.0%	0.1%	1	100.0%	10.5%	$170	100.0%	6.8%
	Middle	0	0.0%	$0	0.0%	31.9%	0	0.0%	6.7%	$0	0.0%	0.1%	0	0.0%	23.8%	$0	0.0%	44.8%	0	0.0%	42.1%	$0	0.0%	31.8%
	Upper	0	0.0%	$0	0.0%	43.6%	0	0.0%	80.0%	$0	0.0%	95.4%	0	0.0%	47.6%	$0	0.0%	51.0%	0	0.0%	44.7%	$0	0.0%	52.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	23.8%	$0	0.0%	4.1%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*1*	*100%*	*$170*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*1*	*100%*	*100%*	*$170*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2
Assessment Area: GA Valdosta

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	1	4.3%	$50	1.1%	23.9%	0	0.0%	2.4%	$0	0.0%	1.2%	1	12.5%	2.4%	$50	4.7%	1.3%	0	0.0%	2.9%	$0	0.0%	1.4%
	Moderate	3	13.0%	$349	7.6%	16.3%	0	0.0%	8.9%	$0	0.0%	6.1%	3	37.5%	11.0%	$349	32.9%	7.8%	0	0.0%	15.2%	$0	0.0%	10.8%
	Middle	6	26.1%	$697	15.1%	16.8%	2	25.0%	20.9%	$197	11.6%	18.3%	2	25.0%	24.9%	$256	24.1%	22.0%	2	28.6%	24.1%	$244	13.2%	22.4%
	Upper	13	56.5%	$3,524	76.3%	42.9%	6	75.0%	42.7%	$1,507	88.4%	51.0%	2	25.0%	43.0%	$406	38.3%	51.8%	5	71.4%	40.6%	$1,611	86.8%	50.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	25.1%	$0	0.0%	23.4%	0	0.0%	18.7%	$0	0.0%	17.1%	0	0.0%	17.3%	$0	0.0%	15.2%
	Total	*23*	*100%*	*$4,620*	*100%*	*100%*	*8*	*100%*	*100%*	*$1,704*	*100%*	*100%*	*8*	*100%*	*100%*	*$1,061*	*100%*	*100%*	*7*	*100%*	*100%*	*$1,855*	*100%*	*100%*
REFINANCE	Low	1	5.6%	$12	0.4%	23.9%	1	16.7%	3.9%	$12	1.0%	1.7%	0	0.0%	3.7%	$0	0.0%	1.5%	0	0.0%	1.5%	$0	0.0%	0.6%
	Moderate	1	5.6%	$171	5.9%	16.3%	0	0.0%	6.6%	$0	0.0%	3.9%	0	0.0%	6.0%	$0	0.0%	3.6%	1	14.3%	4.5%	$171	15.3%	2.6%
	Middle	6	33.3%	$642	22.1%	16.8%	2	33.3%	11.0%	$225	19.2%	8.8%	3	60.0%	11.5%	$278	45.6%	9.9%	1	14.3%	10.8%	$139	12.4%	7.6%
	Upper	9	50.0%	$1,911	65.9%	42.9%	3	50.0%	47.8%	$932	79.7%	54.6%	2	40.0%	38.1%	$332	54.4%	42.3%	4	57.1%	40.0%	$647	57.8%	46.8%
	Unknown	1	5.6%	$163	5.6%	0.0%	0	0.0%	30.7%	$0	0.0%	31.0%	0	0.0%	40.7%	$0	0.0%	42.7%	1	14.3%	43.3%	$163	14.6%	42.3%
	Total	*18*	*100%*	*$2,899*	*100%*	*100%*	*6*	*100%*	*100%*	*$1,169*	*100%*	*100%*	*5*	*100%*	*100%*	*$610*	*100%*	*100%*	*7*	*100%*	*100%*	*$1,120*	*100%*	*100%*
HOME IMPROVEMENT	Low	1	20.0%	$15	7.6%	23.9%	0	0.0%	6.7%	$0	0.0%	2.6%	1	33.3%	13.3%	$15	14.7%	7.7%	0	0.0%	5.7%	$0	0.0%	4.0%
	Moderate	0	0.0%	$0	0.0%	16.3%	0	0.0%	13.3%	$0	0.0%	6.4%	0	0.0%	15.6%	$0	0.0%	8.8%	0	0.0%	14.3%	$0	0.0%	5.8%
	Middle	1	20.0%	$20	10.2%	16.8%	0	0.0%	17.8%	$0	0.0%	11.1%	0	0.0%	6.7%	$0	0.0%	2.1%	1	100.0%	11.4%	$20	100.0%	4.9%
	Upper	3	60.0%	$162	82.2%	42.9%	1	100.0%	53.3%	$75	100.0%	44.9%	2	66.7%	46.7%	$87	85.3%	56.6%	0	0.0%	62.9%	$0	0.0%	82.9%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	8.9%	$0	0.0%	35.1%	0	0.0%	17.8%	$0	0.0%	24.8%	0	0.0%	5.7%	$0	0.0%	2.5%
	Total	*5*	*100%*	*$197*	*100%*	*100%*	*1*	*100%*	*100%*	*$75*	*100%*	*100%*	*3*	*100%*	*100%*	*$102*	*100%*	*100%*	*1*	*100%*	*100%*	*$20*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	$0	0.0%	23.9%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	16.3%	0	0.0%	1.4%	$0	0.0%	0.1%	0	0.0%	1.2%	$0	0.0%	0.2%	0	0.0%	2.4%	$0	0.0%	0.6%
	Middle	0	0.0%	$0	0.0%	16.8%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	42.9%	0	0.0%	18.3%	$0	0.0%	6.6%	0	0.0%	19.8%	$0	0.0%	12.6%	0	0.0%	15.9%	$0	0.0%	4.7%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	80.3%	$0	0.0%	93.4%	0	0.0%	79.0%	$0	0.0%	87.2%	0	0.0%	81.7%	$0	0.0%	94.7%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	$0	0.0%	23.9%	0	0.0%	5.0%	$0	0.0%	2.2%	0	0.0%	3.0%	$0	0.0%	5.0%	0	0.0%	3.3%	$0	0.0%	2.5%
	Moderate	0	0.0%	$0	0.0%	16.3%	0	0.0%	5.0%	$0	0.0%	1.4%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	6.7%	$0	0.0%	4.6%
	Middle	1	25.0%	$16	3.7%	16.8%	1	33.3%	10.0%	$16	6.9%	8.2%	0	0.0%	30.3%	$0	0.0%	21.4%	0	0.0%	16.7%	$0	0.0%	10.1%
	Upper	3	75.0%	$415	96.3%	42.9%	2	66.7%	77.5%	$215	93.1%	87.4%	1	100.0%	63.6%	$200	100.0%	70.8%	0	0.0%	73.3%	$0	0.0%	82.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	2.5%	$0	0.0%	0.9%	0	0.0%	3.0%	$0	0.0%	2.7%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*4*	*100%*	*$431*	*100%*	*100%*	*3*	*100%*	*100%*	*$231*	*100%*	*100%*	*1*	*100%*	*100%*	*$200*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2
Assessment Area: GA Valdosta

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	23.9%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	18.4%	$0	0.0%	17.4%	0	0.0%	9.5%	$0	0.0%	3.6%
	Moderate	0	0.0%	$0	0.0%	16.3%	0	0.0%	14.3%	$0	0.0%	3.4%	0	0.0%	10.5%	$0	0.0%	6.3%	0	0.0%	14.3%	$0	0.0%	13.8%
	Middle	1	100.0%	$15	100.0%	16.8%	0	0.0%	10.7%	$0	0.0%	9.3%	0	0.0%	26.3%	$0	0.0%	25.0%	1	100.0%	33.3%	$15	100.0%	21.1%
	Upper	0	0.0%	$0	0.0%	42.9%	0	0.0%	67.9%	$0	0.0%	80.0%	0	0.0%	36.8%	$0	0.0%	37.7%	0	0.0%	42.9%	$0	0.0%	61.4%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	7.1%	$0	0.0%	7.4%	0	0.0%	7.9%	$0	0.0%	13.6%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*1*	*100%*	*$15*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*1*	*100%*	*100%*	*$15*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	23.9%	0	0.0%	0.9%	$0	0.0%	0.2%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	16.3%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	16.8%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	42.9%	0	0.0%	1.8%	$0	0.0%	2.6%	0	0.0%	1.7%	$0	0.0%	7.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	97.2%	$0	0.0%	97.2%	0	0.0%	98.3%	$0	0.0%	93.0%	0	0.0%	100.0%	$0	0.0%	100.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	3	5.9%	$77	0.9%	23.9%	1	5.6%	2.8%	$12	0.4%	1.2%	2	11.8%	3.0%	$65	3.3%	1.3%	0	0.0%	2.2%	$0	0.0%	1.0%
	Moderate	4	7.8%	$520	6.4%	16.3%	0	0.0%	7.8%	$0	0.0%	4.7%	3	17.6%	9.0%	$349	17.7%	5.9%	1	6.3%	9.8%	$171	5.7%	6.4%
	Middle	15	29.4%	$1,390	17.0%	16.8%	5	27.8%	16.5%	$438	13.8%	13.2%	5	29.4%	19.7%	$534	27.1%	16.6%	5	31.3%	17.0%	$418	13.9%	14.0%
	Upper	28	54.9%	$6,012	73.7%	42.9%	12	66.7%	43.0%	$2,729	85.8%	46.2%	7	41.2%	40.4%	$1,025	52.0%	45.6%	9	56.3%	38.7%	$2,258	75.0%	44.2%
	Unknown	1	2.0%	$163	2.0%	0.0%	0	0.0%	29.9%	$0	0.0%	34.7%	0	0.0%	27.8%	$0	0.0%	30.6%	1	6.3%	32.3%	$163	5.4%	34.4%
	Total	*51*	*100%*	*$8,162*	*100%*	*100%*	*18*	*100%*	*100%*	*$3,179*	*100%*	*100%*	*17*	*100%*	*100%*	*$1,973*	*100%*	*100%*	*16*	*100%*	*100%*	*$3,010*	*100%*	*100%*
Small Business						Total Businesses																		
Revenue	$1 Million or Less	31	70.5%	$852	60.0%	90.9%	5	71.4%	43.1%	$138	52.3%	38.1%	8	100.0%	39.7%	$224	100.0%	35.0%	18	62.1%	39.1%	$490	52.6%	35.5%
	Over $1 Million	8	18.2%	$537	37.8%	8.0%	2	28.6%					0	0.0%					6	20.7%				
	Total Rev. available	39	88.7%	$1,389	97.8%	98.9%	7	100.0%					8	100.0%					24	82.8%				
	Rev. Not Known	5	11.4%	$31	2.2%	1.1%	0	0.0%					0	0.0%					5	17.2%				
	Total	*44*	*100%*	*$1,420*	*100%*	*100%*	*7*	*100%*					*8*	*100%*					*29*	*100%*				
Loan Size	$100,000 or Less	42	95.5%	$1,214	85.5%		6	85.7%	93.4%	$163	61.7%	38.3%	8	100.0%	95.1%	$224	100.0%	47.2%	28	96.6%	87.0%	$827	88.7%	32.9%
	$100,001 - $250,000	2	4.5%	$206	14.5%		1	14.3%	3.7%	$101	38.3%	18.5%	0	0.0%	2.9%	$0	0.0%	17.0%	1	3.4%	7.9%	$105	11.3%	23.5%
	$250,001 - $1 Million	0	0.0%	$0	0.0%		0	0.0%	2.9%	$0	0.0%	43.2%	0	0.0%	2.0%	$0	0.0%	35.8%	0	0.0%	5.1%	$0	0.0%	43.6%
	Total	*44*	*100%*	*$1,420*	*100%*		*7*	*100%*	*100%*	*$264*	*100%*	*100%*	*8*	*100%*	*100%*	*$224*	*100%*	*100%*	*29*	*100%*	*100%*	*$932*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	31	100.0%	$852	100.0%																			
	$100,001 - $250,000	0	0.0%	$0	0.0%																			
	$250,001 - $1 Million	0	0.0%	$0	0.0%																			
	Total	*31*	*100%*	*$852*	*100%*																			
Small Farm						Total Farms																		
Revenue	$1 Million or Less	0	0.0%	$0	0.0%	92.6%	0	0.0%	26.7%	$0	0.0%	5.8%	0	0.0%	52.4%	$0	0.0%	67.4%	0	0.0%	44.7%	$0	0.0%	52.9%
	Over $1 Million	1	100.0%	$170	100.0%	7.4%	0	0.0%					0	0.0%					1	100.0%				
	Total Rev. available	1	100.0%	$170	100.0%	100.0%	0	0.0%					0	0.0%					1	100.0%				
	Not Known	0	0.0%	$0	0.0%	0.0%	0	0.0%					0	0.0%					0	0.0%				
	Total	*1*	*100%*	*$170*	*100%*	*100%*	*0*	*0%*					*0*	*0%*					*1*	*100%*				
Loan Size	$100,000 or Less	0	0.0%	$0	0.0%		0	0.0%	80.0%	$0	0.0%	18.0%	0	0.0%	85.7%	$0	0.0%	21.1%	0	0.0%	73.7%	$0	0.0%	23.7%
	$100,001 - $250,000	1	100.0%	$170	100.0%		0	0.0%	20.0%	$0	0.0%	82.0%	0	0.0%	9.5%	$0	0.0%	37.6%	1	100.0%	15.8%	$170	100.0%	33.0%
	$250,001 - $500,000	0	0.0%	$0	0.0%		0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	4.8%	$0	0.0%	41.3%	0	0.0%	10.5%	$0	0.0%	43.3%
	Total	*1*	*100%*	*$170*	*100%*		*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*1*	*100%*	*100%*	*$170*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	0	0.0%	$0	0.0%																			
	$100,001 - $250,000	0	0.0%	$0	0.0%																			
	$250,001 - $500,000	0	0.0%	$0	0.0%																			
	Total	*0*	*0%*	*$0*	*0%*																			

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue.
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2
Assessment Area: IA Cedar Rapids

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison 2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
HOME PURCHASE	Low	0	0.0%	$0	0.0%	0.7%	0	0.0%	1.4%	$0	0.0%	1.1%	0	0.0%	1.1%	$0	0.0%	0.7%	0	0.0%	1.5%	$0	0.0%	1.0%
	Moderate	3	42.9%	$404	29.4%	18.8%	0	0.0%	20.2%	$0	0.0%	13.3%	0	0.0%	18.8%	$0	0.0%	12.5%	3	75.0%	19.0%	$404	67.0%	12.7%
	Middle	4	57.1%	$968	70.6%	64.2%	2	100.0%	57.2%	$681	100.0%	57.7%	1	100.0%	61.2%	$88	100.0%	60.5%	1	25.0%	57.7%	$199	33.0%	56.7%
	Upper	0	0.0%	$0	0.0%	16.2%	0	0.0%	21.0%	$0	0.0%	27.9%	0	0.0%	18.8%	$0	0.0%	26.2%	0	0.0%	21.7%	$0	0.0%	29.6%
	Unknown	0	0.0%	$0	0.0%	0.2%	0	0.0%	0.2%	$0	0.0%	0.1%	0	0.0%	0.1%	$0	0.0%	0.1%	0	0.0%	0.1%	$0	0.0%	0.1%
	Total	*7*	*100%*	*$1,372*	*100%*	*100%*	*2*	*100%*	*100%*	*$681*	*100%*	*100%*	*1*	*100%*	*100%*	*$88*	*100%*	*100%*	*4*	*100%*	*100%*	*$603*	*100%*	*100%*
REFINANCE	Low	0	0.0%	$0	0.0%	0.7%	0	0.0%	0.8%	$0	0.0%	1.0%	0	0.0%	0.9%	$0	0.0%	0.6%	0	0.0%	0.5%	$0	0.0%	0.3%
	Moderate	3	16.7%	$172	9.4%	18.8%	0	0.0%	17.6%	$0	0.0%	11.7%	1	33.3%	13.7%	$45	6.7%	7.8%	2	16.7%	9.7%	$127	13.3%	5.7%
	Middle	13	72.2%	$1,518	83.3%	64.2%	2	66.7%	61.4%	$150	77.3%	60.6%	2	66.7%	59.9%	$627	93.3%	59.7%	9	75.0%	60.6%	$741	77.5%	58.7%
	Upper	2	11.1%	$132	7.2%	16.2%	1	33.3%	20.1%	$44	22.7%	26.7%	0	0.0%	25.5%	$0	0.0%	31.9%	1	8.3%	29.2%	$88	9.2%	35.2%
	Unknown	0	0.0%	$0	0.0%	0.2%	0	0.0%	0.1%	$0	0.0%	0.0%	0	0.0%	0.1%	$0	0.0%	0.0%	0	0.0%	0.1%	$0	0.0%	0.0%
	Total	*18*	*100%*	*$1,822*	*100%*	*100%*	*3*	*100%*	*100%*	*$194*	*100%*	*100%*	*3*	*100%*	*100%*	*$672*	*100%*	*100%*	*12*	*100%*	*100%*	*$956*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	$0	0.0%	0.7%	0	0.0%	0.6%	$0	0.0%	1.0%	0	0.0%	1.2%	$0	0.0%	1.8%	0	0.0%	0.5%	$0	0.0%	0.8%
	Moderate	1	11.1%	$23	6.0%	18.8%	1	100.0%	16.7%	$23	100.0%	12.2%	0	0.0%	17.8%	$0	0.0%	13.0%	0	0.0%	13.3%	$0	0.0%	7.9%
	Middle	6	66.7%	$257	67.3%	64.2%	0	0.0%	63.0%	$0	0.0%	64.5%	1	100.0%	60.7%	$70	100.0%	61.3%	5	71.4%	61.1%	$187	64.7%	59.3%
	Upper	2	22.2%	$102	26.7%	16.2%	0	0.0%	19.0%	$0	0.0%	21.4%	0	0.0%	19.9%	$0	0.0%	23.6%	2	28.6%	24.9%	$102	35.3%	31.5%
	Unknown	0	0.0%	$0	0.0%	0.2%	0	0.0%	0.6%	$0	0.0%	1.0%	0	0.0%	0.3%	$0	0.0%	0.3%	0	0.0%	0.1%	$0	0.0%	0.5%
	Total	*9*	*100%*	*$382*	*100%*	*100%*	*1*	*100%*	*100%*	*$23*	*100%*	*100%*	*1*	*100%*	*100%*	*$70*	*100%*	*100%*	*7*	*100%*	*100%*	*$289*	*100%*	*100%*
						Multi-Family Units																		
MULTI FAMILY	Low	0	0.0%	$0	0.0%	4.1%	0	0.0%	9.5%	$0	0.0%	8.3%	0	0.0%	8.7%	$0	0.0%	4.7%	0	0.0%	6.1%	$0	0.0%	18.1%
	Moderate	0	0.0%	$0	0.0%	31.3%	0	0.0%	18.9%	$0	0.0%	5.5%	0	0.0%	27.2%	$0	0.0%	12.4%	0	0.0%	40.9%	$0	0.0%	13.8%
	Middle	0	0.0%	$0	0.0%	59.5%	0	0.0%	58.9%	$0	0.0%	77.2%	0	0.0%	53.4%	$0	0.0%	81.1%	0	0.0%	49.6%	$0	0.0%	67.5%
	Upper	0	0.0%	$0	0.0%	2.1%	0	0.0%	7.4%	$0	0.0%	7.2%	0	0.0%	5.8%	$0	0.0%	0.7%	0	0.0%	2.6%	$0	0.0%	0.5%
	Unknown	0	0.0%	$0	0.0%	2.9%	0	0.0%	5.3%	$0	0.0%	1.8%	0	0.0%	4.9%	$0	0.0%	1.1%	0	0.0%	0.9%	$0	0.0%	0.1%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	$0	0.0%	0.7%	0	0.0%	0.2%	$0	0.0%	0.0%	0	0.0%	1.2%	$0	0.0%	0.7%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	1	20.0%	$80	43.0%	18.8%	1	50.0%	17.7%	$80	76.2%	11.1%	0	0.0%	13.6%	$0	0.0%	9.4%	0	0.0%	10.9%	$0	0.0%	7.7%
	Middle	4	80.0%	$106	57.0%	64.2%	1	50.0%	60.4%	$25	23.8%	60.3%	2	100.0%	59.2%	$31	100.0%	53.2%	1	100.0%	62.0%	$50	100.0%	58.6%
	Upper	0	0.0%	$0	0.0%	16.2%	0	0.0%	21.7%	$0	0.0%	28.5%	0	0.0%	26.0%	$0	0.0%	36.6%	0	0.0%	27.0%	$0	0.0%	33.8%
	Unknown	0	0.0%	$0	0.0%	0.2%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*5*	*100%*	*$186*	*100%*	*100%*	*2*	*100%*	*100%*	*$105*	*100%*	*100%*	*2*	*100%*	*100%*	*$31*	*100%*	*100%*	*1*	*100%*	*100%*	*$50*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2
Assessment Area: IA Cedar Rapids

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	0.7%	0	0.0%	0.7%	$0	0.0%	1.0%	0	0.0%	0.7%	$0	0.0%	0.4%	0	0.0%	2.1%	$0	0.0%	1.2%
	Moderate	0	0.0%	$0	0.0%	18.8%	0	0.0%	18.1%	$0	0.0%	12.6%	0	0.0%	12.9%	$0	0.0%	11.7%	0	0.0%	14.6%	$0	0.0%	10.0%
	Middle	1	100.0%	$60	100.0%	64.2%	0	0.0%	57.0%	$0	0.0%	56.7%	1	100.0%	65.8%	$60	100.0%	63.8%	0	0.0%	64.6%	$0	0.0%	65.2%
	Upper	0	0.0%	$0	0.0%	16.2%	0	0.0%	24.2%	$0	0.0%	29.8%	0	0.0%	20.2%	$0	0.0%	23.5%	0	0.0%	18.8%	$0	0.0%	23.6%
	Unknown	0	0.0%	$0	0.0%	0.2%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.4%	$0	0.0%	0.5%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*1*	*100%*	*$60*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*1*	*100%*	*100%*	*$60*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	0.7%	0	0.0%	0.9%	$0	0.0%	0.7%	0	0.0%	2.7%	$0	0.0%	1.7%	0	0.0%	1.7%	$0	0.0%	1.0%
	Moderate	0	0.0%	$0	0.0%	18.8%	0	0.0%	17.6%	$0	0.0%	13.9%	0	0.0%	38.7%	$0	0.0%	28.5%	0	0.0%	25.8%	$0	0.0%	20.8%
	Middle	0	0.0%	$0	0.0%	64.2%	0	0.0%	62.5%	$0	0.0%	62.7%	0	0.0%	53.2%	$0	0.0%	58.7%	0	0.0%	61.3%	$0	0.0%	60.4%
	Upper	0	0.0%	$0	0.0%	16.2%	0	0.0%	18.5%	$0	0.0%	22.6%	0	0.0%	5.4%	$0	0.0%	11.0%	0	0.0%	10.8%	$0	0.0%	17.5%
	Unknown	0	0.0%	$0	0.0%	0.2%	0	0.0%	0.6%	$0	0.0%	0.2%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.4%	$0	0.0%	0.3%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	0	0.0%	$0	0.0%	0.7%	0	0.0%	1.2%	$0	0.0%	1.6%	0	0.0%	1.1%	$0	0.0%	0.9%	0	0.0%	0.9%	$0	0.0%	1.2%
	Moderate	8	20.0%	$679	17.8%	18.8%	2	25.0%	19.1%	$103	10.3%	12.3%	1	12.5%	16.8%	$45	4.9%	10.7%	5	20.8%	14.0%	$531	28.0%	8.7%
	Middle	28	70.0%	$2,909	76.1%	64.2%	5	62.5%	58.9%	$856	85.3%	60.1%	7	87.5%	60.6%	$876	95.1%	61.4%	16	66.7%	59.5%	$1,177	62.0%	58.3%
	Upper	4	10.0%	$234	6.1%	16.2%	1	12.5%	20.6%	$44	4.4%	25.8%	0	0.0%	21.3%	$0	0.0%	26.9%	3	12.5%	25.5%	$190	10.0%	31.8%
	Unknown	0	0.0%	$0	0.0%	0.2%	0	0.0%	0.2%	$0	0.0%	0.2%	0	0.0%	0.2%	$0	0.0%	0.1%	0	0.0%	0.1%	$0	0.0%	0.0%
	Total	*40*	*100%*	*$3,822*	*100%*	*100%*	*8*	*100%*	*100%*	*$1,003*	*100%*	*100%*	*8*	*100%*	*100%*	*$921*	*100%*	*100%*	*24*	*100%*	*100%*	*$1,898*	*100%*	*100%*
						Total Businesses																		
SMALL BUSINESSES	Low	0	0.0%	$0	0.0%	3.9%	0	0.0%	4.2%	$0	0.0%	5.8%	0	0.0%	4.2%	$0	0.0%	7.1%	0	0.0%	6.1%	$0	0.0%	7.4%
	Moderate	5	29.4%	$139	20.2%	19.4%	2	28.6%	17.3%	$48	46.2%	17.5%	0	0.0%	18.3%	$0	0.0%	19.9%	3	33.3%	18.2%	$91	15.7%	20.5%
	Middle	12	70.6%	$548	79.8%	56.5%	5	71.4%	54.0%	$56	53.8%	49.7%	1	100.0%	52.5%	$4	100.0%	46.0%	6	66.7%	51.2%	$488	84.3%	45.5%
	Upper	0	0.0%	$0	0.0%	15.7%	0	0.0%	19.4%	$0	0.0%	19.7%	0	0.0%	19.8%	$0	0.0%	20.3%	0	0.0%	19.3%	$0	0.0%	19.2%
	Unknown	0	0.0%	$0	0.0%	4.5%	0	0.0%	4.1%	$0	0.0%	6.9%	0	0.0%	3.7%	$0	0.0%	6.2%	0	0.0%	4.9%	$0	0.0%	7.3%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	1.0%	$0	0.0%	0.4%	0	0.0%	1.5%	$0	0.0%	0.4%	0	0.0%	0.4%	$0	0.0%	0.2%
	Total	*17*	*100%*	*$687*	*100%*	*100%*	*7*	*100%*	*100%*	*$104*	*100%*	*100%*	*1*	*100%*	*100%*	*$4*	*100%*	*100%*	*9*	*100%*	*100%*	*$579*	*100%*	*100%*
						Total Farms																		
SMALL FARM	Low	0	0.0%	$0	0.0%	0.1%	0	0.0%	0.2%	$0	0.0%	0.0%	0	0.0%	0.2%	$0	0.0%	0.0%	0	0.0%	0.3%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	4.3%	0	0.0%	4.5%	$0	0.0%	4.7%	0	0.0%	2.9%	$0	0.0%	1.4%	0	0.0%	4.1%	$0	0.0%	2.6%
	Middle	7	100.0%	$1,285	100.0%	84.4%	4	100.0%	89.7%	$955	100.0%	89.5%	2	100.0%	90.0%	$290	100.0%	95.2%	1	100.0%	90.5%	$40	100.0%	94.6%
	Upper	0	0.0%	$0	0.0%	11.1%	0	0.0%	4.7%	$0	0.0%	5.6%	0	0.0%	5.9%	$0	0.0%	3.1%	0	0.0%	4.6%	$0	0.0%	2.6%
	Unknown	0	0.0%	$0	0.0%	0.1%	0	0.0%	0.2%	$0	0.0%	0.0%	0	0.0%	0.5%	$0	0.0%	0.1%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	0.7%	$0	0.0%	0.2%	0	0.0%	0.5%	$0	0.0%	0.2%	0	0.0%	0.5%	$0	0.0%	0.2%
	Total	*7*	*100%*	*$1,285*	*100%*	*100%*	*4*	*100%*	*100%*	*$955*	*100%*	*100%*	*2*	*100%*	*100%*	*$290*	*100%*	*100%*	*1*	*100%*	*100%*	*$40*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2
Assessment Area: IA Cedar Rapids

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	1	14.3%	$88	6.4%	18.8%	0	0.0%	14.4%	$0	0.0%	8.5%	1	100.0%	16.2%	$88	100.0%	9.8%	0	0.0%	15.1%	$0	0.0%	8.8%
	Moderate	3	42.9%	$404	29.4%	18.1%	1	50.0%	23.7%	$121	17.8%	17.9%	0	0.0%	26.3%	$0	0.0%	21.4%	2	50.0%	24.3%	$283	46.9%	18.9%
	Middle	2	28.6%	$320	23.3%	24.4%	0	0.0%	21.7%	$0	0.0%	21.7%	0	0.0%	23.0%	$0	0.0%	24.5%	2	50.0%	20.9%	$320	53.1%	21.3%
	Upper	1	14.3%	$560	40.8%	38.7%	1	50.0%	24.6%	$560	82.2%	34.0%	0	0.0%	20.1%	$0	0.0%	28.7%	0	0.0%	22.1%	$0	0.0%	30.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	15.6%	$0	0.0%	18.0%	0	0.0%	14.4%	$0	0.0%	15.7%	0	0.0%	17.6%	$0	0.0%	20.2%
	Total	*7*	*100%*	*$1,372*	*100%*	*100%*	*2*	*100%*	*100%*	*$681*	*100%*	*100%*	*1*	*100%*	*100%*	*$88*	*100%*	*100%*	*4*	*100%*	*100%*	*$603*	*100%*	*100%*
REFINANCE	Low	4	22.2%	$161	8.8%	18.8%	0	0.0%	11.6%	$0	0.0%	6.7%	0	0.0%	9.5%	$0	0.0%	4.7%	4	33.3%	6.2%	$161	16.8%	3.1%
	Moderate	5	27.8%	$354	19.4%	18.1%	1	33.3%	21.7%	$115	59.3%	16.2%	2	66.7%	18.2%	$117	17.4%	12.7%	2	16.7%	16.2%	$122	12.8%	11.1%
	Middle	2	11.1%	$217	11.9%	24.4%	0	0.0%	22.3%	$0	0.0%	21.1%	0	0.0%	22.1%	$0	0.0%	19.9%	2	16.7%	20.5%	$217	22.7%	17.9%
	Upper	7	38.9%	$1,090	59.8%	38.7%	2	66.7%	30.5%	$79	40.7%	38.5%	1	33.3%	30.7%	$555	82.6%	40.5%	4	33.3%	37.1%	$456	47.7%	45.5%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	13.9%	$0	0.0%	17.5%	0	0.0%	19.6%	$0	0.0%	22.1%	0	0.0%	19.9%	$0	0.0%	22.4%
	Total	*18*	*100%*	*$1,822*	*100%*	*100%*	*3*	*100%*	*100%*	*$194*	*100%*	*100%*	*3*	*100%*	*100%*	*$672*	*100%*	*100%*	*12*	*100%*	*100%*	*$956*	*100%*	*100%*
HOME IMPROVEMENT	Low	4	44.4%	$93	24.3%	18.8%	1	100.0%	12.0%	$23	100.0%	8.0%	0	0.0%	10.1%	$0	0.0%	6.8%	3	42.9%	8.8%	$70	24.2%	5.2%
	Moderate	0	0.0%	$0	0.0%	18.1%	0	0.0%	17.8%	$0	0.0%	14.1%	0	0.0%	22.3%	$0	0.0%	16.2%	0	0.0%	16.6%	$0	0.0%	13.4%
	Middle	4	44.4%	$217	56.8%	24.4%	0	0.0%	24.9%	$0	0.0%	21.5%	1	100.0%	24.6%	$70	100.0%	23.6%	3	42.9%	25.7%	$147	50.9%	18.6%
	Upper	1	11.1%	$72	18.8%	38.7%	0	0.0%	39.1%	$0	0.0%	45.2%	0	0.0%	36.0%	$0	0.0%	43.7%	1	14.3%	42.6%	$72	24.9%	48.6%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	6.2%	$0	0.0%	11.2%	0	0.0%	7.0%	$0	0.0%	9.7%	0	0.0%	6.3%	$0	0.0%	14.2%
	Total	*9*	*100%*	*$382*	*100%*	*100%*	*1*	*100%*	*100%*	*$23*	*100%*	*100%*	*1*	*100%*	*100%*	*$70*	*100%*	*100%*	*7*	*100%*	*100%*	*$289*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	$0	0.0%	18.8%	0	0.0%	1.1%	$0	0.0%	0.1%	0	0.0%	1.0%	$0	0.0%	0.0%	0	0.0%	2.6%	$0	0.0%	0.3%
	Moderate	0	0.0%	$0	0.0%	18.1%	0	0.0%	2.1%	$0	0.0%	0.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	24.4%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	1.0%	$0	0.0%	0.0%	0	0.0%	1.7%	$0	0.0%	0.3%
	Upper	0	0.0%	$0	0.0%	38.7%	0	0.0%	2.1%	$0	0.0%	0.2%	0	0.0%	1.0%	$0	0.0%	0.0%	0	0.0%	1.7%	$0	0.0%	1.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	94.7%	$0	0.0%	99.6%	0	0.0%	97.1%	$0	0.0%	99.9%	0	0.0%	93.9%	$0	0.0%	98.2%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	2	40.0%	$46	24.7%	18.8%	1	50.0%	9.5%	$25	23.8%	5.4%	1	50.0%	13.6%	$21	67.7%	9.4%	0	0.0%	8.2%	$0	0.0%	6.6%
	Moderate	2	40.0%	$60	32.3%	18.1%	0	0.0%	19.0%	$0	0.0%	12.8%	1	50.0%	22.8%	$10	32.3%	16.1%	1	100.0%	16.6%	$50	100.0%	11.8%
	Middle	0	0.0%	$0	0.0%	24.4%	0	0.0%	27.8%	$0	0.0%	20.2%	0	0.0%	22.8%	$0	0.0%	19.6%	0	0.0%	26.6%	$0	0.0%	24.6%
	Upper	1	20.0%	$80	43.0%	38.7%	1	50.0%	42.7%	$80	76.2%	57.6%	0	0.0%	38.7%	$0	0.0%	50.4%	0	0.0%	44.8%	$0	0.0%	52.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	1.0%	$0	0.0%	3.9%	0	0.0%	2.1%	$0	0.0%	4.4%	0	0.0%	3.9%	$0	0.0%	4.8%
	Total	*5*	*100%*	*$186*	*100%*	*100%*	*2*	*100%*	*100%*	*$105*	*100%*	*100%*	*2*	*100%*	*100%*	*$31*	*100%*	*100%*	*1*	*100%*	*100%*	*$50*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2
Assessment Area: IA Cedar Rapids

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	1	100.0%	$60	100.0%	18.8%	0	0.0%	11.7%	$0	0.0%	7.6%	1	100.0%	14.3%	$60	100.0%	10.8%	0	0.0%	13.2%	$0	0.0%	8.4%
	Moderate	0	0.0%	$0	0.0%	18.1%	0	0.0%	21.1%	$0	0.0%	17.2%	0	0.0%	22.4%	$0	0.0%	15.4%	0	0.0%	20.8%	$0	0.0%	15.4%
	Middle	0	0.0%	$0	0.0%	24.4%	0	0.0%	28.9%	$0	0.0%	21.1%	0	0.0%	24.3%	$0	0.0%	26.1%	0	0.0%	27.1%	$0	0.0%	21.6%
	Upper	0	0.0%	$0	0.0%	38.7%	0	0.0%	33.9%	$0	0.0%	49.1%	0	0.0%	36.0%	$0	0.0%	36.7%	0	0.0%	35.4%	$0	0.0%	51.9%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	4.4%	$0	0.0%	5.0%	0	0.0%	2.9%	$0	0.0%	11.0%	0	0.0%	3.5%	$0	0.0%	2.7%
	Total	*1*	*100%*	*$60*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*1*	*100%*	*100%*	*$60*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	18.8%	0	0.0%	0.9%	$0	0.0%	0.8%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	18.1%	0	0.0%	1.5%	$0	0.0%	1.7%	0	0.0%	1.8%	$0	0.0%	1.8%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	24.4%	0	0.0%	0.9%	$0	0.0%	0.7%	0	0.0%	0.9%	$0	0.0%	3.4%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	38.7%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	96.8%	$0	0.0%	96.8%	0	0.0%	97.3%	$0	0.0%	94.9%	0	0.0%	100.0%	$0	0.0%	100.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	12	30.0%	$448	11.7%	18.8%	2	25.0%	12.8%	$48	4.8%	7.2%	3	37.5%	13.1%	$169	18.3%	7.1%	7	29.2%	9.8%	$231	12.2%	5.2%
	Moderate	10	25.0%	$818	21.4%	18.1%	2	25.0%	21.8%	$236	23.5%	15.7%	3	37.5%	22.6%	$127	13.8%	16.4%	5	20.8%	19.1%	$455	24.0%	13.6%
	Middle	8	20.0%	$754	19.7%	24.4%	0	0.0%	21.8%	$0	0.0%	19.4%	1	12.5%	22.5%	$70	7.6%	21.0%	7	29.2%	20.7%	$684	36.0%	18.5%
	Upper	10	25.0%	$1,802	47.1%	38.7%	4	50.0%	27.1%	$719	71.7%	32.6%	1	12.5%	25.4%	$555	60.3%	32.0%	5	20.8%	30.9%	$528	27.8%	38.4%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	16.5%	$0	0.0%	25.2%	0	0.0%	16.4%	$0	0.0%	23.5%	0	0.0%	19.5%	$0	0.0%	24.4%
	Total	*40*	*100%*	*$3,822*	*100%*	*100%*	*8*	*100%*	*100%*	*$1,003*	*100%*	*100%*	*8*	*100%*	*100%*	*$921*	*100%*	*100%*	*24*	*100%*	*100%*	*$1,898*	*100%*	*100%*
Small Business						Total Businesses																		
Revenue	$1 Million or Less	10	58.8%	$217	31.6%	89.7%	6	85.7%	47.3%	$94	90.4%	29.1%	1	100.0%	48.5%	$4	100.0%	28.3%	3	33.3%	41.4%	$119	20.6%	25.5%
	Over $1 Million	4	23.5%	$419	61.0%	9.1%	1	14.3%					0	0.0%					3	33.3%				
	Total Rev. available	14	82.3%	$636	92.6%	98.8%	7	100.0%					1	100.0%					6	66.6%				
	Rev. Not Known	3	17.6%	$51	7.4%	1.2%	0	0.0%					0	0.0%					3	33.3%				
	Total	*17*	*100%*	*$687*	*100%*	*100%*	*7*	*100%*					*1*	*100%*					*9*	*100%*				
Loan Size	$100,000 or Less	16	94.1%	$340	49.5%		7	100.0%	90.1%	$104	100.0%	31.6%	1	100.0%	88.1%	$4	100.0%	26.5%	8	88.9%	80.6%	$232	40.1%	22.5%
	$100,001 - $250,000	0	0.0%	$0	0.0%		0	0.0%	4.8%	$0	0.0%	15.9%	0	0.0%	5.8%	$0	0.0%	16.7%	0	0.0%	10.1%	$0	0.0%	20.0%
	$250,001 - $1 Million	1	5.9%	$347	50.5%		0	0.0%	5.0%	$0	0.0%	52.5%	0	0.0%	6.1%	$0	0.0%	56.8%	1	11.1%	9.4%	$347	59.9%	57.5%
	Total	*17*	*100%*	*$687*	*100%*		*7*	*100%*	*100%*	*$104*	*100%*	*100%*	*1*	*100%*	*100%*	*$4*	*100%*	*100%*	*9*	*100%*	*100%*	*$579*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	10	100.0%	$217	100.0%																			
	$100,001 - $250,000	0	0.0%	$0	0.0%																			
	$250,001 - $1 Million	0	0.0%	$0	0.0%																			
	Total	*10*	*100%*	*$217*	*100%*																			
Small Farm						Total Farms																		
Revenue	$1 Million or Less	7	100.0%	$1,285	100.0%	99.1%	4	100.0%	54.0%	$955	100.0%	73.5%	2	100.0%	56.7%	$290	100.0%	75.3%	1	100.0%	53.8%	$40	100.0%	77.8%
	Over $1 Million	0	0.0%	$0	0.0%	0.8%	0	0.0%					0	0.0%					0	0.0%				
	Total Rev. available	7	100.0%	$1,285	100.0%	99.9%	4	100.0%					2	100.0%					1	100.0%				
	Not Known	0	0.0%	$0	0.0%	0.1%	0	0.0%					0	0.0%					0	0.0%				
	Total	*7*	*100%*	*$1,285*	*100%*	*100%*	*4*	*100%*					*2*	*100%*					*1*	*100%*				
Loan Size	$100,000 or Less	3	42.9%	$120	9.3%		1	25.0%	69.0%	$40	4.2%	20.1%	1	50.0%	73.3%	$40	13.8%	22.8%	1	100.0%	73.1%	$40	100.0%	22.3%
	$100,001 - $250,000	2	28.6%	$500	38.9%		1	25.0%	19.2%	$250	26.2%	35.9%	1	50.0%	16.4%	$250	86.2%	34.0%	0	0.0%	15.8%	$0	0.0%	30.5%
	$250,001 - $500,000	2	28.6%	$665	51.8%		2	50.0%	11.8%	$665	69.6%	44.0%	0	0.0%	10.3%	$0	0.0%	43.3%	0	0.0%	11.1%	$0	0.0%	47.1%
	Total	*7*	*100%*	*$1,285*	*100%*		*4*	*100%*	*100%*	*$955*	*100%*	*100%*	*2*	*100%*	*100%*	*$290*	*100%*	*100%*	*1*	*100%*	*100%*	*$40*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	3	42.9%	$120	9.3%																			
	$100,001 - $250,000	2	28.6%	$500	38.9%																			
	$250,001 - $500,000	2	28.6%	$665	51.8%																			
	Total	*7*	*100%*	*$1,285*	*100%*																			

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue.
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2

Assessment Area: IA Des Moines

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison										Bank & Aggregate Lending Comparison																	
		2018					2019, 2020					2018						2019						2020					
		Count		Dollar		Owner Occupied Units	Count		Dollar		Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
												Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
HOME PURCHASE	Low	1	7.1%	$231	8.2%	3.8%	2	5.1%	$211	2.7%	2.9%	1	7.1%	3.0%	$231	8.2%	1.7%	0	0.0%	2.2%	$0	0.0%	1.3%	2	8.7%	2.0%	$211	5.2%	1.1%
	Moderate	1	7.1%	$145	5.2%	19.4%	7	17.9%	$814	10.5%	19.6%	1	7.1%	17.4%	$145	5.2%	11.5%	3	18.8%	16.9%	$305	8.2%	11.1%	4	17.4%	16.4%	$509	12.6%	10.9%
	Middle	7	50.0%	$1,195	42.6%	46.3%	21	53.8%	$4,099	52.9%	45.3%	7	50.0%	45.5%	$1,195	42.6%	44.3%	8	50.0%	44.2%	$1,643	44.3%	43.3%	13	56.5%	44.5%	$2,456	60.8%	43.8%
	Upper	5	35.7%	$1,236	44.0%	30.5%	9	23.1%	$2,629	33.9%	32.2%	5	35.7%	34.2%	$1,236	44.0%	42.6%	5	31.3%	36.7%	$1,764	47.5%	44.3%	4	17.4%	37.1%	$865	21.4%	44.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*14*	*100%*	*$2,807*	*100%*	*100%*	*39*	*100%*	*$7,753*	*100%*	*100%*	*14*	*100%*	*100%*	*$2,807*	*100%*	*100%*	*16*	*100%*	*100%*	*$3,712*	*100%*	*100%*	*23*	*100%*	*100%*	*$4,041*	*100%*	*100%*
REFINANCE	Low	1	5.3%	$248	12.1%	3.8%	0	0.0%	$0	0.0%	2.9%	1	5.3%	2.8%	$248	12.1%	1.4%	0	0.0%	1.2%	$0	0.0%	0.6%	0	0.0%	0.9%	$0	0.0%	0.5%
	Moderate	5	26.3%	$361	17.6%	19.4%	4	12.5%	$267	5.7%	19.6%	5	26.3%	16.6%	$361	17.6%	10.2%	3	30.0%	11.8%	$193	20.0%	6.9%	1	4.5%	8.7%	$74	2.0%	5.4%
	Middle	10	52.6%	$1,217	59.4%	46.3%	18	56.3%	$2,147	45.5%	45.3%	10	52.6%	46.4%	$1,217	59.4%	44.5%	5	50.0%	43.4%	$469	48.7%	41.2%	13	59.1%	42.8%	$1,678	44.7%	40.8%
	Upper	3	15.8%	$223	10.9%	30.5%	10	31.3%	$2,302	48.8%	32.2%	3	15.8%	34.2%	$223	10.9%	43.8%	2	20.0%	43.5%	$301	31.3%	51.3%	8	36.4%	47.6%	$2,001	53.3%	53.4%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*19*	*100%*	*$2,049*	*100%*	*100%*	*32*	*100%*	*$4,716*	*100%*	*100%*	*19*	*100%*	*100%*	*$2,049*	*100%*	*100%*	*10*	*100%*	*100%*	*$963*	*100%*	*100%*	*22*	*100%*	*100%*	*$3,753*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	$0	0.0%	3.8%	0	0.0%	$0	0.0%	2.9%	0	0.0%	2.7%	$0	0.0%	2.0%	0	0.0%	2.1%	$0	0.0%	1.6%	0	0.0%	2.4%	$0	0.0%	1.9%
	Moderate	0	0.0%	$0	0.0%	19.4%	1	6.7%	$70	10.5%	19.6%	0	0.0%	14.4%	$0	0.0%	10.6%	0	0.0%	12.7%	$0	0.0%	10.3%	1	11.1%	11.1%	$70	19.9%	7.2%
	Middle	2	66.7%	$80	64.0%	46.3%	11	73.3%	$553	82.7%	45.3%	2	66.7%	46.3%	$80	64.0%	43.8%	6	100.0%	46.2%	$318	100.0%	42.4%	5	55.6%	42.5%	$235	67.0%	38.1%
	Upper	1	33.3%	$45	36.0%	30.5%	3	20.0%	$46	6.9%	32.2%	1	33.3%	36.6%	$45	36.0%	43.6%	0	0.0%	39.1%	$0	0.0%	45.6%	3	33.3%	44.0%	$46	13.1%	52.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*3*	*100%*	*$125*	*100%*	*100%*	*15*	*100%*	*$669*	*100%*	*100%*	*3*	*100%*	*100%*	*$125*	*100%*	*100%*	*6*	*100%*	*100%*	*$318*	*100%*	*100%*	*9*	*100%*	*100%*	*$351*	*100%*	*100%*
MULTI FAMILY					Multi-Family Units					Multi-Family Units																			
	Low	0	0.0%	$0	0.0%	7.8%	0	0.0%	$0	0.0%	7.8%	0	0.0%	13.9%	$0	0.0%	3.7%	0	0.0%	9.2%	$0	0.0%	5.8%	0	0.0%	9.3%	$0	0.0%	4.3%
	Moderate	0	0.0%	$0	0.0%	22.6%	0	0.0%	$0	0.0%	22.2%	0	0.0%	23.5%	$0	0.0%	10.1%	0	0.0%	32.0%	$0	0.0%	25.1%	0	0.0%	27.1%	$0	0.0%	8.3%
	Middle	0	0.0%	$0	0.0%	49.2%	0	0.0%	$0	0.0%	48.4%	0	0.0%	44.0%	$0	0.0%	54.4%	0	0.0%	37.3%	$0	0.0%	31.4%	0	0.0%	39.3%	$0	0.0%	30.9%
	Upper	0	0.0%	$0	0.0%	20.3%	0	0.0%	$0	0.0%	21.6%	0	0.0%	18.7%	$0	0.0%	31.8%	0	0.0%	21.5%	$0	0.0%	37.7%	0	0.0%	24.3%	$0	0.0%	56.5%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	$0	0.0%	3.8%	0	0.0%	$0	0.0%	2.9%	0	0.0%	1.0%	$0	0.0%	0.8%	0	0.0%	1.0%	$0	0.0%	0.9%	0	0.0%	1.1%	$0	0.0%	0.5%
	Moderate	1	11.1%	$27	7.6%	19.4%	3	27.3%	$59	12.6%	19.6%	1	11.1%	9.7%	$27	7.6%	6.7%	2	40.0%	8.9%	$39	18.4%	5.4%	1	16.7%	8.3%	$20	7.8%	6.1%
	Middle	6	66.7%	$252	71.2%	46.3%	4	36.4%	$170	36.4%	45.3%	6	66.7%	45.6%	$252	71.2%	40.1%	1	20.0%	45.8%	$10	4.7%	44.8%	3	50.0%	39.3%	$160	62.7%	32.9%
	Upper	2	22.2%	$75	21.2%	30.5%	4	36.4%	$238	51.0%	32.2%	2	22.2%	43.7%	$75	21.2%	52.4%	2	40.0%	44.3%	$163	76.9%	48.9%	2	33.3%	51.3%	$75	29.4%	60.6%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*9*	*100%*	*$354*	*100%*	*100%*	*11*	*100%*	*$467*	*100%*	*100%*	*9*	*100%*	*100%*	*$354*	*100%*	*100%*	*5*	*100%*	*100%*	*$212*	*100%*	*100%*	*6*	*100%*	*100%*	*$255*	*100%*	*100%*

Originations & Purchases
2018 and 2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2
Assessment Area: IA Des Moines

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison										Bank & Aggregate Lending Comparison																	
		2018					2019, 2020					2018						2019						2020					
		Count		Dollar		Owner Occupied Units	Count		Dollar		Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
												Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	3.8%	0	0.0%	$0	0.0%	2.9%	0	0.0%	2.1%	$0	0.0%	1.0%	0	0.0%	2.1%	$0	0.0%	1.0%	0	0.0%	2.2%	$0	0.0%	1.3%
	Moderate	0	0.0%	$0	0.0%	19.4%	0	0.0%	$0	0.0%	19.6%	0	0.0%	14.5%	$0	0.0%	9.9%	0	0.0%	15.5%	$0	0.0%	11.9%	0	0.0%	12.7%	$0	0.0%	7.0%
	Middle	1	100.0%	$38	100.0%	46.3%	4	80.0%	$331	91.4%	45.3%	1	100.0%	45.6%	$38	100.0%	39.6%	2	66.7%	45.1%	$130	80.7%	39.3%	2	100.0%	43.3%	$201	100.0%	41.1%
	Upper	0	0.0%	$0	0.0%	30.5%	1	20.0%	$31	8.6%	32.2%	0	0.0%	37.8%	$0	0.0%	49.5%	1	33.3%	37.3%	$31	19.3%	47.7%	0	0.0%	41.8%	$0	0.0%	50.6%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*1*	*100%*	*$38*	*100%*	*100%*	*5*	*100%*	*$362*	*100%*	*100%*	*1*	*100%*	*100%*	*$38*	*100%*	*100%*	*3*	*100%*	*100%*	*$161*	*100%*	*100%*	*2*	*100%*	*100%*	*$201*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	3.8%	0	0.0%	$0	0.0%	2.9%	0	0.0%	5.6%	$0	0.0%	3.3%	0	0.0%	3.5%	$0	0.0%	2.3%	0	0.0%	2.8%	$0	0.0%	1.5%
	Moderate	0	0.0%	$0	0.0%	19.4%	0	0.0%	$0	0.0%	19.6%	0	0.0%	22.8%	$0	0.0%	14.9%	0	0.0%	34.6%	$0	0.0%	25.7%	0	0.0%	28.8%	$0	0.0%	20.6%
	Middle	0	0.0%	$0	0.0%	46.3%	0	0.0%	$0	0.0%	45.3%	0	0.0%	42.4%	$0	0.0%	43.0%	0	0.0%	44.4%	$0	0.0%	48.0%	0	0.0%	42.8%	$0	0.0%	43.1%
	Upper	0	0.0%	$0	0.0%	30.5%	0	0.0%	$0	0.0%	32.2%	0	0.0%	29.3%	$0	0.0%	38.8%	0	0.0%	17.4%	$0	0.0%	24.1%	0	0.0%	25.6%	$0	0.0%	34.9%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	2	4.3%	$479	8.9%	3.8%	2	2.0%	$211	1.5%	2.9%	2	4.3%	3.0%	$479	8.9%	1.8%	0	0.0%	1.9%	$0	0.0%	1.4%	2	3.2%	1.5%	$211	2.5%	1.2%
	Moderate	7	15.2%	$533	9.9%	19.4%	15	14.7%	$1,210	8.7%	19.6%	7	15.2%	16.9%	$533	9.9%	11.1%	8	20.0%	15.0%	$537	10.0%	10.7%	7	11.3%	12.2%	$673	7.8%	7.9%
	Middle	26	56.5%	$2,782	51.8%	46.3%	58	56.9%	$7,300	52.3%	45.3%	26	56.5%	45.6%	$2,782	51.8%	45.2%	22	55.0%	44.0%	$2,570	47.9%	41.6%	36	58.1%	43.4%	$4,730	55.0%	40.7%
	Upper	11	23.9%	$1,579	29.4%	30.5%	27	26.5%	$5,246	37.6%	32.2%	11	23.9%	34.5%	$1,579	29.4%	41.9%	10	25.0%	39.1%	$2,259	42.1%	46.3%	17	27.4%	42.9%	$2,987	34.7%	50.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*46*	*100%*	*$5,373*	*100%*	*100%*	*102*	*100%*	*$13,967*	*100%*	*100%*	*46*	*100%*	*100%*	*$5,373*	*100%*	*100%*	*40*	*100%*	*100%*	*$5,366*	*100%*	*100%*	*62*	*100%*	*100%*	*$8,601*	*100%*	*100%*
SMALL BUSINESSES						Total Businesses					Total Businesses																		
	Low	0	0.0%	$0	0.0%	4.6%	1	3.4%	$4	0.3%	4.1%	0	0.0%	3.7%	$0	0.0%	4.8%	1	16.7%	2.7%	$4	2.2%	3.1%	0	0.0%	2.9%	$0	0.0%	4.2%
	Moderate	2	14.3%	$25	3.4%	14.8%	3	10.3%	$106	7.9%	15.2%	2	14.3%	12.1%	$25	3.4%	10.7%	0	0.0%	13.4%	$0	0.0%	13.6%	3	13.0%	13.0%	$106	9.2%	13.8%
	Middle	9	64.3%	$622	83.9%	52.5%	16	55.2%	$707	53.0%	51.4%	9	64.3%	51.1%	$622	83.9%	54.2%	4	66.7%	49.2%	$151	82.1%	52.2%	12	52.2%	51.3%	$556	48.3%	53.3%
	Upper	3	21.4%	$94	12.7%	28.1%	9	31.0%	$517	38.8%	29.3%	3	21.4%	32.2%	$94	12.7%	29.8%	1	16.7%	33.6%	$29	15.8%	30.4%	8	34.8%	32.2%	$488	42.4%	28.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.1%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%		0	0.0%	0.9%	$0	0.0%	0.4%	0	0.0%	1.0%	$0	0.0%	0.5%	0	0.0%	0.5%	$0	0.0%	0.3%
	Total	*14*	*100%*	*$741*	*100%*	*100%*	*29*	*100%*	*$1,334*	*100%*	*100%*	*14*	*100%*	*100%*	*$741*	*100%*	*100%*	*6*	*100%*	*100%*	*$184*	*100%*	*100%*	*23*	*100%*	*100%*	*$1,150*	*100%*	*100%*
SMALL FARM						Total Farms					Total Farms																		
	Low	0	0.0%	$0	0.0%	0.5%	0	0.0%	$0	0.0%	0.7%	0	0.0%	1.3%	$0	0.0%	0.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	4.0%	0	0.0%	$0	0.0%	4.5%	0	0.0%	7.0%	$0	0.0%	9.4%	0	0.0%	7.6%	$0	0.0%	3.4%	0	0.0%	6.1%	$0	0.0%	4.2%
	Middle	1	33.3%	$350	81.4%	62.2%	3	60.0%	$434	91.2%	59.9%	1	33.3%	60.8%	$350	81.4%	61.3%	2	66.7%	61.2%	$392	95.1%	61.6%	1	50.0%	59.8%	$42	65.6%	51.6%
	Upper	2	66.7%	$80	18.6%	33.3%	2	40.0%	$42	8.8%	34.9%	2	66.7%	29.7%	$80	18.6%	29.1%	1	33.3%	29.4%	$20	4.9%	34.7%	1	50.0%	34.1%	$22	34.4%	44.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%		0	0.0%	1.3%	$0	0.0%	0.1%	0	0.0%	1.8%	$0	0.0%	0.3%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*3*	*100%*	*$430*	*100%*	*100%*	*5*	*100%*	*$476*	*100%*	*100%*	*3*	*100%*	*100%*	*$430*	*100%*	*100%*	*3*	*100%*	*100%*	*$412*	*100%*	*100%*	*2*	*100%*	*100%*	*$64*	*100%*	*100%*

Originations & Purchases
2018 and 2020 FFIEC Census Data and D&B information, and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2

Assessment Area: IA Des Moines

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison										Bank & Aggregate Lending Comparison																	
		2018					2019, 2020					2018						2019						2020					
		Count		Dollar		Families by Family Income	Count		Dollar		Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
												Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	1	7.1%	$116	4.1%	21.6%	10	25.6%	$1,081	13.9%	21.4%	1	7.1%	9.8%	$116	4.1%	5.6%	3	18.8%	9.8%	$288	7.8%	5.7%	7	30.4%	11.0%	$793	19.6%	6.6%
	Moderate	7	50.0%	$1,231	43.9%	18.0%	14	35.9%	$2,229	28.8%	17.8%	7	50.0%	23.2%	$1,231	43.9%	18.1%	7	43.8%	24.6%	$990	26.7%	19.6%	7	30.4%	24.9%	$1,239	30.7%	20.3%
	Middle	2	14.3%	$276	9.8%	21.6%	3	7.7%	$550	7.1%	21.5%	2	14.3%	22.8%	$276	9.8%	22.4%	1	6.3%	23.7%	$138	3.7%	23.2%	2	8.7%	23.2%	$412	10.2%	23.2%
	Upper	4	28.6%	$1,184	42.2%	38.8%	10	25.6%	$3,567	46.0%	39.4%	4	28.6%	28.7%	$1,184	42.2%	37.7%	5	31.3%	28.4%	$2,296	61.9%	37.7%	5	21.7%	27.1%	$1,271	31.5%	35.6%
	Unknown	0	0.0%	$0	0.0%	0.0%	2	5.1%	$326	4.2%	0.0%	0	0.0%	15.5%	$0	0.0%	16.2%	0	0.0%	13.4%	$0	0.0%	13.7%	2	8.7%	13.9%	$326	8.1%	14.3%
	Total	*14*	*100%*	*$2,807*	*100%*	*100%*	*39*	*100%*	*$7,753*	*100%*	*100%*	*14*	*100%*	*100%*	*$2,807*	*100%*	*100%*	*16*	*100%*	*100%*	*$3,712*	*100%*	*100%*	*23*	*100%*	*100%*	*$4,041*	*100%*	*100%*
REFINANCE	Low	3	15.8%	$225	11.0%	21.6%	4	12.5%	$211	4.5%	21.4%	3	15.8%	9.6%	$225	11.0%	5.5%	2	20.0%	6.0%	$75	7.8%	2.9%	2	9.1%	4.3%	$136	3.6%	2.2%
	Moderate	6	31.6%	$421	20.5%	18.0%	7	21.9%	$833	17.7%	17.8%	6	31.6%	18.5%	$421	20.5%	13.8%	2	20.0%	15.8%	$163	16.9%	10.6%	5	22.7%	14.2%	$670	17.9%	10.0%
	Middle	3	15.8%	$284	13.9%	21.6%	7	21.9%	$1,090	23.1%	21.5%	3	15.8%	23.9%	$284	13.9%	21.4%	2	20.0%	20.4%	$220	22.8%	17.5%	5	22.7%	21.4%	$870	23.2%	18.7%
	Upper	7	36.8%	$1,119	54.6%	38.8%	13	40.6%	$2,430	51.5%	39.4%	7	36.8%	35.1%	$1,119	54.6%	45.7%	4	40.0%	38.6%	$505	52.4%	48.6%	9	40.9%	42.0%	$1,925	51.3%	50.4%
	Unknown	0	0.0%	$0	0.0%	0.0%	1	3.1%	$152	3.2%	0.0%	0	0.0%	12.8%	$0	0.0%	13.6%	0	0.0%	19.2%	$0	0.0%	20.3%	1	4.5%	18.1%	$152	4.1%	18.8%
	Total	*19*	*100%*	*$2,049*	*100%*	*100%*	*32*	*100%*	*$4,716*	*100%*	*100%*	*19*	*100%*	*100%*	*$2,049*	*100%*	*100%*	*10*	*100%*	*100%*	*$963*	*100%*	*100%*	*22*	*100%*	*100%*	*$3,753*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	$0	0.0%	21.6%	1	6.7%	$17	2.5%	21.4%	0	0.0%	5.4%	$0	0.0%	3.7%	1	16.7%	5.0%	$17	5.3%	3.2%	0	0.0%	6.1%	$0	0.0%	3.8%
	Moderate	0	0.0%	$0	0.0%	18.0%	4	26.7%	$242	36.2%	17.8%	0	0.0%	18.4%	$0	0.0%	14.4%	1	16.7%	18.5%	$50	15.7%	15.2%	3	33.3%	15.2%	$192	54.7%	10.3%
	Middle	0	0.0%	$0	0.0%	21.6%	3	20.0%	$90	13.5%	21.5%	0	0.0%	26.1%	$0	0.0%	23.8%	1	16.7%	24.8%	$50	15.7%	20.5%	2	22.2%	22.6%	$40	11.4%	16.0%
	Upper	2	66.7%	$95	76.0%	38.8%	7	46.7%	$320	47.8%	39.4%	2	66.7%	46.8%	$95	76.0%	52.7%	3	50.0%	48.0%	$201	63.2%	56.1%	4	44.4%	50.7%	$119	33.9%	56.4%
	Unknown	1	33.3%	$30	24.0%	0.0%	0	0.0%	$0	0.0%	0.0%	1	33.3%	3.4%	$30	24.0%	5.4%	0	0.0%	3.8%	$0	0.0%	5.1%	0	0.0%	5.4%	$0	0.0%	13.5%
	Total	*3*	*100%*	*$125*	*100%*	*100%*	*15*	*100%*	*$669*	*100%*	*100%*	*3*	*100%*	*100%*	*$125*	*100%*	*100%*	*6*	*100%*	*100%*	*$318*	*100%*	*100%*	*9*	*100%*	*100%*	*$351*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	$0	0.0%	21.6%	0	0.0%	$0	0.0%	21.4%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	18.0%	0	0.0%	$0	0.0%	17.8%	0	0.0%	0.6%	$0	0.0%	0.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.9%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	21.6%	0	0.0%	$0	0.0%	21.5%	0	0.0%	3.0%	$0	0.0%	0.3%	0	0.0%	1.3%	$0	0.0%	0.2%	0	0.0%	1.9%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	38.8%	0	0.0%	$0	0.0%	39.4%	0	0.0%	1.8%	$0	0.0%	0.1%	0	0.0%	6.6%	$0	0.0%	1.4%	0	0.0%	3.3%	$0	0.0%	1.4%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	94.6%	$0	0.0%	99.5%	0	0.0%	92.1%	$0	0.0%	98.4%	0	0.0%	93.9%	$0	0.0%	98.5%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	1	11.1%	$25	7.1%	21.6%	1	9.1%	$56	12.0%	21.4%	1	11.1%	6.0%	$25	7.1%	4.4%	0	0.0%	6.5%	$0	0.0%	4.3%	1	16.7%	6.2%	$56	22.0%	3.0%
	Moderate	2	22.2%	$77	21.8%	18.0%	3	27.3%	$130	27.8%	17.8%	2	22.2%	17.7%	$77	21.8%	14.4%	2	40.0%	14.7%	$115	54.2%	9.9%	1	16.7%	12.6%	$15	5.9%	8.4%
	Middle	3	33.3%	$134	37.9%	21.6%	2	18.2%	$54	11.6%	21.5%	3	33.3%	24.8%	$134	37.9%	20.7%	1	20.0%	25.5%	$20	9.4%	22.5%	1	16.7%	21.9%	$34	13.3%	14.8%
	Upper	3	33.3%	$118	33.3%	38.8%	5	45.5%	$227	48.6%	39.4%	3	33.3%	49.6%	$118	33.3%	58.7%	2	40.0%	51.0%	$77	36.3%	60.5%	3	50.0%	57.2%	$150	58.8%	71.4%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	1.9%	$0	0.0%	1.8%	0	0.0%	2.3%	$0	0.0%	2.8%	0	0.0%	2.1%	$0	0.0%	2.3%
	Total	*9*	*100%*	*$354*	*100%*	*100%*	*11*	*100%*	*$467*	*100%*	*100%*	*9*	*100%*	*100%*	*$354*	*100%*	*100%*	*5*	*100%*	*100%*	*$212*	*100%*	*100%*	*6*	*100%*	*100%*	*$255*	*100%*	*100%*

Originations & Purchases

2018 and 2020 FFIEC Census Data and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2

Assessment Area: IA Des Moines

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018 Count #	2018 Count %	2018 Dollar $ (000s)	2018 Dollar $ %	2018 Families by Family Income %	2019, 2020 Count #	2019, 2020 Count %	2019, 2020 Dollar $ (000s)	2019, 2020 Dollar $ %	2019, 2020 Families by Family Income %	Bank & Aggregate Lending Comparison 2018 Count Bank #	2018 Count Bank %	2018 Count Agg %	2018 Dollar Bank $(000s)	2018 Dollar Bank $ %	2018 Dollar Agg $ %	2019 Count Bank #	2019 Count Bank %	2019 Count Agg %	2019 Dollar Bank $(000s)	2019 Dollar Bank $ %	2019 Dollar Agg $ %	2020 Count Bank #	2020 Count Bank %	2020 Count Agg %	2020 Dollar Bank $(000s)	2020 Dollar Bank $ %	2020 Dollar Agg $ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	21.6%	0	0.0%	$0	0.0%	21.4%	0	0.0%	6.7%	$0	0.0%	3.8%	0	0.0%	7.3%	$0	0.0%	4.7%	0	0.0%	9.0%	$0	0.0%	4.3%
	Moderate	0	0.0%	$0	0.0%	18.0%	1	20.0%	$12	3.3%	17.8%	0	0.0%	20.7%	$0	0.0%	14.7%	0	0.0%	20.6%	$0	0.0%	15.6%	1	50.0%	18.8%	$12	6.0%	13.6%
	Middle	1	100.0%	$38	100.0%	21.6%	1	20.0%	$189	52.2%	21.5%	1	100.0%	25.3%	$38	100.0%	20.1%	0	0.0%	26.8%	$0	0.0%	19.7%	1	50.0%	25.5%	$189	94.0%	23.8%
	Upper	0	0.0%	$0	0.0%	38.8%	3	60.0%	$161	44.5%	39.4%	0	0.0%	45.1%	$0	0.0%	57.2%	3	100.0%	42.3%	$161	100.0%	55.5%	0	0.0%	44.3%	$0	0.0%	55.7%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	2.3%	$0	0.0%	4.2%	0	0.0%	3.1%	$0	0.0%	4.4%	0	0.0%	2.4%	$0	0.0%	2.6%
	Total	*1*	*100%*	*$38*	*100%*	*100%*	*5*	*100%*	*$362*	*100%*	*100%*	*1*	*100%*	*100%*	*$38*	*100%*	*100%*	*3*	*100%*	*100%*	*$161*	*100%*	*100%*	*2*	*100%*	*100%*	*$201*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	21.6%	0	0.0%	$0	0.0%	21.4%	0	0.0%	0.7%	$0	0.0%	0.8%	0	0.0%	0.3%	$0	0.0%	0.1%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	18.0%	0	0.0%	$0	0.0%	17.8%	0	0.0%	0.4%	$0	0.0%	0.1%	0	0.0%	1.0%	$0	0.0%	1.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	21.6%	0	0.0%	$0	0.0%	21.5%	0	0.0%	1.1%	$0	0.0%	0.3%	0	0.0%	0.5%	$0	0.0%	0.3%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	38.8%	0	0.0%	$0	0.0%	39.4%	0	0.0%	1.1%	$0	0.0%	0.2%	0	0.0%	0.5%	$0	0.0%	1.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	96.6%	$0	0.0%	98.5%	0	0.0%	97.7%	$0	0.0%	97.6%	0	0.0%	100.0%	$0	0.0%	100.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	5	10.9%	$366	6.8%	21.6%	16	15.7%	$1,365	9.8%	21.4%	5	10.9%	9.0%	$366	6.8%	4.9%	6	15.0%	7.8%	$380	7.1%	4.1%	10	16.1%	6.9%	$985	11.5%	3.5%
	Moderate	15	32.6%	$1,729	32.2%	18.0%	29	28.4%	$3,446	24.7%	17.8%	15	32.6%	20.9%	$1,729	32.2%	15.0%	12	30.0%	20.2%	$1,318	24.6%	14.3%	17	27.4%	18.0%	$2,128	24.7%	12.5%
	Middle	9	19.6%	$732	13.6%	21.6%	16	15.7%	$1,973	14.1%	21.5%	9	19.6%	22.7%	$732	13.6%	19.7%	5	12.5%	22.2%	$428	8.0%	19.0%	11	17.7%	21.7%	$1,545	18.0%	18.0%
	Upper	16	34.8%	$2,516	46.8%	38.8%	38	37.3%	$6,705	48.0%	39.4%	16	34.8%	31.4%	$2,516	46.8%	35.6%	17	42.5%	33.5%	$3,240	60.4%	39.2%	21	33.9%	35.9%	$3,465	40.3%	39.4%
	Unknown	1	2.2%	$30	0.6%	0.0%	3	2.9%	$478	3.4%	0.0%	1	2.2%	15.9%	$30	0.6%	24.8%	0	0.0%	16.4%	$0	0.0%	23.4%	3	4.8%	17.5%	$478	5.6%	26.6%
	Total	*46*	*100%*	*$5,373*	*100%*	*100%*	*102*	*100%*	*$13,967*	*100%*	*100%*	*46*	*100%*	*100%*	*$5,373*	*100%*	*100%*	*40*	*100%*	*100%*	*$5,366*	*100%*	*100%*	*62*	*100%*	*100%*	*$8,601*	*100%*	*100%*
Small Business						Total Businesses					Total Businesses																		
Revenue	$1 Million or Less	10	71.4%	$280	37.8%	89.4%	18	62.1%	$423	31.7%	89.9%	10	71.4%	47.2%	$280	37.8%	31.5%	4	66.7%	47.3%	$72	39.1%	30.5%	14	60.9%	39.4%	$351	30.5%	24.1%
	Over $1 Million	4	28.6%	$461	62.2%	9.5%	6	20.7%	$770	57.7%	9.1%	4	28.6%					2	33.3%					4	17.4%				
	Rev. available	14	100.0%	$741	100.0%	98.9%	24	82.8%	$1,193	89.4%	99.0%	14	100.0%					6	100.0%					18	78.3%				
	Rev. Not Known	0	0.0%	$0	0.0%	1.1%	5	17.2%	$141	10.6%	1.0%	0	0.0%					0	0.0%					5	21.7%				
	Total	*14*	*100%*	*$741*	*100%*	*100%*	*29*	*100%*	*$1,334*	*100%*	*100%*	*14*	*100%*					*6*	*100%*					*23*	*100%*				
Loan Size	$100,000 or Less	13	92.9%	$341	46.0%		26	89.7%	$700	52.5%		13	92.9%	90.8%	$341	46.0%	31.8%	6	100.0%	91.7%	$184	100.0%	33.9%	20	87.0%	85.6%	$516	44.9%	26.8%
	$100,001-$250,000	0	0.0%	$0	0.0%		2	6.9%	$349	26.2%		0	0.0%	4.5%	$0	0.0%	15.8%	0	0.0%	4.2%	$0	0.0%	15.5%	2	8.7%	7.2%	$349	30.3%	17.3%
	$250,001-$1 Million	1	7.1%	$400	54.0%		1	3.4%	$285	21.4%		1	7.1%	4.8%	$400	54.0%	52.4%	0	0.0%	4.1%	$0	0.0%	50.6%	1	4.3%	7.2%	$285	24.8%	55.9%
	Total	*14*	*100%*	*$741*	*100%*		*29*	*100%*	*$1,334*	*100%*		*14*	*100%*	*100%*	*$741*	*100%*	*100%*	*6*	*100%*	*100%*	*$184*	*100%*	*100%*	*23*	*100%*	*100%*	*$1,150*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	10	100.0%	$280	100.0%		18	100.0%	$423	100.0%																			
	$100,001-$250,000	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%																			
	$250,001-$1 Million	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%																			
	Total	*10*	*100%*	*$280*	*100%*		*18*	*100%*	*$423*	*100%*																			
Small Farm						Total Farms					Total Farms																		
Revenue	$1 Million or Less	3	100.0%	$430	100.0%	97.3%	5	100.0%	$476	100.0%	97.4%	3	100.0%	43.7%	$430	100.0%	64.9%	3	100.0%	56.5%	$412	100.0%	81.6%	2	100.0%	56.4%	$64	100.0%	84.3%
	Over $1 Million	0	0.0%	$0	0.0%	2.6%	0	0.0%	$0	0.0%	2.4%	0	0.0%					0	0.0%					0	0.0%				
	Rev. available	3	100.0%	$430	100.0%	99.9%	5	100.0%	$476	100.0%	99.8%	3	100.0%					3	100.0%					2	100.0%				
	Not Known	0	0.0%	$0	0.0%	0.2%	0	0.0%	$0	0.0%	0.2%	0	0.0%					0	0.0%					0	0.0%				
	Total	*3*	*100%*	*$430*	*100%*	*100%*	*5*	*100%*	*$476*	*100%*	*100%*	*3*	*100%*					*3*	*100%*					*2*	*100%*				
Loan Size	$100,000 or Less	2	66.7%	$80	18.6%		4	80.0%	$126	26.5%		2	66.7%	79.7%	$80	18.6%	22.6%	2	66.7%	82.9%	$62	15.0%	28.4%	2	100.0%	76.5%	$64	100.0%	22.1%
	$100,001-$250,000	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%		0	0.0%	10.1%	$0	0.0%	25.4%	0	0.0%	10.0%	$0	0.0%	29.0%	0	0.0%	15.1%	$0	0.0%	36.4%
	$250,001-$500,000	1	33.3%	$350	81.4%		1	20.0%	$350	73.5%		1	33.3%	10.1%	$350	81.4%	51.9%	1	33.3%	7.1%	$350	85.0%	42.5%	0	0.0%	8.4%	$0	0.0%	41.5%
	Total	*3*	*100%*	*$430*	*100%*		*5*	*100%*	*$476*	*100%*		*3*	*100%*	*100%*	*$430*	*100%*	*100%*	*3*	*100%*	*100%*	*$412*	*100%*	*100%*	*2*	*100%*	*100%*	*$64*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	2	66.7%	$80	18.6%		4	80.0%	$126	26.5%																			
	$100,001-$250,000	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%																			
	$250,001-$500,000	1	33.3%	$350	81.4%		1	20.0%	$350	73.5%																			
	Total	*3*	*100%*	*$430*	*100%*		*5*	*100%*	*$476*	*100%*																			

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue.
2018 and 2020 FFIEC Census Data and D&B information, and 2015 ACS Data.

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2
Assessment Area: IA Fayette

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
HOME PURCHASE	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	2	66.7%	$204	73.6%	12.6%	0	0.0%	16.2%	$0	0.0%	12.0%	1	100.0%	20.0%	$65	100.0%	12.8%	1	100.0%	19.4%	$139	100.0%	15.3%
	Middle	1	33.3%	$73	26.4%	87.4%	1	100.0%	83.8%	$73	100.0%	88.0%	0	0.0%	80.0%	$0	0.0%	87.2%	0	0.0%	80.6%	$0	0.0%	84.7%
	Upper	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*3*	*100%*	*$277*	*100%*	*100%*	*1*	*100%*	*100%*	*$73*	*100%*	*100%*	*1*	*100%*	*100%*	*$65*	*100%*	*100%*	*1*	*100%*	*100%*	*$139*	*100%*	*100%*
REFINANCE	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	7	43.8%	$346	36.6%	12.6%	1	100.0%	20.2%	$29	100.0%	13.7%	1	100.0%	17.6%	$30	100.0%	14.7%	5	35.7%	13.1%	$287	32.4%	9.5%
	Middle	9	56.3%	$599	63.4%	87.4%	0	0.0%	79.8%	$0	0.0%	86.3%	0	0.0%	82.4%	$0	0.0%	85.3%	9	64.3%	86.9%	$599	67.6%	90.5%
	Upper	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*16*	*100%*	*$945*	*100%*	*100%*	*1*	*100%*	*100%*	*$29*	*100%*	*100%*	*1*	*100%*	*100%*	*$30*	*100%*	*100%*	*14*	*100%*	*100%*	*$886*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	1	33.3%	$45	50.0%	12.6%	0	0.0%	16.0%	$0	0.0%	12.4%	1	100.0%	17.5%	$45	100.0%	14.9%	0	0.0%	15.2%	$0	0.0%	10.1%
	Middle	2	66.7%	$45	50.0%	87.4%	1	100.0%	84.0%	$10	100.0%	87.6%	0	0.0%	82.5%	$0	0.0%	85.1%	1	100.0%	84.8%	$35	100.0%	89.9%
	Upper	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*3*	*100%*	*$90*	*100%*	*100%*	*1*	*100%*	*100%*	*$10*	*100%*	*100%*	*1*	*100%*	*100%*	*$45*	*100%*	*100%*	*1*	*100%*	*100%*	*$35*	*100%*	*100%*
						Multi-Family Units																		
MULTI FAMILY	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	24.9%	0	0.0%	30.8%	$0	0.0%	77.2%	0	0.0%	16.7%	$0	0.0%	5.0%	0	0.0%	7.1%	$0	0.0%	1.7%
	Middle	0	0.0%	$0	0.0%	75.1%	0	0.0%	69.2%	$0	0.0%	22.8%	0	0.0%	83.3%	$0	0.0%	95.0%	0	0.0%	92.9%	$0	0.0%	98.3%
	Upper	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	1	50.0%	$42	67.7%	12.6%	0	0.0%	27.3%	$0	0.0%	24.7%	0	0.0%	29.2%	$0	0.0%	24.5%	1	100.0%	11.8%	$42	100.0%	11.0%
	Middle	1	50.0%	$20	32.3%	87.4%	1	100.0%	72.7%	$20	100.0%	75.3%	0	0.0%	70.8%	$0	0.0%	75.5%	0	0.0%	88.2%	$0	0.0%	89.0%
	Upper	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*2*	*100%*	*$62*	*100%*	*100%*	*1*	*100%*	*100%*	*$20*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*1*	*100%*	*100%*	*$42*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2
Assessment Area: IA Fayette

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	1	50.0%	$27	64.3%	12.6%	0	0.0%	11.8%	$0	0.0%	40.2%	0	0.0%	20.8%	$0	0.0%	14.7%	1	100.0%	12.5%	$27	100.0%	4.1%
	Middle	1	50.0%	$15	35.7%	87.4%	1	100.0%	88.2%	$15	100.0%	59.8%	0	0.0%	79.2%	$0	0.0%	85.3%	0	0.0%	87.5%	$0	0.0%	95.9%
	Upper	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*2*	*100%*	*$42*	*100%*	*100%*	*1*	*100%*	*100%*	*$15*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*1*	*100%*	*100%*	*$27*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	12.6%	0	0.0%	11.1%	$0	0.0%	20.0%	0	0.0%	33.3%	$0	0.0%	11.8%	0	0.0%	50.0%	$0	0.0%	57.2%
	Middle	0	0.0%	$0	0.0%	87.4%	0	0.0%	88.9%	$0	0.0%	80.0%	0	0.0%	66.7%	$0	0.0%	88.2%	0	0.0%	50.0%	$0	0.0%	42.8%
	Upper	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	12	46.2%	$664	46.9%	12.6%	1	20.0%	17.9%	$29	19.7%	18.9%	3	100.0%	19.7%	$140	100.0%	13.5%	8	44.4%	15.7%	$495	43.8%	11.6%
	Middle	14	53.8%	$752	53.1%	87.4%	4	80.0%	82.1%	$118	80.3%	81.1%	0	0.0%	80.3%	$0	0.0%	86.5%	10	55.6%	84.3%	$634	56.2%	88.4%
	Upper	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*26*	*100%*	*$1,416*	*100%*	*100%*	*5*	*100%*	*100%*	*$147*	*100%*	*100%*	*3*	*100%*	*100%*	*$140*	*100%*	*100%*	*18*	*100%*	*100%*	*$1,129*	*100%*	*100%*
SMALL BUSINESSES					Total Businesses																			
	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	1	20.0%	$12	10.0%	8.6%	0	0.0%	6.2%	$0	0.0%	4.1%	0	0.0%	13.8%	$0	0.0%	24.4%	1	25.0%	3.5%	$12	20.3%	2.4%
	Middle	4	80.0%	$108	90.0%	91.4%	0	0.0%	93.8%	$0	0.0%	95.9%	1	100.0%	85.1%	$61	100.0%	75.2%	3	75.0%	94.9%	$47	79.7%	93.4%
	Upper	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	1.1%	$0	0.0%	0.4%	0	0.0%	1.5%	$0	0.0%	4.2%
	Total	*5*	*100%*	*$120*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*1*	*100%*	*100%*	*$61*	*100%*	*100%*	*4*	*100%*	*100%*	*$59*	*100%*	*100%*
SMALL FARM					Total Farms																			
	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	2.0%	0	0.0%	1.2%	$0	0.0%	0.1%	0	0.0%	1.1%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	12	100.0%	$2,105	100.0%	98.0%	5	100.0%	98.8%	$585	100.0%	99.9%	3	100.0%	98.9%	$725	100.0%	100.0%	4	100.0%	100.0%	$795	100.0%	100.0%
	Upper	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*12*	*100%*	*$2,105*	*100%*	*100%*	*5*	*100%*	*100%*	*$585*	*100%*	*100%*	*3*	*100%*	*100%*	*$725*	*100%*	*100%*	*4*	*100%*	*100%*	*$795*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2
Assessment Area: IA Fayette

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	1	33.3%	$73	26.4%	18.8%	1	100.0%	17.9%	$73	100.0%	9.8%	0	0.0%	17.0%	$0	0.0%	6.5%	0	0.0%	19.8%	$0	0.0%	7.7%
	Moderate	1	33.3%	$139	50.2%	23.8%	0	0.0%	37.9%	$0	0.0%	29.1%	0	0.0%	34.0%	$0	0.0%	19.3%	1	100.0%	30.2%	$139	100.0%	24.0%
	Middle	0	0.0%	$0	0.0%	21.5%	0	0.0%	17.0%	$0	0.0%	18.7%	0	0.0%	17.0%	$0	0.0%	15.7%	0	0.0%	15.8%	$0	0.0%	15.9%
	Upper	0	0.0%	$0	0.0%	36.0%	0	0.0%	17.4%	$0	0.0%	32.4%	0	0.0%	20.4%	$0	0.0%	34.1%	0	0.0%	24.3%	$0	0.0%	40.3%
	Unknown	1	33.3%	$65	23.5%	0.0%	0	0.0%	9.8%	$0	0.0%	10.1%	1	100.0%	11.5%	$65	100.0%	24.4%	0	0.0%	9.9%	$0	0.0%	12.1%
	Total	*3*	*100%*	*$277*	*100%*	*100%*	*1*	*100%*	*100%*	*$73*	*100%*	*100%*	*1*	*100%*	*100%*	*$65*	*100%*	*100%*	*1*	*100%*	*100%*	*$139*	*100%*	*100%*
REFINANCE	Low	3	18.8%	$114	12.1%	18.8%	0	0.0%	12.9%	$0	0.0%	5.0%	0	0.0%	11.8%	$0	0.0%	4.9%	3	21.4%	4.5%	$114	12.9%	2.9%
	Moderate	5	31.3%	$229	24.2%	23.8%	1	100.0%	25.8%	$29	100.0%	22.2%	0	0.0%	21.8%	$0	0.0%	19.3%	4	28.6%	18.9%	$200	22.6%	10.6%
	Middle	4	25.0%	$350	37.0%	21.5%	0	0.0%	19.4%	$0	0.0%	17.7%	0	0.0%	20.2%	$0	0.0%	20.7%	4	28.6%	23.4%	$350	39.5%	17.8%
	Upper	3	18.8%	$222	23.5%	36.0%	0	0.0%	34.7%	$0	0.0%	47.3%	1	100.0%	28.6%	$30	100.0%	32.1%	2	14.3%	38.5%	$192	21.7%	44.8%
	Unknown	1	6.3%	$30	3.2%	0.0%	0	0.0%	7.3%	$0	0.0%	7.7%	0	0.0%	17.6%	$0	0.0%	23.0%	1	7.1%	14.8%	$30	3.4%	23.9%
	Total	*16*	*100%*	*$945*	*100%*	*100%*	*1*	*100%*	*100%*	*$29*	*100%*	*100%*	*1*	*100%*	*100%*	*$30*	*100%*	*100%*	*14*	*100%*	*100%*	*$886*	*100%*	*100%*
HOME IMPROVEMENT	Low	3	100.0%	$90	100.0%	18.8%	1	100.0%	14.0%	$10	100.0%	7.8%	1	100.0%	12.5%	$45	100.0%	9.6%	1	100.0%	9.1%	$35	100.0%	8.4%
	Moderate	0	0.0%	$0	0.0%	23.8%	0	0.0%	28.0%	$0	0.0%	24.2%	0	0.0%	15.0%	$0	0.0%	13.0%	0	0.0%	24.2%	$0	0.0%	12.5%
	Middle	0	0.0%	$0	0.0%	21.5%	0	0.0%	24.0%	$0	0.0%	23.0%	0	0.0%	35.0%	$0	0.0%	32.4%	0	0.0%	12.1%	$0	0.0%	12.9%
	Upper	0	0.0%	$0	0.0%	36.0%	0	0.0%	34.0%	$0	0.0%	44.9%	0	0.0%	30.0%	$0	0.0%	39.9%	0	0.0%	48.5%	$0	0.0%	62.6%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	7.5%	$0	0.0%	5.1%	0	0.0%	6.1%	$0	0.0%	3.5%
	Total	*3*	*100%*	*$90*	*100%*	*100%*	*1*	*100%*	*100%*	*$10*	*100%*	*100%*	*1*	*100%*	*100%*	*$45*	*100%*	*100%*	*1*	*100%*	*100%*	*$35*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	$0	0.0%	18.8%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	8.3%	$0	0.0%	5.4%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	23.8%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	7.1%	$0	0.0%	2.1%
	Middle	0	0.0%	$0	0.0%	21.5%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	36.0%	0	0.0%	30.8%	$0	0.0%	6.6%	0	0.0%	16.7%	$0	0.0%	5.6%	0	0.0%	21.4%	$0	0.0%	16.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	69.2%	$0	0.0%	93.4%	0	0.0%	75.0%	$0	0.0%	89.0%	0	0.0%	71.4%	$0	0.0%	81.7%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	2	100.0%	$62	100.0%	18.8%	1	100.0%	31.8%	$20	100.0%	32.8%	0	0.0%	16.7%	$0	0.0%	16.7%	1	100.0%	14.7%	$42	100.0%	11.8%
	Moderate	0	0.0%	$0	0.0%	23.8%	0	0.0%	18.2%	$0	0.0%	24.4%	0	0.0%	16.7%	$0	0.0%	16.9%	0	0.0%	20.6%	$0	0.0%	19.9%
	Middle	0	0.0%	$0	0.0%	21.5%	0	0.0%	18.2%	$0	0.0%	13.1%	0	0.0%	25.0%	$0	0.0%	25.2%	0	0.0%	23.5%	$0	0.0%	27.6%
	Upper	0	0.0%	$0	0.0%	36.0%	0	0.0%	31.8%	$0	0.0%	29.8%	0	0.0%	41.7%	$0	0.0%	41.3%	0	0.0%	38.2%	$0	0.0%	35.9%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	2.9%	$0	0.0%	4.8%
	Total	*2*	*100%*	*$62*	*100%*	*100%*	*1*	*100%*	*100%*	*$20*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*1*	*100%*	*100%*	*$42*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2
Assessment Area: IA Fayette

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	1	50.0%	$27	64.3%	18.8%	0	0.0%	17.6%	$0	0.0%	4.0%	0	0.0%	33.3%	$0	0.0%	24.0%	1	100.0%	31.3%	$27	100.0%	10.8%
	Moderate	0	0.0%	$0	0.0%	23.8%	0	0.0%	17.6%	$0	0.0%	21.1%	0	0.0%	25.0%	$0	0.0%	20.9%	0	0.0%	25.0%	$0	0.0%	8.6%
	Middle	1	50.0%	$15	35.7%	21.5%	1	100.0%	35.3%	$15	100.0%	17.3%	0	0.0%	8.3%	$0	0.0%	12.9%	0	0.0%	6.3%	$0	0.0%	3.3%
	Upper	0	0.0%	$0	0.0%	36.0%	0	0.0%	17.6%	$0	0.0%	9.0%	0	0.0%	33.3%	$0	0.0%	42.3%	0	0.0%	37.5%	$0	0.0%	77.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	11.8%	$0	0.0%	48.6%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*2*	*100%*	*$42*	*100%*	*100%*	*1*	*100%*	*100%*	*$15*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*1*	*100%*	*100%*	*$27*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	18.8%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	23.8%	0	0.0%	11.1%	$0	0.0%	20.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	21.5%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	36.0%	0	0.0%	11.1%	$0	0.0%	8.6%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	77.8%	$0	0.0%	71.4%	0	0.0%	100.0%	$0	0.0%	100.0%	0	0.0%	100.0%	$0	0.0%	100.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	10	38.5%	$366	25.8%	18.8%	3	60.0%	16.0%	$103	70.1%	7.8%	1	33.3%	15.8%	$45	32.1%	6.6%	6	33.3%	12.0%	$218	19.3%	5.0%
	Moderate	6	23.1%	$368	26.0%	23.8%	1	20.0%	30.4%	$29	19.7%	24.1%	0	0.0%	26.7%	$0	0.0%	18.4%	5	27.8%	23.5%	$339	30.0%	15.5%
	Middle	5	19.2%	$365	25.8%	21.5%	1	20.0%	18.3%	$15	10.2%	16.6%	0	0.0%	18.8%	$0	0.0%	17.3%	4	22.2%	18.5%	$350	31.0%	16.3%
	Upper	3	11.5%	$222	15.7%	36.0%	0	0.0%	24.7%	$0	0.0%	34.2%	1	33.3%	24.9%	$30	21.4%	33.0%	2	11.1%	32.8%	$192	17.0%	42.9%
	Unknown	2	7.7%	$95	6.7%	0.0%	0	0.0%	10.6%	$0	0.0%	17.4%	1	33.3%	13.8%	$65	46.4%	24.7%	1	5.6%	13.2%	$30	2.7%	20.3%
	Total	*26*	*100%*	*$1,416*	*100%*	*100%*	*5*	*100%*	*100%*	*$147*	*100%*	*100%*	*3*	*100%*	*100%*	*$140*	*100%*	*100%*	*18*	*100%*	*100%*	*$1,129*	*100%*	*100%*
Small Business						Total Businesses																		
Revenue	$1 Million or Less	4	80.0%	$90	75.0%	91.8%	0	0.0%	39.2%	$0	0.0%	10.8%	1	100.0%	46.4%	$61	100.0%	34.5%	3	75.0%	47.5%	$29	49.2%	24.9%
	Over $1 Million	1	20.0%	$30	25.0%	6.1%	0	0.0%					0	0.0%					1	25.0%				
	Total Rev. available	5	100.0%	$120	100.0%	97.9%	0	0.0%					1	100.0%					4	100.0%				
	Rev. Not Known	0	0.0%	$0	0.0%	2.0%	0	0.0%					0	0.0%					0	0.0%				
	Total	*5*	*100%*	*$120*	*100%*	*100%*	*0*	*0%*					*1*	*100%*					*4*	*100%*				
Loan Size	$100,000 or Less	5	100.0%	$120	100.0%		0	0.0%	94.6%	$0	0.0%	34.1%	1	100.0%	95.6%	$61	100.0%	39.2%	4	100.0%	92.9%	$59	100.0%	48.1%
	$100,001 - $250,000	0	0.0%	$0	0.0%		0	0.0%	3.1%	$0	0.0%	16.3%	0	0.0%	2.2%	$0	0.0%	14.4%	0	0.0%	3.5%	$0	0.0%	15.1%
	$250,001 - $1 Million	0	0.0%	$0	0.0%		0	0.0%	2.3%	$0	0.0%	49.6%	0	0.0%	2.2%	$0	0.0%	46.4%	0	0.0%	3.5%	$0	0.0%	36.8%
	Total	*5*	*100%*	*$120*	*100%*		*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*1*	*100%*	*100%*	*$61*	*100%*	*100%*	*4*	*100%*	*100%*	*$59*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	4	100.0%	$90	100.0%																			
	$100,001 - $250,000	0	0.0%	$0	0.0%																			
	$250,001 - $1 Million	0	0.0%	$0	0.0%																			
	Total	*4*	*100%*	*$90*	*100%*																			
Small Farm						Total Farms																		
Revenue	$1 Million or Less	11	91.7%	$2,010	95.5%	98.6%	5	100.0%	24.4%	$585	100.0%	55.8%	3	100.0%	37.1%	$725	100.0%	79.5%	3	75.0%	52.9%	$700	88.1%	65.5%
	Over $1 Million	1	8.3%	$95	4.5%	1.0%	0	0.0%					0	0.0%					1	25.0%				
	Total Rev. available	12	100.0%	$2,105	100.0%	99.6%	5	100.0%					3	100.0%					4	100.0%				
	Not Known	0	0.0%	$0	0.0%	0.3%	0	0.0%					0	0.0%					0	0.0%				
	Total	*12*	*100%*	*$2,105*	*100%*	*100%*	*5*	*100%*					*3*	*100%*					*4*	*100%*				
Loan Size	$100,000 or Less	4	33.3%	$255	12.1%		3	60.0%	87.8%	$160	27.4%	25.4%	0	0.0%	84.3%	$0	0.0%	28.5%	1	25.0%	84.7%	$95	11.9%	29.3%
	$100,001 - $250,000	3	25.0%	$375	17.8%		1	20.0%	6.1%	$125	21.4%	19.9%	1	33.3%	10.1%	$125	17.2%	32.0%	1	25.0%	9.6%	$125	15.7%	29.3%
	$250,001 - $500,000	5	41.7%	$1,475	70.1%		1	20.0%	6.1%	$300	51.3%	54.7%	2	66.7%	5.6%	$600	82.8%	39.6%	2	50.0%	5.7%	$575	72.3%	41.5%
	Total	*12*	*100%*	*$2,105*	*100%*		*5*	*100%*	*100%*	*$585*	*100%*	*100%*	*3*	*100%*	*100%*	*$725*	*100%*	*100%*	*4*	*100%*	*100%*	*$795*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	3	27.3%	$160	8.0%																			
	$100,001 - $250,000	3	27.3%	$375	18.7%																			
	$250,001 - $500,000	5	45.5%	$1,475	73.4%																			
	Total	*11*	*100%*	*$2,010*	*100%*																			

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue.
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2

Assessment Area: IL Bloomington

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison										Bank & Aggregate Lending Comparison																	
		2018					2019, 2020					2018						2019						2020					
		Count		Dollar		Owner Occupied Units	Count		Dollar		Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
												Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
HOME PURCHASE	Low	0	0.0%	$0	0.0%	2.3%	0	0.0%	$0	0.0%	2.3%	0	0.0%	2.9%	$0	0.0%	1.7%	0	0.0%	2.9%	$0	0.0%	1.5%	0	0.0%	2.8%	$0	0.0%	1.6%
	Moderate	0	0.0%	$0	0.0%	13.0%	2	16.7%	$189	10.3%	14.3%	0	0.0%	11.7%	$0	0.0%	8.4%	1	16.7%	12.8%	$92	8.8%	9.7%	1	16.7%	13.5%	$97	12.2%	10.0%
	Middle	3	75.0%	$429	67.1%	55.2%	4	33.3%	$600	32.6%	53.9%	3	75.0%	52.3%	$429	67.1%	47.4%	3	50.0%	49.8%	$432	41.5%	43.9%	1	16.7%	50.7%	$168	21.1%	44.7%
	Upper	1	25.0%	$210	32.9%	29.5%	6	50.0%	$1,049	57.1%	29.5%	1	25.0%	33.1%	$210	32.9%	42.4%	2	33.3%	34.6%	$518	49.7%	44.8%	4	66.7%	33.0%	$531	66.7%	43.7%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*4*	*100%*	*$639*	*100%*	*100%*	*12*	*100%*	*$1,838*	*100%*	*100%*	*4*	*100%*	*100%*	*$639*	*100%*	*100%*	*6*	*100%*	*100%*	*$1,042*	*100%*	*100%*	*6*	*100%*	*100%*	*$796*	*100%*	*100%*
REFINANCE	Low	0	0.0%	$0	0.0%	2.3%	0	0.0%	$0	0.0%	2.3%	0	0.0%	2.9%	$0	0.0%	1.5%	0	0.0%	1.8%	$0	0.0%	0.7%	0	0.0%	1.1%	$0	0.0%	0.6%
	Moderate	0	0.0%	$0	0.0%	13.0%	6	18.8%	$444	11.8%	14.3%	0	0.0%	9.4%	$0	0.0%	7.7%	3	30.0%	8.9%	$127	24.4%	6.4%	3	13.6%	7.7%	$317	9.8%	5.9%
	Middle	3	60.0%	$262	73.0%	55.2%	15	46.9%	$1,338	35.7%	53.9%	3	60.0%	53.5%	$262	73.0%	47.1%	4	40.0%	51.0%	$241	46.3%	46.7%	11	50.0%	44.6%	$1,097	33.9%	39.2%
	Upper	2	40.0%	$97	27.0%	29.5%	11	34.4%	$1,971	52.5%	29.5%	2	40.0%	34.2%	$97	27.0%	43.8%	3	30.0%	38.2%	$152	29.2%	46.2%	8	36.4%	46.6%	$1,819	56.3%	54.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*5*	*100%*	*$359*	*100%*	*100%*	*32*	*100%*	*$3,753*	*100%*	*100%*	*5*	*100%*	*100%*	*$359*	*100%*	*100%*	*10*	*100%*	*100%*	*$520*	*100%*	*100%*	*22*	*100%*	*100%*	*$3,233*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	$0	0.0%	2.3%	0	0.0%	$0	0.0%	2.3%	0	0.0%	2.8%	$0	0.0%	1.7%	0	0.0%	2.0%	$0	0.0%	1.2%	0	0.0%	0.7%	$0	0.0%	0.9%
	Moderate	0	0.0%	$0	0.0%	13.0%	2	22.2%	$33	10.4%	14.3%	0	0.0%	8.1%	$0	0.0%	6.3%	1	20.0%	8.8%	$18	8.3%	7.8%	1	25.0%	11.6%	$15	15.0%	9.8%
	Middle	3	100.0%	$89	100.0%	55.2%	5	55.6%	$189	59.6%	53.9%	3	100.0%	54.5%	$89	100.0%	49.4%	3	60.0%	55.8%	$119	54.8%	52.5%	2	50.0%	50.0%	$70	70.0%	41.6%
	Upper	0	0.0%	$0	0.0%	29.5%	2	22.2%	$95	30.0%	29.5%	0	0.0%	34.6%	$0	0.0%	42.6%	1	20.0%	33.3%	$80	36.9%	38.5%	1	25.0%	37.7%	$15	15.0%	47.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*3*	*100%*	*$89*	*100%*	*100%*	*9*	*100%*	*$317*	*100%*	*100%*	*3*	*100%*	*100%*	*$89*	*100%*	*100%*	*5*	*100%*	*100%*	*$217*	*100%*	*100%*	*4*	*100%*	*100%*	*$100*	*100%*	*100%*
MULTI FAMILY						Multi-Family Units					Multi-Family Units																		
	Low	0	0.0%	$0	0.0%	9.0%	0	0.0%	$0	0.0%	9.0%	0	0.0%	16.4%	$0	0.0%	3.4%	0	0.0%	14.5%	$0	0.0%	3.3%	0	0.0%	9.4%	$0	0.0%	1.9%
	Moderate	0	0.0%	$0	0.0%	8.9%	0	0.0%	$0	0.0%	12.4%	0	0.0%	8.2%	$0	0.0%	2.6%	0	0.0%	13.0%	$0	0.0%	4.4%	0	0.0%	17.2%	$0	0.0%	21.2%
	Middle	0	0.0%	$0	0.0%	64.9%	0	0.0%	$0	0.0%	61.5%	0	0.0%	58.9%	$0	0.0%	73.3%	0	0.0%	56.5%	$0	0.0%	56.1%	0	0.0%	48.4%	$0	0.0%	40.7%
	Upper	0	0.0%	$0	0.0%	17.1%	0	0.0%	$0	0.0%	17.1%	0	0.0%	16.4%	$0	0.0%	20.7%	0	0.0%	15.9%	$0	0.0%	36.2%	0	0.0%	25.0%	$0	0.0%	36.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	1	16.7%	$20	9.5%	2.3%	0	0.0%	$0	0.0%	2.3%	1	16.7%	1.0%	$20	9.5%	0.4%	0	0.0%	1.1%	$0	0.0%	0.3%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	2	33.3%	$40	19.0%	13.0%	1	33.3%	$25	16.1%	14.3%	2	33.3%	9.3%	$40	19.0%	6.5%	1	100.0%	13.7%	$25	100.0%	18.3%	0	0.0%	8.8%	$0	0.0%	5.9%
	Middle	2	33.3%	$50	23.8%	55.2%	1	33.3%	$50	32.3%	53.9%	2	33.3%	60.8%	$50	23.8%	59.9%	0	0.0%	43.2%	$0	0.0%	35.9%	1	50.0%	54.4%	$50	38.5%	49.2%
	Upper	1	16.7%	$100	47.6%	29.5%	1	33.3%	$80	51.6%	29.5%	1	16.7%	28.9%	$100	47.6%	33.2%	0	0.0%	42.1%	$0	0.0%	45.5%	1	50.0%	36.8%	$80	61.5%	44.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*6*	*100%*	*$210*	*100%*	*100%*	*3*	*100%*	*$155*	*100%*	*100%*	*6*	*100%*	*100%*	*$210*	*100%*	*100%*	*1*	*100%*	*100%*	*$25*	*100%*	*100%*	*2*	*100%*	*100%*	*$130*	*100%*	*100%*

Originations & Purchases
2018 and 2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2
Assessment Area: IL Bloomington

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison										Bank & Aggregate Lending Comparison																	
		2018					2019, 2020					2018						2019						2020					
		Count		Dollar		Owner Occupied Units	Count		Dollar		Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
												Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	2.3%	0	0.0%	$0	0.0%	2.3%	0	0.0%	3.7%	$0	0.0%	3.8%	0	0.0%	2.7%	$0	0.0%	2.7%	0	0.0%	3.8%	$0	0.0%	2.9%
	Moderate	0	0.0%	$0	0.0%	13.0%	1	50.0%	$100	78.7%	14.3%	0	0.0%	19.8%	$0	0.0%	14.5%	1	100.0%	16.0%	$100	100.0%	10.6%	0	0.0%	21.2%	$0	0.0%	14.6%
	Middle	0	0.0%	$0	0.0%	55.2%	1	50.0%	$27	21.3%	53.9%	0	0.0%	53.1%	$0	0.0%	54.2%	0	0.0%	46.7%	$0	0.0%	40.7%	1	100.0%	53.8%	$27	100.0%	52.4%
	Upper	0	0.0%	$0	0.0%	29.5%	0	0.0%	$0	0.0%	29.5%	0	0.0%	23.5%	$0	0.0%	27.5%	0	0.0%	34.7%	$0	0.0%	46.1%	0	0.0%	21.2%	$0	0.0%	30.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*2*	*100%*	*$127*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*1*	*100%*	*100%*	*$100*	*100%*	*100%*	*1*	*100%*	*100%*	*$27*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	2.3%	0	0.0%	$0	0.0%	2.3%	0	0.0%	6.7%	$0	0.0%	3.5%	0	0.0%	7.9%	$0	0.0%	5.8%	0	0.0%	1.6%	$0	0.0%	1.1%
	Moderate	0	0.0%	$0	0.0%	13.0%	0	0.0%	$0	0.0%	14.3%	0	0.0%	24.7%	$0	0.0%	18.3%	0	0.0%	19.1%	$0	0.0%	15.8%	0	0.0%	14.9%	$0	0.0%	11.3%
	Middle	0	0.0%	$0	0.0%	55.2%	0	0.0%	$0	0.0%	53.9%	0	0.0%	44.9%	$0	0.0%	44.3%	0	0.0%	55.1%	$0	0.0%	55.7%	0	0.0%	43.7%	$0	0.0%	34.7%
	Upper	0	0.0%	$0	0.0%	29.5%	0	0.0%	$0	0.0%	29.5%	0	0.0%	23.6%	$0	0.0%	33.8%	0	0.0%	18.0%	$0	0.0%	22.8%	0	0.0%	39.8%	$0	0.0%	52.9%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	1	5.6%	$20	1.5%	2.3%	0	0.0%	$0	0.0%	2.3%	1	5.6%	3.1%	$20	1.5%	1.9%	0	0.0%	2.7%	$0	0.0%	1.5%	0	0.0%	1.8%	$0	0.0%	1.1%
	Moderate	2	11.1%	$40	3.1%	13.0%	12	20.7%	$791	12.8%	14.3%	2	11.1%	11.3%	$40	3.1%	7.7%	7	30.4%	11.6%	$362	19.0%	8.3%	5	14.3%	10.6%	$429	10.0%	8.4%
	Middle	11	61.1%	$830	64.0%	55.2%	26	44.8%	$2,204	35.6%	53.9%	11	61.1%	52.8%	$830	64.0%	50.7%	10	43.5%	50.5%	$792	41.6%	46.1%	16	45.7%	47.2%	$1,412	32.9%	41.2%
	Upper	4	22.2%	$407	31.4%	29.5%	20	34.5%	$3,195	51.6%	29.5%	4	22.2%	32.7%	$407	31.4%	39.7%	6	26.1%	35.2%	$750	39.4%	44.1%	14	40.0%	40.4%	$2,445	57.0%	49.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*18*	*100%*	*$1,297*	*100%*	*100%*	*58*	*100%*	*$6,190*	*100%*	*100%*	*18*	*100%*	*100%*	*$1,297*	*100%*	*100%*	*23*	*100%*	*100%*	*$1,904*	*100%*	*100%*	*35*	*100%*	*100%*	*$4,286*	*100%*	*100%*
SMALL BUSINESSES						Total Businesses					Total Businesses																		
	Low	1	16.7%	$100	8.8%	8.9%	3	18.8%	$112	4.5%	9.0%	1	16.7%	6.4%	$100	8.8%	6.1%	2	28.6%	8.0%	$88	6.8%	8.3%	1	11.1%	9.1%	$24	2.0%	9.2%
	Moderate	0	0.0%	$0	0.0%	10.2%	5	31.3%	$136	5.4%	13.5%	0	0.0%	10.5%	$0	0.0%	9.3%	1	14.3%	12.4%	$10	0.8%	10.7%	4	44.4%	12.8%	$126	10.4%	12.5%
	Middle	4	66.7%	$960	85.0%	59.2%	5	31.3%	$2,121	85.0%	54.9%	4	66.7%	50.3%	$960	85.0%	49.6%	3	42.9%	46.6%	$1,090	84.6%	41.3%	2	22.2%	51.5%	$1,031	85.3%	53.1%
	Upper	1	16.7%	$70	6.2%	21.7%	3	18.8%	$127	5.1%	22.6%	1	16.7%	31.9%	$70	6.2%	34.9%	1	14.3%	32.2%	$100	7.8%	39.6%	2	22.2%	26.5%	$27	2.2%	25.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%		0	0.0%	0.8%	$0	0.0%	0.1%	0	0.0%	0.7%	$0	0.0%	0.1%	0	0.0%	0.1%	$0	0.0%	0.0%
	Total	*6*	*100%*	*$1,130*	*100%*	*100%*	*16*	*100%*	*$2,496*	*100%*	*100%*	*6*	*100%*	*100%*	*$1,130*	*100%*	*100%*	*7*	*100%*	*100%*	*$1,288*	*100%*	*100%*	*9*	*100%*	*100%*	*$1,208*	*100%*	*100%*
SMALL FARM						Total Farms					Total Farms																		
	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.2%	$0	0.0%	0.0%	0	0.0%	1.0%	$0	0.0%	0.1%	0	0.0%	0.2%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	2.6%	0	0.0%	$0	0.0%	3.9%	0	0.0%	0.7%	$0	0.0%	1.4%	0	0.0%	0.8%	$0	0.0%	0.2%	0	0.0%	0.7%	$0	0.0%	0.7%
	Middle	0	0.0%	$0	0.0%	79.4%	1	100.0%	$6	100.0%	77.2%	0	0.0%	82.5%	$0	0.0%	84.9%	1	100.0%	80.2%	$6	100.0%	83.9%	0	0.0%	84.0%	$0	0.0%	85.4%
	Upper	0	0.0%	$0	0.0%	18.0%	0	0.0%	$0	0.0%	19.0%	0	0.0%	16.5%	$0	0.0%	13.6%	0	0.0%	17.8%	$0	0.0%	15.4%	0	0.0%	15.1%	$0	0.0%	13.9%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%		0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.3%	$0	0.0%	0.3%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*1*	*100%*	*$6*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*1*	*100%*	*100%*	*$6*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*

Originations & Purchases
2018 and 2020 FFIEC Census Data and D&B information, and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2

Assessment Area: IL Bloomington

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison										Bank & Aggregate Lending Comparison																	
		2018					2019, 2020					2018						2019						2020					
		Count		Dollar		Families by Family Income	Count		Dollar		Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
												Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	0	0.0%	$0	0.0%	19.4%	4	33.3%	$387	21.1%	20.0%	0	0.0%	14.8%	$0	0.0%	9.3%	3	50.0%	14.2%	$313	30.0%	8.9%	1	16.7%	18.4%	$74	9.3%	12.1%
	Moderate	2	50.0%	$289	45.2%	17.3%	1	8.3%	$136	7.4%	17.6%	2	50.0%	22.9%	$289	45.2%	20.1%	0	0.0%	22.9%	$0	0.0%	19.2%	1	16.7%	22.1%	$136	17.1%	19.7%
	Middle	2	50.0%	$350	54.8%	22.2%	2	16.7%	$379	20.6%	22.6%	2	50.0%	20.3%	$350	54.8%	21.7%	1	16.7%	21.4%	$211	20.2%	22.2%	1	16.7%	21.1%	$168	21.1%	23.7%
	Upper	0	0.0%	$0	0.0%	41.1%	3	25.0%	$595	32.4%	39.8%	0	0.0%	24.1%	$0	0.0%	32.1%	1	16.7%	24.3%	$273	26.2%	33.6%	2	33.3%	18.6%	$322	40.5%	25.9%
	Unknown	0	0.0%	$0	0.0%	0.0%	2	16.7%	$341	18.6%	0.0%	0	0.0%	17.8%	$0	0.0%	16.8%	1	16.7%	17.2%	$245	23.5%	16.0%	1	16.7%	19.8%	$96	12.1%	18.6%
	Total	*4*	*100%*	*$639*	*100%*	*100%*	*12*	*100%*	*$1,838*	*100%*	*100%*	*4*	*100%*	*100%*	*$639*	*100%*	*100%*	*6*	*100%*	*100%*	*$1,042*	*100%*	*100%*	*6*	*100%*	*100%*	*$796*	*100%*	*100%*
REFINANCE	Low	0	0.0%	$0	0.0%	19.4%	8	25.0%	$507	13.5%	20.0%	0	0.0%	13.5%	$0	0.0%	8.9%	4	40.0%	9.1%	$146	28.1%	4.5%	4	18.2%	7.7%	$361	11.2%	4.4%
	Moderate	3	60.0%	$262	73.0%	17.3%	7	21.9%	$638	17.0%	17.6%	3	60.0%	20.0%	$262	73.0%	16.6%	2	20.0%	16.9%	$136	26.2%	11.9%	5	22.7%	17.3%	$502	15.5%	13.0%
	Middle	0	0.0%	$0	0.0%	22.2%	10	31.3%	$1,385	36.9%	22.6%	0	0.0%	22.3%	$0	0.0%	22.3%	2	20.0%	22.3%	$188	36.2%	20.4%	8	36.4%	26.2%	$1,197	37.0%	24.5%
	Upper	2	40.0%	$97	27.0%	41.1%	4	12.5%	$809	21.6%	39.8%	2	40.0%	32.6%	$97	27.0%	39.4%	1	10.0%	37.0%	$16	3.1%	48.3%	3	13.6%	36.5%	$793	24.5%	45.7%
	Unknown	0	0.0%	$0	0.0%	0.0%	3	9.4%	$414	11.0%	0.0%	0	0.0%	11.6%	$0	0.0%	12.8%	1	10.0%	14.7%	$34	6.5%	14.8%	2	9.1%	12.3%	$380	11.8%	12.4%
	Total	*5*	*100%*	*$359*	*100%*	*100%*	*32*	*100%*	*$3,753*	*100%*	*100%*	*5*	*100%*	*100%*	*$359*	*100%*	*100%*	*10*	*100%*	*100%*	*$520*	*100%*	*100%*	*22*	*100%*	*100%*	*$3,233*	*100%*	*100%*
HOME IMPROVEMENT	Low	1	33.3%	$25	28.1%	19.4%	3	33.3%	$43	13.6%	20.0%	1	33.3%	11.8%	$25	28.1%	7.7%	2	40.0%	10.0%	$28	12.9%	8.6%	1	25.0%	11.0%	$15	15.0%	6.3%
	Moderate	2	66.7%	$64	71.9%	17.3%	2	22.2%	$84	26.5%	17.6%	2	66.7%	18.7%	$64	71.9%	15.7%	1	20.0%	15.3%	$34	15.7%	12.9%	1	25.0%	15.1%	$50	50.0%	15.9%
	Middle	0	0.0%	$0	0.0%	22.2%	1	11.1%	$75	23.7%	22.6%	0	0.0%	22.0%	$0	0.0%	19.8%	1	20.0%	19.7%	$75	34.6%	14.8%	0	0.0%	15.1%	$0	0.0%	22.2%
	Upper	0	0.0%	$0	0.0%	41.1%	2	22.2%	$100	31.5%	39.8%	0	0.0%	33.3%	$0	0.0%	43.6%	1	20.0%	31.3%	$80	36.9%	43.1%	1	25.0%	22.6%	$20	20.0%	27.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	1	11.1%	$15	4.7%	0.0%	0	0.0%	14.2%	$0	0.0%	13.2%	0	0.0%	23.7%	$0	0.0%	20.5%	1	25.0%	36.3%	$15	15.0%	28.5%
	Total	*3*	*100%*	*$89*	*100%*	*100%*	*9*	*100%*	*$317*	*100%*	*100%*	*3*	*100%*	*100%*	*$89*	*100%*	*100%*	*5*	*100%*	*100%*	*$217*	*100%*	*100%*	*4*	*100%*	*100%*	*$100*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	$0	0.0%	19.4%	0	0.0%	$0	0.0%	20.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	1.6%	$0	0.0%	0.2%
	Moderate	0	0.0%	$0	0.0%	17.3%	0	0.0%	$0	0.0%	17.6%	0	0.0%	1.4%	$0	0.0%	0.1%	0	0.0%	2.9%	$0	0.0%	1.1%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	22.2%	0	0.0%	$0	0.0%	22.6%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	7.2%	$0	0.0%	0.8%	0	0.0%	1.6%	$0	0.0%	0.3%
	Upper	0	0.0%	$0	0.0%	41.1%	0	0.0%	$0	0.0%	39.8%	0	0.0%	6.8%	$0	0.0%	1.5%	0	0.0%	7.2%	$0	0.0%	1.4%	0	0.0%	7.8%	$0	0.0%	2.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	91.8%	$0	0.0%	98.4%	0	0.0%	82.6%	$0	0.0%	96.7%	0	0.0%	89.1%	$0	0.0%	97.1%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	2	33.3%	$45	21.4%	19.4%	1	33.3%	$25	16.1%	20.0%	2	33.3%	10.3%	$45	21.4%	6.2%	1	100.0%	9.5%	$25	100.0%	10.0%	0	0.0%	8.8%	$0	0.0%	4.9%
	Moderate	1	16.7%	$100	47.6%	17.3%	1	33.3%	$50	32.3%	17.6%	1	16.7%	12.4%	$100	47.6%	11.4%	0	0.0%	8.4%	$0	0.0%	6.8%	1	50.0%	16.2%	$50	38.5%	15.5%
	Middle	3	50.0%	$65	31.0%	22.2%	1	33.3%	$80	51.6%	22.6%	3	50.0%	22.7%	$65	31.0%	25.0%	0	0.0%	15.8%	$0	0.0%	18.2%	1	50.0%	22.1%	$80	61.5%	16.7%
	Upper	0	0.0%	$0	0.0%	41.1%	0	0.0%	$0	0.0%	39.8%	0	0.0%	36.1%	$0	0.0%	43.1%	0	0.0%	29.5%	$0	0.0%	36.5%	0	0.0%	19.1%	$0	0.0%	31.6%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	18.6%	$0	0.0%	14.4%	0	0.0%	36.8%	$0	0.0%	28.5%	0	0.0%	33.8%	$0	0.0%	31.4%
	Total	*6*	*100%*	*$210*	*100%*	*100%*	*3*	*100%*	*$155*	*100%*	*100%*	*6*	*100%*	*100%*	*$210*	*100%*	*100%*	*1*	*100%*	*100%*	*$25*	*100%*	*100%*	*2*	*100%*	*100%*	*$130*	*100%*	*100%*

Originations & Purchases

2018 and 2020 FFIEC Census Data and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2

Assessment Area: IL Bloomington

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018 Count #	2018 Count %	2018 Dollar $ (000s)	2018 Dollar $ %	2018 Families by Family Income %	2019, 2020 Count #	2019, 2020 Count %	2019, 2020 Dollar $ (000s)	2019, 2020 Dollar $ %	2019, 2020 Families by Family Income %	Bank & Aggregate Lending Comparison 2018 Count Bank #	2018 Count Bank %	2018 Count Agg %	2018 Dollar Bank $(000s)	2018 Dollar Bank $ %	2018 Dollar Agg $ %	2019 Count Bank #	2019 Count Bank %	2019 Count Agg %	2019 Dollar Bank $(000s)	2019 Dollar Bank $ %	2019 Dollar Agg $ %	2020 Count Bank #	2020 Count Bank %	2020 Count Agg %	2020 Dollar Bank $(000s)	2020 Dollar Bank $ %	2020 Dollar Agg $ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	19.4%	0	0.0%	$0	0.0%	20.0%	0	0.0%	16.0%	$0	0.0%	10.3%	0	0.0%	10.7%	$0	0.0%	4.6%	0	0.0%	11.5%	$0	0.0%	7.6%
	Moderate	0	0.0%	$0	0.0%	17.3%	2	100.0%	$127	100.0%	17.6%	0	0.0%	19.8%	$0	0.0%	18.4%	1	100.0%	13.3%	$100	100.0%	11.4%	1	100.0%	17.3%	$27	100.0%	11.1%
	Middle	0	0.0%	$0	0.0%	22.2%	0	0.0%	$0	0.0%	22.6%	0	0.0%	19.8%	$0	0.0%	11.3%	0	0.0%	21.3%	$0	0.0%	19.3%	0	0.0%	30.8%	$0	0.0%	25.0%
	Upper	0	0.0%	$0	0.0%	41.1%	0	0.0%	$0	0.0%	39.8%	0	0.0%	29.6%	$0	0.0%	48.0%	0	0.0%	38.7%	$0	0.0%	49.8%	0	0.0%	34.6%	$0	0.0%	54.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	14.8%	$0	0.0%	11.9%	0	0.0%	16.0%	$0	0.0%	14.8%	0	0.0%	5.8%	$0	0.0%	2.2%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*2*	*100%*	*$127*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*1*	*100%*	*100%*	*$100*	*100%*	*100%*	*1*	*100%*	*100%*	*$27*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	19.4%	0	0.0%	$0	0.0%	20.0%	0	0.0%	2.2%	$0	0.0%	0.8%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	17.3%	0	0.0%	$0	0.0%	17.6%	0	0.0%	1.1%	$0	0.0%	1.2%	0	0.0%	1.1%	$0	0.0%	0.9%	0	0.0%	0.2%	$0	0.0%	0.2%
	Middle	0	0.0%	$0	0.0%	22.2%	0	0.0%	$0	0.0%	22.6%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	41.1%	0	0.0%	$0	0.0%	39.8%	0	0.0%	1.1%	$0	0.0%	2.2%	0	0.0%	1.1%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	95.5%	$0	0.0%	95.7%	0	0.0%	97.8%	$0	0.0%	99.1%	0	0.0%	99.8%	$0	0.0%	99.8%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	3	16.7%	$70	5.4%	19.4%	16	27.6%	$962	15.5%	20.0%	3	16.7%	13.8%	$70	5.4%	7.9%	10	43.5%	12.0%	$512	26.9%	6.7%	6	17.1%	11.7%	$450	10.5%	6.9%
	Moderate	8	44.4%	$715	55.1%	17.3%	13	22.4%	$1,035	16.7%	17.6%	8	44.4%	21.1%	$715	55.1%	16.6%	4	17.4%	19.8%	$270	14.2%	15.0%	9	25.7%	18.2%	$765	17.8%	14.4%
	Middle	5	27.8%	$415	32.0%	22.2%	14	24.1%	$1,919	31.0%	22.6%	5	27.8%	20.2%	$415	32.0%	18.7%	4	17.4%	21.0%	$474	24.9%	19.3%	10	28.6%	22.6%	$1,445	33.7%	22.1%
	Upper	2	11.1%	$97	7.5%	41.1%	9	15.5%	$1,504	24.3%	39.8%	2	11.1%	26.0%	$97	7.5%	29.5%	3	13.0%	28.1%	$369	19.4%	34.8%	6	17.1%	27.2%	$1,135	26.5%	34.4%
	Unknown	0	0.0%	$0	0.0%	0.0%	6	10.3%	$770	12.4%	0.0%	0	0.0%	18.9%	$0	0.0%	27.3%	2	8.7%	19.2%	$279	14.7%	24.3%	4	11.4%	20.2%	$491	11.5%	22.3%
	Total	*18*	*100%*	*$1,297*	*100%*	*100%*	*58*	*100%*	*$6,190*	*100%*	*100%*	*18*	*100%*	*100%*	*$1,297*	*100%*	*100%*	*23*	*100%*	*100%*	*$1,904*	*100%*	*100%*	*35*	*100%*	*100%*	*$4,286*	*100%*	*100%*
Small Business					Total Businesses					Total Businesses																			
Revenue	$1 Million or Less	3	50.0%	$190	16.8%	88.9%	9	56.3%	$274	11.0%	89.4%	3	50.0%	42.0%	$190	16.8%	29.6%	3	42.9%	44.7%	$98	7.6%	24.9%	6	66.7%	38.0%	$176	14.6%	27.6%
	Over $1 Million	3	50.0%	$940	83.2%	9.4%	6	37.5%	$2,221	89.0%	9.2%	3	50.0%					4	57.1%					2	22.2%				
	Rev. available	6	100.0%	$1,130	100.0%	98.3%	15	93.8%	$2,495	100.0%	98.6%	6	100.0%					7	100.0%					8	88.9%				
	Rev. Not Known	0	0.0%	$0	0.0%	1.7%	1	6.3%	$1	0.0%	1.3%	0	0.0%					0	0.0%					1	11.1%				
	Total	*6*	*100%*	*$1,130*	*100%*	*100%*	*16*	*100%*	*$2,496*	*100%*	*100%*	*6*	*100%*					*7*	*100%*					*9*	*100%*				
Loan Size	$100,000 or Less	3	50.0%	$190	16.8%		12	75.0%	$465	18.6%		3	50.0%	85.2%	$190	16.8%	24.6%	5	71.4%	85.6%	$288	22.4%	24.3%	7	77.8%	81.5%	$177	14.7%	25.4%
	$100,001-$250,000	2	33.3%	$440	38.9%		1	6.3%	$191	7.7%		2	33.3%	8.4%	$440	38.9%	22.2%	0	0.0%	7.8%	$0	0.0%	21.8%	1	11.1%	10.3%	$191	15.8%	22.5%
	$250,001-$1 Million	1	16.7%	$500	44.2%		3	18.8%	$1,840	73.7%		1	16.7%	6.5%	$500	44.2%	53.2%	2	28.6%	6.5%	$1,000	77.6%	53.9%	1	11.1%	8.2%	$840	69.5%	52.1%
	Total	*6*	*100%*	*$1,130*	*100%*		*16*	*100%*	*$2,496*	*100%*		*6*	*100%*	*100%*	*$1,130*	*100%*	*100%*	*7*	*100%*	*100%*	*$1,288*	*100%*	*100%*	*9*	*100%*	*100%*	*$1,208*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	3	100.0%	$190	100.0%		9	100.0%	$274	100.0%																			
	$100,001-$250,000	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%																			
	$250,001-$1 Million	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%																			
	Total	*3*	*100%*	*$190*	*100%*		*9*	*100%*	*$274*	*100%*																			
Small Farm					Total Farms					Total Farms																			
Revenue	$1 Million or Less	0	0.0%	$0	0.0%	100.0%	1	100.0%	$6	100.0%	100.0%	0	0.0%	68.6%	$0	0.0%	80.3%	1	100.0%	66.4%	$6	100.0%	80.9%	0	0.0%	61.6%	$0	0.0%	77.0%
	Over $1 Million	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%					0	0.0%					0	0.0%				
	Rev. available	0	0.0%	$0	0.0%	100.0%	1	100.0%	$6	100.0%	100.0%	0	0.0%					1	100.0%					0	0.0%				
	Not Known	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%					0	0.0%					0	0.0%				
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*1*	*100%*	*$6*	*100%*	*100%*	*0*	*0%*					*1*	*100%*					*0*	*0%*				
Loan Size	$100,000 or Less	0	0.0%	$0	0.0%		1	100.0%	$6	100.0%		0	0.0%	59.6%	$0	0.0%	16.6%	1	100.0%	63.9%	$6	100.0%	19.3%	0	0.0%	63.4%	$0	0.0%	17.5%
	$100,001-$250,000	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%		0	0.0%	23.1%	$0	0.0%	33.2%	0	0.0%	23.9%	$0	0.0%	39.5%	0	0.0%	22.7%	$0	0.0%	37.3%
	$250,001-$500,000	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%		0	0.0%	17.3%	$0	0.0%	50.2%	0	0.0%	12.2%	$0	0.0%	41.2%	0	0.0%	13.9%	$0	0.0%	45.2%
	Total	*0*	*0%*	*$0*	*0%*		*1*	*100%*	*$6*	*100%*		*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*1*	*100%*	*100%*	*$6*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	0	0.0%	$0	0.0%		1	100.0%	$6	100.0%																			
	$100,001-$250,000	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%																			
	$250,001-$500,000	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%																			
	Total	*0*	*0%*	*$0*	*0%*		*1*	*100%*	*$6*	*100%*																			

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue.
2018 and 2020 FFIEC Census Data and D&B information, and 2015 ACS Data.

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2

Assessment Area: IL Carbondale

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison										Bank & Aggregate Lending Comparison																	
		2018					2019, 2020					2018						2019						2020					
		Count		Dollar		Owner Occupied Units	Count		Dollar		Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
												Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
HOME PURCHASE	Low	0	0.0%	$0	0.0%	2.4%	2	5.6%	$201	4.6%	2.4%	0	0.0%	1.7%	$0	0.0%	1.7%	2	8.3%	2.5%	$201	6.9%	3.1%	0	0.0%	1.4%	$0	0.0%	1.8%
	Moderate	0	0.0%	$0	0.0%	16.0%	7	19.4%	$588	13.5%	13.0%	0	0.0%	12.4%	$0	0.0%	8.9%	3	12.5%	11.9%	$307	10.5%	8.8%	4	33.3%	11.8%	$281	19.5%	8.0%
	Middle	14	63.6%	$1,346	51.8%	47.7%	13	36.1%	$1,387	31.8%	50.7%	14	63.6%	50.7%	$1,346	51.8%	49.2%	9	37.5%	49.1%	$969	33.2%	46.2%	4	33.3%	49.6%	$418	29.0%	48.8%
	Upper	7	31.8%	$1,181	45.5%	32.8%	14	38.9%	$2,186	50.1%	32.8%	7	31.8%	34.1%	$1,181	45.5%	39.3%	10	41.7%	34.7%	$1,446	49.5%	40.7%	4	33.3%	35.7%	$740	51.4%	40.2%
	Unknown	1	4.5%	$70	2.7%	1.1%	0	0.0%	$0	0.0%	1.1%	1	4.5%	1.1%	$70	2.7%	1.0%	0	0.0%	1.8%	$0	0.0%	1.3%	0	0.0%	1.4%	$0	0.0%	1.2%
	Total	*22*	*100%*	*$2,597*	*100%*	*100%*	*36*	*100%*	*$4,362*	*100%*	*100%*	*22*	*100%*	*100%*	*$2,597*	*100%*	*100%*	*24*	*100%*	*100%*	*$2,923*	*100%*	*100%*	*12*	*100%*	*100%*	*$1,439*	*100%*	*100%*
REFINANCE	Low	0	0.0%	$0	0.0%	2.4%	2	3.9%	$115	2.9%	2.4%	0	0.0%	2.2%	$0	0.0%	2.1%	1	7.1%	1.7%	$55	6.0%	1.9%	1	2.7%	1.7%	$60	2.0%	2.0%
	Moderate	1	4.3%	$40	2.0%	16.0%	6	11.8%	$242	6.2%	13.0%	1	4.3%	13.1%	$40	2.0%	10.8%	2	14.3%	10.6%	$96	10.5%	7.1%	4	10.8%	6.4%	$146	4.9%	4.4%
	Middle	11	47.8%	$822	41.6%	47.7%	23	45.1%	$1,790	45.9%	50.7%	11	47.8%	50.3%	$822	41.6%	47.7%	6	42.9%	51.9%	$245	26.8%	48.5%	17	45.9%	47.1%	$1,545	51.7%	44.2%
	Upper	11	47.8%	$1,116	56.4%	32.8%	20	39.2%	$1,755	45.0%	32.8%	11	47.8%	33.1%	$1,116	56.4%	38.6%	5	35.7%	35.0%	$519	56.7%	39.5%	15	40.5%	44.5%	$1,236	41.4%	49.1%
	Unknown	0	0.0%	$0	0.0%	1.1%	0	0.0%	$0	0.0%	1.1%	0	0.0%	1.3%	$0	0.0%	0.7%	0	0.0%	0.9%	$0	0.0%	3.0%	0	0.0%	0.3%	$0	0.0%	0.3%
	Total	*23*	*100%*	*$1,978*	*100%*	*100%*	*51*	*100%*	*$3,902*	*100%*	*100%*	*23*	*100%*	*100%*	*$1,978*	*100%*	*100%*	*14*	*100%*	*100%*	*$915*	*100%*	*100%*	*37*	*100%*	*100%*	*$2,987*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	$0	0.0%	2.4%	2	5.3%	$129	7.5%	2.4%	0	0.0%	5.3%	$0	0.0%	3.5%	2	9.1%	3.8%	$129	12.5%	3.5%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	16.0%	2	5.3%	$50	2.9%	13.0%	0	0.0%	14.7%	$0	0.0%	15.4%	1	4.5%	5.7%	$10	1.0%	2.9%	1	6.3%	14.0%	$40	5.8%	15.4%
	Middle	7	50.0%	$289	48.3%	47.7%	16	42.1%	$513	29.9%	50.7%	7	50.0%	46.3%	$289	48.3%	44.3%	9	40.9%	50.5%	$294	28.6%	40.0%	7	43.8%	44.0%	$219	31.7%	45.6%
	Upper	7	50.0%	$309	51.7%	32.8%	18	47.4%	$1,026	59.7%	32.8%	7	50.0%	32.6%	$309	51.7%	36.5%	10	45.5%	39.0%	$595	57.9%	53.0%	8	50.0%	42.0%	$431	62.5%	39.0%
	Unknown	0	0.0%	$0	0.0%	1.1%	0	0.0%	$0	0.0%	1.1%	0	0.0%	1.1%	$0	0.0%	0.3%	0	0.0%	1.0%	$0	0.0%	0.6%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*14*	*100%*	*$598*	*100%*	*100%*	*38*	*100%*	*$1,718*	*100%*	*100%*	*14*	*100%*	*100%*	*$598*	*100%*	*100%*	*22*	*100%*	*100%*	*$1,028*	*100%*	*100%*	*16*	*100%*	*100%*	*$690*	*100%*	*100%*
MULTI FAMILY					Multi-Family Units					Multi-Family Units																			
	Low	0	0.0%	$0	0.0%	31.9%	0	0.0%	$0	0.0%	31.9%	0	0.0%	14.3%	$0	0.0%	6.9%	0	0.0%	13.3%	$0	0.0%	4.7%	0	0.0%	17.2%	$0	0.0%	13.2%
	Moderate	0	0.0%	$0	0.0%	11.5%	0	0.0%	$0	0.0%	10.7%	0	0.0%	10.7%	$0	0.0%	1.8%	0	0.0%	6.7%	$0	0.0%	47.5%	0	0.0%	24.1%	$0	0.0%	41.3%
	Middle	0	0.0%	$0	0.0%	14.0%	0	0.0%	$0	0.0%	14.8%	0	0.0%	28.6%	$0	0.0%	21.8%	0	0.0%	30.0%	$0	0.0%	11.5%	0	0.0%	34.5%	$0	0.0%	23.2%
	Upper	0	0.0%	$0	0.0%	13.4%	0	0.0%	$0	0.0%	13.4%	0	0.0%	28.6%	$0	0.0%	8.9%	0	0.0%	33.3%	$0	0.0%	24.0%	0	0.0%	13.8%	$0	0.0%	8.1%
	Unknown	0	0.0%	$0	0.0%	29.1%	0	0.0%	$0	0.0%	29.1%	0	0.0%	17.9%	$0	0.0%	60.5%	0	0.0%	16.7%	$0	0.0%	12.3%	0	0.0%	10.3%	$0	0.0%	14.3%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	$0	0.0%	2.4%	0	0.0%	$0	0.0%	2.4%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	10.0%	$0	0.0%	10.6%
	Moderate	0	0.0%	$0	0.0%	16.0%	1	10.0%	$109	19.0%	13.0%	0	0.0%	10.5%	$0	0.0%	7.3%	1	14.3%	10.5%	$109	23.0%	8.8%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	5	100.0%	$308	100.0%	47.7%	3	30.0%	$166	28.9%	50.7%	5	100.0%	57.9%	$308	100.0%	51.4%	3	42.9%	42.1%	$166	35.0%	45.5%	0	0.0%	40.0%	$0	0.0%	59.2%
	Upper	0	0.0%	$0	0.0%	32.8%	6	60.0%	$299	52.1%	32.8%	0	0.0%	31.6%	$0	0.0%	41.2%	3	42.9%	47.4%	$199	42.0%	45.7%	3	100.0%	50.0%	$100	100.0%	30.2%
	Unknown	0	0.0%	$0	0.0%	1.1%	0	0.0%	$0	0.0%	1.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*5*	*100%*	*$308*	*100%*	*100%*	*10*	*100%*	*$574*	*100%*	*100%*	*5*	*100%*	*100%*	*$308*	*100%*	*100%*	*7*	*100%*	*100%*	*$474*	*100%*	*100%*	*3*	*100%*	*100%*	*$100*	*100%*	*100%*

Originations & Purchases
2018 and 2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2
Assessment Area: IL Carbondale

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison										Bank & Aggregate Lending Comparison																	
		2018					2019, 2020					2018						2019						2020					
		Count		Dollar		Owner Occupied Units	Count		Dollar		Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
												Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	2.4%	0	0.0%	$0	0.0%	2.4%	0	0.0%	5.4%	$0	0.0%	12.3%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	16.0%	0	0.0%	$0	0.0%	13.0%	0	0.0%	13.5%	$0	0.0%	10.2%	0	0.0%	18.9%	$0	0.0%	16.9%	0	0.0%	16.0%	$0	0.0%	11.2%
	Middle	1	100.0%	$11	100.0%	47.7%	3	100.0%	$132	100.0%	50.7%	1	100.0%	54.1%	$11	100.0%	48.0%	1	100.0%	45.9%	$24	100.0%	48.1%	2	100.0%	60.0%	$108	100.0%	44.6%
	Upper	0	0.0%	$0	0.0%	32.8%	0	0.0%	$0	0.0%	32.8%	0	0.0%	27.0%	$0	0.0%	29.4%	0	0.0%	32.4%	$0	0.0%	31.1%	0	0.0%	24.0%	$0	0.0%	44.2%
	Unknown	0	0.0%	$0	0.0%	1.1%	0	0.0%	$0	0.0%	1.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	2.7%	$0	0.0%	3.9%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*1*	*100%*	*$11*	*100%*	*100%*	*3*	*100%*	*$132*	*100%*	*100%*	*1*	*100%*	*100%*	*$11*	*100%*	*100%*	*1*	*100%*	*100%*	*$24*	*100%*	*100%*	*2*	*100%*	*100%*	*$108*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	2.4%	0	0.0%	$0	0.0%	2.4%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	1.3%	$0	0.0%	0.9%
	Moderate	0	0.0%	$0	0.0%	16.0%	0	0.0%	$0	0.0%	13.0%	0	0.0%	24.1%	$0	0.0%	18.0%	0	0.0%	17.6%	$0	0.0%	15.9%	0	0.0%	16.3%	$0	0.0%	9.1%
	Middle	0	0.0%	$0	0.0%	47.7%	0	0.0%	$0	0.0%	50.7%	0	0.0%	48.3%	$0	0.0%	49.2%	0	0.0%	62.7%	$0	0.0%	60.3%	0	0.0%	51.3%	$0	0.0%	51.9%
	Upper	0	0.0%	$0	0.0%	32.8%	0	0.0%	$0	0.0%	32.8%	0	0.0%	27.6%	$0	0.0%	32.8%	0	0.0%	19.6%	$0	0.0%	23.8%	0	0.0%	31.3%	$0	0.0%	38.2%
	Unknown	0	0.0%	$0	0.0%	1.1%	0	0.0%	$0	0.0%	1.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	0	0.0%	$0	0.0%	2.4%	6	4.3%	$445	4.2%	2.4%	0	0.0%	2.1%	$0	0.0%	2.4%	5	7.4%	2.3%	$385	7.2%	2.8%	1	1.4%	1.7%	$60	1.1%	2.5%
	Moderate	1	1.5%	$40	0.7%	16.0%	16	11.6%	$989	9.3%	13.0%	1	1.5%	13.0%	$40	0.7%	9.0%	7	10.3%	11.4%	$522	9.7%	11.6%	9	12.9%	9.3%	$467	8.8%	7.7%
	Middle	38	58.5%	$2,776	50.5%	47.7%	58	42.0%	$3,988	37.3%	50.7%	38	58.5%	50.2%	$2,776	50.5%	46.1%	28	41.2%	50.0%	$1,698	31.7%	44.0%	30	42.9%	48.2%	$2,290	43.0%	45.1%
	Upper	25	38.5%	$2,606	47.5%	32.8%	58	42.0%	$5,266	49.3%	32.8%	25	38.5%	33.4%	$2,606	47.5%	36.0%	28	41.2%	34.7%	$2,759	51.4%	38.8%	30	42.9%	40.0%	$2,507	47.1%	43.4%
	Unknown	1	1.5%	$70	1.3%	1.1%	0	0.0%	$0	0.0%	1.1%	1	1.5%	1.3%	$70	1.3%	6.6%	0	0.0%	1.6%	$0	0.0%	2.8%	0	0.0%	0.8%	$0	0.0%	1.3%
	Total	*65*	*100%*	*$5,492*	*100%*	*100%*	*138*	*100%*	*$10,688*	*100%*	*100%*	*65*	*100%*	*100%*	*$5,492*	*100%*	*100%*	*68*	*100%*	*100%*	*$5,364*	*100%*	*100%*	*70*	*100%*	*100%*	*$5,324*	*100%*	*100%*
SMALL BUSINESSES						Total Businesses					Total Businesses																		
	Low	1	8.3%	$60	12.3%	7.3%	6	10.5%	$999	22.6%	7.5%	1	8.3%	6.0%	$60	12.3%	3.9%	3	21.4%	6.0%	$774	55.4%	4.7%	3	7.0%	6.5%	$225	7.4%	3.9%
	Moderate	6	50.0%	$240	49.3%	19.5%	13	22.8%	$435	9.8%	17.6%	6	50.0%	14.5%	$240	49.3%	13.4%	1	7.1%	11.8%	$60	4.3%	8.5%	12	27.9%	13.1%	$375	12.4%	10.9%
	Middle	3	25.0%	$135	27.7%	44.2%	17	29.8%	$892	20.2%	46.0%	3	25.0%	44.8%	$135	27.7%	47.3%	5	35.7%	46.7%	$84	6.0%	52.1%	12	27.9%	45.2%	$808	26.7%	51.6%
	Upper	1	8.3%	$50	10.3%	25.2%	16	28.1%	$1,967	44.5%	24.8%	1	8.3%	29.8%	$50	10.3%	30.5%	5	35.7%	30.1%	$480	34.3%	31.9%	11	25.6%	30.9%	$1,487	49.2%	30.3%
	Unknown	1	8.3%	$2	0.4%	3.8%	5	8.8%	$130	2.9%	4.0%	1	8.3%	2.8%	$2	0.4%	4.3%	0	0.0%	2.9%	$0	0.0%	2.3%	5	11.6%	3.7%	$130	4.3%	3.2%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%		0	0.0%	2.1%	$0	0.0%	0.6%	0	0.0%	2.5%	$0	0.0%	0.6%	0	0.0%	0.6%	$0	0.0%	0.1%
	Total	*12*	*100%*	*$487*	*100%*	*100%*	*57*	*100%*	*$4,423*	*100%*	*100%*	*12*	*100%*	*100%*	*$487*	*100%*	*100%*	*14*	*100%*	*100%*	*$1,398*	*100%*	*100%*	*43*	*100%*	*100%*	*$3,025*	*100%*	*100%*
SMALL FARM						Total Farms					Total Farms																		
	Low	0	0.0%	$0	0.0%	3.5%	0	0.0%	$0	0.0%	3.5%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	24.6%	0	0.0%	$0	0.0%	2.1%	0	0.0%	23.0%	$0	0.0%	17.0%	0	0.0%	2.5%	$0	0.0%	4.0%	0	0.0%	3.4%	$0	0.0%	1.4%
	Middle	1	100.0%	$85	100.0%	50.7%	3	75.0%	$235	95.1%	71.1%	1	100.0%	47.1%	$85	100.0%	55.6%	2	66.7%	74.1%	$150	92.6%	77.3%	1	100.0%	70.8%	$85	100.0%	73.5%
	Upper	0	0.0%	$0	0.0%	21.1%	1	25.0%	$12	4.9%	23.2%	0	0.0%	28.7%	$0	0.0%	27.3%	1	33.3%	23.5%	$12	7.4%	18.8%	0	0.0%	25.8%	$0	0.0%	25.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%		0	0.0%	1.1%	$0	0.0%	0.2%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*1*	*100%*	*$85*	*100%*	*100%*	*4*	*100%*	*$247*	*100%*	*100%*	*1*	*100%*	*100%*	*$85*	*100%*	*100%*	*3*	*100%*	*100%*	*$162*	*100%*	*100%*	*1*	*100%*	*100%*	*$85*	*100%*	*100%*

Originations & Purchases
2018 and 2020 FFIEC Census Data and D&B information, and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2

Assessment Area: IL Carbondale

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison										Bank & Aggregate Lending Comparison																	
		2018					2019, 2020					2018						2019						2020					
		Count		Dollar		Families by Family Income	Count		Dollar		Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
												Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	6	27.3%	$324	12.5%	21.8%	4	11.1%	$207	4.7%	21.6%	6	27.3%	7.6%	$324	12.5%	3.8%	2	8.3%	7.0%	$85	2.9%	3.3%	2	16.7%	7.5%	$122	8.5%	4.0%
	Moderate	5	22.7%	$342	13.2%	18.4%	11	30.6%	$1,081	24.8%	18.2%	5	22.7%	19.8%	$342	13.2%	14.2%	7	29.2%	19.0%	$659	22.5%	13.7%	4	33.3%	20.4%	$422	29.3%	14.7%
	Middle	2	9.1%	$248	9.5%	18.7%	7	19.4%	$730	16.7%	18.6%	2	9.1%	21.8%	$248	9.5%	19.9%	3	12.5%	22.7%	$351	12.0%	22.3%	4	33.3%	23.4%	$379	26.3%	22.4%
	Upper	9	40.9%	$1,683	64.8%	41.2%	12	33.3%	$2,028	46.5%	41.6%	9	40.9%	35.9%	$1,683	64.8%	47.7%	10	41.7%	35.9%	$1,512	51.7%	46.6%	2	16.7%	36.0%	$516	35.9%	47.9%
	Unknown	0	0.0%	$0	0.0%	0.0%	2	5.6%	$316	7.2%	0.0%	0	0.0%	14.9%	$0	0.0%	14.4%	2	8.3%	15.3%	$316	10.8%	14.0%	0	0.0%	12.8%	$0	0.0%	11.0%
	Total	*22*	*100%*	*$2,597*	*100%*	*100%*	*36*	*100%*	*$4,362*	*100%*	*100%*	*22*	*100%*	*100%*	*$2,597*	*100%*	*100%*	*24*	*100%*	*100%*	*$2,923*	*100%*	*100%*	*12*	*100%*	*100%*	*$1,439*	*100%*	*100%*
REFINANCE	Low	3	13.0%	$116	5.9%	21.8%	3	5.9%	$57	1.5%	21.6%	3	13.0%	6.5%	$116	5.9%	2.9%	0	0.0%	5.2%	$0	0.0%	2.2%	3	8.1%	3.1%	$57	1.9%	1.2%
	Moderate	6	26.1%	$440	22.2%	18.4%	10	19.6%	$594	15.2%	18.2%	6	26.1%	17.1%	$440	22.2%	11.5%	2	14.3%	12.5%	$56	6.1%	6.9%	8	21.6%	8.6%	$538	18.0%	5.2%
	Middle	2	8.7%	$159	8.0%	18.7%	15	29.4%	$1,037	26.6%	18.6%	2	8.7%	21.4%	$159	8.0%	16.9%	4	28.6%	18.2%	$190	20.8%	14.6%	11	29.7%	16.3%	$847	28.4%	12.7%
	Upper	11	47.8%	$1,215	61.4%	41.2%	22	43.1%	$2,147	55.0%	41.6%	11	47.8%	42.9%	$1,215	61.4%	55.4%	7	50.0%	42.2%	$602	65.8%	48.8%	15	40.5%	50.9%	$1,545	51.7%	58.7%
	Unknown	1	4.3%	$48	2.4%	0.0%	1	2.0%	$67	1.7%	0.0%	1	4.3%	12.1%	$48	2.4%	13.4%	1	7.1%	21.9%	$67	7.3%	27.5%	0	0.0%	21.1%	$0	0.0%	22.1%
	Total	*23*	*100%*	*$1,978*	*100%*	*100%*	*51*	*100%*	*$3,902*	*100%*	*100%*	*23*	*100%*	*100%*	*$1,978*	*100%*	*100%*	*14*	*100%*	*100%*	*$915*	*100%*	*100%*	*37*	*100%*	*100%*	*$2,987*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	$0	0.0%	21.8%	3	7.9%	$69	4.0%	21.6%	0	0.0%	3.2%	$0	0.0%	2.1%	2	9.1%	8.6%	$45	4.4%	4.0%	1	6.3%	4.0%	$24	3.5%	1.9%
	Moderate	3	21.4%	$203	33.9%	18.4%	5	13.2%	$242	14.1%	18.2%	3	21.4%	11.6%	$203	33.9%	11.1%	2	9.1%	12.4%	$114	11.1%	10.8%	3	18.8%	18.0%	$128	18.6%	14.0%
	Middle	8	57.1%	$232	38.8%	18.7%	8	21.1%	$269	15.7%	18.6%	8	57.1%	34.7%	$232	38.8%	28.4%	4	18.2%	21.9%	$190	18.5%	16.0%	4	25.0%	22.0%	$79	11.4%	16.4%
	Upper	3	21.4%	$163	27.3%	41.2%	22	57.9%	$1,138	66.2%	41.6%	3	21.4%	40.0%	$163	27.3%	47.1%	14	63.6%	52.4%	$679	66.1%	58.7%	8	50.0%	52.0%	$459	66.5%	63.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	10.5%	$0	0.0%	11.3%	0	0.0%	4.8%	$0	0.0%	10.4%	0	0.0%	4.0%	$0	0.0%	4.6%
	Total	*14*	*100%*	*$598*	*100%*	*100%*	*38*	*100%*	*$1,718*	*100%*	*100%*	*14*	*100%*	*100%*	*$598*	*100%*	*100%*	*22*	*100%*	*100%*	*$1,028*	*100%*	*100%*	*16*	*100%*	*100%*	*$690*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	$0	0.0%	21.8%	0	0.0%	$0	0.0%	21.6%	0	0.0%	3.6%	$0	0.0%	0.3%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	18.4%	0	0.0%	$0	0.0%	18.2%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	3.3%	$0	0.0%	0.7%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	18.7%	0	0.0%	$0	0.0%	18.6%	0	0.0%	3.6%	$0	0.0%	0.9%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	6.9%	$0	0.0%	1.0%
	Upper	0	0.0%	$0	0.0%	41.2%	0	0.0%	$0	0.0%	41.6%	0	0.0%	14.3%	$0	0.0%	7.1%	0	0.0%	20.0%	$0	0.0%	3.3%	0	0.0%	6.9%	$0	0.0%	3.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	78.6%	$0	0.0%	91.7%	0	0.0%	76.7%	$0	0.0%	95.9%	0	0.0%	86.2%	$0	0.0%	95.9%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	1	20.0%	$40	13.0%	21.8%	1	10.0%	$24	4.2%	21.6%	1	20.0%	21.1%	$40	13.0%	13.9%	1	14.3%	5.3%	$24	5.1%	1.8%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	1	20.0%	$60	19.5%	18.4%	1	10.0%	$109	19.0%	18.2%	1	20.0%	15.8%	$60	19.5%	10.5%	1	14.3%	10.5%	$109	23.0%	12.8%	0	0.0%	10.0%	$0	0.0%	3.6%
	Middle	0	0.0%	$0	0.0%	18.7%	1	10.0%	$95	16.6%	18.6%	0	0.0%	5.3%	$0	0.0%	3.2%	1	14.3%	15.8%	$95	20.0%	9.7%	0	0.0%	10.0%	$0	0.0%	4.5%
	Upper	3	60.0%	$208	67.5%	41.2%	7	70.0%	$346	60.3%	41.6%	3	60.0%	57.9%	$208	67.5%	72.4%	4	57.1%	63.2%	$246	51.9%	65.3%	3	100.0%	80.0%	$100	100.0%	91.9%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	5.3%	$0	0.0%	10.4%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*5*	*100%*	*$308*	*100%*	*100%*	*10*	*100%*	*$574*	*100%*	*100%*	*5*	*100%*	*100%*	*$308*	*100%*	*100%*	*7*	*100%*	*100%*	*$474*	*100%*	*100%*	*3*	*100%*	*100%*	*$100*	*100%*	*100%*

Originations & Purchases

2018 and 2020 FFIEC Census Data and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2

Assessment Area: IL Carbondale

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018 Count #	2018 Count %	2018 Dollar $ (000s)	2018 Dollar $ %	2018 Families by Family Income %	2019, 2020 Count #	2019, 2020 Count %	2019, 2020 Dollar $ (000s)	2019, 2020 Dollar $ %	2019, 2020 Families by Family Income %	Bank & Aggregate Lending Comparison 2018 Count Bank #	2018 Count Bank %	2018 Count Agg %	2018 Dollar Bank $(000s)	2018 Dollar Bank $ %	2018 Dollar Agg $ %	2019 Count Bank #	2019 Count Bank %	2019 Count Agg %	2019 Dollar Bank $(000s)	2019 Dollar Bank $ %	2019 Dollar Agg $ %	2020 Count Bank #	2020 Count Bank %	2020 Count Agg %	2020 Dollar Bank $(000s)	2020 Dollar Bank $ %	2020 Dollar Agg $ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	21.8%	0	0.0%	$0	0.0%	21.6%	0	0.0%	18.9%	$0	0.0%	11.0%	0	0.0%	18.9%	$0	0.0%	15.7%	0	0.0%	8.0%	$0	0.0%	3.9%
	Moderate	0	0.0%	$0	0.0%	18.4%	1	33.3%	$10	7.6%	18.2%	0	0.0%	24.3%	$0	0.0%	19.8%	0	0.0%	18.9%	$0	0.0%	16.4%	1	50.0%	24.0%	$10	9.3%	9.2%
	Middle	0	0.0%	$0	0.0%	18.7%	1	33.3%	$24	18.2%	18.6%	0	0.0%	24.3%	$0	0.0%	24.4%	1	100.0%	27.0%	$24	100.0%	26.2%	0	0.0%	28.0%	$0	0.0%	22.2%
	Upper	1	100.0%	$11	100.0%	41.2%	1	33.3%	$98	74.2%	41.6%	1	100.0%	27.0%	$11	100.0%	37.7%	0	0.0%	29.7%	$0	0.0%	37.6%	1	50.0%	28.0%	$98	90.7%	53.7%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	5.4%	$0	0.0%	7.1%	0	0.0%	5.4%	$0	0.0%	4.2%	0	0.0%	12.0%	$0	0.0%	11.0%
	Total	*1*	*100%*	*$11*	*100%*	*100%*	*3*	*100%*	*$132*	*100%*	*100%*	*1*	*100%*	*100%*	*$11*	*100%*	*100%*	*1*	*100%*	*100%*	*$24*	*100%*	*100%*	*2*	*100%*	*100%*	*$108*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	21.8%	0	0.0%	$0	0.0%	21.6%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	18.4%	0	0.0%	$0	0.0%	18.2%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	18.7%	0	0.0%	$0	0.0%	18.6%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	41.2%	0	0.0%	$0	0.0%	41.6%	0	0.0%	1.7%	$0	0.0%	1.4%	0	0.0%	11.8%	$0	0.0%	12.3%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	98.3%	$0	0.0%	98.6%	0	0.0%	88.2%	$0	0.0%	87.7%	0	0.0%	100.0%	$0	0.0%	100.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	10	15.4%	$480	8.7%	21.8%	11	8.0%	$357	3.3%	21.6%	10	15.4%	7.1%	$480	8.7%	3.2%	5	7.4%	6.4%	$154	2.9%	2.7%	6	8.6%	4.9%	$203	3.8%	2.2%
	Moderate	15	23.1%	$1,045	19.0%	18.4%	28	20.3%	$2,036	19.0%	18.2%	15	23.1%	17.9%	$1,045	19.0%	11.8%	12	17.6%	15.9%	$938	17.5%	10.0%	16	22.9%	13.6%	$1,098	20.6%	8.6%
	Middle	12	18.5%	$639	11.6%	18.7%	32	23.2%	$2,155	20.2%	18.6%	12	18.5%	21.3%	$639	11.6%	17.1%	13	19.1%	20.4%	$850	15.8%	17.3%	19	27.1%	19.0%	$1,305	24.5%	15.7%
	Upper	27	41.5%	$3,280	59.7%	41.2%	64	46.4%	$5,757	53.9%	41.6%	27	41.5%	36.9%	$3,280	59.7%	45.1%	35	51.5%	38.1%	$3,039	56.7%	43.3%	29	41.4%	42.8%	$2,718	51.1%	51.0%
	Unknown	1	1.5%	$48	0.9%	0.0%	3	2.2%	$383	3.6%	0.0%	1	1.5%	16.7%	$48	0.9%	22.7%	3	4.4%	19.2%	$383	7.1%	26.7%	0	0.0%	19.7%	$0	0.0%	22.6%
	Total	*65*	*100%*	*$5,492*	*100%*	*100%*	*138*	*100%*	*$10,688*	*100%*	*100%*	*65*	*100%*	*100%*	*$5,492*	*100%*	*100%*	*68*	*100%*	*100%*	*$5,364*	*100%*	*100%*	*70*	*100%*	*100%*	*$5,324*	*100%*	*100%*
Small Business					Total Businesses					Total Businesses																			
Revenue	$1 Million or Less	11	91.7%	$407	83.6%	89.2%	41	71.9%	$1,432	32.4%	90.3%	11	91.7%	46.4%	$407	83.6%	46.9%	12	85.7%	45.8%	$934	66.8%	40.8%	29	67.4%	42.4%	$498	16.5%	32.0%
	Over $1 Million	1	8.3%	$80	16.4%	9.0%	12	21.1%	$2,944	66.6%	8.3%	1	8.3%					2	14.3%					10	23.3%				
	Rev. available	12	100.0%	$487	100.0%	98.2%	53	93.0%	$4,376	99.0%	98.6%	12	100.0%					14	100.0%					39	90.7%				
	Rev. Not Known	0	0.0%	$0	0.0%	1.8%	4	7.0%	$47	1.1%	1.4%	0	0.0%					0	0.0%					4	9.3%				
	Total	*12*	*100%*	*$487*	*100%*	*100%*	*57*	*100%*	*$4,423*	*100%*	*100%*	*12*	*100%*					*14*	*100%*					*43*	*100%*				
Loan Size	$100,000 or Less	12	100.0%	$487	100.0%		48	84.2%	$902	20.4%		12	100.0%	91.8%	$487	100.0%	34.0%	12	85.7%	91.1%	$244	17.5%	31.2%	36	83.7%	85.7%	$658	21.8%	30.9%
	$100,001-$250,000	0	0.0%	$0	0.0%		4	7.0%	$756	17.1%		0	0.0%	4.3%	$0	0.0%	18.2%	0	0.0%	4.7%	$0	0.0%	17.2%	4	9.3%	8.6%	$756	25.0%	23.2%
	$250,001-$1 Million	0	0.0%	$0	0.0%		5	8.8%	$2,765	62.5%		0	0.0%	3.9%	$0	0.0%	47.8%	2	14.3%	4.3%	$1,154	82.5%	51.6%	3	7.0%	5.7%	$1,611	53.3%	45.9%
	Total	*12*	*100%*	*$487*	*100%*		*57*	*100%*	*$4,423*	*100%*		*12*	*100%*	*100%*	*$487*	*100%*	*100%*	*14*	*100%*	*100%*	*$1,398*	*100%*	*100%*	*43*	*100%*	*100%*	*$3,025*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	11	100.0%	$407	100.0%		39	95.1%	$615	42.9%																			
	$100,001-$250,000	0	0.0%	$0	0.0%		1	2.4%	$102	7.1%																			
	$250,001-$1 Million	0	0.0%	$0	0.0%		1	2.4%	$715	49.9%																			
	Total	*11*	*100%*	*$407*	*100%*		*41*	*100%*	*$1,432*	*100%*																			
Small Farm					Total Farms					Total Farms																			
Revenue	$1 Million or Less	1	100.0%	$85	100.0%	98.6%	4	100.0%	$247	100.0%	98.6%	1	100.0%	63.2%	$85	100.0%	78.7%	3	100.0%	51.9%	$162	100.0%	61.4%	1	100.0%	46.1%	$85	100.0%	51.3%
	Over $1 Million	0	0.0%	$0	0.0%	1.4%	0	0.0%	$0	0.0%	1.4%	0	0.0%					0	0.0%					0	0.0%				
	Rev. available	1	100.0%	$85	100.0%	100.0%	4	100.0%	$247	100.0%	100.0%	1	100.0%					3	100.0%					1	100.0%				
	Not Known	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%					0	0.0%					0	0.0%				
	Total	*1*	*100%*	*$85*	*100%*	*100%*	*4*	*100%*	*$247*	*100%*	*100%*	*1*	*100%*					*3*	*100%*					*1*	*100%*				
Loan Size	$100,000 or Less	1	100.0%	$85	100.0%		4	100.0%	$247	100.0%		1	100.0%	85.1%	$85	100.0%	43.2%	3	100.0%	76.5%	$162	100.0%	27.8%	1	100.0%	88.8%	$85	100.0%	39.4%
	$100,001-$250,000	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%		0	0.0%	11.5%	$0	0.0%	33.8%	0	0.0%	16.0%	$0	0.0%	35.1%	0	0.0%	4.5%	$0	0.0%	11.7%
	$250,001-$500,000	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%		0	0.0%	3.4%	$0	0.0%	23.0%	0	0.0%	7.4%	$0	0.0%	37.1%	0	0.0%	6.7%	$0	0.0%	48.8%
	Total	*1*	*100%*	*$85*	*100%*		*4*	*100%*	*$247*	*100%*		*1*	*100%*	*100%*	*$85*	*100%*	*100%*	*3*	*100%*	*100%*	*$162*	*100%*	*100%*	*1*	*100%*	*100%*	*$85*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	1	100.0%	$85	100.0%		4	100.0%	$247	100.0%																			
	$100,001-$250,000	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%																			
	$250,001-$500,000	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%																			
	Total	*1*	*100%*	*$85*	*100%*		*4*	*100%*	*$247*	*100%*																			

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue.
2018 and 2020 FFIEC Census Data and D&B information, and 2015 ACS Data.

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2
Assessment Area: IL Central IL

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
HOME PURCHASE	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	6	10.9%	$501	9.6%	10.5%	0	0.0%	8.0%	$0	0.0%	6.1%	2	12.5%	9.8%	$184	14.6%	7.5%	4	15.4%	10.9%	$317	12.7%	7.9%
	Middle	45	81.8%	$4,272	82.1%	81.5%	11	84.6%	83.8%	$1,202	82.6%	84.0%	14	87.5%	83.9%	$1,073	85.4%	85.0%	20	76.9%	79.8%	$1,997	80.1%	80.1%
	Upper	4	7.3%	$431	8.3%	8.0%	2	15.4%	8.2%	$253	17.4%	9.9%	0	0.0%	6.3%	$0	0.0%	7.5%	2	7.7%	9.3%	$178	7.1%	12.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*55*	*100%*	*$5,204*	*100%*	*100%*	*13*	*100%*	*100%*	*$1,455*	*100%*	*100%*	*16*	*100%*	*100%*	*$1,257*	*100%*	*100%*	*26*	*100%*	*100%*	*$2,492*	*100%*	*100%*
REFINANCE	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	6	7.8%	$285	5.8%	10.5%	1	3.8%	6.8%	$35	2.2%	5.1%	1	5.0%	6.2%	$76	8.0%	4.4%	4	12.9%	5.8%	$174	7.4%	3.9%
	Middle	62	80.5%	$4,035	81.9%	81.5%	21	80.8%	84.4%	$1,296	79.7%	84.9%	17	85.0%	85.2%	$762	80.0%	85.3%	24	77.4%	82.3%	$1,977	84.3%	81.9%
	Upper	9	11.7%	$604	12.3%	8.0%	4	15.4%	8.1%	$295	18.1%	9.7%	2	10.0%	8.5%	$115	12.1%	10.2%	3	9.7%	11.8%	$194	8.3%	14.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.7%	$0	0.0%	0.3%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*77*	*100%*	*$4,924*	*100%*	*100%*	*26*	*100%*	*100%*	*$1,626*	*100%*	*100%*	*20*	*100%*	*100%*	*$953*	*100%*	*100%*	*31*	*100%*	*100%*	*$2,345*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	6	28.6%	$208	23.7%	10.5%	3	50.0%	12.7%	$170	64.2%	16.3%	1	16.7%	6.3%	$15	6.0%	6.2%	2	22.2%	3.5%	$23	6.4%	0.9%
	Middle	13	61.9%	$638	72.8%	81.5%	2	33.3%	74.6%	$85	32.1%	76.2%	5	83.3%	85.9%	$236	94.0%	85.9%	6	66.7%	84.2%	$317	88.1%	79.9%
	Upper	2	9.5%	$30	3.4%	8.0%	1	16.7%	12.7%	$10	3.8%	7.6%	0	0.0%	7.8%	$0	0.0%	7.8%	1	11.1%	12.3%	$20	5.6%	19.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*21*	*100%*	*$876*	*100%*	*100%*	*6*	*100%*	*100%*	*$265*	*100%*	*100%*	*6*	*100%*	*100%*	*$251*	*100%*	*100%*	*9*	*100%*	*100%*	*$360*	*100%*	*100%*
MULTI FAMILY						Multi-Family Units																		
	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	7.3%	0	0.0%	20.0%	$0	0.0%	7.0%	0	0.0%	28.6%	$0	0.0%	17.4%	0	0.0%	25.0%	$0	0.0%	3.6%
	Middle	0	0.0%	$0	0.0%	92.0%	0	0.0%	80.0%	$0	0.0%	93.0%	0	0.0%	71.4%	$0	0.0%	82.6%	0	0.0%	75.0%	$0	0.0%	96.4%
	Upper	0	0.0%	$0	0.0%	0.7%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	1	3.2%	$40	3.1%	10.5%	0	0.0%	0.0%	$0	0.0%	0.0%	1	14.3%	5.3%	$40	21.3%	5.4%	0	0.0%	7.1%	$0	0.0%	2.9%
	Middle	25	80.6%	$838	65.3%	81.5%	14	87.5%	82.8%	$481	84.8%	82.2%	4	57.1%	68.4%	$78	41.5%	66.2%	7	87.5%	78.6%	$279	52.8%	56.5%
	Upper	5	16.1%	$405	31.6%	8.0%	2	12.5%	13.8%	$86	15.2%	12.9%	2	28.6%	26.3%	$70	37.2%	28.4%	1	12.5%	14.3%	$249	47.2%	40.6%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	3.4%	$0	0.0%	5.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*31*	*100%*	*$1,283*	*100%*	*100%*	*16*	*100%*	*100%*	*$567*	*100%*	*100%*	*7*	*100%*	*100%*	*$188*	*100%*	*100%*	*8*	*100%*	*100%*	*$528*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2
Assessment Area: IL Central IL

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	10.5%	0	0.0%	13.0%	$0	0.0%	19.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	18.8%	$0	0.0%	12.1%
	Middle	3	75.0%	$85	73.9%	81.5%	1	50.0%	73.9%	$53	63.9%	73.4%	2	100.0%	90.3%	$32	100.0%	86.0%	0	0.0%	62.5%	$0	0.0%	70.2%
	Upper	1	25.0%	$30	26.1%	8.0%	1	50.0%	13.0%	$30	36.1%	7.7%	0	0.0%	9.7%	$0	0.0%	14.0%	0	0.0%	18.8%	$0	0.0%	17.7%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*4*	*100%*	*$115*	*100%*	*100%*	*2*	*100%*	*100%*	*$83*	*100%*	*100%*	*2*	*100%*	*100%*	*$32*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	10.5%	0	0.0%	17.1%	$0	0.0%	16.8%	0	0.0%	2.6%	$0	0.0%	3.1%	0	0.0%	20.8%	$0	0.0%	18.3%
	Middle	0	0.0%	$0	0.0%	81.5%	0	0.0%	70.7%	$0	0.0%	72.8%	0	0.0%	94.7%	$0	0.0%	93.9%	0	0.0%	69.8%	$0	0.0%	74.6%
	Upper	0	0.0%	$0	0.0%	8.0%	0	0.0%	12.2%	$0	0.0%	10.4%	0	0.0%	2.6%	$0	0.0%	3.0%	0	0.0%	9.4%	$0	0.0%	7.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	19	10.1%	$1,034	8.3%	10.5%	4	6.3%	8.3%	$205	5.1%	6.4%	5	9.8%	8.1%	$315	11.7%	6.5%	10	13.5%	8.8%	$514	9.0%	6.0%
	Middle	148	78.7%	$9,868	79.6%	81.5%	49	77.8%	82.8%	$3,117	78.0%	83.9%	42	82.4%	84.6%	$2,181	81.4%	85.2%	57	77.0%	80.5%	$4,570	79.8%	80.7%
	Upper	21	11.2%	$1,500	12.1%	8.0%	10	15.9%	8.7%	$674	16.9%	9.5%	4	7.8%	7.3%	$185	6.9%	8.3%	7	9.5%	10.7%	$641	11.2%	13.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.2%	$0	0.0%	0.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*188*	*100%*	*$12,402*	*100%*	*100%*	*63*	*100%*	*100%*	*$3,996*	*100%*	*100%*	*51*	*100%*	*100%*	*$2,681*	*100%*	*100%*	*74*	*100%*	*100%*	*$5,725*	*100%*	*100%*
SMALL BUSINESSES					Total Businesses																			
	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	7	19.4%	$334	40.0%	10.6%	2	18.2%	8.4%	$75	30.1%	2.8%	2	25.0%	8.0%	$75	46.0%	8.0%	3	17.6%	8.0%	$184	43.6%	3.3%
	Middle	28	77.8%	$494	59.2%	82.3%	9	81.8%	78.9%	$174	69.9%	79.6%	5	62.5%	80.1%	$82	50.3%	77.8%	14	82.4%	82.4%	$238	56.4%	80.4%
	Upper	1	2.8%	$6	0.7%	7.1%	0	0.0%	11.1%	$0	0.0%	15.6%	1	12.5%	9.1%	$6	3.7%	12.6%	0	0.0%	8.5%	$0	0.0%	15.6%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	1.6%	$0	0.0%	2.0%	0	0.0%	2.7%	$0	0.0%	1.7%	0	0.0%	1.0%	$0	0.0%	0.6%
	Total	*36*	*100%*	*$834*	*100%*	*100%*	*11*	*100%*	*100%*	*$249*	*100%*	*100%*	*8*	*100%*	*100%*	*$163*	*100%*	*100%*	*17*	*100%*	*100%*	*$422*	*100%*	*100%*
SMALL FARM					Total Farms																			
	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	0.6%	0	0.0%	1.3%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	3	75.0%	$150	75.0%	81.1%	1	50.0%	71.5%	$80	61.5%	62.9%	1	100.0%	77.9%	$35	100.0%	74.1%	1	100.0%	73.1%	$35	100.0%	70.7%
	Upper	1	25.0%	$50	25.0%	18.3%	1	50.0%	25.8%	$50	38.5%	37.0%	0	0.0%	22.1%	$0	0.0%	25.9%	0	0.0%	26.9%	$0	0.0%	29.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	1.3%	$0	0.0%	0.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*4*	*100%*	*$200*	*100%*	*100%*	*2*	*100%*	*100%*	*$130*	*100%*	*100%*	*1*	*100%*	*100%*	*$35*	*100%*	*100%*	*1*	*100%*	*100%*	*$35*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2
Assessment Area: IL Central IL

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	12	21.8%	$718	13.8%	20.7%	1	7.7%	10.5%	$54	3.7%	6.8%	6	37.5%	11.5%	$365	29.0%	7.2%	5	19.2%	12.2%	$299	12.0%	7.2%
	Moderate	20	36.4%	$1,566	30.1%	16.4%	3	23.1%	21.0%	$221	15.2%	16.1%	7	43.8%	22.6%	$606	48.2%	18.1%	10	38.5%	24.8%	$739	29.7%	19.0%
	Middle	12	21.8%	$1,239	23.8%	22.2%	6	46.2%	21.5%	$643	44.2%	20.9%	2	12.5%	23.3%	$149	11.9%	25.0%	4	15.4%	22.1%	$447	17.9%	23.1%
	Upper	11	20.0%	$1,681	32.3%	40.8%	3	23.1%	23.4%	$537	36.9%	34.2%	1	6.3%	21.6%	$137	10.9%	29.7%	7	26.9%	25.0%	$1,007	40.4%	35.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	23.7%	$0	0.0%	21.9%	0	0.0%	21.0%	$0	0.0%	19.9%	0	0.0%	15.9%	$0	0.0%	15.5%
	Total	*55*	*100%*	*$5,204*	*100%*	*100%*	*13*	*100%*	*100%*	*$1,455*	*100%*	*100%*	*16*	*100%*	*100%*	*$1,257*	*100%*	*100%*	*26*	*100%*	*100%*	*$2,492*	*100%*	*100%*
REFINANCE	Low	12	15.6%	$471	9.6%	20.7%	2	7.7%	9.8%	$59	3.6%	5.2%	5	25.0%	6.9%	$191	20.0%	3.5%	5	16.1%	4.3%	$221	9.4%	2.0%
	Moderate	20	26.0%	$1,159	23.5%	16.4%	6	23.1%	21.2%	$345	21.2%	18.6%	5	25.0%	14.8%	$227	23.8%	11.5%	9	29.0%	14.0%	$587	25.0%	10.5%
	Middle	17	22.1%	$848	17.2%	22.2%	10	38.5%	24.1%	$560	34.4%	20.3%	3	15.0%	20.7%	$131	13.7%	19.7%	4	12.9%	21.1%	$157	6.7%	16.8%
	Upper	24	31.2%	$1,671	33.9%	40.8%	7	26.9%	34.5%	$362	22.3%	44.9%	7	35.0%	39.0%	$404	42.4%	46.6%	10	32.3%	42.7%	$905	38.6%	50.5%
	Unknown	4	5.2%	$775	15.7%	0.0%	1	3.8%	10.4%	$300	18.5%	11.1%	0	0.0%	18.7%	$0	0.0%	18.7%	3	9.7%	18.0%	$475	20.3%	20.1%
	Total	*77*	*100%*	*$4,924*	*100%*	*100%*	*26*	*100%*	*100%*	*$1,626*	*100%*	*100%*	*20*	*100%*	*100%*	*$953*	*100%*	*100%*	*31*	*100%*	*100%*	*$2,345*	*100%*	*100%*
HOME IMPROVEMENT	Low	4	19.0%	$102	11.6%	20.7%	0	0.0%	11.1%	$0	0.0%	5.0%	2	33.3%	4.7%	$69	27.5%	4.9%	2	22.2%	3.5%	$33	9.2%	1.2%
	Moderate	4	19.0%	$120	13.7%	16.4%	2	33.3%	11.1%	$80	30.2%	9.2%	0	0.0%	10.9%	$0	0.0%	10.1%	2	22.2%	8.8%	$40	11.1%	9.8%
	Middle	6	28.6%	$262	29.9%	22.2%	2	33.3%	12.7%	$125	47.2%	12.0%	3	50.0%	10.9%	$87	34.7%	9.0%	1	11.1%	8.8%	$50	13.9%	12.4%
	Upper	7	33.3%	$392	44.7%	40.8%	2	33.3%	39.7%	$60	22.6%	51.0%	1	16.7%	25.0%	$95	37.8%	27.7%	4	44.4%	31.6%	$237	65.8%	45.9%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	25.4%	$0	0.0%	22.7%	0	0.0%	48.4%	$0	0.0%	48.3%	0	0.0%	47.4%	$0	0.0%	30.7%
	Total	*21*	*100%*	*$876*	*100%*	*100%*	*6*	*100%*	*100%*	*$265*	*100%*	*100%*	*6*	*100%*	*100%*	*$251*	*100%*	*100%*	*9*	*100%*	*100%*	*$360*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	$0	0.0%	20.7%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	16.4%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	22.2%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	40.8%	0	0.0%	50.0%	$0	0.0%	19.5%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	50.0%	$0	0.0%	80.5%	0	0.0%	100.0%	$0	0.0%	100.0%	0	0.0%	100.0%	$0	0.0%	100.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	1	3.2%	$25	1.9%	20.7%	0	0.0%	0.0%	$0	0.0%	0.0%	1	14.3%	5.3%	$25	13.3%	3.4%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	9	29.0%	$244	19.0%	16.4%	5	31.3%	24.1%	$114	20.1%	20.7%	2	28.6%	15.8%	$68	36.2%	12.4%	2	25.0%	14.3%	$62	11.7%	7.2%
	Middle	10	32.3%	$360	28.1%	22.2%	6	37.5%	31.0%	$246	43.4%	36.3%	2	28.6%	10.5%	$35	18.6%	4.7%	2	25.0%	28.6%	$79	15.0%	25.5%
	Upper	11	35.5%	$654	51.0%	40.8%	5	31.3%	27.6%	$207	36.5%	28.2%	2	28.6%	26.3%	$60	31.9%	38.6%	4	50.0%	42.9%	$387	73.3%	59.6%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	17.2%	$0	0.0%	14.8%	0	0.0%	42.1%	$0	0.0%	40.9%	0	0.0%	14.3%	$0	0.0%	7.7%
	Total	*31*	*100%*	*$1,283*	*100%*	*100%*	*16*	*100%*	*100%*	*$567*	*100%*	*100%*	*7*	*100%*	*100%*	*$188*	*100%*	*100%*	*8*	*100%*	*100%*	*$528*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2
Assessment Area: IL Central IL

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	20.7%	0	0.0%	8.7%	$0	0.0%	5.0%	0	0.0%	3.2%	$0	0.0%	1.5%	0	0.0%	6.3%	$0	0.0%	5.1%
	Moderate	0	0.0%	$0	0.0%	16.4%	0	0.0%	13.0%	$0	0.0%	16.9%	0	0.0%	3.2%	$0	0.0%	9.6%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	2	50.0%	$32	27.8%	22.2%	0	0.0%	17.4%	$0	0.0%	16.0%	2	100.0%	6.5%	$32	100.0%	1.8%	0	0.0%	37.5%	$0	0.0%	36.5%
	Upper	2	50.0%	$83	72.2%	40.8%	2	100.0%	43.5%	$83	100.0%	53.4%	0	0.0%	48.4%	$0	0.0%	58.4%	0	0.0%	25.0%	$0	0.0%	39.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	17.4%	$0	0.0%	8.8%	0	0.0%	38.7%	$0	0.0%	28.7%	0	0.0%	31.3%	$0	0.0%	19.3%
	Total	*4*	*100%*	*$115*	*100%*	*100%*	*2*	*100%*	*100%*	*$83*	*100%*	*100%*	*2*	*100%*	*100%*	*$32*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	20.7%	0	0.0%	7.3%	$0	0.0%	4.2%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	16.4%	0	0.0%	9.8%	$0	0.0%	8.2%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	22.2%	0	0.0%	2.4%	$0	0.0%	0.6%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	1.9%	$0	0.0%	2.5%
	Upper	0	0.0%	$0	0.0%	40.8%	0	0.0%	12.2%	$0	0.0%	7.9%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	68.3%	$0	0.0%	79.1%	0	0.0%	100.0%	$0	0.0%	100.0%	0	0.0%	98.1%	$0	0.0%	97.5%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	29	15.4%	$1,316	10.6%	20.7%	3	4.8%	9.9%	$113	2.8%	6.0%	14	27.5%	9.0%	$650	24.2%	5.5%	12	16.2%	7.7%	$553	9.7%	4.3%
	Moderate	53	28.2%	$3,089	24.9%	16.4%	16	25.4%	19.9%	$760	19.0%	16.0%	14	27.5%	18.1%	$901	33.6%	14.8%	23	31.1%	18.1%	$1,428	24.9%	14.1%
	Middle	47	25.0%	$2,741	22.1%	22.2%	24	38.1%	21.0%	$1,574	39.4%	19.6%	12	23.5%	20.2%	$434	16.2%	21.2%	11	14.9%	20.7%	$733	12.8%	19.4%
	Upper	55	29.3%	$4,481	36.1%	40.8%	19	30.2%	27.3%	$1,249	31.3%	36.2%	11	21.6%	26.6%	$696	26.0%	33.8%	25	33.8%	32.4%	$2,536	44.3%	42.4%
	Unknown	4	2.1%	$775	6.2%	0.0%	1	1.6%	21.9%	$300	7.5%	22.2%	0	0.0%	26.0%	$0	0.0%	24.6%	3	4.1%	21.1%	$475	8.3%	19.8%
	Total	*188*	*100%*	*$12,402*	*100%*	*100%*	*63*	*100%*	*100%*	*$3,996*	*100%*	*100%*	*51*	*100%*	*100%*	*$2,681*	*100%*	*100%*	*74*	*100%*	*100%*	*$5,725*	*100%*	*100%*
Small Business						Total Businesses																		
Revenue	$1 Million or Less	30	83.3%	$528	63.3%	89.0%	11	100.0%	45.5%	$249	100.0%	37.3%	7	87.5%	44.0%	$138	84.7%	38.2%	12	70.6%	43.7%	$141	33.4%	28.3%
	Over $1 Million	3	8.3%	$243	29.1%	7.9%	0	0.0%					1	12.5%					2	11.8%				
	Total Rev. available	33	91.6%	$771	92.4%	96.9%	11	100.0%					8	100.0%					14	82.4%				
	Rev. Not Known	3	8.3%	$63	7.6%	3.1%	0	0.0%					0	0.0%					3	17.6%				
	Total	*36*	*100%*	*$834*	*100%*	*100%*	*11*	*100%*					*8*	*100%*					*17*	*100%*				
Loan Size	$100,000 or Less	35	97.2%	$694	83.2%		11	100.0%	94.4%	$249	100.0%	45.0%	8	100.0%	94.3%	$163	100.0%	35.4%	16	94.1%	92.2%	$282	66.8%	39.1%
	$100,000 - $250,000	1	2.8%	$140	16.8%		0	0.0%	3.7%	$0	0.0%	20.3%	0	0.0%	3.4%	$0	0.0%	20.8%	1	5.9%	4.7%	$140	33.2%	19.2%
	$250,001 - $1 Million	0	0.0%	$0	0.0%		0	0.0%	1.9%	$0	0.0%	34.7%	0	0.0%	2.3%	$0	0.0%	43.8%	0	0.0%	3.1%	$0	0.0%	41.7%
	Total	*36*	*100%*	*$834*	*100%*		*11*	*100%*	*100%*	*$249*	*100%*	*100%*	*8*	*100%*	*100%*	*$163*	*100%*	*100%*	*17*	*100%*	*100%*	*$422*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	30	100.0%	$528	100.0%																			
	$100,001 - $250,000	0	0.0%	$0	0.0%																			
	$250,001 - $1 Million	0	0.0%	$0	0.0%																			
	Total	*30*	*100%*	*$528*	*100%*																			
Small Farm						Total Farms																		
Revenue	$1 Million or Less	4	100.0%	$200	100.0%	99.7%	2	100.0%	58.3%	$130	100.0%	87.9%	1	100.0%	58.8%	$35	100.0%	83.5%	1	100.0%	57.2%	$35	100.0%	80.2%
	Over $1 Million	0	0.0%	$0	0.0%	0.3%	0	0.0%					0	0.0%					0	0.0%				
	Total Rev. available	4	100.0%	$200	100.0%	100.0%	2	100.0%					1	100.0%					1	100.0%				
	Not Known	0	0.0%	$0	0.0%	0.0%	0	0.0%					0	0.0%					0	0.0%				
	Total	*4*	*100%*	*$200*	*100%*	*100%*	*2*	*100%*					*1*	*100%*					*1*	*100%*				
Loan Size	$100,000 or Less	4	100.0%	$200	100.0%		2	100.0%	70.9%	$130	100.0%	17.7%	1	100.0%	69.1%	$35	100.0%	19.3%	1	100.0%	72.4%	$35	100.0%	21.0%
	$100,001 - $250,000	0	0.0%	$0	0.0%		0	0.0%	18.5%	$0	0.0%	36.7%	0	0.0%	17.6%	$0	0.0%	31.3%	0	0.0%	18.6%	$0	0.0%	40.5%
	$250,001 - $500,000	0	0.0%	$0	0.0%		0	0.0%	10.6%	$0	0.0%	45.7%	0	0.0%	13.2%	$0	0.0%	49.4%	0	0.0%	9.0%	$0	0.0%	38.6%
	Total	*4*	*100%*	*$200*	*100%*		*2*	*100%*	*100%*	*$130*	*100%*	*100%*	*1*	*100%*	*100%*	*$35*	*100%*	*100%*	*1*	*100%*	*100%*	*$35*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	4	100.0%	$200	100.0%																			
	$100,001 - $250,000	0	0.0%	$0	0.0%																			
	$250,001 - $500,000	0	0.0%	$0	0.0%																			
	Total	*4*	*100%*	*$200*	*100%*																			

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue.
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2
Assessment Area: IL Champaign

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
HOME PURCHASE	Low	1	3.3%	$128	2.0%	5.5%	1	16.7%	4.1%	$128	9.1%	2.0%	0	0.0%	5.4%	$0	0.0%	3.2%	0	0.0%	4.6%	$0	0.0%	2.0%
	Moderate	4	13.3%	$516	8.0%	12.1%	1	16.7%	14.0%	$152	10.8%	9.2%	0	0.0%	11.9%	$0	0.0%	8.1%	3	17.6%	10.0%	$364	9.5%	6.3%
	Middle	14	46.7%	$2,300	35.9%	57.6%	1	16.7%	55.8%	$115	8.2%	54.8%	4	57.1%	57.6%	$603	50.8%	56.1%	9	52.9%	60.1%	$1,582	41.4%	59.2%
	Upper	11	36.7%	$3,471	54.1%	24.7%	3	50.0%	26.0%	$1,008	71.8%	33.9%	3	42.9%	25.1%	$584	49.2%	32.5%	5	29.4%	25.1%	$1,879	49.1%	32.3%
	Unknown	0	0.0%	$0	0.0%	0.1%	0	0.0%	0.1%	$0	0.0%	0.1%	0	0.0%	0.0%	$0	0.0%	0.1%	0	0.0%	0.1%	$0	0.0%	0.1%
	Total	*30*	*100%*	*$6,415*	*100%*	*100%*	*6*	*100%*	*100%*	*$1,403*	*100%*	*100%*	*7*	*100%*	*100%*	*$1,187*	*100%*	*100%*	*17*	*100%*	*100%*	*$3,825*	*100%*	*100%*
REFINANCE	Low	0	0.0%	$0	0.0%	5.5%	0	0.0%	6.6%	$0	0.0%	4.6%	0	0.0%	3.8%	$0	0.0%	2.4%	0	0.0%	1.7%	$0	0.0%	0.8%
	Moderate	1	5.6%	$48	2.5%	12.1%	0	0.0%	11.5%	$0	0.0%	7.0%	0	0.0%	7.1%	$0	0.0%	4.0%	1	11.1%	5.7%	$48	4.9%	3.5%
	Middle	15	83.3%	$1,641	86.8%	57.6%	3	100.0%	56.4%	$446	100.0%	55.7%	6	100.0%	57.9%	$468	100.0%	56.3%	6	66.7%	59.7%	$727	74.5%	57.5%
	Upper	2	11.1%	$201	10.6%	24.7%	0	0.0%	25.1%	$0	0.0%	31.3%	0	0.0%	31.1%	$0	0.0%	37.3%	2	22.2%	32.8%	$201	20.6%	37.8%
	Unknown	0	0.0%	$0	0.0%	0.1%	0	0.0%	0.4%	$0	0.0%	1.3%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.2%	$0	0.0%	0.3%
	Total	*18*	*100%*	*$1,890*	*100%*	*100%*	*3*	*100%*	*100%*	*$446*	*100%*	*100%*	*6*	*100%*	*100%*	*$468*	*100%*	*100%*	*9*	*100%*	*100%*	*$976*	*100%*	*100%*
HOME IMPROVEMENT	Low	1	14.3%	$56	14.0%	5.5%	0	0.0%	5.7%	$0	0.0%	3.1%	0	0.0%	2.1%	$0	0.0%	2.1%	1	50.0%	7.0%	$56	62.2%	5.6%
	Moderate	0	0.0%	$0	0.0%	12.1%	0	0.0%	8.0%	$0	0.0%	5.2%	0	0.0%	9.9%	$0	0.0%	7.5%	0	0.0%	5.0%	$0	0.0%	1.6%
	Middle	6	85.7%	$344	86.0%	57.6%	2	100.0%	60.6%	$125	100.0%	58.0%	3	100.0%	69.0%	$185	100.0%	72.1%	1	50.0%	56.0%	$34	37.8%	49.6%
	Upper	0	0.0%	$0	0.0%	24.7%	0	0.0%	25.7%	$0	0.0%	33.7%	0	0.0%	19.0%	$0	0.0%	18.4%	0	0.0%	32.0%	$0	0.0%	43.3%
	Unknown	0	0.0%	$0	0.0%	0.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*7*	*100%*	*$400*	*100%*	*100%*	*2*	*100%*	*100%*	*$125*	*100%*	*100%*	*3*	*100%*	*100%*	*$185*	*100%*	*100%*	*2*	*100%*	*100%*	*$90*	*100%*	*100%*
						Multi-Family Units																		
MULTI FAMILY	Low	0	0.0%	$0	0.0%	29.4%	0	0.0%	21.6%	$0	0.0%	38.9%	0	0.0%	37.8%	$0	0.0%	54.7%	0	0.0%	24.6%	$0	0.0%	42.6%
	Moderate	0	0.0%	$0	0.0%	23.2%	0	0.0%	14.9%	$0	0.0%	18.5%	0	0.0%	6.7%	$0	0.0%	2.7%	0	0.0%	7.9%	$0	0.0%	3.4%
	Middle	0	0.0%	$0	0.0%	29.2%	0	0.0%	45.3%	$0	0.0%	16.8%	0	0.0%	34.8%	$0	0.0%	11.6%	0	0.0%	47.4%	$0	0.0%	22.4%
	Upper	0	0.0%	$0	0.0%	12.4%	0	0.0%	13.5%	$0	0.0%	12.9%	0	0.0%	15.6%	$0	0.0%	25.0%	0	0.0%	9.6%	$0	0.0%	9.3%
	Unknown	0	0.0%	$0	0.0%	5.9%	0	0.0%	4.7%	$0	0.0%	12.9%	0	0.0%	5.2%	$0	0.0%	5.9%	0	0.0%	10.5%	$0	0.0%	22.3%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	$0	0.0%	5.5%	0	0.0%	1.1%	$0	0.0%	0.4%	0	0.0%	1.7%	$0	0.0%	0.8%	0	0.0%	4.7%	$0	0.0%	1.3%
	Moderate	0	0.0%	$0	0.0%	12.1%	0	0.0%	3.2%	$0	0.0%	1.3%	0	0.0%	10.3%	$0	0.0%	4.4%	0	0.0%	3.8%	$0	0.0%	1.6%
	Middle	7	87.5%	$291	94.8%	57.6%	3	100.0%	54.7%	$60	100.0%	48.1%	4	80.0%	57.8%	$231	93.5%	52.3%	0	0.0%	62.3%	$0	0.0%	55.6%
	Upper	1	12.5%	$16	5.2%	24.7%	0	0.0%	41.1%	$0	0.0%	50.2%	1	20.0%	30.2%	$16	6.5%	42.4%	0	0.0%	29.2%	$0	0.0%	41.4%
	Unknown	0	0.0%	$0	0.0%	0.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*8*	*100%*	*$307*	*100%*	*100%*	*3*	*100%*	*100%*	*$60*	*100%*	*100%*	*5*	*100%*	*100%*	*$247*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2
Assessment Area: IL Champaign

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	5.5%	0	0.0%	4.4%	$0	0.0%	1.4%	0	0.0%	4.9%	$0	0.0%	4.8%	0	0.0%	8.3%	$0	0.0%	3.8%
	Moderate	0	0.0%	$0	0.0%	12.1%	0	0.0%	14.7%	$0	0.0%	4.1%	0	0.0%	13.1%	$0	0.0%	8.8%	0	0.0%	8.3%	$0	0.0%	6.4%
	Middle	0	0.0%	$0	0.0%	57.6%	0	0.0%	54.4%	$0	0.0%	75.4%	0	0.0%	60.7%	$0	0.0%	48.7%	0	0.0%	61.1%	$0	0.0%	65.2%
	Upper	0	0.0%	$0	0.0%	24.7%	0	0.0%	26.5%	$0	0.0%	19.1%	0	0.0%	21.3%	$0	0.0%	37.7%	0	0.0%	22.2%	$0	0.0%	24.6%
	Unknown	0	0.0%	$0	0.0%	0.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	5.5%	0	0.0%	13.6%	$0	0.0%	8.6%	0	0.0%	9.4%	$0	0.0%	5.6%	0	0.0%	9.8%	$0	0.0%	7.1%
	Moderate	0	0.0%	$0	0.0%	12.1%	0	0.0%	20.5%	$0	0.0%	19.8%	0	0.0%	26.6%	$0	0.0%	19.3%	0	0.0%	25.9%	$0	0.0%	19.9%
	Middle	0	0.0%	$0	0.0%	57.6%	0	0.0%	48.9%	$0	0.0%	49.6%	0	0.0%	57.8%	$0	0.0%	68.9%	0	0.0%	55.4%	$0	0.0%	58.9%
	Upper	0	0.0%	$0	0.0%	24.7%	0	0.0%	17.0%	$0	0.0%	22.0%	0	0.0%	6.3%	$0	0.0%	6.2%	0	0.0%	8.9%	$0	0.0%	14.1%
	Unknown	0	0.0%	$0	0.0%	0.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	2	3.2%	$184	2.0%	5.5%	1	7.1%	5.4%	$128	6.3%	12.2%	0	0.0%	5.6%	$0	0.0%	20.8%	1	3.6%	3.5%	$56	1.1%	9.6%
	Moderate	5	7.9%	$564	6.3%	12.1%	1	7.1%	13.1%	$152	7.5%	11.3%	0	0.0%	10.2%	$0	0.0%	5.3%	4	14.3%	7.7%	$412	8.4%	4.5%
	Middle	42	66.7%	$4,576	50.8%	57.6%	9	64.3%	55.6%	$746	36.7%	45.1%	17	81.0%	57.5%	$1,487	71.3%	40.9%	16	57.1%	59.6%	$2,343	47.9%	51.1%
	Upper	14	22.2%	$3,688	40.9%	24.7%	3	21.4%	25.5%	$1,008	49.6%	27.8%	4	19.0%	26.5%	$600	28.7%	31.0%	7	25.0%	29.0%	$2,080	42.5%	30.3%
	Unknown	0	0.0%	$0	0.0%	0.1%	0	0.0%	0.3%	$0	0.0%	3.7%	0	0.0%	0.2%	$0	0.0%	2.1%	0	0.0%	0.3%	$0	0.0%	4.6%
	Total	*63*	*100%*	*$9,012*	*100%*	*100%*	*14*	*100%*	*100%*	*$2,034*	*100%*	*100%*	*21*	*100%*	*100%*	*$2,087*	*100%*	*100%*	*28*	*100%*	*100%*	*$4,891*	*100%*	*100%*
						Total Businesses																		
SMALL BUSINESSES	Low	2	14.3%	$93	5.0%	11.1%	1	25.0%	10.6%	$19	4.6%	9.6%	1	25.0%	10.8%	$74	18.0%	11.4%	0	0.0%	11.7%	$0	0.0%	11.2%
	Moderate	5	35.7%	$1,122	60.5%	17.9%	2	50.0%	15.8%	$377	91.7%	20.4%	1	25.0%	17.6%	$250	61.0%	22.7%	2	33.3%	17.0%	$495	47.8%	23.3%
	Middle	7	50.0%	$641	34.5%	42.0%	1	25.0%	43.5%	$15	3.6%	37.6%	2	50.0%	42.9%	$86	21.0%	37.7%	4	66.7%	42.9%	$540	52.2%	35.0%
	Upper	0	0.0%	$0	0.0%	27.3%	0	0.0%	27.9%	$0	0.0%	29.2%	0	0.0%	26.1%	$0	0.0%	26.7%	0	0.0%	27.4%	$0	0.0%	28.7%
	Unknown	0	0.0%	$0	0.0%	1.7%	0	0.0%	1.4%	$0	0.0%	3.0%	0	0.0%	1.1%	$0	0.0%	1.1%	0	0.0%	0.9%	$0	0.0%	1.8%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	0.9%	$0	0.0%	0.2%	0	0.0%	1.5%	$0	0.0%	0.3%	0	0.0%	0.2%	$0	0.0%	0.0%
	Total	*14*	*100%*	*$1,856*	*100%*	*100%*	*4*	*100%*	*100%*	*$411*	*100%*	*100%*	*4*	*100%*	*100%*	*$410*	*100%*	*100%*	*6*	*100%*	*100%*	*$1,035*	*100%*	*100%*
						Total Farms																		
SMALL FARM	Low	0	0.0%	$0	0.0%	1.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.6%	$0	0.0%	1.7%	0	0.0%	1.8%	$0	0.0%	4.6%
	Moderate	0	0.0%	$0	0.0%	2.4%	0	0.0%	1.2%	$0	0.0%	0.3%	0	0.0%	1.7%	$0	0.0%	0.9%	0	0.0%	4.7%	$0	0.0%	1.8%
	Middle	3	100.0%	$300	100.0%	76.8%	1	100.0%	76.2%	$100	100.0%	84.1%	1	100.0%	76.2%	$100	100.0%	78.0%	1	100.0%	72.9%	$100	100.0%	80.9%
	Upper	0	0.0%	$0	0.0%	19.9%	0	0.0%	22.0%	$0	0.0%	15.5%	0	0.0%	21.0%	$0	0.0%	18.0%	0	0.0%	20.6%	$0	0.0%	12.7%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	0.6%	$0	0.0%	0.0%	0	0.0%	0.6%	$0	0.0%	1.3%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*3*	*100%*	*$300*	*100%*	*100%*	*1*	*100%*	*100%*	*$100*	*100%*	*100%*	*1*	*100%*	*100%*	*$100*	*100%*	*100%*	*1*	*100%*	*100%*	*$100*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2
Assessment Area: IL Champaign

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	3	10.0%	$305	4.8%	22.5%	0	0.0%	10.5%	$0	0.0%	5.7%	0	0.0%	11.5%	$0	0.0%	6.5%	3	17.6%	11.5%	$305	8.0%	6.6%
	Moderate	10	33.3%	$1,272	19.8%	16.7%	2	33.3%	21.3%	$280	20.0%	16.3%	3	42.9%	21.3%	$456	38.4%	16.2%	5	29.4%	23.0%	$536	14.0%	17.9%
	Middle	7	23.3%	$1,067	16.6%	20.4%	0	0.0%	22.3%	$0	0.0%	22.4%	3	42.9%	21.9%	$584	49.2%	21.5%	4	23.5%	20.7%	$483	12.6%	21.3%
	Upper	10	33.3%	$3,771	58.8%	40.4%	4	66.7%	33.5%	$1,123	80.0%	44.9%	1	14.3%	32.6%	$147	12.4%	44.8%	5	29.4%	31.4%	$2,501	65.4%	42.5%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	12.4%	$0	0.0%	10.7%	0	0.0%	12.6%	$0	0.0%	11.0%	0	0.0%	13.5%	$0	0.0%	11.8%
	Total	*30*	*100%*	*$6,415*	*100%*	*100%*	*6*	*100%*	*100%*	*$1,403*	*100%*	*100%*	*7*	*100%*	*100%*	*$1,187*	*100%*	*100%*	*17*	*100%*	*100%*	*$3,825*	*100%*	*100%*
REFINANCE	Low	2	11.1%	$164	8.7%	22.5%	1	33.3%	11.6%	$116	26.0%	6.4%	0	0.0%	7.0%	$0	0.0%	3.4%	1	11.1%	5.1%	$48	4.9%	2.6%
	Moderate	4	22.2%	$387	20.5%	16.7%	1	33.3%	16.5%	$162	36.3%	13.0%	1	16.7%	15.0%	$100	21.4%	9.7%	2	22.2%	14.4%	$125	12.8%	9.8%
	Middle	7	38.9%	$989	52.3%	20.4%	1	33.3%	21.6%	$168	37.7%	19.4%	3	50.0%	20.8%	$269	57.5%	17.1%	3	33.3%	21.3%	$552	56.6%	17.6%
	Upper	5	27.8%	$350	18.5%	40.4%	0	0.0%	32.6%	$0	0.0%	42.9%	2	33.3%	43.5%	$99	21.2%	55.5%	3	33.3%	47.7%	$251	25.7%	58.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	17.7%	$0	0.0%	18.2%	0	0.0%	13.7%	$0	0.0%	14.2%	0	0.0%	11.5%	$0	0.0%	12.0%
	Total	*18*	*100%*	*$1,890*	*100%*	*100%*	*3*	*100%*	*100%*	*$446*	*100%*	*100%*	*6*	*100%*	*100%*	*$468*	*100%*	*100%*	*9*	*100%*	*100%*	*$976*	*100%*	*100%*
HOME IMPROVEMENT	Low	2	28.6%	$90	22.5%	22.5%	0	0.0%	12.6%	$0	0.0%	5.2%	0	0.0%	6.3%	$0	0.0%	4.6%	2	100.0%	8.0%	$90	100.0%	3.4%
	Moderate	2	28.6%	$164	41.0%	16.7%	1	50.0%	19.4%	$60	48.0%	15.7%	1	33.3%	23.2%	$104	56.2%	19.1%	0	0.0%	10.0%	$0	0.0%	7.6%
	Middle	1	14.3%	$25	6.3%	20.4%	0	0.0%	17.7%	$0	0.0%	17.5%	1	33.3%	21.8%	$25	13.5%	19.8%	0	0.0%	29.0%	$0	0.0%	26.2%
	Upper	2	28.6%	$121	30.3%	40.4%	1	50.0%	42.3%	$65	52.0%	54.1%	1	33.3%	43.7%	$56	30.3%	51.1%	0	0.0%	43.0%	$0	0.0%	56.7%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	8.0%	$0	0.0%	7.6%	0	0.0%	4.9%	$0	0.0%	5.3%	0	0.0%	10.0%	$0	0.0%	6.1%
	Total	*7*	*100%*	*$400*	*100%*	*100%*	*2*	*100%*	*100%*	*$125*	*100%*	*100%*	*3*	*100%*	*100%*	*$185*	*100%*	*100%*	*2*	*100%*	*100%*	*$90*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	$0	0.0%	22.5%	0	0.0%	5.4%	$0	0.0%	1.0%	0	0.0%	0.7%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	16.7%	0	0.0%	0.7%	$0	0.0%	0.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	20.4%	0	0.0%	3.4%	$0	0.0%	0.2%	0	0.0%	0.7%	$0	0.0%	0.0%	0	0.0%	0.9%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	40.4%	0	0.0%	11.5%	$0	0.0%	6.6%	0	0.0%	5.9%	$0	0.0%	0.9%	0	0.0%	10.5%	$0	0.0%	2.9%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	79.1%	$0	0.0%	92.1%	0	0.0%	92.6%	$0	0.0%	99.0%	0	0.0%	88.6%	$0	0.0%	97.1%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	1	12.5%	$25	8.1%	22.5%	1	33.3%	6.3%	$25	41.7%	2.5%	0	0.0%	13.8%	$0	0.0%	8.7%	0	0.0%	4.7%	$0	0.0%	2.7%
	Moderate	2	25.0%	$116	37.8%	16.7%	0	0.0%	12.6%	$0	0.0%	10.2%	2	40.0%	15.5%	$116	47.0%	12.0%	0	0.0%	18.9%	$0	0.0%	9.5%
	Middle	2	25.0%	$35	11.4%	20.4%	2	66.7%	18.9%	$35	58.3%	9.3%	0	0.0%	20.7%	$0	0.0%	18.2%	0	0.0%	25.5%	$0	0.0%	18.5%
	Upper	3	37.5%	$131	42.7%	40.4%	0	0.0%	60.0%	$0	0.0%	76.6%	3	60.0%	44.8%	$131	53.0%	58.2%	0	0.0%	41.5%	$0	0.0%	56.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	2.1%	$0	0.0%	1.4%	0	0.0%	5.2%	$0	0.0%	3.0%	0	0.0%	9.4%	$0	0.0%	13.0%
	Total	*8*	*100%*	*$307*	*100%*	*100%*	*3*	*100%*	*100%*	*$60*	*100%*	*100%*	*5*	*100%*	*100%*	*$247*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2
Assessment Area: IL Champaign

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	22.5%	0	0.0%	16.2%	$0	0.0%	4.8%	0	0.0%	11.5%	$0	0.0%	6.7%	0	0.0%	13.9%	$0	0.0%	10.1%
	Moderate	0	0.0%	$0	0.0%	16.7%	0	0.0%	19.1%	$0	0.0%	11.3%	0	0.0%	23.0%	$0	0.0%	16.9%	0	0.0%	5.6%	$0	0.0%	3.1%
	Middle	0	0.0%	$0	0.0%	20.4%	0	0.0%	23.5%	$0	0.0%	11.2%	0	0.0%	18.0%	$0	0.0%	14.1%	0	0.0%	25.0%	$0	0.0%	29.7%
	Upper	0	0.0%	$0	0.0%	40.4%	0	0.0%	38.2%	$0	0.0%	32.1%	0	0.0%	36.1%	$0	0.0%	51.2%	0	0.0%	38.9%	$0	0.0%	42.5%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	2.9%	$0	0.0%	40.6%	0	0.0%	11.5%	$0	0.0%	11.0%	0	0.0%	16.7%	$0	0.0%	14.6%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	22.5%	0	0.0%	1.1%	$0	0.0%	1.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	16.7%	0	0.0%	2.3%	$0	0.0%	1.4%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	20.4%	0	0.0%	4.5%	$0	0.0%	4.5%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	40.4%	0	0.0%	1.1%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	90.9%	$0	0.0%	93.0%	0	0.0%	100.0%	$0	0.0%	100.0%	0	0.0%	100.0%	$0	0.0%	100.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	8	12.7%	$584	6.5%	22.5%	2	14.3%	10.5%	$141	6.9%	4.5%	0	0.0%	9.4%	$0	0.0%	3.5%	6	21.4%	7.5%	$443	9.1%	3.3%
	Moderate	18	28.6%	$1,939	21.5%	16.7%	4	28.6%	18.8%	$502	24.7%	11.3%	7	33.3%	18.3%	$776	37.2%	8.9%	7	25.0%	17.3%	$661	13.5%	10.4%
	Middle	17	27.0%	$2,116	23.5%	20.4%	3	21.4%	21.0%	$203	10.0%	15.7%	7	33.3%	20.6%	$878	42.1%	12.8%	7	25.0%	20.6%	$1,035	21.2%	15.2%
	Upper	20	31.7%	$4,373	48.5%	40.4%	5	35.7%	32.9%	$1,188	58.4%	34.3%	7	33.3%	35.8%	$433	20.7%	32.2%	8	28.6%	39.8%	$2,752	56.3%	41.7%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	16.8%	$0	0.0%	34.3%	0	0.0%	15.9%	$0	0.0%	42.6%	0	0.0%	14.8%	$0	0.0%	29.4%
	Total	*63*	*100%*	*$9,012*	*100%*	*100%*	*14*	*100%*	*100%*	*$2,034*	*100%*	*100%*	*21*	*100%*	*100%*	*$2,087*	*100%*	*100%*	*28*	*100%*	*100%*	*$4,891*	*100%*	*100%*
Small Business						Total Businesses																		
Revenue	$1 Million or Less	8	57.1%	$234	12.6%	91.1%	2	50.0%	43.3%	$34	8.3%	35.3%	3	75.0%	46.8%	$160	39.0%	38.6%	3	50.0%	34.4%	$40	3.9%	24.6%
	Over $1 Million	6	42.9%	$1,622	87.4%	8.0%	2	50.0%					1	25.0%					3	50.0%				
	Total Rev. available	14	100.0%	$1,856	100.0%	99.1%	4	100.0%					4	100.0%					6	100.0%				
	Rev. Not Known	0	0.0%	$0	0.0%	0.9%	0	0.0%					0	0.0%					0	0.0%				
	Total	*14*	*100%*	*$1,856*	*100%*	*100%*	*4*	*100%*					*4*	*100%*					*6*	*100%*				
Loan Size	$100,000 or Less	8	57.1%	$234	12.6%		2	50.0%	90.8%	$34	8.3%	28.4%	3	75.0%	90.4%	$160	39.0%	28.2%	3	50.0%	85.0%	$40	3.9%	24.9%
	$100,001 - $250,000	4	28.6%	$822	44.3%		2	50.0%	4.2%	$377	91.7%	15.8%	1	25.0%	4.8%	$250	61.0%	19.0%	1	16.7%	8.1%	$195	18.8%	20.3%
	$250,001 - $1 Million	2	14.3%	$800	43.1%		0	0.0%	4.9%	$0	0.0%	55.8%	0	0.0%	4.8%	$0	0.0%	52.8%	2	33.3%	6.8%	$800	77.3%	54.8%
	Total	*14*	*100%*	*$1,856*	*100%*		*4*	*100%*	*100%*	*$411*	*100%*	*100%*	*4*	*100%*	*100%*	*$410*	*100%*	*100%*	*6*	*100%*	*100%*	*$1,035*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	8	100.0%	$234	100.0%																			
	$100,001 - $250,000	0	0.0%	$0	0.0%																			
	$250,001 - $1 Million	0	0.0%	$0	0.0%																			
	Total	*8*	*100%*	*$234*	*100%*																			
Small Farm						Total Farms																		
Revenue	$1 Million or Less	3	100.0%	$300	100.0%	98.3%	1	100.0%	48.8%	$100	100.0%	88.2%	1	100.0%	45.3%	$100	100.0%	76.0%	1	100.0%	43.5%	$100	100.0%	78.2%
	Over $1 Million	0	0.0%	$0	0.0%	1.7%	0	0.0%					0	0.0%					0	0.0%				
	Total Rev. available	3	100.0%	$300	100.0%	100.0%	1	100.0%					1	100.0%					1	100.0%				
	Not Known	0	0.0%	$0	0.0%	0.0%	0	0.0%					0	0.0%					0	0.0%				
	Total	*3*	*100%*	*$300*	*100%*	*100%*	*1*	*100%*					*1*	*100%*					*1*	*100%*				
Loan Size	$100,000 or Less	3	100.0%	$300	100.0%		1	100.0%	77.4%	$100	100.0%	19.7%	1	100.0%	82.3%	$100	100.0%	26.7%	1	100.0%	79.4%	$100	100.0%	23.7%
	$100,001 - $250,000	0	0.0%	$0	0.0%		0	0.0%	14.0%	$0	0.0%	35.6%	0	0.0%	10.5%	$0	0.0%	30.3%	0	0.0%	11.8%	$0	0.0%	28.0%
	$250,001 - $500,000	0	0.0%	$0	0.0%		0	0.0%	8.5%	$0	0.0%	44.8%	0	0.0%	7.2%	$0	0.0%	43.0%	0	0.0%	8.8%	$0	0.0%	48.3%
	Total	*3*	*100%*	*$300*	*100%*		*1*	*100%*	*100%*	*$100*	*100%*	*100%*	*1*	*100%*	*100%*	*$100*	*100%*	*100%*	*1*	*100%*	*100%*	*$100*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	3	100.0%	$300	100.0%																			
	$100,001 - $250,000	0	0.0%	$0	0.0%																			
	$250,001 - $500,000	0	0.0%	$0	0.0%																			
	Total	*3*	*100%*	*$300*	*100%*																			

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue.
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2
Assessment Area: IL Decatur

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison 2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
HOME PURCHASE	Low	12	5.3%	$684	2.8%	9.4%	3	6.1%	4.3%	$129	2.7%	2.0%	5	6.6%	3.4%	$319	3.6%	1.6%	4	4.0%	4.0%	$236	2.1%	2.1%
	Moderate	16	7.1%	$958	3.9%	9.5%	6	12.2%	5.6%	$277	5.8%	2.9%	3	3.9%	4.8%	$203	2.3%	2.2%	7	7.0%	4.3%	$478	4.3%	2.1%
	Middle	85	37.8%	$8,245	33.2%	37.9%	16	32.7%	37.0%	$1,448	30.3%	32.0%	26	34.2%	37.9%	$2,400	27.0%	32.5%	43	43.0%	37.2%	$4,397	39.4%	32.4%
	Upper	112	49.8%	$14,930	60.2%	43.2%	24	49.0%	53.1%	$2,930	61.2%	63.1%	42	55.3%	54.0%	$5,964	67.1%	63.7%	46	46.0%	54.5%	$6,036	54.1%	63.4%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*225*	*100%*	*$24,817*	*100%*	*100%*	*49*	*100%*	*100%*	*$4,784*	*100%*	*100%*	*76*	*100%*	*100%*	*$8,886*	*100%*	*100%*	*100*	*100%*	*100%*	*$11,147*	*100%*	*100%*
REFINANCE	Low	2	2.0%	$112	1.1%	9.4%	0	0.0%	5.3%	$0	0.0%	2.5%	1	4.0%	2.3%	$52	2.2%	1.2%	1	2.3%	2.8%	$60	1.2%	1.4%
	Moderate	7	6.9%	$263	2.7%	9.5%	2	6.1%	4.0%	$66	2.6%	1.8%	2	8.0%	4.2%	$81	3.4%	1.6%	3	7.0%	1.5%	$116	2.4%	0.5%
	Middle	36	35.6%	$2,976	30.2%	37.9%	18	54.5%	37.7%	$1,563	61.4%	31.4%	5	20.0%	36.9%	$314	13.2%	29.2%	13	30.2%	29.6%	$1,099	22.3%	25.0%
	Upper	56	55.4%	$6,511	66.0%	43.2%	13	39.4%	53.0%	$916	36.0%	64.3%	17	68.0%	56.5%	$1,934	81.2%	68.0%	26	60.5%	66.1%	$3,661	74.2%	73.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*101*	*100%*	*$9,862*	*100%*	*100%*	*33*	*100%*	*100%*	*$2,545*	*100%*	*100%*	*25*	*100%*	*100%*	*$2,381*	*100%*	*100%*	*43*	*100%*	*100%*	*$4,936*	*100%*	*100%*
HOME IMPROVEMENT	Low	2	3.4%	$76	3.2%	9.4%	1	5.3%	6.5%	$16	2.1%	4.7%	1	5.6%	1.7%	$60	9.6%	1.6%	0	0.0%	1.9%	$0	0.0%	0.6%
	Moderate	5	8.5%	$79	3.4%	9.5%	0	0.0%	7.5%	$0	0.0%	4.2%	4	22.2%	11.0%	$55	8.8%	5.4%	1	4.5%	4.8%	$24	2.5%	1.8%
	Middle	21	35.6%	$649	27.7%	37.9%	9	47.4%	29.0%	$206	27.7%	23.9%	3	16.7%	36.4%	$186	29.7%	37.5%	9	40.9%	34.6%	$257	26.6%	21.2%
	Upper	31	52.5%	$1,535	65.6%	43.2%	9	47.4%	57.0%	$523	70.2%	67.2%	10	55.6%	50.8%	$326	52.0%	55.5%	12	54.5%	58.7%	$686	70.9%	76.4%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*59*	*100%*	*$2,339*	*100%*	*100%*	*19*	*100%*	*100%*	*$745*	*100%*	*100%*	*18*	*100%*	*100%*	*$627*	*100%*	*100%*	*22*	*100%*	*100%*	*$967*	*100%*	*100%*
						Multi-Family Units																		
MULTI FAMILY	Low	0	0.0%	$0	0.0%	43.9%	0	0.0%	33.3%	$0	0.0%	70.0%	0	0.0%	20.0%	$0	0.0%	1.4%	0	0.0%	36.0%	$0	0.0%	46.3%
	Moderate	0	0.0%	$0	0.0%	15.8%	0	0.0%	16.7%	$0	0.0%	1.9%	0	0.0%	13.3%	$0	0.0%	2.8%	0	0.0%	8.0%	$0	0.0%	36.6%
	Middle	0	0.0%	$0	0.0%	19.8%	0	0.0%	16.7%	$0	0.0%	5.0%	0	0.0%	53.3%	$0	0.0%	85.2%	0	0.0%	44.0%	$0	0.0%	11.5%
	Upper	0	0.0%	$0	0.0%	20.5%	0	0.0%	33.3%	$0	0.0%	23.0%	0	0.0%	13.3%	$0	0.0%	10.6%	0	0.0%	12.0%	$0	0.0%	5.6%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	$0	0.0%	9.4%	0	0.0%	3.4%	$0	0.0%	1.1%	0	0.0%	6.9%	$0	0.0%	4.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	3	11.5%	$90	10.0%	9.5%	2	14.3%	10.3%	$60	10.6%	7.1%	0	0.0%	0.0%	$0	0.0%	0.0%	1	25.0%	4.8%	$30	20.7%	2.4%
	Middle	8	30.8%	$180	19.9%	37.9%	4	28.6%	31.0%	$72	12.7%	16.1%	3	37.5%	34.5%	$68	35.2%	29.1%	1	25.0%	33.3%	$40	27.6%	50.6%
	Upper	15	57.7%	$633	70.1%	43.2%	8	57.1%	55.2%	$433	76.6%	75.8%	5	62.5%	58.6%	$125	64.8%	66.8%	2	50.0%	61.9%	$75	51.7%	47.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*26*	*100%*	*$903*	*100%*	*100%*	*14*	*100%*	*100%*	*$565*	*100%*	*100%*	*8*	*100%*	*100%*	*$193*	*100%*	*100%*	*4*	*100%*	*100%*	*$145*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2
Assessment Area: IL Decatur

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	3	27.3%	$77	23.5%	9.4%	1	25.0%	5.1%	$41	26.8%	3.9%	1	20.0%	2.8%	$15	17.4%	1.3%	1	50.0%	4.0%	$21	23.9%	1.2%
	Moderate	2	18.2%	$43	13.1%	9.5%	1	25.0%	6.3%	$27	17.6%	2.7%	1	20.0%	7.0%	$16	18.6%	5.3%	0	0.0%	4.0%	$0	0.0%	1.3%
	Middle	2	18.2%	$70	21.4%	37.9%	1	25.0%	35.4%	$55	35.9%	37.3%	1	20.0%	42.3%	$15	17.4%	50.2%	0	0.0%	28.0%	$0	0.0%	28.7%
	Upper	4	36.4%	$137	41.9%	43.2%	1	25.0%	53.2%	$30	19.6%	56.1%	2	40.0%	47.9%	$40	46.5%	43.1%	1	50.0%	64.0%	$67	76.1%	68.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*11*	*100%*	*$327*	*100%*	*100%*	*4*	*100%*	*100%*	*$153*	*100%*	*100%*	*5*	*100%*	*100%*	*$86*	*100%*	*100%*	*2*	*100%*	*100%*	*$88*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	9.4%	0	0.0%	7.8%	$0	0.0%	64.7%	0	0.0%	7.6%	$0	0.0%	6.1%	0	0.0%	4.9%	$0	0.0%	5.8%
	Moderate	0	0.0%	$0	0.0%	9.5%	0	0.0%	7.0%	$0	0.0%	1.1%	0	0.0%	15.2%	$0	0.0%	8.9%	0	0.0%	10.8%	$0	0.0%	7.0%
	Middle	0	0.0%	$0	0.0%	37.9%	0	0.0%	36.5%	$0	0.0%	10.6%	0	0.0%	37.9%	$0	0.0%	35.1%	0	0.0%	42.2%	$0	0.0%	38.2%
	Upper	0	0.0%	$0	0.0%	43.2%	0	0.0%	48.7%	$0	0.0%	23.6%	0	0.0%	39.4%	$0	0.0%	49.9%	0	0.0%	42.2%	$0	0.0%	49.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	19	4.5%	$949	2.5%	9.4%	5	4.2%	5.0%	$186	2.1%	13.3%	8	6.1%	3.3%	$446	3.7%	1.6%	6	3.5%	3.7%	$317	1.8%	4.9%
	Moderate	33	7.8%	$1,433	3.7%	9.5%	11	9.2%	5.6%	$430	4.9%	2.5%	10	7.6%	5.3%	$355	2.9%	2.3%	12	7.0%	3.5%	$648	3.7%	3.9%
	Middle	152	36.0%	$12,120	31.7%	37.9%	48	40.3%	36.5%	$3,344	38.0%	27.7%	38	28.8%	37.8%	$2,983	24.5%	36.3%	66	38.6%	34.3%	$5,793	33.5%	27.8%
	Upper	218	51.7%	$23,746	62.1%	43.2%	55	46.2%	52.9%	$4,832	55.0%	56.5%	76	57.6%	53.5%	$8,389	68.9%	59.7%	87	50.9%	58.6%	$10,525	60.9%	63.5%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*422*	*100%*	*$38,248*	*100%*	*100%*	*119*	*100%*	*100%*	*$8,792*	*100%*	*100%*	*132*	*100%*	*100%*	*$12,173*	*100%*	*100%*	*171*	*100%*	*100%*	*$17,283*	*100%*	*100%*
						Total Businesses																		
SMALL BUSINESSES	Low	32	31.7%	$6,552	50.9%	27.5%	8	30.8%	34.9%	$1,968	59.2%	45.0%	9	42.9%	31.4%	$2,305	62.5%	47.1%	15	27.8%	32.5%	$2,279	38.9%	41.2%
	Moderate	8	7.9%	$1,558	12.1%	12.0%	2	7.7%	8.4%	$105	3.2%	8.9%	1	4.8%	8.2%	$500	13.6%	9.8%	5	9.3%	9.2%	$953	16.2%	9.4%
	Middle	28	27.7%	$3,648	28.3%	28.5%	7	26.9%	25.8%	$999	30.0%	23.8%	5	23.8%	26.8%	$705	19.1%	19.0%	16	29.6%	28.1%	$1,944	33.1%	26.9%
	Upper	33	32.7%	$1,124	8.7%	32.0%	9	34.6%	30.2%	$255	7.7%	22.1%	6	28.6%	32.0%	$179	4.9%	23.8%	18	33.3%	29.8%	$690	11.8%	22.4%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	0.8%	$0	0.0%	0.1%	0	0.0%	1.7%	$0	0.0%	0.3%	0	0.0%	0.4%	$0	0.0%	0.1%
	Total	*101*	*100%*	*$12,882*	*100%*	*100%*	*26*	*100%*	*100%*	*$3,327*	*100%*	*100%*	*21*	*100%*	*100%*	*$3,689*	*100%*	*100%*	*54*	*100%*	*100%*	*$5,866*	*100%*	*100%*
						Total Farms																		
SMALL FARM	Low	0	0.0%	$0	0.0%	2.6%	0	0.0%	3.8%	$0	0.0%	8.1%	0	0.0%	1.4%	$0	0.0%	0.1%	0	0.0%	2.4%	$0	0.0%	2.3%
	Moderate	0	0.0%	$0	0.0%	1.3%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	1	50.0%	$13	30.2%	55.2%	0	0.0%	57.7%	$0	0.0%	69.1%	0	0.0%	52.1%	$0	0.0%	59.8%	1	50.0%	50.6%	$13	30.2%	57.3%
	Upper	1	50.0%	$30	69.8%	40.9%	0	0.0%	38.5%	$0	0.0%	22.8%	0	0.0%	45.1%	$0	0.0%	38.9%	1	50.0%	47.0%	$30	69.8%	40.4%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	1.4%	$0	0.0%	1.2%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*2*	*100%*	*$43*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*2*	*100%*	*100%*	*$43*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2
Assessment Area: IL Decatur

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	40	17.8%	$2,591	10.4%	22.9%	9	18.4%	12.0%	$454	9.5%	6.7%	7	9.2%	10.0%	$491	5.5%	5.2%	24	24.0%	13.2%	$1,646	14.8%	7.3%
	Moderate	89	39.6%	$7,701	31.0%	16.9%	17	34.7%	24.3%	$1,407	29.4%	17.5%	32	42.1%	25.1%	$2,545	28.6%	17.5%	40	40.0%	27.3%	$3,749	33.6%	20.8%
	Middle	43	19.1%	$4,767	19.2%	20.1%	10	20.4%	22.5%	$976	20.4%	22.5%	17	22.4%	20.9%	$1,860	20.9%	18.9%	16	16.0%	20.0%	$1,931	17.3%	19.1%
	Upper	49	21.8%	$9,047	36.5%	40.1%	12	24.5%	27.1%	$1,743	36.4%	40.1%	17	22.4%	31.2%	$3,483	39.2%	46.5%	20	20.0%	26.6%	$3,821	34.3%	41.0%
	Unknown	4	1.8%	$711	2.9%	0.0%	1	2.0%	14.0%	$204	4.3%	13.3%	3	3.9%	12.8%	$507	5.7%	11.8%	0	0.0%	12.9%	$0	0.0%	11.8%
	Total	*225*	*100%*	*$24,817*	*100%*	*100%*	*49*	*100%*	*100%*	*$4,784*	*100%*	*100%*	*76*	*100%*	*100%*	*$8,886*	*100%*	*100%*	*100*	*100%*	*100%*	*$11,147*	*100%*	*100%*
REFINANCE	Low	11	10.9%	$466	4.7%	22.9%	4	12.1%	12.6%	$162	6.4%	6.8%	2	8.0%	4.9%	$64	2.7%	2.6%	5	11.6%	4.4%	$240	4.9%	1.7%
	Moderate	27	26.7%	$1,618	16.4%	16.9%	11	33.3%	20.0%	$554	21.8%	13.9%	11	44.0%	20.0%	$780	32.8%	12.4%	5	11.6%	12.9%	$284	5.8%	7.8%
	Middle	22	21.8%	$1,922	19.5%	20.1%	6	18.2%	21.2%	$491	19.3%	17.4%	7	28.0%	20.7%	$555	23.3%	15.8%	9	20.9%	19.6%	$876	17.7%	14.9%
	Upper	37	36.6%	$4,921	49.9%	40.1%	12	36.4%	32.8%	$1,338	52.6%	48.7%	4	16.0%	39.0%	$739	31.0%	53.6%	21	48.8%	48.5%	$2,844	57.6%	60.1%
	Unknown	4	4.0%	$935	9.5%	0.0%	0	0.0%	13.5%	$0	0.0%	13.2%	1	4.0%	15.4%	$243	10.2%	15.7%	3	7.0%	14.6%	$692	14.0%	15.5%
	Total	*101*	*100%*	*$9,862*	*100%*	*100%*	*33*	*100%*	*100%*	*$2,545*	*100%*	*100%*	*25*	*100%*	*100%*	*$2,381*	*100%*	*100%*	*43*	*100%*	*100%*	*$4,936*	*100%*	*100%*
HOME IMPROVEMENT	Low	7	11.9%	$136	5.8%	22.9%	3	15.8%	11.2%	$60	8.1%	7.6%	2	11.1%	9.3%	$28	4.5%	6.1%	2	9.1%	8.7%	$48	5.0%	3.9%
	Moderate	10	16.9%	$301	12.9%	16.9%	2	10.5%	15.9%	$41	5.5%	11.2%	3	16.7%	17.8%	$95	15.2%	12.6%	5	22.7%	12.5%	$165	17.1%	8.2%
	Middle	19	32.2%	$763	32.6%	20.1%	6	31.6%	25.2%	$246	33.0%	31.8%	5	27.8%	25.4%	$195	31.1%	25.1%	8	36.4%	26.0%	$322	33.3%	20.7%
	Upper	20	33.9%	$1,077	46.0%	40.1%	8	42.1%	37.4%	$398	53.4%	42.4%	5	27.8%	25.4%	$247	39.4%	38.2%	7	31.8%	37.5%	$432	44.7%	58.2%
	Unknown	3	5.1%	$62	2.7%	0.0%	0	0.0%	10.3%	$0	0.0%	7.0%	3	16.7%	22.0%	$62	9.9%	17.9%	0	0.0%	15.4%	$0	0.0%	9.0%
	Total	*59*	*100%*	*$2,339*	*100%*	*100%*	*19*	*100%*	*100%*	*$745*	*100%*	*100%*	*18*	*100%*	*100%*	*$627*	*100%*	*100%*	*22*	*100%*	*100%*	*$967*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	$0	0.0%	22.9%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	16.9%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	6.7%	$0	0.0%	0.4%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	20.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	40.1%	0	0.0%	33.3%	$0	0.0%	6.2%	0	0.0%	20.0%	$0	0.0%	1.5%	0	0.0%	20.0%	$0	0.0%	4.6%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	66.7%	$0	0.0%	93.8%	0	0.0%	73.3%	$0	0.0%	98.1%	0	0.0%	80.0%	$0	0.0%	95.4%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	4	15.4%	$90	10.0%	22.9%	4	28.6%	17.2%	$90	15.9%	9.8%	0	0.0%	3.4%	$0	0.0%	8.8%	0	0.0%	4.8%	$0	0.0%	1.2%
	Moderate	10	38.5%	$464	51.4%	16.9%	5	35.7%	27.6%	$319	56.5%	38.0%	4	50.0%	17.2%	$115	59.6%	11.0%	1	25.0%	19.0%	$30	20.7%	5.1%
	Middle	8	30.8%	$210	23.3%	20.1%	1	7.1%	17.2%	$17	3.0%	18.1%	4	50.0%	20.7%	$78	40.4%	13.5%	3	75.0%	28.6%	$115	79.3%	22.5%
	Upper	4	15.4%	$139	15.4%	40.1%	4	28.6%	24.1%	$139	24.6%	26.5%	0	0.0%	27.6%	$0	0.0%	28.6%	0	0.0%	38.1%	$0	0.0%	64.5%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	13.8%	$0	0.0%	7.6%	0	0.0%	31.0%	$0	0.0%	38.2%	0	0.0%	9.5%	$0	0.0%	6.7%
	Total	*26*	*100%*	*$903*	*100%*	*100%*	*14*	*100%*	*100%*	*$565*	*100%*	*100%*	*8*	*100%*	*100%*	*$193*	*100%*	*100%*	*4*	*100%*	*100%*	*$145*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2
Assessment Area: IL Decatur

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	2	18.2%	$37	11.3%	22.9%	0	0.0%	10.1%	$0	0.0%	8.7%	1	20.0%	14.1%	$16	18.6%	10.8%	1	50.0%	16.0%	$21	23.9%	7.2%
	Moderate	2	18.2%	$82	25.1%	16.9%	0	0.0%	20.3%	$0	0.0%	18.7%	1	20.0%	21.1%	$15	17.4%	20.4%	1	50.0%	4.0%	$67	76.1%	3.8%
	Middle	4	36.4%	$153	46.8%	20.1%	3	75.0%	40.5%	$123	80.4%	36.1%	1	20.0%	23.9%	$30	34.9%	23.6%	0	0.0%	36.0%	$0	0.0%	37.7%
	Upper	3	27.3%	$55	16.8%	40.1%	1	25.0%	27.8%	$30	19.6%	35.9%	2	40.0%	31.0%	$25	29.1%	35.5%	0	0.0%	32.0%	$0	0.0%	45.4%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	1.3%	$0	0.0%	0.6%	0	0.0%	9.9%	$0	0.0%	9.7%	0	0.0%	12.0%	$0	0.0%	5.9%
	Total	*11*	*100%*	*$327*	*100%*	*100%*	*4*	*100%*	*100%*	*$153*	*100%*	*100%*	*5*	*100%*	*100%*	*$86*	*100%*	*100%*	*2*	*100%*	*100%*	*$88*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	22.9%	0	0.0%	7.0%	$0	0.0%	1.5%	0	0.0%	1.5%	$0	0.0%	1.4%	0	0.0%	2.9%	$0	0.0%	2.8%
	Moderate	0	0.0%	$0	0.0%	16.9%	0	0.0%	8.7%	$0	0.0%	2.8%	0	0.0%	1.5%	$0	0.0%	1.6%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	20.1%	0	0.0%	11.3%	$0	0.0%	4.3%	0	0.0%	1.5%	$0	0.0%	0.7%	0	0.0%	1.0%	$0	0.0%	1.0%
	Upper	0	0.0%	$0	0.0%	40.1%	0	0.0%	14.8%	$0	0.0%	10.8%	0	0.0%	1.5%	$0	0.0%	3.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	58.3%	$0	0.0%	80.5%	0	0.0%	93.9%	$0	0.0%	93.3%	0	0.0%	96.1%	$0	0.0%	96.1%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	64	15.2%	$3,320	8.7%	22.9%	20	16.8%	11.7%	$766	8.7%	5.8%	12	9.1%	8.7%	$599	4.9%	4.2%	32	18.7%	9.2%	$1,955	11.3%	4.2%
	Moderate	138	32.7%	$10,166	26.6%	16.9%	35	29.4%	22.1%	$2,321	26.4%	14.2%	51	38.6%	22.7%	$3,550	29.2%	14.7%	52	30.4%	19.9%	$4,295	24.9%	13.2%
	Middle	96	22.7%	$7,815	20.4%	20.1%	26	21.8%	22.2%	$1,853	21.1%	18.6%	34	25.8%	20.5%	$2,718	22.3%	16.5%	36	21.1%	19.5%	$3,244	18.8%	15.8%
	Upper	113	26.8%	$15,239	39.8%	40.1%	37	31.1%	28.1%	$3,648	41.5%	36.0%	28	21.2%	31.5%	$4,494	36.9%	43.3%	48	28.1%	34.7%	$7,097	41.1%	46.3%
	Unknown	11	2.6%	$1,708	4.5%	0.0%	1	0.8%	15.9%	$204	2.3%	25.5%	7	5.3%	16.7%	$812	6.7%	21.2%	3	1.8%	16.8%	$692	4.0%	20.5%
	Total	*422*	*100%*	*$38,248*	*100%*	*100%*	*119*	*100%*	*100%*	*$8,792*	*100%*	*100%*	*132*	*100%*	*100%*	*$12,173*	*100%*	*100%*	*171*	*100%*	*100%*	*$17,283*	*100%*	*100%*
Small Business						Total Businesses																		
Revenue	$1 Million or Less	48	47.5%	$1,286	10.0%	89.3%	14	53.8%	42.2%	$558	16.8%	28.4%	6	28.6%	41.0%	$145	3.9%	24.1%	28	51.9%	39.8%	$583	9.9%	24.5%
	Over $1 Million	44	43.6%	$11,054	85.8%	9.4%	11	42.3%					15	71.4%					18	33.3%				
	Total Rev. available	92	91.1%	$12,340	95.8%	98.7%	25	96.1%					21	100.0%					46	85.2%				
	Rev. Not Known	9	8.9%	$542	4.2%	1.3%	1	3.8%					0	0.0%					8	14.8%				
	Total	*101*	*100%*	*$12,882*	*100%*	*100%*	*26*	*100%*					*21*	*100%*					*54*	*100%*				
Loan Size	$100,000 or Less	75	74.3%	$2,475	19.2%		20	76.9%	87.9%	$752	22.6%	22.2%	15	71.4%	88.5%	$709	19.2%	24.5%	40	74.1%	79.9%	$1,014	17.3%	20.0%
	$100,001 - $250,000	10	9.9%	$1,454	11.3%		1	3.8%	4.5%	$139	4.2%	11.9%	0	0.0%	4.8%	$0	0.0%	14.2%	9	16.7%	10.2%	$1,315	22.4%	19.1%
	$250,001 - $1 Million	16	15.8%	$8,953	69.5%		5	19.2%	7.6%	$2,436	73.2%	65.9%	6	28.6%	6.6%	$2,980	80.8%	61.3%	5	9.3%	9.9%	$3,537	60.3%	60.8%
	Total	*101*	*100%*	*$12,882*	*100%*		*26*	*100%*	*100%*	*$3,327*	*100%*	*100%*	*21*	*100%*	*100%*	*$3,689*	*100%*	*100%*	*54*	*100%*	*100%*	*$5,866*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	47	97.9%	$1,030	80.1%																			
	$100,001 - $250,000	0	0.0%	$0	0.0%																			
	$250,001 - $1 Million	1	2.1%	$256	19.9%																			
	Total	*48*	*100%*	*$1,286*	*100%*																			
Small Farm						Total Farms																		
Revenue	$1 Million or Less	1	50.0%	$30	69.8%	98.7%	0	0.0%	38.5%	$0	0.0%	51.2%	0	0.0%	35.2%	$0	0.0%	30.3%	1	50.0%	38.6%	$30	69.8%	42.5%
	Over $1 Million	0	0.0%	$0	0.0%	1.3%	0	0.0%					0	0.0%					0	0.0%				
	Total Rev. available	1	50.0%	$30	69.8%	100.0%	0	0.0%					0	0.0%					1	50.0%				
	Not Known	1	50.0%	$13	30.2%	0.0%	0	0.0%					0	0.0%					1	50.0%				
	Total	*2*	*100%*	*$43*	*100%*	*100%*	*0*	*0%*					*0*	*0%*					*2*	*100%*				
Loan Size	$100,000 or Less	2	100.0%	$43	100.0%		0	0.0%	73.1%	$0	0.0%	17.2%	0	0.0%	77.5%	$0	0.0%	21.6%	2	100.0%	79.5%	$43	100.0%	25.0%
	$100,001 - $250,000	0	0.0%	$0	0.0%		0	0.0%	11.5%	$0	0.0%	21.1%	0	0.0%	9.9%	$0	0.0%	18.1%	0	0.0%	4.8%	$0	0.0%	7.9%
	$250,001 - $500,000	0	0.0%	$0	0.0%		0	0.0%	15.4%	$0	0.0%	61.7%	0	0.0%	12.7%	$0	0.0%	60.3%	0	0.0%	15.7%	$0	0.0%	67.1%
	Total	*2*	*100%*	*$43*	*100%*		*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*2*	*100%*	*100%*	*$43*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	1	100.0%	$30	100.0%																			
	$100,001 - $250,000	0	0.0%	$0	0.0%																			
	$250,001 - $500,000	0	0.0%	$0	0.0%																			
	Total	*1*	*100%*	*$30*	*100%*																			

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue.
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2

Assessment Area: IL Peoria

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison										Bank & Aggregate Lending Comparison																	
		2018					2019, 2020					2018						2019						2020					
		Count		Dollar		Owner Occupied Units	Count		Dollar		Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		#	%	$ (000s)	$ %	%	#	%	$ (000s)	$ %	%	Bank #	Bank %	Agg %	Bank $ (000s)	Bank $ %	Agg $ %	Bank #	Bank %	Agg %	Bank $ (000s)	Bank $ %	Agg $ %	Bank #	Bank %	Agg %	Bank #	Bank %	Agg $ %
HOME PURCHASE	Low	1	7.1%	$137	7.7%	4.6%	0	0.0%	$0	0.0%	4.2%	1	7.1%	1.6%	$137	7.7%	0.6%	0	0.0%	1.7%	$0	0.0%	0.9%	0	0.0%	1.5%	$0	0.0%	0.8%
	Moderate	5	35.7%	$473	26.4%	18.5%	2	7.7%	$215	4.3%	15.1%	5	35.7%	17.9%	$473	26.4%	10.4%	1	10.0%	14.0%	$172	8.8%	8.5%	1	6.3%	14.5%	$43	1.4%	8.4%
	Middle	4	28.6%	$439	24.5%	45.8%	10	38.5%	$1,301	26.2%	47.9%	4	28.6%	45.5%	$439	24.5%	40.0%	5	50.0%	49.9%	$520	26.6%	43.2%	5	31.3%	48.8%	$781	25.9%	42.0%
	Upper	4	28.6%	$741	41.4%	31.1%	14	53.8%	$3,459	69.5%	32.8%	4	28.6%	35.0%	$741	41.4%	49.0%	4	40.0%	34.4%	$1,263	64.6%	47.4%	10	62.5%	35.3%	$2,196	72.7%	48.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*14*	*100%*	*$1,790*	*100%*	*100%*	*26*	*100%*	*$4,975*	*100%*	*100%*	*14*	*100%*	*100%*	*$1,790*	*100%*	*100%*	*10*	*100%*	*100%*	*$1,955*	*100%*	*100%*	*16*	*100%*	*100%*	*$3,020*	*100%*	*100%*
REFINANCE	Low	1	7.7%	$34	4.1%	4.6%	0	0.0%	$0	0.0%	4.2%	1	7.7%	2.4%	$34	4.1%	1.7%	0	0.0%	1.2%	$0	0.0%	0.5%	0	0.0%	0.7%	$0	0.0%	0.3%
	Moderate	4	30.8%	$264	32.1%	18.5%	3	9.7%	$186	5.7%	15.1%	4	30.8%	18.5%	$264	32.1%	11.5%	1	11.1%	9.7%	$40	5.0%	4.9%	2	9.1%	7.0%	$146	6.0%	3.5%
	Middle	6	46.2%	$355	43.1%	45.8%	12	38.7%	$1,331	41.0%	47.9%	6	46.2%	45.9%	$355	43.1%	39.6%	4	44.4%	44.9%	$375	46.9%	36.9%	8	36.4%	41.2%	$956	39.1%	34.7%
	Upper	2	15.4%	$170	20.7%	31.1%	16	51.6%	$1,731	53.3%	32.8%	2	15.4%	33.2%	$170	20.7%	47.2%	4	44.4%	44.2%	$385	48.1%	57.7%	12	54.5%	51.1%	$1,346	55.0%	61.6%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*13*	*100%*	*$823*	*100%*	*100%*	*31*	*100%*	*$3,248*	*100%*	*100%*	*13*	*100%*	*100%*	*$823*	*100%*	*100%*	*9*	*100%*	*100%*	*$800*	*100%*	*100%*	*22*	*100%*	*100%*	*$2,448*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	$0	0.0%	4.6%	0	0.0%	$0	0.0%	4.2%	0	0.0%	2.0%	$0	0.0%	1.0%	0	0.0%	2.1%	$0	0.0%	1.1%	0	0.0%	3.3%	$0	0.0%	1.0%
	Moderate	2	33.3%	$76	30.6%	18.5%	1	9.1%	$12	1.9%	15.1%	2	33.3%	14.2%	$76	30.6%	10.5%	0	0.0%	13.2%	$0	0.0%	9.4%	1	16.7%	11.6%	$12	3.0%	7.6%
	Middle	2	33.3%	$46	18.5%	45.8%	6	54.5%	$169	27.0%	47.9%	2	33.3%	48.7%	$46	18.5%	43.8%	3	60.0%	49.2%	$89	40.1%	46.7%	3	50.0%	46.4%	$80	19.8%	43.5%
	Upper	2	33.3%	$126	50.8%	31.1%	4	36.4%	$446	71.1%	32.8%	2	33.3%	35.1%	$126	50.8%	44.7%	2	40.0%	35.4%	$133	59.9%	42.8%	2	33.3%	38.6%	$313	77.3%	48.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*6*	*100%*	*$248*	*100%*	*100%*	*11*	*100%*	*$627*	*100%*	*100%*	*6*	*100%*	*100%*	*$248*	*100%*	*100%*	*5*	*100%*	*100%*	*$222*	*100%*	*100%*	*6*	*100%*	*100%*	*$405*	*100%*	*100%*
MULTI FAMILY					Multi-Family Units					Multi-Family Units																			
	Low	0	0.0%	$0	0.0%	18.8%	0	0.0%	$0	0.0%	18.7%	0	0.0%	15.1%	$0	0.0%	20.9%	0	0.0%	12.3%	$0	0.0%	3.1%	0	0.0%	11.9%	$0	0.0%	16.1%
	Moderate	0	0.0%	$0	0.0%	20.0%	0	0.0%	$0	0.0%	14.8%	0	0.0%	28.8%	$0	0.0%	10.7%	0	0.0%	16.0%	$0	0.0%	18.9%	0	0.0%	25.7%	$0	0.0%	11.0%
	Middle	0	0.0%	$0	0.0%	41.6%	0	0.0%	$0	0.0%	39.3%	0	0.0%	37.0%	$0	0.0%	52.5%	0	0.0%	54.3%	$0	0.0%	59.6%	0	0.0%	37.6%	$0	0.0%	26.0%
	Upper	0	0.0%	$0	0.0%	19.6%	0	0.0%	$0	0.0%	27.2%	0	0.0%	19.2%	$0	0.0%	15.9%	0	0.0%	17.3%	$0	0.0%	18.4%	0	0.0%	24.8%	$0	0.0%	46.9%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	$0	0.0%	4.6%	0	0.0%	$0	0.0%	4.2%	0	0.0%	1.3%	$0	0.0%	0.5%	0	0.0%	1.7%	$0	0.0%	0.7%	0	0.0%	2.4%	$0	0.0%	0.8%
	Moderate	1	25.0%	$63	17.9%	18.5%	2	28.6%	$59	32.8%	15.1%	1	25.0%	18.5%	$63	17.9%	9.8%	1	20.0%	11.9%	$45	31.9%	7.8%	1	50.0%	9.6%	$14	35.9%	6.2%
	Middle	2	50.0%	$235	67.0%	45.8%	4	57.1%	$101	56.1%	47.9%	2	50.0%	39.2%	$235	67.0%	33.4%	3	60.0%	44.7%	$76	53.9%	37.0%	1	50.0%	38.0%	$25	64.1%	30.9%
	Upper	1	25.0%	$53	15.1%	31.1%	1	14.3%	$20	11.1%	32.8%	1	25.0%	41.0%	$53	15.1%	56.3%	1	20.0%	41.7%	$20	14.2%	54.4%	0	0.0%	50.0%	$0	0.0%	62.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*4*	*100%*	*$351*	*100%*	*100%*	*7*	*100%*	*$180*	*100%*	*100%*	*4*	*100%*	*100%*	*$351*	*100%*	*100%*	*5*	*100%*	*100%*	*$141*	*100%*	*100%*	*2*	*100%*	*100%*	*$39*	*100%*	*100%*

Originations & Purchases
2018 and 2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2
Assessment Area: IL Peoria

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison										Bank & Aggregate Lending Comparison																	
		2018					2019, 2020					2018						2019						2020					
		Count		Dollar		Owner Occupied Units	Count		Dollar		Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
												Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	4.6%	0	0.0%	$0	0.0%	4.2%	0	0.0%	2.7%	$0	0.0%	2.5%	0	0.0%	2.1%	$0	0.0%	0.9%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	1	100.0%	$57	100.0%	18.5%	0	0.0%	$0	0.0%	15.1%	1	100.0%	14.2%	$57	100.0%	9.8%	0	0.0%	15.4%	$0	0.0%	8.2%	0	0.0%	9.4%	$0	0.0%	5.9%
	Middle	0	0.0%	$0	0.0%	45.8%	2	66.7%	$29	35.8%	47.9%	0	0.0%	54.1%	$0	0.0%	48.1%	1	50.0%	45.5%	$13	20.0%	36.2%	1	100.0%	49.4%	$16	100.0%	45.8%
	Upper	0	0.0%	$0	0.0%	31.1%	1	33.3%	$52	64.2%	32.8%	0	0.0%	29.1%	$0	0.0%	39.6%	1	50.0%	37.1%	$52	80.0%	54.7%	0	0.0%	41.2%	$0	0.0%	48.4%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*1*	*100%*	*$57*	*100%*	*100%*	*3*	*100%*	*$81*	*100%*	*100%*	*1*	*100%*	*100%*	*$57*	*100%*	*100%*	*2*	*100%*	*100%*	*$65*	*100%*	*100%*	*1*	*100%*	*100%*	*$16*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	4.6%	0	0.0%	$0	0.0%	4.2%	0	0.0%	8.2%	$0	0.0%	4.3%	0	0.0%	5.6%	$0	0.0%	2.6%	0	0.0%	4.6%	$0	0.0%	2.8%
	Moderate	0	0.0%	$0	0.0%	18.5%	0	0.0%	$0	0.0%	15.1%	0	0.0%	34.3%	$0	0.0%	29.2%	0	0.0%	26.7%	$0	0.0%	20.5%	0	0.0%	25.3%	$0	0.0%	19.9%
	Middle	0	0.0%	$0	0.0%	45.8%	0	0.0%	$0	0.0%	47.9%	0	0.0%	43.2%	$0	0.0%	45.5%	0	0.0%	55.2%	$0	0.0%	55.4%	0	0.0%	54.7%	$0	0.0%	54.3%
	Upper	0	0.0%	$0	0.0%	31.1%	0	0.0%	$0	0.0%	32.8%	0	0.0%	14.3%	$0	0.0%	21.0%	0	0.0%	12.5%	$0	0.0%	21.4%	0	0.0%	15.4%	$0	0.0%	23.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	2	5.3%	$171	5.2%	4.6%	0	0.0%	$0	0.0%	4.2%	2	5.3%	2.2%	$171	5.2%	2.3%	0	0.0%	1.8%	$0	0.0%	0.9%	0	0.0%	1.4%	$0	0.0%	1.3%
	Moderate	13	34.2%	$933	28.5%	18.5%	8	10.3%	$472	5.2%	15.1%	13	34.2%	18.4%	$933	28.5%	11.1%	3	9.7%	13.2%	$257	8.1%	8.3%	5	10.6%	11.5%	$215	3.6%	6.4%
	Middle	14	36.8%	$1,075	32.9%	45.8%	34	43.6%	$2,931	32.2%	47.9%	14	36.8%	45.6%	$1,075	32.9%	41.0%	16	51.6%	48.5%	$1,073	33.7%	42.4%	18	38.3%	45.4%	$1,858	31.3%	38.0%
	Upper	9	23.7%	$1,090	33.3%	31.1%	36	46.2%	$5,708	62.6%	32.8%	9	23.7%	33.8%	$1,090	33.3%	45.6%	12	38.7%	36.5%	$1,853	58.2%	48.4%	24	51.1%	41.7%	$3,855	65.0%	54.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*38*	*100%*	*$3,269*	*100%*	*100%*	*78*	*100%*	*$9,111*	*100%*	*100%*	*38*	*100%*	*100%*	*$3,269*	*100%*	*100%*	*31*	*100%*	*100%*	*$3,183*	*100%*	*100%*	*47*	*100%*	*100%*	*$5,928*	*100%*	*100%*
SMALL BUSINESSES				Total Businesses					Total Businesses																				
	Low	0	0.0%	$0	0.0%	12.5%	3	8.8%	$31	1.1%	12.5%	0	0.0%	11.5%	$0	0.0%	12.9%	1	25.0%	12.6%	$16	1.4%	14.0%	2	6.7%	11.3%	$15	0.9%	13.3%
	Moderate	1	12.5%	$3	0.6%	16.2%	5	14.7%	$239	8.4%	13.6%	1	12.5%	15.4%	$3	0.6%	13.8%	0	0.0%	12.6%	$0	0.0%	12.3%	5	16.7%	12.5%	$239	14.3%	11.8%
	Middle	5	62.5%	$301	58.0%	42.4%	12	35.3%	$642	22.5%	43.0%	5	62.5%	39.8%	$301	58.0%	39.6%	0	0.0%	38.9%	$0	0.0%	39.5%	12	40.0%	42.1%	$642	38.4%	40.0%
	Upper	2	25.0%	$215	41.4%	28.9%	14	41.2%	$1,938	68.0%	30.9%	2	25.0%	32.6%	$215	41.4%	33.7%	3	75.0%	35.0%	$1,160	98.6%	33.9%	11	36.7%	34.0%	$778	46.5%	34.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%		0	0.0%	0.6%	$0	0.0%	0.1%	0	0.0%	0.9%	$0	0.0%	0.4%	0	0.0%	0.2%	$0	0.0%	0.0%
	Total	*8*	*100%*	*$519*	*100%*	*100%*	*34*	*100%*	*$2,850*	*100%*	*100%*	*8*	*100%*	*100%*	*$519*	*100%*	*100%*	*4*	*100%*	*100%*	*$1,176*	*100%*	*100%*	*30*	*100%*	*100%*	*$1,674*	*100%*	*100%*
SMALL FARM				Total Farms					Total Farms																				
	Low	0	0.0%	$0	0.0%	0.7%	0	0.0%	$0	0.0%	0.2%	0	0.0%	0.5%	$0	0.0%	0.8%	0	0.0%	0.3%	$0	0.0%	0.6%	0	0.0%	0.5%	$0	0.0%	0.8%
	Moderate	0	0.0%	$0	0.0%	3.3%	0	0.0%	$0	0.0%	2.5%	0	0.0%	1.3%	$0	0.0%	0.5%	0	0.0%	1.0%	$0	0.0%	0.5%	0	0.0%	0.5%	$0	0.0%	0.3%
	Middle	0	0.0%	$0	0.0%	53.1%	2	100.0%	$260	100.0%	50.5%	0	0.0%	57.6%	$0	0.0%	56.8%	2	100.0%	55.8%	$260	100.0%	55.2%	0	0.0%	56.0%	$0	0.0%	55.3%
	Upper	0	0.0%	$0	0.0%	43.0%	0	0.0%	$0	0.0%	46.8%	0	0.0%	40.0%	$0	0.0%	41.9%	0	0.0%	42.7%	$0	0.0%	43.7%	0	0.0%	43.0%	$0	0.0%	43.7%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%		0	0.0%	0.5%	$0	0.0%	0.0%	0	0.0%	0.3%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*2*	*100%*	*$260*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*2*	*100%*	*100%*	*$260*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*

Originations & Purchases
2018 and 2020 FFIEC Census Data and D&B information, and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2

Assessment Area: IL Peoria

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison										Bank & Aggregate Lending Comparison																	
		2018					2019, 2020					2018						2019						2020					
		Count		Dollar		Families by Family Income	Count		Dollar		Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
												Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	2	14.3%	$69	3.9%	21.6%	3	11.5%	$163	3.3%	20.7%	2	14.3%	16.0%	$69	3.9%	8.8%	1	10.0%	13.5%	$43	2.2%	7.3%	2	12.5%	14.1%	$120	4.0%	7.8%
	Moderate	6	42.9%	$629	35.1%	17.6%	8	30.8%	$872	17.5%	17.1%	6	42.9%	21.8%	$629	35.1%	16.9%	3	30.0%	25.1%	$285	14.6%	19.3%	5	31.3%	23.6%	$587	19.4%	18.2%
	Middle	4	28.6%	$518	28.9%	21.1%	1	3.8%	$214	4.3%	20.9%	4	28.6%	21.5%	$518	28.9%	22.1%	0	0.0%	20.4%	$0	0.0%	20.6%	1	6.3%	19.9%	$214	7.1%	20.3%
	Upper	2	14.3%	$574	32.1%	39.7%	14	53.8%	$3,726	74.9%	41.3%	2	14.3%	28.9%	$574	32.1%	43.1%	6	60.0%	29.2%	$1,627	83.2%	42.9%	8	50.0%	27.8%	$2,099	69.5%	42.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	11.8%	$0	0.0%	9.2%	0	0.0%	11.8%	$0	0.0%	9.9%	0	0.0%	14.6%	$0	0.0%	11.8%
	Total	*14*	*100%*	*$1,790*	*100%*	*100%*	*26*	*100%*	*$4,975*	*100%*	*100%*	*14*	*100%*	*100%*	*$1,790*	*100%*	*100%*	*10*	*100%*	*100%*	*$1,955*	*100%*	*100%*	*16*	*100%*	*100%*	*$3,020*	*100%*	*100%*
REFINANCE	Low	4	30.8%	$171	20.8%	21.6%	3	9.7%	$126	3.9%	20.7%	4	30.8%	14.1%	$171	20.8%	8.2%	1	11.1%	7.2%	$25	3.1%	3.5%	2	9.1%	4.6%	$101	4.1%	2.3%
	Moderate	5	38.5%	$330	40.1%	17.6%	7	22.6%	$554	17.1%	17.1%	5	38.5%	22.1%	$330	40.1%	17.7%	3	33.3%	13.7%	$252	31.5%	8.9%	4	18.2%	13.0%	$302	12.3%	8.1%
	Middle	4	30.8%	$322	39.1%	21.1%	7	22.6%	$669	20.6%	20.9%	4	30.8%	19.9%	$322	39.1%	19.5%	2	22.2%	19.3%	$191	23.9%	16.1%	5	22.7%	19.2%	$478	19.5%	15.5%
	Upper	0	0.0%	$0	0.0%	39.7%	13	41.9%	$1,807	55.6%	41.3%	0	0.0%	28.9%	$0	0.0%	43.2%	3	33.3%	38.5%	$332	41.5%	51.8%	10	45.5%	46.3%	$1,475	60.3%	57.9%
	Unknown	0	0.0%	$0	0.0%	0.0%	1	3.2%	$92	2.8%	0.0%	0	0.0%	15.1%	$0	0.0%	11.5%	0	0.0%	21.3%	$0	0.0%	19.7%	1	4.5%	16.8%	$92	3.8%	16.2%
	Total	*13*	*100%*	*$823*	*100%*	*100%*	*31*	*100%*	*$3,248*	*100%*	*100%*	*13*	*100%*	*100%*	*$823*	*100%*	*100%*	*9*	*100%*	*100%*	*$800*	*100%*	*100%*	*22*	*100%*	*100%*	*$2,448*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	$0	0.0%	21.6%	1	9.1%	$24	3.8%	20.7%	0	0.0%	8.7%	$0	0.0%	6.3%	1	20.0%	3.5%	$24	10.8%	2.4%	0	0.0%	3.3%	$0	0.0%	2.3%
	Moderate	2	33.3%	$78	31.5%	17.6%	4	36.4%	$177	28.2%	17.1%	2	33.3%	14.2%	$78	31.5%	10.5%	2	40.0%	6.4%	$125	56.3%	5.9%	2	33.3%	9.8%	$52	12.8%	7.9%
	Middle	2	33.3%	$44	17.7%	21.1%	3	27.3%	$73	11.6%	20.9%	2	33.3%	16.2%	$44	17.7%	15.1%	1	20.0%	8.6%	$33	14.9%	7.6%	2	33.3%	9.2%	$40	9.9%	10.1%
	Upper	2	33.3%	$126	50.8%	39.7%	3	27.3%	$353	56.3%	41.3%	2	33.3%	28.8%	$126	50.8%	38.5%	1	20.0%	17.1%	$40	18.0%	25.3%	2	33.3%	19.9%	$313	77.3%	31.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	32.2%	$0	0.0%	29.6%	0	0.0%	64.4%	$0	0.0%	58.8%	0	0.0%	57.8%	$0	0.0%	47.9%
	Total	*6*	*100%*	*$248*	*100%*	*100%*	*11*	*100%*	*$627*	*100%*	*100%*	*6*	*100%*	*100%*	*$248*	*100%*	*100%*	*5*	*100%*	*100%*	*$222*	*100%*	*100%*	*6*	*100%*	*100%*	*$405*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	$0	0.0%	21.6%	0	0.0%	$0	0.0%	20.7%	0	0.0%	1.4%	$0	0.0%	0.3%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	2.0%	$0	0.0%	0.6%
	Moderate	0	0.0%	$0	0.0%	17.6%	0	0.0%	$0	0.0%	17.1%	0	0.0%	4.1%	$0	0.0%	0.7%	0	0.0%	4.9%	$0	0.0%	1.0%	0	0.0%	2.0%	$0	0.0%	0.4%
	Middle	0	0.0%	$0	0.0%	21.1%	0	0.0%	$0	0.0%	20.9%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	1.0%	$0	0.0%	0.7%
	Upper	0	0.0%	$0	0.0%	39.7%	0	0.0%	$0	0.0%	41.3%	0	0.0%	19.2%	$0	0.0%	7.0%	0	0.0%	14.8%	$0	0.0%	3.8%	0	0.0%	25.7%	$0	0.0%	7.7%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	75.3%	$0	0.0%	92.0%	0	0.0%	80.2%	$0	0.0%	95.2%	0	0.0%	69.3%	$0	0.0%	90.6%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	$0	0.0%	21.6%	2	28.6%	$50	27.8%	20.7%	0	0.0%	6.2%	$0	0.0%	3.9%	1	20.0%	6.4%	$25	17.7%	3.3%	1	50.0%	4.8%	$25	64.1%	2.6%
	Moderate	2	50.0%	$116	33.0%	17.6%	1	14.3%	$14	7.8%	17.1%	2	50.0%	16.3%	$116	33.0%	12.1%	0	0.0%	6.4%	$0	0.0%	5.5%	1	50.0%	8.2%	$14	35.9%	4.1%
	Middle	0	0.0%	$0	0.0%	21.1%	4	57.1%	$116	64.4%	20.9%	0	0.0%	13.2%	$0	0.0%	8.6%	4	80.0%	11.9%	$116	82.3%	8.7%	0	0.0%	13.5%	$0	0.0%	12.5%
	Upper	2	50.0%	$235	67.0%	39.7%	0	0.0%	$0	0.0%	41.3%	2	50.0%	24.2%	$235	67.0%	41.1%	0	0.0%	19.6%	$0	0.0%	29.0%	0	0.0%	21.6%	$0	0.0%	39.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	40.1%	$0	0.0%	34.3%	0	0.0%	55.7%	$0	0.0%	53.6%	0	0.0%	51.9%	$0	0.0%	41.6%
	Total	*4*	*100%*	*$351*	*100%*	*100%*	*7*	*100%*	*$180*	*100%*	*100%*	*4*	*100%*	*100%*	*$351*	*100%*	*100%*	*5*	*100%*	*100%*	*$141*	*100%*	*100%*	*2*	*100%*	*100%*	*$39*	*100%*	*100%*

Originations & Purchases

2018 and 2020 FFIEC Census Data and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2

Assessment Area: IL Peoria

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018 Count #	2018 Count %	2018 Dollar $ (000s)	2018 Dollar $ %	2018 Families by Family Income %	2019, 2020 Count #	2019, 2020 Count %	2019, 2020 Dollar $ (000s)	2019, 2020 Dollar $ %	2019, 2020 Families by Family Income %	Bank & Aggregate Lending Comparison 2018 Count Bank #	2018 Count Bank %	2018 Count Agg %	2018 Dollar Bank $(000s)	2018 Dollar Bank $ %	2018 Dollar Agg $ %	2019 Count Bank #	2019 Count Bank %	2019 Count Agg %	2019 Dollar Bank $(000s)	2019 Dollar Bank $ %	2019 Dollar Agg $ %	2020 Count Bank #	2020 Count Bank %	2020 Count Agg %	2020 Dollar Bank $(000s)	2020 Dollar Bank $ %	2020 Dollar Agg $ %
OTHER PURPOSE CLOSED/EXEMPT	Low	1	100.0%	$57	100.0%	21.6%	0	0.0%	$0	0.0%	20.7%	1	100.0%	7.4%	$57	100.0%	5.3%	0	0.0%	9.8%	$0	0.0%	5.6%	0	0.0%	5.9%	$0	0.0%	2.8%
	Moderate	0	0.0%	$0	0.0%	17.6%	1	33.3%	$52	64.2%	17.1%	0	0.0%	17.6%	$0	0.0%	17.0%	1	50.0%	13.3%	$52	80.0%	9.7%	0	0.0%	18.8%	$0	0.0%	15.4%
	Middle	0	0.0%	$0	0.0%	21.1%	2	66.7%	$29	35.8%	20.9%	0	0.0%	14.2%	$0	0.0%	20.0%	1	50.0%	16.1%	$13	20.0%	13.4%	1	100.0%	10.6%	$16	100.0%	9.0%
	Upper	0	0.0%	$0	0.0%	39.7%	0	0.0%	$0	0.0%	41.3%	0	0.0%	34.5%	$0	0.0%	42.5%	0	0.0%	19.6%	$0	0.0%	39.8%	0	0.0%	32.9%	$0	0.0%	49.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	26.4%	$0	0.0%	15.2%	0	0.0%	41.3%	$0	0.0%	31.5%	0	0.0%	31.8%	$0	0.0%	23.7%
	Total	*1*	*100%*	*$57*	*100%*	*100%*	*3*	*100%*	*$81*	*100%*	*100%*	*1*	*100%*	*100%*	*$57*	*100%*	*100%*	*2*	*100%*	*100%*	*$65*	*100%*	*100%*	*1*	*100%*	*100%*	*$16*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	21.6%	0	0.0%	$0	0.0%	20.7%	0	0.0%	2.5%	$0	0.0%	1.6%	0	0.0%	0.3%	$0	0.0%	0.2%	0	0.0%	2.6%	$0	0.0%	1.0%
	Moderate	0	0.0%	$0	0.0%	17.6%	0	0.0%	$0	0.0%	17.1%	0	0.0%	1.8%	$0	0.0%	2.2%	0	0.0%	0.3%	$0	0.0%	0.7%	0	0.0%	0.4%	$0	0.0%	0.3%
	Middle	0	0.0%	$0	0.0%	21.1%	0	0.0%	$0	0.0%	20.9%	0	0.0%	1.4%	$0	0.0%	2.3%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	39.7%	0	0.0%	$0	0.0%	41.3%	0	0.0%	0.7%	$0	0.0%	0.2%	0	0.0%	0.3%	$0	0.0%	1.1%	0	0.0%	0.2%	$0	0.0%	0.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	93.6%	$0	0.0%	93.7%	0	0.0%	99.0%	$0	0.0%	98.0%	0	0.0%	96.8%	$0	0.0%	98.6%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	7	18.4%	$297	9.1%	21.6%	9	11.5%	$363	4.0%	20.7%	7	18.4%	14.0%	$297	9.1%	7.8%	4	12.9%	10.4%	$117	3.7%	5.4%	5	10.6%	8.9%	$246	4.1%	4.5%
	Moderate	15	39.5%	$1,153	35.3%	17.6%	21	26.9%	$1,669	18.3%	17.1%	15	39.5%	20.2%	$1,153	35.3%	15.4%	9	29.0%	19.1%	$714	22.4%	14.2%	12	25.5%	17.2%	$955	16.1%	12.0%
	Middle	10	26.3%	$884	27.0%	21.1%	17	21.8%	$1,101	12.1%	20.9%	10	26.3%	19.5%	$884	27.0%	19.3%	8	25.8%	18.2%	$353	11.1%	17.2%	9	19.1%	18.2%	$748	12.6%	16.5%
	Upper	6	15.8%	$935	28.6%	39.7%	30	38.5%	$5,886	64.6%	41.3%	6	15.8%	27.8%	$935	28.6%	39.5%	10	32.3%	29.5%	$1,999	62.8%	42.0%	20	42.6%	34.4%	$3,887	65.6%	47.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	1	1.3%	$92	1.0%	0.0%	0	0.0%	18.5%	$0	0.0%	18.0%	0	0.0%	22.8%	$0	0.0%	21.1%	1	2.1%	21.3%	$92	1.6%	19.9%
	Total	*38*	*100%*	*$3,269*	*100%*	*100%*	*78*	*100%*	*$9,111*	*100%*	*100%*	*38*	*100%*	*100%*	*$3,269*	*100%*	*100%*	*31*	*100%*	*100%*	*$3,183*	*100%*	*100%*	*47*	*100%*	*100%*	*$5,928*	*100%*	*100%*
Small Business					Total Businesses					Total Businesses																			
Revenue	$1 Million or Less	6	75.0%	$114	22.0%	87.4%	20	58.8%	$610	21.4%	88.3%	6	75.0%	42.9%	$114	22.0%	28.4%	2	50.0%	41.3%	$21	1.8%	29.4%	18	60.0%	45.0%	$589	35.2%	27.2%
	Over $1 Million	1	12.5%	$155	29.9%	11.1%	6	17.6%	$1,166	40.9%	10.7%	1	12.5%					1	25.0%					5	16.7%				
	Rev. available	7	87.5%	$269	51.9%	98.5%	26	76.4%	$1,776	62.3%	99.0%	7	87.5%					3	75.0%					23	76.7%				
	Rev. Not Known	1	12.5%	$250	48.2%	1.4%	8	23.5%	$1,074	37.7%	1.0%	1	12.5%					1	25.0%					7	23.3%				
	Total	*8*	*100%*	*$519*	*100%*	*100%*	*34*	*100%*	*$2,850*	*100%*	*100%*	*8*	*100%*					*4*	*100%*					*30*	*100%*				
Loan Size	$100,000 or Less	6	75.0%	$114	22.0%		28	82.4%	$523	18.4%		6	75.0%	84.4%	$114	22.0%	22.4%	2	50.0%	84.1%	$21	1.8%	21.8%	26	86.7%	79.1%	$502	30.0%	21.9%
	$100,001-$250,000	2	25.0%	$405	78.0%		3	8.8%	$435	15.3%		2	25.0%	8.2%	$405	78.0%	20.3%	1	25.0%	7.8%	$155	13.2%	18.8%	2	6.7%	11.7%	$280	16.7%	22.5%
	$250,001-$1 Million	0	0.0%	$0	0.0%		3	8.8%	$1,892	66.4%		0	0.0%	7.4%	$0	0.0%	57.3%	1	25.0%	8.0%	$1,000	85.0%	59.4%	2	6.7%	9.2%	$892	53.3%	55.6%
	Total	*8*	*100%*	*$519*	*100%*		*34*	*100%*	*$2,850*	*100%*		*8*	*100%*	*100%*	*$519*	*100%*	*100%*	*4*	*100%*	*100%*	*$1,176*	*100%*	*100%*	*30*	*100%*	*100%*	*$1,674*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	6	100.0%	$114	100.0%		18	90.0%	$330	54.1%																			
	$100,001-$250,000	0	0.0%	$0	0.0%		2	10.0%	$280	45.9%																			
	$250,001-$1 Million	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%																			
	Total	*6*	*100%*	*$114*	*100%*		*20*	*100%*	*$610*	*100%*																			
Small Farm					Total Farms					Total Farms																			
Revenue	$1 Million or Less	0	0.0%	$0	0.0%	97.8%	2	100.0%	$260	100.0%	97.5%	0	0.0%	74.1%	$0	0.0%	83.0%	2	100.0%	69.7%	$260	100.0%	81.8%	0	0.0%	72.4%	$0	0.0%	82.1%
	Over $1 Million	0	0.0%	$0	0.0%	1.7%	0	0.0%	$0	0.0%	2.0%	0	0.0%					0	0.0%					0	0.0%				
	Rev. available	0	0.0%	$0	0.0%	99.5%	2	100.0%	$260	100.0%	99.5%	0	0.0%					2	100.0%					0	0.0%				
	Not Known	0	0.0%	$0	0.0%	0.4%	0	0.0%	$0	0.0%	0.5%	0	0.0%					0	0.0%					0	0.0%				
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*2*	*100%*	*$260*	*100%*	*100%*	*0*	*0%*					*2*	*100%*					*0*	*0%*				
Loan Size	$100,000 or Less	0	0.0%	$0	0.0%		1	50.0%	$35	13.5%		0	0.0%	62.7%	$0	0.0%	18.1%	1	50.0%	64.6%	$35	13.5%	19.9%	0	0.0%	60.7%	$0	0.0%	18.1%
	$100,001-$250,000	0	0.0%	$0	0.0%		1	50.0%	$225	86.5%		0	0.0%	20.8%	$0	0.0%	30.6%	1	50.0%	21.7%	$225	86.5%	34.6%	0	0.0%	23.2%	$0	0.0%	33.0%
	$250,001-$500,000	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%		0	0.0%	16.5%	$0	0.0%	51.3%	0	0.0%	13.6%	$0	0.0%	45.5%	0	0.0%	16.1%	$0	0.0%	48.8%
	Total	*0*	*0%*	*$0*	*0%*		*2*	*100%*	*$260*	*100%*		*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*2*	*100%*	*100%*	*$260*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	0	0.0%	$0	0.0%		1	50.0%	$35	13.5%																			
	$100,001-$250,000	0	0.0%	$0	0.0%		1	50.0%	$225	86.5%																			
	$250,001-$500,000	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%																			
	Total	*0*	*0%*	*$0*	*0%*		*2*	*100%*	*$260*	*100%*																			

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue.
2018 and 2020 FFIEC Census Data and D&B information, and 2015 ACS Data.

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2
Assessment Area: IL Southeast IL

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison 2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
HOME PURCHASE	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	5	25.0%	$459	24.7%	15.6%	3	50.0%	32.4%	$251	48.6%	22.0%	0	0.0%	34.1%	$0	0.0%	20.4%	2	28.6%	23.9%	$208	27.4%	16.3%
	Middle	10	50.0%	$961	51.6%	47.7%	2	33.3%	40.8%	$209	40.5%	43.3%	5	71.4%	36.3%	$473	80.6%	49.5%	3	42.9%	35.2%	$279	36.8%	41.5%
	Upper	5	25.0%	$441	23.7%	36.7%	1	16.7%	26.8%	$56	10.9%	34.7%	2	28.6%	29.7%	$114	19.4%	30.0%	2	28.6%	40.9%	$271	35.8%	42.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*20*	*100%*	*$1,861*	*100%*	*100%*	*6*	*100%*	*100%*	*$516*	*100%*	*100%*	*7*	*100%*	*100%*	*$587*	*100%*	*100%*	*7*	*100%*	*100%*	*$758*	*100%*	*100%*
REFINANCE	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	9	20.9%	$355	14.1%	15.6%	2	28.6%	18.5%	$78	19.3%	12.5%	1	9.1%	17.9%	$17	2.4%	14.2%	6	24.0%	15.0%	$260	18.5%	8.9%
	Middle	24	55.8%	$1,669	66.4%	47.7%	5	71.4%	48.1%	$326	80.7%	47.5%	7	63.6%	51.8%	$554	79.0%	56.5%	12	48.0%	52.0%	$789	56.0%	59.4%
	Upper	10	23.3%	$489	19.5%	36.7%	0	0.0%	31.5%	$0	0.0%	37.2%	3	27.3%	30.4%	$130	18.5%	29.2%	7	28.0%	33.0%	$359	25.5%	31.7%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	1.9%	$0	0.0%	2.8%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*43*	*100%*	*$2,513*	*100%*	*100%*	*7*	*100%*	*100%*	*$404*	*100%*	*100%*	*11*	*100%*	*100%*	*$701*	*100%*	*100%*	*25*	*100%*	*100%*	*$1,408*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	2	28.6%	$72	25.4%	15.6%	0	0.0%	10.5%	$0	0.0%	12.7%	2	40.0%	15.4%	$72	49.0%	11.6%	0	0.0%	25.0%	$0	0.0%	9.3%
	Middle	2	28.6%	$111	39.2%	47.7%	0	0.0%	36.8%	$0	0.0%	45.2%	1	20.0%	46.2%	$25	17.0%	53.5%	1	50.0%	50.0%	$86	63.2%	59.6%
	Upper	3	42.9%	$100	35.3%	36.7%	0	0.0%	52.6%	$0	0.0%	42.2%	2	40.0%	38.5%	$50	34.0%	34.9%	1	50.0%	25.0%	$50	36.8%	31.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*7*	*100%*	*$283*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*5*	*100%*	*100%*	*$147*	*100%*	*100%*	*2*	*100%*	*100%*	*$136*	*100%*	*100%*
MULTI FAMILY						Multi-Family Units																		
	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	18.1%	0	0.0%	100.0%	$0	0.0%	100.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	77.8%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	4.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*0%*	*$0*	*0%*	*0%*	*0*	*0%*	*0%*	*$0*	*0%*	*0%*
OTHER PURPOSE LOC	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	3	23.1%	$199	22.9%	15.6%	0	0.0%	0.0%	$0	0.0%	0.0%	1	25.0%	25.0%	$76	41.8%	41.8%	2	28.6%	22.2%	$123	23.9%	16.4%
	Middle	8	61.5%	$537	61.7%	47.7%	1	50.0%	50.0%	$65	37.4%	37.4%	2	50.0%	50.0%	$81	44.5%	44.5%	5	71.4%	77.8%	$391	76.1%	83.6%
	Upper	2	15.4%	$134	15.4%	36.7%	1	50.0%	50.0%	$109	62.6%	62.6%	1	25.0%	25.0%	$25	13.7%	13.7%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*13*	*100%*	*$870*	*100%*	*100%*	*2*	*100%*	*100%*	*$174*	*100%*	*100%*	*4*	*100%*	*100%*	*$182*	*100%*	*100%*	*7*	*100%*	*100%*	*$514*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2
Assessment Area: IL Southeast IL

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	15.6%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	2	100.0%	$132	100.0%	47.7%	1	100.0%	100.0%	$35	100.0%	100.0%	0	0.0%	83.3%	$0	0.0%	94.2%	1	100.0%	80.0%	$97	100.0%	84.6%
	Upper	0	0.0%	$0	0.0%	36.7%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	16.7%	$0	0.0%	5.8%	0	0.0%	20.0%	$0	0.0%	15.4%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*2*	*100%*	*$132*	*100%*	*100%*	*1*	*100%*	*100%*	*$35*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*1*	*100%*	*100%*	*$97*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	15.6%	0	0.0%	33.3%	$0	0.0%	7.5%	0	0.0%	25.0%	$0	0.0%	29.1%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	47.7%	0	0.0%	33.3%	$0	0.0%	49.1%	0	0.0%	50.0%	$0	0.0%	58.4%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	36.7%	0	0.0%	33.3%	$0	0.0%	43.4%	0	0.0%	25.0%	$0	0.0%	12.5%	0	0.0%	100.0%	$0	0.0%	100.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	19	22.4%	$1,085	19.2%	15.6%	5	31.3%	24.2%	$329	29.1%	18.2%	4	14.8%	25.9%	$165	10.2%	17.8%	10	23.8%	18.8%	$591	20.3%	12.2%
	Middle	46	54.1%	$3,410	60.3%	47.7%	9	56.3%	43.8%	$635	56.2%	45.1%	15	55.6%	44.3%	$1,133	70.1%	53.8%	22	52.4%	46.4%	$1,642	56.4%	52.6%
	Upper	20	23.5%	$1,164	20.6%	36.7%	2	12.5%	31.4%	$165	14.6%	35.8%	8	29.6%	29.9%	$319	19.7%	28.4%	10	23.8%	34.8%	$680	23.3%	35.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.7%	$0	0.0%	1.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*85*	*100%*	*$5,659*	*100%*	*100%*	*16*	*100%*	*100%*	*$1,129*	*100%*	*100%*	*27*	*100%*	*100%*	*$1,617*	*100%*	*100%*	*42*	*100%*	*100%*	*$2,913*	*100%*	*100%*
						Total Businesses																		
SMALL BUSINESSES	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	21.1%	0	0.0%	18.3%	$0	0.0%	23.1%	0	0.0%	20.2%	$0	0.0%	29.6%	0	0.0%	27.4%	$0	0.0%	20.9%
	Middle	4	80.0%	$369	99.5%	49.0%	1	100.0%	46.7%	$35	100.0%	49.2%	0	0.0%	42.7%	$0	0.0%	47.5%	3	75.0%	53.0%	$334	99.4%	50.6%
	Upper	1	20.0%	$2	0.5%	29.8%	0	0.0%	31.4%	$0	0.0%	27.0%	0	0.0%	30.8%	$0	0.0%	20.6%	1	25.0%	19.6%	$2	0.6%	28.5%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	3.6%	$0	0.0%	0.7%	0	0.0%	6.3%	$0	0.0%	2.3%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*5*	*100%*	*$371*	*100%*	*100%*	*1*	*100%*	*100%*	*$35*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*4*	*100%*	*100%*	*$336*	*100%*	*100%*
						Total Farms																		
SMALL FARM	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	0.0%	0	0.0%	1.8%	$0	0.0%	0.4%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	4.3%	$0	0.0%	2.8%
	Middle	15	83.3%	$1,538	91.4%	47.3%	4	80.0%	71.4%	$648	99.2%	71.6%	7	87.5%	61.4%	$619	89.8%	61.3%	4	80.0%	60.9%	$271	79.5%	63.7%
	Upper	3	16.7%	$145	8.6%	52.7%	1	20.0%	25.0%	$5	0.8%	27.7%	1	12.5%	38.6%	$70	10.2%	38.7%	1	20.0%	34.8%	$70	20.5%	33.4%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	1.8%	$0	0.0%	0.3%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*18*	*100%*	*$1,683*	*100%*	*100%*	*5*	*100%*	*100%*	*$653*	*100%*	*100%*	*8*	*100%*	*100%*	*$689*	*100%*	*100%*	*5*	*100%*	*100%*	*$341*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2
Assessment Area: IL Southeast IL

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	3	15.0%	$271	14.6%	17.4%	0	0.0%	8.5%	$0	0.0%	3.8%	0	0.0%	19.8%	$0	0.0%	10.6%	3	42.9%	13.6%	$271	35.8%	8.2%
	Moderate	8	40.0%	$674	36.2%	18.2%	3	50.0%	26.8%	$251	48.6%	23.2%	2	28.6%	25.3%	$114	19.4%	14.5%	3	42.9%	42.0%	$309	40.8%	34.3%
	Middle	4	20.0%	$353	19.0%	19.8%	1	16.7%	25.4%	$56	10.9%	20.6%	2	28.6%	13.2%	$119	20.3%	11.4%	1	14.3%	11.4%	$178	23.5%	14.0%
	Upper	4	20.0%	$430	23.1%	44.6%	1	16.7%	25.4%	$76	14.7%	39.1%	3	42.9%	33.0%	$354	60.3%	55.1%	0	0.0%	23.9%	$0	0.0%	34.6%
	Unknown	1	5.0%	$133	7.1%	0.0%	1	16.7%	14.1%	$133	25.8%	13.3%	0	0.0%	8.8%	$0	0.0%	8.3%	0	0.0%	9.1%	$0	0.0%	8.9%
	Total	*20*	*100%*	*$1,861*	*100%*	*100%*	*6*	*100%*	*100%*	*$516*	*100%*	*100%*	*7*	*100%*	*100%*	*$587*	*100%*	*100%*	*7*	*100%*	*100%*	*$758*	*100%*	*100%*
REFINANCE	Low	14	32.6%	$551	21.9%	17.4%	2	28.6%	22.2%	$68	16.8%	11.0%	5	45.5%	25.0%	$191	27.2%	15.5%	7	28.0%	13.0%	$292	20.7%	5.3%
	Moderate	11	25.6%	$649	25.8%	18.2%	2	28.6%	18.5%	$80	19.8%	12.4%	1	9.1%	10.7%	$103	14.7%	10.6%	8	32.0%	23.0%	$466	33.1%	13.2%
	Middle	9	20.9%	$646	25.7%	19.8%	2	28.6%	18.5%	$210	52.0%	29.2%	1	9.1%	21.4%	$50	7.1%	21.5%	6	24.0%	21.0%	$386	27.4%	19.1%
	Upper	7	16.3%	$502	20.0%	44.6%	1	14.3%	33.3%	$46	11.4%	38.9%	3	27.3%	26.8%	$222	31.7%	32.4%	3	12.0%	32.0%	$234	16.6%	45.8%
	Unknown	2	4.7%	$165	6.6%	0.0%	0	0.0%	7.4%	$0	0.0%	8.5%	1	9.1%	16.1%	$135	19.3%	19.8%	1	4.0%	11.0%	$30	2.1%	16.6%
	Total	*43*	*100%*	*$2,513*	*100%*	*100%*	*7*	*100%*	*100%*	*$404*	*100%*	*100%*	*11*	*100%*	*100%*	*$701*	*100%*	*100%*	*25*	*100%*	*100%*	*$1,408*	*100%*	*100%*
HOME IMPROVEMENT	Low	1	14.3%	$25	8.8%	17.4%	0	0.0%	21.1%	$0	0.0%	12.4%	1	20.0%	7.7%	$25	17.0%	4.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	3	42.9%	$122	43.1%	18.2%	0	0.0%	26.3%	$0	0.0%	28.6%	2	40.0%	23.1%	$72	49.0%	20.0%	1	50.0%	25.0%	$50	36.8%	31.1%
	Middle	3	42.9%	$136	48.1%	19.8%	0	0.0%	15.8%	$0	0.0%	9.7%	2	40.0%	23.1%	$50	34.0%	16.1%	1	50.0%	50.0%	$86	63.2%	62.7%
	Upper	0	0.0%	$0	0.0%	44.6%	0	0.0%	36.8%	$0	0.0%	49.3%	0	0.0%	38.5%	$0	0.0%	55.9%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	7.7%	$0	0.0%	4.0%	0	0.0%	25.0%	$0	0.0%	6.2%
	Total	*7*	*100%*	*$283*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*5*	*100%*	*100%*	*$147*	*100%*	*100%*	*2*	*100%*	*100%*	*$136*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	$0	0.0%	17.4%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	18.2%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	19.8%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	44.6%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	100.0%	$0	0.0%	100.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*0%*	*$0*	*0%*	*0%*	*0*	*0%*	*0%*	*$0*	*0%*	*0%*
OTHER PURPOSE LOC	Low	4	30.8%	$173	19.9%	17.4%	0	0.0%	0.0%	$0	0.0%	0.0%	2	50.0%	50.0%	$81	44.5%	44.5%	2	28.6%	44.4%	$92	17.9%	43.7%
	Moderate	3	23.1%	$150	17.2%	18.2%	0	0.0%	0.0%	$0	0.0%	0.0%	1	25.0%	25.0%	$76	41.8%	41.8%	2	28.6%	22.2%	$74	14.4%	9.9%
	Middle	3	23.1%	$154	17.7%	19.8%	1	50.0%	50.0%	$65	37.4%	37.4%	1	25.0%	25.0%	$25	13.7%	13.7%	1	14.3%	11.1%	$64	12.5%	8.5%
	Upper	2	15.4%	$279	32.1%	44.6%	1	50.0%	50.0%	$109	62.6%	62.6%	0	0.0%	0.0%	$0	0.0%	0.0%	1	14.3%	11.1%	$170	33.1%	22.7%
	Unknown	1	7.7%	$114	13.1%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	1	14.3%	11.1%	$114	22.2%	15.2%
	Total	*13*	*100%*	*$870*	*100%*	*100%*	*2*	*100%*	*100%*	*$174*	*100%*	*100%*	*4*	*100%*	*100%*	*$182*	*100%*	*100%*	*7*	*100%*	*100%*	*$514*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2
Assessment Area: IL Southeast IL

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	1	50.0%	$97	73.5%	17.4%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	1	100.0%	20.0%	$97	100.0%	40.2%
	Moderate	0	0.0%	$0	0.0%	18.2%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	60.0%	$0	0.0%	44.4%
	Middle	0	0.0%	$0	0.0%	19.8%	0	0.0%	66.7%	$0	0.0%	77.3%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	1	50.0%	$35	26.5%	44.6%	1	100.0%	33.3%	$35	100.0%	22.7%	0	0.0%	100.0%	$0	0.0%	100.0%	0	0.0%	20.0%	$0	0.0%	15.4%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*2*	*100%*	*$132*	*100%*	*100%*	*1*	*100%*	*100%*	*$35*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*1*	*100%*	*100%*	*$97*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	17.4%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	18.2%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	19.8%	0	0.0%	33.3%	$0	0.0%	43.4%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	44.6%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	66.7%	$0	0.0%	56.6%	0	0.0%	100.0%	$0	0.0%	100.0%	0	0.0%	100.0%	$0	0.0%	100.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	23	27.1%	$1,117	19.7%	17.4%	2	12.5%	14.4%	$68	6.0%	6.5%	8	29.6%	20.1%	$297	18.4%	11.5%	13	31.0%	14.5%	$752	25.8%	8.1%
	Moderate	25	29.4%	$1,595	28.2%	18.2%	5	31.3%	22.2%	$331	29.3%	18.2%	6	22.2%	19.0%	$365	22.6%	12.9%	14	33.3%	31.9%	$899	30.9%	22.4%
	Middle	19	22.4%	$1,289	22.8%	19.8%	4	25.0%	22.9%	$331	29.3%	24.4%	6	22.2%	16.1%	$244	15.1%	13.9%	9	21.4%	16.4%	$714	24.5%	16.6%
	Upper	14	16.5%	$1,246	22.0%	44.6%	4	25.0%	29.4%	$266	23.6%	38.1%	6	22.2%	32.2%	$576	35.6%	48.2%	4	9.5%	26.6%	$404	13.9%	39.4%
	Unknown	4	4.7%	$412	7.3%	0.0%	1	6.3%	11.1%	$133	11.8%	12.9%	1	3.7%	12.6%	$135	8.3%	13.4%	2	4.8%	10.6%	$144	4.9%	13.5%
	Total	*85*	*100%*	*$5,659*	*100%*	*100%*	*16*	*100%*	*100%*	*$1,129*	*100%*	*100%*	*27*	*100%*	*100%*	*$1,617*	*100%*	*100%*	*42*	*100%*	*100%*	*$2,913*	*100%*	*100%*
Small Business						Total Businesses																		
Revenue	$1 Million or Less	2	40.0%	$37	10.0%	89.1%	1	100.0%	40.8%	$35	100.0%	33.5%	0	0.0%	44.3%	$0	0.0%	46.3%	1	25.0%	36.3%	$2	0.6%	22.7%
	Over $1 Million	3	60.0%	$334	90.0%	8.7%	0	0.0%					0	0.0%					3	75.0%				
	Total Rev. available	5	100.0%	$371	100.0%	97.8%	1	100.0%					0	0.0%					4	100.0%				
	Rev. Not Known	0	0.0%	$0	0.0%	2.2%	0	0.0%					0	0.0%					0	0.0%				
	Total	*5*	*100%*	*$371*	*100%*	*100%*	*1*	*100%*					*0*	*0%*					*4*	*100%*				
Loan Size	$100,000 or Less	4	80.0%	$221	59.6%		1	100.0%	94.7%	$35	100.0%	26.9%	0	0.0%	95.7%	$0	0.0%	43.7%	3	75.0%	89.3%	$186	55.4%	34.4%
	$100,001 - $250,000	1	20.0%	$150	40.4%		0	0.0%	3.0%	$0	0.0%	16.8%	0	0.0%	2.8%	$0	0.0%	17.8%	1	25.0%	6.5%	$150	44.6%	21.1%
	$250,001 - $1 Million	0	0.0%	$0	0.0%		0	0.0%	2.4%	$0	0.0%	56.3%	0	0.0%	1.6%	$0	0.0%	38.5%	0	0.0%	4.2%	$0	0.0%	44.5%
	Total	*5*	*100%*	*$371*	*100%*		*1*	*100%*	*100%*	*$35*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*4*	*100%*	*100%*	*$336*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	2	100.0%	$37	100.0%																			
	$100,001 - $250,000	0	0.0%	$0	0.0%																			
	$250,001 - $1 Million	0	0.0%	$0	0.0%																			
	Total	*2*	*100%*	*$37*	*100%*																			
Small Farm						Total Farms																		
Revenue	$1 Million or Less	11	61.1%	$929	55.2%	98.2%	2	40.0%	46.4%	$175	26.8%	82.0%	5	62.5%	61.4%	$463	67.2%	77.0%	4	80.0%	46.4%	$291	85.3%	71.5%
	Over $1 Million	7	38.9%	$754	44.8%	1.8%	3	60.0%					3	37.5%					1	20.0%				
	Total Rev. available	18	100.0%	$1,683	100.0%	100.0%	5	100.0%					8	100.0%					5	100.0%				
	Not Known	0	0.0%	$0	0.0%	0.0%	0	0.0%					0	0.0%					0	0.0%				
	Total	*18*	*100%*	*$1,683*	*100%*	*100%*	*5*	*100%*					*8*	*100%*					*5*	*100%*				
Loan Size	$100,000 or Less	11	61.1%	$497	29.5%		2	40.0%	71.4%	$62	9.5%	17.1%	5	62.5%	61.4%	$264	38.3%	17.6%	4	80.0%	71.0%	$171	50.1%	14.7%
	$100,001 - $250,000	6	33.3%	$886	52.6%		2	40.0%	16.1%	$291	44.6%	34.9%	3	37.5%	28.1%	$425	61.7%	47.0%	1	20.0%	15.9%	$170	49.9%	33.7%
	$250,001 - $500,000	1	5.6%	$300	17.8%		1	20.0%	12.5%	$300	45.9%	48.0%	0	0.0%	10.5%	$0	0.0%	35.4%	0	0.0%	13.0%	$0	0.0%	51.6%
	Total	*18*	*100%*	*$1,683*	*100%*		*5*	*100%*	*100%*	*$653*	*100%*	*100%*	*8*	*100%*	*100%*	*$689*	*100%*	*100%*	*5*	*100%*	*100%*	*$341*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	7	63.6%	$280	30.1%																			
	$100,001 - $250,000	4	36.4%	$649	69.9%																			
	$250,001 - $500,000	0	0.0%	$0	0.0%																			
	Total	*11*	*100%*	*$929*	*100%*																			

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue.
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2
Assessment Area: IL Springfield

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison 2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
HOME PURCHASE	Low	1	1.8%	$37	0.4%	9.9%	1	12.5%	6.4%	$37	3.1%	2.5%	0	0.0%	5.9%	$0	0.0%	2.2%	0	0.0%	5.5%	$0	0.0%	2.2%
	Moderate	11	20.0%	$912	9.1%	13.3%	0	0.0%	13.5%	$0	0.0%	7.5%	4	25.0%	12.6%	$369	11.2%	6.9%	7	22.6%	13.9%	$543	9.8%	7.7%
	Middle	23	41.8%	$3,408	33.9%	42.2%	4	50.0%	45.0%	$442	37.4%	40.0%	6	37.5%	46.3%	$870	26.4%	40.5%	13	41.9%	44.2%	$2,096	37.7%	39.6%
	Upper	20	36.4%	$5,684	56.6%	34.6%	3	37.5%	35.1%	$704	59.5%	50.0%	6	37.5%	35.2%	$2,060	62.4%	50.4%	11	35.5%	36.4%	$2,920	52.5%	50.5%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*55*	*100%*	*$10,041*	*100%*	*100%*	*8*	*100%*	*100%*	*$1,183*	*100%*	*100%*	*16*	*100%*	*100%*	*$3,299*	*100%*	*100%*	*31*	*100%*	*100%*	*$5,559*	*100%*	*100%*
REFINANCE	Low	1	3.6%	$62	2.5%	9.9%	0	0.0%	5.7%	$0	0.0%	2.5%	1	16.7%	3.4%	$62	7.9%	1.7%	0	0.0%	2.1%	$0	0.0%	0.7%
	Moderate	3	10.7%	$173	7.1%	13.3%	1	10.0%	13.1%	$72	7.9%	7.4%	1	16.7%	8.2%	$82	10.5%	3.6%	1	8.3%	6.2%	$19	2.5%	2.9%
	Middle	17	60.7%	$1,095	44.8%	42.2%	7	70.0%	41.7%	$449	49.4%	37.2%	2	33.3%	39.4%	$218	27.9%	34.2%	8	66.7%	37.2%	$428	56.7%	31.0%
	Upper	7	25.0%	$1,116	45.6%	34.6%	2	20.0%	39.5%	$388	42.7%	52.9%	2	33.3%	49.0%	$420	53.7%	60.5%	3	25.0%	54.4%	$308	40.8%	65.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*28*	*100%*	*$2,446*	*100%*	*100%*	*10*	*100%*	*100%*	*$909*	*100%*	*100%*	*6*	*100%*	*100%*	*$782*	*100%*	*100%*	*12*	*100%*	*100%*	*$755*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	$0	0.0%	9.9%	0	0.0%	6.1%	$0	0.0%	3.9%	0	0.0%	6.2%	$0	0.0%	4.9%	0	0.0%	4.6%	$0	0.0%	2.2%
	Moderate	2	11.1%	$34	3.9%	13.3%	1	12.5%	11.2%	$19	4.1%	7.5%	1	16.7%	12.3%	$15	4.9%	10.4%	0	0.0%	9.7%	$0	0.0%	7.3%
	Middle	8	44.4%	$388	44.4%	42.2%	4	50.0%	44.9%	$202	43.8%	39.0%	3	50.0%	42.3%	$166	54.6%	39.6%	1	25.0%	44.6%	$20	18.3%	46.2%
	Upper	8	44.4%	$452	51.7%	34.6%	3	37.5%	37.8%	$240	52.1%	49.6%	2	33.3%	39.2%	$123	40.5%	45.1%	3	75.0%	41.0%	$89	81.7%	44.4%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*18*	*100%*	*$874*	*100%*	*100%*	*8*	*100%*	*100%*	*$461*	*100%*	*100%*	*6*	*100%*	*100%*	*$304*	*100%*	*100%*	*4*	*100%*	*100%*	*$109*	*100%*	*100%*
						Multi-Family Units																		
MULTI FAMILY	Low	0	0.0%	$0	0.0%	25.8%	0	0.0%	23.1%	$0	0.0%	15.4%	0	0.0%	37.9%	$0	0.0%	33.7%	0	0.0%	21.0%	$0	0.0%	8.1%
	Moderate	0	0.0%	$0	0.0%	20.5%	0	0.0%	38.5%	$0	0.0%	16.8%	0	0.0%	26.3%	$0	0.0%	10.3%	0	0.0%	33.3%	$0	0.0%	8.5%
	Middle	0	0.0%	$0	0.0%	40.2%	0	0.0%	23.1%	$0	0.0%	11.5%	0	0.0%	27.4%	$0	0.0%	34.5%	0	0.0%	33.3%	$0	0.0%	58.5%
	Upper	0	0.0%	$0	0.0%	13.5%	0	0.0%	15.4%	$0	0.0%	56.4%	0	0.0%	8.4%	$0	0.0%	21.5%	0	0.0%	12.3%	$0	0.0%	24.9%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	1	8.3%	$21	3.5%	9.9%	0	0.0%	15.4%	$0	0.0%	12.3%	1	20.0%	3.7%	$21	9.2%	0.9%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	3	25.0%	$180	30.3%	13.3%	2	33.3%	7.7%	$170	61.4%	10.3%	1	20.0%	7.4%	$10	4.4%	3.3%	0	0.0%	11.1%	$0	0.0%	9.1%
	Middle	6	50.0%	$222	37.3%	42.2%	4	66.7%	41.0%	$107	38.6%	37.7%	1	20.0%	50.0%	$25	11.0%	35.9%	1	100.0%	29.6%	$90	100.0%	24.1%
	Upper	2	16.7%	$172	28.9%	34.6%	0	0.0%	35.9%	$0	0.0%	39.7%	2	40.0%	38.9%	$172	75.4%	60.0%	0	0.0%	59.3%	$0	0.0%	66.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*12*	*100%*	*$595*	*100%*	*100%*	*6*	*100%*	*100%*	*$277*	*100%*	*100%*	*5*	*100%*	*100%*	*$228*	*100%*	*100%*	*1*	*100%*	*100%*	*$90*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2
Assessment Area: IL Springfield

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	1	50.0%	$100	90.9%	9.9%	0	0.0%	4.5%	$0	0.0%	2.8%	0	0.0%	3.7%	$0	0.0%	5.6%	1	100.0%	5.6%	$100	100.0%	5.1%
	Moderate	0	0.0%	$0	0.0%	13.3%	0	0.0%	7.0%	$0	0.0%	4.7%	0	0.0%	11.0%	$0	0.0%	7.2%	0	0.0%	6.9%	$0	0.0%	3.1%
	Middle	1	50.0%	$10	9.1%	42.2%	1	100.0%	39.5%	$10	100.0%	35.2%	0	0.0%	44.1%	$0	0.0%	38.4%	0	0.0%	29.2%	$0	0.0%	23.5%
	Upper	0	0.0%	$0	0.0%	34.6%	0	0.0%	49.0%	$0	0.0%	57.3%	0	0.0%	41.2%	$0	0.0%	48.8%	0	0.0%	58.3%	$0	0.0%	68.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*2*	*100%*	*$110*	*100%*	*100%*	*1*	*100%*	*100%*	*$10*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*1*	*100%*	*100%*	*$100*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	9.9%	0	0.0%	10.9%	$0	0.0%	5.0%	0	0.0%	15.5%	$0	0.0%	9.0%	0	0.0%	11.9%	$0	0.0%	6.4%
	Moderate	0	0.0%	$0	0.0%	13.3%	0	0.0%	22.3%	$0	0.0%	15.1%	0	0.0%	16.4%	$0	0.0%	13.3%	0	0.0%	19.5%	$0	0.0%	13.6%
	Middle	0	0.0%	$0	0.0%	42.2%	0	0.0%	46.2%	$0	0.0%	42.0%	0	0.0%	53.6%	$0	0.0%	53.5%	0	0.0%	49.1%	$0	0.0%	49.0%
	Upper	0	0.0%	$0	0.0%	34.6%	0	0.0%	20.7%	$0	0.0%	37.9%	0	0.0%	14.5%	$0	0.0%	24.2%	0	0.0%	19.5%	$0	0.0%	30.9%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	4	3.5%	$220	1.6%	9.9%	1	3.0%	6.5%	$37	1.3%	3.2%	2	6.1%	5.7%	$83	1.8%	4.1%	1	2.0%	3.7%	$100	1.5%	1.7%
	Moderate	19	16.5%	$1,299	9.2%	13.3%	4	12.1%	13.6%	$261	9.2%	8.0%	7	21.2%	11.3%	$476	10.3%	6.1%	8	16.3%	9.5%	$562	8.5%	5.0%
	Middle	55	47.8%	$5,123	36.4%	42.2%	20	60.6%	43.8%	$1,210	42.6%	38.2%	12	36.4%	43.7%	$1,279	27.7%	38.0%	23	46.9%	40.0%	$2,634	39.8%	35.6%
	Upper	37	32.2%	$7,424	52.8%	34.6%	8	24.2%	36.0%	$1,332	46.9%	50.6%	12	36.4%	39.3%	$2,775	60.2%	51.8%	17	34.7%	46.8%	$3,317	50.2%	57.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*115*	*100%*	*$14,066*	*100%*	*100%*	*33*	*100%*	*100%*	*$2,840*	*100%*	*100%*	*33*	*100%*	*100%*	*$4,613*	*100%*	*100%*	*49*	*100%*	*100%*	*$6,613*	*100%*	*100%*
						Total Businesses																		
SMALL BUSINESSES	Low	4	11.4%	$205	11.3%	14.6%	2	15.4%	14.3%	$191	34.5%	15.7%	0	0.0%	14.6%	$0	0.0%	18.8%	2	18.2%	13.6%	$14	1.8%	16.4%
	Moderate	12	34.3%	$797	44.1%	18.3%	7	53.8%	16.6%	$107	19.3%	17.2%	3	27.3%	14.8%	$268	56.1%	14.2%	2	18.2%	15.6%	$422	54.4%	12.9%
	Middle	10	28.6%	$436	24.1%	37.2%	4	30.8%	34.6%	$256	46.2%	37.6%	2	18.2%	37.6%	$45	9.4%	37.6%	4	36.4%	37.3%	$135	17.4%	34.2%
	Upper	9	25.7%	$370	20.5%	29.9%	0	0.0%	33.4%	$0	0.0%	29.3%	6	54.5%	31.9%	$165	34.5%	29.2%	3	27.3%	33.0%	$205	26.4%	35.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	1.2%	$0	0.0%	0.2%	0	0.0%	1.0%	$0	0.0%	0.2%	0	0.0%	0.4%	$0	0.0%	1.3%
	Total	*35*	*100%*	*$1,808*	*100%*	*100%*	*13*	*100%*	*100%*	*$554*	*100%*	*100%*	*11*	*100%*	*100%*	*$478*	*100%*	*100%*	*11*	*100%*	*100%*	*$776*	*100%*	*100%*
						Total Farms																		
SMALL FARM	Low	0	0.0%	$0	0.0%	1.6%	0	0.0%	1.4%	$0	0.0%	3.2%	0	0.0%	0.7%	$0	0.0%	1.4%	0	0.0%	0.8%	$0	0.0%	0.1%
	Moderate	0	0.0%	$0	0.0%	2.0%	0	0.0%	0.7%	$0	0.0%	0.1%	0	0.0%	1.4%	$0	0.0%	2.4%	0	0.0%	1.5%	$0	0.0%	2.6%
	Middle	0	0.0%	$0	0.0%	58.1%	0	0.0%	71.2%	$0	0.0%	75.2%	0	0.0%	68.8%	$0	0.0%	79.5%	0	0.0%	63.2%	$0	0.0%	73.6%
	Upper	0	0.0%	$0	0.0%	38.2%	0	0.0%	26.0%	$0	0.0%	21.4%	0	0.0%	28.4%	$0	0.0%	16.7%	0	0.0%	34.6%	$0	0.0%	23.7%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	0.7%	$0	0.0%	0.1%	0	0.0%	0.7%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2
Assessment Area: IL Springfield

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	10	18.2%	$827	8.2%	22.8%	1	12.5%	13.2%	$37	3.1%	7.2%	3	18.8%	11.1%	$288	8.7%	5.7%	6	19.4%	15.2%	$502	9.0%	8.2%
	Moderate	13	23.6%	$1,505	15.0%	16.2%	2	25.0%	22.5%	$176	14.9%	17.3%	4	25.0%	21.8%	$539	16.3%	16.1%	7	22.6%	22.0%	$790	14.2%	16.8%
	Middle	11	20.0%	$1,859	18.5%	20.4%	1	12.5%	20.6%	$216	18.3%	20.3%	3	18.8%	20.7%	$484	14.7%	19.9%	7	22.6%	21.6%	$1,159	20.8%	23.4%
	Upper	19	34.5%	$5,688	56.6%	40.5%	4	50.0%	29.3%	$754	63.7%	42.2%	5	31.3%	32.7%	$1,913	58.0%	45.8%	10	32.3%	27.9%	$3,021	54.3%	39.7%
	Unknown	2	3.6%	$162	1.6%	0.0%	0	0.0%	14.5%	$0	0.0%	13.1%	1	6.3%	13.7%	$75	2.3%	12.6%	1	3.2%	13.2%	$87	1.6%	12.0%
	Total	*55*	*100%*	*$10,041*	*100%*	*100%*	*8*	*100%*	*100%*	*$1,183*	*100%*	*100%*	*16*	*100%*	*100%*	*$3,299*	*100%*	*100%*	*31*	*100%*	*100%*	*$5,559*	*100%*	*100%*
REFINANCE	Low	6	21.4%	$310	12.7%	22.8%	3	30.0%	11.6%	$169	18.6%	7.4%	0	0.0%	5.5%	$0	0.0%	2.6%	3	25.0%	5.4%	$141	18.7%	2.6%
	Moderate	8	28.6%	$445	18.2%	16.2%	2	20.0%	18.2%	$117	12.9%	14.6%	2	33.3%	14.0%	$203	26.0%	9.2%	4	33.3%	16.2%	$125	16.6%	10.8%
	Middle	10	35.7%	$951	38.9%	20.4%	3	30.0%	22.7%	$362	39.8%	21.3%	3	50.0%	21.4%	$259	33.1%	16.7%	4	33.3%	22.2%	$330	43.7%	18.6%
	Upper	3	10.7%	$544	22.2%	40.5%	1	10.0%	34.0%	$65	7.2%	44.2%	1	16.7%	43.8%	$320	40.9%	55.0%	1	8.3%	43.5%	$159	21.1%	54.7%
	Unknown	1	3.6%	$196	8.0%	0.0%	1	10.0%	13.5%	$196	21.6%	12.5%	0	0.0%	15.3%	$0	0.0%	16.6%	0	0.0%	12.7%	$0	0.0%	13.3%
	Total	*28*	*100%*	*$2,446*	*100%*	*100%*	*10*	*100%*	*100%*	*$909*	*100%*	*100%*	*6*	*100%*	*100%*	*$782*	*100%*	*100%*	*12*	*100%*	*100%*	*$755*	*100%*	*100%*
HOME IMPROVEMENT	Low	5	27.8%	$147	16.8%	22.8%	2	25.0%	8.7%	$57	12.4%	5.1%	2	33.3%	9.2%	$70	23.0%	7.4%	1	25.0%	5.1%	$20	18.3%	4.5%
	Moderate	4	22.2%	$229	26.2%	16.2%	2	25.0%	9.9%	$190	41.2%	8.7%	1	16.7%	14.6%	$25	8.2%	12.8%	1	25.0%	15.4%	$14	12.8%	13.6%
	Middle	4	22.2%	$259	29.6%	20.4%	1	12.5%	25.6%	$50	10.8%	23.3%	2	33.3%	18.8%	$159	52.3%	19.1%	1	25.0%	19.5%	$50	45.9%	18.4%
	Upper	4	22.2%	$214	24.5%	40.5%	2	25.0%	42.6%	$139	30.2%	49.3%	1	16.7%	38.1%	$50	16.4%	41.9%	1	25.0%	35.9%	$25	22.9%	40.7%
	Unknown	1	5.6%	$25	2.9%	0.0%	1	12.5%	13.1%	$25	5.4%	13.6%	0	0.0%	19.2%	$0	0.0%	18.9%	0	0.0%	24.1%	$0	0.0%	22.9%
	Total	*18*	*100%*	*$874*	*100%*	*100%*	*8*	*100%*	*100%*	*$461*	*100%*	*100%*	*6*	*100%*	*100%*	*$304*	*100%*	*100%*	*4*	*100%*	*100%*	*$109*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	$0	0.0%	22.8%	0	0.0%	3.8%	$0	0.0%	1.4%	0	0.0%	1.1%	$0	0.0%	0.5%	0	0.0%	1.2%	$0	0.0%	0.2%
	Moderate	0	0.0%	$0	0.0%	16.2%	0	0.0%	9.6%	$0	0.0%	2.1%	0	0.0%	2.1%	$0	0.0%	0.5%	0	0.0%	4.9%	$0	0.0%	0.8%
	Middle	0	0.0%	$0	0.0%	20.4%	0	0.0%	1.9%	$0	0.0%	0.6%	0	0.0%	2.1%	$0	0.0%	1.0%	0	0.0%	4.9%	$0	0.0%	0.6%
	Upper	0	0.0%	$0	0.0%	40.5%	0	0.0%	11.5%	$0	0.0%	5.2%	0	0.0%	8.4%	$0	0.0%	1.9%	0	0.0%	9.9%	$0	0.0%	11.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	73.1%	$0	0.0%	90.7%	0	0.0%	86.3%	$0	0.0%	96.1%	0	0.0%	79.0%	$0	0.0%	87.3%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	1	8.3%	$10	1.7%	22.8%	0	0.0%	12.8%	$0	0.0%	14.3%	1	20.0%	9.3%	$10	4.4%	6.1%	0	0.0%	3.7%	$0	0.0%	6.5%
	Moderate	3	25.0%	$196	32.9%	16.2%	1	16.7%	12.8%	$85	30.7%	14.0%	1	20.0%	11.1%	$21	9.2%	9.7%	1	100.0%	14.8%	$90	100.0%	13.8%
	Middle	2	16.7%	$35	5.9%	20.4%	2	33.3%	28.2%	$35	12.6%	28.1%	0	0.0%	16.7%	$0	0.0%	18.1%	0	0.0%	3.7%	$0	0.0%	1.1%
	Upper	6	50.0%	$354	59.5%	40.5%	3	50.0%	23.1%	$157	56.7%	29.5%	3	60.0%	31.5%	$197	86.4%	46.2%	0	0.0%	29.6%	$0	0.0%	48.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	23.1%	$0	0.0%	14.0%	0	0.0%	31.5%	$0	0.0%	19.9%	0	0.0%	48.1%	$0	0.0%	30.7%
	Total	*12*	*100%*	*$595*	*100%*	*100%*	*6*	*100%*	*100%*	*$277*	*100%*	*100%*	*5*	*100%*	*100%*	*$228*	*100%*	*100%*	*1*	*100%*	*100%*	*$90*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2
Assessment Area: IL Springfield

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	22.8%	0	0.0%	4.5%	$0	0.0%	2.6%	0	0.0%	11.0%	$0	0.0%	7.2%	0	0.0%	6.9%	$0	0.0%	4.0%
	Moderate	2	100.0%	$110	100.0%	16.2%	1	100.0%	15.3%	$10	100.0%	11.7%	0	0.0%	19.9%	$0	0.0%	11.3%	1	100.0%	25.0%	$100	100.0%	28.6%
	Middle	0	0.0%	$0	0.0%	20.4%	0	0.0%	31.2%	$0	0.0%	29.7%	0	0.0%	17.6%	$0	0.0%	17.5%	0	0.0%	29.2%	$0	0.0%	23.2%
	Upper	0	0.0%	$0	0.0%	40.5%	0	0.0%	41.4%	$0	0.0%	46.9%	0	0.0%	37.5%	$0	0.0%	46.1%	0	0.0%	33.3%	$0	0.0%	40.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	7.6%	$0	0.0%	9.1%	0	0.0%	14.0%	$0	0.0%	17.9%	0	0.0%	5.6%	$0	0.0%	3.4%
	Total	*2*	*100%*	*$110*	*100%*	*100%*	*1*	*100%*	*100%*	*$10*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*1*	*100%*	*100%*	*$100*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	22.8%	0	0.0%	11.4%	$0	0.0%	6.7%	0	0.0%	1.8%	$0	0.0%	1.5%	0	0.0%	0.9%	$0	0.0%	1.1%
	Moderate	0	0.0%	$0	0.0%	16.2%	0	0.0%	7.6%	$0	0.0%	7.6%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	20.4%	0	0.0%	10.9%	$0	0.0%	11.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	40.5%	0	0.0%	9.2%	$0	0.0%	15.9%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	60.9%	$0	0.0%	58.7%	0	0.0%	98.2%	$0	0.0%	98.5%	0	0.0%	99.1%	$0	0.0%	98.9%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	22	19.1%	$1,294	9.2%	22.8%	6	18.2%	12.1%	$263	9.3%	6.9%	6	18.2%	8.9%	$368	8.0%	4.3%	10	20.4%	8.8%	$663	10.0%	4.3%
	Moderate	30	26.1%	$2,485	17.7%	16.2%	8	24.2%	19.8%	$578	20.4%	15.6%	8	24.2%	18.2%	$788	17.1%	12.5%	14	28.6%	17.9%	$1,119	16.9%	12.2%
	Middle	27	23.5%	$3,104	22.1%	20.4%	7	21.2%	21.2%	$663	23.3%	19.6%	8	24.2%	20.1%	$902	19.6%	17.4%	12	24.5%	21.3%	$1,539	23.3%	18.9%
	Upper	32	27.8%	$6,800	48.3%	40.5%	10	30.3%	30.7%	$1,115	39.3%	40.5%	10	30.3%	35.7%	$2,480	53.8%	45.7%	12	24.5%	36.6%	$3,205	48.5%	46.6%
	Unknown	4	3.5%	$383	2.7%	0.0%	2	6.1%	16.2%	$221	7.8%	17.3%	1	3.0%	17.1%	$75	1.6%	20.2%	1	2.0%	15.4%	$87	1.3%	18.0%
	Total	*115*	*100%*	*$14,066*	*100%*	*100%*	*33*	*100%*	*100%*	*$2,840*	*100%*	*100%*	*33*	*100%*	*100%*	*$4,613*	*100%*	*100%*	*49*	*100%*	*100%*	*$6,613*	*100%*	*100%*
Small Business						Total Businesses																		
Revenue	$1 Million or Less	27	77.1%	$1,114	61.6%	89.0%	11	84.6%	44.1%	$454	81.9%	46.3%	11	100.0%	44.8%	$478	100.0%	43.1%	5	45.5%	51.3%	$182	23.5%	39.8%
	Over $1 Million	4	11.4%	$522	28.9%	9.3%	2	15.4%					0	0.0%					2	18.2%				
	Total Rev. available	31	88.5%	$1,636	90.5%	98.3%	13	100.0%					11	100.0%					7	63.7%				
	Rev. Not Known	4	11.4%	$172	9.5%	1.7%	0	0.0%					0	0.0%					4	36.4%				
	Total	*35*	*100%*	*$1,808*	*100%*	*100%*	*13*	*100%*					*11*	*100%*					*11*	*100%*				
Loan Size	$100,000 or Less	29	82.9%	$826	45.7%		12	92.3%	89.9%	$413	74.5%	26.0%	9	81.8%	91.8%	$218	45.6%	30.1%	8	72.7%	87.0%	$195	25.1%	27.0%
	$100,001 - $250,000	6	17.1%	$982	54.3%		1	7.7%	5.5%	$141	25.5%	20.2%	2	18.2%	4.3%	$260	54.4%	19.6%	3	27.3%	6.9%	$581	74.9%	19.2%
	$250,001 - $1 Million	0	0.0%	$0	0.0%		0	0.0%	4.6%	$0	0.0%	53.9%	0	0.0%	3.9%	$0	0.0%	50.3%	0	0.0%	6.1%	$0	0.0%	53.7%
	Total	*35*	*100%*	*$1,808*	*100%*		*13*	*100%*	*100%*	*$554*	*100%*	*100%*	*11*	*100%*	*100%*	*$478*	*100%*	*100%*	*11*	*100%*	*100%*	*$776*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	24	88.9%	$713	64.0%																			
	$100,001 - $250,000	3	11.1%	$401	36.0%																			
	$250,001 - $1 Million	0	0.0%	$0	0.0%																			
	Total	*27*	*100%*	*$1,114*	*100%*																			
Small Farm						Total Farms																		
Revenue	$1 Million or Less	0	0.0%	$0	0.0%	98.0%	0	0.0%	54.1%	$0	0.0%	56.9%	0	0.0%	56.7%	$0	0.0%	56.5%	0	0.0%	51.9%	$0	0.0%	58.8%
	Over $1 Million	0	0.0%	$0	0.0%	1.6%	0	0.0%					0	0.0%					0	0.0%				
	Total Rev. available	0	0.0%	$0	0.0%	99.6%	0	0.0%					0	0.0%					0	0.0%				
	Not Known	0	0.0%	$0	0.0%	0.4%	0	0.0%					0	0.0%					0	0.0%				
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*					*0*	*0%*					*0*	*0%*				
Loan Size	$100,000 or Less	0	0.0%	$0	0.0%		0	0.0%	68.5%	$0	0.0%	18.3%	0	0.0%	63.1%	$0	0.0%	14.5%	0	0.0%	58.6%	$0	0.0%	14.0%
	$100,001 - $250,000	0	0.0%	$0	0.0%		0	0.0%	17.1%	$0	0.0%	31.2%	0	0.0%	18.4%	$0	0.0%	27.6%	0	0.0%	25.6%	$0	0.0%	39.0%
	$250,001 - $500,000	0	0.0%	$0	0.0%		0	0.0%	14.4%	$0	0.0%	50.5%	0	0.0%	18.4%	$0	0.0%	57.9%	0	0.0%	15.8%	$0	0.0%	47.0%
	Total	*0*	*0%*	*$0*	*0%*		*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	0	0.0%	$0	0.0%																			
	$100,001 - $250,000	0	0.0%	$0	0.0%																			
	$250,001 - $500,000	0	0.0%	$0	0.0%																			
	Total	*0*	*0%*	*$0*	*0%*																			

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue.
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2
Assessment Area: IN Bloomington

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison 2018						2019						2020					
		Bank Count		Bank Dollar		Owner Occupied Units	Count Bank		Count Agg	Dollar Bank		Dollar Agg	Count Bank		Count Agg	Dollar Bank		Dollar Agg	Count Bank		Count Agg	Dollar Bank		Dollar Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
HOME PURCHASE	Low	0	0.0%	$0	0.0%	3.1%	0	0.0%	1.8%	$0	0.0%	1.3%	0	0.0%	2.6%	$0	0.0%	1.7%	0	0.0%	2.3%	$0	0.0%	1.6%
	Moderate	5	13.2%	$882	9.0%	7.6%	2	11.8%	9.5%	$315	7.1%	7.7%	2	25.0%	8.8%	$279	19.4%	8.4%	1	7.7%	8.7%	$288	7.3%	7.9%
	Middle	20	52.6%	$4,406	44.8%	44.8%	9	52.9%	49.5%	$1,946	43.6%	43.4%	4	50.0%	49.3%	$719	49.9%	44.4%	7	53.8%	50.3%	$1,741	44.4%	45.2%
	Upper	13	34.2%	$4,542	46.2%	44.4%	6	35.3%	39.1%	$2,203	49.4%	47.6%	2	25.0%	39.3%	$443	30.7%	45.5%	5	38.5%	38.7%	$1,896	48.3%	45.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*38*	*100%*	*$9,830*	*100%*	*100%*	*17*	*100%*	*100%*	*$4,464*	*100%*	*100%*	*8*	*100%*	*100%*	*$1,441*	*100%*	*100%*	*13*	*100%*	*100%*	*$3,925*	*100%*	*100%*
REFINANCE	Low	0	0.0%	$0	0.0%	3.1%	0	0.0%	2.9%	$0	0.0%	1.7%	0	0.0%	2.0%	$0	0.0%	1.4%	0	0.0%	1.7%	$0	0.0%	1.0%
	Moderate	7	9.2%	$866	4.6%	7.6%	0	0.0%	7.5%	$0	0.0%	9.6%	4	23.5%	8.4%	$268	10.0%	7.2%	3	5.5%	7.2%	$598	3.9%	5.7%
	Middle	30	39.5%	$4,454	23.9%	44.8%	2	50.0%	44.6%	$157	31.8%	38.4%	6	35.3%	45.9%	$1,160	43.2%	40.8%	22	40.0%	43.8%	$3,137	20.3%	38.8%
	Upper	39	51.3%	$13,311	71.4%	44.4%	2	50.0%	45.0%	$336	68.2%	50.2%	7	41.2%	43.6%	$1,256	46.8%	50.5%	30	54.5%	47.2%	$11,719	75.8%	54.5%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.1%	$0	0.0%	0.1%	0	0.0%	0.1%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*76*	*100%*	*$18,631*	*100%*	*100%*	*4*	*100%*	*100%*	*$493*	*100%*	*100%*	*17*	*100%*	*100%*	*$2,684*	*100%*	*100%*	*55*	*100%*	*100%*	*$15,454*	*100%*	*100%*
HOME IMPROVEMENT	Low	1	7.1%	$105	7.0%	3.1%	1	33.3%	3.8%	$105	25.6%	6.1%	0	0.0%	2.9%	$0	0.0%	1.7%	0	0.0%	1.5%	$0	0.0%	1.6%
	Moderate	0	0.0%	$0	0.0%	7.6%	0	0.0%	9.0%	$0	0.0%	5.9%	0	0.0%	8.0%	$0	0.0%	7.3%	0	0.0%	8.1%	$0	0.0%	3.1%
	Middle	5	35.7%	$178	11.8%	44.8%	0	0.0%	34.6%	$0	0.0%	30.5%	4	44.4%	41.1%	$158	19.1%	38.8%	1	50.0%	34.1%	$20	7.4%	18.5%
	Upper	8	57.1%	$1,223	81.2%	44.4%	2	66.7%	52.6%	$305	74.4%	57.4%	5	55.6%	48.0%	$669	80.9%	52.2%	1	50.0%	56.3%	$249	92.6%	76.7%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*14*	*100%*	*$1,506*	*100%*	*100%*	*3*	*100%*	*100%*	*$410*	*100%*	*100%*	*9*	*100%*	*100%*	*$827*	*100%*	*100%*	*2*	*100%*	*100%*	*$269*	*100%*	*100%*
						Multi-Family Units																		
MULTI FAMILY	Low	0	0.0%	$0	0.0%	7.2%	0	0.0%	12.5%	$0	0.0%	1.1%	0	0.0%	2.9%	$0	0.0%	0.6%	0	0.0%	7.1%	$0	0.0%	4.7%
	Moderate	0	0.0%	$0	0.0%	45.0%	0	0.0%	53.1%	$0	0.0%	76.3%	0	0.0%	43.5%	$0	0.0%	76.9%	0	0.0%	41.1%	$0	0.0%	55.8%
	Middle	0	0.0%	$0	0.0%	24.1%	0	0.0%	25.0%	$0	0.0%	12.8%	0	0.0%	40.6%	$0	0.0%	16.2%	0	0.0%	33.9%	$0	0.0%	26.3%
	Upper	0	0.0%	$0	0.0%	23.6%	0	0.0%	9.4%	$0	0.0%	9.8%	0	0.0%	13.0%	$0	0.0%	6.3%	0	0.0%	17.9%	$0	0.0%	13.2%
	Unknown	0	0.0%	$0	0.0%	0.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	$0	0.0%	3.1%	0	0.0%	1.8%	$0	0.0%	0.8%	0	0.0%	1.1%	$0	0.0%	2.1%	0	0.0%	1.3%	$0	0.0%	0.5%
	Moderate	2	11.1%	$45	3.0%	7.6%	0	0.0%	7.8%	$0	0.0%	6.0%	2	25.0%	6.6%	$45	5.6%	6.2%	0	0.0%	3.9%	$0	0.0%	1.4%
	Middle	3	16.7%	$125	8.5%	44.8%	1	25.0%	33.7%	$20	4.1%	22.5%	1	12.5%	31.9%	$80	10.0%	21.7%	1	16.7%	35.3%	$25	13.1%	29.0%
	Upper	13	72.2%	$1,306	88.5%	44.4%	3	75.0%	56.6%	$465	95.9%	70.8%	5	62.5%	60.4%	$675	84.4%	69.9%	5	83.3%	59.5%	$166	86.9%	69.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*18*	*100%*	*$1,476*	*100%*	*100%*	*4*	*100%*	*100%*	*$485*	*100%*	*100%*	*8*	*100%*	*100%*	*$800*	*100%*	*100%*	*6*	*100%*	*100%*	*$191*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2
Assessment Area: IN Bloomington

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	3.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	7.6%	0	0.0%	11.1%	$0	0.0%	5.6%	0	0.0%	7.8%	$0	0.0%	4.3%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	3	100.0%	$1,069	100.0%	44.8%	1	100.0%	50.0%	$90	100.0%	39.5%	0	0.0%	47.1%	$0	0.0%	44.3%	2	100.0%	48.4%	$979	100.0%	38.0%
	Upper	0	0.0%	$0	0.0%	44.4%	0	0.0%	38.9%	$0	0.0%	54.9%	0	0.0%	45.1%	$0	0.0%	51.4%	0	0.0%	51.6%	$0	0.0%	62.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*3*	*100%*	*$1,069*	*100%*	*100%*	*1*	*100%*	*100%*	*$90*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*2*	*100%*	*100%*	*$979*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	3.1%	0	0.0%	5.7%	$0	0.0%	2.7%	0	0.0%	11.8%	$0	0.0%	22.7%	0	0.0%	3.0%	$0	0.0%	1.4%
	Moderate	0	0.0%	$0	0.0%	7.6%	0	0.0%	14.3%	$0	0.0%	12.9%	0	0.0%	11.8%	$0	0.0%	9.8%	0	0.0%	6.1%	$0	0.0%	7.0%
	Middle	0	0.0%	$0	0.0%	44.8%	0	0.0%	48.6%	$0	0.0%	63.3%	0	0.0%	50.0%	$0	0.0%	47.2%	0	0.0%	53.0%	$0	0.0%	52.0%
	Upper	0	0.0%	$0	0.0%	44.4%	0	0.0%	31.4%	$0	0.0%	21.1%	0	0.0%	26.5%	$0	0.0%	20.2%	0	0.0%	37.9%	$0	0.0%	39.6%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	1	0.7%	$105	0.3%	3.1%	1	3.4%	2.3%	$105	1.8%	1.4%	0	0.0%	2.4%	$0	0.0%	1.4%	0	0.0%	1.9%	$0	0.0%	1.7%
	Moderate	14	9.4%	$1,793	5.5%	7.6%	2	6.9%	9.2%	$315	5.3%	16.5%	8	19.0%	9.0%	$592	10.3%	21.8%	4	5.1%	7.9%	$886	4.3%	13.3%
	Middle	61	40.9%	$10,232	31.5%	44.8%	13	44.8%	46.6%	$2,213	37.2%	37.9%	15	35.7%	46.8%	$2,117	36.8%	37.1%	33	42.3%	45.7%	$5,902	28.4%	38.8%
	Upper	73	49.0%	$20,382	62.7%	44.4%	13	44.8%	41.8%	$3,309	55.7%	44.1%	19	45.2%	41.8%	$3,043	52.9%	39.7%	41	52.6%	44.5%	$14,030	67.4%	46.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.1%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*149*	*100%*	*$32,512*	*100%*	*100%*	*29*	*100%*	*100%*	*$5,942*	*100%*	*100%*	*42*	*100%*	*100%*	*$5,752*	*100%*	*100%*	*78*	*100%*	*100%*	*$20,818*	*100%*	*100%*
SMALL BUSINESSES						Total Businesses																		
	Low	2	3.8%	$169	2.5%	5.9%	0	0.0%	5.2%	$0	0.0%	5.2%	0	0.0%	5.0%	$0	0.0%	6.2%	2	5.6%	5.8%	$169	4.9%	6.3%
	Moderate	13	24.5%	$660	9.7%	20.2%	3	27.3%	22.2%	$62	3.0%	23.2%	2	33.3%	20.7%	$155	12.0%	22.6%	8	22.2%	21.7%	$443	12.8%	23.8%
	Middle	17	32.1%	$4,442	65.5%	37.3%	7	63.6%	34.3%	$1,928	94.5%	33.6%	1	16.7%	37.1%	$1,000	77.2%	33.8%	9	25.0%	35.6%	$1,514	43.9%	38.3%
	Upper	21	39.6%	$1,512	22.3%	35.3%	1	9.1%	36.3%	$50	2.5%	36.7%	3	50.0%	34.8%	$140	10.8%	36.6%	17	47.2%	35.8%	$1,322	38.3%	31.0%
	Unknown	0	0.0%	$0	0.0%	1.3%	0	0.0%	0.4%	$0	0.0%	0.8%	0	0.0%	0.3%	$0	0.0%	0.0%	0	0.0%	0.2%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	1.7%	$0	0.0%	0.5%	0	0.0%	2.2%	$0	0.0%	0.7%	0	0.0%	0.9%	$0	0.0%	0.5%
	Total	*53*	*100%*	*$6,783*	*100%*	*100%*	*11*	*100%*	*100%*	*$2,040*	*100%*	*100%*	*6*	*100%*	*100%*	*$1,295*	*100%*	*100%*	*36*	*100%*	*100%*	*$3,448*	*100%*	*100%*
SMALL FARM						Total Farms																		
	Low	0	0.0%	$0	0.0%	2.2%	0	0.0%	4.0%	$0	0.0%	0.2%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	8.3%	$0	0.0%	2.9%
	Moderate	0	0.0%	$0	0.0%	4.3%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	12.5%	$0	0.0%	17.2%
	Middle	0	0.0%	$0	0.0%	54.8%	0	0.0%	40.0%	$0	0.0%	45.1%	0	0.0%	42.3%	$0	0.0%	57.1%	0	0.0%	50.0%	$0	0.0%	37.9%
	Upper	0	0.0%	$0	0.0%	37.6%	0	0.0%	56.0%	$0	0.0%	54.7%	0	0.0%	57.7%	$0	0.0%	42.9%	0	0.0%	29.2%	$0	0.0%	42.1%
	Unknown	0	0.0%	$0	0.0%	1.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2
Assessment Area: IN Bloomington

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	1	2.6%	$75	0.8%	22.2%	1	5.9%	7.7%	$75	1.7%	4.2%	0	0.0%	5.4%	$0	0.0%	2.8%	0	0.0%	6.4%	$0	0.0%	3.6%
	Moderate	9	23.7%	$1,422	14.5%	15.8%	5	29.4%	20.6%	$827	18.5%	15.4%	3	37.5%	19.0%	$481	33.4%	13.7%	1	7.7%	19.3%	$114	2.9%	14.3%
	Middle	8	21.1%	$1,828	18.6%	19.5%	5	29.4%	22.0%	$980	22.0%	21.1%	0	0.0%	24.9%	$0	0.0%	22.2%	3	23.1%	23.8%	$848	21.6%	21.9%
	Upper	20	52.6%	$6,505	66.2%	42.5%	6	35.3%	36.0%	$2,582	57.8%	46.7%	5	62.5%	39.5%	$960	66.6%	50.7%	9	69.2%	39.1%	$2,963	75.5%	49.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	13.7%	$0	0.0%	12.7%	0	0.0%	11.3%	$0	0.0%	10.6%	0	0.0%	11.5%	$0	0.0%	11.1%
	Total	*38*	*100%*	*$9,830*	*100%*	*100%*	*17*	*100%*	*100%*	*$4,464*	*100%*	*100%*	*8*	*100%*	*100%*	*$1,441*	*100%*	*100%*	*13*	*100%*	*100%*	*$3,925*	*100%*	*100%*
REFINANCE	Low	4	5.3%	$226	1.2%	22.2%	0	0.0%	10.6%	$0	0.0%	6.3%	2	11.8%	7.1%	$106	3.9%	3.4%	2	3.6%	4.3%	$120	0.8%	2.1%
	Moderate	14	18.4%	$1,470	7.9%	15.8%	1	25.0%	21.6%	$140	28.4%	16.2%	4	23.5%	17.4%	$408	15.2%	11.0%	9	16.4%	14.0%	$922	6.0%	9.1%
	Middle	11	14.5%	$1,540	8.3%	19.5%	0	0.0%	23.6%	$0	0.0%	19.9%	1	5.9%	19.0%	$102	3.8%	15.8%	10	18.2%	19.5%	$1,438	9.3%	15.8%
	Upper	45	59.2%	$12,329	66.2%	42.5%	3	75.0%	34.0%	$353	71.6%	43.7%	9	52.9%	40.8%	$1,877	69.9%	51.9%	33	60.0%	43.4%	$10,099	65.3%	52.9%
	Unknown	2	2.6%	$3,066	16.5%	0.0%	0	0.0%	10.1%	$0	0.0%	13.9%	1	5.9%	15.7%	$191	7.1%	17.9%	1	1.8%	18.8%	$2,875	18.6%	20.1%
	Total	*76*	*100%*	*$18,631*	*100%*	*100%*	*4*	*100%*	*100%*	*$493*	*100%*	*100%*	*17*	*100%*	*100%*	*$2,684*	*100%*	*100%*	*55*	*100%*	*100%*	*$15,454*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	$0	0.0%	22.2%	0	0.0%	6.4%	$0	0.0%	5.4%	0	0.0%	7.4%	$0	0.0%	4.4%	0	0.0%	3.0%	$0	0.0%	2.1%
	Moderate	2	14.3%	$136	9.0%	15.8%	1	33.3%	17.3%	$105	25.6%	8.9%	1	11.1%	17.1%	$31	3.7%	12.3%	0	0.0%	19.3%	$0	0.0%	7.6%
	Middle	3	21.4%	$140	9.3%	19.5%	0	0.0%	20.5%	$0	0.0%	19.6%	2	22.2%	20.6%	$120	14.5%	15.3%	1	50.0%	16.3%	$20	7.4%	13.0%
	Upper	9	64.3%	$1,230	81.7%	42.5%	2	66.7%	47.4%	$305	74.4%	56.4%	6	66.7%	52.6%	$676	81.7%	61.8%	1	50.0%	57.0%	$249	92.6%	71.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	8.3%	$0	0.0%	9.7%	0	0.0%	2.3%	$0	0.0%	6.3%	0	0.0%	4.4%	$0	0.0%	6.0%
	Total	*14*	*100%*	*$1,506*	*100%*	*100%*	*3*	*100%*	*100%*	*$410*	*100%*	*100%*	*9*	*100%*	*100%*	*$827*	*100%*	*100%*	*2*	*100%*	*100%*	*$269*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	$0	0.0%	22.2%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	15.8%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	19.5%	0	0.0%	3.1%	$0	0.0%	0.2%	0	0.0%	2.9%	$0	0.0%	0.4%	0	0.0%	1.8%	$0	0.0%	0.2%
	Upper	0	0.0%	$0	0.0%	42.5%	0	0.0%	9.4%	$0	0.0%	0.9%	0	0.0%	4.3%	$0	0.0%	0.5%	0	0.0%	12.5%	$0	0.0%	1.9%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	87.5%	$0	0.0%	99.0%	0	0.0%	92.8%	$0	0.0%	99.1%	0	0.0%	85.7%	$0	0.0%	97.9%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	1	5.6%	$20	1.4%	22.2%	0	0.0%	10.2%	$0	0.0%	4.3%	1	12.5%	5.5%	$20	2.5%	1.6%	0	0.0%	4.6%	$0	0.0%	1.8%
	Moderate	2	11.1%	$110	7.5%	15.8%	0	0.0%	14.5%	$0	0.0%	10.1%	1	12.5%	14.3%	$80	10.0%	6.5%	1	16.7%	15.7%	$30	15.7%	12.2%
	Middle	4	22.2%	$151	10.2%	19.5%	2	50.0%	16.9%	$70	14.4%	11.5%	1	12.5%	19.2%	$31	3.9%	11.1%	1	16.7%	18.3%	$50	26.2%	11.8%
	Upper	11	61.1%	$1,195	81.0%	42.5%	2	50.0%	53.0%	$415	85.6%	69.5%	5	62.5%	58.2%	$669	83.6%	79.3%	4	66.7%	58.8%	$111	58.1%	73.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	5.4%	$0	0.0%	4.6%	0	0.0%	2.7%	$0	0.0%	1.5%	0	0.0%	2.6%	$0	0.0%	0.8%
	Total	*18*	*100%*	*$1,476*	*100%*	*100%*	*4*	*100%*	*100%*	*$485*	*100%*	*100%*	*8*	*100%*	*100%*	*$800*	*100%*	*100%*	*6*	*100%*	*100%*	*$191*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2
Assessment Area: IN Bloomington

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	1	33.3%	$90	8.4%	22.2%	1	100.0%	19.4%	$90	100.0%	12.3%	0	0.0%	11.8%	$0	0.0%	5.1%	0	0.0%	6.5%	$0	0.0%	2.6%
	Moderate	0	0.0%	$0	0.0%	15.8%	0	0.0%	16.7%	$0	0.0%	11.7%	0	0.0%	23.5%	$0	0.0%	16.4%	0	0.0%	12.9%	$0	0.0%	7.1%
	Middle	0	0.0%	$0	0.0%	19.5%	0	0.0%	19.4%	$0	0.0%	12.1%	0	0.0%	29.4%	$0	0.0%	16.8%	0	0.0%	12.9%	$0	0.0%	6.3%
	Upper	2	66.7%	$979	91.6%	42.5%	0	0.0%	44.4%	$0	0.0%	63.9%	0	0.0%	31.4%	$0	0.0%	60.5%	2	100.0%	58.1%	$979	100.0%	75.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	3.9%	$0	0.0%	1.2%	0	0.0%	9.7%	$0	0.0%	8.9%
	Total	*3*	*100%*	*$1,069*	*100%*	*100%*	*1*	*100%*	*100%*	*$90*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*2*	*100%*	*100%*	*$979*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	22.2%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	15.8%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	2.9%	$0	0.0%	3.2%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	19.5%	0	0.0%	2.9%	$0	0.0%	5.5%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	42.5%	0	0.0%	2.9%	$0	0.0%	2.8%	0	0.0%	2.9%	$0	0.0%	6.8%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	94.3%	$0	0.0%	91.7%	0	0.0%	94.1%	$0	0.0%	90.0%	0	0.0%	100.0%	$0	0.0%	100.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	7	4.7%	$411	1.3%	22.2%	2	6.9%	8.6%	$165	2.8%	4.2%	3	7.1%	6.1%	$126	2.2%	2.4%	2	2.6%	4.9%	$120	0.6%	2.3%
	Moderate	27	18.1%	$3,138	9.7%	15.8%	7	24.1%	20.1%	$1,072	18.0%	13.3%	9	21.4%	17.8%	$1,000	17.4%	9.9%	11	14.1%	15.7%	$1,066	5.1%	9.4%
	Middle	26	17.4%	$3,659	11.3%	19.5%	7	24.1%	21.8%	$1,050	17.7%	17.9%	4	9.5%	21.7%	$253	4.4%	15.3%	15	19.2%	20.5%	$2,356	11.3%	15.4%
	Upper	87	58.4%	$22,238	68.4%	42.5%	13	44.8%	36.2%	$3,655	61.5%	41.0%	25	59.5%	40.3%	$4,182	72.7%	41.4%	49	62.8%	42.0%	$14,401	69.2%	44.8%
	Unknown	2	1.3%	$3,066	9.4%	0.0%	0	0.0%	13.3%	$0	0.0%	23.6%	1	2.4%	14.1%	$191	3.3%	30.9%	1	1.3%	16.9%	$2,875	13.8%	28.1%
	Total	*149*	*100%*	*$32,512*	*100%*	*100%*	*29*	*100%*	*100%*	*$5,942*	*100%*	*100%*	*42*	*100%*	*100%*	*$5,752*	*100%*	*100%*	*78*	*100%*	*100%*	*$20,818*	*100%*	*100%*
Small Business						Total Businesses																		
Revenue	$1 Million or Less	29	54.7%	$1,966	29.0%	91.5%	6	54.5%	36.2%	$537	26.3%	30.2%	3	50.0%	41.8%	$145	11.2%	33.3%	20	55.6%	25.6%	$1,284	37.2%	21.1%
	Over $1 Million	18	34.0%	$4,663	68.7%	7.6%	5	45.5%					3	50.0%					10	27.8%				
	Total Rev. available	47	88.7%	$6,629	97.7%	99.1%	11	100.0%					6	100.0%					30	83.4%				
	Rev. Not Known	6	11.3%	$154	2.3%	0.9%	0	0.0%					0	0.0%					6	16.7%				
	Total	*53*	*100%*	*$6,783*	*100%*	*100%*	*11*	*100%*					*6*	*100%*					*36*	*100%*				
Loan Size	$100,000 or Less	39	73.6%	$1,429	21.1%		8	72.7%	88.8%	$282	13.8%	26.2%	5	83.3%	89.9%	$295	22.8%	27.2%	26	72.2%	81.5%	$852	24.7%	25.3%
	$100,000 - $250,000	6	11.3%	$963	14.2%		0	0.0%	5.2%	$0	0.0%	16.9%	0	0.0%	4.9%	$0	0.0%	17.9%	6	16.7%	10.6%	$963	27.9%	22.7%
	$250,001 - $1 Million	8	15.1%	$4,391	64.7%		3	27.3%	6.0%	$1,758	86.2%	56.9%	1	16.7%	5.2%	$1,000	77.2%	54.9%	4	11.1%	7.9%	$1,633	47.4%	51.9%
	Total	*53*	*100%*	*$6,783*	*100%*		*11*	*100%*	*100%*	*$2,040*	*100%*	*100%*	*6*	*100%*	*100%*	*$1,295*	*100%*	*100%*	*36*	*100%*	*100%*	*$3,448*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	26	89.7%	$809	41.1%																			
	$100,001 - $250,000	0	0.0%	$0	0.0%																			
	$250,001 - $1 Million	3	10.3%	$1,157	58.9%																			
	Total	*29*	*100%*	*$1,966*	*100%*																			
Small Farm						Total Farms																		
Revenue	$1 Million or Less	0	0.0%	$0	0.0%	97.8%	0	0.0%	56.0%	$0	0.0%	82.5%	0	0.0%	69.2%	$0	0.0%	76.3%	0	0.0%	54.2%	$0	0.0%	53.3%
	Over $1 Million	0	0.0%	$0	0.0%	2.2%	0	0.0%					0	0.0%					0	0.0%				
	Total Rev. available	0	0.0%	$0	0.0%	100.0%	0	0.0%					0	0.0%					0	0.0%				
	Not Known	0	0.0%	$0	0.0%	0.0%	0	0.0%					0	0.0%					0	0.0%				
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*					*0*	*0%*					*0*	*0%*				
Loan Size	$100,000 or Less	0	0.0%	$0	0.0%		0	0.0%	76.0%	$0	0.0%	19.0%	0	0.0%	88.5%	$0	0.0%	32.1%	0	0.0%	66.7%	$0	0.0%	15.5%
	$100,001 - $250,000	0	0.0%	$0	0.0%		0	0.0%	16.0%	$0	0.0%	44.1%	0	0.0%	3.8%	$0	0.0%	17.9%	0	0.0%	4.2%	$0	0.0%	3.9%
	$250,001 - $500,000	0	0.0%	$0	0.0%		0	0.0%	8.0%	$0	0.0%	36.9%	0	0.0%	7.7%	$0	0.0%	50.0%	0	0.0%	29.2%	$0	0.0%	80.7%
	Total	*0*	*0%*	*$0*	*0%*		*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	0	0.0%	$0	0.0%																			
	$100,001 - $250,000	0	0.0%	$0	0.0%																			
	$250,001 - $500,000	0	0.0%	$0	0.0%																			
	Total	*0*	*0%*	*$0*	*0%*																			

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue.
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2
Assessment Area: IN Clinton Grant

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
HOME PURCHASE	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	70	26.5%	$5,642	19.7%	29.5%	21	27.3%	23.4%	$1,678	22.5%	15.5%	21	25.3%	23.0%	$1,639	18.8%	15.9%	28	26.9%	24.3%	$2,325	18.6%	16.9%
	Middle	132	50.0%	$14,312	49.9%	54.5%	36	46.8%	56.9%	$3,220	43.1%	59.1%	41	49.4%	57.4%	$4,282	49.0%	59.6%	55	52.9%	56.6%	$6,810	54.5%	58.5%
	Upper	62	23.5%	$8,752	30.5%	16.1%	20	26.0%	19.7%	$2,572	34.4%	25.3%	21	25.3%	19.6%	$2,817	32.2%	24.5%	21	20.2%	19.1%	$3,363	26.9%	24.7%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*264*	*100%*	*$28,706*	*100%*	*100%*	*77*	*100%*	*100%*	*$7,470*	*100%*	*100%*	*83*	*100%*	*100%*	*$8,738*	*100%*	*100%*	*104*	*100%*	*100%*	*$12,498*	*100%*	*100%*
REFINANCE	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	30	13.0%	$2,350	10.1%	29.5%	6	18.8%	18.6%	$420	15.6%	11.9%	3	7.9%	14.5%	$223	7.0%	9.5%	21	13.0%	11.8%	$1,707	9.8%	7.2%
	Middle	99	42.9%	$8,537	36.6%	54.5%	16	50.0%	54.6%	$1,050	39.1%	56.4%	15	39.5%	57.9%	$978	30.8%	60.8%	68	42.2%	58.9%	$6,509	37.3%	58.5%
	Upper	102	44.2%	$12,437	53.3%	16.1%	10	31.3%	26.7%	$1,218	45.3%	31.7%	20	52.6%	27.6%	$1,975	62.2%	29.7%	72	44.7%	29.4%	$9,244	52.9%	34.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*231*	*100%*	*$23,324*	*100%*	*100%*	*32*	*100%*	*100%*	*$2,688*	*100%*	*100%*	*38*	*100%*	*100%*	*$3,176*	*100%*	*100%*	*161*	*100%*	*100%*	*$17,460*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	7	10.4%	$186	5.5%	29.5%	3	12.5%	26.1%	$88	8.2%	14.5%	2	8.7%	18.8%	$42	4.3%	13.4%	2	10.0%	13.6%	$56	4.1%	8.3%
	Middle	29	43.3%	$1,265	37.1%	54.5%	10	41.7%	52.9%	$420	39.1%	60.2%	12	52.2%	55.4%	$568	58.8%	52.9%	7	35.0%	50.9%	$277	20.2%	38.7%
	Upper	31	46.3%	$1,960	57.5%	16.1%	11	45.8%	21.0%	$565	52.7%	25.3%	9	39.1%	25.9%	$356	36.9%	33.7%	11	55.0%	35.5%	$1,039	75.7%	52.9%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*67*	*100%*	*$3,411*	*100%*	*100%*	*24*	*100%*	*100%*	*$1,073*	*100%*	*100%*	*23*	*100%*	*100%*	*$966*	*100%*	*100%*	*20*	*100%*	*100%*	*$1,372*	*100%*	*100%*
MULTI FAMILY						Multi-Family Units																		
	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	52.4%	0	0.0%	30.0%	$0	0.0%	4.1%	0	0.0%	55.6%	$0	0.0%	88.4%	0	0.0%	16.7%	$0	0.0%	4.1%
	Middle	0	0.0%	$0	0.0%	40.9%	0	0.0%	50.0%	$0	0.0%	90.5%	0	0.0%	22.2%	$0	0.0%	7.8%	0	0.0%	33.3%	$0	0.0%	63.4%
	Upper	0	0.0%	$0	0.0%	6.8%	0	0.0%	20.0%	$0	0.0%	5.4%	0	0.0%	22.2%	$0	0.0%	3.8%	0	0.0%	50.0%	$0	0.0%	32.5%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	8	19.0%	$327	18.6%	29.5%	4	21.1%	22.0%	$75	13.7%	15.1%	2	15.4%	16.3%	$142	19.1%	13.1%	2	20.0%	10.2%	$110	23.4%	11.2%
	Middle	15	35.7%	$653	37.1%	54.5%	6	31.6%	46.2%	$133	24.3%	44.5%	5	38.5%	51.2%	$288	38.8%	52.6%	4	40.0%	57.1%	$232	49.4%	46.6%
	Upper	19	45.2%	$779	44.3%	16.1%	9	47.4%	31.9%	$339	62.0%	40.4%	6	46.2%	32.6%	$312	42.0%	34.3%	4	40.0%	32.7%	$128	27.2%	42.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*42*	*100%*	*$1,759*	*100%*	*100%*	*19*	*100%*	*100%*	*$547*	*100%*	*100%*	*13*	*100%*	*100%*	*$742*	*100%*	*100%*	*10*	*100%*	*100%*	*$470*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2
Assessment Area: IN Clinton Grant

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	1	20.0%	$18	6.2%	29.5%	1	100.0%	20.9%	$18	100.0%	15.5%	0	0.0%	28.6%	$0	0.0%	22.3%	0	0.0%	18.8%	$0	0.0%	24.0%
	Middle	3	60.0%	$196	67.6%	54.5%	0	0.0%	49.3%	$0	0.0%	49.1%	1	100.0%	50.0%	$25	100.0%	53.4%	2	66.7%	62.5%	$171	69.2%	57.3%
	Upper	1	20.0%	$76	26.2%	16.1%	0	0.0%	29.9%	$0	0.0%	35.3%	0	0.0%	21.4%	$0	0.0%	24.3%	1	33.3%	18.8%	$76	30.8%	18.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*5*	*100%*	*$290*	*100%*	*100%*	*1*	*100%*	*100%*	*$18*	*100%*	*100%*	*1*	*100%*	*100%*	*$25*	*100%*	*100%*	*3*	*100%*	*100%*	*$247*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	29.5%	0	0.0%	36.1%	$0	0.0%	28.1%	0	0.0%	34.0%	$0	0.0%	24.5%	0	0.0%	44.3%	$0	0.0%	33.1%
	Middle	0	0.0%	$0	0.0%	54.5%	0	0.0%	50.0%	$0	0.0%	51.2%	0	0.0%	38.0%	$0	0.0%	39.7%	0	0.0%	32.8%	$0	0.0%	37.6%
	Upper	0	0.0%	$0	0.0%	16.1%	0	0.0%	13.9%	$0	0.0%	20.7%	0	0.0%	28.0%	$0	0.0%	35.8%	0	0.0%	23.0%	$0	0.0%	29.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	116	19.0%	$8,523	14.8%	29.5%	35	22.9%	22.6%	$2,279	19.3%	14.2%	28	17.7%	20.5%	$2,046	15.0%	18.0%	53	17.8%	17.6%	$4,198	13.1%	11.5%
	Middle	278	45.6%	$24,963	43.4%	54.5%	68	44.4%	55.1%	$4,823	40.9%	60.1%	74	46.8%	56.5%	$6,141	45.0%	56.6%	136	45.6%	57.1%	$13,999	43.7%	58.0%
	Upper	215	35.3%	$24,004	41.8%	16.1%	50	32.7%	22.2%	$4,694	39.8%	25.8%	56	35.4%	22.9%	$5,460	40.0%	25.4%	109	36.6%	25.3%	$13,850	43.2%	30.5%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*609*	*100%*	*$57,490*	*100%*	*100%*	*153*	*100%*	*100%*	*$11,796*	*100%*	*100%*	*158*	*100%*	*100%*	*$13,647*	*100%*	*100%*	*298*	*100%*	*100%*	*$32,047*	*100%*	*100%*
					Total Businesses																			
SMALL BUSINESSES	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	23	37.7%	$2,538	49.7%	39.6%	5	35.7%	36.9%	$539	45.5%	51.2%	7	41.2%	36.8%	$773	44.5%	44.9%	11	36.7%	41.1%	$1,226	56.1%	49.4%
	Middle	21	34.4%	$1,904	37.3%	44.3%	4	28.6%	44.8%	$411	34.7%	36.3%	7	41.2%	45.1%	$830	47.8%	42.4%	10	33.3%	42.7%	$663	30.3%	36.3%
	Upper	17	27.9%	$665	13.0%	16.0%	5	35.7%	16.8%	$234	19.8%	12.2%	3	17.6%	16.1%	$135	7.8%	12.3%	9	30.0%	16.1%	$296	13.5%	14.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	1.5%	$0	0.0%	0.3%	0	0.0%	2.0%	$0	0.0%	0.4%	0	0.0%	0.1%	$0	0.0%	0.0%
	Total	*61*	*100%*	*$5,107*	*100%*	*100%*	*14*	*100%*	*100%*	*$1,184*	*100%*	*100%*	*17*	*100%*	*100%*	*$1,738*	*100%*	*100%*	*30*	*100%*	*100%*	*$2,185*	*100%*	*100%*
					Total Farms																			
SMALL FARM	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	2.1%	0	0.0%	0.4%	$0	0.0%	1.9%	0	0.0%	0.5%	$0	0.0%	0.2%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	4	16.7%	$858	27.8%	59.2%	1	11.1%	62.9%	$186	19.1%	68.3%	2	25.0%	66.2%	$273	23.7%	76.2%	1	14.3%	66.1%	$399	41.6%	73.8%
	Upper	20	83.3%	$2,225	72.2%	38.7%	8	88.9%	34.8%	$788	80.9%	29.6%	6	75.0%	31.4%	$878	76.3%	23.5%	6	85.7%	33.3%	$559	58.4%	26.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	1.8%	$0	0.0%	0.2%	0	0.0%	2.0%	$0	0.0%	0.1%	0	0.0%	0.6%	$0	0.0%	0.0%
	Total	*24*	*100%*	*$3,083*	*100%*	*100%*	*9*	*100%*	*100%*	*$974*	*100%*	*100%*	*8*	*100%*	*100%*	*$1,151*	*100%*	*100%*	*7*	*100%*	*100%*	*$958*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2
Assessment Area: IN Clinton Grant

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	56	21.2%	$3,946	13.7%	22.6%	18	23.4%	13.0%	$1,161	15.5%	7.4%	16	19.3%	12.1%	$1,058	12.1%	7.4%	22	21.2%	14.3%	$1,727	13.8%	7.9%
	Moderate	116	43.9%	$11,656	40.6%	19.1%	29	37.7%	25.7%	$2,617	35.0%	20.5%	30	36.1%	31.2%	$2,899	33.2%	25.8%	57	54.8%	32.6%	$6,140	49.1%	26.9%
	Middle	57	21.6%	$7,123	24.8%	22.0%	18	23.4%	23.0%	$2,198	29.4%	24.2%	26	31.3%	24.7%	$2,954	33.8%	26.8%	13	12.5%	23.5%	$1,971	15.8%	25.8%
	Upper	34	12.9%	$5,898	20.5%	36.3%	11	14.3%	23.1%	$1,411	18.9%	32.6%	11	13.3%	20.5%	$1,827	20.9%	28.8%	12	11.5%	20.6%	$2,660	21.3%	29.7%
	Unknown	1	0.4%	$83	0.3%	0.0%	1	1.3%	15.1%	$83	1.1%	15.3%	0	0.0%	11.5%	$0	0.0%	11.2%	0	0.0%	9.0%	$0	0.0%	9.7%
	Total	*264*	*100%*	*$28,706*	*100%*	*100%*	*77*	*100%*	*100%*	*$7,470*	*100%*	*100%*	*83*	*100%*	*100%*	*$8,738*	*100%*	*100%*	*104*	*100%*	*100%*	*$12,498*	*100%*	*100%*
REFINANCE	Low	32	13.9%	$1,736	7.4%	22.6%	5	15.6%	12.8%	$197	7.3%	7.5%	5	13.2%	7.7%	$284	8.9%	4.0%	22	13.7%	5.6%	$1,255	7.2%	3.0%
	Moderate	71	30.7%	$6,148	26.4%	19.1%	7	21.9%	20.0%	$566	21.1%	16.0%	13	34.2%	20.5%	$1,135	35.7%	13.2%	51	31.7%	20.0%	$4,447	25.5%	14.5%
	Middle	61	26.4%	$6,175	26.5%	22.0%	6	18.8%	23.2%	$428	15.9%	22.1%	9	23.7%	20.7%	$609	19.2%	18.1%	46	28.6%	23.4%	$5,138	29.4%	20.9%
	Upper	64	27.7%	$8,964	38.4%	36.3%	14	43.8%	35.4%	$1,497	55.7%	44.8%	11	28.9%	32.9%	$1,148	36.1%	41.7%	39	24.2%	34.0%	$6,319	36.2%	43.1%
	Unknown	3	1.3%	$301	1.3%	0.0%	0	0.0%	8.7%	$0	0.0%	9.6%	0	0.0%	18.1%	$0	0.0%	23.0%	3	1.9%	17.0%	$301	1.7%	18.5%
	Total	*231*	*100%*	*$23,324*	*100%*	*100%*	*32*	*100%*	*100%*	*$2,688*	*100%*	*100%*	*38*	*100%*	*100%*	*$3,176*	*100%*	*100%*	*161*	*100%*	*100%*	*$17,460*	*100%*	*100%*
HOME IMPROVEMENT	Low	8	11.9%	$229	6.7%	22.6%	0	0.0%	10.9%	$0	0.0%	5.8%	4	17.4%	16.1%	$96	9.9%	11.9%	4	20.0%	13.6%	$133	9.7%	6.8%
	Moderate	14	20.9%	$578	16.9%	19.1%	5	20.8%	21.0%	$229	21.3%	16.2%	4	17.4%	22.3%	$198	20.5%	19.7%	5	25.0%	17.3%	$151	11.0%	15.6%
	Middle	17	25.4%	$864	25.3%	22.0%	7	29.2%	21.8%	$379	35.3%	21.3%	5	21.7%	24.1%	$173	17.9%	28.2%	5	25.0%	27.3%	$312	22.7%	22.6%
	Upper	28	41.8%	$1,740	51.0%	36.3%	12	50.0%	43.7%	$465	43.3%	53.7%	10	43.5%	35.7%	$499	51.7%	38.0%	6	30.0%	37.3%	$776	56.6%	50.4%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	2.5%	$0	0.0%	3.1%	0	0.0%	1.8%	$0	0.0%	2.2%	0	0.0%	4.5%	$0	0.0%	4.7%
	Total	*67*	*100%*	*$3,411*	*100%*	*100%*	*24*	*100%*	*100%*	*$1,073*	*100%*	*100%*	*23*	*100%*	*100%*	*$966*	*100%*	*100%*	*20*	*100%*	*100%*	*$1,372*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	$0	0.0%	22.6%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	19.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	8.3%	$0	0.0%	0.4%
	Middle	0	0.0%	$0	0.0%	22.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	16.7%	$0	0.0%	1.2%
	Upper	0	0.0%	$0	0.0%	36.3%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	100.0%	$0	0.0%	100.0%	0	0.0%	100.0%	$0	0.0%	100.0%	0	0.0%	75.0%	$0	0.0%	98.4%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	5	11.9%	$150	8.5%	22.6%	4	21.1%	9.9%	$131	23.9%	4.8%	0	0.0%	4.7%	$0	0.0%	1.7%	1	10.0%	10.2%	$19	4.0%	6.5%
	Moderate	14	33.3%	$577	32.8%	19.1%	4	21.1%	24.2%	$57	10.4%	18.6%	7	53.8%	26.7%	$380	51.2%	24.6%	3	30.0%	18.4%	$140	29.8%	18.5%
	Middle	13	31.0%	$660	37.5%	22.0%	5	26.3%	20.9%	$119	21.8%	17.6%	4	30.8%	31.4%	$283	38.1%	29.8%	4	40.0%	32.7%	$258	54.9%	37.3%
	Upper	10	23.8%	$372	21.1%	36.3%	6	31.6%	42.9%	$240	43.9%	57.7%	2	15.4%	37.2%	$79	10.6%	43.9%	2	20.0%	34.7%	$53	11.3%	34.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	2.2%	$0	0.0%	1.2%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	4.1%	$0	0.0%	3.4%
	Total	*42*	*100%*	*$1,759*	*100%*	*100%*	*19*	*100%*	*100%*	*$547*	*100%*	*100%*	*13*	*100%*	*100%*	*$742*	*100%*	*100%*	*10*	*100%*	*100%*	*$470*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2
Assessment Area: IN Clinton Grant

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	22.6%	0	0.0%	6.0%	$0	0.0%	3.6%	0	0.0%	12.9%	$0	0.0%	8.4%	0	0.0%	12.5%	$0	0.0%	7.9%
	Moderate	2	40.0%	$196	67.6%	19.1%	0	0.0%	25.4%	$0	0.0%	25.9%	0	0.0%	34.3%	$0	0.0%	30.2%	2	66.7%	34.4%	$196	79.4%	40.3%
	Middle	2	40.0%	$43	14.8%	22.0%	1	100.0%	23.9%	$18	100.0%	18.9%	1	100.0%	28.6%	$25	100.0%	35.9%	0	0.0%	15.6%	$0	0.0%	19.9%
	Upper	1	20.0%	$51	17.6%	36.3%	0	0.0%	40.3%	$0	0.0%	48.0%	0	0.0%	22.9%	$0	0.0%	23.7%	1	33.3%	28.1%	$51	20.6%	24.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	4.5%	$0	0.0%	3.6%	0	0.0%	1.4%	$0	0.0%	1.7%	0	0.0%	9.4%	$0	0.0%	7.8%
	Total	*5*	*100%*	*$290*	*100%*	*100%*	*1*	*100%*	*100%*	*$18*	*100%*	*100%*	*1*	*100%*	*100%*	*$25*	*100%*	*100%*	*3*	*100%*	*100%*	*$247*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	22.6%	0	0.0%	1.4%	$0	0.0%	0.7%	0	0.0%	2.0%	$0	0.0%	2.2%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	19.1%	0	0.0%	1.4%	$0	0.0%	2.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	22.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	36.3%	0	0.0%	1.4%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	95.8%	$0	0.0%	97.1%	0	0.0%	98.0%	$0	0.0%	97.8%	0	0.0%	100.0%	$0	0.0%	100.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	101	16.6%	$6,061	10.5%	22.6%	27	17.6%	12.0%	$1,489	12.6%	6.6%	25	15.8%	10.5%	$1,438	10.5%	5.9%	49	16.4%	9.5%	$3,134	9.8%	5.0%
	Moderate	217	35.6%	$19,155	33.3%	19.1%	45	29.4%	22.9%	$3,469	29.4%	17.6%	54	34.2%	26.8%	$4,612	33.8%	20.0%	118	39.6%	24.8%	$11,074	34.6%	19.1%
	Middle	150	24.6%	$14,865	25.9%	22.0%	37	24.2%	22.0%	$3,142	26.6%	21.3%	45	28.5%	23.2%	$4,044	29.6%	22.5%	68	22.8%	23.2%	$7,679	24.0%	22.2%
	Upper	137	22.5%	$17,025	29.6%	36.3%	43	28.1%	28.0%	$3,613	30.6%	33.7%	34	21.5%	25.0%	$3,553	26.0%	31.1%	60	20.1%	27.8%	$9,859	30.8%	35.6%
	Unknown	4	0.7%	$384	0.7%	0.0%	1	0.7%	15.0%	$83	0.7%	20.9%	0	0.0%	14.5%	$0	0.0%	20.5%	3	1.0%	14.8%	$301	0.9%	18.1%
	Total	*609*	*100%*	*$57,490*	*100%*	*100%*	*153*	*100%*	*100%*	*$11,796*	*100%*	*100%*	*158*	*100%*	*100%*	*$13,647*	*100%*	*100%*	*298*	*100%*	*100%*	*$32,047*	*100%*	*100%*
Small Business						Total Businesses																		
Revenue	$1 Million or Less	39	63.9%	$1,461	28.6%	90.2%	10	71.4%	43.4%	$524	44.3%	32.5%	12	70.6%	43.4%	$439	25.3%	27.8%	17	56.7%	27.8%	$498	22.8%	18.1%
	Over $1 Million	15	24.6%	$3,373	66.0%	8.0%	4	28.6%					5	29.4%					6	20.0%				
	Total Rev. available	54	88.5%	$4,834	94.6%	98.2%	14	100.0%					17	100.0%					23	76.7%				
	Rev. Not Known	7	11.5%	$273	5.3%	1.8%	0	0.0%					0	0.0%					7	23.3%				
	Total	*61*	*100%*	*$5,107*	*100%*	*100%*	*14*	*100%*					*17*	*100%*					*30*	*100%*				
Loan Size	$100,000 or Less	47	77.0%	$1,592	31.2%		11	78.6%	88.8%	$459	38.8%	23.0%	11	64.7%	89.8%	$336	19.3%	22.6%	25	83.3%	85.5%	$797	36.5%	28.2%
	$100,001 - $250,000	7	11.5%	$1,003	19.6%		1	7.1%	4.1%	$150	12.7%	13.3%	4	23.5%	4.5%	$602	34.6%	14.6%	2	6.7%	7.8%	$251	11.5%	20.4%
	$250,001 - $1 Million	7	11.5%	$2,512	49.2%		2	14.3%	7.1%	$575	48.6%	63.7%	2	11.8%	5.7%	$800	46.0%	62.7%	3	10.0%	6.7%	$1,137	52.0%	51.4%
	Total	*61*	*100%*	*$5,107*	*100%*		*14*	*100%*	*100%*	*$1,184*	*100%*	*100%*	*17*	*100%*	*100%*	*$1,738*	*100%*	*100%*	*30*	*100%*	*100%*	*$2,185*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	37	94.9%	$1,208	82.7%																			
	$100,001 - $250,000	2	5.1%	$253	17.3%																			
	$250,001 - $1 Million	0	0.0%	$0	0.0%																			
	Total	*39*	*100%*	*$1,461*	*100%*																			
Small Farm						Total Farms																		
Revenue	$1 Million or Less	19	79.2%	$2,357	76.5%	98.6%	8	88.9%	50.9%	$749	76.9%	55.9%	6	75.0%	55.9%	$701	60.9%	57.2%	5	71.4%	52.3%	$907	94.7%	57.8%
	Over $1 Million	4	16.7%	$722	23.4%	1.4%	1	11.1%					2	25.0%					1	14.3%				
	Total Rev. available	23	95.9%	$3,079	99.9%	100.0%	9	100.0%					8	100.0%					6	85.7%				
	Not Known	1	4.2%	$4	0.1%	0.0%	0	0.0%					0	0.0%					1	14.3%				
	Total	*24*	*100%*	*$3,083*	*100%*	*100%*	*9*	*100%*					*8*	*100%*					*7*	*100%*				
Loan Size	$100,000 or Less	14	58.3%	$461	15.0%		6	66.7%	70.1%	$238	24.4%	17.8%	4	50.0%	64.2%	$126	10.9%	16.3%	4	57.1%	58.0%	$97	10.1%	13.0%
	$100,001 - $250,000	6	25.0%	$1,248	40.5%		2	22.2%	17.4%	$411	42.2%	31.1%	3	37.5%	21.1%	$700	60.8%	35.0%	1	14.3%	24.1%	$137	14.3%	33.2%
	$250,001 - $500,000	4	16.7%	$1,374	44.6%		1	11.1%	12.5%	$325	33.4%	51.1%	1	12.5%	14.7%	$325	28.2%	48.7%	2	28.6%	17.8%	$724	75.6%	53.8%
	Total	*24*	*100%*	*$3,083*	*100%*		*9*	*100%*	*100%*	*$974*	*100%*	*100%*	*8*	*100%*	*100%*	*$1,151*	*100%*	*100%*	*7*	*100%*	*100%*	*$958*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	12	63.2%	$410	17.4%																			
	$100,001 - $250,000	3	15.8%	$573	24.3%																			
	$250,001 - $500,000	4	21.1%	$1,374	58.3%																			
	Total	*19*	*100%*	*$2,357*	*100%*																			

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue.
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2
Assessment Area: IN Evansville

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
HOME PURCHASE	Low	2	4.9%	$205	3.2%	9.5%	2	15.4%	6.3%	$205	10.8%	3.6%	0	0.0%	5.5%	$0	0.0%	3.1%	0	0.0%	6.9%	$0	0.0%	3.9%
	Moderate	8	19.5%	$742	11.7%	19.6%	1	7.7%	20.0%	$35	1.8%	14.4%	2	22.2%	21.4%	$210	19.2%	15.1%	5	26.3%	22.0%	$497	14.9%	16.2%
	Middle	13	31.7%	$1,613	25.4%	35.5%	5	38.5%	36.0%	$647	34.0%	32.6%	4	44.4%	33.6%	$488	44.6%	30.6%	4	21.1%	35.8%	$478	14.3%	33.1%
	Upper	18	43.9%	$3,782	59.6%	35.3%	5	38.5%	37.4%	$1,018	53.4%	48.9%	3	33.3%	39.4%	$397	36.3%	51.0%	10	52.6%	35.1%	$2,367	70.8%	46.6%
	Unknown	0	0.0%	$0	0.0%	0.1%	0	0.0%	0.3%	$0	0.0%	0.5%	0	0.0%	0.2%	$0	0.0%	0.2%	0	0.0%	0.2%	$0	0.0%	0.2%
	Total	*41*	*100%*	*$6,342*	*100%*	*100%*	*13*	*100%*	*100%*	*$1,905*	*100%*	*100%*	*9*	*100%*	*100%*	*$1,095*	*100%*	*100%*	*19*	*100%*	*100%*	*$3,342*	*100%*	*100%*
REFINANCE	Low	2	6.9%	$146	3.3%	9.5%	0	0.0%	5.8%	$0	0.0%	3.5%	1	25.0%	4.1%	$55	12.1%	2.0%	1	5.0%	2.6%	$91	2.6%	1.6%
	Moderate	3	10.3%	$243	5.5%	19.6%	2	40.0%	18.1%	$177	34.2%	13.2%	0	0.0%	16.6%	$0	0.0%	12.1%	1	5.0%	12.7%	$66	1.9%	9.8%
	Middle	9	31.0%	$1,108	25.0%	35.5%	1	20.0%	34.0%	$130	25.1%	31.0%	1	25.0%	33.3%	$91	20.0%	28.6%	7	35.0%	31.6%	$887	25.6%	26.4%
	Upper	15	51.7%	$2,939	66.3%	35.3%	2	40.0%	42.1%	$210	40.6%	52.4%	2	50.0%	45.7%	$309	67.9%	57.1%	11	55.0%	53.0%	$2,420	69.9%	62.2%
	Unknown	0	0.0%	$0	0.0%	0.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.3%	$0	0.0%	0.3%	0	0.0%	0.1%	$0	0.0%	0.1%
	Total	*29*	*100%*	*$4,436*	*100%*	*100%*	*5*	*100%*	*100%*	*$517*	*100%*	*100%*	*4*	*100%*	*100%*	*$455*	*100%*	*100%*	*20*	*100%*	*100%*	*$3,464*	*100%*	*100%*
HOME IMPROVEMENT	Low	2	25.0%	$95	36.5%	9.5%	1	100.0%	5.5%	$25	100.0%	4.0%	0	0.0%	7.4%	$0	0.0%	3.6%	1	16.7%	3.5%	$70	33.3%	2.6%
	Moderate	1	12.5%	$25	9.6%	19.6%	0	0.0%	16.5%	$0	0.0%	13.2%	0	0.0%	11.3%	$0	0.0%	10.7%	1	16.7%	16.0%	$25	11.9%	11.9%
	Middle	1	12.5%	$25	9.6%	35.5%	0	0.0%	34.8%	$0	0.0%	31.8%	0	0.0%	35.0%	$0	0.0%	27.8%	1	16.7%	26.5%	$25	11.9%	21.3%
	Upper	4	50.0%	$115	44.2%	35.3%	0	0.0%	43.3%	$0	0.0%	51.0%	1	100.0%	46.3%	$25	100.0%	57.9%	3	50.0%	53.7%	$90	42.9%	63.5%
	Unknown	0	0.0%	$0	0.0%	0.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.3%	$0	0.0%	0.7%
	Total	*8*	*100%*	*$260*	*100%*	*100%*	*1*	*100%*	*100%*	*$25*	*100%*	*100%*	*1*	*100%*	*100%*	*$25*	*100%*	*100%*	*6*	*100%*	*100%*	*$210*	*100%*	*100%*
MULTI FAMILY						Multi-Family Units																		
	Low	0	0.0%	$0	0.0%	17.5%	0	0.0%	18.9%	$0	0.0%	4.4%	0	0.0%	21.3%	$0	0.0%	13.9%	0	0.0%	17.9%	$0	0.0%	41.2%
	Moderate	0	0.0%	$0	0.0%	42.2%	0	0.0%	59.5%	$0	0.0%	40.3%	0	0.0%	38.3%	$0	0.0%	53.8%	0	0.0%	61.5%	$0	0.0%	45.8%
	Middle	0	0.0%	$0	0.0%	34.0%	0	0.0%	16.2%	$0	0.0%	52.7%	0	0.0%	31.9%	$0	0.0%	30.7%	0	0.0%	17.9%	$0	0.0%	7.9%
	Upper	0	0.0%	$0	0.0%	4.5%	0	0.0%	5.4%	$0	0.0%	2.7%	0	0.0%	8.5%	$0	0.0%	1.6%	0	0.0%	2.6%	$0	0.0%	5.1%
	Unknown	0	0.0%	$0	0.0%	1.7%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	$0	0.0%	9.5%	0	0.0%	2.4%	$0	0.0%	3.7%	0	0.0%	1.6%	$0	0.0%	0.5%	0	0.0%	1.7%	$0	0.0%	0.9%
	Moderate	0	0.0%	$0	0.0%	19.6%	0	0.0%	11.0%	$0	0.0%	5.4%	0	0.0%	12.4%	$0	0.0%	9.9%	0	0.0%	11.6%	$0	0.0%	8.8%
	Middle	0	0.0%	$0	0.0%	35.5%	0	0.0%	26.8%	$0	0.0%	19.8%	0	0.0%	30.8%	$0	0.0%	30.5%	0	0.0%	34.3%	$0	0.0%	25.9%
	Upper	3	100.0%	$112	100.0%	35.3%	1	100.0%	59.8%	$20	100.0%	71.1%	0	0.0%	55.1%	$0	0.0%	59.1%	2	100.0%	52.5%	$92	100.0%	64.3%
	Unknown	0	0.0%	$0	0.0%	0.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*3*	*100%*	*$112*	*100%*	*100%*	*1*	*100%*	*100%*	*$20*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*2*	*100%*	*100%*	*$92*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2
Assessment Area: IN Evansville

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	9.5%	0	0.0%	6.4%	$0	0.0%	2.6%	0	0.0%	6.7%	$0	0.0%	3.5%	0	0.0%	5.2%	$0	0.0%	1.3%
	Moderate	0	0.0%	$0	0.0%	19.6%	0	0.0%	20.5%	$0	0.0%	16.9%	0	0.0%	14.4%	$0	0.0%	9.4%	0	0.0%	19.0%	$0	0.0%	8.2%
	Middle	1	100.0%	$10	100.0%	35.5%	0	0.0%	41.0%	$0	0.0%	32.3%	1	100.0%	37.8%	$10	100.0%	33.8%	0	0.0%	32.8%	$0	0.0%	40.6%
	Upper	0	0.0%	$0	0.0%	35.3%	0	0.0%	32.1%	$0	0.0%	48.2%	0	0.0%	41.1%	$0	0.0%	53.3%	0	0.0%	43.1%	$0	0.0%	50.0%
	Unknown	0	0.0%	$0	0.0%	0.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*1*	*100%*	*$10*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*1*	*100%*	*100%*	*$10*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	9.5%	0	0.0%	10.6%	$0	0.0%	7.2%	0	0.0%	11.9%	$0	0.0%	7.6%	0	0.0%	10.7%	$0	0.0%	7.4%
	Moderate	0	0.0%	$0	0.0%	19.6%	0	0.0%	28.8%	$0	0.0%	21.8%	0	0.0%	23.8%	$0	0.0%	16.0%	0	0.0%	28.1%	$0	0.0%	21.6%
	Middle	0	0.0%	$0	0.0%	35.5%	0	0.0%	38.8%	$0	0.0%	38.7%	0	0.0%	36.5%	$0	0.0%	37.3%	0	0.0%	31.6%	$0	0.0%	31.1%
	Upper	0	0.0%	$0	0.0%	35.3%	0	0.0%	21.8%	$0	0.0%	32.3%	0	0.0%	27.8%	$0	0.0%	39.0%	0	0.0%	29.6%	$0	0.0%	39.9%
	Unknown	0	0.0%	$0	0.0%	0.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	6	7.3%	$446	4.0%	9.5%	3	15.0%	6.2%	$230	9.3%	3.7%	1	6.7%	5.2%	$55	3.5%	4.6%	2	4.3%	4.6%	$161	2.3%	4.4%
	Moderate	12	14.6%	$1,010	9.1%	19.6%	3	15.0%	19.6%	$212	8.6%	16.3%	2	13.3%	19.3%	$210	13.2%	20.3%	7	14.9%	17.0%	$588	8.3%	14.1%
	Middle	24	29.3%	$2,756	24.7%	35.5%	6	30.0%	35.2%	$777	31.5%	33.9%	6	40.0%	33.5%	$589	37.2%	30.1%	12	25.5%	33.1%	$1,390	19.6%	28.2%
	Upper	40	48.8%	$6,948	62.3%	35.3%	8	40.0%	38.7%	$1,248	50.6%	45.8%	6	40.0%	41.8%	$731	46.1%	44.8%	26	55.3%	45.3%	$4,969	69.9%	53.2%
	Unknown	0	0.0%	$0	0.0%	0.1%	0	0.0%	0.2%	$0	0.0%	0.3%	0	0.0%	0.2%	$0	0.0%	0.2%	0	0.0%	0.1%	$0	0.0%	0.1%
	Total	*82*	*100%*	*$11,160*	*100%*	*100%*	*20*	*100%*	*100%*	*$2,467*	*100%*	*100%*	*15*	*100%*	*100%*	*$1,585*	*100%*	*100%*	*47*	*100%*	*100%*	*$7,108*	*100%*	*100%*
						Total Businesses																		
SMALL BUSINESSES	Low	3	11.5%	$220	14.7%	11.8%	1	10.0%	11.6%	$20	2.8%	14.1%	0	0.0%	11.2%	$0	0.0%	14.3%	2	14.3%	11.5%	$200	30.0%	13.5%
	Moderate	7	26.9%	$494	33.0%	28.0%	2	20.0%	25.4%	$290	40.8%	28.5%	0	0.0%	25.9%	$0	0.0%	27.1%	5	35.7%	28.4%	$204	30.6%	31.5%
	Middle	10	38.5%	$419	28.0%	29.7%	3	30.0%	28.5%	$90	12.7%	29.5%	2	100.0%	27.2%	$121	100.0%	22.1%	5	35.7%	26.8%	$208	31.2%	22.1%
	Upper	6	23.1%	$365	24.4%	23.8%	4	40.0%	27.3%	$311	43.7%	20.7%	0	0.0%	29.1%	$0	0.0%	27.8%	2	14.3%	26.7%	$54	8.1%	25.0%
	Unknown	0	0.0%	$0	0.0%	6.6%	0	0.0%	6.4%	$0	0.0%	6.8%	0	0.0%	5.6%	$0	0.0%	8.4%	0	0.0%	6.4%	$0	0.0%	7.7%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	0.8%	$0	0.0%	0.4%	0	0.0%	1.1%	$0	0.0%	0.2%	0	0.0%	0.2%	$0	0.0%	0.2%
	Total	*26*	*100%*	*$1,498*	*100%*	*100%*	*10*	*100%*	*100%*	*$711*	*100%*	*100%*	*2*	*100%*	*100%*	*$121*	*100%*	*100%*	*14*	*100%*	*100%*	*$666*	*100%*	*100%*
						Total Farms																		
SMALL FARM	Low	0	0.0%	$0	0.0%	2.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	7.8%	0	0.0%	5.3%	$0	0.0%	15.5%	0	0.0%	11.6%	$0	0.0%	0.9%	0	0.0%	20.6%	$0	0.0%	1.8%
	Middle	0	0.0%	$0	0.0%	27.5%	0	0.0%	18.4%	$0	0.0%	21.5%	0	0.0%	16.3%	$0	0.0%	25.8%	0	0.0%	23.5%	$0	0.0%	49.8%
	Upper	0	0.0%	$0	0.0%	60.8%	0	0.0%	76.3%	$0	0.0%	63.0%	0	0.0%	72.1%	$0	0.0%	73.3%	0	0.0%	55.9%	$0	0.0%	48.4%
	Unknown	0	0.0%	$0	0.0%	2.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2
Assessment Area: IN Evansville

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	7	17.1%	$645	10.2%	24.1%	2	15.4%	10.0%	$150	7.9%	5.8%	1	11.1%	11.0%	$129	11.8%	6.7%	4	21.1%	16.8%	$366	11.0%	10.6%
	Moderate	13	31.7%	$1,682	26.5%	18.7%	4	30.8%	23.7%	$416	21.8%	18.5%	5	55.6%	26.2%	$602	55.0%	21.1%	4	21.1%	26.8%	$664	19.9%	22.7%
	Middle	11	26.8%	$1,797	28.3%	19.9%	4	30.8%	19.2%	$624	32.8%	19.1%	3	33.3%	20.3%	$364	33.2%	21.1%	4	21.1%	20.3%	$809	24.2%	21.8%
	Upper	10	24.4%	$2,218	35.0%	37.3%	3	23.1%	23.5%	$715	37.5%	34.9%	0	0.0%	24.5%	$0	0.0%	35.4%	7	36.8%	19.2%	$1,503	45.0%	29.7%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	23.6%	$0	0.0%	21.7%	0	0.0%	17.9%	$0	0.0%	15.7%	0	0.0%	16.9%	$0	0.0%	15.2%
	Total	*41*	*100%*	*$6,342*	*100%*	*100%*	*13*	*100%*	*100%*	*$1,905*	*100%*	*100%*	*9*	*100%*	*100%*	*$1,095*	*100%*	*100%*	*19*	*100%*	*100%*	*$3,342*	*100%*	*100%*
REFINANCE	Low	5	17.2%	$391	8.8%	24.1%	1	20.0%	11.1%	$48	9.3%	6.8%	0	0.0%	10.1%	$0	0.0%	5.2%	4	20.0%	9.0%	$343	9.9%	4.5%
	Moderate	8	27.6%	$728	16.4%	18.7%	3	60.0%	22.4%	$340	65.8%	17.2%	3	75.0%	18.5%	$215	47.3%	12.3%	2	10.0%	18.8%	$173	5.0%	13.2%
	Middle	8	27.6%	$1,328	29.9%	19.9%	0	0.0%	20.2%	$0	0.0%	19.1%	1	25.0%	21.6%	$240	52.7%	17.3%	7	35.0%	21.8%	$1,088	31.4%	19.5%
	Upper	5	17.2%	$909	20.5%	37.3%	1	20.0%	27.3%	$129	25.0%	39.2%	0	0.0%	31.7%	$0	0.0%	43.1%	4	20.0%	31.4%	$780	22.5%	43.3%
	Unknown	3	10.3%	$1,080	24.3%	0.0%	0	0.0%	19.0%	$0	0.0%	17.8%	0	0.0%	18.2%	$0	0.0%	22.0%	3	15.0%	19.0%	$1,080	31.2%	19.4%
	Total	*29*	*100%*	*$4,436*	*100%*	*100%*	*5*	*100%*	*100%*	*$517*	*100%*	*100%*	*4*	*100%*	*100%*	*$455*	*100%*	*100%*	*20*	*100%*	*100%*	*$3,464*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	$0	0.0%	24.1%	0	0.0%	8.5%	$0	0.0%	5.9%	0	0.0%	10.3%	$0	0.0%	5.7%	0	0.0%	9.4%	$0	0.0%	5.0%
	Moderate	2	25.0%	$75	28.8%	18.7%	1	100.0%	22.0%	$25	100.0%	15.5%	0	0.0%	21.2%	$0	0.0%	20.3%	1	16.7%	19.5%	$50	23.8%	14.3%
	Middle	3	37.5%	$120	46.2%	19.9%	0	0.0%	21.0%	$0	0.0%	19.4%	1	100.0%	22.7%	$25	100.0%	19.3%	2	33.3%	29.3%	$95	45.2%	26.1%
	Upper	3	37.5%	$65	25.0%	37.3%	0	0.0%	42.7%	$0	0.0%	49.6%	0	0.0%	39.4%	$0	0.0%	46.1%	3	50.0%	35.9%	$65	31.0%	48.4%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	5.8%	$0	0.0%	9.5%	0	0.0%	6.4%	$0	0.0%	8.6%	0	0.0%	5.9%	$0	0.0%	6.1%
	Total	*8*	*100%*	*$260*	*100%*	*100%*	*1*	*100%*	*100%*	*$25*	*100%*	*100%*	*1*	*100%*	*100%*	*$25*	*100%*	*100%*	*6*	*100%*	*100%*	*$210*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	$0	0.0%	24.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	18.7%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	19.9%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	7.7%	$0	0.0%	0.7%
	Upper	0	0.0%	$0	0.0%	37.3%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	4.3%	$0	0.0%	0.3%	0	0.0%	7.7%	$0	0.0%	2.5%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	100.0%	$0	0.0%	100.0%	0	0.0%	95.7%	$0	0.0%	99.7%	0	0.0%	84.6%	$0	0.0%	96.8%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	$0	0.0%	24.1%	0	0.0%	12.2%	$0	0.0%	6.2%	0	0.0%	8.1%	$0	0.0%	4.0%	0	0.0%	16.0%	$0	0.0%	12.1%
	Moderate	1	33.3%	$50	44.6%	18.7%	0	0.0%	20.1%	$0	0.0%	10.1%	0	0.0%	17.3%	$0	0.0%	10.8%	1	50.0%	14.4%	$50	54.3%	12.1%
	Middle	0	0.0%	$0	0.0%	19.9%	0	0.0%	20.1%	$0	0.0%	12.0%	0	0.0%	18.4%	$0	0.0%	9.9%	0	0.0%	18.2%	$0	0.0%	9.8%
	Upper	2	66.7%	$62	55.4%	37.3%	1	100.0%	44.5%	$20	100.0%	69.0%	0	0.0%	48.6%	$0	0.0%	65.5%	1	50.0%	44.2%	$42	45.7%	60.7%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	3.0%	$0	0.0%	2.6%	0	0.0%	7.6%	$0	0.0%	9.8%	0	0.0%	7.2%	$0	0.0%	5.3%
	Total	*3*	*100%*	*$112*	*100%*	*100%*	*1*	*100%*	*100%*	*$20*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*2*	*100%*	*100%*	*$92*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2
Assessment Area: IN Evansville

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	24.1%	0	0.0%	11.5%	$0	0.0%	6.5%	0	0.0%	12.2%	$0	0.0%	6.7%	0	0.0%	19.0%	$0	0.0%	9.9%
	Moderate	1	100.0%	$10	100.0%	18.7%	0	0.0%	34.6%	$0	0.0%	33.9%	1	100.0%	27.8%	$10	100.0%	18.4%	0	0.0%	15.5%	$0	0.0%	7.9%
	Middle	0	0.0%	$0	0.0%	19.9%	0	0.0%	20.5%	$0	0.0%	20.0%	0	0.0%	24.4%	$0	0.0%	24.0%	0	0.0%	17.2%	$0	0.0%	7.8%
	Upper	0	0.0%	$0	0.0%	37.3%	0	0.0%	26.9%	$0	0.0%	33.7%	0	0.0%	34.4%	$0	0.0%	49.8%	0	0.0%	39.7%	$0	0.0%	69.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	6.4%	$0	0.0%	5.9%	0	0.0%	1.1%	$0	0.0%	1.2%	0	0.0%	8.6%	$0	0.0%	5.2%
	Total	*1*	*100%*	*$10*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*1*	*100%*	*100%*	*$10*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	24.1%	0	0.0%	1.8%	$0	0.0%	1.6%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	18.7%	0	0.0%	0.6%	$0	0.0%	0.7%	0	0.0%	0.8%	$0	0.0%	1.3%	0	0.0%	0.5%	$0	0.0%	0.2%
	Middle	0	0.0%	$0	0.0%	19.9%	0	0.0%	0.6%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.5%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	37.3%	0	0.0%	2.4%	$0	0.0%	6.5%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.5%	$0	0.0%	1.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	94.7%	$0	0.0%	91.2%	0	0.0%	99.2%	$0	0.0%	98.7%	0	0.0%	98.5%	$0	0.0%	98.7%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	12	14.6%	$1,036	9.3%	24.1%	3	15.0%	9.9%	$198	8.0%	5.4%	1	6.7%	10.3%	$129	8.1%	5.1%	8	17.0%	12.1%	$709	10.0%	6.7%
	Moderate	25	30.5%	$2,545	22.8%	18.7%	8	40.0%	22.5%	$781	31.7%	16.2%	9	60.0%	22.5%	$827	52.2%	14.9%	8	17.0%	21.4%	$937	13.2%	16.1%
	Middle	22	26.8%	$3,245	29.1%	19.9%	4	20.0%	18.9%	$624	25.3%	17.0%	5	33.3%	20.3%	$629	39.7%	16.3%	13	27.7%	20.9%	$1,992	28.0%	19.2%
	Upper	20	24.4%	$3,254	29.2%	37.3%	5	25.0%	25.4%	$864	35.0%	33.2%	0	0.0%	27.6%	$0	0.0%	32.1%	15	31.9%	26.3%	$2,390	33.6%	36.0%
	Unknown	3	3.7%	$1,080	9.7%	0.0%	0	0.0%	23.3%	$0	0.0%	28.1%	0	0.0%	19.3%	$0	0.0%	31.5%	3	6.4%	19.4%	$1,080	15.2%	22.0%
	Total	*82*	*100%*	*$11,160*	*100%*	*100%*	*20*	*100%*	*100%*	*$2,467*	*100%*	*100%*	*15*	*100%*	*100%*	*$1,585*	*100%*	*100%*	*47*	*100%*	*100%*	*$7,108*	*100%*	*100%*
Small Business						Total Businesses																		
Revenue	$1 Million or Less	14	53.8%	$796	53.1%	87.1%	6	60.0%	38.8%	$557	78.3%	26.7%	2	100.0%	39.2%	$121	100.0%	27.2%	6	42.9%	29.3%	$118	17.7%	20.9%
	Over $1 Million	7	26.9%	$482	32.2%	12.1%	4	40.0%					0	0.0%					3	21.4%				
	Total Rev. available	21	80.7%	$1,278	85.3%	99.2%	10	100.0%					2	100.0%					9	64.3%				
	Rev. Not Known	5	19.2%	$220	14.7%	0.7%	0	0.0%					0	0.0%					5	35.7%				
	Total	*26*	*100%*	*$1,498*	*100%*	*100%*	*10*	*100%*					*2*	*100%*					*14*	*100%*				
Loan Size	$100,000 or Less	19	73.1%	$475	31.7%		7	70.0%	83.2%	$219	30.8%	21.4%	1	50.0%	86.5%	$10	8.3%	24.2%	11	78.6%	78.8%	$246	36.9%	21.3%
	$100,001 - $250,000	7	26.9%	$1,023	68.3%		3	30.0%	9.0%	$492	69.2%	20.9%	1	50.0%	6.6%	$111	91.7%	17.4%	3	21.4%	10.7%	$420	63.1%	19.3%
	$250,001 - $1 Million	0	0.0%	$0	0.0%		0	0.0%	7.8%	$0	0.0%	57.6%	0	0.0%	6.9%	$0	0.0%	58.4%	0	0.0%	10.5%	$0	0.0%	59.4%
	Total	*26*	*100%*	*$1,498*	*100%*		*10*	*100%*	*100%*	*$711*	*100%*	*100%*	*2*	*100%*	*100%*	*$121*	*100%*	*100%*	*14*	*100%*	*100%*	*$666*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	10	71.4%	$193	24.2%																			
	$100,001 - $250,000	4	28.6%	$603	75.8%																			
	$250,001 - $1 Million	0	0.0%	$0	0.0%																			
	Total	*14*	*100%*	*$796*	*100%*																			
Small Farm						Total Farms																		
Revenue	$1 Million or Less	0	0.0%	$0	0.0%	96.1%	0	0.0%	50.0%	$0	0.0%	74.6%	0	0.0%	34.9%	$0	0.0%	41.0%	0	0.0%	47.1%	$0	0.0%	61.9%
	Over $1 Million	0	0.0%	$0	0.0%	3.9%	0	0.0%					0	0.0%					0	0.0%				
	Total Rev. available	0	0.0%	$0	0.0%	100.0%	0	0.0%					0	0.0%					0	0.0%				
	Not Known	0	0.0%	$0	0.0%	0.0%	0	0.0%					0	0.0%					0	0.0%				
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*					*0*	*0%*					*0*	*0%*				
Loan Size	$100,000 or Less	0	0.0%	$0	0.0%		0	0.0%	73.7%	$0	0.0%	16.4%	0	0.0%	74.4%	$0	0.0%	18.1%	0	0.0%	70.6%	$0	0.0%	19.7%
	$100,001 - $250,000	0	0.0%	$0	0.0%		0	0.0%	13.2%	$0	0.0%	27.8%	0	0.0%	14.0%	$0	0.0%	29.0%	0	0.0%	14.7%	$0	0.0%	25.4%
	$250,001 - $500,000	0	0.0%	$0	0.0%		0	0.0%	13.2%	$0	0.0%	55.8%	0	0.0%	11.6%	$0	0.0%	52.9%	0	0.0%	14.7%	$0	0.0%	54.9%
	Total	*0*	*0%*	*$0*	*0%*		*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	0	0.0%	$0	0.0%																			
	$100,001 - $250,000	0	0.0%	$0	0.0%																			
	$250,001 - $500,000	0	0.0%	$0	0.0%																			
	Total	*0*	*0%*	*$0*	*0%*																			

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue.
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2
Assessment Area: IN Kokomo

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
HOME PURCHASE	Low	0	0.0%	$0	0.0%	6.3%	0	0.0%	3.5%	$0	0.0%	1.8%	0	0.0%	4.0%	$0	0.0%	1.6%	0	0.0%	7.7%	$0	0.0%	2.6%
	Moderate	4	9.3%	$404	7.0%	14.2%	1	5.9%	8.7%	$107	4.0%	5.0%	1	9.1%	12.5%	$62	4.7%	8.0%	2	13.3%	9.4%	$235	13.3%	6.0%
	Middle	24	55.8%	$2,918	50.8%	48.7%	7	41.2%	54.0%	$945	35.7%	51.2%	8	72.7%	50.5%	$898	67.4%	47.6%	9	60.0%	48.2%	$1,075	61.0%	45.5%
	Upper	15	34.9%	$2,424	42.2%	30.8%	9	52.9%	33.9%	$1,598	60.3%	42.0%	2	18.2%	33.0%	$373	28.0%	42.9%	4	26.7%	34.6%	$453	25.7%	46.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*43*	*100%*	*$5,746*	*100%*	*100%*	*17*	*100%*	*100%*	*$2,650*	*100%*	*100%*	*11*	*100%*	*100%*	*$1,333*	*100%*	*100%*	*15*	*100%*	*100%*	*$1,763*	*100%*	*100%*
REFINANCE	Low	0	0.0%	$0	0.0%	6.3%	0	0.0%	3.0%	$0	0.0%	1.4%	0	0.0%	2.2%	$0	0.0%	1.0%	0	0.0%	1.3%	$0	0.0%	0.6%
	Moderate	3	7.7%	$162	4.5%	14.2%	0	0.0%	8.7%	$0	0.0%	5.3%	1	20.0%	6.5%	$52	10.0%	3.7%	2	7.1%	4.5%	$110	4.0%	2.5%
	Middle	18	46.2%	$1,680	47.0%	48.7%	1	16.7%	49.7%	$52	17.3%	47.9%	2	40.0%	49.6%	$141	27.0%	46.4%	15	53.6%	49.1%	$1,487	54.0%	43.9%
	Upper	18	46.2%	$1,733	48.5%	30.8%	5	83.3%	38.6%	$248	82.7%	45.5%	2	40.0%	41.7%	$329	63.0%	48.9%	11	39.3%	45.1%	$1,156	42.0%	53.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*39*	*100%*	*$3,575*	*100%*	*100%*	*6*	*100%*	*100%*	*$300*	*100%*	*100%*	*5*	*100%*	*100%*	*$522*	*100%*	*100%*	*28*	*100%*	*100%*	*$2,753*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	$0	0.0%	6.3%	0	0.0%	1.9%	$0	0.0%	0.4%	0	0.0%	4.8%	$0	0.0%	4.0%	0	0.0%	2.5%	$0	0.0%	1.5%
	Moderate	1	14.3%	$25	12.6%	14.2%	0	0.0%	11.7%	$0	0.0%	7.3%	1	25.0%	16.9%	$25	17.9%	12.7%	0	0.0%	16.5%	$0	0.0%	18.6%
	Middle	4	57.1%	$113	57.1%	48.7%	1	100.0%	53.4%	$20	100.0%	45.3%	2	50.0%	38.6%	$70	50.0%	38.7%	1	50.0%	50.6%	$23	60.5%	46.5%
	Upper	2	28.6%	$60	30.3%	30.8%	0	0.0%	33.0%	$0	0.0%	46.9%	1	25.0%	39.8%	$45	32.1%	44.6%	1	50.0%	30.4%	$15	39.5%	33.4%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*7*	*100%*	*$198*	*100%*	*100%*	*1*	*100%*	*100%*	*$20*	*100%*	*100%*	*4*	*100%*	*100%*	*$140*	*100%*	*100%*	*2*	*100%*	*100%*	*$38*	*100%*	*100%*
MULTI FAMILY						Multi-Family Units																		
	Low	0	0.0%	$0	0.0%	14.2%	0	0.0%	25.0%	$0	0.0%	4.1%	0	0.0%	27.3%	$0	0.0%	11.2%	0	0.0%	5.6%	$0	0.0%	5.4%
	Moderate	0	0.0%	$0	0.0%	8.8%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	36.4%	$0	0.0%	18.7%	0	0.0%	38.9%	$0	0.0%	22.5%
	Middle	0	0.0%	$0	0.0%	63.6%	0	0.0%	62.5%	$0	0.0%	65.9%	0	0.0%	27.3%	$0	0.0%	69.2%	0	0.0%	44.4%	$0	0.0%	70.7%
	Upper	0	0.0%	$0	0.0%	13.5%	0	0.0%	12.5%	$0	0.0%	30.1%	0	0.0%	9.1%	$0	0.0%	0.9%	0	0.0%	11.1%	$0	0.0%	1.4%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	$0	0.0%	6.3%	0	0.0%	1.4%	$0	0.0%	1.0%	0	0.0%	2.9%	$0	0.0%	1.5%	0	0.0%	3.8%	$0	0.0%	0.5%
	Moderate	0	0.0%	$0	0.0%	14.2%	0	0.0%	8.5%	$0	0.0%	6.0%	0	0.0%	11.4%	$0	0.0%	6.0%	0	0.0%	7.7%	$0	0.0%	2.8%
	Middle	2	50.0%	$298	86.9%	48.7%	0	0.0%	50.7%	$0	0.0%	51.0%	1	100.0%	51.4%	$141	100.0%	59.8%	1	100.0%	50.0%	$157	100.0%	61.9%
	Upper	2	50.0%	$45	13.1%	30.8%	2	100.0%	39.4%	$45	100.0%	42.0%	0	0.0%	34.3%	$0	0.0%	32.7%	0	0.0%	38.5%	$0	0.0%	34.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*4*	*100%*	*$343*	*100%*	*100%*	*2*	*100%*	*100%*	*$45*	*100%*	*100%*	*1*	*100%*	*100%*	*$141*	*100%*	*100%*	*1*	*100%*	*100%*	*$157*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2
Assessment Area: IN Kokomo

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	6.3%	0	0.0%	2.5%	$0	0.0%	1.2%	0	0.0%	2.7%	$0	0.0%	1.4%	0	0.0%	3.4%	$0	0.0%	2.4%
	Moderate	0	0.0%	$0	0.0%	14.2%	0	0.0%	8.1%	$0	0.0%	7.4%	0	0.0%	15.3%	$0	0.0%	11.7%	0	0.0%	11.2%	$0	0.0%	7.6%
	Middle	2	100.0%	$47	100.0%	48.7%	2	100.0%	52.5%	$47	100.0%	48.6%	0	0.0%	45.0%	$0	0.0%	42.1%	0	0.0%	50.0%	$0	0.0%	45.0%
	Upper	0	0.0%	$0	0.0%	30.8%	0	0.0%	36.9%	$0	0.0%	42.8%	0	0.0%	36.9%	$0	0.0%	44.8%	0	0.0%	35.3%	$0	0.0%	45.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*2*	*100%*	*$47*	*100%*	*100%*	*2*	*100%*	*100%*	*$47*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	6.3%	0	0.0%	4.5%	$0	0.0%	2.8%	0	0.0%	12.3%	$0	0.0%	8.4%	0	0.0%	2.2%	$0	0.0%	0.9%
	Moderate	0	0.0%	$0	0.0%	14.2%	0	0.0%	14.8%	$0	0.0%	11.6%	0	0.0%	12.3%	$0	0.0%	8.0%	0	0.0%	13.5%	$0	0.0%	6.5%
	Middle	0	0.0%	$0	0.0%	48.7%	0	0.0%	54.5%	$0	0.0%	58.9%	0	0.0%	56.2%	$0	0.0%	58.6%	0	0.0%	50.6%	$0	0.0%	51.6%
	Upper	0	0.0%	$0	0.0%	30.8%	0	0.0%	26.1%	$0	0.0%	26.8%	0	0.0%	19.2%	$0	0.0%	25.0%	0	0.0%	33.7%	$0	0.0%	41.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	0	0.0%	$0	0.0%	6.3%	0	0.0%	3.3%	$0	0.0%	1.7%	0	0.0%	3.7%	$0	0.0%	2.1%	0	0.0%	4.3%	$0	0.0%	1.7%
	Moderate	8	8.4%	$591	6.0%	14.2%	1	3.6%	9.0%	$107	3.5%	5.2%	3	14.3%	11.3%	$139	6.5%	7.5%	4	8.7%	7.5%	$345	7.3%	5.3%
	Middle	50	52.6%	$5,056	51.0%	48.7%	11	39.3%	52.9%	$1,064	34.7%	51.1%	13	61.9%	49.6%	$1,250	58.5%	48.5%	26	56.5%	48.8%	$2,742	58.2%	46.3%
	Upper	37	38.9%	$4,262	43.0%	30.8%	16	57.1%	34.9%	$1,891	61.8%	42.0%	5	23.8%	35.4%	$747	35.0%	41.9%	16	34.8%	39.5%	$1,624	34.5%	46.6%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*95*	*100%*	*$9,909*	*100%*	*100%*	*28*	*100%*	*100%*	*$3,062*	*100%*	*100%*	*21*	*100%*	*100%*	*$2,136*	*100%*	*100%*	*46*	*100%*	*100%*	*$4,711*	*100%*	*100%*
						Total Businesses																		
SMALL BUSINESSES	Low	1	8.3%	$126	23.2%	11.0%	0	0.0%	10.7%	$0	0.0%	12.1%	0	0.0%	10.3%	$0	0.0%	13.6%	1	16.7%	11.2%	$126	34.1%	12.5%
	Moderate	5	41.7%	$240	44.3%	18.9%	1	20.0%	18.0%	$25	20.3%	7.9%	0	0.0%	18.2%	$0	0.0%	12.2%	4	66.7%	18.3%	$215	58.3%	14.6%
	Middle	1	8.3%	$64	11.8%	45.9%	1	20.0%	45.3%	$64	52.0%	39.8%	0	0.0%	42.8%	$0	0.0%	47.7%	0	0.0%	45.6%	$0	0.0%	48.2%
	Upper	5	41.7%	$112	20.7%	24.1%	3	60.0%	25.0%	$34	27.6%	39.9%	1	100.0%	26.0%	$50	100.0%	25.7%	1	16.7%	23.6%	$28	7.6%	24.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	0.9%	$0	0.0%	0.4%	0	0.0%	2.6%	$0	0.0%	0.8%	0	0.0%	1.3%	$0	0.0%	0.6%
	Total	*12*	*100%*	*$542*	*100%*	*100%*	*5*	*100%*	*100%*	*$123*	*100%*	*100%*	*1*	*100%*	*100%*	*$50*	*100%*	*100%*	*6*	*100%*	*100%*	*$369*	*100%*	*100%*
						Total Farms																		
SMALL FARM	Low	0	0.0%	$0	0.0%	1.5%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.9%	$0	0.0%	0.2%	0	0.0%	0.9%	$0	0.0%	0.2%
	Moderate	0	0.0%	$0	0.0%	1.5%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.9%	$0	0.0%	1.1%	0	0.0%	0.9%	$0	0.0%	0.3%
	Middle	0	0.0%	$0	0.0%	51.5%	0	0.0%	59.3%	$0	0.0%	51.1%	0	0.0%	50.9%	$0	0.0%	52.9%	0	0.0%	52.2%	$0	0.0%	60.0%
	Upper	2	100.0%	$700	100.0%	45.4%	2	100.0%	39.8%	$700	100.0%	48.8%	0	0.0%	47.4%	$0	0.0%	45.8%	0	0.0%	46.0%	$0	0.0%	39.5%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	0.8%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*2*	*100%*	*$700*	*100%*	*100%*	*2*	*100%*	*100%*	*$700*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2
Assessment Area: IN Kokomo

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	6	14.0%	$612	10.7%	22.2%	1	5.9%	10.5%	$77	2.9%	6.0%	3	27.3%	12.6%	$383	28.7%	7.3%	2	13.3%	12.9%	$152	8.6%	6.6%
	Moderate	15	34.9%	$1,498	26.1%	16.6%	5	29.4%	25.5%	$525	19.8%	20.2%	4	36.4%	25.3%	$328	24.6%	20.2%	6	40.0%	26.8%	$645	36.6%	21.2%
	Middle	15	34.9%	$2,244	39.1%	21.1%	7	41.2%	24.3%	$1,086	41.0%	26.4%	4	36.4%	23.2%	$622	46.7%	24.8%	4	26.7%	23.0%	$536	30.4%	24.6%
	Upper	7	16.3%	$1,392	24.2%	40.0%	4	23.5%	20.4%	$962	36.3%	27.4%	0	0.0%	23.8%	$0	0.0%	33.3%	3	20.0%	24.0%	$430	24.4%	33.9%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	19.3%	$0	0.0%	20.0%	0	0.0%	15.1%	$0	0.0%	14.3%	0	0.0%	13.3%	$0	0.0%	13.7%
	Total	*43*	*100%*	*$5,746*	*100%*	*100%*	*17*	*100%*	*100%*	*$2,650*	*100%*	*100%*	*11*	*100%*	*100%*	*$1,333*	*100%*	*100%*	*15*	*100%*	*100%*	*$1,763*	*100%*	*100%*
REFINANCE	Low	9	23.1%	$526	14.7%	22.2%	3	50.0%	12.7%	$94	31.3%	7.8%	1	20.0%	8.9%	$51	9.8%	4.6%	5	17.9%	5.2%	$381	13.8%	2.5%
	Moderate	7	17.9%	$555	15.5%	16.6%	1	16.7%	23.6%	$49	16.3%	19.7%	1	20.0%	19.3%	$52	10.0%	13.0%	5	17.9%	17.5%	$454	16.5%	12.0%
	Middle	12	30.8%	$1,229	34.4%	21.1%	1	16.7%	26.5%	$45	15.0%	25.4%	2	40.0%	22.6%	$274	52.5%	20.3%	9	32.1%	22.2%	$910	33.1%	18.8%
	Upper	10	25.6%	$1,120	31.3%	40.0%	1	16.7%	26.0%	$112	37.3%	34.1%	0	0.0%	28.8%	$0	0.0%	36.7%	9	32.1%	33.9%	$1,008	36.6%	41.5%
	Unknown	1	2.6%	$145	4.1%	0.0%	0	0.0%	11.2%	$0	0.0%	13.0%	1	20.0%	20.4%	$145	27.8%	25.3%	0	0.0%	21.2%	$0	0.0%	25.2%
	Total	*39*	*100%*	*$3,575*	*100%*	*100%*	*6*	*100%*	*100%*	*$300*	*100%*	*100%*	*5*	*100%*	*100%*	*$522*	*100%*	*100%*	*28*	*100%*	*100%*	*$2,753*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	$0	0.0%	22.2%	0	0.0%	10.7%	$0	0.0%	5.1%	0	0.0%	12.0%	$0	0.0%	9.1%	0	0.0%	10.1%	$0	0.0%	6.8%
	Moderate	1	14.3%	$25	12.6%	16.6%	0	0.0%	13.6%	$0	0.0%	10.7%	1	25.0%	13.3%	$25	17.9%	7.5%	0	0.0%	17.7%	$0	0.0%	15.1%
	Middle	3	42.9%	$88	44.4%	21.1%	0	0.0%	20.4%	$0	0.0%	15.4%	2	50.0%	31.3%	$65	46.4%	26.6%	1	50.0%	22.8%	$23	60.5%	17.6%
	Upper	3	42.9%	$85	42.9%	40.0%	1	100.0%	49.5%	$20	100.0%	60.3%	1	25.0%	39.8%	$50	35.7%	49.7%	1	50.0%	45.6%	$15	39.5%	55.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	5.8%	$0	0.0%	8.5%	0	0.0%	3.6%	$0	0.0%	7.1%	0	0.0%	3.8%	$0	0.0%	5.3%
	Total	*7*	*100%*	*$198*	*100%*	*100%*	*1*	*100%*	*100%*	*$20*	*100%*	*100%*	*4*	*100%*	*100%*	*$140*	*100%*	*100%*	*2*	*100%*	*100%*	*$38*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	$0	0.0%	22.2%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	16.6%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	21.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	5.6%	$0	0.0%	0.9%
	Upper	0	0.0%	$0	0.0%	40.0%	0	0.0%	12.5%	$0	0.0%	0.2%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	16.7%	$0	0.0%	1.7%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	87.5%	$0	0.0%	99.8%	0	0.0%	100.0%	$0	0.0%	100.0%	0	0.0%	77.8%	$0	0.0%	97.4%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	1	25.0%	$25	7.3%	22.2%	1	50.0%	18.3%	$25	55.6%	14.2%	0	0.0%	20.0%	$0	0.0%	7.8%	0	0.0%	3.8%	$0	0.0%	7.9%
	Moderate	0	0.0%	$0	0.0%	16.6%	0	0.0%	16.9%	$0	0.0%	12.1%	0	0.0%	25.7%	$0	0.0%	23.8%	0	0.0%	26.9%	$0	0.0%	18.7%
	Middle	2	50.0%	$298	86.9%	21.1%	0	0.0%	28.2%	$0	0.0%	27.3%	1	100.0%	22.9%	$141	100.0%	34.1%	1	100.0%	26.9%	$157	100.0%	27.8%
	Upper	1	25.0%	$20	5.8%	40.0%	1	50.0%	36.6%	$20	44.4%	46.4%	0	0.0%	28.6%	$0	0.0%	31.8%	0	0.0%	42.3%	$0	0.0%	45.7%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	2.9%	$0	0.0%	2.6%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*4*	*100%*	*$343*	*100%*	*100%*	*2*	*100%*	*100%*	*$45*	*100%*	*100%*	*1*	*100%*	*100%*	*$141*	*100%*	*100%*	*1*	*100%*	*100%*	*$157*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2
Assessment Area: IN Kokomo

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	22.2%	0	0.0%	10.6%	$0	0.0%	7.2%	0	0.0%	6.3%	$0	0.0%	4.8%	0	0.0%	9.5%	$0	0.0%	4.4%
	Moderate	1	50.0%	$17	36.2%	16.6%	1	50.0%	21.2%	$17	36.2%	15.4%	0	0.0%	26.6%	$0	0.0%	19.8%	0	0.0%	18.1%	$0	0.0%	16.6%
	Middle	1	50.0%	$30	63.8%	21.1%	1	50.0%	28.3%	$30	63.8%	28.7%	0	0.0%	31.5%	$0	0.0%	27.2%	0	0.0%	34.5%	$0	0.0%	28.9%
	Upper	0	0.0%	$0	0.0%	40.0%	0	0.0%	37.4%	$0	0.0%	45.6%	0	0.0%	34.7%	$0	0.0%	46.8%	0	0.0%	37.9%	$0	0.0%	50.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	2.5%	$0	0.0%	3.1%	0	0.0%	0.9%	$0	0.0%	1.4%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*2*	*100%*	*$47*	*100%*	*100%*	*2*	*100%*	*100%*	*$47*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	22.2%	0	0.0%	2.3%	$0	0.0%	3.3%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	16.6%	0	0.0%	2.3%	$0	0.0%	5.7%	0	0.0%	1.4%	$0	0.0%	1.7%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	21.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	40.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	95.5%	$0	0.0%	91.0%	0	0.0%	98.6%	$0	0.0%	98.3%	0	0.0%	100.0%	$0	0.0%	100.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	16	16.8%	$1,163	11.7%	22.2%	5	17.9%	10.9%	$196	6.4%	6.2%	4	19.0%	10.8%	$434	20.3%	6.0%	7	15.2%	8.6%	$533	11.3%	4.2%
	Moderate	24	25.3%	$2,095	21.1%	16.6%	7	25.0%	23.1%	$591	19.3%	18.4%	6	28.6%	22.7%	$405	19.0%	16.6%	11	23.9%	21.2%	$1,099	23.3%	15.2%
	Middle	33	34.7%	$3,889	39.2%	21.1%	9	32.1%	24.2%	$1,161	37.9%	24.3%	9	42.9%	23.3%	$1,102	51.6%	21.8%	15	32.6%	22.4%	$1,626	34.5%	20.1%
	Upper	21	22.1%	$2,617	26.4%	40.0%	7	25.0%	23.9%	$1,114	36.4%	28.7%	1	4.8%	25.9%	$50	2.3%	32.4%	13	28.3%	29.1%	$1,453	30.8%	35.6%
	Unknown	1	1.1%	$145	1.5%	0.0%	0	0.0%	17.9%	$0	0.0%	22.3%	1	4.8%	17.4%	$145	6.8%	23.2%	0	0.0%	18.7%	$0	0.0%	24.9%
	Total	*95*	*100%*	*$9,909*	*100%*	*100%*	*28*	*100%*	*100%*	*$3,062*	*100%*	*100%*	*21*	*100%*	*100%*	*$2,136*	*100%*	*100%*	*46*	*100%*	*100%*	*$4,711*	*100%*	*100%*
Small Business						Total Businesses																		
Revenue	$1 Million or Less	11	91.7%	$472	87.1%	92.1%	5	100.0%	49.2%	$123	100.0%	37.1%	1	100.0%	44.3%	$50	100.0%	37.8%	5	83.3%	28.2%	$299	81.0%	20.8%
	Over $1 Million	0	0.0%	$0	0.0%	6.7%	0	0.0%					0	0.0%					0	0.0%				
	Total Rev. available	11	91.7%	$472	87.1%	98.8%	5	100.0%					1	100.0%					5	83.3%				
	Rev. Not Known	1	8.3%	$70	12.9%	1.1%	0	0.0%					0	0.0%					1	16.7%				
	Total	*12*	*100%*	*$542*	*100%*	*100%*	*5*	*100%*					*1*	*100%*					*6*	*100%*				
Loan Size	$100,000 or Less	11	91.7%	$416	76.8%		5	100.0%	89.1%	$123	100.0%	24.9%	1	100.0%	91.1%	$50	100.0%	28.4%	5	83.3%	85.0%	$243	65.9%	26.4%
	$100,001 - $250,000	1	8.3%	$126	23.2%		0	0.0%	5.5%	$0	0.0%	19.5%	0	0.0%	4.8%	$0	0.0%	19.3%	1	16.7%	8.1%	$126	34.1%	20.8%
	$250,001 - $1 Million	0	0.0%	$0	0.0%		0	0.0%	5.4%	$0	0.0%	55.6%	0	0.0%	4.1%	$0	0.0%	52.3%	0	0.0%	6.8%	$0	0.0%	52.8%
	Total	*12*	*100%*	*$542*	*100%*		*5*	*100%*	*100%*	*$123*	*100%*	*100%*	*1*	*100%*	*100%*	*$50*	*100%*	*100%*	*6*	*100%*	*100%*	*$369*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	10	90.9%	$346	73.3%																			
	$100,001 - $250,000	1	9.1%	$126	26.7%																			
	$250,001 - $1 Million	0	0.0%	$0	0.0%																			
	Total	*11*	*100%*	*$472*	*100%*																			
Small Farm						Total Farms																		
Revenue	$1 Million or Less	2	100.0%	$700	100.0%	99.2%	2	100.0%	61.0%	$700	100.0%	71.4%	0	0.0%	66.4%	$0	0.0%	72.4%	0	0.0%	53.1%	$0	0.0%	60.8%
	Over $1 Million	0	0.0%	$0	0.0%	0.8%	0	0.0%					0	0.0%					0	0.0%				
	Total Rev. available	2	100.0%	$700	100.0%	100.0%	2	100.0%					0	0.0%					0	0.0%				
	Not Known	0	0.0%	$0	0.0%	0.0%	0	0.0%					0	0.0%					0	0.0%				
	Total	*2*	*100%*	*$700*	*100%*	*100%*	*2*	*100%*					*0*	*0%*					*0*	*0%*				
Loan Size	$100,000 or Less	0	0.0%	$0	0.0%		0	0.0%	66.7%	$0	0.0%	23.7%	0	0.0%	63.8%	$0	0.0%	17.9%	0	0.0%	62.8%	$0	0.0%	17.4%
	$100,001 - $250,000	1	50.0%	$200	28.6%		1	50.0%	22.0%	$200	28.6%	34.9%	0	0.0%	22.4%	$0	0.0%	33.6%	0	0.0%	23.9%	$0	0.0%	37.7%
	$250,001 - $500,000	1	50.0%	$500	71.4%		1	50.0%	11.4%	$500	71.4%	41.5%	0	0.0%	13.8%	$0	0.0%	48.5%	0	0.0%	13.3%	$0	0.0%	44.9%
	Total	*2*	*100%*	*$700*	*100%*		*2*	*100%*	*100%*	*$700*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	0	0.0%	$0	0.0%																			
	$100,001 - $250,000	1	50.0%	$200	28.6%																			
	$250,001 - $500,000	1	50.0%	$500	71.4%																			
	Total	*2*	*100%*	*$700*	*100%*																			

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue.
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2
Assessment Area: IN Lafayette

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
HOME PURCHASE	Low	1	0.4%	$150	0.3%	1.0%	0	0.0%	1.0%	$0	0.0%	0.5%	0	0.0%	1.1%	$0	0.0%	0.7%	1	1.2%	1.0%	$150	1.1%	0.6%
	Moderate	58	20.4%	$6,908	14.6%	15.8%	18	20.2%	17.0%	$2,075	13.4%	11.0%	18	15.8%	15.3%	$2,273	12.7%	10.3%	22	26.8%	17.5%	$2,560	18.2%	11.8%
	Middle	113	39.6%	$16,607	35.0%	40.7%	33	37.1%	37.2%	$5,352	34.6%	34.5%	52	45.6%	37.3%	$6,934	38.8%	34.2%	28	34.1%	37.4%	$4,321	30.7%	34.6%
	Upper	113	39.6%	$23,748	50.1%	42.3%	38	42.7%	44.5%	$8,044	52.0%	53.7%	44	38.6%	46.1%	$8,653	48.4%	54.6%	31	37.8%	43.8%	$7,051	50.1%	52.5%
	Unknown	0	0.0%	$0	0.0%	0.1%	0	0.0%	0.3%	$0	0.0%	0.3%	0	0.0%	0.1%	$0	0.0%	0.2%	0	0.0%	0.3%	$0	0.0%	0.4%
	Total	*285*	*100%*	*$47,413*	*100%*	*100%*	*89*	*100%*	*100%*	*$15,471*	*100%*	*100%*	*114*	*100%*	*100%*	*$17,860*	*100%*	*100%*	*82*	*100%*	*100%*	*$14,082*	*100%*	*100%*
REFINANCE	Low	2	0.7%	$138	0.4%	1.0%	1	2.9%	1.1%	$18	0.5%	1.0%	0	0.0%	0.6%	$0	0.0%	0.3%	1	0.5%	0.5%	$120	0.4%	0.3%
	Moderate	46	16.7%	$3,459	8.9%	15.8%	7	20.6%	14.1%	$434	12.9%	8.9%	10	16.9%	13.7%	$779	12.0%	8.5%	29	15.9%	10.3%	$2,246	7.7%	6.4%
	Middle	114	41.5%	$15,342	39.3%	40.7%	19	55.9%	41.6%	$1,839	54.6%	39.3%	23	39.0%	35.1%	$2,558	39.4%	32.9%	72	39.6%	37.5%	$10,945	37.5%	34.6%
	Upper	113	41.1%	$20,130	51.5%	42.3%	7	20.6%	42.9%	$1,077	32.0%	50.5%	26	44.1%	50.6%	$3,156	48.6%	58.2%	80	44.0%	51.7%	$15,897	54.4%	58.6%
	Unknown	0	0.0%	$0	0.0%	0.1%	0	0.0%	0.2%	$0	0.0%	0.3%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.1%	$0	0.0%	0.1%
	Total	*275*	*100%*	*$39,069*	*100%*	*100%*	*34*	*100%*	*100%*	*$3,368*	*100%*	*100%*	*59*	*100%*	*100%*	*$6,493*	*100%*	*100%*	*182*	*100%*	*100%*	*$29,208*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	$0	0.0%	1.0%	0	0.0%	1.4%	$0	0.0%	1.6%	0	0.0%	0.9%	$0	0.0%	0.7%	0	0.0%	0.4%	$0	0.0%	0.1%
	Moderate	20	19.4%	$708	11.6%	15.8%	8	20.5%	11.8%	$210	10.9%	8.2%	7	18.9%	15.4%	$203	10.2%	12.4%	5	18.5%	10.1%	$295	13.4%	7.7%
	Middle	42	40.8%	$2,636	43.0%	40.7%	16	41.0%	39.2%	$668	34.7%	35.9%	12	32.4%	33.8%	$512	25.7%	28.0%	14	51.9%	37.5%	$1,456	66.0%	38.4%
	Upper	41	39.8%	$2,782	45.4%	42.3%	15	38.5%	47.6%	$1,045	54.3%	54.3%	18	48.6%	49.7%	$1,281	64.2%	57.0%	8	29.6%	51.5%	$456	20.7%	53.6%
	Unknown	0	0.0%	$0	0.0%	0.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.2%	$0	0.0%	1.9%	0	0.0%	0.4%	$0	0.0%	0.1%
	Total	*103*	*100%*	*$6,126*	*100%*	*100%*	*39*	*100%*	*100%*	*$1,923*	*100%*	*100%*	*37*	*100%*	*100%*	*$1,996*	*100%*	*100%*	*27*	*100%*	*100%*	*$2,207*	*100%*	*100%*
MULTI FAMILY						Multi-Family Units																		
	Low	0	0.0%	$0	0.0%	17.2%	0	0.0%	16.4%	$0	0.0%	8.1%	0	0.0%	5.4%	$0	0.0%	2.7%	0	0.0%	18.3%	$0	0.0%	28.4%
	Moderate	0	0.0%	$0	0.0%	27.3%	0	0.0%	29.9%	$0	0.0%	25.2%	0	0.0%	28.6%	$0	0.0%	29.4%	0	0.0%	29.6%	$0	0.0%	25.1%
	Middle	0	0.0%	$0	0.0%	26.7%	0	0.0%	22.4%	$0	0.0%	25.9%	0	0.0%	35.7%	$0	0.0%	34.7%	0	0.0%	31.0%	$0	0.0%	25.8%
	Upper	0	0.0%	$0	0.0%	19.1%	0	0.0%	23.9%	$0	0.0%	32.7%	0	0.0%	16.1%	$0	0.0%	8.8%	0	0.0%	14.1%	$0	0.0%	13.8%
	Unknown	0	0.0%	$0	0.0%	9.6%	0	0.0%	7.5%	$0	0.0%	8.1%	0	0.0%	14.3%	$0	0.0%	24.4%	0	0.0%	7.0%	$0	0.0%	6.8%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	$0	0.0%	1.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.4%	$0	0.0%	0.6%	0	0.0%	0.3%	$0	0.0%	0.2%
	Moderate	12	18.5%	$349	9.6%	15.8%	5	21.7%	11.5%	$165	16.5%	7.2%	4	19.0%	10.5%	$94	7.0%	7.3%	3	14.3%	9.4%	$90	6.8%	5.5%
	Middle	25	38.5%	$1,523	41.7%	40.7%	6	26.1%	39.1%	$210	21.0%	37.7%	10	47.6%	37.9%	$647	48.5%	33.6%	9	42.9%	42.3%	$666	50.6%	40.6%
	Upper	28	43.1%	$1,776	48.7%	42.3%	12	52.2%	49.4%	$624	62.5%	55.1%	7	33.3%	51.2%	$593	44.5%	58.5%	9	42.9%	48.0%	$559	42.5%	53.7%
	Unknown	0	0.0%	$0	0.0%	0.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*65*	*100%*	*$3,648*	*100%*	*100%*	*23*	*100%*	*100%*	*$999*	*100%*	*100%*	*21*	*100%*	*100%*	*$1,334*	*100%*	*100%*	*21*	*100%*	*100%*	*$1,315*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2
Assessment Area: IN Lafayette

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	1.0%	0	0.0%	1.1%	$0	0.0%	0.7%	0	0.0%	0.6%	$0	0.0%	0.3%	0	0.0%	1.0%	$0	0.0%	0.9%
	Moderate	3	23.1%	$209	19.7%	15.8%	2	33.3%	14.4%	$126	30.7%	9.5%	1	50.0%	14.1%	$83	79.8%	9.5%	0	0.0%	9.7%	$0	0.0%	5.0%
	Middle	4	30.8%	$215	20.3%	40.7%	3	50.0%	40.4%	$184	44.9%	42.2%	0	0.0%	42.9%	$0	0.0%	39.8%	1	20.0%	36.9%	$31	5.7%	35.6%
	Upper	6	46.2%	$635	60.0%	42.3%	1	16.7%	44.1%	$100	24.4%	47.5%	1	50.0%	42.4%	$21	20.2%	50.4%	4	80.0%	52.4%	$514	94.3%	58.5%
	Unknown	0	0.0%	$0	0.0%	0.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*13*	*100%*	*$1,059*	*100%*	*100%*	*6*	*100%*	*100%*	*$410*	*100%*	*100%*	*2*	*100%*	*100%*	*$104*	*100%*	*100%*	*5*	*100%*	*100%*	*$545*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	1.0%	0	0.0%	3.1%	$0	0.0%	2.2%	0	0.0%	1.9%	$0	0.0%	1.6%	0	0.0%	0.6%	$0	0.0%	0.4%
	Moderate	0	0.0%	$0	0.0%	15.8%	0	0.0%	30.6%	$0	0.0%	23.6%	0	0.0%	30.2%	$0	0.0%	21.8%	0	0.0%	22.5%	$0	0.0%	16.1%
	Middle	0	0.0%	$0	0.0%	40.7%	0	0.0%	33.8%	$0	0.0%	36.0%	0	0.0%	34.0%	$0	0.0%	36.3%	0	0.0%	38.2%	$0	0.0%	36.5%
	Upper	0	0.0%	$0	0.0%	42.3%	0	0.0%	32.5%	$0	0.0%	38.1%	0	0.0%	34.0%	$0	0.0%	40.3%	0	0.0%	38.8%	$0	0.0%	47.1%
	Unknown	0	0.0%	$0	0.0%	0.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	3	0.4%	$288	0.3%	1.0%	1	0.5%	1.2%	$18	0.1%	2.2%	0	0.0%	1.0%	$0	0.0%	0.9%	2	0.6%	0.8%	$270	0.6%	3.8%
	Moderate	139	18.8%	$11,633	12.0%	15.8%	40	20.9%	16.1%	$3,010	13.6%	13.7%	40	17.2%	14.8%	$3,432	12.4%	12.5%	59	18.6%	13.2%	$5,191	11.0%	10.7%
	Middle	298	40.2%	$36,323	37.3%	40.7%	77	40.3%	38.3%	$8,253	37.2%	33.6%	97	41.6%	36.6%	$10,651	38.3%	33.9%	124	39.1%	37.6%	$17,419	36.8%	33.7%
	Upper	301	40.6%	$49,071	50.4%	42.3%	73	38.2%	44.2%	$10,890	49.1%	48.5%	96	41.2%	47.4%	$13,704	49.3%	49.3%	132	41.6%	48.2%	$24,477	51.7%	50.8%
	Unknown	0	0.0%	$0	0.0%	0.1%	0	0.0%	0.3%	$0	0.0%	2.0%	0	0.0%	0.2%	$0	0.0%	3.5%	0	0.0%	0.2%	$0	0.0%	1.0%
	Total	*741*	*100%*	*$97,315*	*100%*	*100%*	*191*	*100%*	*100%*	*$22,171*	*100%*	*100%*	*233*	*100%*	*100%*	*$27,787*	*100%*	*100%*	*317*	*100%*	*100%*	*$47,357*	*100%*	*100%*
					Total Businesses																			
SMALL BUSINESSES	Low	11	6.4%	$734	5.3%	3.8%	3	5.8%	4.4%	$253	7.7%	5.8%	1	4.8%	2.6%	$25	1.2%	1.7%	7	7.1%	3.2%	$456	5.4%	2.6%
	Moderate	61	35.5%	$6,294	45.4%	28.7%	19	36.5%	30.4%	$1,790	54.4%	40.1%	6	28.6%	30.2%	$1,209	55.8%	39.0%	36	36.4%	31.7%	$3,295	39.2%	43.6%
	Middle	49	28.5%	$2,111	15.2%	32.6%	15	28.8%	30.7%	$410	12.5%	24.8%	6	28.6%	31.1%	$129	6.0%	26.1%	28	28.3%	32.1%	$1,572	18.7%	24.3%
	Upper	49	28.5%	$4,594	33.1%	31.5%	15	28.8%	30.8%	$837	25.4%	26.5%	8	38.1%	32.6%	$804	37.1%	30.2%	26	26.3%	30.3%	$2,953	35.1%	27.0%
	Unknown	2	1.2%	$127	0.9%	3.4%	0	0.0%	1.8%	$0	0.0%	2.4%	0	0.0%	2.0%	$0	0.0%	2.6%	2	2.0%	2.1%	$127	1.5%	2.4%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	1.9%	$0	0.0%	0.5%	0	0.0%	1.5%	$0	0.0%	0.4%	0	0.0%	0.5%	$0	0.0%	0.2%
	Total	*172*	*100%*	*$13,860*	*100%*	*100%*	*52*	*100%*	*100%*	*$3,290*	*100%*	*100%*	*21*	*100%*	*100%*	*$2,167*	*100%*	*100%*	*99*	*100%*	*100%*	*$8,403*	*100%*	*100%*
					Total Farms																			
SMALL FARM	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	2.8%	0	0.0%	1.8%	$0	0.0%	0.1%	0	0.0%	1.8%	$0	0.0%	2.4%	0	0.0%	1.5%	$0	0.0%	0.9%
	Middle	30	83.3%	$5,098	91.1%	60.7%	11	91.7%	74.3%	$2,245	98.7%	81.5%	11	100.0%	78.2%	$1,761	100.0%	84.3%	8	61.5%	76.3%	$1,092	70.0%	81.1%
	Upper	6	16.7%	$499	8.9%	36.5%	1	8.3%	21.0%	$30	1.3%	18.2%	0	0.0%	20.0%	$0	0.0%	13.3%	5	38.5%	21.8%	$469	30.0%	18.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	2.9%	$0	0.0%	0.2%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.4%	$0	0.0%	0.0%
	Total	*36*	*100%*	*$5,597*	*100%*	*100%*	*12*	*100%*	*100%*	*$2,275*	*100%*	*100%*	*11*	*100%*	*100%*	*$1,761*	*100%*	*100%*	*13*	*100%*	*100%*	*$1,561*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2
Assessment Area: IN Lafayette

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	31	10.9%	$3,075	6.5%	20.5%	5	5.6%	11.1%	$452	2.9%	6.8%	10	8.8%	8.5%	$891	5.0%	5.0%	16	19.5%	10.1%	$1,732	12.3%	6.3%
	Moderate	85	29.8%	$10,712	22.6%	16.2%	27	30.3%	23.5%	$3,280	21.2%	18.2%	40	35.1%	25.4%	$4,932	27.6%	19.4%	18	22.0%	25.4%	$2,500	17.8%	20.3%
	Middle	81	28.4%	$13,251	27.9%	23.0%	24	27.0%	21.2%	$3,933	25.4%	21.7%	34	29.8%	21.9%	$5,685	31.8%	21.4%	23	28.0%	24.4%	$3,633	25.8%	24.1%
	Upper	81	28.4%	$19,147	40.4%	40.4%	32	36.0%	29.0%	$7,749	50.1%	39.8%	26	22.8%	33.4%	$5,710	32.0%	44.0%	23	28.0%	31.4%	$5,688	40.4%	41.2%
	Unknown	7	2.5%	$1,228	2.6%	0.0%	1	1.1%	15.2%	$57	0.4%	13.4%	4	3.5%	10.9%	$642	3.6%	10.2%	2	2.4%	8.7%	$529	3.8%	8.0%
	Total	*285*	*100%*	*$47,413*	*100%*	*100%*	*89*	*100%*	*100%*	*$15,471*	*100%*	*100%*	*114*	*100%*	*100%*	*$17,860*	*100%*	*100%*	*82*	*100%*	*100%*	*$14,082*	*100%*	*100%*
REFINANCE	Low	25	9.1%	$1,599	4.1%	20.5%	4	11.8%	12.2%	$163	4.8%	7.4%	8	13.6%	8.1%	$532	8.2%	4.4%	13	7.1%	6.2%	$904	3.1%	3.5%
	Moderate	65	23.6%	$6,093	15.6%	16.2%	8	23.5%	22.0%	$609	18.1%	17.0%	16	27.1%	18.5%	$1,421	21.9%	13.2%	41	22.5%	16.2%	$4,063	13.9%	11.3%
	Middle	61	22.2%	$7,308	18.7%	23.0%	7	20.6%	23.9%	$578	17.2%	22.3%	16	27.1%	22.9%	$1,458	22.5%	19.1%	38	20.9%	22.5%	$5,272	18.0%	20.1%
	Upper	119	43.3%	$23,506	60.2%	40.4%	15	44.1%	30.7%	$2,018	59.9%	40.7%	19	32.2%	34.8%	$3,082	47.5%	45.5%	85	46.7%	39.7%	$18,406	63.0%	48.9%
	Unknown	5	1.8%	$563	1.4%	0.0%	0	0.0%	11.3%	$0	0.0%	12.7%	0	0.0%	15.7%	$0	0.0%	17.8%	5	2.7%	15.3%	$563	1.9%	16.2%
	Total	*275*	*100%*	*$39,069*	*100%*	*100%*	*34*	*100%*	*100%*	*$3,368*	*100%*	*100%*	*59*	*100%*	*100%*	*$6,493*	*100%*	*100%*	*182*	*100%*	*100%*	*$29,208*	*100%*	*100%*
HOME IMPROVEMENT	Low	15	14.6%	$376	6.1%	20.5%	9	23.1%	5.6%	$223	11.6%	3.4%	6	16.2%	6.8%	$153	7.7%	5.8%	0	0.0%	4.2%	$0	0.0%	2.9%
	Moderate	25	24.3%	$1,159	18.9%	16.2%	11	28.2%	16.5%	$389	20.2%	12.8%	8	21.6%	19.1%	$398	19.9%	12.5%	6	22.2%	15.1%	$372	16.9%	10.5%
	Middle	23	22.3%	$1,713	28.0%	23.0%	7	17.9%	21.1%	$371	19.3%	16.9%	8	21.6%	21.7%	$561	28.1%	18.2%	8	29.6%	23.9%	$781	35.4%	24.1%
	Upper	40	38.8%	$2,878	47.0%	40.4%	12	30.8%	52.4%	$940	48.9%	60.5%	15	40.5%	49.0%	$884	44.3%	58.9%	13	48.1%	52.9%	$1,054	47.8%	58.9%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	4.4%	$0	0.0%	6.4%	0	0.0%	3.5%	$0	0.0%	4.7%	0	0.0%	3.9%	$0	0.0%	3.5%
	Total	*103*	*100%*	*$6,126*	*100%*	*100%*	*39*	*100%*	*100%*	*$1,923*	*100%*	*100%*	*37*	*100%*	*100%*	*$1,996*	*100%*	*100%*	*27*	*100%*	*100%*	*$2,207*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	$0	0.0%	20.5%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	16.2%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	1.4%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	23.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	40.4%	0	0.0%	6.0%	$0	0.0%	0.7%	0	0.0%	16.1%	$0	0.0%	2.2%	0	0.0%	5.6%	$0	0.0%	0.7%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	94.0%	$0	0.0%	99.3%	0	0.0%	83.9%	$0	0.0%	97.8%	0	0.0%	93.0%	$0	0.0%	99.3%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	6	9.2%	$254	7.0%	20.5%	1	4.3%	5.4%	$25	2.5%	2.9%	2	9.5%	6.9%	$54	4.0%	3.6%	3	14.3%	7.1%	$175	13.3%	5.3%
	Moderate	12	18.5%	$347	9.5%	16.2%	6	26.1%	21.3%	$197	19.7%	14.0%	4	19.0%	17.5%	$80	6.0%	16.1%	2	9.5%	19.1%	$70	5.3%	15.2%
	Middle	24	36.9%	$1,137	31.2%	23.0%	10	43.5%	26.2%	$551	55.2%	21.5%	6	28.6%	23.2%	$276	20.7%	20.1%	8	38.1%	27.1%	$310	23.6%	28.2%
	Upper	22	33.8%	$1,885	51.7%	40.4%	6	26.1%	45.0%	$226	22.6%	59.6%	9	42.9%	47.8%	$924	69.3%	55.6%	7	33.3%	42.9%	$735	55.9%	48.9%
	Unknown	1	1.5%	$25	0.7%	0.0%	0	0.0%	2.2%	$0	0.0%	2.1%	0	0.0%	4.6%	$0	0.0%	4.6%	1	4.8%	3.7%	$25	1.9%	2.5%
	Total	*65*	*100%*	*$3,648*	*100%*	*100%*	*23*	*100%*	*100%*	*$999*	*100%*	*100%*	*21*	*100%*	*100%*	*$1,334*	*100%*	*100%*	*21*	*100%*	*100%*	*$1,315*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2
Assessment Area: IN Lafayette

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	20.5%	0	0.0%	6.4%	$0	0.0%	4.0%	0	0.0%	9.0%	$0	0.0%	5.8%	0	0.0%	5.8%	$0	0.0%	5.4%
	Moderate	3	23.1%	$187	17.7%	16.2%	2	33.3%	26.1%	$156	38.0%	22.8%	0	0.0%	13.6%	$0	0.0%	8.7%	1	20.0%	18.4%	$31	5.7%	8.4%
	Middle	4	30.8%	$256	24.2%	23.0%	1	16.7%	26.6%	$32	7.8%	22.4%	1	50.0%	22.0%	$83	79.8%	15.7%	2	40.0%	22.3%	$141	25.9%	19.7%
	Upper	6	46.2%	$616	58.2%	40.4%	3	50.0%	38.3%	$222	54.1%	47.4%	1	50.0%	50.3%	$21	20.2%	64.6%	2	40.0%	47.6%	$373	68.4%	59.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	2.7%	$0	0.0%	3.4%	0	0.0%	5.1%	$0	0.0%	5.2%	0	0.0%	5.8%	$0	0.0%	7.4%
	Total	*13*	*100%*	*$1,059*	*100%*	*100%*	*6*	*100%*	*100%*	*$410*	*100%*	*100%*	*2*	*100%*	*100%*	*$104*	*100%*	*100%*	*5*	*100%*	*100%*	*$545*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	20.5%	0	0.0%	0.6%	$0	0.0%	0.3%	0	0.0%	0.9%	$0	0.0%	0.2%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	16.2%	0	0.0%	1.3%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	23.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	40.4%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	98.1%	$0	0.0%	99.7%	0	0.0%	99.1%	$0	0.0%	99.8%	0	0.0%	100.0%	$0	0.0%	100.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	77	10.4%	$5,304	5.5%	20.5%	19	9.9%	10.0%	$863	3.9%	5.1%	26	11.2%	8.0%	$1,630	5.9%	4.1%	32	10.1%	7.4%	$2,811	5.9%	4.1%
	Moderate	190	25.6%	$18,498	19.0%	16.2%	54	28.3%	21.8%	$4,631	20.9%	13.7%	68	29.2%	21.6%	$6,831	24.6%	14.6%	68	21.5%	19.3%	$7,036	14.9%	13.1%
	Middle	193	26.0%	$23,665	24.3%	23.0%	49	25.7%	21.5%	$5,465	24.6%	16.8%	65	27.9%	21.8%	$8,063	29.0%	17.5%	79	24.9%	22.9%	$10,137	21.4%	19.1%
	Upper	268	36.2%	$48,032	49.4%	40.4%	68	35.6%	31.5%	$11,155	50.3%	32.4%	70	30.0%	35.5%	$10,621	38.2%	39.2%	130	41.0%	36.5%	$26,256	55.4%	40.1%
	Unknown	13	1.8%	$1,816	1.9%	0.0%	1	0.5%	15.2%	$57	0.3%	32.0%	4	1.7%	13.2%	$642	2.3%	24.6%	8	2.5%	14.0%	$1,117	2.4%	23.5%
	Total	*741*	*100%*	*$97,315*	*100%*	*100%*	*191*	*100%*	*100%*	*$22,171*	*100%*	*100%*	*233*	*100%*	*100%*	*$27,787*	*100%*	*100%*	*317*	*100%*	*100%*	*$47,357*	*100%*	*100%*
Small Business						Total Businesses																		
Revenue	$1 Million or Less	109	63.4%	$4,646	33.5%	92.1%	45	86.5%	44.3%	$1,853	56.3%	33.3%	13	61.9%	48.4%	$884	40.8%	36.4%	51	51.5%	38.2%	$1,909	22.7%	27.0%
	Over $1 Million	41	23.8%	$8,552	61.7%	7.1%	7	13.5%					8	38.1%					26	26.3%				
	Total Rev. available	150	87.2%	$13,198	95.2%	99.2%	52	100.0%					21	100.0%					77	77.8%				
	Rev. Not Known	22	12.8%	$662	4.8%	0.8%	0	0.0%					0	0.0%					22	22.2%				
	Total	*172*	*100%*	*$13,860*	*100%*	*100%*	*52*	*100%*					*21*	*100%*					*99*	*100%*				
Loan Size	$100,000 or Less	136	79.1%	$3,867	27.9%		42	80.8%	89.5%	$962	29.2%	29.8%	14	66.7%	89.9%	$403	18.6%	28.9%	80	80.8%	83.1%	$2,502	29.8%	27.5%
	$100,001 - $250,000	22	12.8%	$3,627	26.2%		8	15.4%	5.6%	$1,408	42.8%	20.9%	5	23.8%	5.2%	$933	43.1%	18.9%	9	9.1%	9.8%	$1,286	15.3%	22.1%
	$250,001 - $1 Million	14	8.1%	$6,366	45.9%		2	3.8%	5.0%	$920	28.0%	49.3%	2	9.5%	4.9%	$831	38.3%	52.2%	10	10.1%	7.1%	$4,615	54.9%	50.4%
	Total	*172*	*100%*	*$13,860*	*100%*		*52*	*100%*	*100%*	*$3,290*	*100%*	*100%*	*21*	*100%*	*100%*	*$2,167*	*100%*	*100%*	*99*	*100%*	*100%*	*$8,403*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	98	89.9%	$2,271	48.9%																			
	$100,001 - $250,000	9	8.3%	$1,498	32.2%																			
	$250,001 - $1 Million	2	1.8%	$877	18.9%																			
	Total	*109*	*100%*	*$4,646*	*100%*																			
Small Farm						Total Farms																		
Revenue	$1 Million or Less	28	77.8%	$4,905	87.6%	97.6%	10	83.3%	50.7%	$2,044	89.8%	60.3%	8	72.7%	53.5%	$1,404	79.7%	63.2%	10	76.9%	57.5%	$1,457	93.3%	62.6%
	Over $1 Million	7	19.4%	$646	11.5%	2.4%	2	16.7%					3	27.3%					2	15.4%				
	Total Rev. available	35	97.2%	$5,551	99.1%	100.0%	12	100.0%					11	100.0%					12	92.3%				
	Not Known	1	2.8%	$46	0.8%	0.0%	0	0.0%					0	0.0%					1	7.7%				
	Total	*36*	*100%*	*$5,597*	*100%*	*100%*	*12*	*100%*					*11*	*100%*					*13*	*100%*				
Loan Size	$100,000 or Less	20	55.6%	$772	13.8%		5	41.7%	62.7%	$300	13.2%	13.4%	6	54.5%	67.6%	$186	10.6%	15.3%	9	69.2%	62.8%	$286	18.3%	14.7%
	$100,001 - $250,000	5	13.9%	$875	15.6%		3	25.0%	17.8%	$525	23.1%	26.6%	1	9.1%	15.3%	$175	9.9%	26.4%	1	7.7%	19.2%	$175	11.2%	28.3%
	$250,001 - $500,000	11	30.6%	$3,950	70.6%		4	33.3%	19.6%	$1,450	63.7%	60.0%	4	36.4%	17.1%	$1,400	79.5%	58.2%	3	23.1%	18.0%	$1,100	70.5%	57.0%
	Total	*36*	*100%*	*$5,597*	*100%*		*12*	*100%*	*100%*	*$2,275*	*100%*	*100%*	*11*	*100%*	*100%*	*$1,761*	*100%*	*100%*	*13*	*100%*	*100%*	*$1,561*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	14	50.0%	$580	11.8%																			
	$100,001 - $250,000	4	14.3%	$675	13.8%																			
	$250,001 - $500,000	10	35.7%	$3,650	74.4%																			
	Total	*28*	*100%*	*$4,905*	*100%*																			

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue.
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2
Assessment Area: IN Louisville

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
HOME PURCHASE	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	21.7%	0	0.0%	20.4%	$0	0.0%	16.9%	0	0.0%	19.5%	$0	0.0%	14.6%	0	0.0%	19.8%	$0	0.0%	16.3%
	Middle	30	100.0%	$5,143	100.0%	78.3%	8	100.0%	79.6%	$1,321	100.0%	83.1%	12	100.0%	80.5%	$2,204	100.0%	85.4%	10	100.0%	80.2%	$1,618	100.0%	83.7%
	Upper	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*30*	*100%*	*$5,143*	*100%*	*100%*	*8*	*100%*	*100%*	*$1,321*	*100%*	*100%*	*12*	*100%*	*100%*	*$2,204*	*100%*	*100%*	*10*	*100%*	*100%*	*$1,618*	*100%*	*100%*
REFINANCE	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	5	5.7%	$231	2.6%	21.7%	0	0.0%	22.2%	$0	0.0%	19.8%	0	0.0%	20.4%	$0	0.0%	18.5%	5	9.4%	18.2%	$231	4.1%	15.5%
	Middle	83	94.3%	$8,489	97.4%	78.3%	19	100.0%	77.8%	$1,987	100.0%	80.2%	16	100.0%	79.6%	$1,146	100.0%	81.5%	48	90.6%	81.8%	$5,356	95.9%	84.5%
	Upper	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*88*	*100%*	*$8,720*	*100%*	*100%*	*19*	*100%*	*100%*	*$1,987*	*100%*	*100%*	*16*	*100%*	*100%*	*$1,146*	*100%*	*100%*	*53*	*100%*	*100%*	*$5,587*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	3	6.4%	$115	4.1%	21.7%	0	0.0%	20.3%	$0	0.0%	15.7%	2	9.5%	28.3%	$90	7.8%	26.9%	1	7.1%	21.6%	$25	2.8%	14.3%
	Middle	44	93.6%	$2,687	95.9%	78.3%	12	100.0%	79.7%	$763	100.0%	84.3%	19	90.5%	71.7%	$1,057	92.2%	73.1%	13	92.9%	78.4%	$867	97.2%	85.7%
	Upper	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*47*	*100%*	*$2,802*	*100%*	*100%*	*12*	*100%*	*100%*	*$763*	*100%*	*100%*	*21*	*100%*	*100%*	*$1,147*	*100%*	*100%*	*14*	*100%*	*100%*	*$892*	*100%*	*100%*
MULTI FAMILY						Multi-Family Units																		
	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	11.2%	0	0.0%	33.3%	$0	0.0%	19.2%	0	0.0%	75.0%	$0	0.0%	41.8%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	88.8%	0	0.0%	66.7%	$0	0.0%	80.8%	0	0.0%	25.0%	$0	0.0%	58.2%	0	0.0%	100.0%	$0	0.0%	100.0%
	Upper	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	5	20.8%	$245	21.2%	21.7%	1	11.1%	17.3%	$25	4.8%	13.4%	3	33.3%	26.1%	$195	47.6%	24.0%	1	16.7%	17.4%	$25	11.2%	15.1%
	Middle	19	79.2%	$908	78.8%	78.3%	8	88.9%	82.7%	$495	95.2%	86.6%	6	66.7%	73.9%	$215	52.4%	76.0%	5	83.3%	82.6%	$198	88.8%	84.9%
	Upper	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*24*	*100%*	*$1,153*	*100%*	*100%*	*9*	*100%*	*100%*	*$520*	*100%*	*100%*	*9*	*100%*	*100%*	*$410*	*100%*	*100%*	*6*	*100%*	*100%*	*$223*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2
Assessment Area: IN Louisville

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	21.7%	0	0.0%	26.1%	$0	0.0%	21.5%	0	0.0%	26.5%	$0	0.0%	27.1%	0	0.0%	16.7%	$0	0.0%	16.1%
	Middle	2	100.0%	$189	100.0%	78.3%	2	100.0%	73.9%	$189	100.0%	78.5%	0	0.0%	73.5%	$0	0.0%	72.9%	0	0.0%	83.3%	$0	0.0%	83.9%
	Upper	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*2*	*100%*	*$189*	*100%*	*100%*	*2*	*100%*	*100%*	*$189*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	21.7%	0	0.0%	16.3%	$0	0.0%	12.3%	0	0.0%	23.8%	$0	0.0%	21.4%	0	0.0%	18.9%	$0	0.0%	20.7%
	Middle	0	0.0%	$0	0.0%	78.3%	0	0.0%	83.7%	$0	0.0%	87.7%	0	0.0%	76.2%	$0	0.0%	78.6%	0	0.0%	81.1%	$0	0.0%	79.3%
	Upper	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	13	6.8%	$591	3.3%	21.7%	1	2.0%	20.9%	$25	0.5%	17.6%	5	8.6%	20.9%	$285	5.8%	17.0%	7	8.4%	18.8%	$281	3.4%	15.5%
	Middle	178	93.2%	$17,416	96.7%	78.3%	49	98.0%	79.1%	$4,755	99.5%	82.4%	53	91.4%	79.1%	$4,622	94.2%	83.0%	76	91.6%	81.2%	$8,039	96.6%	84.5%
	Upper	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*191*	*100%*	*$18,007*	*100%*	*100%*	*50*	*100%*	*100%*	*$4,780*	*100%*	*100%*	*58*	*100%*	*100%*	*$4,907*	*100%*	*100%*	*83*	*100%*	*100%*	*$8,320*	*100%*	*100%*
					Total Businesses																			
SMALL BUSINESSES	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	11	19.6%	$539	20.2%	22.2%	2	20.0%	27.2%	$25	11.9%	28.7%	2	18.2%	24.9%	$177	43.0%	10.6%	7	20.0%	27.0%	$337	16.5%	15.7%
	Middle	45	80.4%	$2,128	79.8%	77.8%	8	80.0%	71.4%	$185	88.1%	70.4%	9	81.8%	73.6%	$235	57.0%	88.7%	28	80.0%	72.3%	$1,708	83.5%	83.8%
	Upper	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	1.4%	$0	0.0%	0.9%	0	0.0%	1.5%	$0	0.0%	0.7%	0	0.0%	0.7%	$0	0.0%	0.4%
	Total	*56*	*100%*	*$2,667*	*100%*	*100%*	*10*	*100%*	*100%*	*$210*	*100%*	*100%*	*11*	*100%*	*100%*	*$412*	*100%*	*100%*	*35*	*100%*	*100%*	*$2,045*	*100%*	*100%*
					Total Farms																			
SMALL FARM	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	1	7.7%	$30	1.4%	18.5%	0	0.0%	17.0%	$0	0.0%	7.7%	1	20.0%	16.5%	$30	3.1%	18.6%	0	0.0%	16.7%	$0	0.0%	23.4%
	Middle	12	92.3%	$2,076	98.6%	81.5%	4	100.0%	81.8%	$681	100.0%	92.1%	4	80.0%	82.5%	$935	96.9%	81.3%	4	100.0%	81.9%	$460	100.0%	76.3%
	Upper	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	1.1%	$0	0.0%	0.2%	0	0.0%	1.0%	$0	0.0%	0.1%	0	0.0%	1.4%	$0	0.0%	0.2%
	Total	*13*	*100%*	*$2,106*	*100%*	*100%*	*4*	*100%*	*100%*	*$681*	*100%*	*100%*	*5*	*100%*	*100%*	*$965*	*100%*	*100%*	*4*	*100%*	*100%*	*$460*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2
Assessment Area: IN Louisville

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	4	13.3%	$481	9.4%	23.9%	1	12.5%	11.6%	$130	9.8%	6.7%	0	0.0%	13.0%	$0	0.0%	7.9%	3	30.0%	15.7%	$351	21.7%	9.7%
	Moderate	12	40.0%	$1,635	31.8%	20.4%	4	50.0%	26.7%	$648	49.1%	22.0%	4	33.3%	28.2%	$461	20.9%	23.3%	4	40.0%	27.8%	$526	32.5%	23.9%
	Middle	7	23.3%	$1,256	24.4%	23.1%	2	25.0%	20.5%	$439	33.2%	22.3%	4	33.3%	19.9%	$714	32.4%	20.6%	1	10.0%	19.0%	$103	6.4%	21.0%
	Upper	5	16.7%	$1,459	28.4%	32.6%	0	0.0%	20.3%	$0	0.0%	29.0%	3	25.0%	21.8%	$821	37.3%	31.5%	2	20.0%	19.0%	$638	39.4%	27.0%
	Unknown	2	6.7%	$312	6.1%	0.0%	1	12.5%	20.9%	$104	7.9%	20.0%	1	8.3%	17.2%	$208	9.4%	16.8%	0	0.0%	18.6%	$0	0.0%	18.5%
	Total	*30*	*100%*	*$5,143*	*100%*	*100%*	*8*	*100%*	*100%*	*$1,321*	*100%*	*100%*	*12*	*100%*	*100%*	*$2,204*	*100%*	*100%*	*10*	*100%*	*100%*	*$1,618*	*100%*	*100%*
REFINANCE	Low	14	15.9%	$792	9.1%	23.9%	1	5.3%	14.7%	$57	2.9%	10.2%	5	31.3%	9.0%	$233	20.3%	4.8%	8	15.1%	7.8%	$502	9.0%	4.4%
	Moderate	27	30.7%	$2,536	29.1%	20.4%	5	26.3%	23.9%	$394	19.8%	19.9%	7	43.8%	19.2%	$371	32.4%	13.4%	15	28.3%	17.6%	$1,771	31.7%	13.4%
	Middle	21	23.9%	$2,211	25.4%	23.1%	4	21.1%	21.4%	$393	19.8%	21.0%	3	18.8%	24.2%	$347	30.3%	22.7%	14	26.4%	20.8%	$1,471	26.3%	19.8%
	Upper	23	26.1%	$2,720	31.2%	32.6%	9	47.4%	22.0%	$1,143	57.5%	28.1%	1	6.3%	28.7%	$195	17.0%	36.4%	13	24.5%	26.8%	$1,382	24.7%	32.1%
	Unknown	3	3.4%	$461	5.3%	0.0%	0	0.0%	17.9%	$0	0.0%	20.8%	0	0.0%	19.0%	$0	0.0%	22.7%	3	5.7%	27.0%	$461	8.3%	30.2%
	Total	*88*	*100%*	*$8,720*	*100%*	*100%*	*19*	*100%*	*100%*	*$1,987*	*100%*	*100%*	*16*	*100%*	*100%*	*$1,146*	*100%*	*100%*	*53*	*100%*	*100%*	*$5,587*	*100%*	*100%*
HOME IMPROVEMENT	Low	4	8.5%	$217	7.7%	23.9%	0	0.0%	9.0%	$0	0.0%	6.9%	2	9.5%	11.7%	$75	6.5%	7.2%	2	14.3%	12.9%	$142	15.9%	8.2%
	Moderate	8	17.0%	$351	12.5%	20.4%	3	25.0%	22.6%	$181	23.7%	15.4%	2	9.5%	16.6%	$75	6.5%	10.8%	3	21.4%	28.4%	$95	10.7%	21.9%
	Middle	14	29.8%	$980	35.0%	23.1%	5	41.7%	25.6%	$405	53.1%	23.1%	7	33.3%	27.6%	$398	34.7%	30.6%	2	14.3%	21.6%	$177	19.8%	17.9%
	Upper	20	42.6%	$1,184	42.3%	32.6%	4	33.3%	39.1%	$177	23.2%	46.1%	9	42.9%	40.0%	$529	46.1%	44.7%	7	50.0%	28.4%	$478	53.6%	27.0%
	Unknown	1	2.1%	$70	2.5%	0.0%	0	0.0%	3.8%	$0	0.0%	8.5%	1	4.8%	4.1%	$70	6.1%	6.8%	0	0.0%	8.6%	$0	0.0%	24.9%
	Total	*47*	*100%*	*$2,802*	*100%*	*100%*	*12*	*100%*	*100%*	*$763*	*100%*	*100%*	*21*	*100%*	*100%*	*$1,147*	*100%*	*100%*	*14*	*100%*	*100%*	*$892*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	$0	0.0%	23.9%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	11.1%	$0	0.0%	7.3%
	Moderate	0	0.0%	$0	0.0%	20.4%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	12.5%	$0	0.0%	4.3%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	23.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	32.6%	0	0.0%	33.3%	$0	0.0%	18.3%	0	0.0%	12.5%	$0	0.0%	10.5%	0	0.0%	11.1%	$0	0.0%	9.6%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	66.7%	$0	0.0%	81.7%	0	0.0%	75.0%	$0	0.0%	85.2%	0	0.0%	77.8%	$0	0.0%	83.1%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	4	16.7%	$169	14.7%	23.9%	2	22.2%	21.2%	$100	19.2%	12.2%	2	22.2%	10.9%	$69	16.8%	7.5%	0	0.0%	2.2%	$0	0.0%	1.6%
	Moderate	4	16.7%	$175	15.2%	20.4%	1	11.1%	17.3%	$50	9.6%	11.1%	2	22.2%	30.4%	$100	24.4%	33.4%	1	16.7%	21.7%	$25	11.2%	17.6%
	Middle	7	29.2%	$393	34.1%	23.1%	3	33.3%	21.2%	$220	42.3%	31.7%	1	11.1%	23.9%	$25	6.1%	22.4%	3	50.0%	21.7%	$148	66.4%	13.2%
	Upper	8	33.3%	$391	33.9%	32.6%	2	22.2%	38.5%	$125	24.0%	44.3%	4	44.4%	34.8%	$216	52.7%	36.7%	2	33.3%	54.3%	$50	22.4%	67.5%
	Unknown	1	4.2%	$25	2.2%	0.0%	1	11.1%	1.9%	$25	4.8%	0.7%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*24*	*100%*	*$1,153*	*100%*	*100%*	*9*	*100%*	*100%*	*$520*	*100%*	*100%*	*9*	*100%*	*100%*	*$410*	*100%*	*100%*	*6*	*100%*	*100%*	*$223*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2
Assessment Area: IN Louisville

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	23.9%	0	0.0%	28.3%	$0	0.0%	26.8%	0	0.0%	14.3%	$0	0.0%	13.4%	0	0.0%	11.1%	$0	0.0%	9.9%
	Moderate	0	0.0%	$0	0.0%	20.4%	0	0.0%	21.7%	$0	0.0%	13.2%	0	0.0%	24.5%	$0	0.0%	17.8%	0	0.0%	22.2%	$0	0.0%	10.6%
	Middle	0	0.0%	$0	0.0%	23.1%	0	0.0%	15.2%	$0	0.0%	18.3%	0	0.0%	30.6%	$0	0.0%	40.2%	0	0.0%	33.3%	$0	0.0%	22.6%
	Upper	2	100.0%	$189	100.0%	32.6%	2	100.0%	23.9%	$189	100.0%	25.0%	0	0.0%	22.4%	$0	0.0%	20.1%	0	0.0%	27.8%	$0	0.0%	47.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	10.9%	$0	0.0%	16.6%	0	0.0%	8.2%	$0	0.0%	8.4%	0	0.0%	5.6%	$0	0.0%	10.0%
	Total	*2*	*100%*	*$189*	*100%*	*100%*	*2*	*100%*	*100%*	*$189*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	23.9%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	20.4%	0	0.0%	2.0%	$0	0.0%	1.7%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	23.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	32.6%	0	0.0%	4.1%	$0	0.0%	4.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	93.9%	$0	0.0%	94.3%	0	0.0%	100.0%	$0	0.0%	100.0%	0	0.0%	100.0%	$0	0.0%	100.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	26	13.6%	$1,659	9.2%	23.9%	4	8.0%	12.7%	$287	6.0%	7.7%	9	15.5%	11.2%	$377	7.7%	6.5%	13	15.7%	10.5%	$995	12.0%	6.4%
	Moderate	51	26.7%	$4,697	26.1%	20.4%	13	26.0%	24.6%	$1,273	26.6%	20.4%	15	25.9%	23.6%	$1,007	20.5%	18.6%	23	27.7%	21.2%	$2,417	29.1%	16.9%
	Middle	49	25.7%	$4,840	26.9%	23.1%	14	28.0%	20.5%	$1,457	30.5%	21.4%	15	25.9%	22.1%	$1,484	30.2%	21.5%	20	24.1%	19.9%	$1,899	22.8%	19.6%
	Upper	58	30.4%	$5,943	33.0%	32.6%	17	34.0%	22.1%	$1,634	34.2%	28.9%	17	29.3%	25.6%	$1,761	35.9%	33.4%	24	28.9%	24.1%	$2,548	30.6%	29.7%
	Unknown	7	3.7%	$868	4.8%	0.0%	2	4.0%	20.1%	$129	2.7%	21.5%	2	3.4%	17.5%	$278	5.7%	20.0%	3	3.6%	24.2%	$461	5.5%	27.3%
	Total	*191*	*100%*	*$18,007*	*100%*	*100%*	*50*	*100%*	*100%*	*$4,780*	*100%*	*100%*	*58*	*100%*	*100%*	*$4,907*	*100%*	*100%*	*83*	*100%*	*100%*	*$8,320*	*100%*	*100%*
Small Business						Total Businesses																		
Revenue	$1 Million or Less	40	71.4%	$1,340	50.2%	93.4%	9	90.0%	48.6%	$135	64.3%	32.6%	10	90.9%	49.7%	$362	87.9%	32.7%	21	60.0%	42.4%	$843	41.2%	33.0%
	Over $1 Million	8	14.3%	$1,127	42.3%	4.9%	1	10.0%					1	9.1%					6	17.1%				
	Total Rev. available	48	85.7%	$2,467	92.5%	98.3%	10	100.0%					11	100.0%					27	77.1%				
	Rev. Not Known	8	14.3%	$200	7.5%	1.7%	0	0.0%					0	0.0%					8	22.9%				
	Total	*56*	*100%*	*$2,667*	*100%*	*100%*	*10*	*100%*					*11*	*100%*					*35*	*100%*				
Loan Size	$100,000 or Less	51	91.1%	$1,543	57.9%		10	100.0%	97.0%	$210	100.0%	53.2%	10	90.9%	96.2%	$305	74.0%	46.9%	31	88.6%	92.1%	$1,028	50.3%	40.7%
	$100,001 - $250,000	4	7.1%	$499	18.7%		0	0.0%	1.8%	$0	0.0%	13.9%	1	9.1%	2.5%	$107	26.0%	20.1%	3	8.6%	4.7%	$392	19.2%	17.4%
	$250,001 - $1 Million	1	1.8%	$625	23.4%		0	0.0%	1.2%	$0	0.0%	32.9%	0	0.0%	1.3%	$0	0.0%	33.1%	1	2.9%	3.2%	$625	30.6%	41.9%
	Total	*56*	*100%*	*$2,667*	*100%*		*10*	*100%*	*100%*	*$210*	*100%*	*100%*	*11*	*100%*	*100%*	*$412*	*100%*	*100%*	*35*	*100%*	*100%*	*$2,045*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	38	95.0%	$1,125	84.0%																			
	$100,001 - $250,000	2	5.0%	$215	16.0%																			
	$250,001 - $1 Million	0	0.0%	$0	0.0%																			
	Total	*40*	*100%*	*$1,340*	*100%*																			
Small Farm						Total Farms																		
Revenue	$1 Million or Less	7	53.8%	$811	38.5%	99.3%	3	75.0%	48.9%	$476	69.9%	67.8%	2	40.0%	38.1%	$180	18.7%	30.4%	2	50.0%	44.4%	$155	33.7%	47.9%
	Over $1 Million	5	38.5%	$1,290	61.3%	0.7%	1	25.0%					3	60.0%					1	25.0%				
	Total Rev. available	12	92.3%	$2,101	99.8%	100.0%	4	100.0%					5	100.0%					3	75.0%				
	Not Known	1	7.7%	$5	0.2%	0.0%	0	0.0%					0	0.0%					1	25.0%				
	Total	*13*	*100%*	*$2,106*	*100%*	*100%*	*4*	*100%*					*5*	*100%*					*4*	*100%*				
Loan Size	$100,000 or Less	4	30.8%	$116	5.5%		1	25.0%	81.8%	$76	11.2%	28.1%	1	20.0%	80.4%	$30	3.1%	21.9%	2	50.0%	83.3%	$10	2.2%	24.8%
	$100,001 - $250,000	6	46.2%	$1,070	50.8%		3	75.0%	10.2%	$605	88.8%	29.0%	2	40.0%	7.2%	$315	32.6%	15.7%	1	25.0%	6.9%	$150	32.6%	18.7%
	$250,001 - $500,000	3	23.1%	$920	43.7%		0	0.0%	8.0%	$0	0.0%	42.9%	2	40.0%	12.4%	$620	64.2%	62.4%	1	25.0%	9.7%	$300	65.2%	56.5%
	Total	*13*	*100%*	*$2,106*	*100%*		*4*	*100%*	*100%*	*$681*	*100%*	*100%*	*5*	*100%*	*100%*	*$965*	*100%*	*100%*	*4*	*100%*	*100%*	*$460*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	3	42.9%	$111	13.7%																			
	$100,001 - $250,000	4	57.1%	$700	86.3%																			
	$250,001 - $500,000	0	0.0%	$0	0.0%																			
	Total	*7*	*100%*	*$811*	*100%*																			

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue.
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2
Assessment Area: IN Southwest IN

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison 2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
HOME PURCHASE	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	28	19.0%	$2,295	13.0%	11.7%	12	20.7%	16.2%	$888	14.9%	11.6%	8	19.5%	14.8%	$665	12.8%	11.4%	8	16.7%	13.1%	$742	11.4%	9.6%
	Middle	76	51.7%	$9,353	53.1%	70.9%	33	56.9%	66.5%	$3,444	57.8%	68.7%	21	51.2%	68.1%	$2,786	53.8%	70.3%	22	45.8%	67.4%	$3,123	48.1%	69.2%
	Upper	43	29.3%	$5,971	33.9%	17.3%	13	22.4%	17.3%	$1,623	27.3%	19.7%	12	29.3%	17.2%	$1,726	33.3%	18.3%	18	37.5%	19.4%	$2,622	40.4%	21.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*147*	*100%*	*$17,619*	*100%*	*100%*	*58*	*100%*	*100%*	*$5,955*	*100%*	*100%*	*41*	*100%*	*100%*	*$5,177*	*100%*	*100%*	*48*	*100%*	*100%*	*$6,487*	*100%*	*100%*
REFINANCE	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	30	14.6%	$1,965	10.3%	11.7%	5	10.4%	10.4%	$297	7.6%	7.3%	7	14.9%	8.7%	$388	10.4%	5.9%	18	16.4%	9.0%	$1,280	11.2%	5.8%
	Middle	111	54.1%	$10,283	53.9%	70.9%	28	58.3%	68.0%	$2,221	56.7%	66.6%	24	51.1%	68.7%	$1,910	51.3%	70.5%	59	53.6%	66.1%	$6,152	53.7%	66.3%
	Upper	64	31.2%	$6,844	35.8%	17.3%	15	31.3%	21.6%	$1,401	35.7%	26.2%	16	34.0%	22.6%	$1,422	38.2%	23.6%	33	30.0%	24.9%	$4,021	35.1%	27.9%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*205*	*100%*	*$19,092*	*100%*	*100%*	*48*	*100%*	*100%*	*$3,919*	*100%*	*100%*	*47*	*100%*	*100%*	*$3,720*	*100%*	*100%*	*110*	*100%*	*100%*	*$11,453*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	22	20.0%	$848	14.2%	11.7%	6	20.0%	8.7%	$192	10.9%	8.1%	11	23.9%	12.7%	$397	17.9%	10.5%	5	14.7%	6.0%	$259	13.1%	5.5%
	Middle	56	50.9%	$2,700	45.3%	70.9%	16	53.3%	59.1%	$728	41.2%	60.4%	24	52.2%	62.3%	$1,322	59.7%	62.7%	16	47.1%	64.0%	$650	32.9%	57.3%
	Upper	32	29.1%	$2,406	40.4%	17.3%	8	26.7%	32.2%	$846	47.9%	31.5%	11	23.9%	25.0%	$494	22.3%	26.8%	13	38.2%	30.0%	$1,066	54.0%	37.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*110*	*100%*	*$5,954*	*100%*	*100%*	*30*	*100%*	*100%*	*$1,766*	*100%*	*100%*	*46*	*100%*	*100%*	*$2,213*	*100%*	*100%*	*34*	*100%*	*100%*	*$1,975*	*100%*	*100%*
MULTI FAMILY						Multi-Family Units																		
	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	26.1%	0	0.0%	18.2%	$0	0.0%	8.6%	0	0.0%	37.5%	$0	0.0%	12.8%	0	0.0%	29.6%	$0	0.0%	18.5%
	Middle	0	0.0%	$0	0.0%	63.3%	0	0.0%	72.7%	$0	0.0%	88.7%	0	0.0%	50.0%	$0	0.0%	51.2%	0	0.0%	66.7%	$0	0.0%	80.1%
	Upper	0	0.0%	$0	0.0%	10.6%	0	0.0%	9.1%	$0	0.0%	2.7%	0	0.0%	12.5%	$0	0.0%	36.0%	0	0.0%	3.7%	$0	0.0%	1.4%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	12	19.0%	$436	16.1%	11.7%	5	15.6%	8.6%	$193	13.2%	4.8%	5	23.8%	9.4%	$185	21.0%	5.7%	2	20.0%	10.0%	$58	15.5%	7.7%
	Middle	35	55.6%	$1,496	55.1%	70.9%	19	59.4%	75.7%	$878	60.2%	79.0%	11	52.4%	60.4%	$408	46.3%	59.7%	5	50.0%	61.3%	$210	56.3%	62.7%
	Upper	16	25.4%	$781	28.8%	17.3%	8	25.0%	15.7%	$387	26.5%	16.2%	5	23.8%	30.2%	$289	32.8%	34.6%	3	30.0%	28.8%	$105	28.2%	29.6%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*63*	*100%*	*$2,713*	*100%*	*100%*	*32*	*100%*	*100%*	*$1,458*	*100%*	*100%*	*21*	*100%*	*100%*	*$882*	*100%*	*100%*	*10*	*100%*	*100%*	*$373*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2
Assessment Area: IN Southwest IN

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	1	11.1%	$34	8.3%	11.7%	1	33.3%	12.7%	$34	23.9%	9.7%	0	0.0%	9.3%	$0	0.0%	6.7%	0	0.0%	14.6%	$0	0.0%	11.4%
	Middle	6	66.7%	$290	70.4%	70.9%	2	66.7%	54.5%	$108	76.1%	54.5%	3	75.0%	70.7%	$117	68.0%	75.7%	1	50.0%	65.9%	$65	66.3%	65.0%
	Upper	2	22.2%	$88	21.4%	17.3%	0	0.0%	32.7%	$0	0.0%	35.8%	1	25.0%	20.0%	$55	32.0%	17.6%	1	50.0%	19.5%	$33	33.7%	23.6%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*9*	*100%*	*$412*	*100%*	*100%*	*3*	*100%*	*100%*	*$142*	*100%*	*100%*	*4*	*100%*	*100%*	*$172*	*100%*	*100%*	*2*	*100%*	*100%*	*$98*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	11.7%	0	0.0%	18.1%	$0	0.0%	19.2%	0	0.0%	2.7%	$0	0.0%	1.7%	0	0.0%	5.6%	$0	0.0%	4.4%
	Middle	0	0.0%	$0	0.0%	70.9%	0	0.0%	67.5%	$0	0.0%	67.4%	0	0.0%	78.4%	$0	0.0%	81.0%	0	0.0%	69.0%	$0	0.0%	69.5%
	Upper	0	0.0%	$0	0.0%	17.3%	0	0.0%	14.5%	$0	0.0%	13.4%	0	0.0%	18.9%	$0	0.0%	17.3%	0	0.0%	25.4%	$0	0.0%	26.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	93	17.4%	$5,578	12.2%	11.7%	29	17.0%	13.8%	$1,604	12.1%	10.2%	31	19.5%	12.2%	$1,635	13.4%	9.2%	33	16.2%	10.6%	$2,339	11.5%	7.7%
	Middle	284	53.2%	$24,122	52.7%	70.9%	98	57.3%	66.6%	$7,379	55.7%	68.4%	83	52.2%	67.7%	$6,543	53.8%	70.0%	103	50.5%	66.5%	$10,200	50.0%	67.6%
	Upper	157	29.4%	$16,090	35.1%	17.3%	44	25.7%	19.6%	$4,257	32.2%	21.3%	45	28.3%	20.1%	$3,986	32.8%	20.8%	68	33.3%	22.8%	$7,847	38.5%	24.7%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*534*	*100%*	*$45,790*	*100%*	*100%*	*171*	*100%*	*100%*	*$13,240*	*100%*	*100%*	*159*	*100%*	*100%*	*$12,164*	*100%*	*100%*	*204*	*100%*	*100%*	*$20,386*	*100%*	*100%*
SMALL BUSINESSES					Total Businesses																			
	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	33	25.8%	$3,869	39.8%	18.7%	6	18.8%	16.2%	$1,310	38.6%	14.7%	6	25.0%	16.0%	$1,095	46.9%	15.8%	21	29.2%	15.9%	$1,464	36.5%	16.3%
	Middle	67	52.3%	$4,487	46.1%	65.3%	20	62.5%	60.2%	$1,839	54.2%	60.0%	13	54.2%	61.7%	$880	37.7%	56.5%	34	47.2%	61.3%	$1,768	44.1%	60.2%
	Upper	28	21.9%	$1,377	14.1%	16.0%	6	18.8%	22.1%	$243	7.2%	24.5%	5	20.8%	19.2%	$358	15.3%	26.3%	17	23.6%	22.4%	$776	19.4%	23.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	1.5%	$0	0.0%	0.8%	0	0.0%	3.2%	$0	0.0%	1.4%	0	0.0%	0.5%	$0	0.0%	0.3%
	Total	*128*	*100%*	*$9,733*	*100%*	*100%*	*32*	*100%*	*100%*	*$3,392*	*100%*	*100%*	*24*	*100%*	*100%*	*$2,333*	*100%*	*100%*	*72*	*100%*	*100%*	*$4,008*	*100%*	*100%*
SMALL FARM					Total Farms																			
	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	1	2.8%	$230	4.5%	1.0%	0	0.0%	2.0%	$0	0.0%	1.0%	1	9.1%	3.1%	$230	11.9%	3.3%	0	0.0%	0.8%	$0	0.0%	0.5%
	Middle	23	63.9%	$3,409	66.7%	66.1%	5	55.6%	63.3%	$995	67.2%	62.7%	7	63.6%	60.5%	$1,220	63.2%	58.4%	11	68.8%	60.4%	$1,194	70.1%	64.4%
	Upper	12	33.3%	$1,475	28.8%	32.8%	4	44.4%	33.9%	$485	32.8%	36.2%	3	27.3%	35.2%	$480	24.9%	38.2%	5	31.3%	38.8%	$510	29.9%	35.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	0.8%	$0	0.0%	0.1%	0	0.0%	1.2%	$0	0.0%	0.1%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*36*	*100%*	*$5,114*	*100%*	*100%*	*9*	*100%*	*100%*	*$1,480*	*100%*	*100%*	*11*	*100%*	*100%*	*$1,930*	*100%*	*100%*	*16*	*100%*	*100%*	*$1,704*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2
Assessment Area: IN Southwest IN

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	16	10.9%	$1,015	5.8%	18.4%	6	10.3%	9.4%	$349	5.9%	5.5%	5	12.2%	8.2%	$284	5.5%	4.8%	5	10.4%	9.1%	$382	5.9%	5.0%
	Moderate	61	41.5%	$5,500	31.2%	18.7%	23	39.7%	24.1%	$1,881	31.6%	17.6%	18	43.9%	25.5%	$1,816	35.1%	19.3%	20	41.7%	28.2%	$1,803	27.8%	21.8%
	Middle	35	23.8%	$4,354	24.7%	22.0%	18	31.0%	20.5%	$2,159	36.3%	20.7%	7	17.1%	23.5%	$902	17.4%	22.8%	10	20.8%	24.0%	$1,293	19.9%	24.2%
	Upper	28	19.0%	$5,696	32.3%	40.9%	9	15.5%	24.4%	$1,380	23.2%	36.3%	10	24.4%	25.0%	$2,078	40.1%	37.0%	9	18.8%	23.3%	$2,238	34.5%	33.3%
	Unknown	7	4.8%	$1,054	6.0%	0.0%	2	3.4%	21.6%	$186	3.1%	19.9%	1	2.4%	17.8%	$97	1.9%	16.1%	4	8.3%	15.4%	$771	11.9%	15.7%
	Total	*147*	*100%*	*$17,619*	*100%*	*100%*	*58*	*100%*	*100%*	*$5,955*	*100%*	*100%*	*41*	*100%*	*100%*	*$5,177*	*100%*	*100%*	*48*	*100%*	*100%*	*$6,487*	*100%*	*100%*
REFINANCE	Low	23	11.2%	$914	4.8%	18.4%	7	14.6%	10.8%	$279	7.1%	6.1%	6	12.8%	8.3%	$204	5.5%	4.2%	10	9.1%	5.2%	$431	3.8%	2.3%
	Moderate	54	26.3%	$3,825	20.0%	18.7%	14	29.2%	17.0%	$676	17.2%	10.8%	12	25.5%	16.4%	$841	22.6%	11.0%	28	25.5%	15.7%	$2,308	20.2%	10.2%
	Middle	58	28.3%	$5,028	26.3%	22.0%	13	27.1%	25.0%	$1,176	30.0%	20.9%	14	29.8%	24.3%	$1,357	36.5%	20.4%	31	28.2%	22.8%	$2,495	21.8%	19.2%
	Upper	65	31.7%	$8,908	46.7%	40.9%	14	29.2%	37.4%	$1,788	45.6%	49.6%	14	29.8%	36.5%	$1,225	32.9%	45.9%	37	33.6%	37.8%	$5,895	51.5%	47.3%
	Unknown	5	2.4%	$417	2.2%	0.0%	0	0.0%	9.8%	$0	0.0%	12.5%	1	2.1%	14.4%	$93	2.5%	18.5%	4	3.6%	18.5%	$324	2.8%	21.0%
	Total	*205*	*100%*	*$19,092*	*100%*	*100%*	*48*	*100%*	*100%*	*$3,919*	*100%*	*100%*	*47*	*100%*	*100%*	*$3,720*	*100%*	*100%*	*110*	*100%*	*100%*	*$11,453*	*100%*	*100%*
HOME IMPROVEMENT	Low	12	10.9%	$343	5.8%	18.4%	3	10.0%	7.2%	$61	3.5%	3.7%	6	13.0%	11.4%	$187	8.5%	8.9%	3	8.8%	7.0%	$95	4.8%	4.6%
	Moderate	23	20.9%	$1,043	17.5%	18.7%	4	13.3%	19.7%	$122	6.9%	12.4%	14	30.4%	17.3%	$657	29.7%	16.1%	5	14.7%	16.5%	$264	13.4%	12.8%
	Middle	29	26.4%	$1,082	18.2%	22.0%	6	20.0%	21.2%	$329	18.6%	16.5%	12	26.1%	22.3%	$324	14.6%	15.2%	11	32.4%	25.5%	$429	21.7%	26.1%
	Upper	42	38.2%	$3,306	55.5%	40.9%	14	46.7%	45.1%	$1,124	63.6%	55.8%	13	28.3%	46.8%	$995	45.0%	57.8%	15	44.1%	48.0%	$1,187	60.1%	54.5%
	Unknown	4	3.6%	$180	3.0%	0.0%	3	10.0%	6.8%	$130	7.4%	11.6%	1	2.2%	2.3%	$50	2.3%	2.0%	0	0.0%	3.0%	$0	0.0%	2.0%
	Total	*110*	*100%*	*$5,954*	*100%*	*100%*	*30*	*100%*	*100%*	*$1,766*	*100%*	*100%*	*46*	*100%*	*100%*	*$2,213*	*100%*	*100%*	*34*	*100%*	*100%*	*$1,975*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	$0	0.0%	18.4%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	18.7%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	22.0%	0	0.0%	9.1%	$0	0.0%	0.4%	0	0.0%	6.3%	$0	0.0%	3.5%	0	0.0%	3.7%	$0	0.0%	0.5%
	Upper	0	0.0%	$0	0.0%	40.9%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	12.5%	$0	0.0%	9.2%	0	0.0%	11.1%	$0	0.0%	2.4%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	90.9%	$0	0.0%	99.6%	0	0.0%	81.3%	$0	0.0%	87.4%	0	0.0%	85.2%	$0	0.0%	97.1%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	6	9.5%	$184	6.8%	18.4%	3	9.4%	9.3%	$107	7.3%	8.2%	3	14.3%	6.7%	$77	8.7%	3.8%	0	0.0%	6.3%	$0	0.0%	6.6%
	Moderate	22	34.9%	$839	30.9%	18.7%	9	28.1%	25.7%	$388	26.6%	23.7%	9	42.9%	26.8%	$289	32.8%	18.1%	4	40.0%	31.3%	$162	43.4%	26.3%
	Middle	15	23.8%	$563	20.8%	22.0%	10	31.3%	21.4%	$378	25.9%	17.7%	3	14.3%	22.1%	$102	11.6%	18.5%	2	20.0%	15.0%	$83	22.3%	18.2%
	Upper	19	30.2%	$1,088	40.1%	40.9%	10	31.3%	41.4%	$585	40.1%	49.4%	5	23.8%	38.3%	$375	42.5%	55.1%	4	40.0%	40.0%	$128	34.3%	45.6%
	Unknown	1	1.6%	$39	1.4%	0.0%	0	0.0%	2.1%	$0	0.0%	0.9%	1	4.8%	6.0%	$39	4.4%	4.5%	0	0.0%	7.5%	$0	0.0%	3.2%
	Total	*63*	*100%*	*$2,713*	*100%*	*100%*	*32*	*100%*	*100%*	*$1,458*	*100%*	*100%*	*21*	*100%*	*100%*	*$882*	*100%*	*100%*	*10*	*100%*	*100%*	*$373*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2
Assessment Area: IN Southwest IN

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	2	22.2%	$60	14.6%	18.4%	0	0.0%	12.7%	$0	0.0%	8.2%	2	50.0%	16.0%	$60	34.9%	11.7%	0	0.0%	17.1%	$0	0.0%	14.5%
	Moderate	3	33.3%	$108	26.2%	18.7%	1	33.3%	23.6%	$20	14.1%	17.6%	1	25.0%	25.3%	$55	32.0%	23.8%	1	50.0%	29.3%	$33	33.7%	24.0%
	Middle	1	11.1%	$65	15.8%	22.0%	0	0.0%	23.6%	$0	0.0%	28.7%	0	0.0%	24.0%	$0	0.0%	19.1%	1	50.0%	17.1%	$65	66.3%	12.6%
	Upper	3	33.3%	$179	43.4%	40.9%	2	66.7%	36.4%	$122	85.9%	36.8%	1	25.0%	32.0%	$57	33.1%	38.0%	0	0.0%	31.7%	$0	0.0%	38.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	3.6%	$0	0.0%	8.6%	0	0.0%	2.7%	$0	0.0%	7.4%	0	0.0%	4.9%	$0	0.0%	10.7%
	Total	*9*	*100%*	*$412*	*100%*	*100%*	*3*	*100%*	*100%*	*$142*	*100%*	*100%*	*4*	*100%*	*100%*	*$172*	*100%*	*100%*	*2*	*100%*	*100%*	*$98*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	18.4%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	18.7%	0	0.0%	2.4%	$0	0.0%	3.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	22.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	40.9%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	2.7%	$0	0.0%	3.8%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	97.6%	$0	0.0%	96.9%	0	0.0%	97.3%	$0	0.0%	96.2%	0	0.0%	100.0%	$0	0.0%	100.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	59	11.0%	$2,516	5.5%	18.4%	19	11.1%	9.4%	$796	6.0%	5.4%	22	13.8%	8.4%	$812	6.7%	4.6%	18	8.8%	6.9%	$908	4.5%	3.5%
	Moderate	163	30.5%	$11,315	24.7%	18.7%	51	29.8%	21.3%	$3,087	23.3%	15.1%	54	34.0%	21.5%	$3,658	30.1%	16.0%	58	28.4%	20.7%	$4,570	22.4%	14.9%
	Middle	138	25.8%	$11,092	24.2%	22.0%	47	27.5%	21.4%	$4,042	30.5%	19.8%	36	22.6%	23.4%	$2,685	22.1%	21.3%	55	27.0%	22.8%	$4,365	21.4%	20.7%
	Upper	157	29.4%	$19,177	41.9%	40.9%	49	28.7%	29.8%	$4,999	37.8%	39.2%	43	27.0%	30.7%	$4,730	38.9%	40.6%	65	31.9%	31.7%	$9,448	46.3%	40.3%
	Unknown	17	3.2%	$1,690	3.7%	0.0%	5	2.9%	18.2%	$316	2.4%	20.5%	4	2.5%	16.0%	$279	2.3%	17.5%	8	3.9%	17.9%	$1,095	5.4%	20.6%
	Total	*534*	*100%*	*$45,790*	*100%*	*100%*	*171*	*100%*	*100%*	*$13,240*	*100%*	*100%*	*159*	*100%*	*100%*	*$12,164*	*100%*	*100%*	*204*	*100%*	*100%*	*$20,386*	*100%*	*100%*
Small Business						Total Businesses																		
Revenue	$1 Million or Less	62	48.4%	$2,524	25.9%	90.7%	17	53.1%	41.7%	$839	24.7%	32.2%	15	62.5%	38.2%	$753	32.3%	29.5%	30	41.7%	29.6%	$932	23.3%	24.8%
	Over $1 Million	39	30.5%	$5,627	57.8%	7.4%	15	46.9%					9	37.5%					15	20.8%				
	Total Rev. available	101	78.9%	$8,151	83.7%	98.1%	32	100.0%					24	100.0%					45	62.5%				
	Rev. Not Known	27	21.1%	$1,582	16.3%	2.0%	0	0.0%					0	0.0%					27	37.5%				
	Total	*128*	*100%*	*$9,733*	*100%*	*100%*	*32*	*100%*					*24*	*100%*					*72*	*100%*				
Loan Size	$100,000 or Less	111	86.7%	$4,418	45.4%		28	87.5%	89.2%	$1,484	43.8%	31.3%	20	83.3%	90.5%	$830	35.6%	33.0%	63	87.5%	84.3%	$2,104	52.5%	29.7%
	$100,001 - $250,000	11	8.6%	$1,855	19.1%		2	6.3%	6.7%	$358	10.6%	23.2%	3	12.5%	5.4%	$513	22.0%	20.0%	6	8.3%	9.4%	$984	24.6%	21.9%
	$250,001 - $1 Million	6	4.7%	$3,460	35.5%		2	6.3%	4.0%	$1,550	45.7%	45.5%	1	4.2%	4.1%	$990	42.4%	47.0%	3	4.2%	6.2%	$920	23.0%	48.3%
	Total	*128*	*100%*	*$9,733*	*100%*		*32*	*100%*	*100%*	*$3,392*	*100%*	*100%*	*24*	*100%*	*100%*	*$2,333*	*100%*	*100%*	*72*	*100%*	*100%*	*$4,008*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	58	93.5%	$1,816	71.9%																			
	$100,001 - $250,000	3	4.8%	$448	17.7%																			
	$250,001 - $1 Million	1	1.6%	$260	10.3%																			
	Total	*62*	*100%*	*$2,524*	*100%*																			
Small Farm						Total Farms																		
Revenue	$1 Million or Less	23	63.9%	$3,062	59.9%	97.7%	7	77.8%	57.8%	$905	61.1%	62.7%	8	72.7%	61.0%	$1,260	65.3%	69.6%	8	50.0%	61.7%	$897	52.6%	66.0%
	Over $1 Million	12	33.3%	$2,043	39.9%	2.1%	2	22.2%					3	27.3%					7	43.8%				
	Total Rev. available	35	97.2%	$5,105	99.8%	99.8%	9	100.0%					11	100.0%					15	93.8%				
	Not Known	1	2.8%	$9	0.2%	0.2%	0	0.0%					0	0.0%					1	6.3%				
	Total	*36*	*100%*	*$5,114*	*100%*	*100%*	*9*	*100%*					*11*	*100%*					*16*	*100%*				
Loan Size	$100,000 or Less	16	44.4%	$814	15.9%		3	33.3%	67.8%	$148	10.0%	20.6%	4	36.4%	74.2%	$318	16.5%	26.3%	9	56.3%	68.1%	$348	20.4%	22.7%
	$100,001 - $250,000	16	44.4%	$2,927	57.2%		5	55.6%	17.3%	$932	63.0%	28.8%	5	45.5%	14.6%	$935	48.4%	28.6%	6	37.5%	18.6%	$1,060	62.2%	30.6%
	$250,001 - $500,000	4	11.1%	$1,373	26.8%		1	11.1%	14.8%	$400	27.0%	50.6%	2	18.2%	11.2%	$677	35.1%	45.1%	1	6.3%	13.3%	$296	17.4%	46.7%
	Total	*36*	*100%*	*$5,114*	*100%*		*9*	*100%*	*100%*	*$1,480*	*100%*	*100%*	*11*	*100%*	*100%*	*$1,930*	*100%*	*100%*	*16*	*100%*	*100%*	*$1,704*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	10	43.5%	$558	18.2%																			
	$100,001 - $250,000	12	52.2%	$2,227	72.7%																			
	$250,001 - $500,000	1	4.3%	$277	9.0%																			
	Total	*23*	*100%*	*$3,062*	*100%*																			

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue.
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2
Assessment Area: IN Terre Haute

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison 2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
HOME PURCHASE	Low	0	0.0%	$0	0.0%	4.7%	0	0.0%	2.4%	$0	0.0%	1.0%	0	0.0%	1.9%	$0	0.0%	0.9%	0	0.0%	3.6%	$0	0.0%	1.7%
	Moderate	5	18.5%	$427	11.7%	17.9%	0	0.0%	14.5%	$0	0.0%	8.1%	2	22.2%	14.5%	$150	10.8%	8.4%	3	33.3%	13.3%	$277	25.2%	7.5%
	Middle	10	37.0%	$1,039	28.6%	30.3%	7	77.8%	35.4%	$781	68.0%	31.4%	0	0.0%	36.8%	$0	0.0%	32.5%	3	33.3%	36.4%	$258	23.5%	32.1%
	Upper	12	44.4%	$2,169	59.7%	47.0%	2	22.2%	47.7%	$368	32.0%	59.5%	7	77.8%	46.8%	$1,236	89.2%	58.2%	3	33.3%	46.8%	$565	51.4%	58.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*27*	*100%*	*$3,635*	*100%*	*100%*	*9*	*100%*	*100%*	*$1,149*	*100%*	*100%*	*9*	*100%*	*100%*	*$1,386*	*100%*	*100%*	*9*	*100%*	*100%*	*$1,100*	*100%*	*100%*
REFINANCE	Low	2	13.3%	$71	5.8%	4.7%	2	33.3%	3.7%	$71	20.3%	1.6%	0	0.0%	1.6%	$0	0.0%	0.6%	0	0.0%	0.6%	$0	0.0%	0.2%
	Moderate	1	6.7%	$35	2.9%	17.9%	1	16.7%	12.2%	$35	10.0%	7.5%	0	0.0%	10.7%	$0	0.0%	5.0%	0	0.0%	7.3%	$0	0.0%	3.8%
	Middle	3	20.0%	$307	25.2%	30.3%	1	16.7%	30.8%	$86	24.6%	27.1%	2	66.7%	31.7%	$221	80.1%	28.3%	0	0.0%	29.7%	$0	0.0%	26.4%
	Upper	9	60.0%	$804	66.1%	47.0%	2	33.3%	53.3%	$158	45.1%	63.8%	1	33.3%	56.0%	$55	19.9%	66.1%	6	100.0%	62.4%	$591	100.0%	69.5%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*15*	*100%*	*$1,217*	*100%*	*100%*	*6*	*100%*	*100%*	*$350*	*100%*	*100%*	*3*	*100%*	*100%*	*$276*	*100%*	*100%*	*6*	*100%*	*100%*	*$591*	*100%*	*100%*
HOME IMPROVEMENT	Low	1	16.7%	$50	16.3%	4.7%	1	25.0%	5.2%	$50	22.7%	3.1%	0	0.0%	5.8%	$0	0.0%	2.9%	0	0.0%	3.7%	$0	0.0%	3.4%
	Moderate	1	16.7%	$58	19.0%	17.9%	1	25.0%	13.8%	$58	26.4%	11.7%	0	0.0%	15.1%	$0	0.0%	37.0%	0	0.0%	13.1%	$0	0.0%	11.2%
	Middle	0	0.0%	$0	0.0%	30.3%	0	0.0%	34.5%	$0	0.0%	29.0%	0	0.0%	31.7%	$0	0.0%	21.2%	0	0.0%	31.8%	$0	0.0%	34.0%
	Upper	4	66.7%	$198	64.7%	47.0%	2	50.0%	46.6%	$112	50.9%	56.1%	1	100.0%	47.5%	$76	100.0%	39.0%	1	100.0%	51.4%	$10	100.0%	51.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*6*	*100%*	*$306*	*100%*	*100%*	*4*	*100%*	*100%*	*$220*	*100%*	*100%*	*1*	*100%*	*100%*	*$76*	*100%*	*100%*	*1*	*100%*	*100%*	*$10*	*100%*	*100%*
						Multi-Family Units																		
MULTI FAMILY	Low	0	0.0%	$0	0.0%	10.8%	0	0.0%	11.1%	$0	0.0%	5.8%	0	0.0%	5.9%	$0	0.0%	53.2%	0	0.0%	6.7%	$0	0.0%	0.7%
	Moderate	0	0.0%	$0	0.0%	35.8%	0	0.0%	55.6%	$0	0.0%	23.9%	0	0.0%	35.3%	$0	0.0%	5.5%	0	0.0%	40.0%	$0	0.0%	35.5%
	Middle	0	0.0%	$0	0.0%	24.5%	0	0.0%	22.2%	$0	0.0%	53.2%	0	0.0%	47.1%	$0	0.0%	8.9%	0	0.0%	26.7%	$0	0.0%	12.2%
	Upper	0	0.0%	$0	0.0%	28.9%	0	0.0%	11.1%	$0	0.0%	17.1%	0	0.0%	11.8%	$0	0.0%	32.4%	0	0.0%	26.7%	$0	0.0%	51.6%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	$0	0.0%	4.7%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	1.9%	$0	0.0%	0.2%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	17.9%	0	0.0%	9.1%	$0	0.0%	1.8%	0	0.0%	3.8%	$0	0.0%	1.0%	0	0.0%	2.9%	$0	0.0%	0.5%
	Middle	1	100.0%	$75	100.0%	30.3%	1	100.0%	27.3%	$75	100.0%	13.0%	0	0.0%	19.2%	$0	0.0%	21.5%	0	0.0%	28.6%	$0	0.0%	21.7%
	Upper	0	0.0%	$0	0.0%	47.0%	0	0.0%	63.6%	$0	0.0%	85.2%	0	0.0%	75.0%	$0	0.0%	77.3%	0	0.0%	68.6%	$0	0.0%	77.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*1*	*100%*	*$75*	*100%*	*100%*	*1*	*100%*	*100%*	*$75*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2
Assessment Area: IN Terre Haute

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	4.7%	0	0.0%	5.4%	$0	0.0%	2.3%	0	0.0%	2.6%	$0	0.0%	1.1%	0	0.0%	2.3%	$0	0.0%	1.2%
	Moderate	0	0.0%	$0	0.0%	17.9%	0	0.0%	16.1%	$0	0.0%	10.9%	0	0.0%	10.4%	$0	0.0%	6.5%	0	0.0%	7.0%	$0	0.0%	3.7%
	Middle	0	0.0%	$0	0.0%	30.3%	0	0.0%	30.4%	$0	0.0%	17.3%	0	0.0%	23.4%	$0	0.0%	17.6%	0	0.0%	41.9%	$0	0.0%	28.7%
	Upper	0	0.0%	$0	0.0%	47.0%	0	0.0%	48.2%	$0	0.0%	69.5%	0	0.0%	63.6%	$0	0.0%	74.8%	0	0.0%	48.8%	$0	0.0%	66.4%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	4.7%	0	0.0%	2.7%	$0	0.0%	1.1%	0	0.0%	7.7%	$0	0.0%	4.5%	0	0.0%	3.9%	$0	0.0%	1.8%
	Moderate	0	0.0%	$0	0.0%	17.9%	0	0.0%	24.0%	$0	0.0%	17.1%	0	0.0%	26.9%	$0	0.0%	20.6%	0	0.0%	24.3%	$0	0.0%	15.7%
	Middle	0	0.0%	$0	0.0%	30.3%	0	0.0%	30.7%	$0	0.0%	31.8%	0	0.0%	30.8%	$0	0.0%	31.0%	0	0.0%	33.0%	$0	0.0%	31.3%
	Upper	0	0.0%	$0	0.0%	47.0%	0	0.0%	42.7%	$0	0.0%	50.0%	0	0.0%	34.6%	$0	0.0%	43.9%	0	0.0%	38.8%	$0	0.0%	51.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	3	6.1%	$121	2.3%	4.7%	3	15.0%	3.0%	$121	6.7%	1.3%	0	0.0%	2.2%	$0	0.0%	3.7%	0	0.0%	2.2%	$0	0.0%	0.9%
	Moderate	7	14.3%	$520	9.9%	17.9%	2	10.0%	14.5%	$93	5.2%	8.6%	2	15.4%	13.5%	$150	8.6%	7.9%	3	18.8%	10.8%	$277	16.3%	8.1%
	Middle	14	28.6%	$1,421	27.2%	30.3%	9	45.0%	33.8%	$942	52.5%	30.6%	2	15.4%	34.3%	$221	12.7%	29.5%	3	18.8%	32.9%	$258	15.2%	27.7%
	Upper	25	51.0%	$3,171	60.6%	47.0%	6	30.0%	48.7%	$638	35.6%	59.4%	9	69.2%	50.0%	$1,367	78.7%	58.8%	10	62.5%	54.2%	$1,166	68.5%	63.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*49*	*100%*	*$5,233*	*100%*	*100%*	*20*	*100%*	*100%*	*$1,794*	*100%*	*100%*	*13*	*100%*	*100%*	*$1,738*	*100%*	*100%*	*16*	*100%*	*100%*	*$1,701*	*100%*	*100%*
						Total Businesses																		
SMALL BUSINESSES	Low	2	11.8%	$25	1.1%	9.7%	2	33.3%	12.3%	$25	3.6%	16.7%	0	0.0%	11.8%	$0	0.0%	12.2%	0	0.0%	13.6%	$0	0.0%	17.4%
	Moderate	3	17.6%	$352	15.7%	25.2%	1	16.7%	20.5%	$58	8.4%	16.9%	0	0.0%	20.8%	$0	0.0%	19.8%	2	28.6%	21.2%	$294	28.6%	21.8%
	Middle	7	41.2%	$1,605	71.7%	26.3%	1	16.7%	23.4%	$450	65.0%	30.9%	2	50.0%	24.6%	$471	90.6%	29.6%	4	57.1%	26.8%	$684	66.5%	28.9%
	Upper	5	29.4%	$258	11.5%	38.8%	2	33.3%	43.0%	$159	23.0%	35.3%	2	50.0%	40.6%	$49	9.4%	37.9%	1	14.3%	38.1%	$50	4.9%	31.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	0.8%	$0	0.0%	0.2%	0	0.0%	2.0%	$0	0.0%	0.6%	0	0.0%	0.3%	$0	0.0%	0.2%
	Total	*17*	*100%*	*$2,240*	*100%*	*100%*	*6*	*100%*	*100%*	*$692*	*100%*	*100%*	*4*	*100%*	*100%*	*$520*	*100%*	*100%*	*7*	*100%*	*100%*	*$1,028*	*100%*	*100%*
						Total Farms																		
SMALL FARM	Low	0	0.0%	$0	0.0%	1.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	1.1%	0	0.0%	2.9%	$0	0.0%	3.2%	0	0.0%	6.3%	$0	0.0%	8.3%	0	0.0%	4.0%	$0	0.0%	9.1%
	Middle	0	0.0%	$0	0.0%	10.9%	0	0.0%	4.9%	$0	0.0%	6.4%	0	0.0%	6.3%	$0	0.0%	7.1%	0	0.0%	4.8%	$0	0.0%	6.5%
	Upper	0	0.0%	$0	0.0%	87.0%	0	0.0%	92.2%	$0	0.0%	90.3%	0	0.0%	87.5%	$0	0.0%	84.6%	0	0.0%	91.1%	$0	0.0%	84.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2
Assessment Area: IN Terre Haute

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	4	14.8%	$322	8.9%	21.9%	1	11.1%	9.0%	$115	10.0%	5.1%	1	11.1%	6.8%	$52	3.8%	3.5%	2	22.2%	8.0%	$155	14.1%	3.9%
	Moderate	4	14.8%	$357	9.8%	17.7%	1	11.1%	21.2%	$131	11.4%	15.1%	3	33.3%	19.2%	$226	16.3%	12.6%	0	0.0%	22.7%	$0	0.0%	15.8%
	Middle	7	25.9%	$936	25.7%	19.0%	3	33.3%	21.7%	$312	27.2%	19.5%	3	33.3%	24.3%	$496	35.8%	22.7%	1	11.1%	23.2%	$128	11.6%	22.3%
	Upper	10	37.0%	$1,871	51.5%	41.4%	4	44.4%	32.7%	$591	51.4%	46.1%	2	22.2%	35.1%	$612	44.2%	48.8%	4	44.4%	33.5%	$668	60.7%	47.7%
	Unknown	2	7.4%	$149	4.1%	0.0%	0	0.0%	15.4%	$0	0.0%	14.2%	0	0.0%	14.6%	$0	0.0%	12.3%	2	22.2%	12.6%	$149	13.5%	10.2%
	Total	*27*	*100%*	*$3,635*	*100%*	*100%*	*9*	*100%*	*100%*	*$1,149*	*100%*	*100%*	*9*	*100%*	*100%*	*$1,386*	*100%*	*100%*	*9*	*100%*	*100%*	*$1,100*	*100%*	*100%*
REFINANCE	Low	3	20.0%	$104	8.5%	21.9%	2	33.3%	14.3%	$71	20.3%	8.2%	0	0.0%	7.8%	$0	0.0%	3.6%	1	16.7%	3.3%	$33	5.6%	1.4%
	Moderate	3	20.0%	$144	11.8%	17.7%	1	16.7%	19.0%	$35	10.0%	13.4%	0	0.0%	17.5%	$0	0.0%	10.9%	2	33.3%	11.3%	$109	18.4%	6.5%
	Middle	4	26.7%	$510	41.9%	19.0%	0	0.0%	21.7%	$0	0.0%	19.2%	2	66.7%	20.9%	$221	80.1%	16.0%	2	33.3%	16.4%	$289	48.9%	12.6%
	Upper	5	33.3%	$459	37.7%	41.4%	3	50.0%	37.0%	$244	69.7%	48.6%	1	33.3%	35.5%	$55	19.9%	47.6%	1	16.7%	46.7%	$160	27.1%	55.7%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	8.1%	$0	0.0%	10.5%	0	0.0%	18.2%	$0	0.0%	21.9%	0	0.0%	22.2%	$0	0.0%	23.8%
	Total	*15*	*100%*	*$1,217*	*100%*	*100%*	*6*	*100%*	*100%*	*$350*	*100%*	*100%*	*3*	*100%*	*100%*	*$276*	*100%*	*100%*	*6*	*100%*	*100%*	*$591*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	$0	0.0%	21.9%	0	0.0%	12.6%	$0	0.0%	6.8%	0	0.0%	14.4%	$0	0.0%	5.9%	0	0.0%	3.7%	$0	0.0%	2.9%
	Moderate	2	33.3%	$108	35.3%	17.7%	2	50.0%	19.5%	$108	49.1%	16.9%	0	0.0%	18.7%	$0	0.0%	10.1%	0	0.0%	16.8%	$0	0.0%	10.2%
	Middle	1	16.7%	$10	3.3%	19.0%	0	0.0%	21.8%	$0	0.0%	24.2%	0	0.0%	20.9%	$0	0.0%	16.3%	1	100.0%	20.6%	$10	100.0%	21.1%
	Upper	3	50.0%	$188	61.4%	41.4%	2	50.0%	39.1%	$112	50.9%	45.9%	1	100.0%	42.4%	$76	100.0%	38.8%	0	0.0%	49.5%	$0	0.0%	57.7%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	6.9%	$0	0.0%	6.2%	0	0.0%	3.6%	$0	0.0%	28.8%	0	0.0%	9.3%	$0	0.0%	8.1%
	Total	*6*	*100%*	*$306*	*100%*	*100%*	*4*	*100%*	*100%*	*$220*	*100%*	*100%*	*1*	*100%*	*100%*	*$76*	*100%*	*100%*	*1*	*100%*	*100%*	*$10*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	$0	0.0%	21.9%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	17.7%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	19.0%	0	0.0%	5.6%	$0	0.0%	1.5%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	41.4%	0	0.0%	11.1%	$0	0.0%	5.1%	0	0.0%	11.8%	$0	0.0%	1.3%	0	0.0%	3.3%	$0	0.0%	0.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	83.3%	$0	0.0%	93.4%	0	0.0%	88.2%	$0	0.0%	98.7%	0	0.0%	96.7%	$0	0.0%	99.7%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	$0	0.0%	21.9%	0	0.0%	9.1%	$0	0.0%	4.0%	0	0.0%	1.9%	$0	0.0%	0.5%	0	0.0%	5.7%	$0	0.0%	1.4%
	Moderate	0	0.0%	$0	0.0%	17.7%	0	0.0%	6.8%	$0	0.0%	3.9%	0	0.0%	13.5%	$0	0.0%	5.0%	0	0.0%	14.3%	$0	0.0%	6.2%
	Middle	0	0.0%	$0	0.0%	19.0%	0	0.0%	11.4%	$0	0.0%	2.0%	0	0.0%	17.3%	$0	0.0%	10.3%	0	0.0%	22.9%	$0	0.0%	16.5%
	Upper	1	100.0%	$75	100.0%	41.4%	1	100.0%	70.5%	$75	100.0%	88.8%	0	0.0%	65.4%	$0	0.0%	83.0%	0	0.0%	57.1%	$0	0.0%	75.9%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	2.3%	$0	0.0%	1.3%	0	0.0%	1.9%	$0	0.0%	1.3%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*1*	*100%*	*$75*	*100%*	*100%*	*1*	*100%*	*100%*	*$75*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2
Assessment Area: IN Terre Haute

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	21.9%	0	0.0%	14.3%	$0	0.0%	7.2%	0	0.0%	9.1%	$0	0.0%	4.9%	0	0.0%	11.6%	$0	0.0%	6.2%
	Moderate	0	0.0%	$0	0.0%	17.7%	0	0.0%	12.5%	$0	0.0%	7.6%	0	0.0%	18.2%	$0	0.0%	15.9%	0	0.0%	20.9%	$0	0.0%	20.0%
	Middle	0	0.0%	$0	0.0%	19.0%	0	0.0%	21.4%	$0	0.0%	20.2%	0	0.0%	26.0%	$0	0.0%	18.4%	0	0.0%	14.0%	$0	0.0%	8.6%
	Upper	0	0.0%	$0	0.0%	41.4%	0	0.0%	41.1%	$0	0.0%	52.6%	0	0.0%	44.2%	$0	0.0%	59.8%	0	0.0%	44.2%	$0	0.0%	57.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	10.7%	$0	0.0%	12.4%	0	0.0%	2.6%	$0	0.0%	0.9%	0	0.0%	9.3%	$0	0.0%	7.9%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	21.9%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	17.7%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	1.0%	$0	0.0%	0.4%
	Middle	0	0.0%	$0	0.0%	19.0%	0	0.0%	1.3%	$0	0.0%	5.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	41.4%	0	0.0%	1.3%	$0	0.0%	0.9%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	97.3%	$0	0.0%	94.0%	0	0.0%	100.0%	$0	0.0%	100.0%	0	0.0%	99.0%	$0	0.0%	99.6%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	7	14.3%	$426	8.1%	21.9%	3	15.0%	10.2%	$186	10.4%	5.5%	1	7.7%	7.3%	$52	3.0%	3.4%	3	18.8%	5.4%	$188	11.1%	2.3%
	Moderate	9	18.4%	$609	11.6%	17.7%	4	20.0%	19.2%	$274	15.3%	13.8%	3	23.1%	18.0%	$226	13.0%	11.2%	2	12.5%	16.2%	$109	6.4%	9.7%
	Middle	12	24.5%	$1,456	27.8%	19.0%	3	15.0%	20.7%	$312	17.4%	18.5%	5	38.5%	22.4%	$717	41.3%	19.1%	4	25.0%	18.9%	$427	25.1%	15.3%
	Upper	19	38.8%	$2,593	49.6%	41.4%	10	50.0%	33.8%	$1,022	57.0%	45.2%	4	30.8%	35.6%	$743	42.8%	45.9%	5	31.3%	39.4%	$828	48.7%	47.2%
	Unknown	2	4.1%	$149	2.8%	0.0%	0	0.0%	16.1%	$0	0.0%	17.0%	0	0.0%	16.6%	$0	0.0%	20.5%	2	12.5%	20.1%	$149	8.8%	25.5%
	Total	*49*	*100%*	*$5,233*	*100%*	*100%*	*20*	*100%*	*100%*	*$1,794*	*100%*	*100%*	*13*	*100%*	*100%*	*$1,738*	*100%*	*100%*	*16*	*100%*	*100%*	*$1,701*	*100%*	*100%*
Small Business						Total Businesses																		
Revenue	$1 Million or Less	9	52.9%	$296	13.2%	88.4%	3	50.0%	38.6%	$164	23.7%	34.1%	3	75.0%	40.3%	$70	13.5%	33.1%	3	42.9%	31.9%	$62	6.0%	30.5%
	Over $1 Million	6	35.3%	$1,650	73.7%	10.1%	3	50.0%					1	25.0%					2	28.6%				
	Total Rev. available	15	88.2%	$1,946	86.9%	98.5%	6	100.0%					4	100.0%					5	71.5%				
	Rev. Not Known	2	11.8%	$294	13.1%	1.5%	0	0.0%					0	0.0%					2	28.6%				
	Total	*17*	*100%*	*$2,240*	*100%*	*100%*	*6*	*100%*					*4*	*100%*					*7*	*100%*				
Loan Size	$100,000 or Less	11	64.7%	$374	16.7%		5	83.3%	84.7%	$242	35.0%	24.0%	3	75.0%	87.8%	$70	13.5%	28.0%	3	42.9%	82.8%	$62	6.0%	28.2%
	$100,001 - $250,000	3	17.6%	$516	23.0%		0	0.0%	9.4%	$0	0.0%	25.3%	0	0.0%	6.7%	$0	0.0%	20.0%	3	42.9%	9.6%	$516	50.2%	20.5%
	$250,001 - $1 Million	3	17.6%	$1,350	60.3%		1	16.7%	5.9%	$450	65.0%	50.7%	1	25.0%	5.5%	$450	86.5%	52.0%	1	14.3%	7.6%	$450	43.8%	51.3%
	Total	*17*	*100%*	*$2,240*	*100%*		*6*	*100%*	*100%*	*$692*	*100%*	*100%*	*4*	*100%*	*100%*	*$520*	*100%*	*100%*	*7*	*100%*	*100%*	*$1,028*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	9	100.0%	$296	100.0%																			
	$100,001 - $250,000	0	0.0%	$0	0.0%																			
	$250,001 - $1 Million	0	0.0%	$0	0.0%																			
	Total	*9*	*100%*	*$296*	*100%*																			
Small Farm						Total Farms																		
Revenue	$1 Million or Less	0	0.0%	$0	0.0%	100.0%	0	0.0%	89.3%	$0	0.0%	89.0%	0	0.0%	83.0%	$0	0.0%	82.8%	0	0.0%	73.4%	$0	0.0%	84.4%
	Over $1 Million	0	0.0%	$0	0.0%	0.0%	0	0.0%					0	0.0%					0	0.0%				
	Total Rev. available	0	0.0%	$0	0.0%	100.0%	0	0.0%					0	0.0%					0	0.0%				
	Not Known	0	0.0%	$0	0.0%	0.0%	0	0.0%					0	0.0%					0	0.0%				
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*					*0*	*0%*					*0*	*0%*				
Loan Size	$100,000 or Less	0	0.0%	$0	0.0%		0	0.0%	70.9%	$0	0.0%	23.0%	0	0.0%	59.8%	$0	0.0%	16.0%	0	0.0%	66.9%	$0	0.0%	18.1%
	$100,001 - $250,000	0	0.0%	$0	0.0%		0	0.0%	20.4%	$0	0.0%	41.0%	0	0.0%	27.7%	$0	0.0%	41.1%	0	0.0%	22.6%	$0	0.0%	40.9%
	$250,001 - $500,000	0	0.0%	$0	0.0%		0	0.0%	8.7%	$0	0.0%	36.0%	0	0.0%	12.5%	$0	0.0%	42.9%	0	0.0%	10.5%	$0	0.0%	41.0%
	Total	*0*	*0%*	*$0*	*0%*		*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	0	0.0%	$0	0.0%																			
	$100,001 - $250,000	0	0.0%	$0	0.0%																			
	$250,001 - $500,000	0	0.0%	$0	0.0%																			
	Total	*0*	*0%*	*$0*	*0%*																			

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue.
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2
Assessment Area: KY Simpson

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
HOME PURCHASE	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	11	64.7%	$1,629	60.2%	57.7%	3	50.0%	68.1%	$394	37.3%	65.8%	6	75.0%	59.2%	$754	74.5%	57.7%	2	66.7%	63.7%	$481	75.6%	64.2%
	Upper	6	35.3%	$1,076	39.8%	42.3%	3	50.0%	31.9%	$663	62.7%	34.2%	2	25.0%	40.8%	$258	25.5%	42.3%	1	33.3%	36.3%	$155	24.4%	35.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*17*	*100%*	*$2,705*	*100%*	*100%*	*6*	*100%*	*100%*	*$1,057*	*100%*	*100%*	*8*	*100%*	*100%*	*$1,012*	*100%*	*100%*	*3*	*100%*	*100%*	*$636*	*100%*	*100%*
REFINANCE	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	10	43.5%	$956	45.3%	57.7%	4	50.0%	58.4%	$323	52.6%	57.1%	1	25.0%	50.8%	$209	51.4%	47.2%	5	45.5%	55.7%	$424	38.9%	54.3%
	Upper	13	56.5%	$1,155	54.7%	42.3%	4	50.0%	41.6%	$291	47.4%	42.9%	3	75.0%	49.2%	$198	48.6%	52.8%	6	54.5%	44.1%	$666	61.1%	45.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.2%	$0	0.0%	0.6%
	Total	*23*	*100%*	*$2,111*	*100%*	*100%*	*8*	*100%*	*100%*	*$614*	*100%*	*100%*	*4*	*100%*	*100%*	*$407*	*100%*	*100%*	*11*	*100%*	*100%*	*$1,090*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	4	40.0%	$148	37.7%	57.7%	0	0.0%	58.8%	$0	0.0%	42.8%	3	60.0%	54.8%	$88	55.7%	59.9%	1	33.3%	48.9%	$60	44.4%	41.5%
	Upper	6	60.0%	$245	62.3%	42.3%	2	100.0%	41.2%	$100	100.0%	57.2%	2	40.0%	45.2%	$70	44.3%	40.1%	2	66.7%	51.1%	$75	55.6%	58.5%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*10*	*100%*	*$393*	*100%*	*100%*	*2*	*100%*	*100%*	*$100*	*100%*	*100%*	*5*	*100%*	*100%*	*$158*	*100%*	*100%*	*3*	*100%*	*100%*	*$135*	*100%*	*100%*
MULTI FAMILY						Multi-Family Units																		
	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	59.6%	0	0.0%	62.5%	$0	0.0%	31.2%	0	0.0%	77.8%	$0	0.0%	52.5%	0	0.0%	82.4%	$0	0.0%	91.1%
	Upper	0	0.0%	$0	0.0%	40.4%	0	0.0%	37.5%	$0	0.0%	68.8%	0	0.0%	22.2%	$0	0.0%	47.5%	0	0.0%	17.6%	$0	0.0%	8.9%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	57.7%	0	0.0%	30.0%	$0	0.0%	36.3%	0	0.0%	34.8%	$0	0.0%	21.6%	0	0.0%	52.4%	$0	0.0%	39.6%
	Upper	3	100.0%	$75	100.0%	42.3%	1	100.0%	70.0%	$25	100.0%	63.7%	1	100.0%	65.2%	$25	100.0%	78.4%	1	100.0%	47.6%	$25	100.0%	60.4%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*3*	*100%*	*$75*	*100%*	*100%*	*1*	*100%*	*100%*	*$25*	*100%*	*100%*	*1*	*100%*	*100%*	*$25*	*100%*	*100%*	*1*	*100%*	*100%*	*$25*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2
Assessment Area: KY Simpson

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	57.7%	0	0.0%	40.0%	$0	0.0%	26.9%	0	0.0%	60.0%	$0	0.0%	65.6%	0	0.0%	88.9%	$0	0.0%	98.3%
	Upper	0	0.0%	$0	0.0%	42.3%	0	0.0%	60.0%	$0	0.0%	73.1%	0	0.0%	40.0%	$0	0.0%	34.4%	0	0.0%	11.1%	$0	0.0%	1.7%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	57.7%	0	0.0%	80.0%	$0	0.0%	79.4%	0	0.0%	40.0%	$0	0.0%	45.0%	0	0.0%	55.6%	$0	0.0%	51.9%
	Upper	0	0.0%	$0	0.0%	42.3%	0	0.0%	20.0%	$0	0.0%	20.6%	0	0.0%	60.0%	$0	0.0%	55.0%	0	0.0%	44.4%	$0	0.0%	48.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	25	47.2%	$2,733	51.7%	57.7%	7	41.2%	63.9%	$717	39.9%	57.0%	10	55.6%	56.0%	$1,051	65.6%	54.0%	8	44.4%	59.8%	$965	51.2%	60.9%
	Upper	28	52.8%	$2,551	48.3%	42.3%	10	58.8%	36.1%	$1,079	60.1%	43.0%	8	44.4%	44.0%	$551	34.4%	46.0%	10	55.6%	40.1%	$921	48.8%	38.9%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.1%	$0	0.0%	0.3%
	Total	*53*	*100%*	*$5,284*	*100%*	*100%*	*17*	*100%*	*100%*	*$1,796*	*100%*	*100%*	*18*	*100%*	*100%*	*$1,602*	*100%*	*100%*	*18*	*100%*	*100%*	*$1,886*	*100%*	*100%*
SMALL BUSINESSES					Total Businesses																			
	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	8	72.7%	$236	37.1%	67.1%	1	100.0%	63.0%	$10	100.0%	56.9%	0	0.0%	67.5%	$0	0.0%	57.2%	7	77.8%	65.0%	$226	39.4%	62.2%
	Upper	3	27.3%	$400	62.9%	32.9%	0	0.0%	34.9%	$0	0.0%	42.9%	1	100.0%	31.7%	$52	100.0%	42.6%	2	22.2%	33.1%	$348	60.6%	28.9%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	2.1%	$0	0.0%	0.2%	0	0.0%	0.8%	$0	0.0%	0.2%	0	0.0%	1.9%	$0	0.0%	8.9%
	Total	*11*	*100%*	*$636*	*100%*	*100%*	*1*	*100%*	*100%*	*$10*	*100%*	*100%*	*1*	*100%*	*100%*	*$52*	*100%*	*100%*	*9*	*100%*	*100%*	*$574*	*100%*	*100%*
SMALL FARM					Total Farms																			
	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	2	40.0%	$600	40.0%	47.6%	1	50.0%	57.1%	$300	50.0%	41.1%	0	0.0%	37.1%	$0	0.0%	12.7%	1	50.0%	42.9%	$300	50.0%	37.1%
	Upper	3	60.0%	$900	60.0%	52.4%	1	50.0%	42.9%	$300	50.0%	58.9%	1	100.0%	62.9%	$300	100.0%	87.3%	1	50.0%	57.1%	$300	50.0%	62.9%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*5*	*100%*	*$1,500*	*100%*	*100%*	*2*	*100%*	*100%*	*$600*	*100%*	*100%*	*1*	*100%*	*100%*	*$300*	*100%*	*100%*	*2*	*100%*	*100%*	*$600*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2
Assessment Area: KY Simpson

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	0	0.0%	$0	0.0%	18.3%	0	0.0%	2.3%	$0	0.0%	1.5%	0	0.0%	4.0%	$0	0.0%	2.4%	0	0.0%	2.5%	$0	0.0%	1.5%
	Moderate	2	11.8%	$160	5.9%	18.1%	1	16.7%	19.9%	$110	10.4%	14.1%	1	12.5%	14.2%	$50	4.9%	11.4%	0	0.0%	18.8%	$0	0.0%	14.9%
	Middle	2	11.8%	$190	7.0%	18.3%	0	0.0%	24.6%	$0	0.0%	23.6%	2	25.0%	24.7%	$190	18.8%	23.6%	0	0.0%	28.8%	$0	0.0%	27.5%
	Upper	13	76.5%	$2,355	87.1%	45.3%	5	83.3%	33.0%	$947	89.6%	39.7%	5	62.5%	33.1%	$772	76.3%	39.4%	3	100.0%	28.3%	$636	100.0%	34.7%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	20.2%	$0	0.0%	21.1%	0	0.0%	24.0%	$0	0.0%	23.3%	0	0.0%	21.5%	$0	0.0%	21.4%
	Total	*17*	*100%*	*$2,705*	*100%*	*100%*	*6*	*100%*	*100%*	*$1,057*	*100%*	*100%*	*8*	*100%*	*100%*	*$1,012*	*100%*	*100%*	*3*	*100%*	*100%*	*$636*	*100%*	*100%*
REFINANCE	Low	3	13.0%	$171	8.1%	18.3%	0	0.0%	6.0%	$0	0.0%	3.3%	1	25.0%	5.2%	$53	13.0%	2.9%	2	18.2%	2.4%	$118	10.8%	1.3%
	Moderate	5	21.7%	$256	12.1%	18.1%	3	37.5%	14.5%	$151	24.6%	8.5%	1	25.0%	10.4%	$20	4.9%	6.3%	1	9.1%	8.5%	$85	7.8%	5.2%
	Middle	5	21.7%	$533	25.2%	18.3%	0	0.0%	22.9%	$0	0.0%	20.5%	1	25.0%	24.9%	$125	30.7%	18.3%	4	36.4%	21.8%	$408	37.4%	16.8%
	Upper	10	43.5%	$1,151	54.5%	45.3%	5	62.5%	45.8%	$463	75.4%	58.2%	1	25.0%	44.0%	$209	51.4%	51.5%	4	36.4%	48.2%	$479	43.9%	53.6%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	10.8%	$0	0.0%	9.5%	0	0.0%	15.5%	$0	0.0%	21.0%	0	0.0%	19.1%	$0	0.0%	23.1%
	Total	*23*	*100%*	*$2,111*	*100%*	*100%*	*8*	*100%*	*100%*	*$614*	*100%*	*100%*	*4*	*100%*	*100%*	*$407*	*100%*	*100%*	*11*	*100%*	*100%*	*$1,090*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	$0	0.0%	18.3%	0	0.0%	5.9%	$0	0.0%	7.8%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	1	10.0%	$50	12.7%	18.1%	1	50.0%	11.8%	$50	50.0%	8.7%	0	0.0%	9.7%	$0	0.0%	8.7%	0	0.0%	17.0%	$0	0.0%	13.2%
	Middle	2	20.0%	$93	23.7%	18.3%	1	50.0%	23.5%	$50	50.0%	27.2%	1	20.0%	25.8%	$43	27.2%	24.7%	0	0.0%	19.1%	$0	0.0%	20.4%
	Upper	7	70.0%	$250	63.6%	45.3%	0	0.0%	52.9%	$0	0.0%	52.6%	4	80.0%	61.3%	$115	72.8%	63.9%	3	100.0%	59.6%	$135	100.0%	59.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	5.9%	$0	0.0%	3.7%	0	0.0%	3.2%	$0	0.0%	2.8%	0	0.0%	4.3%	$0	0.0%	6.6%
	Total	*10*	*100%*	*$393*	*100%*	*100%*	*2*	*100%*	*100%*	*$100*	*100%*	*100%*	*5*	*100%*	*100%*	*$158*	*100%*	*100%*	*3*	*100%*	*100%*	*$135*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	$0	0.0%	18.3%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	18.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	18.3%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	45.3%	0	0.0%	12.5%	$0	0.0%	0.6%	0	0.0%	11.1%	$0	0.0%	10.6%	0	0.0%	11.8%	$0	0.0%	16.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	87.5%	$0	0.0%	99.4%	0	0.0%	88.9%	$0	0.0%	89.4%	0	0.0%	88.2%	$0	0.0%	83.7%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	2	66.7%	$50	66.7%	18.3%	0	0.0%	10.0%	$0	0.0%	2.6%	1	100.0%	4.3%	$25	100.0%	2.0%	1	100.0%	4.8%	$25	100.0%	2.1%
	Moderate	0	0.0%	$0	0.0%	18.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	9.5%	$0	0.0%	2.2%
	Middle	0	0.0%	$0	0.0%	18.3%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	17.4%	$0	0.0%	27.2%	0	0.0%	33.3%	$0	0.0%	33.3%
	Upper	1	33.3%	$25	33.3%	45.3%	1	100.0%	90.0%	$25	100.0%	97.4%	0	0.0%	78.3%	$0	0.0%	70.8%	0	0.0%	47.6%	$0	0.0%	56.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	4.8%	$0	0.0%	5.6%
	Total	*3*	*100%*	*$75*	*100%*	*100%*	*1*	*100%*	*100%*	*$25*	*100%*	*100%*	*1*	*100%*	*100%*	*$25*	*100%*	*100%*	*1*	*100%*	*100%*	*$25*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2
Assessment Area: KY Simpson

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	18.3%	0	0.0%	20.0%	$0	0.0%	30.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	18.1%	0	0.0%	10.0%	$0	0.0%	6.7%	0	0.0%	20.0%	$0	0.0%	10.9%	0	0.0%	11.1%	$0	0.0%	11.6%
	Middle	0	0.0%	$0	0.0%	18.3%	0	0.0%	20.0%	$0	0.0%	5.8%	0	0.0%	26.7%	$0	0.0%	13.2%	0	0.0%	22.2%	$0	0.0%	32.2%
	Upper	0	0.0%	$0	0.0%	45.3%	0	0.0%	50.0%	$0	0.0%	57.5%	0	0.0%	53.3%	$0	0.0%	75.9%	0	0.0%	44.4%	$0	0.0%	44.9%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	22.2%	$0	0.0%	11.4%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	18.3%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	18.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	18.3%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	45.3%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	100.0%	$0	0.0%	100.0%	0	0.0%	100.0%	$0	0.0%	100.0%	0	0.0%	100.0%	$0	0.0%	100.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	5	9.4%	$221	4.2%	18.3%	0	0.0%	3.9%	$0	0.0%	1.8%	2	11.1%	4.0%	$78	4.9%	2.3%	3	16.7%	2.3%	$143	7.6%	1.3%
	Moderate	8	15.1%	$466	8.8%	18.1%	5	29.4%	16.9%	$311	17.3%	9.8%	2	11.1%	12.3%	$70	4.4%	8.8%	1	5.6%	13.5%	$85	4.5%	9.5%
	Middle	9	17.0%	$816	15.4%	18.3%	1	5.9%	22.7%	$50	2.8%	18.0%	4	22.2%	24.1%	$358	22.3%	20.1%	4	22.2%	24.6%	$408	21.6%	21.0%
	Upper	31	58.5%	$3,781	71.6%	45.3%	11	64.7%	37.8%	$1,435	79.9%	36.5%	10	55.6%	38.7%	$1,096	68.4%	41.1%	10	55.6%	38.5%	$1,250	66.3%	42.4%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	18.7%	$0	0.0%	33.8%	0	0.0%	20.9%	$0	0.0%	27.7%	0	0.0%	21.2%	$0	0.0%	25.9%
	Total	*53*	*100%*	*$5,284*	*100%*	*100%*	*17*	*100%*	*100%*	*$1,796*	*100%*	*100%*	*18*	*100%*	*100%*	*$1,602*	*100%*	*100%*	*18*	*100%*	*100%*	*$1,886*	*100%*	*100%*
Small Business						Total Businesses																		
Revenue	$1 Million or Less	6	54.5%	$98	15.4%	91.6%	0	0.0%	37.0%	$0	0.0%	12.4%	1	100.0%	48.0%	$52	100.0%	36.8%	5	55.6%	31.5%	$46	8.0%	37.3%
	Over $1 Million	4	36.4%	$528	83.0%	7.3%	1	100.0%					0	0.0%					3	33.3%				
	Total Rev. available	10	90.9%	$626	98.4%	98.9%	1	100.0%					1	100.0%					8	88.9%				
	Rev. Not Known	1	9.1%	$10	1.6%	1.1%	0	0.0%					0	0.0%					1	11.1%				
	Total	*11*	*100%*	*$636*	*100%*	*100%*	*1*	*100%*					*1*	*100%*					*9*	*100%*				
Loan Size	$100,000 or Less	9	81.8%	$203	31.9%		1	100.0%	93.3%	$10	100.0%	32.3%	1	100.0%	91.1%	$52	100.0%	34.0%	7	77.8%	89.5%	$141	24.6%	38.9%
	$100,000 - $250,000	1	9.1%	$108	17.0%		0	0.0%	1.7%	$0	0.0%	5.8%	0	0.0%	6.5%	$0	0.0%	28.8%	1	11.1%	7.3%	$108	18.8%	28.6%
	$250,001 - $1 Million	1	9.1%	$325	51.1%		0	0.0%	5.0%	$0	0.0%	61.8%	0	0.0%	2.4%	$0	0.0%	37.2%	1	11.1%	3.2%	$325	56.6%	32.5%
	Total	*11*	*100%*	*$636*	*100%*		*1*	*100%*	*100%*	*$10*	*100%*	*100%*	*1*	*100%*	*100%*	*$52*	*100%*	*100%*	*9*	*100%*	*100%*	*$574*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	6	100.0%	$98	100.0%																			
	$100,001 - $250,000	0	0.0%	$0	0.0%																			
	$250,001 - $1 Million	0	0.0%	$0	0.0%																			
	Total	*6*	*100%*	*$98*	*100%*																			
Small Farm						Total Farms																		
Revenue	$1 Million or Less	5	100.0%	$1,500	100.0%	98.8%	2	100.0%	33.3%	$600	100.0%	82.1%	1	100.0%	45.7%	$300	100.0%	77.4%	2	100.0%	50.0%	$600	100.0%	74.6%
	Over $1 Million	0	0.0%	$0	0.0%	0.0%	0	0.0%					0	0.0%					0	0.0%				
	Total Rev. available	5	100.0%	$1,500	100.0%	98.8%	2	100.0%					1	100.0%					2	100.0%				
	Not Known	0	0.0%	$0	0.0%	1.2%	0	0.0%					0	0.0%					0	0.0%				
	Total	*5*	*100%*	*$1,500*	*100%*	*100%*	*2*	*100%*					*1*	*100%*					*2*	*100%*				
Loan Size	$100,000 or Less	0	0.0%	$0	0.0%		0	0.0%	81.0%	$0	0.0%	18.9%	0	0.0%	68.6%	$0	0.0%	15.6%	0	0.0%	60.7%	$0	0.0%	18.0%
	$100,001 - $250,000	0	0.0%	$0	0.0%		0	0.0%	4.8%	$0	0.0%	9.6%	0	0.0%	22.9%	$0	0.0%	49.3%	0	0.0%	25.0%	$0	0.0%	37.7%
	$250,001 - $500,000	5	100.0%	$1,500	100.0%		2	100.0%	14.3%	$600	100.0%	71.5%	1	100.0%	8.6%	$300	100.0%	35.1%	2	100.0%	14.3%	$600	100.0%	44.3%
	Total	*5*	*100%*	*$1,500*	*100%*		*2*	*100%*	*100%*	*$600*	*100%*	*100%*	*1*	*100%*	*100%*	*$300*	*100%*	*100%*	*2*	*100%*	*100%*	*$600*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	0	0.0%	$0	0.0%																			
	$100,001 - $250,000	0	0.0%	$0	0.0%																			
	$250,001 - $500,000	5	100.0%	$1,500	100.0%																			
	Total	*5*	*100%*	*$1,500*	*100%*																			

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue.
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2
Assessment Area: NC Macon

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison 2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
HOME PURCHASE	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	9	36.0%	$2,104	25.6%	88.4%	1	16.7%	84.3%	$204	12.7%	67.0%	3	75.0%	83.5%	$415	50.6%	68.6%	5	33.3%	81.8%	$1,485	25.6%	67.2%
	Upper	16	64.0%	$6,119	74.4%	11.6%	5	83.3%	15.7%	$1,400	87.3%	33.0%	1	25.0%	16.5%	$405	49.4%	31.4%	10	66.7%	18.2%	$4,314	74.4%	32.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*25*	*100%*	*$8,223*	*100%*	*100%*	*6*	*100%*	*100%*	*$1,604*	*100%*	*100%*	*4*	*100%*	*100%*	*$820*	*100%*	*100%*	*15*	*100%*	*100%*	*$5,799*	*100%*	*100%*
REFINANCE	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	9	45.0%	$1,270	24.0%	88.4%	1	50.0%	83.3%	$60	11.2%	68.7%	3	75.0%	82.6%	$200	33.3%	59.4%	5	35.7%	78.3%	$1,010	24.3%	61.3%
	Upper	11	55.0%	$4,020	76.0%	11.6%	1	50.0%	16.7%	$475	88.8%	31.3%	1	25.0%	17.4%	$400	66.7%	40.6%	9	64.3%	21.7%	$3,145	75.7%	38.7%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*20*	*100%*	*$5,290*	*100%*	*100%*	*2*	*100%*	*100%*	*$535*	*100%*	*100%*	*4*	*100%*	*100%*	*$600*	*100%*	*100%*	*14*	*100%*	*100%*	*$4,155*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	2	25.0%	$165	13.5%	88.4%	1	25.0%	68.3%	$140	17.3%	42.3%	1	50.0%	75.5%	$25	20.0%	54.2%	0	0.0%	68.9%	$0	0.0%	52.5%
	Upper	6	75.0%	$1,053	86.5%	11.6%	3	75.0%	31.7%	$670	82.7%	57.7%	1	50.0%	24.5%	$100	80.0%	45.8%	2	100.0%	31.1%	$283	100.0%	47.5%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*8*	*100%*	*$1,218*	*100%*	*100%*	*4*	*100%*	*100%*	*$810*	*100%*	*100%*	*2*	*100%*	*100%*	*$125*	*100%*	*100%*	*2*	*100%*	*100%*	*$283*	*100%*	*100%*
MULTI FAMILY						Multi-Family Units																		
	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	86.4%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	100.0%	$0	0.0%	100.0%
	Upper	0	0.0%	$0	0.0%	13.6%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	100.0%	$0	0.0%	100.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*0%*	*$0*	*0%*	*0%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	3	60.0%	$155	22.3%	88.4%	0	0.0%	84.1%	$0	0.0%	52.1%	3	75.0%	79.2%	$155	23.7%	56.6%	0	0.0%	80.0%	$0	0.0%	53.7%
	Upper	2	40.0%	$540	77.7%	11.6%	0	0.0%	15.9%	$0	0.0%	47.9%	1	25.0%	20.8%	$500	76.3%	43.4%	1	100.0%	20.0%	$40	100.0%	46.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*5*	*100%*	*$695*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*4*	*100%*	*100%*	*$655*	*100%*	*100%*	*1*	*100%*	*100%*	*$40*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2
Assessment Area: NC Macon

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	1	100.0%	$50	100.0%	88.4%	0	0.0%	60.0%	$0	0.0%	22.2%	0	0.0%	54.5%	$0	0.0%	22.2%	1	100.0%	58.3%	$50	100.0%	28.5%
	Upper	0	0.0%	$0	0.0%	11.6%	0	0.0%	40.0%	$0	0.0%	77.8%	0	0.0%	45.5%	$0	0.0%	77.8%	0	0.0%	41.7%	$0	0.0%	71.5%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*1*	*100%*	*$50*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*1*	*100%*	*100%*	*$50*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	88.4%	0	0.0%	63.6%	$0	0.0%	58.7%	0	0.0%	90.5%	$0	0.0%	68.0%	0	0.0%	89.5%	$0	0.0%	75.0%
	Upper	0	0.0%	$0	0.0%	11.6%	0	0.0%	36.4%	$0	0.0%	41.3%	0	0.0%	9.5%	$0	0.0%	32.0%	0	0.0%	10.5%	$0	0.0%	25.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	24	40.7%	$3,744	24.2%	88.4%	3	25.0%	82.6%	$404	13.7%	65.2%	10	71.4%	82.3%	$795	36.1%	63.4%	11	33.3%	79.8%	$2,545	24.6%	63.9%
	Upper	35	59.3%	$11,732	75.8%	11.6%	9	75.0%	17.4%	$2,545	86.3%	34.8%	4	28.6%	17.7%	$1,405	63.9%	36.6%	22	66.7%	20.2%	$7,782	75.4%	36.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*59*	*100%*	*$15,476*	*100%*	*100%*	*12*	*100%*	*100%*	*$2,949*	*100%*	*100%*	*14*	*100%*	*100%*	*$2,200*	*100%*	*100%*	*33*	*100%*	*100%*	*$10,327*	*100%*	*100%*
					Total Businesses																			
SMALL BUSINESSES	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	2	6.1%	$27	1.5%	81.3%	0	0.0%	71.4%	$0	0.0%	63.3%	0	0.0%	69.7%	$0	0.0%	63.4%	2	9.1%	72.5%	$27	2.0%	64.9%
	Upper	31	93.9%	$1,796	98.5%	18.7%	5	100.0%	25.1%	$132	100.0%	34.0%	6	100.0%	25.2%	$346	100.0%	32.1%	20	90.9%	25.8%	$1,318	98.0%	34.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	3.6%	$0	0.0%	2.7%	0	0.0%	5.1%	$0	0.0%	4.4%	0	0.0%	1.7%	$0	0.0%	1.0%
	Total	*33*	*100%*	*$1,823*	*100%*	*100%*	*5*	*100%*	*100%*	*$132*	*100%*	*100%*	*6*	*100%*	*100%*	*$346*	*100%*	*100%*	*22*	*100%*	*100%*	*$1,345*	*100%*	*100%*
					Total Farms																			
SMALL FARM	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	87.2%	0	0.0%	71.4%	$0	0.0%	80.6%	0	0.0%	83.3%	$0	0.0%	90.3%	0	0.0%	87.5%	$0	0.0%	95.7%
	Upper	0	0.0%	$0	0.0%	12.8%	0	0.0%	28.6%	$0	0.0%	19.4%	0	0.0%	16.7%	$0	0.0%	9.7%	0	0.0%	12.5%	$0	0.0%	4.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2
Assessment Area: NC Macon

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	0	0.0%	$0	0.0%	18.2%	0	0.0%	3.2%	$0	0.0%	1.4%	0	0.0%	2.3%	$0	0.0%	1.0%	0	0.0%	2.8%	$0	0.0%	1.3%
	Moderate	1	4.0%	$133	1.6%	19.5%	0	0.0%	16.4%	$0	0.0%	9.6%	1	25.0%	14.1%	$133	16.2%	8.4%	0	0.0%	13.1%	$0	0.0%	7.6%
	Middle	4	16.0%	$895	10.9%	20.2%	1	16.7%	20.9%	$280	17.5%	15.1%	1	25.0%	21.2%	$163	19.9%	15.1%	2	13.3%	17.2%	$452	7.8%	12.9%
	Upper	20	80.0%	$7,195	87.5%	42.1%	5	83.3%	43.6%	$1,324	82.5%	57.6%	2	50.0%	51.1%	$524	63.9%	64.9%	13	86.7%	55.8%	$5,347	92.2%	68.6%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	15.8%	$0	0.0%	16.4%	0	0.0%	11.3%	$0	0.0%	10.6%	0	0.0%	11.1%	$0	0.0%	9.7%
	Total	*25*	*100%*	*$8,223*	*100%*	*100%*	*6*	*100%*	*100%*	*$1,604*	*100%*	*100%*	*4*	*100%*	*100%*	*$820*	*100%*	*100%*	*15*	*100%*	*100%*	*$5,799*	*100%*	*100%*
REFINANCE	Low	1	5.0%	$60	1.1%	18.2%	1	50.0%	8.0%	$60	11.2%	3.6%	0	0.0%	4.6%	$0	0.0%	1.6%	0	0.0%	2.7%	$0	0.0%	1.0%
	Moderate	3	15.0%	$329	6.2%	19.5%	0	0.0%	13.8%	$0	0.0%	8.9%	1	25.0%	10.3%	$85	14.2%	5.3%	2	14.3%	10.6%	$244	5.9%	5.7%
	Middle	0	0.0%	$0	0.0%	20.2%	0	0.0%	17.5%	$0	0.0%	11.6%	0	0.0%	15.6%	$0	0.0%	9.0%	0	0.0%	14.4%	$0	0.0%	9.7%
	Upper	15	75.0%	$4,556	86.1%	42.1%	1	50.0%	52.0%	$475	88.8%	68.2%	3	75.0%	51.3%	$515	85.8%	66.7%	11	78.6%	52.9%	$3,566	85.8%	65.6%
	Unknown	1	5.0%	$345	6.5%	0.0%	0	0.0%	8.6%	$0	0.0%	7.6%	0	0.0%	18.3%	$0	0.0%	17.3%	1	7.1%	19.5%	$345	8.3%	18.0%
	Total	*20*	*100%*	*$5,290*	*100%*	*100%*	*2*	*100%*	*100%*	*$535*	*100%*	*100%*	*4*	*100%*	*100%*	*$600*	*100%*	*100%*	*14*	*100%*	*100%*	*$4,155*	*100%*	*100%*
HOME IMPROVEMENT	Low	1	12.5%	$25	2.1%	18.2%	0	0.0%	6.3%	$0	0.0%	2.5%	1	50.0%	10.2%	$25	20.0%	3.2%	0	0.0%	4.4%	$0	0.0%	1.6%
	Moderate	0	0.0%	$0	0.0%	19.5%	0	0.0%	15.9%	$0	0.0%	7.2%	0	0.0%	10.2%	$0	0.0%	8.0%	0	0.0%	17.8%	$0	0.0%	11.2%
	Middle	0	0.0%	$0	0.0%	20.2%	0	0.0%	25.4%	$0	0.0%	13.1%	0	0.0%	18.4%	$0	0.0%	16.3%	0	0.0%	11.1%	$0	0.0%	3.8%
	Upper	7	87.5%	$1,193	97.9%	42.1%	4	100.0%	49.2%	$810	100.0%	59.2%	1	50.0%	61.2%	$100	80.0%	72.5%	2	100.0%	64.4%	$283	100.0%	82.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	3.2%	$0	0.0%	18.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	2.2%	$0	0.0%	0.6%
	Total	*8*	*100%*	*$1,218*	*100%*	*100%*	*4*	*100%*	*100%*	*$810*	*100%*	*100%*	*2*	*100%*	*100%*	*$125*	*100%*	*100%*	*2*	*100%*	*100%*	*$283*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	$0	0.0%	18.2%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	19.5%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	20.2%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	42.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	100.0%	$0	0.0%	100.0%	0	0.0%	100.0%	$0	0.0%	100.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*0%*	*$0*	*0%*	*0%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	$0	0.0%	18.2%	0	0.0%	6.8%	$0	0.0%	4.4%	0	0.0%	1.9%	$0	0.0%	1.0%	0	0.0%	3.3%	$0	0.0%	2.4%
	Moderate	0	0.0%	$0	0.0%	19.5%	0	0.0%	13.6%	$0	0.0%	11.4%	0	0.0%	17.0%	$0	0.0%	10.4%	0	0.0%	16.7%	$0	0.0%	10.9%
	Middle	1	20.0%	$10	1.4%	20.2%	0	0.0%	6.8%	$0	0.0%	2.6%	1	25.0%	22.6%	$10	1.5%	11.5%	0	0.0%	20.0%	$0	0.0%	13.6%
	Upper	4	80.0%	$685	98.6%	42.1%	0	0.0%	70.5%	$0	0.0%	80.2%	3	75.0%	58.5%	$645	98.5%	77.1%	1	100.0%	60.0%	$40	100.0%	73.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	2.3%	$0	0.0%	1.4%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*5*	*100%*	*$695*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*4*	*100%*	*100%*	*$655*	*100%*	*100%*	*1*	*100%*	*100%*	*$40*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2
Assessment Area: NC Macon

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	18.2%	0	0.0%	12.0%	$0	0.0%	4.5%	0	0.0%	4.5%	$0	0.0%	2.2%	0	0.0%	4.2%	$0	0.0%	1.1%
	Moderate	0	0.0%	$0	0.0%	19.5%	0	0.0%	12.0%	$0	0.0%	11.9%	0	0.0%	18.2%	$0	0.0%	5.7%	0	0.0%	8.3%	$0	0.0%	5.1%
	Middle	0	0.0%	$0	0.0%	20.2%	0	0.0%	20.0%	$0	0.0%	23.6%	0	0.0%	18.2%	$0	0.0%	11.5%	0	0.0%	8.3%	$0	0.0%	2.2%
	Upper	1	100.0%	$50	100.0%	42.1%	0	0.0%	56.0%	$0	0.0%	60.0%	0	0.0%	54.5%	$0	0.0%	79.2%	1	100.0%	75.0%	$50	100.0%	84.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	4.5%	$0	0.0%	1.4%	0	0.0%	4.2%	$0	0.0%	6.8%
	Total	*1*	*100%*	*$50*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*1*	*100%*	*100%*	*$50*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	18.2%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	19.5%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	20.2%	0	0.0%	9.1%	$0	0.0%	6.5%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	42.1%	0	0.0%	18.2%	$0	0.0%	25.6%	0	0.0%	9.5%	$0	0.0%	22.8%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	72.7%	$0	0.0%	67.9%	0	0.0%	90.5%	$0	0.0%	77.2%	0	0.0%	100.0%	$0	0.0%	100.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	2	3.4%	$85	0.5%	18.2%	1	8.3%	5.0%	$60	2.0%	2.1%	1	7.1%	3.3%	$25	1.1%	1.2%	0	0.0%	2.8%	$0	0.0%	1.1%
	Moderate	4	6.8%	$462	3.0%	19.5%	0	0.0%	15.3%	$0	0.0%	9.3%	2	14.3%	12.7%	$218	9.9%	7.1%	2	6.1%	12.1%	$244	2.4%	6.8%
	Middle	5	8.5%	$905	5.8%	20.2%	1	8.3%	19.6%	$280	9.5%	14.1%	2	14.3%	19.1%	$173	7.9%	12.6%	2	6.1%	15.7%	$452	4.4%	11.1%
	Upper	47	79.7%	$13,679	88.4%	42.1%	10	83.3%	47.2%	$2,609	88.5%	60.6%	9	64.3%	51.1%	$1,784	81.1%	64.9%	28	84.8%	54.6%	$9,286	89.9%	67.2%
	Unknown	1	1.7%	$345	2.2%	0.0%	0	0.0%	12.9%	$0	0.0%	13.8%	0	0.0%	13.8%	$0	0.0%	14.1%	1	3.0%	14.8%	$345	3.3%	13.8%
	Total	*59*	*100%*	*$15,476*	*100%*	*100%*	*12*	*100%*	*100%*	*$2,949*	*100%*	*100%*	*14*	*100%*	*100%*	*$2,200*	*100%*	*100%*	*33*	*100%*	*100%*	*$10,327*	*100%*	*100%*
Small Business						Total Businesses																		
Revenue	$1 Million or Less	16	48.5%	$419	23.0%	93.7%	4	80.0%	45.0%	$82	62.1%	42.2%	4	66.7%	43.6%	$84	24.3%	42.0%	8	36.4%	40.2%	$253	18.8%	30.3%
	Over $1 Million	8	24.2%	$1,007	55.2%	5.1%	1	20.0%					2	33.3%					5	22.7%				
	Total Rev. available	24	72.7%	$1,426	78.2%	98.8%	5	100.0%					6	100.0%					13	59.1%				
	Rev. Not Known	9	27.3%	$397	21.8%	1.2%	0	0.0%					0	0.0%					9	40.9%				
	Total	*33*	*100%*	*$1,823*	*100%*	*100%*	*5*	*100%*					*6*	*100%*					*22*	*100%*				
Loan Size	$100,000 or Less	26	78.8%	$641	35.2%		5	100.0%	95.8%	$132	100.0%	54.1%	4	66.7%	96.0%	$84	24.3%	59.2%	17	77.3%	92.1%	$425	31.6%	48.8%
	$100,001 - $250,000	6	18.2%	$860	47.2%		0	0.0%	2.6%	$0	0.0%	16.3%	2	33.3%	2.8%	$262	75.7%	18.9%	4	18.2%	4.9%	$598	44.5%	19.1%
	$250,001 - $1 Million	1	3.0%	$322	17.7%		0	0.0%	1.5%	$0	0.0%	29.6%	0	0.0%	1.2%	$0	0.0%	21.9%	1	4.5%	3.0%	$322	23.9%	32.1%
	Total	*33*	*100%*	*$1,823*	*100%*		*5*	*100%*	*100%*	*$132*	*100%*	*100%*	*6*	*100%*	*100%*	*$346*	*100%*	*100%*	*22*	*100%*	*100%*	*$1,345*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	15	93.8%	$317	75.7%																			
	$100,001 - $250,000	1	6.3%	$102	24.3%																			
	$250,001 - $1 Million	0	0.0%	$0	0.0%																			
	Total	*16*	*100%*	*$419*	*100%*																			
Small Farm						Total Farms																		
Revenue	$1 Million or Less	0	0.0%	$0	0.0%	97.4%	0	0.0%	42.9%	$0	0.0%	74.8%	0	0.0%	66.7%	$0	0.0%	51.6%	0	0.0%	75.0%	$0	0.0%	83.3%
	Over $1 Million	0	0.0%	$0	0.0%	0.0%	0	0.0%					0	0.0%					0	0.0%				
	Total Rev. available	0	0.0%	$0	0.0%	97.4%	0	0.0%					0	0.0%					0	0.0%				
	Not Known	0	0.0%	$0	0.0%	2.6%	0	0.0%					0	0.0%					0	0.0%				
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*					*0*	*0%*					*0*	*0%*				
Loan Size	$100,000 or Less	0	0.0%	$0	0.0%		0	0.0%	85.7%	$0	0.0%	42.7%	0	0.0%	100.0%	$0	0.0%	100.0%	0	0.0%	87.5%	$0	0.0%	60.0%
	$100,001 - $250,000	0	0.0%	$0	0.0%		0	0.0%	14.3%	$0	0.0%	57.3%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	12.5%	$0	0.0%	40.0%
	$250,001 - $500,000	0	0.0%	$0	0.0%		0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*		*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	0	0.0%	$0	0.0%																			
	$100,001 - $250,000	0	0.0%	$0	0.0%																			
	$250,001 - $500,000	0	0.0%	$0	0.0%																			
	Total	*0*	*0%*	*$0*	*0%*																			

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue.
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2
Assessment Area: NC Raleigh

Product Type	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison 2018						2019						2020					
		Bank Count		Bank Dollar		Owner Occupied Units	Count Bank		Count Agg	Dollar Bank		Dollar Agg	Count Bank		Count Agg	Dollar Bank		Dollar Agg	Count Bank		Count Agg	Dollar Bank		Dollar Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
HOME PURCHASE	Low	5	2.1%	$1,040	1.2%	2.1%	2	2.5%	2.2%	$293	1.5%	1.7%	2	2.9%	2.5%	$468	2.1%	2.0%	1	1.1%	2.1%	$279	0.6%	1.6%
	Moderate	44	18.3%	$9,675	11.3%	19.2%	22	27.5%	17.5%	$3,660	18.4%	13.0%	8	11.6%	17.6%	$2,066	9.4%	13.2%	14	15.2%	17.3%	$3,949	9.0%	13.3%
	Middle	90	37.3%	$25,187	29.3%	34.3%	26	32.5%	34.6%	$5,597	28.2%	31.0%	31	44.9%	35.1%	$7,648	34.9%	31.2%	33	35.9%	35.4%	$11,942	27.1%	31.9%
	Upper	102	42.3%	$49,934	58.2%	44.5%	30	37.5%	45.6%	$10,318	51.9%	54.2%	28	40.6%	44.7%	$11,728	53.5%	53.6%	44	47.8%	45.2%	$27,888	63.3%	53.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*241*	*100%*	*$85,836*	*100%*	*100%*	*80*	*100%*	*100%*	*$19,868*	*100%*	*100%*	*69*	*100%*	*100%*	*$21,910*	*100%*	*100%*	*92*	*100%*	*100%*	*$44,058*	*100%*	*100%*
REFINANCE	Low	2	1.1%	$699	1.1%	2.1%	0	0.0%	2.3%	$0	0.0%	1.8%	0	0.0%	1.8%	$0	0.0%	1.3%	2	1.3%	1.7%	$699	1.3%	1.4%
	Moderate	19	10.4%	$3,661	5.7%	19.2%	1	14.3%	18.6%	$73	3.1%	13.8%	2	8.7%	15.9%	$500	6.0%	11.4%	16	10.5%	12.4%	$3,088	5.8%	9.3%
	Middle	56	30.8%	$14,294	22.3%	34.3%	2	28.6%	34.3%	$245	10.4%	30.4%	6	26.1%	32.8%	$1,297	15.6%	28.6%	48	31.6%	30.8%	$12,752	23.8%	27.1%
	Upper	105	57.7%	$45,532	70.9%	44.5%	4	57.1%	44.7%	$2,033	86.5%	53.9%	15	65.2%	49.5%	$6,508	78.4%	58.7%	86	56.6%	55.1%	$36,991	69.1%	62.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*182*	*100%*	*$64,186*	*100%*	*100%*	*7*	*100%*	*100%*	*$2,351*	*100%*	*100%*	*23*	*100%*	*100%*	*$8,305*	*100%*	*100%*	*152*	*100%*	*100%*	*$53,530*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	$0	0.0%	2.1%	0	0.0%	2.1%	$0	0.0%	2.2%	0	0.0%	1.9%	$0	0.0%	1.6%	0	0.0%	1.7%	$0	0.0%	1.4%
	Moderate	2	8.7%	$120	4.9%	19.2%	1	25.0%	13.9%	$20	4.1%	10.6%	0	0.0%	14.1%	$0	0.0%	10.5%	1	7.7%	14.2%	$100	8.4%	10.8%
	Middle	4	17.4%	$422	17.1%	34.3%	2	50.0%	31.8%	$367	75.4%	26.5%	1	16.7%	33.7%	$20	2.6%	28.1%	1	7.7%	31.5%	$35	2.9%	25.6%
	Upper	17	73.9%	$1,922	78.0%	44.5%	1	25.0%	52.2%	$100	20.5%	60.7%	5	83.3%	50.3%	$763	97.4%	59.9%	11	84.6%	52.6%	$1,059	88.7%	62.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*23*	*100%*	*$2,464*	*100%*	*100%*	*4*	*100%*	*100%*	*$487*	*100%*	*100%*	*6*	*100%*	*100%*	*$783*	*100%*	*100%*	*13*	*100%*	*100%*	*$1,194*	*100%*	*100%*
MULTI FAMILY						Multi-Family Units																		
	Low	0	0.0%	$0	0.0%	10.8%	0	0.0%	11.8%	$0	0.0%	11.4%	0	0.0%	16.1%	$0	0.0%	10.3%	0	0.0%	15.3%	$0	0.0%	8.0%
	Moderate	0	0.0%	$0	0.0%	25.6%	0	0.0%	25.9%	$0	0.0%	28.1%	0	0.0%	33.3%	$0	0.0%	22.8%	0	0.0%	37.8%	$0	0.0%	21.7%
	Middle	1	100.0%	$2,371	100.0%	29.3%	1	100.0%	41.2%	$2,371	100.0%	33.2%	0	0.0%	28.7%	$0	0.0%	33.4%	0	0.0%	30.6%	$0	0.0%	39.2%
	Upper	0	0.0%	$0	0.0%	34.2%	0	0.0%	21.2%	$0	0.0%	27.3%	0	0.0%	21.8%	$0	0.0%	33.5%	0	0.0%	16.3%	$0	0.0%	31.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*1*	*100%*	*$2,371*	*100%*	*100%*	*1*	*100%*	*100%*	*$2,371*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	1	4.5%	$90	3.7%	2.1%	0	0.0%	1.8%	$0	0.0%	1.2%	0	0.0%	1.6%	$0	0.0%	1.3%	1	10.0%	1.3%	$90	8.0%	1.4%
	Moderate	0	0.0%	$0	0.0%	19.2%	0	0.0%	12.8%	$0	0.0%	8.7%	0	0.0%	12.7%	$0	0.0%	8.4%	0	0.0%	12.6%	$0	0.0%	8.2%
	Middle	7	31.8%	$672	28.0%	34.3%	0	0.0%	31.2%	$0	0.0%	24.5%	3	60.0%	32.9%	$372	82.3%	25.7%	4	40.0%	28.6%	$300	26.8%	23.9%
	Upper	14	63.6%	$1,642	68.3%	44.5%	7	100.0%	54.3%	$832	100.0%	65.6%	2	40.0%	52.8%	$80	17.7%	64.6%	5	50.0%	57.5%	$730	65.2%	66.4%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*22*	*100%*	*$2,404*	*100%*	*100%*	*7*	*100%*	*100%*	*$832*	*100%*	*100%*	*5*	*100%*	*100%*	*$452*	*100%*	*100%*	*10*	*100%*	*100%*	*$1,120*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2
Assessment Area: NC Raleigh

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	2.1%	0	0.0%	2.2%	$0	0.0%	3.5%	0	0.0%	1.3%	$0	0.0%	1.1%	0	0.0%	1.3%	$0	0.0%	0.6%
	Moderate	0	0.0%	$0	0.0%	19.2%	0	0.0%	15.8%	$0	0.0%	9.6%	0	0.0%	17.9%	$0	0.0%	11.8%	0	0.0%	13.0%	$0	0.0%	8.3%
	Middle	2	66.7%	$366	91.3%	34.3%	1	100.0%	36.2%	$90	100.0%	28.2%	1	50.0%	36.4%	$276	88.7%	26.1%	0	0.0%	34.5%	$0	0.0%	23.5%
	Upper	1	33.3%	$35	8.7%	44.5%	0	0.0%	45.9%	$0	0.0%	58.7%	1	50.0%	44.4%	$35	11.3%	61.1%	0	0.0%	51.2%	$0	0.0%	67.6%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*3*	*100%*	*$401*	*100%*	*100%*	*1*	*100%*	*100%*	*$90*	*100%*	*100%*	*2*	*100%*	*100%*	*$311*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	2.1%	0	0.0%	3.3%	$0	0.0%	2.2%	0	0.0%	2.1%	$0	0.0%	0.9%	0	0.0%	2.1%	$0	0.0%	1.6%
	Moderate	0	0.0%	$0	0.0%	19.2%	0	0.0%	32.9%	$0	0.0%	22.5%	0	0.0%	37.6%	$0	0.0%	27.3%	0	0.0%	38.2%	$0	0.0%	26.5%
	Middle	0	0.0%	$0	0.0%	34.3%	0	0.0%	33.2%	$0	0.0%	29.6%	0	0.0%	34.8%	$0	0.0%	32.6%	0	0.0%	38.7%	$0	0.0%	37.7%
	Upper	0	0.0%	$0	0.0%	44.5%	0	0.0%	30.7%	$0	0.0%	45.7%	0	0.0%	25.6%	$0	0.0%	39.2%	0	0.0%	21.1%	$0	0.0%	34.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	8	1.7%	$1,829	1.2%	2.1%	2	2.0%	2.2%	$293	1.1%	2.5%	2	1.9%	2.2%	$468	1.5%	2.3%	4	1.5%	1.9%	$1,068	1.1%	1.6%
	Moderate	65	13.8%	$13,456	8.5%	19.2%	24	24.0%	17.4%	$3,753	14.4%	14.4%	10	9.5%	16.8%	$2,566	8.1%	13.2%	31	11.6%	14.5%	$7,137	7.1%	11.2%
	Middle	160	33.9%	$43,312	27.5%	34.3%	32	32.0%	34.2%	$8,670	33.3%	30.8%	42	40.0%	34.1%	$9,613	30.3%	30.3%	86	32.2%	32.4%	$25,029	25.1%	29.2%
	Upper	239	50.6%	$99,065	62.8%	44.5%	42	42.0%	46.1%	$13,283	51.1%	52.2%	51	48.6%	46.9%	$19,114	60.2%	54.2%	146	54.7%	51.3%	$66,668	66.7%	57.9%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*472*	*100%*	*$157,662*	*100%*	*100%*	*100*	*100%*	*100%*	*$25,999*	*100%*	*100%*	*105*	*100%*	*100%*	*$31,761*	*100%*	*100%*	*267*	*100%*	*100%*	*$99,902*	*100%*	*100%*
						Total Businesses																		
SMALL BUSINESSES	Low	3	4.8%	$236	3.0%	4.1%	1	7.1%	4.1%	$202	9.2%	5.0%	0	0.0%	3.9%	$0	0.0%	4.8%	2	5.9%	3.9%	$34	0.9%	4.6%
	Moderate	11	17.5%	$1,786	22.8%	19.8%	2	14.3%	17.1%	$236	10.8%	18.4%	1	6.7%	17.7%	$300	17.5%	17.1%	8	23.5%	18.7%	$1,250	31.7%	18.9%
	Middle	27	42.9%	$2,642	33.7%	32.7%	7	50.0%	31.5%	$635	29.0%	33.1%	8	53.3%	31.6%	$698	40.7%	32.1%	12	35.3%	32.2%	$1,309	33.2%	33.8%
	Upper	22	34.9%	$3,185	40.6%	43.2%	4	28.6%	46.3%	$1,113	50.9%	42.7%	6	40.0%	45.8%	$717	41.8%	45.2%	12	35.3%	44.7%	$1,355	34.3%	42.0%
	Unknown	0	0.0%	$0	0.0%	0.1%	0	0.0%	0.1%	$0	0.0%	0.1%	0	0.0%	0.1%	$0	0.0%	0.1%	0	0.0%	0.1%	$0	0.0%	0.3%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	0.9%	$0	0.0%	0.7%	0	0.0%	1.0%	$0	0.0%	0.7%	0	0.0%	0.4%	$0	0.0%	0.4%
	Total	*63*	*100%*	*$7,849*	*100%*	*100%*	*14*	*100%*	*100%*	*$2,186*	*100%*	*100%*	*15*	*100%*	*100%*	*$1,715*	*100%*	*100%*	*34*	*100%*	*100%*	*$3,948*	*100%*	*100%*
						Total Farms																		
SMALL FARM	Low	0	0.0%	$0	0.0%	2.4%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	2.1%	$0	0.0%	7.2%	0	0.0%	1.1%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	16.0%	0	0.0%	12.5%	$0	0.0%	3.5%	0	0.0%	16.0%	$0	0.0%	9.0%	0	0.0%	16.1%	$0	0.0%	21.2%
	Middle	0	0.0%	$0	0.0%	41.2%	0	0.0%	34.1%	$0	0.0%	31.7%	0	0.0%	35.1%	$0	0.0%	38.3%	0	0.0%	39.1%	$0	0.0%	37.4%
	Upper	0	0.0%	$0	0.0%	40.4%	0	0.0%	48.9%	$0	0.0%	63.7%	0	0.0%	42.6%	$0	0.0%	44.3%	0	0.0%	41.4%	$0	0.0%	40.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	4.5%	$0	0.0%	1.1%	0	0.0%	4.3%	$0	0.0%	1.2%	0	0.0%	2.3%	$0	0.0%	0.5%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2
Assessment Area: NC Raleigh

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	8	3.3%	$1,433	1.7%	19.9%	1	1.3%	5.3%	$108	0.5%	2.8%	4	5.8%	6.9%	$569	2.6%	3.8%	3	3.3%	7.0%	$756	1.7%	4.0%
	Moderate	34	14.1%	$7,571	8.8%	16.2%	11	13.8%	15.6%	$2,090	10.5%	11.0%	9	13.0%	19.8%	$1,989	9.1%	14.7%	14	15.2%	19.7%	$3,492	7.9%	15.1%
	Middle	38	15.8%	$10,077	11.7%	18.8%	18	22.5%	22.0%	$4,458	22.4%	19.9%	10	14.5%	22.7%	$2,832	12.9%	21.1%	10	10.9%	22.1%	$2,787	6.3%	20.8%
	Upper	158	65.6%	$65,627	76.5%	45.1%	49	61.3%	44.4%	$12,748	64.2%	53.9%	45	65.2%	41.0%	$16,248	74.2%	51.2%	64	69.6%	42.4%	$36,631	83.1%	51.4%
	Unknown	3	1.2%	$1,128	1.3%	0.0%	1	1.3%	12.7%	$464	2.3%	12.4%	1	1.4%	9.6%	$272	1.2%	9.1%	1	1.1%	8.8%	$392	0.9%	8.7%
	Total	*241*	*100%*	*$85,836*	*100%*	*100%*	*80*	*100%*	*100%*	*$19,868*	*100%*	*100%*	*69*	*100%*	*100%*	*$21,910*	*100%*	*100%*	*92*	*100%*	*100%*	*$44,058*	*100%*	*100%*
REFINANCE	Low	7	3.8%	$999	1.6%	19.9%	1	14.3%	8.8%	$104	4.4%	5.3%	0	0.0%	7.1%	$0	0.0%	3.8%	6	3.9%	4.4%	$895	1.7%	2.3%
	Moderate	26	14.3%	$5,484	8.5%	16.2%	1	14.3%	18.4%	$141	6.0%	14.0%	3	13.0%	15.2%	$664	8.0%	10.6%	22	14.5%	12.8%	$4,679	8.7%	9.2%
	Middle	29	15.9%	$7,157	11.2%	18.8%	1	14.3%	21.3%	$141	6.0%	18.9%	3	13.0%	21.6%	$383	4.6%	19.4%	25	16.4%	20.7%	$6,633	12.4%	18.7%
	Upper	115	63.2%	$48,842	76.1%	45.1%	4	57.1%	41.6%	$1,965	83.6%	51.1%	16	69.6%	41.7%	$6,702	80.7%	50.7%	95	62.5%	47.6%	$40,175	75.1%	54.8%
	Unknown	5	2.7%	$1,704	2.7%	0.0%	0	0.0%	9.9%	$0	0.0%	10.7%	1	4.3%	14.4%	$556	6.7%	15.5%	4	2.6%	14.5%	$1,148	2.1%	14.9%
	Total	*182*	*100%*	*$64,186*	*100%*	*100%*	*7*	*100%*	*100%*	*$2,351*	*100%*	*100%*	*23*	*100%*	*100%*	*$8,305*	*100%*	*100%*	*152*	*100%*	*100%*	*$53,530*	*100%*	*100%*
HOME IMPROVEMENT	Low	1	4.3%	$20	0.8%	19.9%	1	25.0%	4.5%	$20	4.1%	2.6%	0	0.0%	5.4%	$0	0.0%	3.2%	0	0.0%	5.6%	$0	0.0%	3.2%
	Moderate	1	4.3%	$15	0.6%	16.2%	0	0.0%	12.1%	$0	0.0%	7.8%	0	0.0%	15.3%	$0	0.0%	11.3%	1	7.7%	13.4%	$15	1.3%	9.1%
	Middle	4	17.4%	$346	14.0%	18.8%	0	0.0%	21.4%	$0	0.0%	18.1%	1	16.7%	22.6%	$20	2.6%	18.6%	3	23.1%	20.3%	$326	27.3%	17.5%
	Upper	16	69.6%	$1,883	76.4%	45.1%	3	75.0%	58.6%	$467	95.9%	65.2%	5	83.3%	54.2%	$763	97.4%	64.1%	8	61.5%	58.1%	$653	54.7%	66.3%
	Unknown	1	4.3%	$200	8.1%	0.0%	0	0.0%	3.3%	$0	0.0%	6.3%	0	0.0%	2.5%	$0	0.0%	2.9%	1	7.7%	2.7%	$200	16.8%	3.9%
	Total	*23*	*100%*	*$2,464*	*100%*	*100%*	*4*	*100%*	*100%*	*$487*	*100%*	*100%*	*6*	*100%*	*100%*	*$783*	*100%*	*100%*	*13*	*100%*	*100%*	*$1,194*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	$0	0.0%	19.9%	0	0.0%	1.2%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	16.2%	0	0.0%	1.2%	$0	0.0%	0.0%	0	0.0%	2.3%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	18.8%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	1.1%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	45.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	1.1%	$0	0.0%	0.0%	0	0.0%	5.1%	$0	0.0%	0.5%
	Unknown	1	100.0%	$2,371	100.0%	0.0%	1	100.0%	97.6%	$2,371	100.0%	100.0%	0	0.0%	95.4%	$0	0.0%	99.9%	0	0.0%	94.9%	$0	0.0%	99.5%
	Total	*1*	*100%*	*$2,371*	*100%*	*100%*	*1*	*100%*	*100%*	*$2,371*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	$0	0.0%	19.9%	0	0.0%	5.3%	$0	0.0%	2.8%	0	0.0%	5.1%	$0	0.0%	2.7%	0	0.0%	5.0%	$0	0.0%	2.6%
	Moderate	4	18.2%	$165	6.9%	16.2%	1	14.3%	12.7%	$50	6.0%	8.3%	2	40.0%	14.2%	$65	14.4%	9.8%	1	10.0%	11.6%	$50	4.5%	6.6%
	Middle	6	27.3%	$459	19.1%	18.8%	1	14.3%	20.8%	$246	29.6%	15.2%	2	40.0%	23.9%	$63	13.9%	17.9%	3	30.0%	18.9%	$150	13.4%	14.4%
	Upper	12	54.5%	$1,780	74.0%	45.1%	5	71.4%	59.1%	$536	64.4%	71.4%	1	20.0%	55.3%	$324	71.7%	68.4%	6	60.0%	61.6%	$920	82.1%	73.6%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	2.1%	$0	0.0%	2.3%	0	0.0%	1.4%	$0	0.0%	1.1%	0	0.0%	2.7%	$0	0.0%	2.8%
	Total	*22*	*100%*	*$2,404*	*100%*	*100%*	*7*	*100%*	*100%*	*$832*	*100%*	*100%*	*5*	*100%*	*100%*	*$452*	*100%*	*100%*	*10*	*100%*	*100%*	*$1,120*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2
Assessment Area: NC Raleigh

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	19.9%	0	0.0%	7.7%	$0	0.0%	5.4%	0	0.0%	7.5%	$0	0.0%	4.4%	0	0.0%	7.9%	$0	0.0%	6.5%
	Moderate	0	0.0%	$0	0.0%	16.2%	0	0.0%	14.4%	$0	0.0%	13.7%	0	0.0%	17.9%	$0	0.0%	12.0%	0	0.0%	16.9%	$0	0.0%	10.5%
	Middle	3	100.0%	$401	100.0%	18.8%	1	100.0%	21.6%	$90	100.0%	15.2%	2	100.0%	24.5%	$311	100.0%	20.8%	0	0.0%	16.4%	$0	0.0%	13.0%
	Upper	0	0.0%	$0	0.0%	45.1%	0	0.0%	49.3%	$0	0.0%	55.4%	0	0.0%	44.6%	$0	0.0%	56.0%	0	0.0%	49.4%	$0	0.0%	61.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	7.0%	$0	0.0%	10.4%	0	0.0%	5.5%	$0	0.0%	6.7%	0	0.0%	9.5%	$0	0.0%	8.2%
	Total	*3*	*100%*	*$401*	*100%*	*100%*	*1*	*100%*	*100%*	*$90*	*100%*	*100%*	*2*	*100%*	*100%*	*$311*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	19.9%	0	0.0%	0.5%	$0	0.0%	0.4%	0	0.0%	0.3%	$0	0.0%	0.3%	0	0.0%	0.1%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	16.2%	0	0.0%	1.3%	$0	0.0%	0.7%	0	0.0%	0.5%	$0	0.0%	0.6%	0	0.0%	0.2%	$0	0.0%	0.1%
	Middle	0	0.0%	$0	0.0%	18.8%	0	0.0%	1.6%	$0	0.0%	0.6%	0	0.0%	1.6%	$0	0.0%	3.3%	0	0.0%	0.1%	$0	0.0%	0.1%
	Upper	0	0.0%	$0	0.0%	45.1%	0	0.0%	2.9%	$0	0.0%	2.6%	0	0.0%	4.6%	$0	0.0%	9.4%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	93.7%	$0	0.0%	95.7%	0	0.0%	93.0%	$0	0.0%	86.4%	0	0.0%	99.7%	$0	0.0%	99.7%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	16	3.4%	$2,452	1.6%	19.9%	3	3.0%	5.9%	$232	0.9%	3.0%	4	3.8%	6.7%	$569	1.8%	3.5%	9	3.4%	5.2%	$1,651	1.7%	2.9%
	Moderate	65	13.8%	$13,235	8.4%	16.2%	13	13.0%	15.4%	$2,281	8.8%	10.3%	14	13.3%	17.4%	$2,718	8.6%	12.0%	38	14.2%	14.9%	$8,236	8.2%	11.0%
	Middle	80	16.9%	$18,440	11.7%	18.8%	21	21.0%	21.3%	$4,935	19.0%	17.7%	18	17.1%	22.1%	$3,609	11.4%	18.8%	41	15.4%	20.7%	$9,896	9.9%	18.7%
	Upper	301	63.8%	$118,132	74.9%	45.1%	61	61.0%	45.0%	$15,716	60.4%	48.9%	67	63.8%	42.3%	$24,037	75.7%	47.6%	173	64.8%	45.9%	$78,379	78.5%	51.8%
	Unknown	10	2.1%	$5,403	3.4%	0.0%	2	2.0%	12.3%	$2,835	10.9%	20.1%	2	1.9%	11.5%	$828	2.6%	18.0%	6	2.2%	13.2%	$1,740	1.7%	15.7%
	Total	*472*	*100%*	*$157,662*	*100%*	*100%*	*100*	*100%*	*100%*	*$25,999*	*100%*	*100%*	*105*	*100%*	*100%*	*$31,761*	*100%*	*100%*	*267*	*100%*	*100%*	*$99,902*	*100%*	*100%*
Small Business						Total Businesses																		
Revenue	$1 Million or Less	33	52.4%	$1,227	15.6%	92.7%	7	50.0%	47.7%	$450	20.6%	34.6%	9	60.0%	48.0%	$316	18.4%	37.4%	17	50.0%	42.5%	$461	11.7%	28.9%
	Over $1 Million	25	39.7%	$6,436	82.0%	6.4%	6	42.9%					6	40.0%					13	38.2%				
	Total Rev. available	58	92.1%	$7,663	97.6%	99.1%	13	92.9%					15	100.0%					30	88.2%				
	Rev. Not Known	5	7.9%	$186	2.4%	1.0%	1	7.1%					0	0.0%					4	11.8%				
	Total	*63*	*100%*	*$7,849*	*100%*	*100%*	*14*	*100%*					*15*	*100%*					*34*	*100%*				
Loan Size	$100,000 or Less	47	74.6%	$1,672	21.3%		10	71.4%	93.0%	$448	20.5%	37.7%	11	73.3%	93.3%	$365	21.3%	38.2%	26	76.5%	86.8%	$859	21.8%	31.7%
	$100,000 - $250,000	7	11.1%	$1,287	16.4%		2	14.3%	3.4%	$338	15.5%	15.0%	1	6.7%	3.2%	$250	14.6%	14.4%	4	11.8%	7.4%	$699	17.7%	20.2%
	$250,001 - $1 Million	9	14.3%	$4,890	62.3%		2	14.3%	3.6%	$1,400	64.0%	47.3%	3	20.0%	3.4%	$1,100	64.1%	47.4%	4	11.8%	5.8%	$2,390	60.5%	48.1%
	Total	*63*	*100%*	*$7,849*	*100%*		*14*	*100%*	*100%*	*$2,186*	*100%*	*100%*	*15*	*100%*	*100%*	*$1,715*	*100%*	*100%*	*34*	*100%*	*100%*	*$3,948*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	31	93.9%	$889	72.5%																			
	$100,001 - $250,000	2	6.1%	$338	27.5%																			
	$250,001 - $1 Million	0	0.0%	$0	0.0%																			
	Total	*33*	*100%*	*$1,227*	*100%*																			
Small Farm						Total Farms																		
Revenue	$1 Million or Less	0	0.0%	$0	0.0%	97.9%	0	0.0%	58.0%	$0	0.0%	86.8%	0	0.0%	64.9%	$0	0.0%	81.1%	0	0.0%	63.2%	$0	0.0%	57.6%
	Over $1 Million	0	0.0%	$0	0.0%	1.5%	0	0.0%					0	0.0%					0	0.0%				
	Total Rev. available	0	0.0%	$0	0.0%	99.4%	0	0.0%					0	0.0%					0	0.0%				
	Not Known	0	0.0%	$0	0.0%	0.6%	0	0.0%					0	0.0%					0	0.0%				
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*					*0*	*0%*					*0*	*0%*				
Loan Size	$100,000 or Less	0	0.0%	$0	0.0%		0	0.0%	87.5%	$0	0.0%	32.3%	0	0.0%	89.4%	$0	0.0%	42.7%	0	0.0%	79.3%	$0	0.0%	33.2%
	$100,001 - $250,000	0	0.0%	$0	0.0%		0	0.0%	6.8%	$0	0.0%	25.6%	0	0.0%	8.5%	$0	0.0%	38.2%	0	0.0%	16.1%	$0	0.0%	42.6%
	$250,001 - $500,000	0	0.0%	$0	0.0%		0	0.0%	5.7%	$0	0.0%	42.1%	0	0.0%	2.1%	$0	0.0%	19.1%	0	0.0%	4.6%	$0	0.0%	24.2%
	Total	*0*	*0%*	*$0*	*0%*		*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	0	0.0%	$0	0.0%																			
	$100,001 - $250,000	0	0.0%	$0	0.0%																			
	$250,001 - $500,000	0	0.0%	$0	0.0%																			
	Total	*0*	*0%*	*$0*	*0%*																			

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue.
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2
Assessment Area: LA Alexandria

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
HOME PURCHASE	Low	0	0.0%	$0	0.0%	4.5%	0	0.0%	1.1%	$0	0.0%	0.7%	0	0.0%	1.9%	$0	0.0%	1.5%	0	0.0%	1.3%	$0	0.0%	0.7%
	Moderate	23	33.3%	$3,965	29.1%	8.5%	3	17.6%	5.4%	$511	18.1%	4.0%	10	34.5%	6.5%	$1,854	28.5%	5.3%	10	43.5%	5.9%	$1,600	37.1%	4.0%
	Middle	22	31.9%	$4,622	33.9%	45.0%	8	47.1%	42.0%	$1,144	40.6%	39.6%	9	31.0%	39.5%	$2,545	39.1%	38.4%	5	21.7%	39.6%	$933	21.6%	37.8%
	Upper	24	34.8%	$5,050	37.0%	42.0%	6	35.3%	51.5%	$1,162	41.2%	55.7%	10	34.5%	52.1%	$2,104	32.4%	54.8%	8	34.8%	53.3%	$1,784	41.3%	57.5%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*69*	*100%*	*$13,637*	*100%*	*100%*	*17*	*100%*	*100%*	*$2,817*	*100%*	*100%*	*29*	*100%*	*100%*	*$6,503*	*100%*	*100%*	*23*	*100%*	*100%*	*$4,317*	*100%*	*100%*
REFINANCE	Low	0	0.0%	$0	0.0%	4.5%	0	0.0%	2.1%	$0	0.0%	0.8%	0	0.0%	1.9%	$0	0.0%	0.8%	0	0.0%	1.0%	$0	0.0%	0.5%
	Moderate	8	10.0%	$978	8.7%	8.5%	3	10.3%	7.2%	$191	5.8%	5.4%	1	4.5%	7.8%	$116	5.3%	5.3%	4	13.8%	4.2%	$671	11.7%	2.9%
	Middle	28	35.0%	$4,627	41.3%	45.0%	10	34.5%	43.5%	$1,302	39.6%	44.0%	7	31.8%	38.7%	$608	27.8%	36.7%	11	37.9%	34.9%	$2,717	47.4%	36.3%
	Upper	44	55.0%	$5,602	50.0%	42.0%	16	55.2%	47.2%	$1,793	54.6%	49.8%	14	63.6%	51.7%	$1,465	66.9%	57.3%	14	48.3%	60.0%	$2,344	40.9%	60.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*80*	*100%*	*$11,207*	*100%*	*100%*	*29*	*100%*	*100%*	*$3,286*	*100%*	*100%*	*22*	*100%*	*100%*	*$2,189*	*100%*	*100%*	*29*	*100%*	*100%*	*$5,732*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	$0	0.0%	4.5%	0	0.0%	2.8%	$0	0.0%	1.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	1.9%	$0	0.0%	0.4%
	Moderate	2	8.0%	$65	5.6%	8.5%	2	13.3%	8.3%	$65	8.9%	4.2%	0	0.0%	5.6%	$0	0.0%	3.7%	0	0.0%	16.7%	$0	0.0%	19.7%
	Middle	8	32.0%	$387	33.1%	45.0%	2	13.3%	41.7%	$75	10.3%	47.4%	2	40.0%	45.8%	$150	61.2%	46.5%	4	80.0%	35.2%	$162	82.2%	31.5%
	Upper	15	60.0%	$718	61.4%	42.0%	11	73.3%	47.2%	$588	80.8%	47.3%	3	60.0%	48.6%	$95	38.8%	49.8%	1	20.0%	46.3%	$35	17.8%	48.4%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*25*	*100%*	*$1,170*	*100%*	*100%*	*15*	*100%*	*100%*	*$728*	*100%*	*100%*	*5*	*100%*	*100%*	*$245*	*100%*	*100%*	*5*	*100%*	*100%*	*$197*	*100%*	*100%*
MULTI FAMILY						Multi-Family Units																		
	Low	0	0.0%	$0	0.0%	17.2%	0	0.0%	21.1%	$0	0.0%	25.8%	0	0.0%	4.2%	$0	0.0%	17.1%	0	0.0%	10.6%	$0	0.0%	24.8%
	Moderate	0	0.0%	$0	0.0%	8.6%	0	0.0%	22.8%	$0	0.0%	13.7%	0	0.0%	48.6%	$0	0.0%	17.8%	0	0.0%	36.4%	$0	0.0%	23.0%
	Middle	0	0.0%	$0	0.0%	38.3%	0	0.0%	45.6%	$0	0.0%	54.0%	0	0.0%	27.8%	$0	0.0%	36.0%	0	0.0%	33.3%	$0	0.0%	27.8%
	Upper	0	0.0%	$0	0.0%	35.8%	0	0.0%	10.5%	$0	0.0%	6.6%	0	0.0%	19.4%	$0	0.0%	29.1%	0	0.0%	19.7%	$0	0.0%	24.4%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	1	3.0%	$10	0.5%	4.5%	1	5.6%	4.0%	$10	1.2%	1.1%	0	0.0%	4.3%	$0	0.0%	2.1%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	2	6.1%	$35	1.8%	8.5%	1	5.6%	8.0%	$10	1.2%	8.4%	1	12.5%	8.7%	$25	4.0%	2.8%	0	0.0%	6.7%	$0	0.0%	2.5%
	Middle	8	24.2%	$475	24.4%	45.0%	6	33.3%	36.0%	$308	38.4%	36.4%	2	25.0%	30.4%	$167	26.5%	42.8%	0	0.0%	13.3%	$0	0.0%	20.7%
	Upper	22	66.7%	$1,429	73.3%	42.0%	10	55.6%	52.0%	$474	59.1%	54.1%	5	62.5%	56.5%	$438	69.5%	52.3%	7	100.0%	80.0%	$517	100.0%	76.7%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*33*	*100%*	*$1,949*	*100%*	*100%*	*18*	*100%*	*100%*	*$802*	*100%*	*100%*	*8*	*100%*	*100%*	*$630*	*100%*	*100%*	*7*	*100%*	*100%*	*$517*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2
Assessment Area: LA Alexandria

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	4.5%	0	0.0%	1.8%	$0	0.0%	1.3%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	8.5%	0	0.0%	7.0%	$0	0.0%	3.3%	0	0.0%	6.9%	$0	0.0%	3.5%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	5	55.6%	$196	55.7%	45.0%	2	50.0%	42.1%	$109	49.8%	45.8%	3	100.0%	41.4%	$87	100.0%	56.4%	0	0.0%	25.0%	$0	0.0%	19.1%
	Upper	4	44.4%	$156	44.3%	42.0%	2	50.0%	49.1%	$110	50.2%	49.5%	0	0.0%	51.7%	$0	0.0%	40.2%	2	100.0%	75.0%	$46	100.0%	80.9%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*9*	*100%*	*$352*	*100%*	*100%*	*4*	*100%*	*100%*	*$219*	*100%*	*100%*	*3*	*100%*	*100%*	*$87*	*100%*	*100%*	*2*	*100%*	*100%*	*$46*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	4.5%	0	0.0%	6.7%	$0	0.0%	1.7%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.9%	$0	0.0%	0.4%
	Moderate	0	0.0%	$0	0.0%	8.5%	0	0.0%	7.9%	$0	0.0%	4.5%	0	0.0%	12.0%	$0	0.0%	8.1%	0	0.0%	10.4%	$0	0.0%	5.3%
	Middle	0	0.0%	$0	0.0%	45.0%	0	0.0%	52.8%	$0	0.0%	54.2%	0	0.0%	48.0%	$0	0.0%	39.4%	0	0.0%	40.6%	$0	0.0%	38.4%
	Upper	0	0.0%	$0	0.0%	42.0%	0	0.0%	32.6%	$0	0.0%	39.6%	0	0.0%	40.0%	$0	0.0%	52.4%	0	0.0%	48.1%	$0	0.0%	55.9%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	1	0.5%	$10	0.0%	4.5%	1	1.2%	2.1%	$10	0.1%	2.1%	0	0.0%	1.8%	$0	0.0%	2.5%	0	0.0%	1.2%	$0	0.0%	1.8%
	Moderate	35	16.2%	$5,043	17.8%	8.5%	9	10.8%	6.6%	$777	9.9%	5.0%	12	17.9%	8.1%	$1,995	20.7%	6.3%	14	21.2%	5.7%	$2,271	21.0%	4.4%
	Middle	71	32.9%	$10,307	36.4%	45.0%	28	33.7%	42.8%	$2,938	37.4%	42.1%	23	34.3%	39.2%	$3,557	36.8%	37.9%	20	30.3%	36.7%	$3,812	35.3%	36.4%
	Upper	109	50.5%	$12,955	45.8%	42.0%	45	54.2%	48.6%	$4,127	52.6%	50.8%	32	47.8%	50.8%	$4,102	42.5%	53.4%	32	48.5%	56.4%	$4,726	43.7%	57.4%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*216*	*100%*	*$28,315*	*100%*	*100%*	*83*	*100%*	*100%*	*$7,852*	*100%*	*100%*	*67*	*100%*	*100%*	*$9,654*	*100%*	*100%*	*66*	*100%*	*100%*	*$10,809*	*100%*	*100%*
						Total Businesses																		
SMALL BUSINESSES	Low	10	6.3%	$745	5.3%	10.5%	4	6.8%	10.1%	$320	6.2%	11.0%	2	5.7%	8.8%	$87	3.2%	11.3%	4	6.3%	10.8%	$338	5.5%	12.1%
	Moderate	11	7.0%	$1,390	9.9%	10.7%	7	11.9%	10.3%	$810	15.8%	10.5%	2	5.7%	10.2%	$510	18.8%	11.3%	2	3.1%	10.0%	$70	1.1%	10.5%
	Middle	71	44.9%	$5,810	41.5%	44.4%	22	37.3%	45.4%	$1,763	34.3%	47.8%	19	54.3%	44.7%	$1,490	54.9%	47.9%	30	46.9%	44.8%	$2,557	41.6%	49.4%
	Upper	60	38.0%	$4,054	29.0%	34.2%	24	40.7%	32.3%	$1,743	33.9%	28.3%	10	28.6%	33.3%	$253	9.3%	28.3%	26	40.6%	33.4%	$2,058	33.5%	26.7%
	Unknown	6	3.8%	$1,999	14.3%	0.3%	2	3.4%	0.3%	$500	9.7%	2.1%	2	5.7%	0.2%	$375	13.8%	0.6%	2	3.1%	0.2%	$1,124	18.3%	1.1%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	1.6%	$0	0.0%	0.4%	0	0.0%	2.7%	$0	0.0%	0.7%	0	0.0%	0.7%	$0	0.0%	0.2%
	Total	*158*	*100%*	*$13,998*	*100%*	*100%*	*59*	*100%*	*100%*	*$5,136*	*100%*	*100%*	*35*	*100%*	*100%*	*$2,715*	*100%*	*100%*	*64*	*100%*	*100%*	*$6,147*	*100%*	*100%*
						Total Farms																		
SMALL FARM	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	1.6%	$0	0.0%	10.5%	0	0.0%	2.6%	$0	0.0%	10.2%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	1.9%	0	0.0%	1.6%	$0	0.0%	2.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	1.4%	$0	0.0%	0.4%
	Middle	2	66.7%	$78	66.7%	46.1%	0	0.0%	58.1%	$0	0.0%	47.1%	1	100.0%	37.2%	$5	100.0%	28.4%	1	50.0%	49.3%	$73	65.2%	40.7%
	Upper	1	33.3%	$39	33.3%	51.9%	0	0.0%	37.1%	$0	0.0%	40.2%	0	0.0%	53.8%	$0	0.0%	60.8%	1	50.0%	49.3%	$39	34.8%	58.9%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	1.6%	$0	0.0%	0.1%	0	0.0%	6.4%	$0	0.0%	0.6%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*3*	*100%*	*$117*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*1*	*100%*	*100%*	*$5*	*100%*	*100%*	*2*	*100%*	*100%*	*$112*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2
Assessment Area: LA Alexandria

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	2	2.9%	$190	1.4%	23.8%	2	11.8%	3.3%	$190	6.7%	1.6%	0	0.0%	4.2%	$0	0.0%	2.0%	0	0.0%	4.0%	$0	0.0%	2.1%
	Moderate	10	14.5%	$1,382	10.1%	16.4%	2	11.8%	15.5%	$192	6.8%	10.6%	2	6.9%	15.2%	$238	3.7%	10.8%	6	26.1%	15.6%	$952	22.1%	11.0%
	Middle	24	34.8%	$3,860	28.3%	17.9%	4	23.5%	20.3%	$578	20.5%	17.4%	12	41.4%	20.1%	$1,965	30.2%	17.3%	8	34.8%	21.9%	$1,317	30.5%	18.8%
	Upper	32	46.4%	$7,926	58.1%	41.9%	9	52.9%	42.4%	$1,857	65.9%	53.7%	14	48.3%	39.8%	$4,021	61.8%	51.5%	9	39.1%	40.9%	$2,048	47.4%	52.6%
	Unknown	1	1.4%	$279	2.0%	0.0%	0	0.0%	18.5%	$0	0.0%	16.7%	1	3.4%	20.7%	$279	4.3%	18.3%	0	0.0%	17.6%	$0	0.0%	15.5%
	Total	*69*	*100%*	*$13,637*	*100%*	*100%*	*17*	*100%*	*100%*	*$2,817*	*100%*	*100%*	*29*	*100%*	*100%*	*$6,503*	*100%*	*100%*	*23*	*100%*	*100%*	*$4,317*	*100%*	*100%*
REFINANCE	Low	6	7.5%	$259	2.3%	23.8%	2	6.9%	6.5%	$123	3.7%	2.8%	2	9.1%	6.1%	$78	3.6%	3.0%	2	6.9%	2.5%	$58	1.0%	1.0%
	Moderate	9	11.3%	$539	4.8%	16.4%	3	10.3%	12.2%	$124	3.8%	7.7%	5	22.7%	11.6%	$370	16.9%	6.9%	1	3.4%	8.2%	$45	0.8%	4.9%
	Middle	15	18.8%	$1,509	13.5%	17.9%	6	20.7%	16.9%	$562	17.1%	14.2%	2	9.1%	13.5%	$246	11.2%	10.5%	7	24.1%	13.7%	$701	12.2%	10.3%
	Upper	48	60.0%	$8,144	72.7%	41.9%	17	58.6%	44.6%	$2,121	64.5%	54.7%	13	59.1%	41.2%	$1,495	68.3%	47.7%	18	62.1%	46.0%	$4,528	79.0%	52.2%
	Unknown	2	2.5%	$756	6.7%	0.0%	1	3.4%	19.8%	$356	10.8%	20.6%	0	0.0%	27.6%	$0	0.0%	31.9%	1	3.4%	29.5%	$400	7.0%	31.6%
	Total	*80*	*100%*	*$11,207*	*100%*	*100%*	*29*	*100%*	*100%*	*$3,286*	*100%*	*100%*	*22*	*100%*	*100%*	*$2,189*	*100%*	*100%*	*29*	*100%*	*100%*	*$5,732*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	$0	0.0%	23.8%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	8.3%	$0	0.0%	4.9%	0	0.0%	3.7%	$0	0.0%	1.2%
	Moderate	5	20.0%	$155	13.2%	16.4%	2	13.3%	11.1%	$35	4.8%	6.6%	2	40.0%	11.1%	$70	28.6%	9.9%	1	20.0%	9.3%	$50	25.4%	7.5%
	Middle	5	20.0%	$287	24.5%	17.9%	3	20.0%	11.1%	$200	27.5%	12.7%	0	0.0%	11.1%	$0	0.0%	7.8%	2	40.0%	31.5%	$87	44.2%	30.7%
	Upper	15	60.0%	$728	62.2%	41.9%	10	66.7%	56.9%	$493	67.7%	52.2%	3	60.0%	54.2%	$175	71.4%	53.8%	2	40.0%	46.3%	$60	30.5%	44.5%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	20.8%	$0	0.0%	28.5%	0	0.0%	15.3%	$0	0.0%	23.6%	0	0.0%	9.3%	$0	0.0%	16.1%
	Total	*25*	*100%*	*$1,170*	*100%*	*100%*	*15*	*100%*	*100%*	*$728*	*100%*	*100%*	*5*	*100%*	*100%*	*$245*	*100%*	*100%*	*5*	*100%*	*100%*	*$197*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	$0	0.0%	23.8%	0	0.0%	3.5%	$0	0.0%	0.4%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	16.4%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	1.5%	$0	0.0%	0.1%
	Middle	0	0.0%	$0	0.0%	17.9%	0	0.0%	3.5%	$0	0.0%	0.6%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	1.5%	$0	0.0%	0.3%
	Upper	0	0.0%	$0	0.0%	41.9%	0	0.0%	14.0%	$0	0.0%	3.0%	0	0.0%	6.9%	$0	0.0%	2.2%	0	0.0%	4.5%	$0	0.0%	1.5%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	78.9%	$0	0.0%	95.9%	0	0.0%	93.1%	$0	0.0%	97.8%	0	0.0%	92.4%	$0	0.0%	98.1%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	2	6.1%	$20	1.0%	23.8%	2	11.1%	6.0%	$20	2.5%	3.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	13.3%	$0	0.0%	11.3%
	Moderate	6	18.2%	$251	12.9%	16.4%	3	16.7%	12.0%	$176	21.9%	16.0%	3	37.5%	30.4%	$75	11.9%	14.7%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	3	9.1%	$152	7.8%	17.9%	1	5.6%	16.0%	$100	12.5%	17.3%	0	0.0%	4.3%	$0	0.0%	5.2%	2	28.6%	13.3%	$52	10.1%	3.8%
	Upper	22	66.7%	$1,526	78.3%	41.9%	12	66.7%	64.0%	$506	63.1%	63.0%	5	62.5%	65.2%	$555	88.1%	80.1%	5	71.4%	66.7%	$465	89.9%	82.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	2.0%	$0	0.0%	0.7%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	6.7%	$0	0.0%	2.5%
	Total	*33*	*100%*	*$1,949*	*100%*	*100%*	*18*	*100%*	*100%*	*$802*	*100%*	*100%*	*8*	*100%*	*100%*	*$630*	*100%*	*100%*	*7*	*100%*	*100%*	*$517*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2
Assessment Area: LA Alexandria

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	1	11.1%	$42	11.9%	23.8%	0	0.0%	1.8%	$0	0.0%	0.6%	1	33.3%	10.3%	$42	48.3%	7.8%	0	0.0%	7.5%	$0	0.0%	1.5%
	Moderate	0	0.0%	$0	0.0%	16.4%	0	0.0%	12.3%	$0	0.0%	8.9%	0	0.0%	8.6%	$0	0.0%	6.1%	0	0.0%	5.0%	$0	0.0%	2.0%
	Middle	2	22.2%	$65	18.5%	17.9%	1	25.0%	17.5%	$50	22.8%	10.1%	1	33.3%	19.0%	$15	17.2%	12.4%	0	0.0%	12.5%	$0	0.0%	14.3%
	Upper	6	66.7%	$245	69.6%	41.9%	3	75.0%	54.4%	$169	77.2%	60.7%	1	33.3%	51.7%	$30	34.5%	63.1%	2	100.0%	67.5%	$46	100.0%	76.7%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	14.0%	$0	0.0%	19.8%	0	0.0%	10.3%	$0	0.0%	10.7%	0	0.0%	7.5%	$0	0.0%	5.5%
	Total	*9*	*100%*	*$352*	*100%*	*100%*	*4*	*100%*	*100%*	*$219*	*100%*	*100%*	*3*	*100%*	*100%*	*$87*	*100%*	*100%*	*2*	*100%*	*100%*	*$46*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	23.8%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	16.4%	0	0.0%	1.1%	$0	0.0%	1.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	17.9%	0	0.0%	1.1%	$0	0.0%	0.6%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	41.9%	0	0.0%	2.2%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	95.5%	$0	0.0%	98.3%	0	0.0%	100.0%	$0	0.0%	100.0%	0	0.0%	100.0%	$0	0.0%	100.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	11	5.1%	$511	1.8%	23.8%	6	7.2%	4.1%	$333	4.2%	1.8%	3	4.5%	4.8%	$120	1.2%	2.2%	2	3.0%	3.1%	$58	0.5%	1.4%
	Moderate	30	13.9%	$2,327	8.2%	16.4%	10	12.0%	13.4%	$527	6.7%	9.0%	12	17.9%	13.1%	$753	7.8%	8.4%	8	12.1%	10.8%	$1,047	9.7%	7.0%
	Middle	49	22.7%	$5,873	20.7%	17.9%	15	18.1%	17.9%	$1,490	19.0%	15.1%	15	22.4%	16.4%	$2,226	23.1%	13.2%	19	28.8%	16.7%	$2,157	20.0%	13.1%
	Upper	123	56.9%	$18,569	65.6%	41.9%	51	61.4%	42.3%	$5,146	65.5%	50.1%	36	53.7%	39.3%	$6,276	65.0%	45.7%	36	54.5%	42.4%	$7,147	66.1%	49.1%
	Unknown	3	1.4%	$1,035	3.7%	0.0%	1	1.2%	22.2%	$356	4.5%	24.1%	1	1.5%	26.4%	$279	2.9%	30.5%	1	1.5%	27.0%	$400	3.7%	29.4%
	Total	*216*	*100%*	*$28,315*	*100%*	*100%*	*83*	*100%*	*100%*	*$7,852*	*100%*	*100%*	*67*	*100%*	*100%*	*$9,654*	*100%*	*100%*	*66*	*100%*	*100%*	*$10,809*	*100%*	*100%*
Small Business						Total Businesses																		
Revenue	$1 Million or Less	93	58.9%	$4,394	31.4%	90.9%	35	59.3%	36.0%	$1,838	35.8%	39.3%	20	57.1%	33.7%	$362	13.3%	35.3%	38	59.4%	37.6%	$2,194	35.7%	32.4%
	Over $1 Million	52	32.9%	$8,863	63.3%	8.1%	24	40.7%					14	40.0%					14	21.9%				
	Total Rev. available	145	91.8%	$13,257	94.7%	99.0%	59	100.0%					34	97.1%					52	81.3%				
	Rev. Not Known	13	8.2%	$741	5.3%	1.0%	0	0.0%					1	2.9%					12	18.8%				
	Total	*158*	*100%*	*$13,998*	*100%*	*100%*	*59*	*100%*					*35*	*100%*					*64*	*100%*				
Loan Size	$100,000 or Less	130	82.3%	$4,550	32.5%		50	84.7%	90.3%	$2,226	43.3%	32.0%	29	82.9%	92.8%	$685	25.2%	36.7%	51	79.7%	87.3%	$1,639	26.7%	32.4%
	$100,001 - $250,000	13	8.2%	$2,114	15.1%		4	6.8%	5.4%	$736	14.3%	19.6%	2	5.7%	4.0%	$300	11.0%	16.8%	7	10.9%	7.7%	$1,078	17.5%	22.1%
	$250,001 - $1 Million	15	9.5%	$7,334	52.4%		5	8.5%	4.3%	$2,174	42.3%	48.4%	4	11.4%	3.3%	$1,730	63.7%	46.5%	6	9.4%	5.0%	$3,430	55.8%	45.5%
	Total	*158*	*100%*	*$13,998*	*100%*		*59*	*100%*	*100%*	*$5,136*	*100%*	*100%*	*35*	*100%*	*100%*	*$2,715*	*100%*	*100%*	*64*	*100%*	*100%*	*$6,147*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	88	94.6%	$2,688	61.2%																			
	$100,001 - $250,000	3	3.2%	$450	10.2%																			
	$250,001 - $1 Million	2	2.2%	$1,256	28.6%																			
	Total	*93*	*100%*	*$4,394*	*100%*																			
Small Farm						Total Farms																		
Revenue	$1 Million or Less	2	66.7%	$44	37.6%	95.5%	0	0.0%	53.2%	$0	0.0%	67.6%	1	100.0%	51.3%	$5	100.0%	77.2%	1	50.0%	43.5%	$39	34.8%	66.9%
	Over $1 Million	1	33.3%	$73	62.4%	4.5%	0	0.0%					0	0.0%					1	50.0%				
	Total Rev. available	3	100.0%	$117	100.0%	100.0%	0	0.0%					1	100.0%					2	100.0%				
	Not Known	0	0.0%	$0	0.0%	0.0%	0	0.0%					0	0.0%					0	0.0%				
	Total	*3*	*100%*	*$117*	*100%*	*100%*	*0*	*0%*					*1*	*100%*					*2*	*100%*				
Loan Size	$100,000 or Less	3	100.0%	$117	100.0%		0	0.0%	74.2%	$0	0.0%	26.8%	1	100.0%	79.5%	$5	100.0%	20.9%	2	100.0%	78.3%	$112	100.0%	35.8%
	$100,001 - $250,000	0	0.0%	$0	0.0%		0	0.0%	16.1%	$0	0.0%	31.3%	0	0.0%	11.5%	$0	0.0%	30.3%	0	0.0%	17.4%	$0	0.0%	40.6%
	$250,001 - $500,000	0	0.0%	$0	0.0%		0	0.0%	9.7%	$0	0.0%	41.9%	0	0.0%	9.0%	$0	0.0%	48.7%	0	0.0%	4.3%	$0	0.0%	23.6%
	Total	*3*	*100%*	*$117*	*100%*		*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*1*	*100%*	*100%*	*$5*	*100%*	*100%*	*2*	*100%*	*100%*	*$112*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	2	100.0%	$44	100.0%																			
	$100,001 - $250,000	0	0.0%	$0	0.0%																			
	$250,001 - $500,000	0	0.0%	$0	0.0%																			
	Total	*2*	*100%*	*$44*	*100%*																			

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue.
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2
Assessment Area: LA Hammond

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison 2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
HOME PURCHASE	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	3	6.1%	$471	4.8%	16.7%	1	5.3%	6.3%	$162	3.9%	5.0%	0	0.0%	6.3%	$0	0.0%	5.0%	2	12.5%	5.8%	$309	8.7%	4.9%
	Middle	22	44.9%	$3,838	39.1%	47.8%	11	57.9%	49.0%	$2,221	53.9%	47.7%	6	42.9%	40.1%	$688	32.2%	38.2%	5	31.3%	40.1%	$929	26.0%	38.8%
	Upper	24	49.0%	$5,518	56.2%	35.5%	7	36.8%	44.8%	$1,737	42.2%	47.2%	8	57.1%	53.6%	$1,451	67.8%	56.8%	9	56.3%	54.1%	$2,330	65.3%	56.4%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*49*	*100%*	*$9,827*	*100%*	*100%*	*19*	*100%*	*100%*	*$4,120*	*100%*	*100%*	*14*	*100%*	*100%*	*$2,139*	*100%*	*100%*	*16*	*100%*	*100%*	*$3,568*	*100%*	*100%*
REFINANCE	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	8	10.7%	$1,000	9.5%	16.7%	3	18.8%	10.1%	$237	13.4%	8.5%	0	0.0%	6.0%	$0	0.0%	4.6%	5	12.2%	6.0%	$763	12.7%	5.1%
	Middle	31	41.3%	$3,656	34.8%	47.8%	5	31.3%	50.4%	$629	35.7%	49.5%	8	44.4%	48.7%	$903	32.9%	46.6%	18	43.9%	42.6%	$2,124	35.3%	41.7%
	Upper	36	48.0%	$5,864	55.7%	35.5%	8	50.0%	39.5%	$897	50.9%	42.0%	10	55.6%	45.3%	$1,838	67.1%	48.8%	18	43.9%	51.4%	$3,129	52.0%	53.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*75*	*100%*	*$10,520*	*100%*	*100%*	*16*	*100%*	*100%*	*$1,763*	*100%*	*100%*	*18*	*100%*	*100%*	*$2,741*	*100%*	*100%*	*41*	*100%*	*100%*	*$6,016*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	4	19.0%	$188	19.8%	16.7%	2	33.3%	7.3%	$113	43.5%	5.1%	2	18.2%	8.9%	$75	15.2%	6.3%	0	0.0%	5.6%	$0	0.0%	3.1%
	Middle	9	42.9%	$398	41.9%	47.8%	2	33.3%	41.8%	$85	32.7%	40.0%	7	63.6%	47.8%	$313	63.5%	46.7%	0	0.0%	41.7%	$0	0.0%	39.8%
	Upper	8	38.1%	$364	38.3%	35.5%	2	33.3%	50.9%	$62	23.8%	54.9%	2	18.2%	43.3%	$105	21.3%	47.0%	4	100.0%	52.8%	$197	100.0%	57.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*21*	*100%*	*$950*	*100%*	*100%*	*6*	*100%*	*100%*	*$260*	*100%*	*100%*	*11*	*100%*	*100%*	*$493*	*100%*	*100%*	*4*	*100%*	*100%*	*$197*	*100%*	*100%*
MULTI FAMILY						Multi-Family Units																		
	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	34.2%	0	0.0%	14.6%	$0	0.0%	9.3%	0	0.0%	17.1%	$0	0.0%	7.5%	0	0.0%	15.4%	$0	0.0%	20.3%
	Middle	0	0.0%	$0	0.0%	62.8%	0	0.0%	58.5%	$0	0.0%	67.0%	0	0.0%	58.5%	$0	0.0%	78.0%	0	0.0%	66.7%	$0	0.0%	68.0%
	Upper	0	0.0%	$0	0.0%	3.0%	0	0.0%	26.8%	$0	0.0%	23.7%	0	0.0%	24.4%	$0	0.0%	14.5%	0	0.0%	17.9%	$0	0.0%	11.7%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	5	18.5%	$396	18.7%	16.7%	2	33.3%	5.3%	$225	56.7%	6.5%	3	23.1%	9.0%	$171	15.5%	6.5%	0	0.0%	4.0%	$0	0.0%	4.2%
	Middle	14	51.9%	$928	43.8%	47.8%	3	50.0%	37.3%	$90	22.7%	32.8%	6	46.2%	37.3%	$578	52.5%	42.6%	5	62.5%	46.0%	$260	41.9%	49.0%
	Upper	8	29.6%	$793	37.5%	35.5%	1	16.7%	57.3%	$82	20.7%	60.7%	4	30.8%	53.7%	$351	31.9%	50.8%	3	37.5%	50.0%	$360	58.1%	46.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*27*	*100%*	*$2,117*	*100%*	*100%*	*6*	*100%*	*100%*	*$397*	*100%*	*100%*	*13*	*100%*	*100%*	*$1,100*	*100%*	*100%*	*8*	*100%*	*100%*	*$620*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2
Assessment Area: LA Hammond

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	16.7%	0	0.0%	7.5%	$0	0.0%	3.1%	0	0.0%	1.9%	$0	0.0%	2.3%	0	0.0%	16.1%	$0	0.0%	30.8%
	Middle	4	50.0%	$450	68.9%	47.8%	1	50.0%	37.5%	$62	57.9%	36.8%	1	33.3%	46.2%	$40	21.7%	37.8%	2	66.7%	54.8%	$348	96.1%	58.7%
	Upper	4	50.0%	$203	31.1%	35.5%	1	50.0%	55.0%	$45	42.1%	60.1%	2	66.7%	51.9%	$144	78.3%	59.9%	1	33.3%	29.0%	$14	3.9%	10.5%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*8*	*100%*	*$653*	*100%*	*100%*	*2*	*100%*	*100%*	*$107*	*100%*	*100%*	*3*	*100%*	*100%*	*$184*	*100%*	*100%*	*3*	*100%*	*100%*	*$362*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	16.7%	0	0.0%	8.6%	$0	0.0%	6.6%	0	0.0%	16.1%	$0	0.0%	10.6%	0	0.0%	8.7%	$0	0.0%	6.3%
	Middle	0	0.0%	$0	0.0%	47.8%	0	0.0%	51.9%	$0	0.0%	54.0%	0	0.0%	42.9%	$0	0.0%	44.3%	0	0.0%	41.9%	$0	0.0%	38.0%
	Upper	0	0.0%	$0	0.0%	35.5%	0	0.0%	39.5%	$0	0.0%	39.4%	0	0.0%	41.1%	$0	0.0%	45.1%	0	0.0%	49.4%	$0	0.0%	55.7%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	20	11.1%	$2,055	8.5%	16.7%	8	16.3%	7.4%	$737	11.1%	6.1%	5	8.5%	6.6%	$246	3.7%	5.1%	7	9.7%	6.1%	$1,072	10.0%	5.5%
	Middle	80	44.4%	$9,270	38.5%	47.8%	22	44.9%	49.0%	$3,087	46.4%	48.7%	28	47.5%	42.9%	$2,522	37.9%	42.8%	30	41.7%	41.6%	$3,661	34.0%	41.0%
	Upper	80	44.4%	$12,742	52.9%	35.5%	19	38.8%	43.6%	$2,823	42.5%	45.3%	26	44.1%	50.5%	$3,889	58.4%	52.1%	35	48.6%	52.3%	$6,030	56.0%	53.4%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*180*	*100%*	*$24,067*	*100%*	*100%*	*49*	*100%*	*100%*	*$6,647*	*100%*	*100%*	*59*	*100%*	*100%*	*$6,657*	*100%*	*100%*	*72*	*100%*	*100%*	*$10,763*	*100%*	*100%*
					Total Businesses																			
SMALL BUSINESSES	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	33	27.3%	$2,643	34.4%	21.0%	5	29.4%	24.1%	$1,204	66.2%	21.0%	3	17.6%	19.2%	$224	18.9%	19.9%	25	28.7%	20.3%	$1,215	25.9%	17.9%
	Middle	63	52.1%	$4,423	57.5%	53.1%	9	52.9%	49.7%	$389	21.4%	57.3%	13	76.5%	52.8%	$957	80.7%	56.3%	41	47.1%	54.6%	$3,077	65.6%	61.8%
	Upper	25	20.7%	$628	8.2%	25.9%	3	17.6%	24.8%	$225	12.4%	21.3%	1	5.9%	25.8%	$5	0.4%	23.4%	21	24.1%	24.3%	$398	8.5%	20.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	1.4%	$0	0.0%	0.4%	0	0.0%	2.1%	$0	0.0%	0.5%	0	0.0%	0.7%	$0	0.0%	0.2%
	Total	*121*	*100%*	*$7,694*	*100%*	*100%*	*17*	*100%*	*100%*	*$1,818*	*100%*	*100%*	*17*	*100%*	*100%*	*$1,186*	*100%*	*100%*	*87*	*100%*	*100%*	*$4,690*	*100%*	*100%*
					Total Farms																			
SMALL FARM	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	20.6%	0	0.0%	41.3%	$0	0.0%	44.4%	0	0.0%	26.1%	$0	0.0%	18.1%	0	0.0%	34.0%	$0	0.0%	21.1%
	Middle	1	100.0%	$19	100.0%	47.4%	0	0.0%	32.6%	$0	0.0%	32.6%	0	0.0%	23.9%	$0	0.0%	20.8%	1	100.0%	38.0%	$19	100.0%	53.5%
	Upper	0	0.0%	$0	0.0%	32.0%	0	0.0%	26.1%	$0	0.0%	23.0%	0	0.0%	43.5%	$0	0.0%	59.7%	0	0.0%	28.0%	$0	0.0%	25.4%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	6.5%	$0	0.0%	1.5%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*1*	*100%*	*$19*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*1*	*100%*	*100%*	*$19*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2
Assessment Area: LA Hammond

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	3	6.1%	$261	2.7%	25.9%	1	5.3%	5.5%	$127	3.1%	2.9%	2	14.3%	6.5%	$134	6.3%	3.7%	0	0.0%	3.3%	$0	0.0%	1.5%
	Moderate	10	20.4%	$1,392	14.2%	16.4%	5	26.3%	18.7%	$760	18.4%	15.0%	3	21.4%	23.6%	$367	17.2%	20.0%	2	12.5%	15.2%	$265	7.4%	11.5%
	Middle	14	28.6%	$2,375	24.2%	15.5%	4	21.1%	24.2%	$830	20.1%	23.5%	6	42.9%	26.3%	$927	43.3%	26.0%	4	25.0%	25.6%	$618	17.3%	23.5%
	Upper	20	40.8%	$5,457	55.5%	42.2%	8	42.1%	28.4%	$2,241	54.4%	36.0%	3	21.4%	28.0%	$711	33.2%	35.3%	9	56.3%	39.3%	$2,505	70.2%	46.7%
	Unknown	2	4.1%	$342	3.5%	0.0%	1	5.3%	23.1%	$162	3.9%	22.6%	0	0.0%	15.5%	$0	0.0%	15.0%	1	6.3%	16.6%	$180	5.0%	16.9%
	Total	*49*	*100%*	*$9,827*	*100%*	*100%*	*19*	*100%*	*100%*	*$4,120*	*100%*	*100%*	*14*	*100%*	*100%*	*$2,139*	*100%*	*100%*	*16*	*100%*	*100%*	*$3,568*	*100%*	*100%*
REFINANCE	Low	2	2.7%	$140	1.3%	25.9%	0	0.0%	7.9%	$0	0.0%	4.3%	0	0.0%	6.1%	$0	0.0%	3.1%	2	4.9%	1.9%	$140	2.3%	0.8%
	Moderate	9	12.0%	$938	8.9%	16.4%	2	12.5%	11.7%	$188	10.7%	7.9%	3	16.7%	13.5%	$424	15.5%	10.3%	4	9.8%	6.2%	$326	5.4%	4.0%
	Middle	12	16.0%	$1,313	12.5%	15.5%	1	6.3%	17.9%	$97	5.5%	15.9%	2	11.1%	18.7%	$236	8.6%	16.1%	9	22.0%	14.2%	$980	16.3%	11.0%
	Upper	51	68.0%	$7,971	75.8%	42.2%	13	81.3%	44.0%	$1,478	83.8%	48.8%	13	72.2%	37.3%	$2,081	75.9%	43.6%	25	61.0%	50.4%	$4,412	73.3%	55.2%
	Unknown	1	1.3%	$158	1.5%	0.0%	0	0.0%	18.6%	$0	0.0%	23.0%	0	0.0%	24.4%	$0	0.0%	27.0%	1	2.4%	27.3%	$158	2.6%	29.0%
	Total	*75*	*100%*	*$10,520*	*100%*	*100%*	*16*	*100%*	*100%*	*$1,763*	*100%*	*100%*	*18*	*100%*	*100%*	*$2,741*	*100%*	*100%*	*41*	*100%*	*100%*	*$6,016*	*100%*	*100%*
HOME IMPROVEMENT	Low	2	9.5%	$70	7.4%	25.9%	0	0.0%	5.5%	$0	0.0%	3.0%	2	18.2%	5.6%	$70	14.2%	3.0%	0	0.0%	2.8%	$0	0.0%	2.4%
	Moderate	3	14.3%	$110	11.6%	16.4%	2	33.3%	14.5%	$90	34.6%	13.3%	1	9.1%	17.8%	$20	4.1%	14.0%	0	0.0%	5.6%	$0	0.0%	3.3%
	Middle	8	38.1%	$414	43.6%	15.5%	2	33.3%	12.7%	$98	37.7%	7.5%	5	45.5%	27.8%	$304	61.7%	25.9%	1	25.0%	11.1%	$12	6.1%	8.7%
	Upper	8	38.1%	$356	37.5%	42.2%	2	33.3%	56.4%	$72	27.7%	59.5%	3	27.3%	44.4%	$99	20.1%	53.6%	3	75.0%	76.4%	$185	93.9%	79.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	10.9%	$0	0.0%	16.6%	0	0.0%	4.4%	$0	0.0%	3.5%	0	0.0%	4.2%	$0	0.0%	6.5%
	Total	*21*	*100%*	*$950*	*100%*	*100%*	*6*	*100%*	*100%*	*$260*	*100%*	*100%*	*11*	*100%*	*100%*	*$493*	*100%*	*100%*	*4*	*100%*	*100%*	*$197*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	$0	0.0%	25.9%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	16.4%	0	0.0%	4.9%	$0	0.0%	0.3%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	15.5%	0	0.0%	2.4%	$0	0.0%	1.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	42.2%	0	0.0%	2.4%	$0	0.0%	1.8%	0	0.0%	12.2%	$0	0.0%	3.3%	0	0.0%	10.3%	$0	0.0%	3.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	90.2%	$0	0.0%	96.8%	0	0.0%	87.8%	$0	0.0%	96.7%	0	0.0%	89.7%	$0	0.0%	96.7%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	3	11.1%	$72	3.4%	25.9%	0	0.0%	6.7%	$0	0.0%	3.5%	2	15.4%	4.5%	$47	4.3%	1.4%	1	12.5%	2.0%	$25	4.0%	0.7%
	Moderate	3	11.1%	$224	10.6%	16.4%	1	16.7%	13.3%	$25	6.3%	11.0%	1	7.7%	13.4%	$124	11.3%	10.6%	1	12.5%	8.0%	$75	12.1%	4.1%
	Middle	7	25.9%	$411	19.4%	15.5%	2	33.3%	26.7%	$107	27.0%	23.0%	2	15.4%	13.4%	$144	13.1%	10.6%	3	37.5%	20.0%	$160	25.8%	21.2%
	Upper	14	51.9%	$1,410	66.6%	42.2%	3	50.0%	53.3%	$265	66.8%	62.5%	8	61.5%	65.7%	$785	71.4%	76.0%	3	37.5%	66.0%	$360	58.1%	65.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	3.0%	$0	0.0%	1.4%	0	0.0%	4.0%	$0	0.0%	8.1%
	Total	*27*	*100%*	*$2,117*	*100%*	*100%*	*6*	*100%*	*100%*	*$397*	*100%*	*100%*	*13*	*100%*	*100%*	*$1,100*	*100%*	*100%*	*8*	*100%*	*100%*	*$620*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2
Assessment Area: LA Hammond

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	1	12.5%	$45	6.9%	25.9%	1	50.0%	17.5%	$45	42.1%	12.8%	0	0.0%	15.4%	$0	0.0%	14.6%	0	0.0%	6.5%	$0	0.0%	1.4%
	Moderate	1	12.5%	$62	9.5%	16.4%	1	50.0%	17.5%	$62	57.9%	17.4%	0	0.0%	19.2%	$0	0.0%	15.3%	0	0.0%	3.2%	$0	0.0%	2.1%
	Middle	2	25.0%	$128	19.6%	15.5%	0	0.0%	15.0%	$0	0.0%	14.6%	1	33.3%	28.8%	$114	62.0%	29.9%	1	33.3%	19.4%	$14	3.9%	4.8%
	Upper	4	50.0%	$418	64.0%	42.2%	0	0.0%	35.0%	$0	0.0%	42.0%	2	66.7%	25.0%	$70	38.0%	31.6%	2	66.7%	61.3%	$348	96.1%	66.4%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	15.0%	$0	0.0%	13.2%	0	0.0%	11.5%	$0	0.0%	8.6%	0	0.0%	9.7%	$0	0.0%	25.2%
	Total	*8*	*100%*	*$653*	*100%*	*100%*	*2*	*100%*	*100%*	*$107*	*100%*	*100%*	*3*	*100%*	*100%*	*$184*	*100%*	*100%*	*3*	*100%*	*100%*	*$362*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	25.9%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	16.4%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	15.5%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	42.2%	0	0.0%	1.2%	$0	0.0%	2.3%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	98.8%	$0	0.0%	97.7%	0	0.0%	100.0%	$0	0.0%	100.0%	0	0.0%	100.0%	$0	0.0%	100.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	11	6.1%	$588	2.4%	25.9%	2	4.1%	6.0%	$172	2.6%	3.2%	6	10.2%	6.3%	$251	3.8%	3.4%	3	4.2%	2.6%	$165	1.5%	1.1%
	Moderate	26	14.4%	$2,726	11.3%	16.4%	11	22.4%	16.1%	$1,125	16.9%	12.4%	8	13.6%	19.8%	$935	14.0%	15.8%	7	9.7%	10.4%	$666	6.2%	7.4%
	Middle	43	23.9%	$4,641	19.3%	15.5%	9	18.4%	21.5%	$1,132	17.0%	20.2%	16	27.1%	23.4%	$1,725	25.9%	21.5%	18	25.0%	19.4%	$1,784	16.6%	16.4%
	Upper	97	53.9%	$15,612	64.9%	42.2%	26	53.1%	32.5%	$4,056	61.0%	37.9%	29	49.2%	31.0%	$3,746	56.3%	36.2%	42	58.3%	43.7%	$7,810	72.6%	49.0%
	Unknown	3	1.7%	$500	2.1%	0.0%	1	2.0%	23.8%	$162	2.4%	26.2%	0	0.0%	19.5%	$0	0.0%	23.2%	2	2.8%	24.0%	$338	3.1%	26.2%
	Total	*180*	*100%*	*$24,067*	*100%*	*100%*	*49*	*100%*	*100%*	*$6,647*	*100%*	*100%*	*59*	*100%*	*100%*	*$6,657*	*100%*	*100%*	*72*	*100%*	*100%*	*$10,763*	*100%*	*100%*
Small Business						Total Businesses																		
Revenue	$1 Million or Less	78	64.5%	$2,980	38.7%	93.5%	14	82.4%	35.0%	$829	45.6%	36.7%	13	76.5%	37.5%	$436	36.8%	38.0%	51	58.6%	35.4%	$1,715	36.6%	35.1%
	Over $1 Million	24	19.8%	$4,486	58.3%	5.3%	3	17.6%					4	23.5%					17	19.5%				
	Total Rev. available	102	84.3%	$7,466	97.0%	98.8%	17	100.0%					17	100.0%					68	78.1%				
	Rev. Not Known	19	15.7%	$228	3.0%	1.2%	0	0.0%					0	0.0%					19	21.8%				
	Total	*121*	*100%*	*$7,694*	*100%*	*100%*	*17*	*100%*					*17*	*100%*					*87*	*100%*				
Loan Size	$100,000 or Less	104	86.0%	$2,261	29.4%		12	70.6%	90.5%	$285	15.7%	28.9%	14	82.4%	90.2%	$336	28.3%	31.8%	78	89.7%	88.4%	$1,640	35.0%	31.9%
	$100,001 - $250,000	9	7.4%	$1,589	20.7%		4	23.5%	5.0%	$651	35.8%	18.5%	2	11.8%	5.8%	$450	37.9%	21.2%	3	3.4%	6.1%	$488	10.4%	17.7%
	$250,001 - $1 Million	8	6.6%	$3,844	50.0%		1	5.9%	4.5%	$882	48.5%	52.6%	1	5.9%	4.0%	$400	33.7%	47.0%	6	6.9%	5.5%	$2,562	54.6%	50.4%
	Total	*121*	*100%*	*$7,694*	*100%*		*17*	*100%*	*100%*	*$1,818*	*100%*	*100%*	*17*	*100%*	*100%*	*$1,186*	*100%*	*100%*	*87*	*100%*	*100%*	*$4,690*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	72	92.3%	$1,417	47.6%																			
	$100,001 - $250,000	5	6.4%	$851	28.6%																			
	$250,001 - $1 Million	1	1.3%	$712	23.9%																			
	Total	*78*	*100%*	*$2,980*	*100%*																			
Small Farm						Total Farms																		
Revenue	$1 Million or Less	1	100.0%	$19	100.0%	95.9%	0	0.0%	41.3%	$0	0.0%	26.1%	0	0.0%	43.5%	$0	0.0%	52.9%	1	100.0%	64.0%	$19	100.0%	66.3%
	Over $1 Million	0	0.0%	$0	0.0%	4.1%	0	0.0%					0	0.0%					0	0.0%				
	Total Rev. available	1	100.0%	$19	100.0%	100.0%	0	0.0%					0	0.0%					1	100.0%				
	Not Known	0	0.0%	$0	0.0%	0.0%	0	0.0%					0	0.0%					0	0.0%				
	Total	*1*	*100%*	*$19*	*100%*	*100%*	*0*	*0%*					*0*	*0%*					*1*	*100%*				
Loan Size	$100,000 or Less	1	100.0%	$19	100.0%		0	0.0%	84.8%	$0	0.0%	42.5%	0	0.0%	97.8%	$0	0.0%	86.7%	1	100.0%	90.0%	$19	100.0%	58.0%
	$100,001 - $250,000	0	0.0%	$0	0.0%		0	0.0%	13.0%	$0	0.0%	42.4%	0	0.0%	2.2%	$0	0.0%	13.3%	0	0.0%	8.0%	$0	0.0%	23.5%
	$250,001 - $500,000	0	0.0%	$0	0.0%		0	0.0%	2.2%	$0	0.0%	15.2%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	2.0%	$0	0.0%	18.6%
	Total	*1*	*100%*	*$19*	*100%*		*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*1*	*100%*	*100%*	*$19*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	1	100.0%	$19	100.0%																			
	$100,001 - $250,000	0	0.0%	$0	0.0%																			
	$250,001 - $500,000	0	0.0%	$0	0.0%																			
	Total	*1*	*100%*	*$19*	*100%*																			

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue.
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2
Assessment Area: LA Houma

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
HOME PURCHASE	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	9	6.6%	$1,711	7.0%	14.0%	3	6.4%	13.8%	$668	7.5%	11.7%	2	3.8%	12.3%	$322	3.7%	10.1%	4	10.8%	11.9%	$721	10.7%	9.6%
	Middle	100	73.5%	$16,038	65.5%	64.5%	37	78.7%	61.4%	$6,948	77.6%	56.5%	39	75.0%	59.5%	$5,565	63.2%	54.8%	24	64.9%	59.8%	$3,525	52.2%	54.8%
	Upper	27	19.9%	$6,752	27.6%	21.6%	7	14.9%	24.8%	$1,335	14.9%	31.8%	11	21.2%	28.1%	$2,915	33.1%	35.1%	9	24.3%	28.3%	$2,502	37.1%	35.6%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*136*	*100%*	*$24,501*	*100%*	*100%*	*47*	*100%*	*100%*	*$8,951*	*100%*	*100%*	*52*	*100%*	*100%*	*$8,802*	*100%*	*100%*	*37*	*100%*	*100%*	*$6,748*	*100%*	*100%*
REFINANCE	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	16	11.7%	$2,470	10.4%	14.0%	7	18.4%	11.7%	$1,469	23.2%	9.0%	3	10.0%	11.2%	$164	3.7%	8.7%	6	8.7%	8.9%	$837	6.4%	7.8%
	Middle	81	59.1%	$12,080	50.8%	64.5%	20	52.6%	60.0%	$2,312	36.6%	52.6%	13	43.3%	57.7%	$1,817	40.5%	50.1%	48	69.6%	54.4%	$7,951	61.3%	48.6%
	Upper	40	29.2%	$9,242	38.8%	21.6%	11	28.9%	28.3%	$2,544	40.2%	38.4%	14	46.7%	31.1%	$2,506	55.9%	41.2%	15	21.7%	36.7%	$4,192	32.3%	43.6%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*137*	*100%*	*$23,792*	*100%*	*100%*	*38*	*100%*	*100%*	*$6,325*	*100%*	*100%*	*30*	*100%*	*100%*	*$4,487*	*100%*	*100%*	*69*	*100%*	*100%*	*$12,980*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	7	13.2%	$284	9.4%	14.0%	3	16.7%	7.2%	$100	10.2%	6.8%	3	15.0%	15.3%	$84	7.7%	16.1%	1	6.7%	10.2%	$100	10.6%	9.8%
	Middle	29	54.7%	$1,465	48.6%	64.5%	8	44.4%	63.4%	$450	46.1%	57.1%	12	60.0%	46.5%	$527	48.3%	39.7%	9	60.0%	57.6%	$488	51.6%	54.7%
	Upper	17	32.1%	$1,265	42.0%	21.6%	7	38.9%	29.4%	$427	43.7%	36.1%	5	25.0%	38.2%	$480	44.0%	44.2%	5	33.3%	32.2%	$358	37.8%	35.5%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*53*	*100%*	*$3,014*	*100%*	*100%*	*18*	*100%*	*100%*	*$977*	*100%*	*100%*	*20*	*100%*	*100%*	*$1,091*	*100%*	*100%*	*15*	*100%*	*100%*	*$946*	*100%*	*100%*
MULTI FAMILY						Multi-Family Units																		
	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	19.0%	0	0.0%	30.0%	$0	0.0%	16.3%	0	0.0%	22.9%	$0	0.0%	22.7%	0	0.0%	25.0%	$0	0.0%	20.0%
	Middle	0	0.0%	$0	0.0%	53.4%	0	0.0%	57.5%	$0	0.0%	71.9%	0	0.0%	66.7%	$0	0.0%	32.2%	0	0.0%	53.6%	$0	0.0%	53.0%
	Upper	0	0.0%	$0	0.0%	27.6%	0	0.0%	12.5%	$0	0.0%	11.8%	0	0.0%	10.4%	$0	0.0%	45.1%	0	0.0%	21.4%	$0	0.0%	27.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	4	7.3%	$453	14.9%	14.0%	1	4.3%	8.5%	$100	9.7%	10.1%	2	10.0%	10.0%	$223	18.6%	10.6%	1	8.3%	6.6%	$130	15.9%	7.3%
	Middle	30	54.5%	$1,404	46.1%	64.5%	14	60.9%	56.6%	$562	54.7%	55.2%	10	50.0%	41.4%	$560	46.7%	38.0%	6	50.0%	45.9%	$282	34.4%	34.1%
	Upper	21	38.2%	$1,190	39.1%	21.6%	8	34.8%	34.9%	$366	35.6%	34.7%	8	40.0%	48.6%	$416	34.7%	51.4%	5	41.7%	47.5%	$408	49.8%	58.6%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*55*	*100%*	*$3,047*	*100%*	*100%*	*23*	*100%*	*100%*	*$1,028*	*100%*	*100%*	*20*	*100%*	*100%*	*$1,199*	*100%*	*100%*	*12*	*100%*	*100%*	*$820*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2
Assessment Area: LA Houma

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	1	12.5%	$10	2.0%	14.0%	0	0.0%	8.6%	$0	0.0%	6.7%	1	50.0%	5.6%	$10	11.8%	3.3%	0	0.0%	6.1%	$0	0.0%	3.1%
	Middle	7	87.5%	$486	98.0%	64.5%	3	100.0%	65.5%	$115	100.0%	58.5%	1	50.0%	61.1%	$75	88.2%	53.2%	3	100.0%	51.0%	$296	100.0%	41.1%
	Upper	0	0.0%	$0	0.0%	21.6%	0	0.0%	25.9%	$0	0.0%	34.8%	0	0.0%	33.3%	$0	0.0%	43.5%	0	0.0%	42.9%	$0	0.0%	55.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*8*	*100%*	*$496*	*100%*	*100%*	*3*	*100%*	*100%*	*$115*	*100%*	*100%*	*2*	*100%*	*100%*	*$85*	*100%*	*100%*	*3*	*100%*	*100%*	*$296*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	14.0%	0	0.0%	17.4%	$0	0.0%	14.6%	0	0.0%	16.3%	$0	0.0%	14.5%	0	0.0%	16.0%	$0	0.0%	12.1%
	Middle	0	0.0%	$0	0.0%	64.5%	0	0.0%	62.9%	$0	0.0%	57.7%	0	0.0%	64.4%	$0	0.0%	55.8%	0	0.0%	66.2%	$0	0.0%	61.6%
	Upper	0	0.0%	$0	0.0%	21.6%	0	0.0%	19.8%	$0	0.0%	27.7%	0	0.0%	19.2%	$0	0.0%	29.7%	0	0.0%	17.8%	$0	0.0%	26.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	37	9.5%	$4,928	9.0%	14.0%	14	10.9%	13.0%	$2,337	13.4%	11.1%	11	8.9%	12.1%	$803	5.1%	10.3%	12	8.8%	10.5%	$1,788	8.2%	8.9%
	Middle	247	63.5%	$31,473	57.4%	64.5%	82	63.6%	61.0%	$10,387	59.7%	56.4%	75	60.5%	58.4%	$8,544	54.5%	51.9%	90	66.2%	57.0%	$12,542	57.6%	51.5%
	Upper	105	27.0%	$18,449	33.6%	21.6%	33	25.6%	26.0%	$4,672	26.9%	32.5%	38	30.6%	29.4%	$6,317	40.3%	37.8%	34	25.0%	32.4%	$7,460	34.2%	39.6%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*389*	*100%*	*$54,850*	*100%*	*100%*	*129*	*100%*	*100%*	*$17,396*	*100%*	*100%*	*124*	*100%*	*100%*	*$15,664*	*100%*	*100%*	*136*	*100%*	*100%*	*$21,790*	*100%*	*100%*
					Total Businesses																			
SMALL BUSINESSES	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	37	25.3%	$4,102	32.2%	18.4%	10	32.3%	23.3%	$484	14.9%	26.1%	6	33.3%	20.4%	$1,463	52.5%	28.7%	21	21.6%	20.2%	$2,155	32.1%	26.1%
	Middle	57	39.0%	$4,757	37.3%	55.7%	11	35.5%	50.0%	$1,823	56.3%	49.0%	3	16.7%	49.7%	$508	18.2%	48.4%	43	44.3%	55.1%	$2,426	36.1%	45.1%
	Upper	52	35.6%	$3,884	30.5%	25.9%	10	32.3%	25.1%	$931	28.8%	24.2%	9	50.0%	25.6%	$818	29.3%	21.5%	33	34.0%	24.1%	$2,135	31.8%	28.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	1.6%	$0	0.0%	0.6%	0	0.0%	4.3%	$0	0.0%	1.4%	0	0.0%	0.6%	$0	0.0%	0.7%
	Total	*146*	*100%*	*$12,743*	*100%*	*100%*	*31*	*100%*	*100%*	*$3,238*	*100%*	*100%*	*18*	*100%*	*100%*	*$2,789*	*100%*	*100%*	*97*	*100%*	*100%*	*$6,716*	*100%*	*100%*
					Total Farms																			
SMALL FARM	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	10.6%	0	0.0%	13.6%	$0	0.0%	52.8%	0	0.0%	9.3%	$0	0.0%	50.9%	0	0.0%	4.8%	$0	0.0%	1.8%
	Middle	1	100.0%	$6	100.0%	60.6%	0	0.0%	56.8%	$0	0.0%	31.5%	0	0.0%	62.8%	$0	0.0%	37.0%	1	100.0%	61.9%	$6	100.0%	69.9%
	Upper	0	0.0%	$0	0.0%	28.9%	0	0.0%	25.0%	$0	0.0%	13.8%	0	0.0%	18.6%	$0	0.0%	8.6%	0	0.0%	31.0%	$0	0.0%	27.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	4.5%	$0	0.0%	2.0%	0	0.0%	9.3%	$0	0.0%	3.4%	0	0.0%	2.4%	$0	0.0%	1.0%
	Total	*1*	*100%*	*$6*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*1*	*100%*	*100%*	*$6*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2
Assessment Area: LA Houma

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	11	8.1%	$858	3.5%	22.7%	4	8.5%	4.8%	$252	2.8%	2.7%	4	7.7%	4.9%	$256	2.9%	2.4%	3	8.1%	7.5%	$350	5.2%	4.2%
	Moderate	26	19.1%	$3,020	12.3%	16.2%	12	25.5%	18.7%	$1,375	15.4%	13.5%	8	15.4%	18.5%	$1,029	11.7%	13.7%	6	16.2%	21.3%	$616	9.1%	16.5%
	Middle	34	25.0%	$4,664	19.0%	18.7%	10	21.3%	22.9%	$1,570	17.5%	20.9%	15	28.8%	23.1%	$1,855	21.1%	20.8%	9	24.3%	24.9%	$1,239	18.4%	24.6%
	Upper	62	45.6%	$15,455	63.1%	42.4%	21	44.7%	34.3%	$5,754	64.3%	45.2%	23	44.2%	37.7%	$5,308	60.3%	47.5%	18	48.6%	31.0%	$4,393	65.1%	41.1%
	Unknown	3	2.2%	$504	2.1%	0.0%	0	0.0%	19.3%	$0	0.0%	17.8%	2	3.8%	15.9%	$354	4.0%	15.7%	1	2.7%	15.3%	$150	2.2%	13.7%
	Total	*136*	*100%*	*$24,501*	*100%*	*100%*	*47*	*100%*	*100%*	*$8,951*	*100%*	*100%*	*52*	*100%*	*100%*	*$8,802*	*100%*	*100%*	*37*	*100%*	*100%*	*$6,748*	*100%*	*100%*
REFINANCE	Low	8	5.8%	$462	1.9%	22.7%	1	2.6%	8.8%	$89	1.4%	4.7%	2	6.7%	5.1%	$109	2.4%	2.1%	5	7.2%	3.1%	$264	2.0%	1.3%
	Moderate	22	16.1%	$1,987	8.4%	16.2%	10	26.3%	13.3%	$938	14.8%	9.2%	3	10.0%	9.7%	$223	5.0%	5.7%	9	13.0%	9.3%	$826	6.4%	6.4%
	Middle	23	16.8%	$3,222	13.5%	18.7%	5	13.2%	17.4%	$753	11.9%	16.0%	6	20.0%	14.6%	$648	14.4%	11.4%	12	17.4%	16.7%	$1,821	14.0%	13.5%
	Upper	82	59.9%	$17,974	75.5%	42.4%	21	55.3%	42.6%	$4,418	69.8%	51.1%	19	63.3%	50.5%	$3,507	78.2%	58.9%	42	60.9%	46.9%	$10,049	77.4%	55.2%
	Unknown	2	1.5%	$147	0.6%	0.0%	1	2.6%	17.9%	$127	2.0%	19.0%	0	0.0%	20.0%	$0	0.0%	21.9%	1	1.4%	24.0%	$20	0.2%	23.6%
	Total	*137*	*100%*	*$23,792*	*100%*	*100%*	*38*	*100%*	*100%*	*$6,325*	*100%*	*100%*	*30*	*100%*	*100%*	*$4,487*	*100%*	*100%*	*69*	*100%*	*100%*	*$12,980*	*100%*	*100%*
HOME IMPROVEMENT	Low	3	5.7%	$140	4.6%	22.7%	0	0.0%	3.3%	$0	0.0%	2.6%	2	10.0%	6.3%	$96	8.8%	3.9%	1	6.7%	4.2%	$44	4.7%	1.9%
	Moderate	10	18.9%	$384	12.7%	16.2%	4	22.2%	9.8%	$185	18.9%	7.7%	3	15.0%	6.3%	$103	9.4%	5.0%	3	20.0%	11.9%	$96	10.1%	11.2%
	Middle	13	24.5%	$909	30.2%	18.7%	4	22.2%	18.3%	$199	20.4%	15.4%	6	30.0%	13.9%	$385	35.3%	9.4%	3	20.0%	16.9%	$325	34.4%	14.6%
	Upper	27	50.9%	$1,581	52.5%	42.4%	10	55.6%	56.9%	$593	60.7%	56.1%	9	45.0%	72.9%	$507	46.5%	80.8%	8	53.3%	59.3%	$481	50.8%	66.6%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	11.8%	$0	0.0%	18.3%	0	0.0%	0.7%	$0	0.0%	1.0%	0	0.0%	7.6%	$0	0.0%	5.7%
	Total	*53*	*100%*	*$3,014*	*100%*	*100%*	*18*	*100%*	*100%*	*$977*	*100%*	*100%*	*20*	*100%*	*100%*	*$1,091*	*100%*	*100%*	*15*	*100%*	*100%*	*$946*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	$0	0.0%	22.7%	0	0.0%	2.5%	$0	0.0%	0.5%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	16.2%	0	0.0%	2.5%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	18.7%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	6.3%	$0	0.0%	0.6%	0	0.0%	1.8%	$0	0.0%	0.8%
	Upper	0	0.0%	$0	0.0%	42.4%	0	0.0%	7.5%	$0	0.0%	1.2%	0	0.0%	14.6%	$0	0.0%	5.2%	0	0.0%	16.1%	$0	0.0%	5.7%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	87.5%	$0	0.0%	98.2%	0	0.0%	79.2%	$0	0.0%	94.2%	0	0.0%	82.1%	$0	0.0%	93.5%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	5	9.1%	$91	3.0%	22.7%	1	4.3%	7.5%	$18	1.8%	5.9%	4	20.0%	8.6%	$73	6.1%	2.4%	0	0.0%	8.2%	$0	0.0%	4.8%
	Moderate	7	12.7%	$248	8.1%	16.2%	5	21.7%	10.4%	$165	16.1%	9.1%	2	10.0%	7.1%	$83	6.9%	5.3%	0	0.0%	4.9%	$0	0.0%	1.7%
	Middle	11	20.0%	$626	20.5%	18.7%	3	13.0%	18.9%	$130	12.6%	18.4%	3	15.0%	8.6%	$146	12.2%	6.4%	5	41.7%	21.3%	$350	42.7%	19.6%
	Upper	32	58.2%	$2,082	68.3%	42.4%	14	60.9%	59.4%	$715	69.6%	63.9%	11	55.0%	75.7%	$897	74.8%	85.9%	7	58.3%	63.9%	$470	57.3%	73.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	3.8%	$0	0.0%	2.8%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	1.6%	$0	0.0%	0.8%
	Total	*55*	*100%*	*$3,047*	*100%*	*100%*	*23*	*100%*	*100%*	*$1,028*	*100%*	*100%*	*20*	*100%*	*100%*	*$1,199*	*100%*	*100%*	*12*	*100%*	*100%*	*$820*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2
Assessment Area: LA Houma

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	2	25.0%	$137	27.6%	22.7%	1	33.3%	15.5%	$79	68.7%	8.7%	0	0.0%	7.4%	$0	0.0%	2.8%	1	33.3%	12.2%	$58	19.6%	5.8%
	Moderate	2	25.0%	$36	7.3%	16.2%	2	66.7%	15.5%	$36	31.3%	15.1%	0	0.0%	14.8%	$0	0.0%	9.2%	0	0.0%	14.3%	$0	0.0%	9.8%
	Middle	1	12.5%	$75	15.1%	18.7%	0	0.0%	13.8%	$0	0.0%	10.0%	1	50.0%	24.1%	$75	88.2%	19.1%	0	0.0%	16.3%	$0	0.0%	17.2%
	Upper	3	37.5%	$248	50.0%	42.4%	0	0.0%	46.6%	$0	0.0%	52.0%	1	50.0%	46.3%	$10	11.8%	65.0%	2	66.7%	46.9%	$238	80.4%	60.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	8.6%	$0	0.0%	14.2%	0	0.0%	7.4%	$0	0.0%	3.9%	0	0.0%	10.2%	$0	0.0%	7.2%
	Total	*8*	*100%*	*$496*	*100%*	*100%*	*3*	*100%*	*100%*	*$115*	*100%*	*100%*	*2*	*100%*	*100%*	*$85*	*100%*	*100%*	*3*	*100%*	*100%*	*$296*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	22.7%	0	0.0%	0.6%	$0	0.0%	0.4%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	16.2%	0	0.0%	1.2%	$0	0.0%	0.7%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	18.7%	0	0.0%	1.2%	$0	0.0%	1.0%	0	0.0%	1.0%	$0	0.0%	1.6%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	42.4%	0	0.0%	1.2%	$0	0.0%	1.3%	0	0.0%	1.0%	$0	0.0%	0.8%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	95.8%	$0	0.0%	96.6%	0	0.0%	98.1%	$0	0.0%	97.7%	0	0.0%	100.0%	$0	0.0%	100.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	29	7.5%	$1,688	3.1%	22.7%	7	5.4%	6.1%	$438	2.5%	3.1%	12	9.7%	4.9%	$534	3.4%	2.2%	10	7.4%	4.9%	$716	3.3%	2.5%
	Moderate	67	17.2%	$5,675	10.3%	16.2%	33	25.6%	15.6%	$2,699	15.5%	11.1%	16	12.9%	14.3%	$1,438	9.2%	10.0%	18	13.2%	13.8%	$1,538	7.1%	10.2%
	Middle	82	21.1%	$9,496	17.3%	18.7%	22	17.1%	19.7%	$2,652	15.2%	17.6%	31	25.0%	19.0%	$3,109	19.8%	16.2%	29	21.3%	19.3%	$3,735	17.1%	17.4%
	Upper	206	53.0%	$37,340	68.1%	42.4%	66	51.2%	36.9%	$11,480	66.0%	43.6%	63	50.8%	42.8%	$10,229	65.3%	49.4%	77	56.6%	38.6%	$15,631	71.7%	47.2%
	Unknown	5	1.3%	$651	1.2%	0.0%	1	0.8%	21.7%	$127	0.7%	24.6%	2	1.6%	19.0%	$354	2.3%	22.2%	2	1.5%	23.4%	$170	0.8%	22.8%
	Total	*389*	*100%*	*$54,850*	*100%*	*100%*	*129*	*100%*	*100%*	*$17,396*	*100%*	*100%*	*124*	*100%*	*100%*	*$15,664*	*100%*	*100%*	*136*	*100%*	*100%*	*$21,790*	*100%*	*100%*
Small Business						Total Businesses																		
Revenue	$1 Million or Less	76	52.1%	$3,588	28.2%	89.6%	20	64.5%	22.4%	$1,235	38.1%	21.0%	6	33.3%	22.6%	$126	4.5%	16.9%	50	51.5%	23.3%	$2,227	33.2%	22.7%
	Over $1 Million	45	30.8%	$8,452	66.3%	9.2%	11	35.5%					12	66.7%					22	22.7%				
	Total Rev. available	121	82.9%	$12,040	94.5%	98.8%	31	100.0%					18	100.0%					72	74.2%				
	Rev. Not Known	25	17.1%	$703	5.5%	1.2%	0	0.0%					0	0.0%					25	25.8%				
	Total	*146*	*100%*	*$12,743*	*100%*	*100%*	*31*	*100%*					*18*	*100%*					*97*	*100%*				
Loan Size	$100,000 or Less	112	76.7%	$3,328	26.1%		21	67.7%	92.8%	$698	21.6%	34.3%	12	66.7%	93.6%	$401	14.4%	37.3%	79	81.4%	89.3%	$2,229	33.2%	29.5%
	$100,001 - $250,000	22	15.1%	$3,969	31.1%		6	19.4%	3.8%	$1,069	33.0%	16.7%	4	22.2%	3.4%	$888	31.8%	15.9%	12	12.4%	5.7%	$2,012	30.0%	18.9%
	$250,001 - $1 Million	12	8.2%	$5,446	42.7%		4	12.9%	3.4%	$1,471	45.4%	48.9%	2	11.1%	3.1%	$1,500	53.8%	46.9%	6	6.2%	5.0%	$2,475	36.9%	51.6%
	Total	*146*	*100%*	*$12,743*	*100%*		*31*	*100%*	*100%*	*$3,238*	*100%*	*100%*	*18*	*100%*	*100%*	*$2,789*	*100%*	*100%*	*97*	*100%*	*100%*	*$6,716*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	69	90.8%	$1,769	49.3%																			
	$100,001 - $250,000	5	6.6%	$912	25.4%																			
	$250,001 - $1 Million	2	2.6%	$907	25.3%																			
	Total	*76*	*100%*	*$3,588*	*100%*																			
Small Farm						Total Farms																		
Revenue	$1 Million or Less	0	0.0%	$0	0.0%	93.7%	0	0.0%	27.3%	$0	0.0%	13.8%	0	0.0%	25.6%	$0	0.0%	10.5%	0	0.0%	23.8%	$0	0.0%	26.4%
	Over $1 Million	0	0.0%	$0	0.0%	6.3%	0	0.0%					0	0.0%					0	0.0%				
	Total Rev. available	0	0.0%	$0	0.0%	100.0%	0	0.0%					0	0.0%					0	0.0%				
	Not Known	1	100.0%	$6	100.0%	0.0%	0	0.0%					0	0.0%					1	100.0%				
	Total	*1*	*100%*	*$6*	*100%*	*100%*	*0*	*0%*					*0*	*0%*					*1*	*100%*				
Loan Size	$100,000 or Less	1	100.0%	$6	100.0%		0	0.0%	97.7%	$0	0.0%	51.1%	0	0.0%	97.7%	$0	0.0%	53.7%	1	100.0%	95.2%	$6	100.0%	59.7%
	$100,001 - $250,000	0	0.0%	$0	0.0%		0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	4.8%	$0	0.0%	40.3%
	$250,001 - $500,000	0	0.0%	$0	0.0%		0	0.0%	2.3%	$0	0.0%	48.9%	0	0.0%	2.3%	$0	0.0%	46.3%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*1*	*100%*	*$6*	*100%*		*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*1*	*100%*	*100%*	*$6*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	0	0.0%	$0	0.0%																			
	$100,001 - $250,000	0	0.0%	$0	0.0%																			
	$250,001 - $500,000	0	0.0%	$0	0.0%																			
	Total	*0*	*0%*	*$0*	*0%*																			

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue.
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2
Assessment Area: LA Lafayette

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison 2018						2019						2020					
		Bank Count		Bank Dollar		Owner Occupied Units	Count Bank		Count Agg	Dollar Bank		Dollar Agg	Count Bank		Count Agg	Dollar Bank		Dollar Agg	Count Bank		Count Agg	Dollar Bank		Dollar Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
HOME PURCHASE	Low	1	0.8%	$420	1.4%	2.6%	0	0.0%	1.6%	$0	0.0%	1.0%	1	2.5%	1.3%	$420	4.8%	0.8%	0	0.0%	0.9%	$0	0.0%	0.6%
	Moderate	15	11.5%	$2,525	8.2%	16.3%	2	6.3%	8.4%	$517	6.4%	6.2%	4	10.0%	8.8%	$652	7.5%	6.4%	9	15.5%	9.4%	$1,356	9.6%	7.2%
	Middle	56	43.1%	$11,675	37.8%	38.2%	13	40.6%	32.2%	$2,845	35.0%	27.6%	16	40.0%	33.2%	$2,707	31.2%	28.6%	27	46.6%	33.8%	$6,123	43.6%	29.2%
	Upper	58	44.6%	$16,236	52.6%	42.9%	17	53.1%	57.8%	$4,770	58.7%	65.2%	19	47.5%	56.7%	$4,890	56.4%	64.2%	22	37.9%	55.9%	$6,576	46.8%	63.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*130*	*100%*	*$30,856*	*100%*	*100%*	*32*	*100%*	*100%*	*$8,132*	*100%*	*100%*	*40*	*100%*	*100%*	*$8,669*	*100%*	*100%*	*58*	*100%*	*100%*	*$14,055*	*100%*	*100%*
REFINANCE	Low	0	0.0%	$0	0.0%	2.6%	0	0.0%	3.1%	$0	0.0%	2.6%	0	0.0%	1.7%	$0	0.0%	0.9%	0	0.0%	0.8%	$0	0.0%	0.6%
	Moderate	23	23.5%	$1,921	11.5%	16.3%	1	9.1%	11.6%	$71	7.3%	8.7%	7	24.1%	9.9%	$406	12.4%	6.5%	15	25.9%	7.2%	$1,444	11.6%	5.3%
	Middle	30	30.6%	$4,271	25.6%	38.2%	3	27.3%	34.1%	$213	21.8%	26.1%	11	37.9%	30.7%	$590	18.0%	26.5%	16	27.6%	29.4%	$3,468	27.8%	24.4%
	Upper	45	45.9%	$10,513	62.9%	42.9%	7	63.6%	51.3%	$694	71.0%	62.6%	11	37.9%	57.7%	$2,277	69.6%	66.1%	27	46.6%	62.6%	$7,542	60.6%	69.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*98*	*100%*	*$16,705*	*100%*	*100%*	*11*	*100%*	*100%*	*$978*	*100%*	*100%*	*29*	*100%*	*100%*	*$3,273*	*100%*	*100%*	*58*	*100%*	*100%*	*$12,454*	*100%*	*100%*
HOME IMPROVEMENT	Low	1	4.0%	$11	0.6%	2.6%	1	14.3%	2.6%	$11	2.6%	2.0%	0	0.0%	2.8%	$0	0.0%	2.1%	0	0.0%	2.0%	$0	0.0%	1.2%
	Moderate	7	28.0%	$428	24.8%	16.3%	1	14.3%	5.6%	$35	8.1%	3.8%	4	40.0%	11.2%	$258	45.3%	8.3%	2	25.0%	12.8%	$135	18.6%	9.7%
	Middle	8	32.0%	$428	24.8%	38.2%	2	28.6%	33.6%	$123	28.5%	28.4%	3	30.0%	38.2%	$92	16.1%	28.6%	3	37.5%	28.6%	$213	29.4%	22.2%
	Upper	9	36.0%	$859	49.8%	42.9%	3	42.9%	58.2%	$262	60.8%	65.8%	3	30.0%	47.8%	$220	38.6%	60.9%	3	37.5%	56.7%	$377	52.0%	66.9%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*25*	*100%*	*$1,726*	*100%*	*100%*	*7*	*100%*	*100%*	*$431*	*100%*	*100%*	*10*	*100%*	*100%*	*$570*	*100%*	*100%*	*8*	*100%*	*100%*	*$725*	*100%*	*100%*
MULTI FAMILY						Multi-Family Units																		
	Low	0	0.0%	$0	0.0%	4.6%	0	0.0%	18.2%	$0	0.0%	5.8%	0	0.0%	10.0%	$0	0.0%	5.3%	0	0.0%	12.0%	$0	0.0%	9.4%
	Moderate	1	100.0%	$13,300	100.0%	25.6%	0	0.0%	23.9%	$0	0.0%	23.3%	1	100.0%	21.3%	$13,300	100.0%	38.7%	0	0.0%	27.7%	$0	0.0%	35.0%
	Middle	0	0.0%	$0	0.0%	32.2%	0	0.0%	28.4%	$0	0.0%	24.5%	0	0.0%	32.5%	$0	0.0%	39.0%	0	0.0%	32.5%	$0	0.0%	24.6%
	Upper	0	0.0%	$0	0.0%	37.6%	0	0.0%	29.5%	$0	0.0%	46.3%	0	0.0%	36.3%	$0	0.0%	17.1%	0	0.0%	27.7%	$0	0.0%	31.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*1*	*100%*	*$13,300*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*1*	*100%*	*100%*	*$13,300*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	$0	0.0%	2.6%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	2	6.7%	$64	3.0%	16.3%	1	7.1%	10.5%	$47	4.8%	10.1%	1	14.3%	5.9%	$17	3.4%	3.9%	0	0.0%	4.7%	$0	0.0%	3.6%
	Middle	12	40.0%	$658	30.5%	38.2%	5	35.7%	33.6%	$337	34.5%	30.1%	2	28.6%	28.9%	$66	13.0%	23.6%	5	55.6%	30.4%	$255	38.1%	24.8%
	Upper	16	53.3%	$1,432	66.5%	42.9%	8	57.1%	55.9%	$593	60.7%	59.8%	4	57.1%	65.2%	$424	83.6%	72.5%	4	44.4%	64.9%	$415	61.9%	71.6%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*30*	*100%*	*$2,154*	*100%*	*100%*	*14*	*100%*	*100%*	*$977*	*100%*	*100%*	*7*	*100%*	*100%*	*$507*	*100%*	*100%*	*9*	*100%*	*100%*	*$670*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2
Assessment Area: LA Lafayette

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	2.6%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	1.1%	$0	0.0%	0.7%	0	0.0%	4.3%	$0	0.0%	1.1%
	Moderate	1	50.0%	$25	40.3%	16.3%	1	100.0%	12.5%	$25	100.0%	14.3%	0	0.0%	13.8%	$0	0.0%	9.9%	0	0.0%	13.0%	$0	0.0%	7.5%
	Middle	1	50.0%	$37	59.7%	38.2%	0	0.0%	43.1%	$0	0.0%	32.7%	1	100.0%	34.0%	$37	100.0%	18.8%	0	0.0%	17.4%	$0	0.0%	10.0%
	Upper	0	0.0%	$0	0.0%	42.9%	0	0.0%	44.4%	$0	0.0%	53.0%	0	0.0%	51.1%	$0	0.0%	70.5%	0	0.0%	65.2%	$0	0.0%	81.4%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*2*	*100%*	*$62*	*100%*	*100%*	*1*	*100%*	*100%*	*$25*	*100%*	*100%*	*1*	*100%*	*100%*	*$37*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	2.6%	0	0.0%	7.9%	$0	0.0%	3.4%	0	0.0%	4.7%	$0	0.0%	2.0%	0	0.0%	3.2%	$0	0.0%	1.7%
	Moderate	0	0.0%	$0	0.0%	16.3%	0	0.0%	11.2%	$0	0.0%	8.0%	0	0.0%	9.4%	$0	0.0%	7.5%	0	0.0%	10.5%	$0	0.0%	7.5%
	Middle	0	0.0%	$0	0.0%	38.2%	0	0.0%	38.0%	$0	0.0%	32.7%	0	0.0%	43.9%	$0	0.0%	41.3%	0	0.0%	40.6%	$0	0.0%	36.2%
	Upper	0	0.0%	$0	0.0%	42.9%	0	0.0%	43.0%	$0	0.0%	56.0%	0	0.0%	42.0%	$0	0.0%	49.2%	0	0.0%	45.7%	$0	0.0%	54.6%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	2	0.7%	$431	0.7%	2.6%	1	1.5%	2.3%	$11	0.1%	1.8%	1	1.1%	1.6%	$420	1.6%	1.1%	0	0.0%	1.0%	$0	0.0%	1.1%
	Moderate	49	17.1%	$18,263	28.2%	16.3%	6	9.2%	9.5%	$695	6.6%	8.2%	17	19.3%	9.3%	$14,633	55.5%	8.1%	26	19.5%	8.5%	$2,935	10.5%	7.7%
	Middle	107	37.4%	$17,069	26.3%	38.2%	23	35.4%	33.0%	$3,518	33.4%	27.2%	33	37.5%	32.8%	$3,492	13.2%	28.6%	51	38.3%	31.7%	$10,059	36.0%	26.7%
	Upper	128	44.8%	$29,040	44.8%	42.9%	35	53.8%	55.1%	$6,319	59.9%	62.9%	37	42.0%	56.3%	$7,811	29.6%	62.2%	56	42.1%	58.7%	$14,910	53.4%	64.6%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*286*	*100%*	*$64,803*	*100%*	*100%*	*65*	*100%*	*100%*	*$10,543*	*100%*	*100%*	*88*	*100%*	*100%*	*$26,356*	*100%*	*100%*	*133*	*100%*	*100%*	*$27,904*	*100%*	*100%*
						Total Businesses																		
SMALL BUSINESSES	Low	6	2.7%	$923	4.8%	6.6%	0	0.0%	6.9%	$0	0.0%	8.0%	2	7.7%	6.8%	$303	10.0%	10.1%	4	2.5%	6.5%	$620	5.5%	8.5%
	Moderate	56	25.1%	$4,290	22.2%	14.2%	13	33.3%	13.6%	$938	18.9%	11.3%	4	15.4%	12.8%	$304	10.0%	12.1%	39	24.7%	12.8%	$3,048	27.0%	11.6%
	Middle	92	41.3%	$10,452	54.2%	37.5%	16	41.0%	39.4%	$3,759	75.7%	45.9%	13	50.0%	37.8%	$2,093	69.0%	40.5%	63	39.9%	37.7%	$4,600	40.7%	43.8%
	Upper	69	30.9%	$3,635	18.8%	41.6%	10	25.6%	37.8%	$268	5.4%	34.2%	7	26.9%	40.1%	$334	11.0%	36.4%	52	32.9%	42.5%	$3,033	26.8%	35.9%
	Unknown	0	0.0%	$0	0.0%	0.1%	0	0.0%	0.1%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.1%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	2.2%	$0	0.0%	0.6%	0	0.0%	2.4%	$0	0.0%	0.7%	0	0.0%	0.5%	$0	0.0%	0.2%
	Total	*223*	*100%*	*$19,300*	*100%*	*100%*	*39*	*100%*	*100%*	*$4,965*	*100%*	*100%*	*26*	*100%*	*100%*	*$3,034*	*100%*	*100%*	*158*	*100%*	*100%*	*$11,301*	*100%*	*100%*
						Total Farms																		
SMALL FARM	Low	0	0.0%	$0	0.0%	2.6%	0	0.0%	1.1%	$0	0.0%	0.7%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	1.2%	$0	0.0%	0.1%
	Moderate	0	0.0%	$0	0.0%	14.2%	0	0.0%	11.4%	$0	0.0%	1.1%	0	0.0%	9.9%	$0	0.0%	1.8%	0	0.0%	6.2%	$0	0.0%	7.4%
	Middle	19	100.0%	$3,799	100.0%	39.7%	10	100.0%	59.1%	$1,666	100.0%	80.9%	4	100.0%	50.6%	$1,206	100.0%	71.7%	5	100.0%	44.4%	$927	100.0%	38.4%
	Upper	0	0.0%	$0	0.0%	43.5%	0	0.0%	27.3%	$0	0.0%	17.2%	0	0.0%	38.3%	$0	0.0%	26.2%	0	0.0%	48.1%	$0	0.0%	54.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	1.1%	$0	0.0%	0.1%	0	0.0%	1.2%	$0	0.0%	0.2%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*19*	*100%*	*$3,799*	*100%*	*100%*	*10*	*100%*	*100%*	*$1,666*	*100%*	*100%*	*4*	*100%*	*100%*	*$1,206*	*100%*	*100%*	*5*	*100%*	*100%*	*$927*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2
Assessment Area: LA Lafayette

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	5	3.8%	$303	1.0%	22.7%	1	3.1%	5.4%	$40	0.5%	2.7%	1	2.5%	3.7%	$40	0.5%	1.9%	3	5.2%	5.4%	$223	1.6%	2.9%
	Moderate	25	19.2%	$3,418	11.1%	14.9%	5	15.6%	19.0%	$671	8.3%	13.9%	4	10.0%	17.5%	$496	5.7%	12.5%	16	27.6%	20.8%	$2,251	16.0%	15.3%
	Middle	32	24.6%	$5,001	16.2%	16.8%	4	12.5%	21.7%	$888	10.9%	20.0%	16	40.0%	24.4%	$2,219	25.6%	21.2%	12	20.7%	23.4%	$1,894	13.5%	21.1%
	Upper	65	50.0%	$21,552	69.8%	45.6%	22	68.8%	34.4%	$6,533	80.3%	46.0%	18	45.0%	40.6%	$5,837	67.3%	52.6%	25	43.1%	37.6%	$9,182	65.3%	48.8%
	Unknown	3	2.3%	$582	1.9%	0.0%	0	0.0%	19.5%	$0	0.0%	17.3%	1	2.5%	13.8%	$77	0.9%	11.9%	2	3.4%	12.7%	$505	3.6%	11.9%
	Total	*130*	*100%*	*$30,856*	*100%*	*100%*	*32*	*100%*	*100%*	*$8,132*	*100%*	*100%*	*40*	*100%*	*100%*	*$8,669*	*100%*	*100%*	*58*	*100%*	*100%*	*$14,055*	*100%*	*100%*
REFINANCE	Low	9	9.2%	$362	2.2%	22.7%	2	18.2%	7.2%	$77	7.9%	3.6%	2	6.9%	4.0%	$55	1.7%	1.8%	5	8.6%	2.9%	$230	1.8%	1.3%
	Moderate	15	15.3%	$1,270	7.6%	14.9%	3	27.3%	14.6%	$270	27.6%	9.4%	4	13.8%	9.1%	$315	9.6%	5.3%	8	13.8%	8.9%	$685	5.5%	5.7%
	Middle	17	17.3%	$1,833	11.0%	16.8%	2	18.2%	17.1%	$183	18.7%	14.1%	4	13.8%	16.1%	$181	5.5%	11.2%	11	19.0%	15.4%	$1,469	11.8%	12.0%
	Upper	55	56.1%	$12,983	77.7%	45.6%	4	36.4%	42.1%	$448	45.8%	51.1%	18	62.1%	47.7%	$2,683	82.0%	58.1%	33	56.9%	50.0%	$9,852	79.1%	59.0%
	Unknown	2	2.0%	$257	1.5%	0.0%	0	0.0%	19.0%	$0	0.0%	21.8%	1	3.4%	23.0%	$39	1.2%	23.5%	1	1.7%	22.8%	$218	1.8%	21.9%
	Total	*98*	*100%*	*$16,705*	*100%*	*100%*	*11*	*100%*	*100%*	*$978*	*100%*	*100%*	*29*	*100%*	*100%*	*$3,273*	*100%*	*100%*	*58*	*100%*	*100%*	*$12,454*	*100%*	*100%*
HOME IMPROVEMENT	Low	2	8.0%	$45	2.6%	22.7%	1	14.3%	5.6%	$11	2.6%	3.3%	1	10.0%	5.6%	$34	6.0%	4.7%	0	0.0%	3.4%	$0	0.0%	1.4%
	Moderate	4	16.0%	$134	7.8%	14.9%	0	0.0%	11.2%	$0	0.0%	5.9%	3	30.0%	12.0%	$84	14.7%	10.3%	1	12.5%	12.3%	$50	6.9%	7.3%
	Middle	4	16.0%	$258	14.9%	16.8%	3	42.9%	19.0%	$158	36.7%	14.0%	1	10.0%	19.7%	$100	17.5%	16.8%	0	0.0%	17.2%	$0	0.0%	13.8%
	Upper	14	56.0%	$1,189	68.9%	45.6%	3	42.9%	53.4%	$262	60.8%	63.5%	5	50.0%	57.8%	$352	61.8%	62.9%	6	75.0%	63.1%	$575	79.3%	72.1%
	Unknown	1	4.0%	$100	5.8%	0.0%	0	0.0%	10.8%	$0	0.0%	13.4%	0	0.0%	4.8%	$0	0.0%	5.4%	1	12.5%	3.9%	$100	13.8%	5.4%
	Total	*25*	*100%*	*$1,726*	*100%*	*100%*	*7*	*100%*	*100%*	*$431*	*100%*	*100%*	*10*	*100%*	*100%*	*$570*	*100%*	*100%*	*8*	*100%*	*100%*	*$725*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	$0	0.0%	22.7%	0	0.0%	1.1%	$0	0.0%	0.2%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	1.2%	$0	0.0%	0.2%
	Moderate	0	0.0%	$0	0.0%	14.9%	0	0.0%	1.1%	$0	0.0%	0.1%	0	0.0%	1.3%	$0	0.0%	0.2%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	16.8%	0	0.0%	3.4%	$0	0.0%	0.6%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	45.6%	0	0.0%	3.4%	$0	0.0%	0.4%	0	0.0%	8.8%	$0	0.0%	2.4%	0	0.0%	8.4%	$0	0.0%	2.0%
	Unknown	1	100.0%	$13,300	100.0%	0.0%	0	0.0%	90.9%	$0	0.0%	98.7%	1	100.0%	90.0%	$13,300	100.0%	97.4%	0	0.0%	90.4%	$0	0.0%	97.9%
	Total	*1*	*100%*	*$13,300*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*1*	*100%*	*100%*	*$13,300*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	1	3.3%	$30	1.4%	22.7%	1	7.1%	5.9%	$30	3.1%	2.9%	0	0.0%	3.4%	$0	0.0%	1.9%	0	0.0%	6.8%	$0	0.0%	5.0%
	Moderate	5	16.7%	$212	9.8%	14.9%	2	14.3%	12.7%	$77	7.9%	7.6%	2	28.6%	6.4%	$85	16.8%	4.5%	1	11.1%	9.5%	$50	7.5%	8.6%
	Middle	2	6.7%	$170	7.9%	16.8%	0	0.0%	15.0%	$0	0.0%	14.1%	1	14.3%	16.7%	$100	19.7%	13.9%	1	11.1%	16.9%	$70	10.4%	12.9%
	Upper	19	63.3%	$1,585	73.6%	45.6%	9	64.3%	62.7%	$730	74.7%	71.5%	3	42.9%	71.6%	$305	60.2%	78.7%	7	77.8%	63.5%	$550	82.1%	68.9%
	Unknown	3	10.0%	$157	7.3%	0.0%	2	14.3%	3.6%	$140	14.3%	3.9%	1	14.3%	2.0%	$17	3.4%	1.1%	0	0.0%	3.4%	$0	0.0%	4.6%
	Total	*30*	*100%*	*$2,154*	*100%*	*100%*	*14*	*100%*	*100%*	*$977*	*100%*	*100%*	*7*	*100%*	*100%*	*$507*	*100%*	*100%*	*9*	*100%*	*100%*	*$670*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2
Assessment Area: LA Lafayette

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	22.7%	0	0.0%	12.5%	$0	0.0%	9.6%	0	0.0%	9.6%	$0	0.0%	4.4%	0	0.0%	5.8%	$0	0.0%	2.5%
	Moderate	0	0.0%	$0	0.0%	14.9%	0	0.0%	15.3%	$0	0.0%	9.2%	0	0.0%	14.9%	$0	0.0%	6.8%	0	0.0%	10.1%	$0	0.0%	4.8%
	Middle	0	0.0%	$0	0.0%	16.8%	0	0.0%	22.2%	$0	0.0%	12.3%	0	0.0%	12.8%	$0	0.0%	9.8%	0	0.0%	20.3%	$0	0.0%	11.7%
	Upper	2	100.0%	$62	100.0%	45.6%	1	100.0%	38.9%	$25	100.0%	52.9%	1	100.0%	61.7%	$37	100.0%	78.4%	0	0.0%	55.1%	$0	0.0%	69.9%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	11.1%	$0	0.0%	16.1%	0	0.0%	1.1%	$0	0.0%	0.5%	0	0.0%	8.7%	$0	0.0%	11.1%
	Total	*2*	*100%*	*$62*	*100%*	*100%*	*1*	*100%*	*100%*	*$25*	*100%*	*100%*	*1*	*100%*	*100%*	*$37*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	22.7%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.9%	$0	0.0%	0.4%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	14.9%	0	0.0%	0.8%	$0	0.0%	0.6%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.2%	$0	0.0%	0.1%
	Middle	0	0.0%	$0	0.0%	16.8%	0	0.0%	1.2%	$0	0.0%	0.8%	0	0.0%	0.9%	$0	0.0%	1.1%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	45.6%	0	0.0%	0.8%	$0	0.0%	0.9%	0	0.0%	0.9%	$0	0.0%	0.9%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	97.1%	$0	0.0%	97.7%	0	0.0%	97.2%	$0	0.0%	97.6%	0	0.0%	99.8%	$0	0.0%	99.9%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	17	5.9%	$740	1.1%	22.7%	5	7.7%	5.7%	$158	1.5%	2.7%	4	4.5%	3.8%	$129	0.5%	1.8%	8	6.0%	3.9%	$453	1.6%	1.9%
	Moderate	49	17.1%	$5,034	7.8%	14.9%	10	15.4%	16.6%	$1,018	9.7%	11.3%	13	14.8%	13.9%	$980	3.7%	9.4%	26	19.5%	13.8%	$3,036	10.9%	9.4%
	Middle	55	19.2%	$7,262	11.2%	16.8%	9	13.8%	19.4%	$1,229	11.7%	16.6%	22	25.0%	20.7%	$2,600	9.9%	16.6%	24	18.0%	18.3%	$3,433	12.3%	14.9%
	Upper	155	54.2%	$37,371	57.7%	45.6%	39	60.0%	36.5%	$7,998	75.9%	43.3%	45	51.1%	42.9%	$9,214	35.0%	51.4%	71	53.4%	42.7%	$20,159	72.2%	50.4%
	Unknown	10	3.5%	$14,396	22.2%	0.0%	2	3.1%	21.8%	$140	1.3%	26.1%	4	4.5%	18.7%	$13,433	51.0%	20.8%	4	3.0%	21.3%	$823	2.9%	23.4%
	Total	*286*	*100%*	*$64,803*	*100%*	*100%*	*65*	*100%*	*100%*	*$10,543*	*100%*	*100%*	*88*	*100%*	*100%*	*$26,356*	*100%*	*100%*	*133*	*100%*	*100%*	*$27,904*	*100%*	*100%*
Small Business						Total Businesses																		
Revenue	$1 Million or Less	137	61.4%	$7,129	36.9%	90.3%	24	61.5%	30.6%	$2,780	56.0%	25.8%	19	73.1%	32.1%	$834	27.5%	26.2%	94	59.5%	25.0%	$3,515	31.1%	21.2%
	Over $1 Million	58	26.0%	$11,607	60.1%	8.7%	14	35.9%					7	26.9%					37	23.4%				
	Total Rev. available	195	87.4%	$18,736	97.0%	99.0%	38	97.4%					26	100.0%					131	82.9%				
	Rev. Not Known	28	12.6%	$564	2.9%	1.0%	1	2.6%					0	0.0%					27	17.1%				
	Total	*223*	*100%*	*$19,300*	*100%*	*100%*	*39*	*100%*					*26*	*100%*					*158*	*100%*				
Loan Size	$100,000 or Less	177	79.4%	$5,029	26.1%		28	71.8%	91.9%	$924	18.6%	33.2%	20	76.9%	91.7%	$509	16.8%	35.4%	129	81.6%	86.6%	$3,596	31.8%	29.0%
	$100,001 - $250,000	30	13.5%	$5,555	28.8%		7	17.9%	4.6%	$1,333	26.8%	19.2%	4	15.4%	4.9%	$825	27.2%	19.5%	19	12.0%	7.9%	$3,397	30.1%	21.7%
	$250,001 - $1 Million	16	7.2%	$8,716	45.2%		4	10.3%	3.5%	$2,708	54.5%	47.6%	2	7.7%	3.5%	$1,700	56.0%	45.1%	10	6.3%	5.6%	$4,308	38.1%	49.3%
	Total	*223*	*100%*	*$19,300*	*100%*		*39*	*100%*	*100%*	*$4,965*	*100%*	*100%*	*26*	*100%*	*100%*	*$3,034*	*100%*	*100%*	*158*	*100%*	*100%*	*$11,301*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	124	90.5%	$3,087	43.3%																			
	$100,001 - $250,000	10	7.3%	$1,909	26.8%																			
	$250,001 - $1 Million	3	2.2%	$2,133	29.9%																			
	Total	*137*	*100%*	*$7,129*	*100%*																			
Small Farm						Total Farms																		
Revenue	$1 Million or Less	11	57.9%	$3,172	83.5%	94.4%	5	50.0%	29.5%	$1,216	73.0%	46.3%	4	100.0%	33.3%	$1,206	100.0%	42.5%	2	40.0%	25.9%	$750	80.9%	46.9%
	Over $1 Million	8	42.1%	$627	16.5%	5.6%	5	50.0%					0	0.0%					3	60.0%				
	Total Rev. available	19	100.0%	$3,799	100.0%	100.0%	10	100.0%					4	100.0%					5	100.0%				
	Not Known	0	0.0%	$0	0.0%	0.0%	0	0.0%					0	0.0%					0	0.0%				
	Total	*19*	*100%*	*$3,799*	*100%*	*100%*	*10*	*100%*					*4*	*100%*					*5*	*100%*				
Loan Size	$100,000 or Less	9	47.4%	$362	9.5%		6	60.0%	90.9%	$241	14.5%	34.3%	1	25.0%	90.1%	$56	4.6%	27.3%	2	40.0%	84.0%	$65	7.0%	35.7%
	$100,001 - $250,000	1	5.3%	$112	2.9%		0	0.0%	1.1%	$0	0.0%	6.0%	0	0.0%	1.2%	$0	0.0%	2.8%	1	20.0%	8.6%	$112	12.1%	21.0%
	$250,001 - $500,000	9	47.4%	$3,325	87.5%		4	40.0%	8.0%	$1,425	85.5%	59.7%	3	75.0%	8.6%	$1,150	95.4%	69.9%	2	40.0%	7.4%	$750	80.9%	43.4%
	Total	*19*	*100%*	*$3,799*	*100%*		*10*	*100%*	*100%*	*$1,666*	*100%*	*100%*	*4*	*100%*	*100%*	*$1,206*	*100%*	*100%*	*5*	*100%*	*100%*	*$927*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	3	27.3%	$122	3.8%																			
	$100,001 - $250,000	0	0.0%	$0	0.0%																			
	$250,001 - $500,000	8	72.7%	$3,050	96.2%																			
	Total	*11*	*100%*	*$3,172*	*100%*																			

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue.
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2

Assessment Area: LA Monroe

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison										Bank & Aggregate Lending Comparison																	
		2018					2019, 2020					2018						2019						2020					
		Count		Dollar		Owner Occupied Units	Count		Dollar		Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
												Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
HOME PURCHASE	Low	0	0.0%	$0	0.0%	9.8%	1	2.5%	$88	1.1%	11.3%	0	0.0%	2.6%	$0	0.0%	1.5%	1	4.3%	3.7%	$88	2.0%	1.8%	0	0.0%	3.6%	$0	0.0%	1.9%
	Moderate	2	7.4%	$217	4.3%	11.7%	3	7.5%	$444	5.6%	14.3%	2	7.4%	7.2%	$217	4.3%	4.9%	1	4.3%	6.5%	$199	4.6%	4.7%	2	11.8%	6.0%	$245	6.8%	4.3%
	Middle	4	14.8%	$986	19.3%	28.8%	9	22.5%	$1,444	18.1%	27.7%	4	14.8%	27.5%	$986	19.3%	23.6%	5	21.7%	27.1%	$682	15.7%	22.9%	4	23.5%	26.4%	$762	21.0%	22.3%
	Upper	21	77.8%	$3,902	76.4%	49.7%	27	67.5%	$6,001	75.2%	46.7%	21	77.8%	62.6%	$3,902	76.4%	69.9%	16	69.6%	62.7%	$3,382	77.7%	70.6%	11	64.7%	64.0%	$2,619	72.2%	71.4%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.1%	$0	0.0%	0.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*27*	*100%*	*$5,105*	*100%*	*100%*	*40*	*100%*	*$7,977*	*100%*	*100%*	*27*	*100%*	*100%*	*$5,105*	*100%*	*100%*	*23*	*100%*	*100%*	*$4,351*	*100%*	*100%*	*17*	*100%*	*100%*	*$3,626*	*100%*	*100%*
REFINANCE	Low	0	0.0%	$0	0.0%	9.8%	6	7.7%	$450	4.2%	11.3%	0	0.0%	4.7%	$0	0.0%	2.9%	5	11.6%	5.7%	$422	9.7%	2.2%	1	2.9%	3.1%	$28	0.4%	1.2%
	Moderate	4	18.2%	$618	16.6%	11.7%	6	7.7%	$518	4.8%	14.3%	4	18.2%	6.7%	$618	16.6%	5.9%	2	4.7%	8.0%	$89	2.0%	6.9%	4	11.4%	5.2%	$429	6.7%	3.8%
	Middle	6	27.3%	$954	25.6%	28.8%	22	28.2%	$2,645	24.6%	27.7%	6	27.3%	29.8%	$954	25.6%	24.4%	10	23.3%	26.0%	$975	22.4%	20.6%	12	34.3%	23.2%	$1,670	26.1%	25.6%
	Upper	12	54.5%	$2,158	57.9%	49.7%	44	56.4%	$7,150	66.4%	46.7%	12	54.5%	58.7%	$2,158	57.9%	66.7%	26	60.5%	60.3%	$2,870	65.9%	70.2%	18	51.4%	68.5%	$4,280	66.8%	69.4%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.1%	$0	0.0%	0.1%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*22*	*100%*	*$3,730*	*100%*	*100%*	*78*	*100%*	*$10,763*	*100%*	*100%*	*22*	*100%*	*100%*	*$3,730*	*100%*	*100%*	*43*	*100%*	*100%*	*$4,356*	*100%*	*100%*	*35*	*100%*	*100%*	*$6,407*	*100%*	*100%*
HOME IMPROVEMENT	Low	1	6.3%	$16	1.8%	9.8%	1	2.6%	$50	2.3%	11.3%	1	6.3%	6.5%	$16	1.8%	3.0%	0	0.0%	7.6%	$0	0.0%	4.5%	1	6.7%	8.0%	$50	6.1%	5.2%
	Moderate	1	6.3%	$24	2.7%	11.7%	2	5.3%	$65	3.0%	14.3%	1	6.3%	7.6%	$24	2.7%	5.3%	2	8.7%	10.9%	$65	4.7%	8.7%	0	0.0%	10.3%	$0	0.0%	10.0%
	Middle	4	25.0%	$278	31.0%	28.8%	9	23.7%	$574	26.3%	27.7%	4	25.0%	33.7%	$278	31.0%	30.3%	6	26.1%	26.9%	$421	30.7%	23.8%	3	20.0%	32.2%	$153	18.8%	25.3%
	Upper	10	62.5%	$578	64.5%	49.7%	26	68.4%	$1,495	68.5%	46.7%	10	62.5%	52.2%	$578	64.5%	61.5%	15	65.2%	54.6%	$884	64.5%	62.9%	11	73.3%	49.4%	$611	75.1%	59.6%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*16*	*100%*	*$896*	*100%*	*100%*	*38*	*100%*	*$2,184*	*100%*	*100%*	*16*	*100%*	*100%*	*$896*	*100%*	*100%*	*23*	*100%*	*100%*	*$1,370*	*100%*	*100%*	*15*	*100%*	*100%*	*$814*	*100%*	*100%*
MULTI FAMILY						Multi-Family Units					Multi-Family Units																		
	Low	0	0.0%	$0	0.0%	12.8%	0	0.0%	$0	0.0%	16.8%	0	0.0%	28.7%	$0	0.0%	23.0%	0	0.0%	31.6%	$0	0.0%	13.8%	0	0.0%	27.0%	$0	0.0%	14.1%
	Moderate	0	0.0%	$0	0.0%	5.2%	0	0.0%	$0	0.0%	6.2%	0	0.0%	20.2%	$0	0.0%	8.7%	0	0.0%	9.8%	$0	0.0%	6.2%	0	0.0%	16.5%	$0	0.0%	11.3%
	Middle	0	0.0%	$0	0.0%	33.7%	0	0.0%	$0	0.0%	22.8%	0	0.0%	25.5%	$0	0.0%	23.4%	0	0.0%	33.8%	$0	0.0%	41.0%	0	0.0%	26.1%	$0	0.0%	21.6%
	Upper	0	0.0%	$0	0.0%	48.3%	0	0.0%	$0	0.0%	54.2%	0	0.0%	25.5%	$0	0.0%	44.9%	0	0.0%	24.8%	$0	0.0%	39.0%	0	0.0%	30.4%	$0	0.0%	53.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	$0	0.0%	9.8%	0	0.0%	$0	0.0%	11.3%	0	0.0%	1.1%	$0	0.0%	0.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	2.6%	$0	0.0%	1.8%
	Moderate	0	0.0%	$0	0.0%	11.7%	2	13.3%	$33	4.8%	14.3%	0	0.0%	4.3%	$0	0.0%	3.3%	1	11.1%	4.2%	$10	2.4%	3.4%	1	16.7%	5.3%	$23	8.8%	4.0%
	Middle	0	0.0%	$0	0.0%	28.8%	3	20.0%	$130	19.1%	27.7%	0	0.0%	24.7%	$0	0.0%	23.0%	1	11.1%	28.1%	$10	2.4%	25.2%	2	33.3%	28.9%	$120	45.8%	36.3%
	Upper	6	100.0%	$298	100.0%	49.7%	10	66.7%	$519	76.1%	46.7%	6	100.0%	69.9%	$298	100.0%	73.6%	7	77.8%	67.7%	$400	95.2%	71.4%	3	50.0%	63.2%	$119	45.4%	57.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*6*	*100%*	*$298*	*100%*	*100%*	*15*	*100%*	*$682*	*100%*	*100%*	*6*	*100%*	*100%*	*$298*	*100%*	*100%*	*9*	*100%*	*100%*	*$420*	*100%*	*100%*	*6*	*100%*	*100%*	*$262*	*100%*	*100%*

Originations & Purchases
2018 and 2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2
Assessment Area: LA Monroe

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison										Bank & Aggregate Lending Comparison																	
		2018					2019, 2020					2018						2019						2020					
		Count		Dollar		Owner Occupied Units	Count		Dollar		Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
												Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	9.8%	1	10.0%	$28	4.2%	11.3%	0	0.0%	3.1%	$0	0.0%	1.8%	1	14.3%	7.0%	$28	6.0%	2.7%	0	0.0%	5.7%	$0	0.0%	2.2%
	Moderate	1	50.0%	$26	56.5%	11.7%	1	10.0%	$37	5.5%	14.3%	1	50.0%	9.4%	$26	56.5%	10.2%	1	14.3%	5.3%	$37	8.0%	2.3%	0	0.0%	2.9%	$0	0.0%	3.5%
	Middle	1	50.0%	$20	43.5%	28.8%	3	30.0%	$314	47.0%	27.7%	1	50.0%	34.4%	$20	43.5%	37.2%	1	14.3%	28.1%	$130	28.0%	36.0%	2	66.7%	31.4%	$184	90.6%	22.9%
	Upper	0	0.0%	$0	0.0%	49.7%	5	50.0%	$289	43.3%	46.7%	0	0.0%	53.1%	$0	0.0%	50.8%	4	57.1%	59.6%	$270	58.1%	59.0%	1	33.3%	60.0%	$19	9.4%	71.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*2*	*100%*	*$46*	*100%*	*100%*	*10*	*100%*	*$668*	*100%*	*100%*	*2*	*100%*	*100%*	*$46*	*100%*	*100%*	*7*	*100%*	*100%*	*$465*	*100%*	*100%*	*3*	*100%*	*100%*	*$203*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	9.8%	0	0.0%	$0	0.0%	11.3%	0	0.0%	9.4%	$0	0.0%	4.8%	0	0.0%	3.0%	$0	0.0%	1.4%	0	0.0%	2.0%	$0	0.0%	0.6%
	Moderate	0	0.0%	$0	0.0%	11.7%	0	0.0%	$0	0.0%	14.3%	0	0.0%	9.4%	$0	0.0%	8.0%	0	0.0%	19.0%	$0	0.0%	10.2%	0	0.0%	10.6%	$0	0.0%	9.2%
	Middle	0	0.0%	$0	0.0%	28.8%	0	0.0%	$0	0.0%	27.7%	0	0.0%	24.5%	$0	0.0%	14.9%	0	0.0%	22.0%	$0	0.0%	22.8%	0	0.0%	23.6%	$0	0.0%	19.4%
	Upper	0	0.0%	$0	0.0%	49.7%	0	0.0%	$0	0.0%	46.7%	0	0.0%	56.6%	$0	0.0%	72.2%	0	0.0%	56.0%	$0	0.0%	65.6%	0	0.0%	63.8%	$0	0.0%	70.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	1	1.4%	$16	0.2%	9.8%	9	5.0%	$616	2.8%	11.3%	1	1.4%	4.2%	$16	0.2%	3.9%	7	6.7%	5.3%	$538	4.9%	3.5%	2	2.6%	3.8%	$78	0.7%	2.5%
	Moderate	8	11.0%	$885	8.8%	11.7%	14	7.7%	$1,097	4.9%	14.3%	8	11.0%	7.4%	$885	8.8%	5.6%	7	6.7%	7.5%	$400	3.6%	5.7%	7	9.2%	6.0%	$697	6.2%	4.7%
	Middle	15	20.5%	$2,238	22.2%	28.8%	46	25.4%	$5,107	22.9%	27.7%	15	20.5%	28.3%	$2,238	22.2%	23.8%	23	21.9%	26.8%	$2,218	20.2%	24.6%	23	30.3%	24.9%	$2,889	25.5%	23.9%
	Upper	49	67.1%	$6,936	68.8%	49.7%	112	61.9%	$15,454	69.4%	46.7%	49	67.1%	60.0%	$6,936	68.8%	66.7%	68	64.8%	60.3%	$7,806	71.2%	66.1%	44	57.9%	65.3%	$7,648	67.6%	68.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.1%	$0	0.0%	0.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*73*	*100%*	*$10,075*	*100%*	*100%*	*181*	*100%*	*$22,274*	*100%*	*100%*	*73*	*100%*	*100%*	*$10,075*	*100%*	*100%*	*105*	*100%*	*100%*	*$10,962*	*100%*	*100%*	*76*	*100%*	*100%*	*$11,312*	*100%*	*100%*
SMALL BUSINESSES					Total Businesses					Total Businesses																			
	Low	9	17.6%	$1,421	25.1%	18.6%	25	17.4%	$4,473	27.4%	19.3%	9	17.6%	19.8%	$1,421	25.1%	34.2%	7	15.9%	20.4%	$1,402	23.8%	38.9%	18	18.0%	20.6%	$3,071	29.5%	34.4%
	Moderate	4	7.8%	$333	5.9%	10.8%	23	16.0%	$1,982	12.2%	12.1%	4	7.8%	12.9%	$333	5.9%	13.7%	8	18.2%	12.6%	$358	6.1%	12.2%	15	15.0%	11.1%	$1,624	15.6%	12.7%
	Middle	16	31.4%	$1,278	22.5%	24.6%	33	22.9%	$2,652	16.3%	23.3%	16	31.4%	21.3%	$1,278	22.5%	15.4%	10	22.7%	20.3%	$689	11.7%	14.9%	23	23.0%	21.0%	$1,963	18.9%	16.6%
	Upper	22	43.1%	$2,638	46.5%	45.7%	63	43.8%	$7,197	44.1%	45.2%	22	43.1%	45.1%	$2,638	46.5%	36.4%	19	43.2%	44.0%	$3,447	58.5%	33.5%	44	44.0%	46.8%	$3,750	36.0%	36.1%
	Unknown	0	0.0%	$0	0.0%	0.2%	0	0.0%	$0	0.0%	0.2%	0	0.0%	0.2%	$0	0.0%	0.1%	0	0.0%	0.1%	$0	0.0%	0.0%	0	0.0%	0.1%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%		0	0.0%	0.7%	$0	0.0%	0.2%	0	0.0%	2.5%	$0	0.0%	0.5%	0	0.0%	0.4%	$0	0.0%	0.1%
	Total	*51*	*100%*	*$5,670*	*100%*	*100%*	*144*	*100%*	*$16,304*	*100%*	*100%*	*51*	*100%*	*100%*	*$5,670*	*100%*	*100%*	*44*	*100%*	*100%*	*$5,896*	*100%*	*100%*	*100*	*100%*	*100%*	*$10,408*	*100%*	*100%*
SMALL FARM					Total Farms					Total Farms																			
	Low	0	0.0%	$0	0.0%	4.4%	2	9.1%	$131	4.2%	3.8%	0	0.0%	4.0%	$0	0.0%	0.2%	0	0.0%	6.1%	$0	0.0%	6.7%	2	15.4%	6.5%	$131	13.4%	5.6%
	Moderate	0	0.0%	$0	0.0%	5.7%	7	31.8%	$617	19.6%	19.2%	0	0.0%	20.0%	$0	0.0%	9.9%	3	33.3%	18.4%	$393	18.1%	15.9%	4	30.8%	17.4%	$224	23.0%	21.6%
	Middle	0	0.0%	$0	0.0%	37.1%	12	54.5%	$2,364	75.2%	41.9%	0	0.0%	20.0%	$0	0.0%	34.6%	6	66.7%	55.1%	$1,775	81.9%	60.3%	6	46.2%	52.9%	$589	60.5%	48.4%
	Upper	0	0.0%	$0	0.0%	52.2%	1	4.5%	$30	1.0%	34.7%	0	0.0%	56.0%	$0	0.0%	55.3%	0	0.0%	18.4%	$0	0.0%	17.0%	1	7.7%	21.7%	$30	3.1%	24.3%
	Unknown	0	0.0%	$0	0.0%	0.6%	0	0.0%	$0	0.0%	0.4%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%		0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	2.0%	$0	0.0%	0.1%	0	0.0%	1.4%	$0	0.0%	0.1%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*22*	*100%*	*$3,142*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*9*	*100%*	*100%*	*$2,168*	*100%*	*100%*	*13*	*100%*	*100%*	*$974*	*100%*	*100%*

Originations & Purchases
2018 and 2020 FFIEC Census Data and D&B information, and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2

Assessment Area: LA Monroe

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison										Bank & Aggregate Lending Comparison																	
		2018					2019, 2020					2018						2019						2020					
		Count		Dollar		Families by Family Income	Count		Dollar		Families by Family Income	Count			Dollar			Count		Dollar			Count		Dollar			
												Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	1	3.7%	$128	2.5%	25.0%	1	2.5%	$58	0.7%	25.5%	1	3.7%	2.4%	$128	2.5%	1.2%	1	4.3%	2.7%	$58	1.3%	1.2%	0	0.0%	2.7%	$0	0.0%	1.3%
	Moderate	5	18.5%	$553	10.8%	16.2%	3	7.5%	$343	4.3%	16.0%	5	18.5%	10.6%	$553	10.8%	6.8%	3	13.0%	14.1%	$343	7.9%	9.1%	0	0.0%	13.4%	$0	0.0%	9.1%
	Middle	5	18.5%	$912	17.9%	15.6%	12	30.0%	$1,625	20.4%	15.6%	5	18.5%	21.8%	$912	17.9%	18.4%	5	21.7%	20.0%	$654	15.0%	16.9%	7	41.2%	21.5%	$971	26.8%	18.2%
	Upper	15	55.6%	$3,012	59.0%	43.2%	21	52.5%	$5,138	64.4%	42.9%	15	55.6%	45.6%	$3,012	59.0%	56.7%	14	60.9%	43.2%	$3,296	75.8%	55.2%	7	41.2%	42.4%	$1,842	50.8%	53.6%
	Unknown	1	3.7%	$500	9.8%	0.0%	3	7.5%	$813	10.2%	0.0%	1	3.7%	19.6%	$500	9.8%	17.0%	0	0.0%	20.1%	$0	0.0%	17.6%	3	17.6%	20.0%	$813	22.4%	17.9%
	Total	*27*	*100%*	*$5,105*	*100%*	*100%*	*40*	*100%*	*$7,977*	*100%*	*100%*	*27*	*100%*	*100%*	*$5,105*	*100%*	*100%*	*23*	*100%*	*100%*	*$4,351*	*100%*	*100%*	*17*	*100%*	*100%*	*$3,626*	*100%*	*100%*
REFINANCE	Low	2	9.1%	$107	2.9%	25.0%	4	5.1%	$317	2.9%	25.5%	2	9.1%	4.1%	$107	2.9%	1.8%	3	7.0%	3.5%	$206	4.7%	1.6%	1	2.9%	1.9%	$111	1.7%	0.7%
	Moderate	0	0.0%	$0	0.0%	16.2%	12	15.4%	$704	6.5%	16.0%	0	0.0%	7.8%	$0	0.0%	4.5%	9	20.9%	8.5%	$528	12.1%	4.3%	3	8.6%	6.0%	$176	2.7%	3.2%
	Middle	6	27.3%	$714	19.1%	15.6%	13	16.7%	$1,495	13.9%	15.6%	6	27.3%	14.6%	$714	19.1%	10.6%	6	14.0%	12.9%	$599	13.8%	9.1%	7	20.0%	12.0%	$896	14.0%	8.1%
	Upper	14	63.6%	$2,909	78.0%	43.2%	48	61.5%	$7,759	72.1%	42.9%	14	63.6%	51.7%	$2,909	78.0%	60.9%	25	58.1%	46.1%	$3,023	69.4%	55.1%	23	65.7%	50.6%	$4,736	73.9%	55.5%
	Unknown	0	0.0%	$0	0.0%	0.0%	1	1.3%	$488	4.5%	0.0%	0	0.0%	21.8%	$0	0.0%	22.1%	0	0.0%	29.0%	$0	0.0%	30.0%	1	2.9%	29.4%	$488	7.6%	32.6%
	Total	*22*	*100%*	*$3,730*	*100%*	*100%*	*78*	*100%*	*$10,763*	*100%*	*100%*	*22*	*100%*	*100%*	*$3,730*	*100%*	*100%*	*43*	*100%*	*100%*	*$4,356*	*100%*	*100%*	*35*	*100%*	*100%*	*$6,407*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	$0	0.0%	25.0%	1	2.6%	$25	1.1%	25.5%	0	0.0%	6.5%	$0	0.0%	4.8%	1	4.3%	5.9%	$25	1.8%	3.6%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	2	12.5%	$84	9.4%	16.2%	6	15.8%	$239	10.9%	16.0%	2	12.5%	5.4%	$84	9.4%	3.6%	4	17.4%	12.6%	$184	13.4%	8.0%	2	13.3%	13.8%	$55	6.8%	9.7%
	Middle	3	18.8%	$111	12.4%	15.6%	5	13.2%	$340	15.6%	15.6%	3	18.8%	12.0%	$111	12.4%	10.0%	3	13.0%	19.3%	$190	13.9%	17.0%	2	13.3%	17.2%	$150	18.4%	13.3%
	Upper	11	68.8%	$701	78.2%	43.2%	26	68.4%	$1,580	72.3%	42.9%	11	68.8%	65.2%	$701	78.2%	69.0%	15	65.2%	51.3%	$971	70.9%	57.7%	11	73.3%	55.2%	$609	74.8%	61.5%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	10.9%	$0	0.0%	12.7%	0	0.0%	10.9%	$0	0.0%	13.6%	0	0.0%	13.8%	$0	0.0%	15.5%
	Total	*16*	*100%*	*$896*	*100%*	*100%*	*38*	*100%*	*$2,184*	*100%*	*100%*	*16*	*100%*	*100%*	*$896*	*100%*	*100%*	*23*	*100%*	*100%*	*$1,370*	*100%*	*100%*	*15*	*100%*	*100%*	*$814*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	$0	0.0%	25.0%	0	0.0%	$0	0.0%	25.5%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	16.2%	0	0.0%	$0	0.0%	16.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.8%	$0	0.0%	0.4%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	15.6%	0	0.0%	$0	0.0%	15.6%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	43.2%	0	0.0%	$0	0.0%	42.9%	0	0.0%	14.9%	$0	0.0%	7.2%	0	0.0%	6.8%	$0	0.0%	1.3%	0	0.0%	7.0%	$0	0.0%	2.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	85.1%	$0	0.0%	92.8%	0	0.0%	92.5%	$0	0.0%	98.3%	0	0.0%	93.0%	$0	0.0%	97.2%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	$0	0.0%	25.0%	0	0.0%	$0	0.0%	25.5%	0	0.0%	2.2%	$0	0.0%	0.4%	0	0.0%	2.1%	$0	0.0%	0.8%	0	0.0%	2.6%	$0	0.0%	1.6%
	Moderate	0	0.0%	$0	0.0%	16.2%	3	20.0%	$129	18.9%	16.0%	0	0.0%	3.2%	$0	0.0%	2.0%	2	22.2%	9.4%	$104	24.8%	4.1%	1	16.7%	5.3%	$25	9.5%	2.1%
	Middle	0	0.0%	$0	0.0%	15.6%	4	26.7%	$130	19.1%	15.6%	0	0.0%	14.0%	$0	0.0%	7.8%	2	22.2%	15.6%	$35	8.3%	10.7%	2	33.3%	21.1%	$95	36.3%	16.9%
	Upper	4	66.7%	$150	50.3%	43.2%	8	53.3%	$423	62.0%	42.9%	4	66.7%	75.3%	$150	50.3%	87.2%	5	55.6%	70.8%	$281	66.9%	81.9%	3	50.0%	71.1%	$142	54.2%	79.3%
	Unknown	2	33.3%	$148	49.7%	0.0%	0	0.0%	$0	0.0%	0.0%	2	33.3%	5.4%	$148	49.7%	2.6%	0	0.0%	2.1%	$0	0.0%	2.5%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*6*	*100%*	*$298*	*100%*	*100%*	*15*	*100%*	*$682*	*100%*	*100%*	*6*	*100%*	*100%*	*$298*	*100%*	*100%*	*9*	*100%*	*100%*	*$420*	*100%*	*100%*	*6*	*100%*	*100%*	*$262*	*100%*	*100%*

Originations & Purchases

2018 and 2020 FFIEC Census Data and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2

Assessment Area: LA Monroe

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison										Bank & Aggregate Lending Comparison																	
		2018					2019, 2020					2018						2019						2020					
		Count		Dollar		Families by Family Income	Count		Dollar		Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
												Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	25.0%	0	0.0%	$0	0.0%	25.5%	0	0.0%	3.1%	$0	0.0%	3.1%	0	0.0%	10.5%	$0	0.0%	5.6%	0	0.0%	11.4%	$0	0.0%	4.7%
	Moderate	0	0.0%	$0	0.0%	16.2%	1	10.0%	$65	9.7%	16.0%	0	0.0%	3.1%	$0	0.0%	1.8%	1	14.3%	8.8%	$65	14.0%	9.4%	0	0.0%	2.9%	$0	0.0%	3.5%
	Middle	0	0.0%	$0	0.0%	15.6%	3	30.0%	$217	32.5%	15.6%	0	0.0%	25.0%	$0	0.0%	19.5%	3	42.9%	17.5%	$217	46.7%	15.8%	0	0.0%	11.4%	$0	0.0%	6.9%
	Upper	2	100.0%	$46	100.0%	43.2%	6	60.0%	$386	57.8%	42.9%	2	100.0%	62.5%	$46	100.0%	70.1%	3	42.9%	59.6%	$183	39.4%	64.9%	3	#####	68.6%	$203	#####	82.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	6.3%	$0	0.0%	5.5%	0	0.0%	3.5%	$0	0.0%	4.4%	0	0.0%	5.7%	$0	0.0%	2.7%
	Total	*2*	*100%*	*$46*	*100%*	*100%*	*10*	*100%*	*$668*	*100%*	*100%*	*2*	*100%*	*100%*	*$46*	*100%*	*100%*	*7*	*100%*	*100%*	*$465*	*100%*	*100%*	*3*	*100%*	*100%*	*$203*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	25.0%	0	0.0%	$0	0.0%	25.5%	0	0.0%	0.9%	$0	0.0%	0.4%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	16.2%	0	0.0%	$0	0.0%	16.0%	0	0.0%	0.9%	$0	0.0%	0.9%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	15.6%	0	0.0%	$0	0.0%	15.6%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	1.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	43.2%	0	0.0%	$0	0.0%	42.9%	0	0.0%	1.9%	$0	0.0%	6.6%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	96.2%	$0	0.0%	92.1%	0	0.0%	99.0%	$0	0.0%	#####	0	0.0%	#####	$0	0.0%	#####
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	3	4.1%	$235	2.3%	25.0%	6	3.3%	$400	1.8%	25.5%	3	4.1%	3.0%	$235	2.3%	1.3%	5	4.8%	3.0%	$289	2.6%	1.2%	1	1.3%	2.1%	$111	1.0%	0.8%
	Moderate	7	9.6%	$637	6.3%	16.2%	25	13.8%	$1,480	6.6%	16.0%	7	9.6%	8.7%	$637	6.3%	5.2%	19	18.1%	11.1%	$1,224	11.2%	6.1%	6	7.9%	8.9%	$256	2.3%	5.1%
	Middle	14	19.2%	$1,737	17.2%	15.6%	37	20.4%	$3,807	17.1%	15.6%	14	19.2%	17.7%	$1,737	17.2%	13.8%	19	18.1%	16.2%	$1,695	15.5%	11.7%	18	23.7%	15.6%	$2,112	18.7%	11.1%
	Upper	46	63.0%	$6,818	67.7%	43.2%	109	60.2%	$15,286	68.6%	42.9%	46	63.0%	47.0%	$6,818	67.7%	53.4%	62	59.0%	43.1%	$7,754	70.7%	47.6%	47	61.8%	44.8%	$7,532	66.6%	49.6%
	Unknown	3	4.1%	$648	6.4%	0.0%	4	2.2%	$1,301	5.8%	0.0%	3	4.1%	23.6%	$648	6.4%	26.3%	0	0.0%	26.5%	$0	0.0%	33.4%	4	5.3%	28.5%	$1,301	11.5%	33.2%
	Total	*73*	*100%*	*$10,075*	*100%*	*100%*	*181*	*100%*	*$22,274*	*100%*	*100%*	*73*	*100%*	*100%*	*$10,075*	*100%*	*100%*	*105*	*100%*	*100%*	*$10,962*	*100%*	*100%*	*76*	*100%*	*100%*	*$11,312*	*100%*	*100%*
Small Business					Total Businesses					Total Businesses																			
Revenue	$1 Million or Less	31	60.8%	$1,876	33.1%	90.5%	79	54.9%	$3,332	20.4%	90.9%	31	60.8%	32.4%	$1,876	33.1%	38.7%	27	61.4%	31.2%	$1,324	22.5%	31.0%	52	52.0%	23.6%	$2,008	19.3%	22.8%
	Over $1 Million	19	37.3%	$3,769	66.5%	8.5%	50	34.7%	$12,547	77.0%	8.3%	19	37.3%					17	38.6%					33	33.0%				
	Rev. available	50	98.1%	$5,645	99.6%	99.0%	129	89.6%	$15,879	97.4%	99.2%	50	98.1%					44	100.0%					85	85.0%				
	Rev. Not Known	1	2.0%	$25	0.4%	1.0%	15	10.4%	$425	2.6%	0.8%	1	2.0%					0	0.0%					15	15.0%				
	Total	*51*	*100%*	*$5,670*	*100%*	*100%*	*144*	*100%*	*$16,304*	*100%*	*100%*	*51*	*100%*					*44*	*100%*					*100*	*100%*				
Loan Size	$100,000 or Less	41	80.4%	$1,406	24.8%		107	74.3%	$3,019	18.5%		41	80.4%	89.4%	$1,406	24.8%	29.1%	31	70.5%	91.3%	$993	16.8%	34.6%	76	76.0%	84.9%	$2,026	19.5%	27.6%
	$100,001-$250,000	3	5.9%	$468	8.3%		16	11.1%	$2,865	17.6%		3	5.9%	5.9%	$468	8.3%	22.2%	5	11.4%	5.1%	$1,090	18.5%	21.1%	11	11.0%	9.1%	$1,775	17.1%	24.8%
	$250,001-$1 Million	7	13.7%	$3,796	66.9%		21	14.6%	$10,420	63.9%		7	13.7%	4.7%	$3,796	66.9%	48.7%	8	18.2%	3.6%	$3,813	64.7%	44.3%	13	13.0%	5.9%	$6,607	63.5%	47.6%
	Total	*51*	*100%*	*$5,670*	*100%*		*144*	*100%*	*$16,304*	*100%*		*51*	*100%*	*100%*	*$5,670*	*100%*	*100%*	*44*	*100%*	*100%*	*$5,896*	*100%*	*100%*	*100*	*100%*	*100%*	*$10,408*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	27	87.1%	$595	31.7%		72	91.1%	$1,620	48.6%																			
	$100,001-$250,000	1	3.2%	$185	9.9%		4	5.1%	$614	18.4%																			
	$250,001-$1 Million	3	9.7%	$1,096	58.4%		3	3.8%	$1,098	33.0%																			
	Total	*31*	*100%*	*$1,876*	*100%*		*79*	*100%*	*$3,332*	*100%*																			
Small Farm					Total Farms					Total Farms																			
Revenue	$1 Million or Less	0	0.0%	$0	0.0%	99.4%	10	45.5%	$1,165	37.1%	98.5%	0	0.0%	40.0%	$0	0.0%	57.4%	4	44.4%	46.9%	$610	28.1%	66.7%	6	46.2%	43.5%	$555	57.0%	62.3%
	Over $1 Million	0	0.0%	$0	0.0%	0.6%	12	54.5%	$1,977	62.9%	1.5%	0	0.0%					5	55.6%					7	53.8%				
	Rev. available	0	0.0%	$0	0.0%	100.0%	22	100.0%	$3,142	100.0%	100.0%	0	0.0%					9	100.0%					13	#####				
	Not Known	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%					0	0.0%					0	0.0%				
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*22*	*100%*	*$3,142*	*100%*	*100%*	*0*	*0%*					*9*	*100%*					*13*	*100%*				
Loan Size	$100,000 or Less	0	0.0%	$0	0.0%		15	68.2%	$917	29.2%		0	0.0%	80.0%	$0	0.0%	22.5%	3	33.3%	71.4%	$243	11.2%	21.4%	12	92.3%	79.7%	$674	69.2%	28.2%
	$100,001-$250,000	0	0.0%	$0	0.0%		3	13.6%	$625	19.9%		0	0.0%	8.0%	$0	0.0%	18.8%	3	33.3%	12.2%	$625	28.8%	18.4%	0	0.0%	7.2%	$0	0.0%	15.0%
	$250,001-$500,000	0	0.0%	$0	0.0%		4	18.2%	$1,600	50.9%		0	0.0%	12.0%	$0	0.0%	58.7%	3	33.3%	16.3%	$1,300	60.0%	60.2%	1	7.7%	13.0%	$300	30.8%	56.8%
	Total	*0*	*0%*	*$0*	*0%*		*22*	*100%*	*$3,142*	*100%*		*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*9*	*100%*	*100%*	*$2,168*	*100%*	*100%*	*13*	*100%*	*100%*	*$974*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	0	0.0%	$0	0.0%		7	70.0%	$440	37.8%																			
	$100,001-$250,000	0	0.0%	$0	0.0%		1	10.0%	$125	10.7%																			
	$250,001-$500,000	0	0.0%	$0	0.0%		2	20.0%	$600	51.5%																			
	Total	*0*	*0%*	*$0*	*0%*		*10*	*100%*	*$1,165*	*100%*																			

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue.
2018 and 2020 FFIEC Census Data and D&B information, and 2015 ACS Data.

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2

Assessment Area: LA Morehouse West Carroll

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison										Bank & Aggregate Lending Comparison																	
		2018					2019, 2020					2018						2019						2020					
		Count		Dollar		Owner Occupied Units	Count		Dollar		Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
												Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
HOME PURCHASE	Low	0	0.0%	$0	0.0%	5.5%	0	0.0%	$0	0.0%	0.0%	0	0.0%	6.0%	$0	0.0%	5.5%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	1	16.7%	$117	13.0%	26.8%	0	0.0%	$0	0.0%	0.0%	1	16.7%	20.9%	$117	13.0%	17.9%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	5	83.3%	$781	87.0%	67.6%	3	100.0%	$304	100.0%	100.0%	5	83.3%	73.1%	$781	87.0%	76.6%	2	100.0%	98.9%	$218	100.0%	99.2%	1	100.0%	100.0%	$86	100.0%	100.0%
	Upper	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	1.1%	$0	0.0%	0.8%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*6*	*100%*	*$898*	*100%*	*100%*	*3*	*100%*	*$304*	*100%*	*100%*	*6*	*100%*	*100%*	*$898*	*100%*	*100%*	*2*	*100%*	*100%*	*$218*	*100%*	*100%*	*1*	*100%*	*100%*	*$86*	*100%*	*100%*
REFINANCE	Low	2	22.2%	$83	14.2%	5.5%	0	0.0%	$0	0.0%	0.0%	2	22.2%	8.3%	$83	14.2%	4.3%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	1	11.1%	$78	13.4%	26.8%	0	0.0%	$0	0.0%	0.0%	1	11.1%	25.0%	$78	13.4%	20.2%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	6	66.7%	$422	72.4%	67.6%	6	100.0%	$539	100.0%	100.0%	6	66.7%	66.7%	$422	72.4%	75.6%	4	100.0%	100.0%	$363	100.0%	100.0%	2	100.0%	100.0%	$176	100.0%	100.0%
	Upper	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*9*	*100%*	*$583*	*100%*	*100%*	*6*	*100%*	*$539*	*100%*	*100%*	*9*	*100%*	*100%*	*$583*	*100%*	*100%*	*4*	*100%*	*100%*	*$363*	*100%*	*100%*	*2*	*100%*	*100%*	*$176*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	$0	0.0%	5.5%	0	0.0%	$0	0.0%	0.0%	0	0.0%	6.3%	$0	0.0%	9.4%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	26.8%	0	0.0%	$0	0.0%	0.0%	0	0.0%	12.5%	$0	0.0%	3.9%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	5	100.0%	$179	100.0%	67.6%	1	100.0%	$42	100.0%	100.0%	5	100.0%	81.3%	$179	100.0%	86.6%	1	100.0%	100.0%	$42	100.0%	100.0%	0	0.0%	100.0%	$0	0.0%	100.0%
	Upper	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*5*	*100%*	*$179*	*100%*	*100%*	*1*	*100%*	*$42*	*100%*	*100%*	*5*	*100%*	*100%*	*$179*	*100%*	*100%*	*1*	*100%*	*100%*	*$42*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
MULTI FAMILY						Multi-Family Units					Multi-Family Units																		
	Low	0	0.0%	$0	0.0%	9.1%	0	0.0%	$0	0.0%	0.0%	0	0.0%	16.7%	$0	0.0%	8.9%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	60.2%	0	0.0%	$0	0.0%	0.0%	0	0.0%	50.0%	$0	0.0%	65.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	30.7%	0	0.0%	$0	0.0%	100.0%	0	0.0%	33.3%	$0	0.0%	26.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*0%*	*$0*	*0%*	*0%*	*0*	*0%*	*0%*	*$0*	*0%*	*0%*
OTHER PURPOSE LOC	Low	0	0.0%	$0	0.0%	5.5%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	26.8%	0	0.0%	$0	0.0%	0.0%	0	0.0%	8.3%	$0	0.0%	1.8%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	2	100.0%	$60	100.0%	67.6%	1	100.0%	$20	100.0%	100.0%	2	100.0%	91.7%	$60	100.0%	98.2%	0	0.0%	0.0%	$0	0.0%	0.0%	1	100.0%	100.0%	$20	100.0%	100.0%
	Upper	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*2*	*100%*	*$60*	*100%*	*100%*	*1*	*100%*	*$20*	*100%*	*100%*	*2*	*100%*	*100%*	*$60*	*100%*	*100%*	*0*	*0%*	*0%*	*$0*	*0%*	*0%*	*1*	*100%*	*100%*	*$20*	*100%*	*100%*

Originations & Purchases
2018 and 2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2

Assessment Area: LA Morehouse West Carroll

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison										Bank & Aggregate Lending Comparison																	
		2018					2019, 2020					2018						2019						2020					
		Count		Dollar		Owner Occupied Units	Count		Dollar		Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
												Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	5.5%	0	0.0%	$0	0.0%	0.0%	0	0.0%	14.3%	$0	0.0%	6.5%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	1	100.0%	$48	100.0%	26.8%	0	0.0%	$0	0.0%	0.0%	1	100.0%	28.6%	$48	100.0%	10.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	67.6%	0	0.0%	$0	0.0%	100.0%	0	0.0%	57.1%	$0	0.0%	83.4%	0	0.0%	100.0%	$0	0.0%	100.0%	0	0.0%	100.0%	$0	0.0%	100.0%
	Upper	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*1*	*100%*	*$48*	*100%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*1*	*100%*	*100%*	*$48*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	5.5%	0	0.0%	$0	0.0%	0.0%	0	0.0%	14.3%	$0	0.0%	18.3%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	26.8%	0	0.0%	$0	0.0%	0.0%	0	0.0%	28.6%	$0	0.0%	10.2%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	67.6%	0	0.0%	$0	0.0%	100.0%	0	0.0%	57.1%	$0	0.0%	71.6%	0	0.0%	100.0%	$0	0.0%	100.0%	0	0.0%	100.0%	$0	0.0%	100.0%
	Upper	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	2	8.7%	$83	4.7%	5.5%	0	0.0%	$0	0.0%	0.0%	2	8.7%	7.0%	$83	4.7%	5.4%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	3	13.0%	$243	13.7%	26.8%	0	0.0%	$0	0.0%	0.0%	3	13.0%	22.2%	$243	13.7%	19.3%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	18	78.3%	$1,442	81.6%	67.6%	11	100.0%	$905	100.0%	100.0%	18	78.3%	70.8%	$1,442	81.6%	75.3%	7	100.0%	99.3%	$623	100.0%	99.6%	4	100.0%	100.0%	$282	100.0%	100.0%
	Upper	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.7%	$0	0.0%	0.4%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*23*	*100%*	*$1,768*	*100%*	*100%*	*11*	*100%*	*$905*	*100%*	*100%*	*23*	*100%*	*100%*	*$1,768*	*100%*	*100%*	*7*	*100%*	*100%*	*$623*	*100%*	*100%*	*4*	*100%*	*100%*	*$282*	*100%*	*100%*
SMALL BUSINESSES						Total Businesses					Total Businesses																		
	Low	4	20.0%	$206	14.2%	5.8%	0	0.0%	$0	0.0%	0.0%	4	20.0%	8.8%	$206	14.2%	11.6%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	8	40.0%	$346	23.9%	33.1%	0	0.0%	$0	0.0%	0.0%	8	40.0%	35.1%	$346	23.9%	39.2%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	8	40.0%	$898	61.9%	61.1%	11	100.0%	$690	100.0%	100.0%	8	40.0%	53.5%	$898	61.9%	48.3%	5	100.0%	93.9%	$453	100.0%	98.9%	6	100.0%	100.0%	$237	100.0%	100.0%
	Upper	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%		0	0.0%	2.6%	$0	0.0%	0.9%	0	0.0%	6.1%	$0	0.0%	1.1%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*20*	*100%*	*$1,450*	*100%*	*100%*	*11*	*100%*	*$690*	*100%*	*100%*	*20*	*100%*	*100%*	*$1,450*	*100%*	*100%*	*5*	*100%*	*100%*	*$453*	*100%*	*100%*	*6*	*100%*	*100%*	*$237*	*100%*	*100%*
SMALL FARM						Total Farms					Total Farms																		
	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.7%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	3	27.3%	$380	21.9%	22.4%	0	0.0%	$0	0.0%	0.0%	3	27.3%	21.0%	$380	21.9%	20.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	8	72.7%	$1,355	78.1%	77.6%	16	100.0%	$3,195	100.0%	100.0%	8	72.7%	74.6%	$1,355	78.1%	77.3%	6	100.0%	100.0%	$1,395	100.0%	100.0%	10	100.0%	98.1%	$1,800	100.0%	99.2%
	Upper	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%		0	0.0%	3.6%	$0	0.0%	2.6%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	1.9%	$0	0.0%	0.8%
	Total	*11*	*100%*	*$1,735*	*100%*	*100%*	*16*	*100%*	*$3,195*	*100%*	*100%*	*11*	*100%*	*100%*	*$1,735*	*100%*	*100%*	*6*	*100%*	*100%*	*$1,395*	*100%*	*100%*	*10*	*100%*	*100%*	*$1,800*	*100%*	*100%*

Originations & Purchases
2018 and 2020 FFIEC Census Data and D&B information, and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2

Assessment Area: LA Morehouse West Carroll

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison										Bank & Aggregate Lending Comparison																
		2018					2019, 2020					2018						2019						2020				
		Count		Dollar		Families by Family Income	Count		Dollar		Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
												Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	0	0.0%	$0	0.0%	31.8%	0	0.0%	$0	0.0%	28.7%	0	0.0%	4.1%	$0	0.0%	2.3%	0	0.0%	1.1%	$0	0.0%	0.3%	0	0.0%	3.9%	$0	0.0%	2.1%
	Moderate	2	33.3%	$253	28.2%	16.3%	0	0.0%	$0	0.0%	15.0%	2	33.3%	16.8%	$253	28.2%	13.0%	0	0.0%	11.2%	$0	0.0%	8.3%	0	0.0%	15.6%	$0	0.0%	8.8%
	Middle	1	16.7%	$76	8.5%	16.6%	2	66.7%	$218	71.7%	16.0%	1	16.7%	20.6%	$76	8.5%	19.4%	2	100.0%	22.5%	$218	100.0%	17.9%	0	0.0%	28.6%	$0	0.0%	25.8%
	Upper	3	50.0%	$569	63.4%	35.3%	1	33.3%	$86	28.3%	40.3%	3	50.0%	30.4%	$569	63.4%	38.8%	0	0.0%	48.3%	$0	0.0%	58.2%	1	100.0%	33.8%	$86	100.0%	45.6%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	28.2%	$0	0.0%	26.6%	0	0.0%	16.9%	$0	0.0%	15.4%	0	0.0%	18.2%	$0	0.0%	17.7%
	Total	*6*	*100%*	*$898*	*100%*	*100%*	*3*	*100%*	*$304*	*100%*	*100%*	*6*	*100%*	*100%*	*$898*	*100%*	*100%*	*2*	*100%*	*100%*	*$218*	*100%*	*100%*	*1*	*100%*	*100%*	*$86*	*100%*	*100%*
REFINANCE	Low	0	0.0%	$0	0.0%	31.8%	0	0.0%	$0	0.0%	28.7%	0	0.0%	5.1%	$0	0.0%	2.8%	0	0.0%	5.8%	$0	0.0%	2.1%	0	0.0%	3.1%	$0	0.0%	0.9%
	Moderate	0	0.0%	$0	0.0%	16.3%	2	33.3%	$73	13.5%	15.0%	0	0.0%	11.5%	$0	0.0%	7.7%	2	50.0%	9.6%	$73	20.1%	2.9%	0	0.0%	6.2%	$0	0.0%	3.9%
	Middle	4	44.4%	$210	36.0%	16.6%	0	0.0%	$0	0.0%	16.0%	4	44.4%	18.6%	$210	36.0%	17.7%	0	0.0%	23.1%	$0	0.0%	14.1%	0	0.0%	12.3%	$0	0.0%	8.2%
	Upper	5	55.6%	$373	64.0%	35.3%	4	66.7%	$466	86.5%	40.3%	5	55.6%	51.3%	$373	64.0%	59.0%	2	50.0%	53.8%	$290	79.9%	70.6%	2	100.0%	49.2%	$176	100.0%	42.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	13.5%	$0	0.0%	12.8%	0	0.0%	7.7%	$0	0.0%	10.2%	0	0.0%	29.2%	$0	0.0%	44.2%
	Total	*9*	*100%*	*$583*	*100%*	*100%*	*6*	*100%*	*$539*	*100%*	*100%*	*9*	*100%*	*100%*	*$583*	*100%*	*100%*	*4*	*100%*	*100%*	*$363*	*100%*	*100%*	*2*	*100%*	*100%*	*$176*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	$0	0.0%	31.8%	0	0.0%	$0	0.0%	28.7%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	25.0%	$0	0.0%	6.6%
	Moderate	0	0.0%	$0	0.0%	16.3%	1	100.0%	$42	100.0%	15.0%	0	0.0%	6.3%	$0	0.0%	5.3%	1	100.0%	33.3%	$42	100.0%	42.4%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	1	20.0%	$14	7.8%	16.6%	0	0.0%	$0	0.0%	16.0%	1	20.0%	43.8%	$14	7.8%	37.6%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	25.0%	$0	0.0%	64.5%
	Upper	4	80.0%	$165	92.2%	35.3%	0	0.0%	$0	0.0%	40.3%	4	80.0%	50.0%	$165	92.2%	57.0%	0	0.0%	66.7%	$0	0.0%	57.6%	0	0.0%	50.0%	$0	0.0%	28.9%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*5*	*100%*	*$179*	*100%*	*100%*	*1*	*100%*	*$42*	*100%*	*100%*	*5*	*100%*	*100%*	*$179*	*100%*	*100%*	*1*	*100%*	*100%*	*$42*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
MULTI FAMILY	Low	0	0.0%	$0	0.0%	31.8%	0	0.0%	$0	0.0%	28.7%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	16.3%	0	0.0%	$0	0.0%	15.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	16.6%	0	0.0%	$0	0.0%	16.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	35.3%	0	0.0%	$0	0.0%	40.3%	0	0.0%	16.7%	$0	0.0%	11.4%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	83.3%	$0	0.0%	88.6%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*0%*	*$0*	*0%*	*0%*	*0*	*0%*	*0%*	*$0*	*0%*	*0%*
OTHER PURPOSE LOC	Low	0	0.0%	$0	0.0%	31.8%	0	0.0%	$0	0.0%	28.7%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	1	50.0%	$40	66.7%	16.3%	0	0.0%	$0	0.0%	15.0%	1	50.0%	16.7%	$40	66.7%	9.5%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	1	50.0%	$20	33.3%	16.6%	0	0.0%	$0	0.0%	16.0%	1	50.0%	16.7%	$20	33.3%	5.9%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	35.3%	1	100.0%	$20	100.0%	40.3%	0	0.0%	66.7%	$0	0.0%	84.6%	0	0.0%	0.0%	$0	0.0%	0.0%	1	100.0%	100.0%	$20	100.0%	100.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*2*	*100%*	*$60*	*100%*	*100%*	*1*	*100%*	*$20*	*100%*	*100%*	*2*	*100%*	*100%*	*$60*	*100%*	*100%*	*0*	*0%*	*0%*	*$0*	*0%*	*0%*	*1*	*100%*	*100%*	*$20*	*100%*	*100%*

Originations & Purchases

2018 and 2020 FFIEC Census Data and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2

Assessment Area: LA Morehouse West Carroll

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018 Count #	2018 Count %	2018 Dollar $ (000s)	2018 Dollar $ %	2018 Families by Family Income %	2019, 2020 Count #	2019, 2020 Count %	2019, 2020 Dollar $ (000s)	2019, 2020 Dollar $ %	2019, 2020 Families by Family Income %	Bank & Aggregate Lending Comparison 2018 Count Bank #	2018 Count Bank %	2018 Count Agg %	2018 Dollar Bank $(000s)	2018 Dollar Bank $ %	2018 Dollar Agg $ %	2019 Count Bank #	2019 Count Bank %	2019 Count Agg %	2019 Dollar Bank $(000s)	2019 Dollar Bank $ %	2019 Dollar Agg $ %	2020 Count Bank #	2020 Count Bank %	2020 Count Agg %	2020 Dollar Bank $(000s)	2020 Dollar Bank $ %	2020 Dollar Agg $ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	31.8%	0	0.0%	$0	0.0%	28.7%	0	0.0%	14.3%	$0	0.0%	6.5%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	16.3%	0	0.0%	$0	0.0%	15.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	50.0%	$0	0.0%	8.3%
	Middle	0	0.0%	$0	0.0%	16.6%	0	0.0%	$0	0.0%	16.0%	0	0.0%	28.6%	$0	0.0%	3.5%	0	0.0%	100.0%	$0	0.0%	100.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	1	100.0%	$48	100.0%	35.3%	0	0.0%	$0	0.0%	40.3%	1	100.0%	57.1%	$48	100.0%	90.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	50.0%	$0	0.0%	91.7%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*1*	*100%*	*$48*	*100%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*1*	*100%*	*100%*	*$48*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	31.8%	0	0.0%	$0	0.0%	28.7%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	16.3%	0	0.0%	$0	0.0%	15.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	16.6%	0	0.0%	$0	0.0%	16.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	35.3%	0	0.0%	$0	0.0%	40.3%	0	0.0%	7.1%	$0	0.0%	5.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	92.9%	$0	0.0%	95.0%	0	0.0%	100.0%	$0	0.0%	100.0%	0	0.0%	100.0%	$0	0.0%	100.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	0	0.0%	$0	0.0%	31.8%	0	0.0%	$0	0.0%	28.7%	0	0.0%	4.2%	$0	0.0%	2.3%	0	0.0%	2.7%	$0	0.0%	1.0%	0	0.0%	3.8%	$0	0.0%	1.5%
	Moderate	3	13.0%	$293	16.6%	16.3%	3	27.3%	$115	12.7%	15.0%	3	13.0%	14.0%	$293	16.6%	10.6%	3	42.9%	10.7%	$115	18.5%	6.0%	0	0.0%	10.8%	$0	0.0%	5.9%
	Middle	7	30.4%	$320	18.1%	16.6%	2	18.2%	$218	24.1%	16.0%	7	30.4%	19.9%	$320	18.1%	17.9%	2	28.6%	22.0%	$218	35.0%	15.6%	0	0.0%	19.6%	$0	0.0%	16.3%
	Upper	13	56.5%	$1,155	65.3%	35.3%	6	54.5%	$572	63.2%	40.3%	13	56.5%	37.6%	$1,155	65.3%	45.0%	2	28.6%	48.7%	$290	46.5%	61.3%	4	100.0%	39.2%	$282	100.0%	42.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	24.3%	$0	0.0%	24.2%	0	0.0%	16.0%	$0	0.0%	16.0%	0	0.0%	26.6%	$0	0.0%	34.3%
	Total	*23*	*100%*	*$1,768*	*100%*	*100%*	*11*	*100%*	*$905*	*100%*	*100%*	*23*	*100%*	*100%*	*$1,768*	*100%*	*100%*	*7*	*100%*	*100%*	*$623*	*100%*	*100%*	*4*	*100%*	*100%*	*$282*	*100%*	*100%*
Small Business					Total Businesses					Total Businesses																			
Revenue	$1 Million or Less	15	75.0%	$1,091	75.2%	91.0%	9	81.8%	$543	78.7%	93.5%	15	75.0%	29.3%	$1,091	75.2%	24.3%	5	100.0%	37.4%	$453	100.0%	42.4%	4	66.7%	45.5%	$90	38.0%	45.4%
	Over $1 Million	5	25.0%	$359	24.8%	6.1%	1	9.1%	$116	16.8%	3.8%	5	25.0%					0	0.0%					1	16.7%				
	Rev. available	20	100.0%	$1,450	100.0%	97.1%	10	90.9%	$659	95.5%	97.3%	20	100.0%					5	100.0%					5	83.4%				
	Rev. Not Known	0	0.0%	$0	0.0%	2.9%	1	9.1%	$31	4.5%	2.7%	0	0.0%					0	0.0%					1	16.7%				
	Total	*20*	*100%*	*$1,450*	*100%*	*100%*	*11*	*100%*	*$690*	*100%*	*100%*	*20*	*100%*					*5*	*100%*					*6*	*100%*				
Loan Size	$100,000 or Less	17	85.0%	$610	42.1%		9	81.8%	$159	23.0%		17	85.0%	94.2%	$610	42.1%	41.8%	4	80.0%	96.5%	$38	8.4%	53.0%	5	83.3%	96.4%	$121	51.1%	54.8%
	$100,001-$250,000	2	10.0%	$296	20.4%		1	9.1%	$116	16.8%		2	10.0%	3.6%	$296	20.4%	20.4%	0	0.0%	1.7%	$0	0.0%	8.7%	1	16.7%	1.8%	$116	48.9%	6.4%
	$250,001-$1 Million	1	5.0%	$544	37.5%		1	9.1%	$415	60.1%		1	5.0%	2.1%	$544	37.5%	37.8%	1	20.0%	1.7%	$415	91.6%	38.3%	0	0.0%	1.8%	$0	0.0%	38.8%
	Total	*20*	*100%*	*$1,450*	*100%*		*11*	*100%*	*$690*	*100%*		*20*	*100%*	*100%*	*$1,450*	*100%*	*100%*	*5*	*100%*	*100%*	*$453*	*100%*	*100%*	*6*	*100%*	*100%*	*$237*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	13	86.7%	$430	39.4%		8	88.9%	$128	23.6%																			
	$100,001-$250,000	1	6.7%	$117	10.7%		0	0.0%	$0	0.0%																			
	$250,001-$1 Million	1	6.7%	$544	49.9%		1	11.1%	$415	76.4%																			
	Total	*15*	*100%*	*$1,091*	*100%*		*9*	*100%*	*$543*	*100%*																			
Small Farm					Total Farms					Total Farms																			
Revenue	$1 Million or Less	6	54.5%	$970	55.9%	97.4%	13	81.3%	$2,505	78.4%	96.0%	6	54.5%	42.0%	$970	55.9%	61.1%	5	83.3%	43.0%	$1,300	93.2%	66.8%	8	80.0%	57.7%	$1,205	66.9%	62.7%
	Over $1 Million	5	45.5%	$765	44.1%	2.6%	3	18.8%	$690	21.6%	4.0%	5	45.5%					1	16.7%					2	20.0%				
	Rev. available	11	100.0%	$1,735	100.0%	100.0%	16	100.1%	$3,195	100.0%	100.0%	11	100.0%					6	100.0%					10	100.0%				
	Not Known	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%					0	0.0%					0	0.0%				
	Total	*11*	*100%*	*$1,735*	*100%*	*100%*	*16*	*100%*	*$3,195*	*100%*	*100%*	*11*	*100%*					*6*	*100%*					*10*	*100%*				
Loan Size	$100,000 or Less	5	45.5%	$330	19.0%		8	50.0%	$409	12.8%		5	45.5%	73.9%	$330	19.0%	21.6%	3	50.0%	87.3%	$185	13.3%	32.4%	5	50.0%	80.8%	$224	12.4%	36.9%
	$100,001-$250,000	3	27.3%	$405	23.3%		2	12.5%	$326	10.2%		3	27.3%	7.2%	$405	23.3%	11.1%	0	0.0%	6.3%	$0	0.0%	17.4%	2	20.0%	13.5%	$326	18.1%	27.7%
	$250,001-$500,000	3	27.3%	$1,000	57.6%		6	37.5%	$2,460	77.0%		3	27.3%	18.8%	$1,000	57.6%	67.4%	3	50.0%	6.3%	$1,210	86.7%	50.2%	3	30.0%	5.8%	$1,250	69.4%	35.4%
	Total	*11*	*100%*	*$1,735*	*100%*		*16*	*100%*	*$3,195*	*100%*		*11*	*100%*	*100%*	*$1,735*	*100%*	*100%*	*6*	*100%*	*100%*	*$1,395*	*100%*	*100%*	*10*	*100%*	*100%*	*$1,800*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	4	66.7%	$235	24.2%		6	46.2%	$219	8.7%																			
	$100,001-$250,000	0	0.0%	$0	0.0%		2	15.4%	$326	13.0%																			
	$250,001-$500,000	2	33.3%	$735	75.8%		5	38.5%	$1,960	78.2%																			
	Total	*6*	*100%*	*$970*	*100%*		*13*	*100%*	*$2,505*	*100%*																			

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue.
2018 and 2020 FFIEC Census Data and D&B information, and 2015 ACS Data.

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2

Assessment Area: LA Northwest LA

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison										Bank & Aggregate Lending Comparison																	
		2018					2019, 2020					2018						2019						2020					
		Count		Dollar		Owner Occupied Units	Count		Dollar		Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
												Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
HOME PURCHASE	Low	2	22.2%	$313	15.8%	3.7%	0	0.0%	$0	0.0%	4.3%	2	22.2%	1.3%	$313	15.8%	0.8%	0	0.0%	2.6%	$0	0.0%	1.7%	0	0.0%	2.3%	$0	0.0%	1.7%
	Moderate	0	0.0%	$0	0.0%	10.4%	5	25.0%	$425	11.6%	13.5%	0	0.0%	6.0%	$0	0.0%	5.5%	2	25.0%	6.8%	$157	15.7%	3.9%	3	25.0%	6.4%	$268	10.1%	4.4%
	Middle	1	11.1%	$220	11.1%	19.7%	7	35.0%	$627	17.1%	39.5%	1	11.1%	29.1%	$220	11.1%	27.8%	3	37.5%	40.0%	$167	16.7%	34.7%	4	33.3%	39.3%	$460	17.3%	34.7%
	Upper	6	66.7%	$1,447	73.1%	66.2%	8	40.0%	$2,607	71.2%	42.7%	6	66.7%	63.6%	$1,447	73.1%	65.9%	3	37.5%	50.5%	$674	67.5%	59.6%	5	41.7%	51.9%	$1,933	72.6%	59.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*9*	*100%*	*$1,980*	*100%*	*100%*	*20*	*100%*	*$3,659*	*100%*	*100%*	*9*	*100%*	*100%*	*$1,980*	*100%*	*100%*	*8*	*100%*	*100%*	*$998*	*100%*	*100%*	*12*	*100%*	*100%*	*$2,661*	*100%*	*100%*
REFINANCE	Low	0	0.0%	$0	0.0%	3.7%	2	7.1%	$140	4.1%	4.3%	0	0.0%	4.4%	$0	0.0%	2.3%	1	6.7%	3.6%	$52	2.8%	2.5%	1	7.7%	1.9%	$88	5.7%	0.9%
	Moderate	0	0.0%	$0	0.0%	10.4%	6	21.4%	$302	8.9%	13.5%	0	0.0%	7.1%	$0	0.0%	4.0%	3	20.0%	8.6%	$131	7.1%	5.6%	3	23.1%	6.6%	$171	11.2%	4.5%
	Middle	2	100.0%	$332	100.0%	19.7%	11	39.3%	$1,124	33.3%	39.5%	2	100.0%	20.5%	$332	100.0%	18.4%	6	40.0%	29.0%	$549	29.7%	24.7%	5	38.5%	30.9%	$575	37.5%	25.0%
	Upper	0	0.0%	$0	0.0%	66.2%	9	32.1%	$1,814	53.7%	42.7%	0	0.0%	67.9%	$0	0.0%	75.3%	5	33.3%	58.8%	$1,115	60.4%	67.1%	4	30.8%	60.6%	$699	45.6%	69.6%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*2*	*100%*	*$332*	*100%*	*100%*	*28*	*100%*	*$3,380*	*100%*	*100%*	*2*	*100%*	*100%*	*$332*	*100%*	*100%*	*15*	*100%*	*100%*	*$1,847*	*100%*	*100%*	*13*	*100%*	*100%*	*$1,533*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	$0	0.0%	3.7%	2	20.0%	$65	8.9%	4.3%	0	0.0%	3.6%	$0	0.0%	1.5%	1	14.3%	11.4%	$50	8.8%	7.2%	1	33.3%	12.5%	$15	9.1%	12.4%
	Moderate	1	50.0%	$95	69.3%	10.4%	1	10.0%	$45	6.2%	13.5%	1	50.0%	7.1%	$95	69.3%	12.3%	1	14.3%	9.1%	$45	8.0%	5.2%	0	0.0%	10.0%	$0	0.0%	11.8%
	Middle	0	0.0%	$0	0.0%	19.7%	3	30.0%	$200	27.4%	39.5%	0	0.0%	21.4%	$0	0.0%	27.1%	3	42.9%	36.4%	$200	35.4%	40.2%	0	0.0%	37.5%	$0	0.0%	38.8%
	Upper	1	50.0%	$42	30.7%	66.2%	4	40.0%	$420	57.5%	42.7%	1	50.0%	67.9%	$42	30.7%	59.1%	2	28.6%	43.2%	$270	47.8%	47.4%	2	66.7%	40.0%	$150	90.9%	37.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*2*	*100%*	*$137*	*100%*	*100%*	*10*	*100%*	*$730*	*100%*	*100%*	*2*	*100%*	*100%*	*$137*	*100%*	*100%*	*7*	*100%*	*100%*	*$565*	*100%*	*100%*	*3*	*100%*	*100%*	*$165*	*100%*	*100%*
MULTI FAMILY						Multi-Family Units					Multi-Family Units																		
	Low	0	0.0%	$0	0.0%	21.3%	0	0.0%	$0	0.0%	20.3%	0	0.0%	24.0%	$0	0.0%	8.0%	0	0.0%	3.6%	$0	0.0%	1.1%	0	0.0%	14.6%	$0	0.0%	9.1%
	Moderate	0	0.0%	$0	0.0%	20.6%	0	0.0%	$0	0.0%	23.7%	0	0.0%	24.0%	$0	0.0%	11.7%	0	0.0%	32.1%	$0	0.0%	57.6%	0	0.0%	27.1%	$0	0.0%	22.0%
	Middle	0	0.0%	$0	0.0%	30.1%	0	0.0%	$0	0.0%	32.5%	0	0.0%	32.0%	$0	0.0%	30.5%	0	0.0%	32.1%	$0	0.0%	13.3%	0	0.0%	37.5%	$0	0.0%	41.6%
	Upper	0	0.0%	$0	0.0%	28.0%	0	0.0%	$0	0.0%	23.5%	0	0.0%	20.0%	$0	0.0%	49.7%	0	0.0%	32.1%	$0	0.0%	28.0%	0	0.0%	20.8%	$0	0.0%	27.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	$0	0.0%	3.7%	2	15.4%	$90	10.3%	4.3%	0	0.0%	0.0%	$0	0.0%	0.0%	2	25.0%	7.4%	$90	14.9%	5.5%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	10.4%	0	0.0%	$0	0.0%	13.5%	0	0.0%	10.0%	$0	0.0%	4.0%	0	0.0%	11.1%	$0	0.0%	6.9%	0	0.0%	7.7%	$0	0.0%	27.3%
	Middle	0	0.0%	$0	0.0%	19.7%	6	46.2%	$338	38.7%	39.5%	0	0.0%	25.0%	$0	0.0%	29.6%	2	25.0%	33.3%	$78	12.9%	27.5%	4	80.0%	46.2%	$260	96.3%	21.5%
	Upper	1	100.0%	$105	100.0%	66.2%	5	38.5%	$445	51.0%	42.7%	1	100.0%	65.0%	$105	100.0%	66.4%	4	50.0%	48.1%	$435	72.1%	60.1%	1	20.0%	46.2%	$10	3.7%	51.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*1*	*100%*	*$105*	*100%*	*100%*	*13*	*100%*	*$873*	*100%*	*100%*	*1*	*100%*	*100%*	*$105*	*100%*	*100%*	*8*	*100%*	*100%*	*$603*	*100%*	*100%*	*5*	*100%*	*100%*	*$270*	*100%*	*100%*

Originations & Purchases
2018 and 2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2

Assessment Area: LA Northwest LA

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison										Bank & Aggregate Lending Comparison																	
		2018					2019, 2020					2018						2019						2020					
		Count		Dollar		Owner Occupied Units	Count		Dollar		Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
												Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	3.7%	1	33.3%	$32	16.8%	4.3%	0	0.0%	0.0%	$0	0.0%	0.0%	1	100.0%	4.2%	$32	100.0%	1.5%	0	0.0%	9.1%	$0	0.0%	1.9%
	Moderate	0	0.0%	$0	0.0%	10.4%	0	0.0%	$0	0.0%	13.5%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	8.3%	$0	0.0%	14.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	19.7%	0	0.0%	$0	0.0%	39.5%	0	0.0%	18.2%	$0	0.0%	12.4%	0	0.0%	20.8%	$0	0.0%	35.0%	0	0.0%	27.3%	$0	0.0%	36.7%
	Upper	0	0.0%	$0	0.0%	66.2%	2	66.7%	$158	83.2%	42.7%	0	0.0%	81.8%	$0	0.0%	87.6%	0	0.0%	66.7%	$0	0.0%	49.5%	2	100.0%	63.6%	$158	100.0%	61.4%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*3*	*100%*	*$190*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*1*	*100%*	*100%*	*$32*	*100%*	*100%*	*2*	*100%*	*100%*	*$158*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	3.7%	0	0.0%	$0	0.0%	4.3%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	1.6%	$0	0.0%	0.1%
	Moderate	0	0.0%	$0	0.0%	10.4%	0	0.0%	$0	0.0%	13.5%	0	0.0%	11.8%	$0	0.0%	7.5%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	11.5%	$0	0.0%	8.8%
	Middle	0	0.0%	$0	0.0%	19.7%	0	0.0%	$0	0.0%	39.5%	0	0.0%	23.5%	$0	0.0%	35.5%	0	0.0%	61.1%	$0	0.0%	55.9%	0	0.0%	39.3%	$0	0.0%	32.9%
	Upper	0	0.0%	$0	0.0%	66.2%	0	0.0%	$0	0.0%	42.7%	0	0.0%	64.7%	$0	0.0%	57.0%	0	0.0%	38.9%	$0	0.0%	44.1%	0	0.0%	47.5%	$0	0.0%	58.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	2	14.3%	$313	12.3%	3.7%	7	9.5%	$327	3.7%	4.3%	2	14.3%	3.0%	$313	12.3%	2.1%	5	12.8%	3.3%	$224	5.5%	2.1%	2	5.7%	2.5%	$103	2.2%	1.7%
	Moderate	1	7.1%	$95	3.7%	10.4%	12	16.2%	$772	8.7%	13.5%	1	7.1%	7.0%	$95	3.7%	5.8%	6	15.4%	8.0%	$333	8.2%	8.3%	6	17.1%	7.1%	$439	9.2%	5.6%
	Middle	3	21.4%	$552	21.6%	19.7%	27	36.5%	$2,289	25.9%	39.5%	3	21.4%	25.6%	$552	21.6%	25.3%	14	35.9%	35.3%	$994	24.6%	29.5%	13	37.1%	35.0%	$1,295	27.1%	29.7%
	Upper	8	57.1%	$1,594	62.4%	66.2%	28	37.8%	$5,444	61.6%	42.7%	8	57.1%	64.4%	$1,594	62.4%	66.8%	14	35.9%	53.4%	$2,494	61.7%	60.1%	14	40.0%	55.4%	$2,950	61.6%	63.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*14*	*100%*	*$2,554*	*100%*	*100%*	*74*	*100%*	*$8,832*	*100%*	*100%*	*14*	*100%*	*100%*	*$2,554*	*100%*	*100%*	*39*	*100%*	*100%*	*$4,045*	*100%*	*100%*	*35*	*100%*	*100%*	*$4,787*	*100%*	*100%*
SMALL BUSINESSES						Total Businesses					Total Businesses																		
	Low	2	20.0%	$55	5.1%	4.6%	5	9.8%	$300	9.4%	6.3%	2	20.0%	1.7%	$55	5.1%	0.8%	0	0.0%	5.1%	$0	0.0%	4.9%	5	14.7%	5.3%	$300	11.5%	7.7%
	Moderate	0	0.0%	$0	0.0%	12.3%	11	21.6%	$459	14.4%	18.4%	0	0.0%	7.3%	$0	0.0%	4.6%	4	23.5%	12.9%	$285	48.6%	10.7%	7	20.6%	11.6%	$174	6.7%	8.6%
	Middle	4	40.0%	$41	3.8%	19.9%	19	37.3%	$1,757	55.1%	27.3%	4	40.0%	16.6%	$41	3.8%	22.3%	8	47.1%	28.9%	$152	25.9%	25.3%	11	32.4%	29.0%	$1,605	61.7%	26.5%
	Upper	4	40.0%	$976	91.0%	63.2%	16	31.4%	$674	21.1%	48.1%	4	40.0%	73.1%	$976	91.0%	72.0%	5	29.4%	51.2%	$150	25.6%	58.6%	11	32.4%	53.9%	$524	20.1%	57.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%		0	0.0%	1.3%	$0	0.0%	0.3%	0	0.0%	1.9%	$0	0.0%	0.4%	0	0.0%	0.3%	$0	0.0%	0.1%
	Total	*10*	*100%*	*$1,072*	*100%*	*100%*	*51*	*100%*	*$3,190*	*100%*	*100%*	*10*	*100%*	*100%*	*$1,072*	*100%*	*100%*	*17*	*100%*	*100%*	*$587*	*100%*	*100%*	*34*	*100%*	*100%*	*$2,603*	*100%*	*100%*
SMALL FARM						Total Farms					Total Farms																		
	Low	0	0.0%	$0	0.0%	3.4%	0	0.0%	$0	0.0%	2.2%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	1.7%	0	0.0%	$0	0.0%	5.4%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	1.6%	$0	0.0%	2.7%	0	0.0%	7.1%	$0	0.0%	15.3%
	Middle	0	0.0%	$0	0.0%	13.8%	2	100.0%	$67	100.0%	37.6%	0	0.0%	3.6%	$0	0.0%	0.6%	0	0.0%	28.6%	$0	0.0%	27.9%	2	100.0%	20.0%	$67	100.0%	6.8%
	Upper	0	0.0%	$0	0.0%	81.0%	0	0.0%	$0	0.0%	54.8%	0	0.0%	96.4%	$0	0.0%	99.4%	0	0.0%	65.1%	$0	0.0%	68.2%	0	0.0%	72.9%	$0	0.0%	77.9%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%		0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	4.8%	$0	0.0%	1.2%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*2*	*100%*	*$67*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*2*	*100%*	*100%*	*$67*	*100%*	*100%*

Originations & Purchases
2018 and 2020 FFIEC Census Data and D&B information, and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2

Assessment Area: LA Northwest LA

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison										Bank & Aggregate Lending Comparison																	
		2018					2019, 2020					2018						2019						2020					
		Count		Dollar		Families by Family Income	Count		Dollar		Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
												Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	0	0.0%	$0	0.0%	24.9%	2	10.0%	$85	2.3%	24.3%	0	0.0%	2.6%	$0	0.0%	1.5%	1	12.5%	1.6%	$37	3.7%	0.6%	1	8.3%	3.6%	$48	1.8%	1.5%
	Moderate	0	0.0%	$0	0.0%	13.6%	1	5.0%	$40	1.1%	16.0%	0	0.0%	9.8%	$0	0.0%	6.3%	1	12.5%	9.6%	$40	4.0%	5.7%	0	0.0%	12.0%	$0	0.0%	7.2%
	Middle	3	33.3%	$603	30.5%	14.0%	7	35.0%	$887	24.2%	16.2%	3	33.3%	16.2%	$603	30.5%	12.6%	2	25.0%	16.1%	$207	20.7%	11.8%	5	41.7%	19.1%	$680	25.6%	15.5%
	Upper	6	66.7%	$1,377	69.5%	47.5%	10	50.0%	$2,647	72.3%	43.5%	6	66.7%	56.1%	$1,377	69.5%	65.7%	4	50.0%	54.4%	$714	71.5%	65.9%	6	50.0%	49.7%	$1,933	72.6%	60.4%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	15.3%	$0	0.0%	13.8%	0	0.0%	18.2%	$0	0.0%	15.9%	0	0.0%	15.6%	$0	0.0%	15.3%
	Total	*9*	*100%*	*$1,980*	*100%*	*100%*	*20*	*100%*	*$3,659*	*100%*	*100%*	*9*	*100%*	*100%*	*$1,980*	*100%*	*100%*	*8*	*100%*	*100%*	*$998*	*100%*	*100%*	*12*	*100%*	*100%*	*$2,661*	*100%*	*100%*
REFINANCE	Low	0	0.0%	$0	0.0%	24.9%	2	7.1%	$94	2.8%	24.3%	0	0.0%	3.8%	$0	0.0%	1.7%	1	6.7%	2.9%	$48	2.6%	1.0%	1	7.7%	1.4%	$46	3.0%	0.4%
	Moderate	0	0.0%	$0	0.0%	13.6%	6	21.4%	$363	10.7%	16.0%	0	0.0%	5.2%	$0	0.0%	3.5%	4	26.7%	7.2%	$205	11.1%	3.5%	2	15.4%	4.6%	$158	10.3%	2.4%
	Middle	0	0.0%	$0	0.0%	14.0%	5	17.9%	$379	11.2%	16.2%	0	0.0%	11.2%	$0	0.0%	9.2%	2	13.3%	12.7%	$83	4.5%	8.9%	3	23.1%	12.3%	$296	19.3%	7.9%
	Upper	2	100.0%	$332	100.0%	47.5%	15	53.6%	$2,544	75.3%	43.5%	2	100.0%	59.7%	$332	100.0%	64.0%	8	53.3%	57.2%	$1,511	81.8%	68.2%	7	53.8%	54.9%	$1,033	67.4%	61.6%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	20.0%	$0	0.0%	21.6%	0	0.0%	20.0%	$0	0.0%	18.4%	0	0.0%	26.8%	$0	0.0%	27.7%
	Total	*2*	*100%*	*$332*	*100%*	*100%*	*28*	*100%*	*$3,380*	*100%*	*100%*	*2*	*100%*	*100%*	*$332*	*100%*	*100%*	*15*	*100%*	*100%*	*$1,847*	*100%*	*100%*	*13*	*100%*	*100%*	*$1,533*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	$0	0.0%	24.9%	2	20.0%	$60	8.2%	24.3%	0	0.0%	3.6%	$0	0.0%	0.4%	1	14.3%	4.5%	$45	8.0%	2.8%	1	33.3%	7.5%	$15	9.1%	4.0%
	Moderate	0	0.0%	$0	0.0%	13.6%	1	10.0%	$50	6.8%	16.0%	0	0.0%	14.3%	$0	0.0%	7.6%	1	14.3%	4.5%	$50	8.8%	3.1%	0	0.0%	7.5%	$0	0.0%	7.3%
	Middle	0	0.0%	$0	0.0%	14.0%	2	20.0%	$70	9.6%	16.2%	0	0.0%	10.7%	$0	0.0%	10.8%	1	14.3%	18.2%	$20	3.5%	18.6%	1	33.3%	15.0%	$50	30.3%	11.5%
	Upper	2	100.0%	$137	100.0%	47.5%	5	50.0%	$550	75.3%	43.5%	2	100.0%	60.7%	$137	100.0%	61.9%	4	57.1%	59.1%	$450	79.6%	58.2%	1	33.3%	50.0%	$100	60.6%	47.5%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	10.7%	$0	0.0%	19.2%	0	0.0%	13.6%	$0	0.0%	17.3%	0	0.0%	20.0%	$0	0.0%	29.7%
	Total	*2*	*100%*	*$137*	*100%*	*100%*	*10*	*100%*	*$730*	*100%*	*100%*	*2*	*100%*	*100%*	*$137*	*100%*	*100%*	*7*	*100%*	*100%*	*$565*	*100%*	*100%*	*3*	*100%*	*100%*	*$165*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	$0	0.0%	24.9%	0	0.0%	$0	0.0%	24.3%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	2.1%	$0	0.0%	0.2%
	Moderate	0	0.0%	$0	0.0%	13.6%	0	0.0%	$0	0.0%	16.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	2.1%	$0	0.0%	0.4%
	Middle	0	0.0%	$0	0.0%	14.0%	0	0.0%	$0	0.0%	16.2%	0	0.0%	8.0%	$0	0.0%	0.8%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	47.5%	0	0.0%	$0	0.0%	43.5%	0	0.0%	4.0%	$0	0.0%	0.8%	0	0.0%	21.4%	$0	0.0%	6.6%	0	0.0%	16.7%	$0	0.0%	17.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	88.0%	$0	0.0%	98.4%	0	0.0%	78.6%	$0	0.0%	93.4%	0	0.0%	79.2%	$0	0.0%	82.2%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	$0	0.0%	24.9%	3	23.1%	$61	7.0%	24.3%	0	0.0%	5.0%	$0	0.0%	3.8%	2	25.0%	7.4%	$51	8.5%	3.1%	1	20.0%	7.7%	$10	3.7%	0.7%
	Moderate	0	0.0%	$0	0.0%	13.6%	1	7.7%	$22	2.5%	16.0%	0	0.0%	10.0%	$0	0.0%	5.2%	0	0.0%	3.7%	$0	0.0%	2.8%	1	20.0%	23.1%	$22	8.1%	15.2%
	Middle	0	0.0%	$0	0.0%	14.0%	1	7.7%	$30	3.4%	16.2%	0	0.0%	10.0%	$0	0.0%	3.2%	1	12.5%	11.1%	$30	5.0%	5.4%	0	0.0%	15.4%	$0	0.0%	4.4%
	Upper	1	100.0%	$105	100.0%	47.5%	8	61.5%	$760	87.1%	43.5%	1	100.0%	70.0%	$105	100.0%	86.1%	5	62.5%	74.1%	$522	86.6%	82.2%	3	60.0%	53.8%	$238	88.1%	79.7%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	5.0%	$0	0.0%	1.6%	0	0.0%	3.7%	$0	0.0%	6.5%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*1*	*100%*	*$105*	*100%*	*100%*	*13*	*100%*	*$873*	*100%*	*100%*	*1*	*100%*	*100%*	*$105*	*100%*	*100%*	*8*	*100%*	*100%*	*$603*	*100%*	*100%*	*5*	*100%*	*100%*	*$270*	*100%*	*100%*

Originations & Purchases

2018 and 2020 FFIEC Census Data and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2

Assessment Area: LA Northwest LA

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018 Count #	2018 Count %	2018 Dollar $ (000s)	2018 Dollar $ %	2018 Families by Family Income %	2019, 2020 Count #	2019, 2020 Count %	2019, 2020 Dollar $ (000s)	2019, 2020 Dollar $ %	2019, 2020 Families by Family Income %	Bank & Aggregate Lending Comparison 2018 Count Bank #	2018 Count Bank %	2018 Count Agg %	2018 Dollar Bank $(000s)	2018 Dollar Bank $ %	2018 Dollar Agg $ %	2019 Count Bank #	2019 Count Bank %	2019 Count Agg %	2019 Dollar Bank $(000s)	2019 Dollar Bank $ %	2019 Dollar Agg $ %	2020 Count Bank #	2020 Count Bank %	2020 Count Agg %	2020 Dollar Bank $(000s)	2020 Dollar Bank $ %	2020 Dollar Agg $ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	24.9%	1	33.3%	$13	6.8%	24.3%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	1	50.0%	18.2%	$13	8.2%	8.0%
	Moderate	0	0.0%	$0	0.0%	13.6%	1	33.3%	$32	16.8%	16.0%	0	0.0%	0.0%	$0	0.0%	0.0%	1	100.0%	25.0%	$32	100.0%	15.7%	0	0.0%	18.2%	$0	0.0%	26.3%
	Middle	0	0.0%	$0	0.0%	14.0%	1	33.3%	$145	76.3%	16.2%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	12.5%	$0	0.0%	9.9%	1	50.0%	36.4%	$145	91.8%	37.9%
	Upper	0	0.0%	$0	0.0%	47.5%	0	0.0%	$0	0.0%	43.5%	0	0.0%	81.8%	$0	0.0%	81.8%	0	0.0%	54.2%	$0	0.0%	70.7%	0	0.0%	27.3%	$0	0.0%	27.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	18.2%	$0	0.0%	18.2%	0	0.0%	8.3%	$0	0.0%	3.7%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*3*	*100%*	*$190*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*1*	*100%*	*100%*	*$32*	*100%*	*100%*	*2*	*100%*	*100%*	*$158*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	24.9%	0	0.0%	$0	0.0%	24.3%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	13.6%	0	0.0%	$0	0.0%	16.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	14.0%	0	0.0%	$0	0.0%	16.2%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	47.5%	0	0.0%	$0	0.0%	43.5%	0	0.0%	5.9%	$0	0.0%	18.2%	0	0.0%	5.6%	$0	0.0%	18.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	94.1%	$0	0.0%	81.8%	0	0.0%	94.4%	$0	0.0%	82.0%	0	0.0%	100.0%	$0	0.0%	100.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	0	0.0%	$0	0.0%	24.9%	10	13.5%	$313	3.5%	24.3%	0	0.0%	3.0%	$0	0.0%	1.4%	5	12.8%	2.2%	$181	4.5%	0.8%	5	14.3%	2.6%	$132	2.8%	0.9%
	Moderate	0	0.0%	$0	0.0%	13.6%	10	13.5%	$507	5.7%	16.0%	0	0.0%	7.8%	$0	0.0%	4.7%	7	17.9%	8.4%	$327	8.1%	4.5%	3	8.6%	7.8%	$180	3.8%	4.2%
	Middle	3	21.4%	$603	23.6%	14.0%	16	21.6%	$1,511	17.1%	16.2%	3	21.4%	13.5%	$603	23.6%	9.9%	6	15.4%	14.3%	$340	8.4%	9.8%	10	28.6%	14.9%	$1,171	24.5%	10.3%
	Upper	11	78.6%	$1,951	76.4%	47.5%	38	51.4%	$6,501	73.6%	43.5%	11	78.6%	56.0%	$1,951	76.4%	57.5%	21	53.8%	54.9%	$3,197	79.0%	62.6%	17	48.6%	50.4%	$3,304	69.0%	57.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	19.8%	$0	0.0%	26.5%	0	0.0%	20.2%	$0	0.0%	22.4%	0	0.0%	24.4%	$0	0.0%	26.8%
	Total	*14*	*100%*	*$2,554*	*100%*	*100%*	*74*	*100%*	*$8,832*	*100%*	*100%*	*14*	*100%*	*100%*	*$2,554*	*100%*	*100%*	*39*	*100%*	*100%*	*$4,045*	*100%*	*100%*	*35*	*100%*	*100%*	*$4,787*	*100%*	*100%*
Small Business						Total Businesses					Total Businesses																		
Revenue	$1 Million or Less	9	90.0%	$112	10.4%	90.3%	31	60.8%	$813	25.5%	91.4%	9	90.0%	27.6%	$112	10.4%	39.0%	15	88.2%	31.3%	$442	75.3%	43.4%	16	47.1%	27.6%	$371	14.3%	36.8%
	Over $1 Million	1	10.0%	$960	89.6%	8.1%	8	15.7%	$2,213	69.4%	7.2%	1	10.0%					2	11.8%					6	17.6%				
	Rev. available	10	100.0%	$1,072	100.0%	98.4%	39	76.5%	$3,026	94.9%	98.6%	10	100.0%					17	100.0%					22	64.7%				
	Rev. Not Known	0	0.0%	$0	0.0%	1.6%	12	23.5%	$164	5.1%	1.4%	0	0.0%					0	0.0%					12	35.3%				
	Total	*10*	*100%*	*$1,072*	*100%*	*100%*	*51*	*100%*	*$3,190*	*100%*	*100%*	*10*	*100%*					*17*	*100%*					*34*	*100%*				
Loan Size	$100,000 or Less	9	90.0%	$112	10.4%		47	92.2%	$1,267	39.7%		9	90.0%	89.8%	$112	10.4%	30.3%	17	100.0%	90.6%	$587	100.0%	32.8%	30	88.2%	86.1%	$680	26.1%	26.3%
	$100,001-$250,000	0	0.0%	$0	0.0%		1	2.0%	$120	3.8%		0	0.0%	5.5%	$0	0.0%	19.8%	0	0.0%	5.6%	$0	0.0%	22.7%	1	2.9%	7.8%	$120	4.6%	20.1%
	$250,001-$1 Million	1	10.0%	$960	89.6%		3	5.9%	$1,803	56.5%		1	10.0%	4.6%	$960	89.6%	49.9%	0	0.0%	3.7%	$0	0.0%	44.5%	3	8.8%	6.2%	$1,803	69.3%	53.6%
	Total	*10*	*100%*	*$1,072*	*100%*		*51*	*100%*	*$3,190*	*100%*		*10*	*100%*	*100%*	*$1,072*	*100%*	*100%*	*17*	*100%*	*100%*	*$587*	*100%*	*100%*	*34*	*100%*	*100%*	*$2,603*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	9	100.0%	$112	100.0%		31	100.0%	$813	100.0%																			
	$100,001-$250,000	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%																			
	$250,001-$1 Million	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%																			
	Total	*9*	*100%*	*$112*	*100%*		*31*	*100%*	*$813*	*100%*																			
Small Farm						Total Farms					Total Farms																		
Revenue	$1 Million or Less	0	0.0%	$0	0.0%	93.1%	1	50.0%	$3	4.5%	95.7%	0	0.0%	7.1%	$0	0.0%	3.3%	0	0.0%	50.8%	$0	0.0%	49.5%	1	50.0%	41.4%	$3	4.5%	50.7%
	Over $1 Million	0	0.0%	$0	0.0%	6.9%	1	50.0%	$64	95.5%	4.3%	0	0.0%					0	0.0%					1	50.0%				
	Rev. available	0	0.0%	$0	0.0%	100.0%	2	100.0%	$67	100.0%	100.0%	0	0.0%					0	0.0%					2	100.0%				
	Not Known	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%					0	0.0%					0	0.0%				
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*2*	*100%*	*$67*	*100%*	*100%*	*0*	*0%*					*0*	*0%*					*2*	*100%*				
Loan Size	$100,000 or Less	0	0.0%	$0	0.0%		2	100.0%	$67	100.0%		0	0.0%	92.9%	$0	0.0%	61.7%	0	0.0%	82.5%	$0	0.0%	43.0%	2	100.0%	84.3%	$67	100.0%	37.1%
	$100,001-$250,000	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%		0	0.0%	3.6%	$0	0.0%	10.9%	0	0.0%	12.7%	$0	0.0%	32.5%	0	0.0%	10.0%	$0	0.0%	26.5%
	$250,001-$500,000	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%		0	0.0%	3.6%	$0	0.0%	27.5%	0	0.0%	4.8%	$0	0.0%	24.5%	0	0.0%	5.7%	$0	0.0%	36.3%
	Total	*0*	*0%*	*$0*	*0%*		*2*	*100%*	*$67*	*100%*		*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*2*	*100%*	*100%*	*$67*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	0	0.0%	$0	0.0%		1	100.0%	$3	100.0%																			
	$100,001-$250,000	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%																			
	$250,001-$500,000	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%																			
	Total	*0*	*0%*	*$0*	*0%*		*1*	*100%*	*$3*	*100%*																			

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue.
2018 and 2020 FFIEC Census Data and D&B information, and 2015 ACS Data.

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2

Assessment Area: LA Shreveport

Product Type	Tract Income Levels	Bank Lending & Demographic Data Comparison										Bank & Aggregate Lending Comparison																	
		2018					2019, 2020					2018						2019						2020					
		Count		Dollar		Owner Occupied Units	Count		Dollar		Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
												Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
HOME PURCHASE	Low	2	1.7%	$117	0.5%	7.5%	0	0.0%	$0	0.0%	7.8%	2	1.7%	1.9%	$117	0.5%	1.2%	0	0.0%	1.6%	$0	0.0%	1.0%	0	0.0%	1.6%	$0	0.0%	1.3%
	Moderate	12	10.3%	$1,741	7.2%	14.9%	14	7.0%	$1,597	3.4%	14.4%	12	10.3%	9.8%	$1,741	7.2%	6.1%	5	6.0%	7.5%	$679	3.9%	4.3%	9	7.6%	7.1%	$918	3.1%	4.4%
	Middle	25	21.6%	$4,611	19.0%	31.6%	57	28.4%	$12,248	26.1%	33.6%	25	21.6%	28.1%	$4,611	19.0%	24.0%	23	27.7%	32.1%	$3,807	21.8%	27.9%	34	28.8%	30.5%	$8,441	28.7%	26.0%
	Upper	77	66.4%	$17,739	73.3%	45.9%	130	64.7%	$33,031	70.5%	44.2%	77	66.4%	60.2%	$17,739	73.3%	68.7%	55	66.3%	58.8%	$13,015	74.4%	66.8%	75	63.6%	60.8%	$20,016	68.1%	68.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*116*	*100%*	*$24,208*	*100%*	*100%*	*201*	*100%*	*$46,876*	*100%*	*100%*	*116*	*100%*	*100%*	*$24,208*	*100%*	*100%*	*83*	*100%*	*100%*	*$17,501*	*100%*	*100%*	*118*	*100%*	*100%*	*$29,375*	*100%*	*100%*
REFINANCE	Low	6	6.1%	$398	4.1%	7.5%	5	2.2%	$238	0.6%	7.8%	6	6.1%	3.6%	$398	4.1%	1.9%	4	5.2%	2.6%	$203	2.1%	1.2%	1	0.7%	1.2%	$35	0.1%	0.8%
	Moderate	18	18.4%	$855	8.8%	14.9%	21	9.2%	$1,186	2.9%	14.4%	18	18.4%	12.1%	$855	8.8%	8.3%	11	14.3%	9.3%	$445	4.7%	4.9%	10	6.6%	5.2%	$741	2.4%	2.9%
	Middle	22	22.4%	$1,810	18.7%	31.6%	68	29.7%	$9,291	22.8%	33.6%	22	22.4%	31.0%	$1,810	18.7%	27.7%	19	24.7%	31.0%	$1,792	18.9%	28.6%	49	32.2%	27.2%	$7,499	24.0%	24.0%
	Upper	52	53.1%	$6,606	68.3%	45.9%	135	59.0%	$30,057	73.7%	44.2%	52	53.1%	53.3%	$6,606	68.3%	62.1%	43	55.8%	57.2%	$7,051	74.3%	65.4%	92	60.5%	66.5%	$23,006	73.5%	72.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*98*	*100%*	*$9,669*	*100%*	*100%*	*229*	*100%*	*$40,772*	*100%*	*100%*	*98*	*100%*	*100%*	*$9,669*	*100%*	*100%*	*77*	*100%*	*100%*	*$9,491*	*100%*	*100%*	*152*	*100%*	*100%*	*$31,281*	*100%*	*100%*
HOME IMPROVEMENT	Low	1	2.2%	$25	0.7%	7.5%	9	9.0%	$456	6.3%	7.8%	1	2.2%	3.8%	$25	0.7%	2.2%	6	11.3%	4.5%	$311	8.7%	3.6%	3	6.4%	1.7%	$145	3.9%	0.9%
	Moderate	5	10.9%	$240	6.8%	14.9%	5	5.0%	$192	2.6%	14.4%	5	10.9%	10.1%	$240	6.8%	6.6%	4	7.5%	8.3%	$142	4.0%	7.3%	1	2.1%	9.9%	$50	1.3%	7.1%
	Middle	18	39.1%	$1,604	45.3%	31.6%	29	29.0%	$1,840	25.2%	33.6%	18	39.1%	34.5%	$1,604	45.3%	35.1%	16	30.2%	33.3%	$1,155	32.3%	32.0%	13	27.7%	29.2%	$685	18.4%	29.4%
	Upper	22	47.8%	$1,674	47.2%	45.9%	57	57.0%	$4,805	65.9%	44.2%	22	47.8%	51.7%	$1,674	47.2%	56.1%	27	50.9%	53.8%	$1,972	55.1%	57.1%	30	63.8%	59.2%	$2,833	76.3%	62.6%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*46*	*100%*	*$3,543*	*100%*	*100%*	*100*	*100%*	*$7,293*	*100%*	*100%*	*46*	*100%*	*100%*	*$3,543*	*100%*	*100%*	*53*	*100%*	*100%*	*$3,580*	*100%*	*100%*	*47*	*100%*	*100%*	*$3,713*	*100%*	*100%*
MULTI FAMILY					Multi-Family Units					Multi-Family Units																			
	Low	0	0.0%	$0	0.0%	14.0%	0	0.0%	$0	0.0%	13.9%	0	0.0%	19.5%	$0	0.0%	22.7%	0	0.0%	17.6%	$0	0.0%	10.9%	0	0.0%	12.2%	$0	0.0%	24.0%
	Moderate	0	0.0%	$0	0.0%	30.2%	0	0.0%	$0	0.0%	30.6%	0	0.0%	24.4%	$0	0.0%	15.4%	0	0.0%	44.1%	$0	0.0%	20.9%	0	0.0%	40.5%	$0	0.0%	30.1%
	Middle	0	0.0%	$0	0.0%	27.6%	0	0.0%	$0	0.0%	27.0%	0	0.0%	31.7%	$0	0.0%	45.2%	0	0.0%	22.1%	$0	0.0%	9.5%	0	0.0%	29.7%	$0	0.0%	19.0%
	Upper	0	0.0%	$0	0.0%	28.1%	0	0.0%	$0	0.0%	28.5%	0	0.0%	24.4%	$0	0.0%	16.6%	0	0.0%	16.2%	$0	0.0%	58.7%	0	0.0%	17.6%	$0	0.0%	26.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	4	6.8%	$153	3.5%	7.5%	1	1.3%	$48	0.9%	7.8%	4	6.8%	3.0%	$153	3.5%	1.5%	1	2.1%	0.5%	$48	1.4%	0.4%	0	0.0%	1.7%	$0	0.0%	0.8%
	Moderate	3	5.1%	$112	2.5%	14.9%	8	10.0%	$294	5.5%	14.4%	3	5.1%	5.6%	$112	2.5%	2.3%	8	16.7%	7.0%	$294	8.8%	3.4%	0	0.0%	1.7%	$0	0.0%	0.7%
	Middle	21	35.6%	$1,183	26.9%	31.6%	27	33.8%	$1,834	34.5%	33.6%	21	35.6%	27.0%	$1,183	26.9%	19.1%	16	33.3%	31.4%	$1,356	40.5%	29.0%	11	34.4%	24.8%	$478	24.2%	17.1%
	Upper	31	52.5%	$2,954	67.1%	45.9%	44	55.0%	$3,147	59.1%	44.2%	31	52.5%	64.4%	$2,954	67.1%	77.2%	23	47.9%	61.1%	$1,652	49.3%	67.2%	21	65.6%	71.9%	$1,495	75.8%	81.4%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*59*	*100%*	*$4,402*	*100%*	*100%*	*80*	*100%*	*$5,323*	*100%*	*100%*	*59*	*100%*	*100%*	*$4,402*	*100%*	*100%*	*48*	*100%*	*100%*	*$3,350*	*100%*	*100%*	*32*	*100%*	*100%*	*$1,973*	*100%*	*100%*

Originations & Purchases
2018 and 2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2

Assessment Area: LA Shreveport

Product Type	Tract Income Levels	Bank Lending & Demographic Data Comparison										Bank & Aggregate Lending Comparison																	
		2018					2019, 2020					2018						2019						2020					
		Count		Dollar		Owner Occupied Units	Count		Dollar		Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
												Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	7.5%	2	6.1%	$61	1.1%	7.8%	0	0.0%	3.3%	$0	0.0%	1.3%	2	11.1%	3.3%	$61	3.4%	0.8%	0	0.0%	2.7%	$0	0.0%	0.4%
	Moderate	1	7.1%	$40	6.7%	14.9%	3	9.1%	$173	3.2%	14.4%	1	7.1%	12.2%	$40	6.7%	4.8%	2	11.1%	13.0%	$69	3.8%	4.8%	1	6.7%	15.0%	$104	2.9%	5.9%
	Middle	4	28.6%	$140	23.3%	31.6%	9	27.3%	$831	15.4%	33.6%	4	28.6%	36.7%	$140	23.3%	30.2%	5	27.8%	29.3%	$370	20.4%	19.5%	4	26.7%	28.3%	$461	12.9%	27.1%
	Upper	9	64.3%	$421	70.0%	45.9%	19	57.6%	$4,327	80.2%	44.2%	9	64.3%	47.8%	$421	70.0%	63.7%	9	50.0%	54.3%	$1,318	72.5%	75.0%	10	66.7%	54.0%	$3,009	84.2%	66.7%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*14*	*100%*	*$601*	*100%*	*100%*	*33*	*100%*	*$5,392*	*100%*	*100%*	*14*	*100%*	*100%*	*$601*	*100%*	*100%*	*18*	*100%*	*100%*	*$1,818*	*100%*	*100%*	*15*	*100%*	*100%*	*$3,574*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	7.5%	0	0.0%	$0	0.0%	7.8%	0	0.0%	5.5%	$0	0.0%	2.7%	0	0.0%	2.8%	$0	0.0%	0.9%	0	0.0%	4.4%	$0	0.0%	1.7%
	Moderate	0	0.0%	$0	0.0%	14.9%	0	0.0%	$0	0.0%	14.4%	0	0.0%	17.8%	$0	0.0%	11.6%	0	0.0%	23.1%	$0	0.0%	15.0%	0	0.0%	13.3%	$0	0.0%	7.3%
	Middle	0	0.0%	$0	0.0%	31.6%	0	0.0%	$0	0.0%	33.6%	0	0.0%	31.5%	$0	0.0%	30.0%	0	0.0%	35.1%	$0	0.0%	33.9%	0	0.0%	34.5%	$0	0.0%	32.1%
	Upper	0	0.0%	$0	0.0%	45.9%	0	0.0%	$0	0.0%	44.2%	0	0.0%	45.2%	$0	0.0%	55.7%	0	0.0%	38.9%	$0	0.0%	50.3%	0	0.0%	47.8%	$0	0.0%	59.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	13	3.9%	$693	1.6%	7.5%	17	2.6%	$803	0.8%	7.8%	13	3.9%	2.7%	$693	1.6%	2.1%	13	4.7%	2.1%	$623	1.7%	1.9%	4	1.1%	1.6%	$180	0.3%	1.6%
	Moderate	39	11.7%	$2,988	7.0%	14.9%	51	7.9%	$3,442	3.3%	14.4%	39	11.7%	10.7%	$2,988	7.0%	7.0%	30	10.8%	8.8%	$1,629	4.6%	6.2%	21	5.8%	6.7%	$1,813	2.6%	4.4%
	Middle	90	27.0%	$9,348	22.0%	31.6%	190	29.5%	$26,044	24.6%	33.6%	90	27.0%	29.3%	$9,348	22.0%	25.9%	79	28.3%	31.8%	$8,480	23.7%	26.6%	111	30.5%	29.0%	$17,564	25.1%	25.0%
	Upper	191	57.4%	$29,394	69.3%	45.9%	385	59.9%	$75,367	71.3%	44.2%	191	57.4%	57.4%	$29,394	69.3%	65.0%	157	56.3%	57.3%	$25,008	70.0%	65.3%	228	62.6%	62.8%	$50,359	72.0%	69.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*333*	*100%*	*$42,423*	*100%*	*100%*	*643*	*100%*	*$105,656*	*100%*	*100%*	*333*	*100%*	*100%*	*$42,423*	*100%*	*100%*	*279*	*100%*	*100%*	*$35,740*	*100%*	*100%*	*364*	*100%*	*100%*	*$69,916*	*100%*	*100%*
SMALL BUSINESSES					Total Businesses					Total Businesses																			
	Low	65	24.3%	$6,765	32.9%	15.0%	129	19.5%	$16,024	28.6%	15.8%	65	24.3%	15.4%	$6,765	32.9%	18.2%	42	17.9%	15.5%	$6,330	34.4%	19.8%	87	20.4%	16.2%	$9,694	25.8%	21.1%
	Moderate	53	19.8%	$4,012	19.5%	21.2%	138	20.8%	$13,052	23.3%	20.5%	53	19.8%	21.5%	$4,012	19.5%	23.7%	49	20.9%	19.5%	$3,312	18.0%	20.2%	89	20.8%	19.9%	$9,740	25.9%	23.7%
	Middle	65	24.3%	$4,710	22.9%	25.8%	177	26.7%	$11,942	21.3%	27.8%	65	24.3%	24.2%	$4,710	22.9%	24.0%	69	29.4%	27.6%	$4,293	23.3%	26.6%	108	25.3%	26.7%	$7,649	20.3%	23.9%
	Upper	85	31.7%	$5,077	24.7%	37.9%	218	32.9%	$14,978	26.7%	35.8%	85	31.7%	38.0%	$5,077	24.7%	33.6%	75	31.9%	35.8%	$4,454	24.2%	32.8%	143	33.5%	36.7%	$10,524	28.0%	31.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.1%	$0	0.0%	0.2%	0	0.0%	0.1%	$0	0.0%	0.2%	0	0.0%	0.1%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%		0	0.0%	0.9%	$0	0.0%	0.3%	0	0.0%	1.6%	$0	0.0%	0.5%	0	0.0%	0.4%	$0	0.0%	0.1%
	Total	*268*	*100%*	*$20,564*	*100%*	*100%*	*662*	*100%*	*$55,996*	*100%*	*100%*	*268*	*100%*	*100%*	*$20,564*	*100%*	*100%*	*235*	*100%*	*100%*	*$18,389*	*100%*	*100%*	*427*	*100%*	*100%*	*$37,607*	*100%*	*100%*
SMALL FARM					Total Farms					Total Farms																			
	Low	1	25.0%	$25	4.2%	3.9%	0	0.0%	$0	0.0%	4.9%	1	25.0%	1.5%	$25	4.2%	0.6%	0	0.0%	2.1%	$0	0.0%	0.1%	0	0.0%	2.0%	$0	0.0%	1.2%
	Moderate	1	25.0%	$100	16.8%	9.9%	0	0.0%	$0	0.0%	8.5%	1	25.0%	13.8%	$100	16.8%	7.1%	0	0.0%	9.6%	$0	0.0%	7.6%	0	0.0%	8.8%	$0	0.0%	16.2%
	Middle	0	0.0%	$0	0.0%	31.9%	5	100.0%	$1,159	100.0%	43.3%	0	0.0%	30.8%	$0	0.0%	25.0%	2	100.0%	46.8%	$335	100.0%	54.9%	3	100.0%	45.1%	$824	100.0%	64.9%
	Upper	2	50.0%	$472	79.1%	54.3%	0	0.0%	$0	0.0%	43.3%	2	50.0%	53.8%	$472	79.1%	67.2%	0	0.0%	38.3%	$0	0.0%	36.9%	0	0.0%	44.1%	$0	0.0%	17.7%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%		0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	3.2%	$0	0.0%	0.5%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*4*	*100%*	*$597*	*100%*	*100%*	*5*	*100%*	*$1,159*	*100%*	*100%*	*4*	*100%*	*100%*	*$597*	*100%*	*100%*	*2*	*100%*	*100%*	*$335*	*100%*	*100%*	*3*	*100%*	*100%*	*$824*	*100%*	*100%*

Originations & Purchases
2018 and 2020 FFIEC Census Data and D&B information, and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2

Assessment Area: LA Shreveport

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison										Bank & Aggregate Lending Comparison																	
		2018					2019, 2020					2018						2019						2020					
		Count		Dollar		Families by Family Income	Count		Dollar		Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
												Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	4	3.4%	$278	1.1%	24.8%	11	5.5%	$966	2.1%	25.1%	4	3.4%	4.6%	$278	1.1%	2.2%	3	3.6%	4.4%	$274	1.6%	2.2%	8	6.8%	4.2%	$692	2.4%	2.0%
	Moderate	28	24.1%	$3,547	14.7%	15.7%	51	25.4%	$7,546	16.1%	15.6%	28	24.1%	17.1%	$3,547	14.7%	11.5%	26	31.3%	16.0%	$3,750	21.4%	11.1%	25	21.2%	17.0%	$3,796	12.9%	11.5%
	Middle	28	24.1%	$5,355	22.1%	16.8%	36	17.9%	$5,842	12.5%	17.0%	28	24.1%	22.1%	$5,355	22.1%	20.1%	17	20.5%	22.3%	$2,781	15.9%	19.6%	19	16.1%	24.2%	$3,061	10.4%	21.4%
	Upper	53	45.7%	$14,672	60.6%	42.6%	97	48.3%	$31,363	66.9%	42.3%	53	45.7%	36.8%	$14,672	60.6%	48.1%	35	42.2%	40.0%	$10,459	59.8%	51.6%	62	52.5%	35.7%	$20,904	71.2%	46.9%
	Unknown	3	2.6%	$356	1.5%	0.0%	6	3.0%	$1,159	2.5%	0.0%	3	2.6%	19.4%	$356	1.5%	18.1%	2	2.4%	17.3%	$237	1.4%	15.5%	4	3.4%	18.9%	$922	3.1%	18.2%
	Total	*116*	*100%*	*$24,208*	*100%*	*100%*	*201*	*100%*	*$46,876*	*100%*	*100%*	*116*	*100%*	*100%*	*$24,208*	*100%*	*100%*	*83*	*100%*	*100%*	*$17,501*	*100%*	*100%*	*118*	*100%*	*100%*	*$29,375*	*100%*	*100%*
REFINANCE	Low	7	7.1%	$296	3.1%	24.8%	13	5.7%	$845	2.1%	25.1%	7	7.1%	6.2%	$296	3.1%	2.9%	8	10.4%	4.4%	$464	4.9%	1.8%	5	3.3%	1.5%	$381	1.2%	0.6%
	Moderate	18	18.4%	$1,276	13.2%	15.7%	41	17.9%	$3,475	8.5%	15.6%	18	18.4%	11.4%	$1,276	13.2%	6.9%	16	20.8%	9.2%	$1,022	10.8%	5.1%	25	16.4%	5.3%	$2,453	7.8%	3.0%
	Middle	26	26.5%	$2,536	26.2%	16.8%	58	25.3%	$5,767	14.1%	17.0%	26	26.5%	17.9%	$2,536	26.2%	13.9%	22	28.6%	13.5%	$1,891	19.9%	9.8%	36	23.7%	11.7%	$3,876	12.4%	8.5%
	Upper	46	46.9%	$5,461	56.5%	42.6%	109	47.6%	$29,104	71.4%	42.3%	46	46.9%	38.5%	$5,461	56.5%	49.5%	30	39.0%	36.6%	$5,963	62.8%	44.6%	79	52.0%	40.1%	$23,141	74.0%	46.8%
	Unknown	1	1.0%	$100	1.0%	0.0%	8	3.5%	$1,581	3.9%	0.0%	1	1.0%	26.0%	$100	1.0%	26.8%	1	1.3%	36.4%	$151	1.6%	38.6%	7	4.6%	41.5%	$1,430	4.6%	41.2%
	Total	*98*	*100%*	*$9,669*	*100%*	*100%*	*229*	*100%*	*$40,772*	*100%*	*100%*	*98*	*100%*	*100%*	*$9,669*	*100%*	*100%*	*77*	*100%*	*100%*	*$9,491*	*100%*	*100%*	*152*	*100%*	*100%*	*$31,281*	*100%*	*100%*
HOME IMPROVEMENT	Low	2	4.3%	$87	2.5%	24.8%	7	7.0%	$176	2.4%	25.1%	2	4.3%	7.1%	$87	2.5%	4.3%	4	7.5%	6.6%	$106	3.0%	3.5%	3	6.4%	3.4%	$70	1.9%	1.4%
	Moderate	9	19.6%	$435	12.3%	15.7%	10	10.0%	$453	6.2%	15.6%	9	19.6%	15.5%	$435	12.3%	10.2%	5	9.4%	12.8%	$214	6.0%	11.6%	5	10.6%	9.4%	$239	6.4%	6.1%
	Middle	7	15.2%	$574	16.2%	16.8%	32	32.0%	$1,543	21.2%	17.0%	7	15.2%	17.2%	$574	16.2%	15.4%	19	35.8%	20.1%	$956	26.7%	17.3%	13	27.7%	20.2%	$587	15.8%	18.6%
	Upper	26	56.5%	$2,327	65.7%	42.6%	50	50.0%	$5,071	69.5%	42.3%	26	56.5%	49.6%	$2,327	65.7%	54.2%	24	45.3%	56.3%	$2,254	63.0%	63.4%	26	55.3%	61.4%	$2,817	75.9%	66.7%
	Unknown	2	4.3%	$120	3.4%	0.0%	1	1.0%	$50	0.7%	0.0%	2	4.3%	10.5%	$120	3.4%	15.8%	1	1.9%	4.2%	$50	1.4%	4.2%	0	0.0%	5.6%	$0	0.0%	7.2%
	Total	*46*	*100%*	*$3,543*	*100%*	*100%*	*100*	*100%*	*$7,293*	*100%*	*100%*	*46*	*100%*	*100%*	*$3,543*	*100%*	*100%*	*53*	*100%*	*100%*	*$3,580*	*100%*	*100%*	*47*	*100%*	*100%*	*$3,713*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	$0	0.0%	24.8%	0	0.0%	$0	0.0%	25.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	15.7%	0	0.0%	$0	0.0%	15.6%	0	0.0%	2.4%	$0	0.0%	0.2%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	16.8%	0	0.0%	$0	0.0%	17.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	2.7%	$0	0.0%	0.4%
	Upper	0	0.0%	$0	0.0%	42.6%	0	0.0%	$0	0.0%	42.3%	0	0.0%	9.8%	$0	0.0%	1.0%	0	0.0%	7.4%	$0	0.0%	0.6%	0	0.0%	2.7%	$0	0.0%	0.5%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	87.8%	$0	0.0%	98.8%	0	0.0%	92.6%	$0	0.0%	99.4%	0	0.0%	94.6%	$0	0.0%	99.1%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	5	8.5%	$129	2.9%	24.8%	4	5.0%	$84	1.6%	25.1%	5	8.5%	6.0%	$129	2.9%	2.4%	3	6.3%	7.0%	$59	1.8%	3.1%	1	3.1%	2.5%	$25	1.3%	0.9%
	Moderate	9	15.3%	$323	7.3%	15.7%	11	13.8%	$472	8.9%	15.6%	9	15.3%	9.9%	$323	7.3%	4.5%	8	16.7%	12.4%	$324	9.7%	8.4%	3	9.4%	7.4%	$148	7.5%	3.5%
	Middle	10	16.9%	$616	14.0%	16.8%	23	28.8%	$1,124	21.1%	17.0%	10	16.9%	17.6%	$616	14.0%	11.3%	14	29.2%	15.1%	$730	21.8%	9.4%	9	28.1%	13.2%	$394	20.0%	9.8%
	Upper	34	57.6%	$3,239	73.6%	42.6%	41	51.3%	$3,623	68.1%	42.3%	34	57.6%	64.8%	$3,239	73.6%	80.5%	23	47.9%	62.7%	$2,237	66.8%	76.2%	18	56.3%	74.4%	$1,386	70.2%	84.2%
	Unknown	1	1.7%	$95	2.2%	0.0%	1	1.3%	$20	0.4%	0.0%	1	1.7%	1.7%	$95	2.2%	1.2%	0	0.0%	2.7%	$0	0.0%	2.9%	1	3.1%	2.5%	$20	1.0%	1.6%
	Total	*59*	*100%*	*$4,402*	*100%*	*100%*	*80*	*100%*	*$5,323*	*100%*	*100%*	*59*	*100%*	*100%*	*$4,402*	*100%*	*100%*	*48*	*100%*	*100%*	*$3,350*	*100%*	*100%*	*32*	*100%*	*100%*	*$1,973*	*100%*	*100%*

Originations & Purchases

2018 and 2020 FFIEC Census Data and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2

Assessment Area: LA Shreveport

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018 Count #	2018 Count %	2018 Dollar $ (000s)	2018 Dollar $ %	2018 Families by Family Income %	2019, 2020 Count #	2019, 2020 Count %	2019, 2020 Dollar $ (000s)	2019, 2020 Dollar $ %	2019, 2020 Families by Family Income %	Bank & Aggregate Lending Comparison 2018 Count Bank #	2018 Count Bank %	2018 Count Agg %	2018 Dollar Bank $(000s)	2018 Dollar Bank $ %	2018 Dollar Agg $ %	2019 Count Bank #	2019 Count Bank %	2019 Count Agg %	2019 Dollar Bank $(000s)	2019 Dollar Bank $ %	2019 Dollar Agg $ %	2020 Count Bank #	2020 Count Bank %	2020 Count Agg %	2020 Dollar Bank $(000s)	2020 Dollar Bank $ %	2020 Dollar Agg $ %
OTHER PURPOSE CLOSED/EXEMPT	Low	2	14.3%	$25	4.2%	24.8%	4	12.1%	$222	4.1%	25.1%	2	14.3%	13.3%	$25	4.2%	6.4%	2	11.1%	10.9%	$58	3.2%	3.4%	2	13.3%	7.1%	$164	4.6%	4.6%
	Moderate	3	21.4%	$95	15.8%	15.7%	7	21.2%	$636	11.8%	15.6%	3	21.4%	13.3%	$95	15.8%	4.8%	5	27.8%	13.0%	$423	23.3%	7.6%	2	13.3%	16.8%	$213	6.0%	4.8%
	Middle	1	7.1%	$75	12.5%	16.8%	2	6.1%	$140	2.6%	17.0%	1	7.1%	15.6%	$75	12.5%	12.3%	1	5.6%	17.4%	$46	2.5%	10.8%	1	6.7%	23.0%	$94	2.6%	11.9%
	Upper	8	57.1%	$406	67.6%	42.6%	18	54.5%	$3,986	73.9%	42.3%	8	57.1%	51.1%	$406	67.6%	68.8%	9	50.0%	51.1%	$1,257	69.1%	75.4%	9	60.0%	41.6%	$2,729	76.4%	64.4%
	Unknown	0	0.0%	$0	0.0%	0.0%	2	6.1%	$408	7.6%	0.0%	0	0.0%	6.7%	$0	0.0%	7.7%	1	5.6%	7.6%	$34	1.9%	2.9%	1	6.7%	11.5%	$374	10.5%	14.3%
	Total	*14*	*100%*	*$601*	*100%*	*100%*	*33*	*100%*	*$5,392*	*100%*	*100%*	*14*	*100%*	*100%*	*$601*	*100%*	*100%*	*18*	*100%*	*100%*	*$1,818*	*100%*	*100%*	*15*	*100%*	*100%*	*$3,574*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	24.8%	0	0.0%	$0	0.0%	25.1%	0	0.0%	1.2%	$0	0.0%	1.3%	0	0.0%	0.3%	$0	0.0%	0.1%	0	0.0%	0.1%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	15.7%	0	0.0%	$0	0.0%	15.6%	0	0.0%	1.7%	$0	0.0%	1.6%	0	0.0%	0.3%	$0	0.0%	0.1%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	16.8%	0	0.0%	$0	0.0%	17.0%	0	0.0%	0.7%	$0	0.0%	0.2%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	42.6%	0	0.0%	$0	0.0%	42.3%	0	0.0%	4.8%	$0	0.0%	4.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	91.6%	$0	0.0%	92.8%	0	0.0%	99.4%	$0	0.0%	99.9%	0	0.0%	99.9%	$0	0.0%	100.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	20	6.0%	$815	1.9%	24.8%	39	6.1%	$2,293	2.2%	25.1%	20	6.0%	5.0%	$815	1.9%	2.3%	20	7.2%	4.4%	$961	2.7%	1.9%	19	5.2%	2.7%	$1,332	1.9%	1.2%
	Moderate	67	20.1%	$5,676	13.4%	15.7%	120	18.7%	$12,582	11.9%	15.6%	67	20.1%	14.6%	$5,676	13.4%	9.6%	60	21.5%	13.2%	$5,733	16.0%	8.1%	60	16.5%	10.4%	$6,849	9.8%	6.5%
	Middle	72	21.6%	$9,156	21.6%	16.8%	151	23.5%	$14,416	13.6%	17.0%	72	21.6%	19.7%	$9,156	21.6%	17.2%	73	26.2%	18.5%	$6,404	17.9%	14.5%	78	21.4%	16.8%	$8,012	11.5%	13.6%
	Upper	167	50.2%	$26,105	61.5%	42.6%	315	49.0%	$73,147	69.2%	42.3%	167	50.2%	36.8%	$26,105	61.5%	46.4%	121	43.4%	38.5%	$22,170	62.0%	44.5%	194	53.3%	36.8%	$50,977	72.9%	44.7%
	Unknown	7	2.1%	$671	1.6%	0.0%	18	2.8%	$3,218	3.0%	0.0%	7	2.1%	23.8%	$671	1.6%	24.4%	5	1.8%	25.4%	$472	1.3%	31.0%	13	3.6%	33.3%	$2,746	3.9%	33.9%
	Total	*333*	*100%*	*$42,423*	*100%*	*100%*	*643*	*100%*	*$105,656*	*100%*	*100%*	*333*	*100%*	*100%*	*$42,423*	*100%*	*100%*	*279*	*100%*	*100%*	*$35,740*	*100%*	*100%*	*364*	*100%*	*100%*	*$69,916*	*100%*	*100%*
Small Business																													
Revenue					Total Businesses					Total Businesses																			
	$1 Million or Less	213	79.5%	$9,613	46.7%	91.6%	431	65.1%	$15,423	27.5%	92.3%	213	79.5%	32.7%	$9,613	46.7%	35.5%	185	78.7%	32.1%	$6,950	37.8%	31.3%	246	57.6%	29.2%	$8,473	22.5%	25.9%
	Over $1 Million	55	20.5%	$10,951	53.3%	7.4%	153	23.1%	$37,888	67.7%	6.9%	55	20.5%					50	21.3%					103	24.1%				
	Rev. available	268	100.0%	$20,564	100.0%	99.0%	584	88.2%	$53,311	95.2%	99.2%	268	100.0%					235	100.0%					349	81.7%				
	Rev. Not Known	0	0.0%	$0	0.0%	1.0%	78	11.8%	$2,685	4.8%	0.7%	0	0.0%					0	0.0%					78	18.3%				
	Total	*268*	*100%*	*$20,564*	*100%*	*100%*	*662*	*100%*	*$55,996*	*100%*	*100%*	*268*	*100%*					*235*	*100%*					*427*	*100%*				
Loan Size	$100,000 or Less	236	88.1%	$8,460	41.1%		547	82.6%	$13,794	24.6%		236	88.1%	91.9%	$8,460	41.1%	34.9%	200	85.1%	91.9%	$5,160	28.1%	33.8%	347	81.3%	87.9%	$8,634	23.0%	30.3%
	$100,001-$250,000	14	5.2%	$2,417	11.8%		62	9.4%	$10,602	18.9%		14	5.2%	4.3%	$2,417	11.8%	18.4%	17	7.2%	4.4%	$2,850	15.5%	18.3%	45	10.5%	7.1%	$7,752	20.6%	21.8%
	$250,001-$1 Million	18	6.7%	$9,687	47.1%		53	8.0%	$31,600	56.4%		18	6.7%	3.8%	$9,687	47.1%	46.8%	18	7.7%	3.7%	$10,379	56.4%	47.9%	35	8.2%	5.0%	$21,221	56.4%	47.9%
	Total	*268*	*100%*	*$20,564*	*100%*		*662*	*100%*	*$55,996*	*100%*		*268*	*100%*	*100%*	*$20,564*	*100%*	*100%*	*235*	*100%*	*100%*	*$18,389*	*100%*	*100%*	*427*	*100%*	*100%*	*$37,607*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	199	93.4%	$6,057	63.0%		408	94.7%	$8,999	58.3%																			
	$100,001-$250,000	9	4.2%	$1,549	16.1%		13	3.0%	$1,858	12.0%																			
	$250,001-$1 Million	5	2.3%	$2,007	20.9%		10	2.3%	$4,566	29.6%																			
	Total	*213*	*100%*	*$9,613*	*100%*		*431*	*100%*	*$15,423*	*100%*																			
Small Farm																													
Revenue					Total Farms					Total Farms																			
	$1 Million or Less	1	25.0%	$314	52.6%	95.7%	1	20.0%	$25	2.2%	96.0%	1	25.0%	53.8%	$314	52.6%	55.5%	1	50.0%	41.5%	$25	7.5%	53.7%	0	0.0%	30.4%	$0	0.0%	40.6%
	Over $1 Million	3	75.0%	$283	47.4%	3.9%	4	80.0%	$1,134	97.8%	3.6%	3	75.0%					1	50.0%					3	100.0%				
	Rev. available	4	100.0%	$597	100.0%	99.6%	5	100.0%	$1,159	100.0%	99.6%	4	100.0%					2	100.0%					3	100.0%				
	Not Known	0	0.0%	$0	0.0%	0.4%	0	0.0%	$0	0.0%	0.4%	0	0.0%					0	0.0%					0	0.0%				
	Total	*4*	*100%*	*$597*	*100%*	*100%*	*5*	*100%*	*$1,159*	*100%*	*100%*	*4*	*100%*					*2*	*100%*					*3*	*100%*				
Loan Size	$100,000 or Less	2	50.0%	$125	20.9%		1	20.0%	$25	2.2%		2	50.0%	83.1%	$125	20.9%	31.9%	1	50.0%	77.7%	$25	7.5%	21.4%	0	0.0%	86.3%	$0	0.0%	34.0%
	$100,001-$250,000	1	25.0%	$158	26.5%		1	20.0%	$154	13.3%		1	25.0%	10.8%	$158	26.5%	31.8%	0	0.0%	16.0%	$0	0.0%	43.9%	1	33.3%	5.9%	$154	18.7%	16.1%
	$250,001-$500,000	1	25.0%	$314	52.6%		3	60.0%	$980	84.6%		1	25.0%	6.2%	$314	52.6%	36.3%	1	50.0%	6.4%	$310	92.5%	34.7%	2	66.7%	7.8%	$670	81.3%	50.0%
	Total	*4*	*100%*	*$597*	*100%*		*5*	*100%*	*$1,159*	*100%*		*4*	*100%*	*100%*	*$597*	*100%*	*100%*	*2*	*100%*	*100%*	*$335*	*100%*	*100%*	*3*	*100%*	*100%*	*$824*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	0	0.0%	$0	0.0%		1	100.0%	$25	100.0%																			
	$100,001-$250,000	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%																			
	$250,001-$500,000	1	100.0%	$314	100.0%		0	0.0%	$0	0.0%																			
	Total	*1*	*100%*	*$314*	*100%*		*1*	*100%*	*$25*	*100%*																			

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue.
2018 and 2020 FFIEC Census Data and D&B information, and 2015 ACS Data.

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2
Assessment Area: LA Southern

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison 2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
HOME PURCHASE	Low	0	0.0%	$0	0.0%	2.8%	0	0.0%	1.4%	$0	0.0%	0.8%	0	0.0%	1.2%	$0	0.0%	0.5%	0	0.0%	0.3%	$0	0.0%	0.2%
	Moderate	1	7.7%	$68	4.3%	13.0%	0	0.0%	15.4%	$0	0.0%	16.0%	1	14.3%	9.5%	$68	6.8%	8.5%	0	0.0%	8.8%	$0	0.0%	8.5%
	Middle	7	53.8%	$687	43.2%	59.8%	3	75.0%	48.9%	$250	62.0%	47.0%	3	42.9%	59.0%	$379	38.1%	59.4%	1	50.0%	61.1%	$58	30.1%	59.8%
	Upper	5	38.5%	$836	52.5%	24.4%	1	25.0%	34.3%	$153	38.0%	36.2%	3	42.9%	30.3%	$548	55.1%	31.7%	1	50.0%	29.8%	$135	69.9%	31.5%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*13*	*100%*	*$1,591*	*100%*	*100%*	*4*	*100%*	*100%*	*$403*	*100%*	*100%*	*7*	*100%*	*100%*	*$995*	*100%*	*100%*	*2*	*100%*	*100%*	*$193*	*100%*	*100%*
REFINANCE	Low	1	4.5%	$30	1.3%	2.8%	1	9.1%	2.1%	$30	3.0%	1.0%	0	0.0%	1.1%	$0	0.0%	0.5%	0	0.0%	0.2%	$0	0.0%	0.2%
	Moderate	3	13.6%	$363	16.0%	13.0%	1	9.1%	12.3%	$122	12.3%	12.7%	1	20.0%	9.0%	$110	18.4%	10.7%	1	16.7%	7.7%	$131	19.2%	6.4%
	Middle	12	54.5%	$1,404	61.8%	59.8%	4	36.4%	47.0%	$469	47.3%	45.7%	4	80.0%	53.7%	$489	81.6%	53.6%	4	66.7%	59.0%	$446	65.5%	60.4%
	Upper	6	27.3%	$474	20.9%	24.4%	5	45.5%	38.6%	$370	37.3%	40.6%	0	0.0%	36.2%	$0	0.0%	35.2%	1	16.7%	33.1%	$104	15.3%	33.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*22*	*100%*	*$2,271*	*100%*	*100%*	*11*	*100%*	*100%*	*$991*	*100%*	*100%*	*5*	*100%*	*100%*	*$599*	*100%*	*100%*	*6*	*100%*	*100%*	*$681*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	$0	0.0%	2.8%	0	0.0%	4.5%	$0	0.0%	2.6%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	13.0%	0	0.0%	9.1%	$0	0.0%	24.6%	0	0.0%	13.2%	$0	0.0%	4.5%	0	0.0%	4.3%	$0	0.0%	2.6%
	Middle	2	50.0%	$140	63.9%	59.8%	0	0.0%	63.6%	$0	0.0%	52.6%	2	66.7%	50.0%	$140	73.7%	62.8%	0	0.0%	52.2%	$0	0.0%	57.7%
	Upper	2	50.0%	$79	36.1%	24.4%	1	100.0%	22.7%	$29	100.0%	20.2%	1	33.3%	36.8%	$50	26.3%	32.7%	0	0.0%	43.5%	$0	0.0%	39.7%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*4*	*100%*	*$219*	*100%*	*100%*	*1*	*100%*	*100%*	*$29*	*100%*	*100%*	*3*	*100%*	*100%*	*$190*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
MULTI FAMILY						Multi-Family Units																		
	Low	0	0.0%	$0	0.0%	3.4%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	14.8%	0	0.0%	18.8%	$0	0.0%	12.2%	0	0.0%	10.0%	$0	0.0%	15.0%	0	0.0%	23.5%	$0	0.0%	16.2%
	Middle	0	0.0%	$0	0.0%	59.2%	0	0.0%	68.8%	$0	0.0%	78.6%	0	0.0%	60.0%	$0	0.0%	49.2%	0	0.0%	64.7%	$0	0.0%	67.2%
	Upper	0	0.0%	$0	0.0%	22.6%	0	0.0%	12.5%	$0	0.0%	9.3%	0	0.0%	30.0%	$0	0.0%	35.8%	0	0.0%	11.8%	$0	0.0%	16.6%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	$0	0.0%	2.8%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	1	11.1%	$52	13.7%	13.0%	1	25.0%	20.0%	$52	35.6%	26.9%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	3.7%	$0	0.0%	1.7%
	Middle	7	77.8%	$197	52.0%	59.8%	3	75.0%	50.0%	$94	64.4%	47.3%	3	100.0%	54.2%	$86	100.0%	54.5%	1	50.0%	63.0%	$17	11.6%	66.3%
	Upper	1	11.1%	$130	34.3%	24.4%	0	0.0%	30.0%	$0	0.0%	25.8%	0	0.0%	45.8%	$0	0.0%	45.5%	1	50.0%	33.3%	$130	88.4%	31.9%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*9*	*100%*	*$379*	*100%*	*100%*	*4*	*100%*	*100%*	*$146*	*100%*	*100%*	*3*	*100%*	*100%*	*$86*	*100%*	*100%*	*2*	*100%*	*100%*	*$147*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2
Assessment Area: LA Southern

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	2.8%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	1	25.0%	$22	8.2%	13.0%	1	50.0%	21.4%	$22	27.2%	9.9%	0	0.0%	13.0%	$0	0.0%	7.0%	0	0.0%	14.3%	$0	0.0%	4.6%
	Middle	2	50.0%	$217	81.0%	59.8%	1	50.0%	64.3%	$59	72.8%	43.6%	0	0.0%	69.6%	$0	0.0%	73.9%	1	100.0%	57.1%	$158	100.0%	63.5%
	Upper	1	25.0%	$29	10.8%	24.4%	0	0.0%	14.3%	$0	0.0%	46.5%	1	100.0%	17.4%	$29	100.0%	19.1%	0	0.0%	28.6%	$0	0.0%	31.9%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*4*	*100%*	*$268*	*100%*	*100%*	*2*	*100%*	*100%*	*$81*	*100%*	*100%*	*1*	*100%*	*100%*	*$29*	*100%*	*100%*	*1*	*100%*	*100%*	*$158*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	2.8%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	2.1%	$0	0.0%	2.0%
	Moderate	0	0.0%	$0	0.0%	13.0%	0	0.0%	26.9%	$0	0.0%	31.5%	0	0.0%	10.5%	$0	0.0%	9.1%	0	0.0%	2.1%	$0	0.0%	2.6%
	Middle	0	0.0%	$0	0.0%	59.8%	0	0.0%	42.3%	$0	0.0%	45.3%	0	0.0%	63.2%	$0	0.0%	59.3%	0	0.0%	53.2%	$0	0.0%	53.2%
	Upper	0	0.0%	$0	0.0%	24.4%	0	0.0%	30.8%	$0	0.0%	23.2%	0	0.0%	26.3%	$0	0.0%	31.6%	0	0.0%	42.6%	$0	0.0%	42.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	1	1.9%	$30	0.6%	2.8%	1	4.5%	1.6%	$30	1.8%	0.8%	0	0.0%	1.0%	$0	0.0%	0.4%	0	0.0%	0.3%	$0	0.0%	0.3%
	Moderate	6	11.5%	$505	10.7%	13.0%	3	13.6%	15.0%	$196	11.9%	15.5%	2	10.5%	9.3%	$178	9.4%	9.2%	1	9.1%	8.0%	$131	11.1%	7.3%
	Middle	30	57.7%	$2,645	55.9%	59.8%	11	50.0%	49.3%	$872	52.8%	48.0%	12	63.2%	56.9%	$1,094	57.6%	57.3%	7	63.6%	59.5%	$679	57.6%	60.3%
	Upper	15	28.8%	$1,548	32.7%	24.4%	7	31.8%	34.1%	$552	33.5%	35.7%	5	26.3%	32.8%	$627	33.0%	33.1%	3	27.3%	32.1%	$369	31.3%	32.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*52*	*100%*	*$4,728*	*100%*	*100%*	*22*	*100%*	*100%*	*$1,650*	*100%*	*100%*	*19*	*100%*	*100%*	*$1,899*	*100%*	*100%*	*11*	*100%*	*100%*	*$1,179*	*100%*	*100%*
					Total Businesses																			
SMALL BUSINESSES	Low	1	2.9%	$118	2.8%	1.4%	0	0.0%	1.7%	$0	0.0%	0.2%	0	0.0%	1.3%	$0	0.0%	0.3%	1	3.4%	1.1%	$118	4.4%	0.4%
	Moderate	5	14.3%	$168	4.0%	14.4%	0	0.0%	18.9%	$0	0.0%	14.3%	1	33.3%	13.4%	$5	1.0%	12.3%	4	13.8%	12.5%	$163	6.1%	13.4%
	Middle	19	54.3%	$3,606	86.2%	55.1%	3	100.0%	48.2%	$1,020	100.0%	67.9%	2	66.7%	50.6%	$475	99.0%	62.5%	14	48.3%	58.6%	$2,111	78.7%	66.4%
	Upper	10	28.6%	$291	7.0%	29.1%	0	0.0%	26.4%	$0	0.0%	16.2%	0	0.0%	28.4%	$0	0.0%	22.8%	10	34.5%	26.4%	$291	10.8%	19.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	4.8%	$0	0.0%	1.4%	0	0.0%	6.2%	$0	0.0%	2.1%	0	0.0%	1.5%	$0	0.0%	0.5%
	Total	*35*	*100%*	*$4,183*	*100%*	*100%*	*3*	*100%*	*100%*	*$1,020*	*100%*	*100%*	*3*	*100%*	*100%*	*$480*	*100%*	*100%*	*29*	*100%*	*100%*	*$2,683*	*100%*	*100%*
					Total Farms																			
SMALL FARM	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	11.8%	0	0.0%	22.2%	$0	0.0%	7.6%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	1	100.0%	$304	100.0%	61.8%	0	0.0%	55.6%	$0	0.0%	74.4%	0	0.0%	62.5%	$0	0.0%	70.4%	1	100.0%	36.4%	$304	100.0%	65.0%
	Upper	0	0.0%	$0	0.0%	26.5%	0	0.0%	22.2%	$0	0.0%	18.0%	0	0.0%	37.5%	$0	0.0%	29.6%	0	0.0%	63.6%	$0	0.0%	35.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*1*	*100%*	*$304*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*1*	*100%*	*100%*	*$304*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2
Assessment Area: LA Southern

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	3	23.1%	$256	16.1%	24.1%	1	25.0%	2.0%	$55	13.6%	1.1%	1	14.3%	4.9%	$66	6.6%	2.6%	1	50.0%	4.8%	$135	69.9%	2.6%
	Moderate	1	7.7%	$161	10.1%	13.9%	1	25.0%	14.6%	$161	40.0%	10.3%	0	0.0%	15.3%	$0	0.0%	11.8%	0	0.0%	16.2%	$0	0.0%	11.2%
	Middle	4	30.8%	$468	29.4%	18.7%	1	25.0%	23.3%	$34	8.4%	19.5%	3	42.9%	21.4%	$434	43.6%	18.1%	0	0.0%	24.4%	$0	0.0%	21.9%
	Upper	5	38.5%	$706	44.4%	43.3%	1	25.0%	39.3%	$153	38.0%	48.4%	3	42.9%	46.8%	$495	49.7%	58.9%	1	50.0%	40.1%	$58	30.1%	49.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	20.8%	$0	0.0%	20.7%	0	0.0%	11.6%	$0	0.0%	8.6%	0	0.0%	14.5%	$0	0.0%	14.9%
	Total	*13*	*100%*	*$1,591*	*100%*	*100%*	*4*	*100%*	*100%*	*$403*	*100%*	*100%*	*7*	*100%*	*100%*	*$995*	*100%*	*100%*	*2*	*100%*	*100%*	*$193*	*100%*	*100%*
REFINANCE	Low	1	4.5%	$56	2.5%	24.1%	1	9.1%	3.4%	$56	5.7%	1.6%	0	0.0%	6.7%	$0	0.0%	4.3%	0	0.0%	2.5%	$0	0.0%	0.9%
	Moderate	1	4.5%	$30	1.3%	13.9%	0	0.0%	13.6%	$0	0.0%	9.2%	0	0.0%	6.3%	$0	0.0%	3.6%	1	16.7%	7.5%	$30	4.4%	3.3%
	Middle	4	18.2%	$273	12.0%	18.7%	3	27.3%	16.9%	$169	17.1%	13.4%	0	0.0%	15.3%	$0	0.0%	12.0%	1	16.7%	13.2%	$104	15.3%	9.2%
	Upper	15	68.2%	$1,767	77.8%	43.3%	7	63.6%	53.4%	$766	77.3%	61.5%	4	80.0%	47.4%	$454	75.8%	53.3%	4	66.7%	58.5%	$547	80.3%	66.5%
	Unknown	1	4.5%	$145	6.4%	0.0%	0	0.0%	12.7%	$0	0.0%	14.3%	1	20.0%	24.3%	$145	24.2%	26.8%	0	0.0%	18.4%	$0	0.0%	20.1%
	Total	*22*	*100%*	*$2,271*	*100%*	*100%*	*11*	*100%*	*100%*	*$991*	*100%*	*100%*	*5*	*100%*	*100%*	*$599*	*100%*	*100%*	*6*	*100%*	*100%*	*$681*	*100%*	*100%*
HOME IMPROVEMENT	Low	1	25.0%	$40	18.3%	24.1%	0	0.0%	4.5%	$0	0.0%	2.6%	1	33.3%	5.3%	$40	21.1%	2.5%	0	0.0%	4.3%	$0	0.0%	2.6%
	Moderate	0	0.0%	$0	0.0%	13.9%	0	0.0%	4.5%	$0	0.0%	2.7%	0	0.0%	2.6%	$0	0.0%	0.4%	0	0.0%	13.0%	$0	0.0%	14.9%
	Middle	0	0.0%	$0	0.0%	18.7%	0	0.0%	9.1%	$0	0.0%	5.7%	0	0.0%	15.8%	$0	0.0%	12.7%	0	0.0%	17.4%	$0	0.0%	9.4%
	Upper	3	75.0%	$179	81.7%	43.3%	1	100.0%	59.1%	$29	100.0%	53.3%	2	66.7%	73.7%	$150	78.9%	84.0%	0	0.0%	56.5%	$0	0.0%	68.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	22.7%	$0	0.0%	35.7%	0	0.0%	2.6%	$0	0.0%	0.4%	0	0.0%	8.7%	$0	0.0%	4.9%
	Total	*4*	*100%*	*$219*	*100%*	*100%*	*1*	*100%*	*100%*	*$29*	*100%*	*100%*	*3*	*100%*	*100%*	*$190*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
MULTI FAMILY	Low	0	0.0%	$0	0.0%	24.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	13.9%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	18.7%	0	0.0%	6.3%	$0	0.0%	3.2%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	43.3%	0	0.0%	6.3%	$0	0.0%	6.1%	0	0.0%	10.0%	$0	0.0%	6.3%	0	0.0%	11.8%	$0	0.0%	6.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	87.5%	$0	0.0%	90.7%	0	0.0%	90.0%	$0	0.0%	93.7%	0	0.0%	88.2%	$0	0.0%	93.9%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	1	11.1%	$16	4.2%	24.1%	0	0.0%	3.3%	$0	0.0%	3.4%	1	33.3%	4.2%	$16	18.6%	0.9%	0	0.0%	3.7%	$0	0.0%	2.9%
	Moderate	1	11.1%	$14	3.7%	13.9%	1	25.0%	10.0%	$14	9.6%	3.6%	0	0.0%	8.3%	$0	0.0%	2.9%	0	0.0%	7.4%	$0	0.0%	3.9%
	Middle	1	11.1%	$25	6.6%	18.7%	1	25.0%	13.3%	$25	17.1%	8.6%	0	0.0%	20.8%	$0	0.0%	15.0%	0	0.0%	7.4%	$0	0.0%	3.6%
	Upper	6	66.7%	$324	85.5%	43.3%	2	50.0%	73.3%	$107	73.3%	84.4%	2	66.7%	66.7%	$70	81.4%	81.2%	2	100.0%	81.5%	$147	100.0%	89.6%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*9*	*100%*	*$379*	*100%*	*100%*	*4*	*100%*	*100%*	*$146*	*100%*	*100%*	*3*	*100%*	*100%*	*$86*	*100%*	*100%*	*2*	*100%*	*100%*	*$147*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2
Assessment Area: LA Southern

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	24.1%	0	0.0%	7.1%	$0	0.0%	0.5%	0	0.0%	4.3%	$0	0.0%	2.7%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	13.9%	0	0.0%	7.1%	$0	0.0%	4.4%	0	0.0%	17.4%	$0	0.0%	12.4%	0	0.0%	14.3%	$0	0.0%	14.8%
	Middle	0	0.0%	$0	0.0%	18.7%	0	0.0%	14.3%	$0	0.0%	5.1%	0	0.0%	21.7%	$0	0.0%	12.0%	0	0.0%	21.4%	$0	0.0%	18.7%
	Upper	4	100.0%	$268	100.0%	43.3%	2	100.0%	71.4%	$81	100.0%	90.0%	1	100.0%	52.2%	$29	100.0%	45.9%	1	100.0%	64.3%	$158	100.0%	66.5%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	4.3%	$0	0.0%	26.9%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*4*	*100%*	*$268*	*100%*	*100%*	*2*	*100%*	*100%*	*$81*	*100%*	*100%*	*1*	*100%*	*100%*	*$29*	*100%*	*100%*	*1*	*100%*	*100%*	*$158*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	24.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	13.9%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	2.1%	$0	0.0%	3.2%
	Middle	0	0.0%	$0	0.0%	18.7%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	43.3%	0	0.0%	7.7%	$0	0.0%	18.6%	0	0.0%	5.3%	$0	0.0%	11.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	92.3%	$0	0.0%	81.4%	0	0.0%	94.7%	$0	0.0%	89.0%	0	0.0%	97.9%	$0	0.0%	96.8%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	6	11.5%	$368	7.8%	24.1%	2	9.1%	2.6%	$111	6.7%	1.2%	3	15.8%	5.4%	$122	6.4%	3.0%	1	9.1%	3.3%	$135	11.5%	1.5%
	Moderate	3	5.8%	$205	4.3%	13.9%	2	9.1%	12.7%	$175	10.6%	8.9%	0	0.0%	10.6%	$0	0.0%	7.6%	1	9.1%	10.8%	$30	2.5%	6.4%
	Middle	9	17.3%	$766	16.2%	18.7%	5	22.7%	18.9%	$228	13.8%	15.7%	3	15.8%	18.0%	$434	22.9%	14.4%	1	9.1%	16.8%	$104	8.8%	13.2%
	Upper	33	63.5%	$3,244	68.6%	43.3%	13	59.1%	44.9%	$1,136	68.8%	51.1%	12	63.2%	47.7%	$1,198	63.1%	54.6%	8	72.7%	47.8%	$910	77.2%	55.1%
	Unknown	1	1.9%	$145	3.1%	0.0%	0	0.0%	21.0%	$0	0.0%	23.1%	1	5.3%	18.4%	$145	7.6%	20.4%	0	0.0%	21.3%	$0	0.0%	23.8%
	Total	*52*	*100%*	*$4,728*	*100%*	*100%*	*22*	*100%*	*100%*	*$1,650*	*100%*	*100%*	*19*	*100%*	*100%*	*$1,899*	*100%*	*100%*	*11*	*100%*	*100%*	*$1,179*	*100%*	*100%*
Small Business						Total Businesses																		
Revenue	$1 Million or Less	14	40.0%	$501	12.0%	87.7%	2	66.7%	25.8%	$20	2.0%	20.0%	1	33.3%	24.5%	$5	1.0%	21.5%	11	37.9%	24.3%	$476	17.7%	18.0%
	Over $1 Million	12	34.3%	$3,502	83.7%	10.9%	1	33.3%					2	66.7%					9	31.0%				
	Total Rev. available	26	74.3%	$4,003	95.7%	98.6%	3	100.0%					3	100.0%					20	68.9%				
	Rev. Not Known	9	25.7%	$180	4.3%	1.4%	0	0.0%					0	0.0%					9	31.0%				
	Total	*35*	*100%*	*$4,183*	*100%*	*100%*	*3*	*100%*					*3*	*100%*					*29*	*100%*				
Loan Size	$100,000 or Less	26	74.3%	$634	15.2%		2	66.7%	91.8%	$20	2.0%	31.2%	2	66.7%	92.8%	$20	4.2%	36.9%	22	75.9%	87.8%	$594	22.1%	26.8%
	$100,001 - $250,000	5	14.3%	$787	18.8%		0	0.0%	4.4%	$0	0.0%	18.0%	0	0.0%	4.2%	$0	0.0%	21.3%	5	17.2%	6.7%	$787	29.3%	21.1%
	$250,001 - $1 Million	4	11.4%	$2,762	66.0%		1	33.3%	3.8%	$1,000	98.0%	50.8%	1	33.3%	3.0%	$460	95.8%	41.8%	2	6.9%	5.4%	$1,302	48.5%	52.1%
	Total	*35*	*100%*	*$4,183*	*100%*		*3*	*100%*	*100%*	*$1,020*	*100%*	*100%*	*3*	*100%*	*100%*	*$480*	*100%*	*100%*	*29*	*100%*	*100%*	*$2,683*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	13	92.9%	$293	58.5%																			
	$100,001 - $250,000	1	7.1%	$208	41.5%																			
	$250,001 - $1 Million	0	0.0%	$0	0.0%																			
	Total	*14*	*100%*	*$501*	*100%*																			
Small Farm						Total Farms																		
Revenue	$1 Million or Less	0	0.0%	$0	0.0%	94.1%	0	0.0%	11.1%	$0	0.0%	15.1%	0	0.0%	25.0%	$0	0.0%	24.5%	0	0.0%	18.2%	$0	0.0%	19.1%
	Over $1 Million	1	100.0%	$304	100.0%	5.9%	0	0.0%					0	0.0%					1	100.0%				
	Total Rev. available	1	100.0%	$304	100.0%	100.0%	0	0.0%					0	0.0%					1	100.0%				
	Not Known	0	0.0%	$0	0.0%	0.0%	0	0.0%					0	0.0%					0	0.0%				
	Total	*1*	*100%*	*$304*	*100%*	*100%*	*0*	*0%*					*0*	*0%*					*1*	*100%*				
Loan Size	$100,000 or Less	0	0.0%	$0	0.0%		0	0.0%	100.0%	$0	0.0%	100.0%	0	0.0%	100.0%	$0	0.0%	100.0%	0	0.0%	90.9%	$0	0.0%	47.3%
	$100,001 - $250,000	0	0.0%	$0	0.0%		0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	$250,001 - $500,000	1	100.0%	$304	100.0%		0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	1	100.0%	9.1%	$304	100.0%	52.7%
	Total	*1*	*100%*	*$304*	*100%*		*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*1*	*100%*	*100%*	*$304*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	0	0.0%	$0	0.0%																			
	$100,001 - $250,000	0	0.0%	$0	0.0%																			
	$250,001 - $500,000	0	0.0%	$0	0.0%																			
	Total	*0*	*0%*	*$0*	*0%*																			

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue.
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2

Assessment Area: LA Monroe

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison										Bank & Aggregate Lending Comparison																	
		2018					2019, 2020					2018						2019						2020					
		Count		Dollar		Families by Family Income	Count		Dollar		Families by Family Income	Count			Dollar			Count		Dollar			Count			Dollar		
												Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	1	3.7%	$128	2.5%	25.0%	1	2.5%	$58	0.7%	25.5%	1	3.7%	2.1%	$128	2.5%	0.9%	1	4.3%	2.7%	$58	1.3%	1.2%	0	0.0%	7.4%	$0	0.0%	3.4%
	Moderate	5	18.5%	$553	10.8%	16.2%	3	7.5%	$343	4.3%	16.0%	5	18.5%	11.6%	$553	10.8%	6.8%	3	13.0%	14.5%	$343	7.9%	9.4%	0	0.0%	21.5%	$0	0.0%	15.7%
	Middle	5	18.5%	$912	17.9%	15.6%	12	30.0%	$1,625	20.4%	15.6%	5	18.5%	21.0%	$912	17.9%	16.6%	5	21.7%	21.8%	$654	15.0%	18.3%	7	41.2%	23.2%	$971	26.8%	22.5%
	Upper	15	55.6%	$3,012	59.0%	43.2%	21	52.5%	$5,138	64.4%	42.9%	15	55.6%	45.6%	$3,012	59.0%	54.3%	14	60.9%	42.4%	$3,296	75.8%	53.8%	7	41.2%	31.9%	$1,842	50.8%	42.8%
	Unknown	1	3.7%	$500	9.8%	0.0%	3	7.5%	$813	10.2%	0.0%	1	3.7%	19.7%	$500	9.8%	21.5%	0	0.0%	18.6%	$0	0.0%	17.4%	3	17.6%	16.1%	$813	22.4%	15.6%
	Total	*27*	*100%*	*$5,105*	*100%*	*100%*	*40*	*100%*	*$7,977*	*100%*	*100%*	*27*	*100%*	*100%*	*$5,105*	*100%*	*100%*	*23*	*100%*	*100%*	*$4,351*	*100%*	*100%*	*17*	*100%*	*100%*	*$3,626*	*100%*	*100%*
REFINANCE	Low	2	9.1%	$107	2.9%	25.0%	4	5.1%	$317	2.9%	25.5%	2	9.1%	4.4%	$107	2.9%	2.1%	3	7.0%	2.8%	$206	4.7%	1.1%	1	2.9%	2.9%	$111	1.7%	1.2%
	Moderate	0	0.0%	$0	0.0%	16.2%	12	15.4%	$704	6.5%	16.0%	0	0.0%	9.4%	$0	0.0%	5.6%	9	20.9%	8.8%	$528	12.1%	4.6%	3	8.6%	10.0%	$176	2.7%	6.0%
	Middle	6	27.3%	$714	19.1%	15.6%	13	16.7%	$1,495	13.9%	15.6%	6	27.3%	17.4%	$714	19.1%	11.9%	6	14.0%	19.3%	$599	13.8%	13.5%	7	20.0%	18.0%	$896	14.0%	14.1%
	Upper	14	63.6%	$2,909	78.0%	43.2%	48	61.5%	$7,759	72.1%	42.9%	14	63.6%	52.6%	$2,909	78.0%	64.3%	25	58.1%	48.4%	$3,023	69.4%	54.9%	23	65.7%	42.9%	$4,736	73.9%	51.9%
	Unknown	0	0.0%	$0	0.0%	0.0%	1	1.3%	$488	4.5%	0.0%	0	0.0%	16.1%	$0	0.0%	16.0%	0	0.0%	20.6%	$0	0.0%	25.8%	1	2.9%	26.2%	$488	7.6%	26.8%
	Total	*22*	*100%*	*$3,730*	*100%*	*100%*	*78*	*100%*	*$10,763*	*100%*	*100%*	*22*	*100%*	*100%*	*$3,730*	*100%*	*100%*	*43*	*100%*	*100%*	*$4,356*	*100%*	*100%*	*35*	*100%*	*100%*	*$6,407*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	$0	0.0%	25.0%	1	2.6%	$25	1.1%	25.5%	0	0.0%	7.9%	$0	0.0%	6.3%	1	4.3%	8.4%	$25	1.8%	7.5%	0	0.0%	4.5%	$0	0.0%	2.6%
	Moderate	2	12.5%	$84	9.4%	16.2%	6	15.8%	$239	10.9%	16.0%	2	12.5%	5.3%	$84	9.4%	6.5%	4	17.4%	10.5%	$184	13.4%	8.0%	2	13.3%	14.9%	$55	6.8%	7.5%
	Middle	3	18.8%	$111	12.4%	15.6%	5	13.2%	$340	15.6%	15.6%	3	18.8%	15.8%	$111	12.4%	13.3%	3	13.0%	21.1%	$190	13.9%	16.2%	2	13.3%	19.4%	$150	18.4%	17.3%
	Upper	11	68.8%	$701	78.2%	43.2%	26	68.4%	$1,580	72.3%	42.9%	11	68.8%	60.5%	$701	78.2%	56.3%	15	65.2%	51.6%	$971	70.9%	61.3%	11	73.3%	44.8%	$609	74.8%	46.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	10.5%	$0	0.0%	17.6%	0	0.0%	8.4%	$0	0.0%	7.1%	0	0.0%	16.4%	$0	0.0%	26.4%
	Total	*16*	*100%*	*$896*	*100%*	*100%*	*38*	*100%*	*$2,184*	*100%*	*100%*	*16*	*100%*	*100%*	*$896*	*100%*	*100%*	*23*	*100%*	*100%*	*$1,370*	*100%*	*100%*	*15*	*100%*	*100%*	*$814*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	$0	0.0%	25.0%	0	0.0%	$0	0.0%	25.5%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	16.2%	0	0.0%	$0	0.0%	16.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	8.0%	$0	0.0%	3.6%
	Middle	0	0.0%	$0	0.0%	15.6%	0	0.0%	$0	0.0%	15.6%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	3.2%	$0	0.0%	0.6%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	43.2%	0	0.0%	$0	0.0%	42.9%	0	0.0%	12.0%	$0	0.0%	1.7%	0	0.0%	6.5%	$0	0.0%	1.4%	0	0.0%	4.0%	$0	0.0%	3.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	88.0%	$0	0.0%	98.3%	0	0.0%	90.3%	$0	0.0%	98.0%	0	0.0%	88.0%	$0	0.0%	93.3%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	$0	0.0%	25.0%	0	0.0%	$0	0.0%	25.5%	0	0.0%	10.0%	$0	0.0%	4.6%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	16.2%	3	20.0%	$129	18.9%	16.0%	0	0.0%	5.0%	$0	0.0%	7.5%	2	22.2%	0.0%	$104	24.8%	0.0%	1	16.7%	6.3%	$25	9.5%	5.3%
	Middle	0	0.0%	$0	0.0%	15.6%	4	26.7%	$130	19.1%	15.6%	0	0.0%	35.0%	$0	0.0%	41.8%	2	22.2%	30.4%	$35	8.3%	17.3%	2	33.3%	18.8%	$95	36.3%	7.5%
	Upper	4	66.7%	$150	50.3%	43.2%	8	53.3%	$423	62.0%	42.9%	4	66.7%	50.0%	$150	50.3%	46.2%	5	55.6%	65.2%	$281	66.9%	77.4%	3	50.0%	62.5%	$142	54.2%	72.7%
	Unknown	2	33.3%	$148	49.7%	0.0%	0	0.0%	$0	0.0%	0.0%	2	33.3%	0.0%	$148	49.7%	0.0%	0	0.0%	4.3%	$0	0.0%	5.3%	0	0.0%	12.5%	$0	0.0%	14.4%
	Total	*6*	*100%*	*$298*	*100%*	*100%*	*15*	*100%*	*$682*	*100%*	*100%*	*6*	*100%*	*100%*	*$298*	*100%*	*100%*	*9*	*100%*	*100%*	*$420*	*100%*	*100%*	*6*	*100%*	*100%*	*$262*	*100%*	*100%*

Originations & Purchases

2018 and 2020 FFIEC Census Data and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2

Assessment Area: LA Monroe

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison										Bank & Aggregate Lending Comparison																	
		2018					2019, 2020					2018						2019						2020					
		Count		Dollar		Families by Family Income	Count		Dollar		Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
												Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	25.0%	0	0.0%	$0	0.0%	25.5%	0	0.0%	3.2%	$0	0.0%	1.5%	0	0.0%	5.4%	$0	0.0%	3.1%	0	0.0%	5.9%	$0	0.0%	5.0%
	Moderate	0	0.0%	$0	0.0%	16.2%	1	10.0%	$65	9.7%	16.0%	0	0.0%	11.1%	$0	0.0%	7.0%	1	14.3%	21.6%	$65	14.0%	13.5%	0	0.0%	11.8%	$0	0.0%	6.5%
	Middle	0	0.0%	$0	0.0%	15.6%	3	30.0%	$217	32.5%	15.6%	0	0.0%	27.0%	$0	0.0%	16.5%	3	42.9%	24.3%	$217	46.7%	23.7%	0	0.0%	17.6%	$0	0.0%	12.3%
	Upper	2	100.0%	$46	100.0%	43.2%	6	60.0%	$386	57.8%	42.9%	2	100.0%	54.0%	$46	100.0%	68.0%	3	42.9%	40.5%	$183	39.4%	55.7%	3	#####	50.0%	$203	#####	68.7%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	4.8%	$0	0.0%	7.0%	0	0.0%	8.1%	$0	0.0%	4.0%	0	0.0%	14.7%	$0	0.0%	7.5%
	Total	*2*	*100%*	*$46*	*100%*	*100%*	*10*	*100%*	*$668*	*100%*	*100%*	*2*	*100%*	*100%*	*$46*	*100%*	*100%*	*7*	*100%*	*100%*	*$465*	*100%*	*100%*	*3*	*100%*	*100%*	*$203*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	25.0%	0	0.0%	$0	0.0%	25.5%	0	0.0%	3.5%	$0	0.0%	2.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	16.2%	0	0.0%	$0	0.0%	16.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	15.6%	0	0.0%	$0	0.0%	15.6%	0	0.0%	1.2%	$0	0.0%	0.8%	0	0.0%	1.2%	$0	0.0%	1.6%	0	0.0%	0.8%	$0	0.0%	1.9%
	Upper	0	0.0%	$0	0.0%	43.2%	0	0.0%	$0	0.0%	42.9%	0	0.0%	3.5%	$0	0.0%	3.8%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	91.9%	$0	0.0%	93.3%	0	0.0%	98.8%	$0	0.0%	98.4%	0	0.0%	99.2%	$0	0.0%	98.1%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	3	4.1%	$235	2.3%	25.0%	6	3.3%	$400	1.8%	25.5%	3	4.1%	2.9%	$235	2.3%	1.1%	5	4.8%	2.8%	$289	2.6%	1.1%	1	1.3%	5.2%	$111	1.0%	2.2%
	Moderate	7	9.6%	$637	6.3%	16.2%	25	13.8%	$1,480	6.6%	16.0%	7	9.6%	10.4%	$637	6.3%	5.9%	19	18.1%	12.6%	$1,224	11.2%	7.0%	6	7.9%	15.8%	$256	2.3%	10.6%
	Middle	14	19.2%	$1,737	17.2%	15.6%	37	20.4%	$3,807	17.1%	15.6%	14	19.2%	19.5%	$1,737	17.2%	13.9%	19	18.1%	20.6%	$1,695	15.5%	14.9%	18	23.7%	20.2%	$2,112	18.7%	17.7%
	Upper	46	63.0%	$6,818	67.7%	43.2%	109	60.2%	$15,286	68.6%	42.9%	46	63.0%	46.3%	$6,818	67.7%	51.2%	62	59.0%	42.9%	$7,754	70.7%	47.3%	47	61.8%	35.9%	$7,532	66.6%	45.5%
	Unknown	3	4.1%	$648	6.4%	0.0%	4	2.2%	$1,301	5.8%	0.0%	3	4.1%	20.8%	$648	6.4%	27.9%	0	0.0%	21.2%	$0	0.0%	29.7%	4	5.3%	22.8%	$1,301	11.5%	23.9%
	Total	*73*	*100%*	*$10,075*	*100%*	*100%*	*181*	*100%*	*$22,274*	*100%*	*100%*	*73*	*100%*	*100%*	*$10,075*	*100%*	*100%*	*105*	*100%*	*100%*	*$10,962*	*100%*	*100%*	*76*	*100%*	*100%*	*$11,312*	*100%*	*100%*
Small Business					Total Businesses					Total Businesses																			
Revenue	$1 Million or Less	31	60.8%	$1,876	33.1%	90.5%	79	54.9%	$3,332	20.4%	90.9%	31	60.8%	48.6%	$1,876	33.1%	49.0%	27	61.4%	48.1%	$1,324	22.5%	52.8%	52	52.0%	39.5%	$2,008	19.3%	38.9%
	Over $1 Million	19	37.3%	$3,769	66.5%	8.5%	50	34.7%	$12,547	77.0%	8.3%	19	37.3%					17	38.6%					33	33.0%				
	Rev. available	50	98.1%	$5,645	99.6%	99.0%	129	89.6%	$15,879	97.4%	99.2%	50	98.1%					44	100.0%					85	85.0%				
	Rev. Not Known	1	2.0%	$25	0.4%	1.0%	15	10.4%	$425	2.6%	0.8%	1	2.0%					0	0.0%					15	15.0%				
	Total	*51*	*100%*	*$5,670*	*100%*	*100%*	*144*	*100%*	*$16,304*	*100%*	*100%*	*51*	*100%*					*44*	*100%*					*100*	*100%*				
Loan Size	$100,000 or Less	41	80.4%	$1,406	24.8%		107	74.3%	$3,019	18.5%		41	80.4%	86.8%	$1,406	24.8%	29.2%	31	70.5%	87.6%	$993	16.8%	30.6%	76	76.0%	83.1%	$2,026	19.5%	28.0%
	$100,001-$250,000	3	5.9%	$468	8.3%		16	11.1%	$2,865	17.6%		3	5.9%	7.7%	$468	8.3%	23.0%	5	11.4%	7.3%	$1,090	18.5%	21.5%	11	11.0%	10.1%	$1,775	17.1%	23.7%
	$250,001-$1 Million	7	13.7%	$3,796	66.9%		21	14.6%	$10,420	63.9%		7	13.7%	5.5%	$3,796	66.9%	47.8%	8	18.2%	5.1%	$3,813	64.7%	47.9%	13	13.0%	6.7%	$6,607	63.5%	48.3%
	Total	*51*	*100%*	*$5,670*	*100%*		*144*	*100%*	*$16,304*	*100%*		*51*	*100%*	*100%*	*$5,670*	*100%*	*100%*	*44*	*100%*	*100%*	*$5,896*	*100%*	*100%*	*100*	*100%*	*100%*	*$10,408*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	27	87.1%	$595	31.7%		72	91.1%	$1,620	48.6%																			
	$100,001-$250,000	1	3.2%	$185	9.9%		4	5.1%	$614	18.4%																			
	$250,001-$1 Million	3	9.7%	$1,096	58.4%		3	3.8%	$1,098	33.0%																			
	Total	*31*	*100%*	*$1,876*	*100%*		*79*	*100%*	*$3,332*	*100%*																			
Small Farm					Total Farms					Total Farms																			
Revenue	$1 Million or Less	0	0.0%	$0	0.0%	99.4%	10	45.5%	$1,165	37.1%	98.5%	0	0.0%	78.7%	$0	0.0%	85.3%	4	44.4%	84.2%	$610	28.1%	86.9%	6	46.2%	77.3%	$555	57.0%	78.6%
	Over $1 Million	0	0.0%	$0	0.0%	0.6%	12	54.5%	$1,977	62.9%	1.5%	0	0.0%					5	55.6%					7	53.8%				
	Rev. available	0	0.0%	$0	0.0%	100.0%	22	100.0%	$3,142	100.0%	100.0%	0	0.0%					9	100.0%					13	#####				
	Not Known	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%					0	0.0%					0	0.0%				
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*22*	*100%*	*$3,142*	*100%*	*100%*	*0*	*0%*					*9*	*100%*					*13*	*100%*				
Loan Size	$100,000 or Less	0	0.0%	$0	0.0%		15	68.2%	$917	29.2%		0	0.0%	85.4%	$0	0.0%	41.8%	3	33.3%	84.5%	$243	11.2%	43.8%	12	92.3%	82.4%	$674	69.2%	39.2%
	$100,001-$250,000	0	0.0%	$0	0.0%		3	13.6%	$625	19.9%		0	0.0%	9.8%	$0	0.0%	27.8%	3	33.3%	12.0%	$625	28.8%	32.6%	0	0.0%	14.0%	$0	0.0%	38.8%
	$250,001-$500,000	0	0.0%	$0	0.0%		4	18.2%	$1,600	50.9%		0	0.0%	4.7%	$0	0.0%	30.5%	3	33.3%	3.5%	$1,300	60.0%	23.6%	1	7.7%	3.6%	$300	30.8%	21.9%
	Total	*0*	*0%*	*$0*	*0%*		*22*	*100%*	*$3,142*	*100%*		*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*9*	*100%*	*100%*	*$2,168*	*100%*	*100%*	*13*	*100%*	*100%*	*$974*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	0	0.0%	$0	0.0%		7	70.0%	$440	37.8%																			
	$100,001-$250,000	0	0.0%	$0	0.0%		1	10.0%	$125	10.7%																			
	$250,001-$500,000	0	0.0%	$0	0.0%		2	20.0%	$600	51.5%																			
	Total	*0*	*0%*	*$0*	*0%*		*10*	*100%*	*$1,165*	*100%*																			

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue.
2018 and 2020 FFIEC Census Data and D&B information, and 2015 ACS Data.

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2
Assessment Area: MO Cape Girardeau

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
HOME PURCHASE	Low	1	1.5%	$63	0.5%	2.0%	1	5.6%	0.9%	$63	2.1%	0.3%	0	0.0%	0.5%	$0	0.0%	0.1%	0	0.0%	0.7%	$0	0.0%	0.2%
	Moderate	5	7.4%	$507	4.2%	6.4%	2	11.1%	5.8%	$209	6.8%	3.0%	2	8.0%	6.1%	$215	5.0%	3.3%	1	4.0%	5.1%	$83	1.8%	2.4%
	Middle	52	76.5%	$9,614	80.0%	68.6%	12	66.7%	69.2%	$1,829	59.8%	74.4%	17	68.0%	72.2%	$3,360	77.7%	77.6%	23	92.0%	73.4%	$4,425	95.6%	77.2%
	Upper	10	14.7%	$1,831	15.2%	23.0%	3	16.7%	24.1%	$957	31.3%	22.3%	6	24.0%	21.2%	$752	17.4%	18.9%	1	4.0%	20.8%	$122	2.6%	20.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*68*	*100%*	*$12,015*	*100%*	*100%*	*18*	*100%*	*100%*	*$3,058*	*100%*	*100%*	*25*	*100%*	*100%*	*$4,327*	*100%*	*100%*	*25*	*100%*	*100%*	*$4,630*	*100%*	*100%*
REFINANCE	Low	0	0.0%	$0	0.0%	2.0%	0	0.0%	1.1%	$0	0.0%	0.5%	0	0.0%	0.5%	$0	0.0%	0.3%	0	0.0%	0.2%	$0	0.0%	0.0%
	Moderate	5	3.4%	$272	2.0%	6.4%	2	5.3%	6.7%	$112	4.5%	4.5%	1	3.0%	3.3%	$55	1.9%	2.1%	2	2.6%	2.5%	$105	1.3%	1.3%
	Middle	106	71.6%	$9,958	73.7%	68.6%	26	68.4%	74.1%	$1,848	73.7%	79.3%	21	63.6%	74.3%	$1,777	59.8%	78.8%	59	76.6%	78.9%	$6,333	78.9%	82.6%
	Upper	37	25.0%	$3,276	24.3%	23.0%	10	26.3%	18.0%	$548	21.9%	15.7%	11	33.3%	21.9%	$1,140	38.4%	18.9%	16	20.8%	18.4%	$1,588	19.8%	16.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*148*	*100%*	*$13,506*	*100%*	*100%*	*38*	*100%*	*100%*	*$2,508*	*100%*	*100%*	*33*	*100%*	*100%*	*$2,972*	*100%*	*100%*	*77*	*100%*	*100%*	*$8,026*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	$0	0.0%	2.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.8%	$0	0.0%	0.6%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	2	4.5%	$67	3.0%	6.4%	0	0.0%	6.3%	$0	0.0%	5.9%	2	12.5%	5.1%	$67	8.1%	3.2%	0	0.0%	0.9%	$0	0.0%	2.1%
	Middle	37	84.1%	$1,939	85.5%	68.6%	13	100.0%	71.2%	$603	100.0%	77.0%	12	75.0%	75.4%	$712	86.4%	80.9%	12	80.0%	74.1%	$624	74.3%	73.6%
	Upper	5	11.4%	$261	11.5%	23.0%	0	0.0%	22.5%	$0	0.0%	17.1%	2	12.5%	18.6%	$45	5.5%	15.3%	3	20.0%	25.0%	$216	25.7%	24.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*44*	*100%*	*$2,267*	*100%*	*100%*	*13*	*100%*	*100%*	*$603*	*100%*	*100%*	*16*	*100%*	*100%*	*$824*	*100%*	*100%*	*15*	*100%*	*100%*	*$840*	*100%*	*100%*
						Multi-Family Units																		
MULTI FAMILY	Low	0	0.0%	$0	0.0%	6.9%	0	0.0%	7.3%	$0	0.0%	2.9%	0	0.0%	4.8%	$0	0.0%	1.4%	0	0.0%	11.9%	$0	0.0%	4.6%
	Moderate	0	0.0%	$0	0.0%	25.9%	0	0.0%	36.6%	$0	0.0%	22.6%	0	0.0%	33.3%	$0	0.0%	35.8%	0	0.0%	14.9%	$0	0.0%	20.0%
	Middle	0	0.0%	$0	0.0%	48.8%	0	0.0%	36.6%	$0	0.0%	32.0%	0	0.0%	31.0%	$0	0.0%	23.3%	0	0.0%	50.7%	$0	0.0%	47.5%
	Upper	0	0.0%	$0	0.0%	18.3%	0	0.0%	19.5%	$0	0.0%	42.5%	0	0.0%	31.0%	$0	0.0%	39.5%	0	0.0%	22.4%	$0	0.0%	27.9%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	$0	0.0%	2.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	1.5%	$0	0.0%	0.4%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	2	3.2%	$80	2.3%	6.4%	1	4.0%	4.5%	$50	4.1%	3.0%	1	5.0%	1.5%	$30	2.2%	0.7%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	46	73.0%	$2,586	74.1%	68.6%	20	80.0%	75.8%	$997	82.1%	81.3%	12	60.0%	72.1%	$969	71.8%	68.5%	14	77.8%	77.1%	$620	67.0%	77.2%
	Upper	15	23.8%	$824	23.6%	23.0%	4	16.0%	19.7%	$168	13.8%	15.7%	7	35.0%	25.0%	$351	26.0%	30.3%	4	22.2%	22.9%	$305	33.0%	22.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*63*	*100%*	*$3,490*	*100%*	*100%*	*25*	*100%*	*100%*	*$1,215*	*100%*	*100%*	*20*	*100%*	*100%*	*$1,350*	*100%*	*100%*	*18*	*100%*	*100%*	*$925*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2
Assessment Area: MO Cape Girardeau

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison 2018						2019						2020					
		Bank Count		Bank Dollar		Owner Occupied Units	Count Bank		Count Agg	Dollar Bank		Dollar Agg	Count Bank		Count Agg	Dollar Bank		Dollar Agg	Count Bank		Count Agg	Dollar Bank		Dollar Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	2.0%	0	0.0%	2.4%	$0	0.0%	3.1%	0	0.0%	1.6%	$0	0.0%	0.8%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	6.4%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	6.8%	$0	0.0%	5.6%
	Middle	11	78.6%	$565	60.2%	68.6%	5	83.3%	85.7%	$262	84.0%	88.1%	3	75.0%	76.6%	$168	40.2%	77.6%	3	75.0%	68.2%	$135	64.6%	70.4%
	Upper	3	21.4%	$374	39.8%	23.0%	1	16.7%	11.9%	$50	16.0%	8.9%	1	25.0%	21.9%	$250	59.8%	21.6%	1	25.0%	25.0%	$74	35.4%	24.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*14*	*100%*	*$939*	*100%*	*100%*	*6*	*100%*	*100%*	*$312*	*100%*	*100%*	*4*	*100%*	*100%*	*$418*	*100%*	*100%*	*4*	*100%*	*100%*	*$209*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	2.0%	0	0.0%	4.3%	$0	0.0%	1.3%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	6.4%	0	0.0%	2.1%	$0	0.0%	1.2%	0	0.0%	6.5%	$0	0.0%	4.0%	0	0.0%	4.1%	$0	0.0%	1.3%
	Middle	0	0.0%	$0	0.0%	68.6%	0	0.0%	78.7%	$0	0.0%	78.5%	0	0.0%	67.7%	$0	0.0%	71.3%	0	0.0%	81.1%	$0	0.0%	86.9%
	Upper	0	0.0%	$0	0.0%	23.0%	0	0.0%	14.9%	$0	0.0%	19.0%	0	0.0%	25.8%	$0	0.0%	24.7%	0	0.0%	14.9%	$0	0.0%	11.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	1	0.3%	$63	0.2%	2.0%	1	1.0%	1.1%	$63	0.8%	0.5%	0	0.0%	0.6%	$0	0.0%	0.3%	0	0.0%	0.6%	$0	0.0%	0.4%
	Moderate	14	4.2%	$926	2.9%	6.4%	5	5.0%	6.4%	$371	4.8%	4.7%	6	6.1%	5.3%	$367	3.7%	4.8%	3	2.2%	3.7%	$188	1.3%	2.8%
	Middle	252	74.8%	$24,662	76.5%	68.6%	76	76.0%	70.6%	$5,539	72.0%	73.0%	65	66.3%	72.4%	$6,986	70.6%	74.7%	111	79.9%	76.1%	$12,137	83.0%	78.5%
	Upper	70	20.8%	$6,566	20.4%	23.0%	18	18.0%	21.9%	$1,723	22.4%	21.8%	27	27.6%	21.6%	$2,538	25.7%	20.2%	25	18.0%	19.6%	$2,305	15.8%	18.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*337*	*100%*	*$32,217*	*100%*	*100%*	*100*	*100%*	*100%*	*$7,696*	*100%*	*100%*	*98*	*100%*	*100%*	*$9,891*	*100%*	*100%*	*139*	*100%*	*100%*	*$14,630*	*100%*	*100%*
						Total Businesses																		
SMALL BUSINESSES	Low	0	0.0%	$0	0.0%	3.7%	0	0.0%	4.5%	$0	0.0%	5.9%	0	0.0%	4.5%	$0	0.0%	7.8%	0	0.0%	3.2%	$0	0.0%	4.2%
	Moderate	4	9.3%	$272	19.9%	10.1%	3	21.4%	10.8%	$260	49.8%	9.0%	0	0.0%	10.5%	$0	0.0%	10.3%	1	3.7%	10.6%	$12	1.6%	11.4%
	Middle	30	69.8%	$1,019	74.5%	65.3%	7	50.0%	65.6%	$217	41.6%	69.5%	2	100.0%	64.8%	$75	100.0%	67.9%	21	77.8%	67.4%	$727	94.4%	67.5%
	Upper	9	20.9%	$76	5.6%	21.0%	4	28.6%	18.1%	$45	8.6%	15.3%	0	0.0%	18.8%	$0	0.0%	13.7%	5	18.5%	18.4%	$31	4.0%	16.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	1.0%	$0	0.0%	0.2%	0	0.0%	1.4%	$0	0.0%	0.3%	0	0.0%	0.3%	$0	0.0%	0.1%
	Total	*43*	*100%*	*$1,367*	*100%*	*100%*	*14*	*100%*	*100%*	*$522*	*100%*	*100%*	*2*	*100%*	*100%*	*$75*	*100%*	*100%*	*27*	*100%*	*100%*	*$770*	*100%*	*100%*
						Total Farms																		
SMALL FARM	Low	0	0.0%	$0	0.0%	0.6%	0	0.0%	0.6%	$0	0.0%	0.0%	0	0.0%	1.1%	$0	0.0%	0.1%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	1.1%	0	0.0%	1.8%	$0	0.0%	0.2%	0	0.0%	0.6%	$0	0.0%	0.1%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	90.4%	0	0.0%	95.7%	$0	0.0%	98.7%	0	0.0%	94.4%	$0	0.0%	93.1%	0	0.0%	97.8%	$0	0.0%	94.8%
	Upper	0	0.0%	$0	0.0%	7.9%	0	0.0%	1.8%	$0	0.0%	1.1%	0	0.0%	3.4%	$0	0.0%	6.6%	0	0.0%	2.2%	$0	0.0%	5.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.6%	$0	0.0%	0.1%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2
Assessment Area: MO Cape Girardeau

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	7	10.3%	$707	5.9%	19.6%	2	11.1%	8.4%	$173	5.7%	4.5%	1	4.0%	7.5%	$97	2.2%	4.5%	4	16.0%	10.4%	$437	9.4%	5.9%
	Moderate	21	30.9%	$2,384	19.8%	15.9%	4	22.2%	17.7%	$410	13.4%	13.5%	11	44.0%	18.7%	$1,367	31.6%	14.0%	6	24.0%	21.3%	$607	13.1%	15.9%
	Middle	13	19.1%	$2,311	19.2%	21.3%	2	11.1%	21.7%	$331	10.8%	20.3%	6	24.0%	23.4%	$910	21.0%	21.4%	5	20.0%	23.2%	$1,070	23.1%	21.7%
	Upper	25	36.8%	$6,348	52.8%	43.3%	9	50.0%	28.7%	$2,045	66.9%	40.3%	7	28.0%	32.2%	$1,953	45.1%	44.8%	9	36.0%	29.9%	$2,350	50.8%	41.1%
	Unknown	2	2.9%	$265	2.2%	0.0%	1	5.6%	23.5%	$99	3.2%	21.3%	0	0.0%	18.3%	$0	0.0%	15.3%	1	4.0%	15.3%	$166	3.6%	15.3%
	Total	*68*	*100%*	*$12,015*	*100%*	*100%*	*18*	*100%*	*100%*	*$3,058*	*100%*	*100%*	*25*	*100%*	*100%*	*$4,327*	*100%*	*100%*	*25*	*100%*	*100%*	*$4,630*	*100%*	*100%*
REFINANCE	Low	17	11.5%	$730	5.4%	19.6%	7	18.4%	9.6%	$375	15.0%	5.3%	2	6.1%	5.2%	$85	2.9%	2.5%	8	10.4%	4.9%	$270	3.4%	2.5%
	Moderate	30	20.3%	$1,930	14.3%	15.9%	7	18.4%	16.1%	$514	20.5%	11.9%	6	18.2%	11.2%	$341	11.5%	6.3%	17	22.1%	13.4%	$1,075	13.4%	8.8%
	Middle	41	27.7%	$4,153	30.7%	21.3%	14	36.8%	19.8%	$861	34.3%	15.8%	6	18.2%	17.8%	$458	15.4%	12.6%	21	27.3%	19.8%	$2,834	35.3%	16.1%
	Upper	59	39.9%	$6,555	48.5%	43.3%	10	26.3%	38.7%	$758	30.2%	50.6%	19	57.6%	48.3%	$2,088	70.3%	59.1%	30	39.0%	42.9%	$3,709	46.2%	51.4%
	Unknown	1	0.7%	$138	1.0%	0.0%	0	0.0%	15.8%	$0	0.0%	16.3%	0	0.0%	17.5%	$0	0.0%	19.4%	1	1.3%	19.0%	$138	1.7%	21.2%
	Total	*148*	*100%*	*$13,506*	*100%*	*100%*	*38*	*100%*	*100%*	*$2,508*	*100%*	*100%*	*33*	*100%*	*100%*	*$2,972*	*100%*	*100%*	*77*	*100%*	*100%*	*$8,026*	*100%*	*100%*
HOME IMPROVEMENT	Low	8	18.2%	$290	12.8%	19.6%	2	15.4%	5.4%	$70	11.6%	3.2%	3	18.8%	13.6%	$92	11.2%	9.1%	3	20.0%	5.4%	$128	15.2%	4.4%
	Moderate	5	11.4%	$179	7.9%	15.9%	2	15.4%	16.2%	$86	14.3%	9.8%	2	12.5%	6.8%	$50	6.1%	4.0%	1	6.7%	16.1%	$43	5.1%	8.2%
	Middle	11	25.0%	$560	24.7%	21.3%	3	23.1%	24.3%	$161	26.7%	19.1%	6	37.5%	22.9%	$371	45.0%	22.0%	2	13.3%	23.2%	$28	3.3%	20.6%
	Upper	20	45.5%	$1,238	54.6%	43.3%	6	46.2%	39.6%	$286	47.4%	48.7%	5	31.3%	54.2%	$311	37.7%	62.9%	9	60.0%	49.1%	$641	76.3%	59.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	14.4%	$0	0.0%	19.1%	0	0.0%	2.5%	$0	0.0%	1.9%	0	0.0%	6.3%	$0	0.0%	7.8%
	Total	*44*	*100%*	*$2,267*	*100%*	*100%*	*13*	*100%*	*100%*	*$603*	*100%*	*100%*	*16*	*100%*	*100%*	*$824*	*100%*	*100%*	*15*	*100%*	*100%*	*$840*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	$0	0.0%	19.6%	0	0.0%	2.4%	$0	0.0%	0.8%	0	0.0%	2.4%	$0	0.0%	0.9%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	15.9%	0	0.0%	2.4%	$0	0.0%	1.2%	0	0.0%	4.8%	$0	0.0%	1.7%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	21.3%	0	0.0%	4.9%	$0	0.0%	5.6%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	43.3%	0	0.0%	4.9%	$0	0.0%	10.2%	0	0.0%	7.1%	$0	0.0%	4.1%	0	0.0%	4.5%	$0	0.0%	3.5%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	85.4%	$0	0.0%	82.1%	0	0.0%	85.7%	$0	0.0%	93.4%	0	0.0%	95.5%	$0	0.0%	96.5%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	6	9.5%	$164	4.7%	19.6%	4	16.0%	12.1%	$134	11.0%	9.2%	1	5.0%	4.4%	$20	1.5%	1.5%	1	5.6%	6.3%	$10	1.1%	1.9%
	Moderate	16	25.4%	$683	19.6%	15.9%	5	20.0%	15.2%	$149	12.3%	12.2%	4	20.0%	16.2%	$223	16.5%	10.7%	7	38.9%	25.0%	$311	33.6%	16.2%
	Middle	18	28.6%	$1,246	35.7%	21.3%	6	24.0%	24.2%	$347	28.6%	23.3%	5	25.0%	20.6%	$490	36.3%	17.6%	7	38.9%	20.8%	$409	44.2%	16.5%
	Upper	23	36.5%	$1,397	40.0%	43.3%	10	40.0%	42.4%	$585	48.1%	49.5%	10	50.0%	52.9%	$617	45.7%	63.7%	3	16.7%	43.8%	$195	21.1%	63.9%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	6.1%	$0	0.0%	5.8%	0	0.0%	5.9%	$0	0.0%	6.4%	0	0.0%	4.2%	$0	0.0%	1.5%
	Total	*63*	*100%*	*$3,490*	*100%*	*100%*	*25*	*100%*	*100%*	*$1,215*	*100%*	*100%*	*20*	*100%*	*100%*	*$1,350*	*100%*	*100%*	*18*	*100%*	*100%*	*$925*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2
Assessment Area: MO Cape Girardeau

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	19.6%	0	0.0%	7.1%	$0	0.0%	8.8%	0	0.0%	12.5%	$0	0.0%	8.9%	0	0.0%	11.4%	$0	0.0%	9.4%
	Moderate	4	28.6%	$231	24.6%	15.9%	2	33.3%	26.2%	$76	24.4%	21.3%	1	25.0%	15.6%	$120	28.7%	9.8%	1	25.0%	11.4%	$35	16.7%	9.6%
	Middle	4	28.6%	$244	26.0%	21.3%	1	16.7%	16.7%	$70	22.4%	15.5%	0	0.0%	7.8%	$0	0.0%	4.7%	3	75.0%	27.3%	$174	83.3%	28.7%
	Upper	5	35.7%	$379	40.4%	43.3%	2	33.3%	47.6%	$81	26.0%	50.7%	3	75.0%	57.8%	$298	71.3%	73.1%	0	0.0%	47.7%	$0	0.0%	50.2%
	Unknown	1	7.1%	$85	9.1%	0.0%	1	16.7%	2.4%	$85	27.2%	3.7%	0	0.0%	6.3%	$0	0.0%	3.5%	0	0.0%	2.3%	$0	0.0%	2.0%
	Total	*14*	*100%*	*$939*	*100%*	*100%*	*6*	*100%*	*100%*	*$312*	*100%*	*100%*	*4*	*100%*	*100%*	*$418*	*100%*	*100%*	*4*	*100%*	*100%*	*$209*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	19.6%	0	0.0%	4.3%	$0	0.0%	4.2%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	15.9%	0	0.0%	4.3%	$0	0.0%	2.8%	0	0.0%	3.2%	$0	0.0%	4.5%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	21.3%	0	0.0%	8.5%	$0	0.0%	0.1%	0	0.0%	6.5%	$0	0.0%	5.5%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	43.3%	0	0.0%	2.1%	$0	0.0%	7.9%	0	0.0%	6.5%	$0	0.0%	10.7%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	80.9%	$0	0.0%	85.1%	0	0.0%	83.9%	$0	0.0%	79.2%	0	0.0%	100.0%	$0	0.0%	100.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	38	11.3%	$1,891	5.9%	19.6%	15	15.0%	8.4%	$752	9.8%	4.5%	7	7.1%	6.9%	$294	3.0%	3.6%	16	11.5%	6.9%	$845	5.8%	3.6%
	Moderate	76	22.6%	$5,407	16.8%	15.9%	20	20.0%	16.8%	$1,235	16.0%	12.1%	24	24.5%	15.1%	$2,101	21.2%	10.1%	32	23.0%	16.2%	$2,071	14.2%	10.8%
	Middle	87	25.8%	$8,514	26.4%	21.3%	26	26.0%	20.8%	$1,770	23.0%	17.9%	23	23.5%	20.5%	$2,229	22.5%	16.5%	38	27.3%	20.6%	$4,515	30.9%	17.1%
	Upper	132	39.2%	$15,917	49.4%	43.3%	37	37.0%	31.6%	$3,755	48.8%	40.6%	44	44.9%	39.0%	$5,267	53.3%	48.3%	51	36.7%	36.7%	$6,895	47.1%	44.3%
	Unknown	4	1.2%	$488	1.5%	0.0%	2	2.0%	22.5%	$184	2.4%	24.8%	0	0.0%	18.5%	$0	0.0%	21.6%	2	1.4%	19.5%	$304	2.1%	24.1%
	Total	*337*	*100%*	*$32,217*	*100%*	*100%*	*100*	*100%*	*100%*	*$7,696*	*100%*	*100%*	*98*	*100%*	*100%*	*$9,891*	*100%*	*100%*	*139*	*100%*	*100%*	*$14,630*	*100%*	*100%*
Small Business						Total Businesses																		
Revenue	$1 Million or Less	25	58.1%	$884	64.7%	89.1%	10	71.4%	45.9%	$324	62.1%	41.7%	1	50.0%	51.8%	$45	60.0%	45.8%	14	51.9%	44.9%	$515	66.9%	39.8%
	Over $1 Million	6	14.0%	$273	20.0%	10.1%	3	21.4%					1	50.0%					2	7.4%				
	Total Rev. available	31	72.1%	$1,157	84.7%	99.2%	13	92.8%					2	100.0%					16	59.3%				
	Rev. Not Known	12	27.9%	$210	15.4%	0.8%	1	7.1%					0	0.0%					11	40.7%				
	Total	*43*	*100%*	*$1,367*	*100%*	*100%*	*14*	*100%*					*2*	*100%*					*27*	*100%*				
Loan Size	$100,000 or Less	40	93.0%	$824	60.3%		13	92.9%	88.7%	$335	64.2%	27.5%	2	100.0%	89.4%	$75	100.0%	30.0%	25	92.6%	85.6%	$414	53.8%	29.3%
	$100,001 - $250,000	3	7.0%	$543	39.7%		1	7.1%	5.4%	$187	35.8%	16.7%	0	0.0%	5.4%	$0	0.0%	17.3%	2	7.4%	7.4%	$356	46.2%	18.6%
	$250,001 - $1 Million	0	0.0%	$0	0.0%		0	0.0%	5.8%	$0	0.0%	55.7%	0	0.0%	5.2%	$0	0.0%	52.7%	0	0.0%	7.0%	$0	0.0%	52.1%
	Total	*43*	*100%*	*$1,367*	*100%*		*14*	*100%*	*100%*	*$522*	*100%*	*100%*	*2*	*100%*	*100%*	*$75*	*100%*	*100%*	*27*	*100%*	*100%*	*$770*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	22	88.0%	$341	38.6%																			
	$100,001 - $250,000	3	12.0%	$543	61.4%																			
	$250,001 - $1 Million	0	0.0%	$0	0.0%																			
	Total	*25*	*100%*	*$884*	*100%*																			
Small Farm						Total Farms																		
Revenue	$1 Million or Less	0	0.0%	$0	0.0%	97.8%	0	0.0%	69.3%	$0	0.0%	72.8%	0	0.0%	79.9%	$0	0.0%	75.8%	0	0.0%	72.1%	$0	0.0%	81.9%
	Over $1 Million	0	0.0%	$0	0.0%	0.6%	0	0.0%					0	0.0%					0	0.0%				
	Total Rev. available	0	0.0%	$0	0.0%	98.4%	0	0.0%					0	0.0%					0	0.0%				
	Not Known	0	0.0%	$0	0.0%	1.7%	0	0.0%					0	0.0%					0	0.0%				
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*					*0*	*0%*					*0*	*0%*				
Loan Size	$100,000 or Less	0	0.0%	$0	0.0%		0	0.0%	77.3%	$0	0.0%	31.3%	0	0.0%	71.5%	$0	0.0%	25.5%	0	0.0%	76.5%	$0	0.0%	28.8%
	$100,001 - $250,000	0	0.0%	$0	0.0%		0	0.0%	16.6%	$0	0.0%	38.5%	0	0.0%	21.8%	$0	0.0%	45.3%	0	0.0%	16.4%	$0	0.0%	37.6%
	$250,001 - $500,000	0	0.0%	$0	0.0%		0	0.0%	6.1%	$0	0.0%	30.2%	0	0.0%	6.7%	$0	0.0%	29.2%	0	0.0%	7.1%	$0	0.0%	33.6%
	Total	*0*	*0%*	*$0*	*0%*		*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	0	0.0%	$0	0.0%																			
	$100,001 - $250,000	0	0.0%	$0	0.0%																			
	$250,001 - $500,000	0	0.0%	$0	0.0%																			
	Total	*0*	*0%*	*$0*	*0%*																			

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2

Assessment Area: MO Columbia

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison										Bank & Aggregate Lending Comparison																	
		2018					2019, 2020					2018						2019						2020					
		Count		Dollar		Owner Occupied Units	Count		Dollar		Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
												Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
HOME PURCHASE	Low	0	0.0%	$0	0.0%	1.6%	0	0.0%	$0	0.0%	1.6%	0	0.0%	2.4%	$0	0.0%	1.3%	0	0.0%	1.6%	$0	0.0%	0.8%	0	0.0%	1.6%	$0	0.0%	1.0%
	Moderate	2	20.0%	$402	26.1%	15.5%	4	12.1%	$634	8.7%	8.3%	2	20.0%	18.3%	$402	26.1%	13.5%	1	7.7%	10.7%	$158	5.9%	7.7%	3	15.0%	10.4%	$476	10.3%	7.3%
	Middle	3	30.0%	$471	30.5%	48.9%	17	51.5%	$3,752	51.7%	56.2%	3	30.0%	47.3%	$471	30.5%	46.5%	6	46.2%	55.4%	$807	30.4%	53.3%	11	55.0%	57.7%	$2,945	63.9%	54.8%
	Upper	5	50.0%	$670	43.4%	33.5%	12	36.4%	$2,878	39.6%	33.5%	5	50.0%	31.8%	$670	43.4%	38.4%	6	46.2%	31.9%	$1,692	63.7%	37.9%	6	30.0%	29.7%	$1,186	25.7%	36.3%
	Unknown	0	0.0%	$0	0.0%	0.4%	0	0.0%	$0	0.0%	0.4%	0	0.0%	0.3%	$0	0.0%	0.3%	0	0.0%	0.3%	$0	0.0%	0.3%	0	0.0%	0.6%	$0	0.0%	0.7%
	Total	*10*	*100%*	*$1,543*	*100%*	*100%*	*33*	*100%*	*$7,264*	*100%*	*100%*	*10*	*100%*	*100%*	*$1,543*	*100%*	*100%*	*13*	*100%*	*100%*	*$2,657*	*100%*	*100%*	*20*	*100%*	*100%*	*$4,607*	*100%*	*100%*
REFINANCE	Low	0	0.0%	$0	0.0%	1.6%	0	0.0%	$0	0.0%	1.6%	0	0.0%	1.7%	$0	0.0%	1.2%	0	0.0%	0.9%	$0	0.0%	0.4%	0	0.0%	0.8%	$0	0.0%	0.4%
	Moderate	1	14.3%	$28	3.1%	15.5%	2	5.4%	$303	5.1%	8.3%	1	14.3%	15.0%	$28	3.1%	10.1%	0	0.0%	6.8%	$0	0.0%	4.5%	2	8.0%	6.4%	$303	6.8%	4.3%
	Middle	4	57.1%	$485	53.1%	48.9%	23	62.2%	$3,061	51.3%	56.2%	4	57.1%	52.3%	$485	53.1%	52.0%	7	58.3%	54.1%	$552	36.8%	51.8%	16	64.0%	54.4%	$2,509	56.2%	52.5%
	Upper	2	28.6%	$401	43.9%	33.5%	11	29.7%	$2,502	41.9%	33.5%	2	28.6%	30.4%	$401	43.9%	36.2%	4	33.3%	37.6%	$848	56.5%	42.6%	7	28.0%	38.2%	$1,654	37.0%	42.5%
	Unknown	0	0.0%	$0	0.0%	0.4%	1	2.7%	$100	1.7%	0.4%	0	0.0%	0.7%	$0	0.0%	0.6%	1	8.3%	0.7%	$100	6.7%	0.7%	0	0.0%	0.3%	$0	0.0%	0.3%
	Total	*7*	*100%*	*$914*	*100%*	*100%*	*37*	*100%*	*$5,966*	*100%*	*100%*	*7*	*100%*	*100%*	*$914*	*100%*	*100%*	*12*	*100%*	*100%*	*$1,500*	*100%*	*100%*	*25*	*100%*	*100%*	*$4,466*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	$0	0.0%	1.6%	1	5.9%	$10	0.8%	1.6%	0	0.0%	0.7%	$0	0.0%	0.4%	0	0.0%	1.4%	$0	0.0%	0.3%	1	9.1%	3.4%	$10	1.3%	1.4%
	Moderate	0	0.0%	$0	0.0%	15.5%	1	5.9%	$27	2.1%	8.3%	0	0.0%	16.4%	$0	0.0%	13.1%	1	16.7%	6.4%	$27	5.6%	3.5%	0	0.0%	8.8%	$0	0.0%	6.9%
	Middle	3	33.3%	$239	45.7%	48.9%	11	64.7%	$853	67.7%	56.2%	3	33.3%	44.0%	$239	45.7%	43.6%	3	50.0%	47.1%	$145	30.1%	46.9%	8	72.7%	51.7%	$708	91.0%	47.4%
	Upper	6	66.7%	$284	54.3%	33.5%	4	23.5%	$370	29.4%	33.5%	6	66.7%	38.1%	$284	54.3%	42.6%	2	33.3%	43.6%	$310	64.3%	47.8%	2	18.2%	36.1%	$60	7.7%	44.3%
	Unknown	0	0.0%	$0	0.0%	0.4%	0	0.0%	$0	0.0%	0.4%	0	0.0%	0.7%	$0	0.0%	0.3%	0	0.0%	1.4%	$0	0.0%	1.5%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*9*	*100%*	*$523*	*100%*	*100%*	*17*	*100%*	*$1,260*	*100%*	*100%*	*9*	*100%*	*100%*	*$523*	*100%*	*100%*	*6*	*100%*	*100%*	*$482*	*100%*	*100%*	*11*	*100%*	*100%*	*$778*	*100%*	*100%*
MULTI FAMILY						Multi-Family Units					Multi-Family Units																		
	Low	0	0.0%	$0	0.0%	8.2%	0	0.0%	$0	0.0%	8.2%	0	0.0%	20.0%	$0	0.0%	11.5%	0	0.0%	4.8%	$0	0.0%	6.9%	0	0.0%	15.9%	$0	0.0%	13.0%
	Moderate	0	0.0%	$0	0.0%	33.4%	0	0.0%	$0	0.0%	18.5%	0	0.0%	30.0%	$0	0.0%	29.2%	0	0.0%	19.4%	$0	0.0%	8.8%	0	0.0%	15.9%	$0	0.0%	6.6%
	Middle	0	0.0%	$0	0.0%	14.5%	0	0.0%	$0	0.0%	29.4%	0	0.0%	20.0%	$0	0.0%	10.0%	0	0.0%	56.5%	$0	0.0%	61.4%	0	0.0%	40.2%	$0	0.0%	19.2%
	Upper	0	0.0%	$0	0.0%	28.0%	0	0.0%	$0	0.0%	28.0%	0	0.0%	18.3%	$0	0.0%	34.5%	0	0.0%	14.5%	$0	0.0%	10.4%	0	0.0%	18.3%	$0	0.0%	46.0%
	Unknown	0	0.0%	$0	0.0%	15.8%	0	0.0%	$0	0.0%	15.8%	0	0.0%	11.7%	$0	0.0%	14.8%	0	0.0%	4.8%	$0	0.0%	12.4%	0	0.0%	9.8%	$0	0.0%	15.1%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	1	16.7%	$16	3.1%	1.6%	0	0.0%	$0	0.0%	1.6%	1	16.7%	3.3%	$16	3.1%	0.7%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	15.5%	0	0.0%	$0	0.0%	8.3%	0	0.0%	4.9%	$0	0.0%	2.5%	0	0.0%	13.3%	$0	0.0%	9.0%	0	0.0%	8.6%	$0	0.0%	2.5%
	Middle	1	16.7%	$48	9.4%	48.9%	9	75.0%	$403	52.2%	56.2%	1	16.7%	44.3%	$48	9.4%	47.0%	6	75.0%	56.7%	$314	61.0%	49.4%	3	75.0%	55.2%	$89	34.6%	46.7%
	Upper	4	66.7%	$444	87.4%	33.5%	3	25.0%	$369	47.8%	33.5%	4	66.7%	47.5%	$444	87.4%	49.8%	2	25.0%	30.0%	$201	39.0%	41.6%	1	25.0%	36.2%	$168	65.4%	50.8%
	Unknown	0	0.0%	$0	0.0%	0.4%	0	0.0%	$0	0.0%	0.4%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*6*	*100%*	*$508*	*100%*	*100%*	*12*	*100%*	*$772*	*100%*	*100%*	*6*	*100%*	*100%*	*$508*	*100%*	*100%*	*8*	*100%*	*100%*	*$515*	*100%*	*100%*	*4*	*100%*	*100%*	*$257*	*100%*	*100%*

Originations & Purchases
2018 and 2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2

Assessment Area: MO Columbia

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison										Bank & Aggregate Lending Comparison																	
		2018					2019, 2020					2018						2019						2020					
		Count		Dollar		Owner Occupied Units	Count		Dollar		Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
												Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	1.6%	0	0.0%	$0	0.0%	1.6%	0	0.0%	1.4%	$0	0.0%	4.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	15.5%	0	0.0%	$0	0.0%	8.3%	0	0.0%	12.7%	$0	0.0%	7.3%	0	0.0%	8.2%	$0	0.0%	4.8%	0	0.0%	3.6%	$0	0.0%	0.5%
	Middle	1	50.0%	$23	18.3%	48.9%	1	33.3%	$82	10.0%	56.2%	1	50.0%	50.7%	$23	18.3%	45.7%	0	0.0%	60.7%	$0	0.0%	48.4%	1	50.0%	50.9%	$82	30.0%	49.8%
	Upper	1	50.0%	$103	81.7%	33.5%	2	66.7%	$739	90.0%	33.5%	1	50.0%	33.8%	$103	81.7%	42.7%	1	100.0%	31.1%	$548	100.0%	46.9%	1	50.0%	45.5%	$191	70.0%	49.8%
	Unknown	0	0.0%	$0	0.0%	0.4%	0	0.0%	$0	0.0%	0.4%	0	0.0%	1.4%	$0	0.0%	0.3%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*2*	*100%*	*$126*	*100%*	*100%*	*3*	*100%*	*$821*	*100%*	*100%*	*2*	*100%*	*100%*	*$126*	*100%*	*100%*	*1*	*100%*	*100%*	*$548*	*100%*	*100%*	*2*	*100%*	*100%*	*$273*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	1.6%	0	0.0%	$0	0.0%	1.6%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	4.0%	$0	0.0%	2.2%	0	0.0%	1.8%	$0	0.0%	1.0%
	Moderate	0	0.0%	$0	0.0%	15.5%	0	0.0%	$0	0.0%	8.3%	0	0.0%	22.5%	$0	0.0%	23.0%	0	0.0%	8.0%	$0	0.0%	6.3%	0	0.0%	10.2%	$0	0.0%	7.0%
	Middle	0	0.0%	$0	0.0%	48.9%	0	0.0%	$0	0.0%	56.2%	0	0.0%	51.3%	$0	0.0%	50.0%	0	0.0%	76.0%	$0	0.0%	78.1%	0	0.0%	68.7%	$0	0.0%	65.9%
	Upper	0	0.0%	$0	0.0%	33.5%	0	0.0%	$0	0.0%	33.5%	0	0.0%	26.3%	$0	0.0%	27.0%	0	0.0%	12.0%	$0	0.0%	13.3%	0	0.0%	19.3%	$0	0.0%	26.0%
	Unknown	0	0.0%	$0	0.0%	0.4%	0	0.0%	$0	0.0%	0.4%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	1	2.9%	$16	0.4%	1.6%	1	1.0%	$10	0.1%	1.6%	1	2.9%	2.3%	$16	0.4%	2.0%	0	0.0%	1.4%	$0	0.0%	1.2%	1	1.6%	1.3%	$10	0.1%	1.7%
	Moderate	3	8.8%	$430	11.9%	15.5%	7	6.9%	$964	6.0%	8.3%	3	8.8%	17.5%	$430	11.9%	13.9%	2	5.0%	9.4%	$185	3.2%	6.7%	5	8.1%	8.3%	$779	7.5%	5.7%
	Middle	12	35.3%	$1,266	35.0%	48.9%	61	59.8%	$8,151	50.7%	56.2%	12	35.3%	47.9%	$1,266	35.0%	45.1%	22	55.0%	55.0%	$1,818	31.9%	53.5%	39	62.9%	55.9%	$6,333	61.0%	50.8%
	Upper	18	52.9%	$1,902	52.6%	33.5%	32	31.4%	$6,858	42.6%	33.5%	18	52.9%	31.7%	$1,902	52.6%	37.8%	15	37.5%	33.7%	$3,599	63.1%	37.3%	17	27.4%	34.1%	$3,259	31.4%	40.2%
	Unknown	0	0.0%	$0	0.0%	0.4%	1	1.0%	$100	0.6%	0.4%	0	0.0%	0.5%	$0	0.0%	1.3%	1	2.5%	0.5%	$100	1.8%	1.4%	0	0.0%	0.5%	$0	0.0%	1.6%
	Total	*34*	*100%*	*$3,614*	*100%*	*100%*	*102*	*100%*	*$16,083*	*100%*	*100%*	*34*	*100%*	*100%*	*$3,614*	*100%*	*100%*	*40*	*100%*	*100%*	*$5,702*	*100%*	*100%*	*62*	*100%*	*100%*	*$10,381*	*100%*	*100%*
SMALL BUSINESSES						Total Businesses					Total Businesses																		
	Low	1	14.3%	$50	3.5%	11.5%	2	5.6%	$46	2.2%	11.2%	1	14.3%	10.4%	$50	3.5%	12.2%	1	5.9%	9.9%	$26	1.6%	12.0%	1	5.3%	11.1%	$20	4.1%	14.1%
	Moderate	3	42.9%	$305	21.3%	18.5%	11	30.6%	$340	16.4%	10.9%	3	42.9%	16.6%	$305	21.3%	19.5%	8	47.1%	9.1%	$230	14.5%	12.2%	3	15.8%	8.9%	$110	22.5%	11.3%
	Middle	3	42.9%	$1,080	75.3%	35.6%	9	25.0%	$1,124	54.2%	43.5%	3	42.9%	37.7%	$1,080	75.3%	36.3%	2	11.8%	46.3%	$1,007	63.5%	44.0%	7	36.8%	43.4%	$117	24.0%	40.9%
	Upper	0	0.0%	$0	0.0%	28.4%	13	36.1%	$557	26.9%	28.8%	0	0.0%	30.4%	$0	0.0%	25.4%	6	35.3%	29.6%	$323	20.4%	27.0%	7	36.8%	31.8%	$234	48.0%	27.5%
	Unknown	0	0.0%	$0	0.0%	6.1%	1	2.8%	$7	0.3%	5.6%	0	0.0%	4.2%	$0	0.0%	6.4%	0	0.0%	3.7%	$0	0.0%	4.6%	1	5.3%	4.6%	$7	1.4%	6.1%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%		0	0.0%	0.7%	$0	0.0%	0.1%	0	0.0%	1.3%	$0	0.0%	0.2%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*7*	*100%*	*$1,435*	*100%*	*100%*	*36*	*100%*	*$2,074*	*100%*	*100%*	*7*	*100%*	*100%*	*$1,435*	*100%*	*100%*	*17*	*100%*	*100%*	*$1,586*	*100%*	*100%*	*19*	*100%*	*100%*	*$488*	*100%*	*100%*
SMALL FARM						Total Farms					Total Farms																		
	Low	0	0.0%	$0	0.0%	1.4%	0	0.0%	$0	0.0%	1.4%	0	0.0%	1.5%	$0	0.0%	0.2%	0	0.0%	2.6%	$0	0.0%	1.1%	0	0.0%	0.6%	$0	0.0%	0.1%
	Moderate	0	0.0%	$0	0.0%	6.0%	0	0.0%	$0	0.0%	4.3%	0	0.0%	7.4%	$0	0.0%	6.3%	0	0.0%	1.7%	$0	0.0%	0.6%	0	0.0%	1.3%	$0	0.0%	0.1%
	Middle	1	100.0%	$75	100.0%	75.2%	2	100.0%	$110	100.0%	79.2%	1	100.0%	73.5%	$75	100.0%	78.9%	2	100.0%	87.2%	$110	100.0%	92.0%	0	0.0%	84.4%	$0	0.0%	87.4%
	Upper	0	0.0%	$0	0.0%	17.4%	0	0.0%	$0	0.0%	15.0%	0	0.0%	15.4%	$0	0.0%	14.5%	0	0.0%	8.5%	$0	0.0%	6.4%	0	0.0%	13.6%	$0	0.0%	12.4%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.7%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%		0	0.0%	1.5%	$0	0.0%	0.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*1*	*100%*	*$75*	*100%*	*100%*	*2*	*100%*	*$110*	*100%*	*100%*	*1*	*100%*	*100%*	*$75*	*100%*	*100%*	*2*	*100%*	*100%*	*$110*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*

Originations & Purchases
2018 and 2020 FFIEC Census Data and D&B information, and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2

Assessment Area: MO Columbia

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison										Bank & Aggregate Lending Comparison																	
		2018					2019, 2020					2018						2019						2020					
		Count		Dollar		Families by Family Income	Count		Dollar		Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
												Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	1	10.0%	$25	1.6%	21.0%	4	12.1%	$391	5.4%	19.9%	1	10.0%	9.1%	$25	1.6%	5.6%	1	7.7%	7.5%	$100	3.8%	4.3%	3	15.0%	9.2%	$291	6.3%	5.5%
	Moderate	1	10.0%	$140	9.1%	17.1%	10	30.3%	$1,827	25.2%	16.0%	1	10.0%	20.7%	$140	9.1%	16.6%	4	30.8%	19.5%	$577	21.7%	14.6%	6	30.0%	20.9%	$1,250	27.1%	16.1%
	Middle	1	10.0%	$131	8.5%	22.0%	9	27.3%	$2,015	27.7%	21.5%	1	10.0%	21.1%	$131	8.5%	19.9%	4	30.8%	21.1%	$856	32.2%	20.1%	5	25.0%	20.0%	$1,159	25.2%	18.8%
	Upper	6	60.0%	$1,091	70.7%	39.9%	10	30.3%	$3,031	41.7%	42.5%	6	60.0%	29.9%	$1,091	70.7%	40.7%	4	30.8%	32.7%	$1,124	42.3%	42.7%	6	30.0%	32.5%	$1,907	41.4%	43.2%
	Unknown	1	10.0%	$156	10.1%	0.0%	0	0.0%	$0	0.0%	0.0%	1	10.0%	19.2%	$156	10.1%	17.3%	0	0.0%	19.2%	$0	0.0%	18.3%	0	0.0%	17.4%	$0	0.0%	16.4%
	Total	*10*	*100%*	*$1,543*	*100%*	*100%*	*33*	*100%*	*$7,264*	*100%*	*100%*	*10*	*100%*	*100%*	*$1,543*	*100%*	*100%*	*13*	*100%*	*100%*	*$2,657*	*100%*	*100%*	*20*	*100%*	*100%*	*$4,607*	*100%*	*100%*
REFINANCE	Low	1	14.3%	$28	3.1%	21.0%	3	8.1%	$132	2.2%	19.9%	1	14.3%	11.7%	$28	3.1%	5.8%	1	8.3%	5.7%	$30	2.0%	3.0%	2	8.0%	4.1%	$102	2.3%	2.2%
	Moderate	0	0.0%	$0	0.0%	17.1%	6	16.2%	$583	9.8%	16.0%	0	0.0%	18.9%	$0	0.0%	14.1%	1	8.3%	13.9%	$21	1.4%	9.2%	5	20.0%	13.4%	$562	12.6%	9.0%
	Middle	4	57.1%	$634	69.4%	22.0%	11	29.7%	$1,446	24.2%	21.5%	4	57.1%	19.9%	$634	69.4%	17.5%	4	33.3%	18.5%	$317	21.1%	14.8%	7	28.0%	18.8%	$1,129	25.3%	15.4%
	Upper	2	28.6%	$252	27.6%	39.9%	17	45.9%	$3,805	63.8%	42.5%	2	28.6%	34.7%	$252	27.6%	47.2%	6	50.0%	36.9%	$1,132	75.5%	47.3%	11	44.0%	41.6%	$2,673	59.9%	50.4%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	14.8%	$0	0.0%	15.4%	0	0.0%	25.1%	$0	0.0%	25.6%	0	0.0%	22.1%	$0	0.0%	23.1%
	Total	*7*	*100%*	*$914*	*100%*	*100%*	*37*	*100%*	*$5,966*	*100%*	*100%*	*7*	*100%*	*100%*	*$914*	*100%*	*100%*	*12*	*100%*	*100%*	*$1,500*	*100%*	*100%*	*25*	*100%*	*100%*	*$4,466*	*100%*	*100%*
HOME IMPROVEMENT	Low	1	11.1%	$24	4.6%	21.0%	2	11.8%	$91	7.2%	19.9%	1	11.1%	9.0%	$24	4.6%	7.4%	1	16.7%	7.9%	$27	5.6%	5.8%	1	9.1%	6.8%	$64	8.2%	3.9%
	Moderate	1	11.1%	$84	16.1%	17.1%	3	17.6%	$158	12.5%	16.0%	1	11.1%	11.2%	$84	16.1%	7.7%	1	16.7%	17.9%	$98	20.3%	13.0%	2	18.2%	17.7%	$60	7.7%	12.0%
	Middle	2	22.2%	$60	11.5%	22.0%	7	41.2%	$546	43.3%	21.5%	2	22.2%	15.7%	$60	11.5%	17.4%	2	33.3%	25.0%	$47	9.8%	22.6%	5	45.5%	24.5%	$499	64.1%	19.3%
	Upper	5	55.6%	$355	67.9%	39.9%	4	23.5%	$455	36.1%	42.5%	5	55.6%	46.3%	$355	67.9%	42.5%	2	33.3%	42.1%	$310	64.3%	54.7%	2	18.2%	43.5%	$145	18.6%	56.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	1	5.9%	$10	0.8%	0.0%	0	0.0%	17.9%	$0	0.0%	25.1%	0	0.0%	7.1%	$0	0.0%	3.9%	1	9.1%	7.5%	$10	1.3%	8.0%
	Total	*9*	*100%*	*$523*	*100%*	*100%*	*17*	*100%*	*$1,260*	*100%*	*100%*	*9*	*100%*	*100%*	*$523*	*100%*	*100%*	*6*	*100%*	*100%*	*$482*	*100%*	*100%*	*11*	*100%*	*100%*	*$778*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	$0	0.0%	21.0%	0	0.0%	$0	0.0%	19.9%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	17.1%	0	0.0%	$0	0.0%	16.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	1.6%	$0	0.0%	0.0%	0	0.0%	2.4%	$0	0.0%	0.3%
	Middle	0	0.0%	$0	0.0%	22.0%	0	0.0%	$0	0.0%	21.5%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	39.9%	0	0.0%	$0	0.0%	42.5%	0	0.0%	5.0%	$0	0.0%	1.5%	0	0.0%	11.3%	$0	0.0%	2.1%	0	0.0%	3.7%	$0	0.0%	0.5%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	95.0%	$0	0.0%	98.5%	0	0.0%	87.1%	$0	0.0%	97.9%	0	0.0%	93.9%	$0	0.0%	99.2%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	2	33.3%	$64	12.6%	21.0%	1	8.3%	$30	3.9%	19.9%	2	33.3%	11.5%	$64	12.6%	9.7%	1	12.5%	5.0%	$30	5.8%	2.7%	0	0.0%	1.7%	$0	0.0%	0.2%
	Moderate	1	16.7%	$64	12.6%	17.1%	2	16.7%	$150	19.4%	16.0%	1	16.7%	16.4%	$64	12.6%	12.1%	2	25.0%	23.3%	$150	29.1%	13.4%	0	0.0%	10.3%	$0	0.0%	4.1%
	Middle	0	0.0%	$0	0.0%	22.0%	5	41.7%	$332	43.0%	21.5%	0	0.0%	23.0%	$0	0.0%	17.6%	1	12.5%	30.0%	$75	14.6%	29.3%	4	100.0%	25.9%	$257	100.0%	23.3%
	Upper	3	50.0%	$380	74.8%	39.9%	4	33.3%	$260	33.7%	42.5%	3	50.0%	42.6%	$380	74.8%	52.8%	4	50.0%	35.0%	$260	50.5%	46.0%	0	0.0%	60.3%	$0	0.0%	70.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	6.6%	$0	0.0%	7.7%	0	0.0%	6.7%	$0	0.0%	8.7%	0	0.0%	1.7%	$0	0.0%	2.1%
	Total	*6*	*100%*	*$508*	*100%*	*100%*	*12*	*100%*	*$772*	*100%*	*100%*	*6*	*100%*	*100%*	*$508*	*100%*	*100%*	*8*	*100%*	*100%*	*$515*	*100%*	*100%*	*4*	*100%*	*100%*	*$257*	*100%*	*100%*

Originations & Purchases
2018 and 2020 FFIEC Census Data and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2

Assessment Area: MO Columbia

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018 Count #	2018 Count %	2018 Dollar $ (000s)	2018 Dollar $ %	2018 Families by Family Income %	2019, 2020 Count #	2019, 2020 Count %	2019, 2020 Dollar $ (000s)	2019, 2020 Dollar $ %	2019, 2020 Families by Family Income %	Bank & Aggregate Lending Comparison 2018 Count Bank #	2018 Count Bank %	2018 Count Agg %	2018 Dollar Bank $(000s)	2018 Dollar Bank $ %	2018 Dollar Agg $ %	2019 Count Bank #	2019 Count Bank %	2019 Count Agg %	2019 Dollar Bank $(000s)	2019 Dollar Bank $ %	2019 Dollar Agg $ %	2020 Count Bank #	2020 Count Bank %	2020 Count Agg %	2020 Dollar Bank $(000s)	2020 Dollar Bank $ %	2020 Dollar Agg $ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	21.0%	0	0.0%	$0	0.0%	19.9%	0	0.0%	12.7%	$0	0.0%	7.8%	0	0.0%	9.8%	$0	0.0%	5.3%	0	0.0%	5.5%	$0	0.0%	1.5%
	Moderate	1	50.0%	$23	18.3%	17.1%	1	33.3%	$82	10.0%	16.0%	1	50.0%	21.1%	$23	18.3%	21.1%	0	0.0%	14.8%	$0	0.0%	10.0%	1	50.0%	25.5%	$82	30.0%	20.0%
	Middle	0	0.0%	$0	0.0%	22.0%	0	0.0%	$0	0.0%	21.5%	0	0.0%	15.5%	$0	0.0%	16.3%	0	0.0%	11.5%	$0	0.0%	4.8%	0	0.0%	27.3%	$0	0.0%	18.6%
	Upper	1	50.0%	$103	81.7%	39.9%	2	66.7%	$739	90.0%	42.5%	1	50.0%	43.7%	$103	81.7%	39.9%	1	100.0%	49.2%	$548	100.0%	57.4%	1	50.0%	27.3%	$191	70.0%	38.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	7.0%	$0	0.0%	14.9%	0	0.0%	14.8%	$0	0.0%	22.5%	0	0.0%	14.5%	$0	0.0%	21.7%
	Total	*2*	*100%*	*$126*	*100%*	*100%*	*3*	*100%*	*$821*	*100%*	*100%*	*2*	*100%*	*100%*	*$126*	*100%*	*100%*	*1*	*100%*	*100%*	*$548*	*100%*	*100%*	*2*	*100%*	*100%*	*$273*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	21.0%	0	0.0%	$0	0.0%	19.9%	0	0.0%	5.0%	$0	0.0%	7.5%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	17.1%	0	0.0%	$0	0.0%	16.0%	0	0.0%	3.8%	$0	0.0%	0.7%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	22.0%	0	0.0%	$0	0.0%	21.5%	0	0.0%	3.8%	$0	0.0%	2.3%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	39.9%	0	0.0%	$0	0.0%	42.5%	0	0.0%	2.5%	$0	0.0%	4.6%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	85.0%	$0	0.0%	84.8%	0	0.0%	100.0%	$0	0.0%	100.0%	0	0.0%	100.0%	$0	0.0%	100.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	5	14.7%	$141	3.9%	21.0%	10	9.8%	$644	4.0%	19.9%	5	14.7%	9.5%	$141	3.9%	5.3%	4	10.0%	6.7%	$187	3.3%	3.5%	6	9.7%	6.2%	$457	4.4%	3.3%
	Moderate	4	11.8%	$311	8.6%	17.1%	22	21.6%	$2,800	17.4%	16.0%	4	11.8%	19.5%	$311	8.6%	14.8%	8	20.0%	17.2%	$846	14.8%	11.6%	14	22.6%	16.4%	$1,954	18.8%	11.1%
	Middle	7	20.6%	$825	22.8%	22.0%	32	31.4%	$4,339	27.0%	21.5%	7	20.6%	20.1%	$825	22.8%	17.9%	11	27.5%	19.9%	$1,295	22.7%	16.6%	21	33.9%	19.0%	$3,044	29.3%	15.4%
	Upper	17	50.0%	$2,181	60.3%	39.9%	37	36.3%	$8,290	51.5%	42.5%	17	50.0%	30.9%	$2,181	60.3%	39.0%	17	42.5%	34.0%	$3,374	59.2%	41.0%	20	32.3%	36.8%	$4,916	47.4%	43.0%
	Unknown	1	2.9%	$156	4.3%	0.0%	1	1.0%	$10	0.1%	0.0%	1	2.9%	20.0%	$156	4.3%	23.1%	0	0.0%	22.1%	$0	0.0%	27.3%	1	1.6%	21.7%	$10	0.1%	27.3%
	Total	*34*	*100%*	*$3,614*	*100%*	*100%*	*102*	*100%*	*$16,083*	*100%*	*100%*	*34*	*100%*	*100%*	*$3,614*	*100%*	*100%*	*40*	*100%*	*100%*	*$5,702*	*100%*	*100%*	*62*	*100%*	*100%*	*$10,381*	*100%*	*100%*
Small Business					Total Businesses					Total Businesses																			
Revenue	$1 Million or Less	5	71.4%	$385	26.8%	91.1%	22	61.1%	$436	21.0%	91.9%	5	71.4%	51.2%	$385	26.8%	51.5%	12	70.6%	51.7%	$285	18.0%	45.6%	10	52.6%	38.4%	$151	30.9%	38.2%
	Over $1 Million	2	28.6%	$1,050	73.2%	7.9%	7	19.4%	$1,402	67.6%	7.5%	2	28.6%					5	29.4%					2	10.5%				
	Rev. available	7	100.0%	$1,435	100.0%	99.0%	29	80.5%	$1,838	88.6%	99.4%	7	100.0%					17	100.0%					12	63.1%				
	Rev. Not Known	0	0.0%	$0	0.0%	1.0%	7	19.4%	$236	11.4%	0.6%	0	0.0%					0	0.0%					7	36.8%				
	Total	*7*	*100%*	*$1,435*	*100%*	*100%*	*36*	*100%*	*$2,074*	*100%*	*100%*	*7*	*100%*					*17*	*100%*					*19*	*100%*				
Loan Size	$100,000 or Less	5	71.4%	$185	12.9%		35	97.2%	$1,074	51.8%		5	71.4%	86.6%	$185	12.9%	23.8%	16	94.1%	89.0%	$586	36.9%	27.5%	19	100.0%	81.4%	$488	100.0%	23.5%
	$100,001-$250,000	1	14.3%	$250	17.4%		0	0.0%	$0	0.0%		1	14.3%	6.9%	$250	17.4%	20.1%	0	0.0%	5.7%	$0	0.0%	18.2%	0	0.0%	9.8%	$0	0.0%	19.5%
	$250,001-$1 Million	1	14.3%	$1,000	69.7%		1	2.8%	$1,000	48.2%		1	14.3%	6.5%	$1,000	69.7%	56.1%	1	5.9%	5.3%	$1,000	63.1%	54.3%	0	0.0%	8.8%	$0	0.0%	57.0%
	Total	*7*	*100%*	*$1,435*	*100%*		*36*	*100%*	*$2,074*	*100%*		*7*	*100%*	*100%*	*$1,435*	*100%*	*100%*	*17*	*100%*	*100%*	*$1,586*	*100%*	*100%*	*19*	*100%*	*100%*	*$488*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	4	80.0%	$135	35.1%		22	100.0%	$436	100.0%																			
	$100,001-$250,000	1	20.0%	$250	64.9%		0	0.0%	$0	0.0%																			
	$250,001-$1 Million	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%																			
	Total	*5*	*100%*	*$385*	*100%*		*22*	*100%*	*$436*	*100%*																			
Small Farm					Total Farms					Total Farms																			
Revenue	$1 Million or Less	1	100.0%	$75	100.0%	98.2%	2	100.0%	$110	100.0%	98.6%	1	100.0%	66.9%	$75	100.0%	67.6%	2	100.0%	63.2%	$110	100.0%	65.5%	0	0.0%	59.1%	$0	0.0%	71.4%
	Over $1 Million	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%					0	0.0%					0	0.0%				
	Rev. available	1	100.0%	$75	100.0%	98.2%	2	100.0%	$110	100.0%	98.6%	1	100.0%					2	100.0%					0	0.0%				
	Not Known	0	0.0%	$0	0.0%	1.8%	0	0.0%	$0	0.0%	1.4%	0	0.0%					0	0.0%					0	0.0%				
	Total	*1*	*100%*	*$75*	*100%*	*100%*	*2*	*100%*	*$110*	*100%*	*100%*	*1*	*100%*					*2*	*100%*					*0*	*0%*				
Loan Size	$100,000 or Less	1	100.0%	$75	100.0%		2	100.0%	$110	100.0%		1	100.0%	76.5%	$75	100.0%	22.9%	2	100.0%	75.2%	$110	100.0%	26.1%	0	0.0%	74.0%	$0	0.0%	21.1%
	$100,001-$250,000	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%		0	0.0%	13.2%	$0	0.0%	29.3%	0	0.0%	13.7%	$0	0.0%	28.0%	0	0.0%	13.6%	$0	0.0%	25.6%
	$250,001-$500,000	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%		0	0.0%	10.3%	$0	0.0%	47.9%	0	0.0%	11.1%	$0	0.0%	45.9%	0	0.0%	12.3%	$0	0.0%	53.3%
	Total	*1*	*100%*	*$75*	*100%*		*2*	*100%*	*$110*	*100%*		*1*	*100%*	*100%*	*$75*	*100%*	*100%*	*2*	*100%*	*100%*	*$110*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	1	100.0%	$75	100.0%		2	100.0%	$110	100.0%																			
	$100,001-$250,000	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%																			
	$250,001-$500,000	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%																			
	Total	*1*	*100%*	*$75*	*100%*		*2*	*100%*	*$110*	*100%*																			

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue
2018 and 2020 FFIEC Census Data and D&B information, and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2
Assessment Area: MO Gasconade

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
HOME PURCHASE	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	3	100.0%	$446	100.0%	84.8%	1	100.0%	92.1%	$150	100.0%	89.4%	0	0.0%	92.5%	$0	0.0%	91.7%	2	100.0%	91.7%	$296	100.0%	89.2%
	Upper	0	0.0%	$0	0.0%	15.2%	0	0.0%	7.4%	$0	0.0%	9.8%	0	0.0%	7.0%	$0	0.0%	8.1%	0	0.0%	8.3%	$0	0.0%	10.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.5%	$0	0.0%	0.8%	0	0.0%	0.5%	$0	0.0%	0.2%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*3*	*100%*	*$446*	*100%*	*100%*	*1*	*100%*	*100%*	*$150*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*2*	*100%*	*100%*	*$296*	*100%*	*100%*
REFINANCE	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	25	100.0%	$1,824	100.0%	84.8%	5	100.0%	86.3%	$275	100.0%	84.5%	5	100.0%	93.7%	$405	100.0%	89.7%	15	100.0%	88.2%	$1,144	100.0%	85.8%
	Upper	0	0.0%	$0	0.0%	15.2%	0	0.0%	12.7%	$0	0.0%	14.1%	0	0.0%	5.7%	$0	0.0%	8.8%	0	0.0%	11.8%	$0	0.0%	14.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	1.0%	$0	0.0%	1.4%	0	0.0%	0.6%	$0	0.0%	1.5%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*25*	*100%*	*$1,824*	*100%*	*100%*	*5*	*100%*	*100%*	*$275*	*100%*	*100%*	*5*	*100%*	*100%*	*$405*	*100%*	*100%*	*15*	*100%*	*100%*	*$1,144*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	17	100.0%	$727	100.0%	84.8%	6	100.0%	89.5%	$324	100.0%	94.6%	4	100.0%	90.9%	$248	100.0%	95.9%	7	100.0%	93.8%	$155	100.0%	64.7%
	Upper	0	0.0%	$0	0.0%	15.2%	0	0.0%	10.5%	$0	0.0%	5.4%	0	0.0%	9.1%	$0	0.0%	4.1%	0	0.0%	6.3%	$0	0.0%	35.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*17*	*100%*	*$727*	*100%*	*100%*	*6*	*100%*	*100%*	*$324*	*100%*	*100%*	*4*	*100%*	*100%*	*$248*	*100%*	*100%*	*7*	*100%*	*100%*	*$155*	*100%*	*100%*
						Multi-Family Units																		
MULTI FAMILY	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	100.0%	0	0.0%	100.0%	$0	0.0%	100.0%	0	0.0%	100.0%	$0	0.0%	100.0%	0	0.0%	87.5%	$0	0.0%	86.1%
	Upper	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	12.5%	$0	0.0%	13.9%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	6	100.0%	$183	100.0%	84.8%	1	100.0%	87.5%	$51	100.0%	89.0%	4	100.0%	91.7%	$112	100.0%	94.9%	1	100.0%	100.0%	$20	100.0%	100.0%
	Upper	0	0.0%	$0	0.0%	15.2%	0	0.0%	12.5%	$0	0.0%	11.0%	0	0.0%	8.3%	$0	0.0%	5.1%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*6*	*100%*	*$183*	*100%*	*100%*	*1*	*100%*	*100%*	*$51*	*100%*	*100%*	*4*	*100%*	*100%*	*$112*	*100%*	*100%*	*1*	*100%*	*100%*	*$20*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2
Assessment Area: MO Gasconade

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	84.8%	0	0.0%	100.0%	$0	0.0%	100.0%	0	0.0%	100.0%	$0	0.0%	100.0%	0	0.0%	75.0%	$0	0.0%	77.5%
	Upper	0	0.0%	$0	0.0%	15.2%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	25.0%	$0	0.0%	22.5%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	84.8%	0	0.0%	90.9%	$0	0.0%	80.9%	0	0.0%	100.0%	$0	0.0%	100.0%	0	0.0%	100.0%	$0	0.0%	100.0%
	Upper	0	0.0%	$0	0.0%	15.2%	0	0.0%	9.1%	$0	0.0%	19.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	51	100.0%	$3,180	100.0%	84.8%	13	100.0%	90.3%	$800	100.0%	88.2%	13	100.0%	93.1%	$765	100.0%	91.0%	25	100.0%	90.1%	$1,615	100.0%	87.2%
	Upper	0	0.0%	$0	0.0%	15.2%	0	0.0%	9.1%	$0	0.0%	10.9%	0	0.0%	6.4%	$0	0.0%	8.2%	0	0.0%	9.8%	$0	0.0%	12.7%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.5%	$0	0.0%	0.9%	0	0.0%	0.5%	$0	0.0%	0.8%	0	0.0%	0.2%	$0	0.0%	0.1%
	Total	*51*	*100%*	*$3,180*	*100%*	*100%*	*13*	*100%*	*100%*	*$800*	*100%*	*100%*	*13*	*100%*	*100%*	*$765*	*100%*	*100%*	*25*	*100%*	*100%*	*$1,615*	*100%*	*100%*
						Total Businesses																		
SMALL BUSINESSES	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	6	100.0%	$152	100.0%	90.6%	1	100.0%	86.1%	$15	100.0%	92.7%	2	100.0%	88.3%	$74	100.0%	95.4%	3	100.0%	87.7%	$63	100.0%	82.4%
	Upper	0	0.0%	$0	0.0%	9.4%	0	0.0%	13.4%	$0	0.0%	7.3%	0	0.0%	9.2%	$0	0.0%	3.8%	0	0.0%	9.3%	$0	0.0%	5.6%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	0.5%	$0	0.0%	0.1%	0	0.0%	2.4%	$0	0.0%	0.8%	0	0.0%	2.9%	$0	0.0%	12.0%
	Total	*6*	*100%*	*$152*	*100%*	*100%*	*1*	*100%*	*100%*	*$15*	*100%*	*100%*	*2*	*100%*	*100%*	*$74*	*100%*	*100%*	*3*	*100%*	*100%*	*$63*	*100%*	*100%*
						Total Farms																		
SMALL FARM	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	1	100.0%	$2	100.0%	88.4%	0	0.0%	83.3%	$0	0.0%	77.3%	0	0.0%	82.7%	$0	0.0%	77.8%	1	100.0%	91.5%	$2	100.0%	94.3%
	Upper	0	0.0%	$0	0.0%	11.6%	0	0.0%	16.7%	$0	0.0%	22.7%	0	0.0%	17.3%	$0	0.0%	22.2%	0	0.0%	8.5%	$0	0.0%	5.7%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*1*	*100%*	*$2*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*1*	*100%*	*100%*	*$2*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2
Assessment Area: MO Gasconade

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	0	0.0%	$0	0.0%	15.6%	0	0.0%	5.6%	$0	0.0%	2.7%	0	0.0%	6.5%	$0	0.0%	3.2%	0	0.0%	4.8%	$0	0.0%	3.1%
	Moderate	1	33.3%	$110	24.7%	14.7%	0	0.0%	19.5%	$0	0.0%	14.7%	0	0.0%	21.5%	$0	0.0%	15.2%	1	50.0%	21.1%	$110	37.2%	16.2%
	Middle	0	0.0%	$0	0.0%	23.0%	0	0.0%	17.2%	$0	0.0%	14.1%	0	0.0%	15.0%	$0	0.0%	13.6%	0	0.0%	25.9%	$0	0.0%	26.9%
	Upper	2	66.7%	$336	75.3%	46.6%	1	100.0%	40.0%	$150	100.0%	53.0%	0	0.0%	40.0%	$0	0.0%	50.5%	1	50.0%	31.6%	$186	62.8%	38.9%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	17.7%	$0	0.0%	15.6%	0	0.0%	17.0%	$0	0.0%	17.5%	0	0.0%	16.7%	$0	0.0%	15.0%
	Total	*3*	*100%*	*$446*	*100%*	*100%*	*1*	*100%*	*100%*	*$150*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*2*	*100%*	*100%*	*$296*	*100%*	*100%*
REFINANCE	Low	6	24.0%	$262	14.4%	15.6%	2	40.0%	13.7%	$72	26.2%	9.3%	1	20.0%	8.9%	$29	7.2%	4.4%	3	20.0%	4.9%	$161	14.1%	2.1%
	Moderate	3	12.0%	$220	12.1%	14.7%	0	0.0%	10.8%	$0	0.0%	8.1%	2	40.0%	11.4%	$194	47.9%	7.3%	1	6.7%	8.4%	$26	2.3%	5.3%
	Middle	4	16.0%	$306	16.8%	23.0%	1	20.0%	27.5%	$42	15.3%	24.4%	0	0.0%	13.9%	$0	0.0%	10.9%	3	20.0%	19.2%	$264	23.1%	16.6%
	Upper	10	40.0%	$752	41.2%	46.6%	1	20.0%	37.3%	$20	7.3%	47.5%	2	40.0%	54.4%	$182	44.9%	63.7%	7	46.7%	50.2%	$550	48.1%	57.0%
	Unknown	2	8.0%	$284	15.6%	0.0%	1	20.0%	10.8%	$141	51.3%	10.7%	0	0.0%	11.4%	$0	0.0%	13.7%	1	6.7%	17.4%	$143	12.5%	19.0%
	Total	*25*	*100%*	*$1,824*	*100%*	*100%*	*5*	*100%*	*100%*	*$275*	*100%*	*100%*	*5*	*100%*	*100%*	*$405*	*100%*	*100%*	*15*	*100%*	*100%*	*$1,144*	*100%*	*100%*
HOME IMPROVEMENT	Low	1	5.9%	$14	1.9%	15.6%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	1	14.3%	6.3%	$14	9.0%	1.6%
	Moderate	5	29.4%	$120	16.5%	14.7%	2	33.3%	26.3%	$75	23.1%	22.4%	0	0.0%	0.0%	$0	0.0%	0.0%	3	42.9%	18.8%	$45	29.0%	5.3%
	Middle	3	17.6%	$85	11.7%	23.0%	1	16.7%	10.5%	$50	15.4%	6.2%	0	0.0%	36.4%	$0	0.0%	20.9%	2	28.6%	18.8%	$35	22.6%	6.5%
	Upper	7	41.2%	$447	61.5%	46.6%	3	50.0%	63.2%	$199	61.4%	71.5%	4	100.0%	54.5%	$248	100.0%	55.9%	0	0.0%	31.3%	$0	0.0%	36.5%
	Unknown	1	5.9%	$61	8.4%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	9.1%	$0	0.0%	23.2%	1	14.3%	25.0%	$61	39.4%	50.1%
	Total	*17*	*100%*	*$727*	*100%*	*100%*	*6*	*100%*	*100%*	*$324*	*100%*	*100%*	*4*	*100%*	*100%*	*$248*	*100%*	*100%*	*7*	*100%*	*100%*	*$155*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	$0	0.0%	15.6%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	14.7%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	23.0%	0	0.0%	33.3%	$0	0.0%	11.8%	0	0.0%	50.0%	$0	0.0%	14.9%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	46.6%	0	0.0%	33.3%	$0	0.0%	81.7%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	25.0%	$0	0.0%	32.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	33.3%	$0	0.0%	6.5%	0	0.0%	50.0%	$0	0.0%	85.1%	0	0.0%	75.0%	$0	0.0%	67.8%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	3	50.0%	$40	21.9%	15.6%	0	0.0%	6.3%	$0	0.0%	6.5%	2	50.0%	16.7%	$20	17.9%	3.8%	1	100.0%	42.9%	$20	100.0%	11.9%
	Moderate	0	0.0%	$0	0.0%	14.7%	0	0.0%	6.3%	$0	0.0%	5.2%	0	0.0%	8.3%	$0	0.0%	3.8%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	1	16.7%	$20	10.9%	23.0%	0	0.0%	31.3%	$0	0.0%	34.5%	1	25.0%	16.7%	$20	17.9%	9.4%	0	0.0%	14.3%	$0	0.0%	4.8%
	Upper	1	16.7%	$72	39.3%	46.6%	0	0.0%	50.0%	$0	0.0%	48.5%	1	25.0%	58.3%	$72	64.3%	83.1%	0	0.0%	42.9%	$0	0.0%	83.3%
	Unknown	1	16.7%	$51	27.9%	0.0%	1	100.0%	6.3%	$51	100.0%	5.3%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*6*	*100%*	*$183*	*100%*	*100%*	*1*	*100%*	*100%*	*$51*	*100%*	*100%*	*4*	*100%*	*100%*	*$112*	*100%*	*100%*	*1*	*100%*	*100%*	*$20*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2
Assessment Area: MO Gasconade

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	15.6%	0	0.0%	16.7%	$0	0.0%	12.1%	0	0.0%	20.0%	$0	0.0%	28.1%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	14.7%	0	0.0%	16.7%	$0	0.0%	22.1%	0	0.0%	20.0%	$0	0.0%	29.7%	0	0.0%	25.0%	$0	0.0%	9.6%
	Middle	0	0.0%	$0	0.0%	23.0%	0	0.0%	33.3%	$0	0.0%	13.5%	0	0.0%	20.0%	$0	0.0%	27.6%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	46.6%	0	0.0%	33.3%	$0	0.0%	52.3%	0	0.0%	40.0%	$0	0.0%	14.6%	0	0.0%	75.0%	$0	0.0%	90.4%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	15.6%	0	0.0%	9.1%	$0	0.0%	0.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	14.7%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	23.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	46.6%	0	0.0%	18.2%	$0	0.0%	31.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	72.7%	$0	0.0%	68.8%	0	0.0%	100.0%	$0	0.0%	100.0%	0	0.0%	100.0%	$0	0.0%	100.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	10	19.6%	$316	9.9%	15.6%	2	15.4%	7.8%	$72	9.0%	4.4%	3	23.1%	7.7%	$49	6.4%	3.7%	5	20.0%	5.1%	$195	12.1%	2.4%
	Moderate	9	17.6%	$450	14.2%	14.7%	2	15.4%	16.1%	$75	9.4%	12.5%	2	15.4%	16.1%	$194	25.4%	11.2%	5	20.0%	13.5%	$181	11.2%	9.4%
	Middle	8	15.7%	$411	12.9%	23.0%	2	15.4%	20.2%	$92	11.5%	16.5%	1	7.7%	15.3%	$20	2.6%	12.5%	5	20.0%	20.9%	$299	18.5%	19.8%
	Upper	20	39.2%	$1,607	50.5%	46.6%	5	38.5%	40.1%	$369	46.1%	51.6%	7	53.8%	46.3%	$502	65.6%	56.1%	8	32.0%	40.6%	$736	45.6%	48.4%
	Unknown	4	7.8%	$396	12.5%	0.0%	2	15.4%	15.9%	$192	24.0%	15.0%	0	0.0%	14.6%	$0	0.0%	16.5%	2	8.0%	19.9%	$204	12.6%	20.0%
	Total	*51*	*100%*	*$3,180*	*100%*	*100%*	*13*	*100%*	*100%*	*$800*	*100%*	*100%*	*13*	*100%*	*100%*	*$765*	*100%*	*100%*	*25*	*100%*	*100%*	*$1,615*	*100%*	*100%*
Small Business						Total Businesses																		
Revenue	$1 Million or Less	6	100.0%	$152	100.0%	92.6%	1	100.0%	40.3%	$15	100.0%	38.6%	2	100.0%	46.1%	$74	100.0%	51.9%	3	100.0%	42.2%	$63	100.0%	32.8%
	Over $1 Million	0	0.0%	$0	0.0%	6.5%	0	0.0%					0	0.0%					0	0.0%				
	Total Rev. available	6	100.0%	$152	100.0%	99.1%	1	100.0%					2	100.0%					3	100.0%				
	Rev. Not Known	0	0.0%	$0	0.0%	0.9%	0	0.0%					0	0.0%					0	0.0%				
	Total	*6*	*100%*	*$152*	*100%*	*100%*	*1*	*100%*					*2*	*100%*					*3*	*100%*				
Loan Size	$100,000 or Less	6	100.0%	$152	100.0%		1	100.0%	92.0%	$15	100.0%	35.2%	2	100.0%	93.7%	$74	100.0%	40.4%	3	100.0%	89.7%	$63	100.0%	36.8%
	$100,001 - $250,000	0	0.0%	$0	0.0%		0	0.0%	4.5%	$0	0.0%	20.3%	0	0.0%	3.4%	$0	0.0%	20.3%	0	0.0%	6.9%	$0	0.0%	27.0%
	$250,001 - $1 Million	0	0.0%	$0	0.0%		0	0.0%	3.5%	$0	0.0%	44.5%	0	0.0%	2.9%	$0	0.0%	39.3%	0	0.0%	3.4%	$0	0.0%	36.2%
	Total	*6*	*100%*	*$152*	*100%*		*1*	*100%*	*100%*	*$15*	*100%*	*100%*	*2*	*100%*	*100%*	*$74*	*100%*	*100%*	*3*	*100%*	*100%*	*$63*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	6	100.0%	$152	100.0%																			
	$100,001 - $250,000	0	0.0%	$0	0.0%																			
	$250,001 - $1 Million	0	0.0%	$0	0.0%																			
	Total	*6*	*100%*	*$152*	*100%*																			
Small Farm						Total Farms																		
Revenue	$1 Million or Less	1	100.0%	$2	100.0%	100.0%	0	0.0%	78.6%	$0	0.0%	88.6%	0	0.0%	73.1%	$0	0.0%	85.1%	1	100.0%	76.6%	$2	100.0%	88.6%
	Over $1 Million	0	0.0%	$0	0.0%	0.0%	0	0.0%					0	0.0%					0	0.0%				
	Total Rev. available	1	100.0%	$2	100.0%	100.0%	0	0.0%					0	0.0%					1	100.0%				
	Not Known	0	0.0%	$0	0.0%	0.0%	0	0.0%					0	0.0%					0	0.0%				
	Total	*1*	*100%*	*$2*	*100%*	*100%*	*0*	*0%*					*0*	*0%*					*1*	*100%*				
Loan Size	$100,000 or Less	1	100.0%	$2	100.0%		0	0.0%	90.5%	$0	0.0%	61.5%	0	0.0%	80.8%	$0	0.0%	31.0%	1	100.0%	74.5%	$2	100.0%	21.6%
	$100,001 - $250,000	0	0.0%	$0	0.0%		0	0.0%	9.5%	$0	0.0%	38.5%	0	0.0%	13.5%	$0	0.0%	32.5%	0	0.0%	17.0%	$0	0.0%	34.1%
	$250,001 - $500,000	0	0.0%	$0	0.0%		0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	5.8%	$0	0.0%	36.4%	0	0.0%	8.5%	$0	0.0%	44.3%
	Total	*1*	*100%*	*$2*	*100%*		*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*1*	*100%*	*100%*	*$2*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	1	100.0%	$2	100.0%																			
	$100,001 - $250,000	0	0.0%	$0	0.0%																			
	$250,001 - $500,000	0	0.0%	$0	0.0%																			
	Total	*1*	*100%*	*$2*	*100%*																			

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2

Assessment Area: MO Jefferson City

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison										Bank & Aggregate Lending Comparison																	
		2018, 2019					2020					2018						2019						2020					
		Count		Dollar		Owner Occupied Units	Count		Dollar		Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
												Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
HOME PURCHASE	Low	0	0.0%	$0	0.0%	0.5%	0	0.0%	$0	0.0%	0.9%	0	0.0%	0.9%	$0	0.0%	0.5%	0	0.0%	0.7%	$0	0.0%	0.3%	0	0.0%	1.3%	$0	0.0%	0.6%
	Moderate	1	7.7%	$118	5.4%	8.7%	1	8.3%	$107	6.4%	6.5%	1	16.7%	7.9%	$118	12.8%	5.1%	0	0.0%	8.4%	$0	0.0%	6.2%	1	8.3%	6.8%	$107	6.4%	4.6%
	Middle	11	84.6%	$1,625	75.0%	63.8%	6	50.0%	$829	49.5%	49.5%	4	66.7%	61.1%	$378	41.0%	60.5%	7	100.0%	64.6%	$1,247	100.0%	62.3%	6	50.0%	48.2%	$829	49.5%	45.2%
	Upper	1	7.7%	$425	19.6%	27.0%	5	41.7%	$739	44.1%	43.1%	1	16.7%	30.1%	$425	46.1%	33.9%	0	0.0%	26.2%	$0	0.0%	31.2%	5	41.7%	43.7%	$739	44.1%	49.6%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*13*	*100%*	*$2,168*	*100%*	*100%*	*12*	*100%*	*$1,675*	*100%*	*100%*	*6*	*100%*	*100%*	*$921*	*100%*	*100%*	*7*	*100%*	*100%*	*$1,247*	*100%*	*100%*	*12*	*100%*	*100%*	*$1,675*	*100%*	*100%*
REFINANCE	Low	0	0.0%	$0	0.0%	0.5%	0	0.0%	$0	0.0%	0.9%	0	0.0%	1.1%	$0	0.0%	0.6%	0	0.0%	0.4%	$0	0.0%	0.1%	0	0.0%	0.2%	$0	0.0%	0.1%
	Moderate	2	5.9%	$191	5.8%	8.7%	1	6.3%	$56	2.9%	6.5%	2	11.8%	8.7%	$191	11.9%	6.8%	0	0.0%	5.7%	$0	0.0%	3.6%	1	6.3%	3.2%	$56	2.9%	2.1%
	Middle	25	73.5%	$2,331	71.0%	63.8%	8	50.0%	$882	45.4%	49.5%	12	70.6%	65.0%	$1,106	69.2%	63.8%	13	76.5%	58.2%	$1,225	72.7%	55.1%	8	50.0%	42.4%	$882	45.4%	39.5%
	Upper	7	20.6%	$762	23.2%	27.0%	7	43.8%	$1,004	51.7%	43.1%	3	17.6%	25.1%	$302	18.9%	28.7%	4	23.5%	35.7%	$460	27.3%	41.1%	7	43.8%	54.2%	$1,004	51.7%	58.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*34*	*100%*	*$3,284*	*100%*	*100%*	*16*	*100%*	*$1,942*	*100%*	*100%*	*17*	*100%*	*100%*	*$1,599*	*100%*	*100%*	*17*	*100%*	*100%*	*$1,685*	*100%*	*100%*	*16*	*100%*	*100%*	*$1,942*	*100%*	*100%*
HOME IMPROVEMENT	Low	2	5.9%	$78	3.8%	0.5%	0	0.0%	$0	0.0%	0.9%	2	22.2%	5.8%	$78	17.9%	4.6%	0	0.0%	2.4%	$0	0.0%	1.5%	0	0.0%	2.5%	$0	0.0%	2.0%
	Moderate	0	0.0%	$0	0.0%	8.7%	2	20.0%	$75	20.9%	6.5%	0	0.0%	7.0%	$0	0.0%	3.1%	0	0.0%	4.7%	$0	0.0%	7.3%	2	20.0%	17.5%	$75	20.9%	8.2%
	Middle	22	64.7%	$1,339	64.5%	63.8%	7	70.0%	$234	65.2%	49.5%	5	55.6%	60.5%	$298	68.3%	71.6%	17	68.0%	64.7%	$1,041	63.4%	63.3%	7	70.0%	50.0%	$234	65.2%	60.6%
	Upper	10	29.4%	$660	31.8%	27.0%	1	10.0%	$50	13.9%	43.1%	2	22.2%	26.7%	$60	13.8%	20.6%	8	32.0%	28.2%	$600	36.6%	27.8%	1	10.0%	30.0%	$50	13.9%	29.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*34*	*100%*	*$2,077*	*100%*	*100%*	*10*	*100%*	*$359*	*100%*	*100%*	*9*	*100%*	*100%*	*$436*	*100%*	*100%*	*25*	*100%*	*100%*	*$1,641*	*100%*	*100%*	*10*	*100%*	*100%*	*$359*	*100%*	*100%*
MULTI FAMILY		Multi-Family Units					Multi-Family Units																						
	Low	0	0.0%	$0	0.0%	12.2%	0	0.0%	$0	0.0%	14.0%	0	0.0%	16.7%	$0	0.0%	4.9%	0	0.0%	10.7%	$0	0.0%	5.5%	0	0.0%	24.0%	$0	0.0%	8.7%
	Moderate	0	0.0%	$0	0.0%	32.8%	0	0.0%	$0	0.0%	37.5%	0	0.0%	10.0%	$0	0.0%	9.3%	0	0.0%	17.9%	$0	0.0%	26.0%	0	0.0%	24.0%	$0	0.0%	15.1%
	Middle	0	0.0%	$0	0.0%	31.3%	0	0.0%	$0	0.0%	21.3%	0	0.0%	46.7%	$0	0.0%	48.3%	0	0.0%	57.1%	$0	0.0%	54.5%	0	0.0%	40.0%	$0	0.0%	45.5%
	Upper	0	0.0%	$0	0.0%	23.7%	0	0.0%	$0	0.0%	27.2%	0	0.0%	26.7%	$0	0.0%	37.5%	0	0.0%	14.3%	$0	0.0%	13.9%	0	0.0%	12.0%	$0	0.0%	30.7%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	$0	0.0%	0.5%	0	0.0%	$0	0.0%	0.9%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	2	12.5%	$108	11.6%	8.7%	0	0.0%	$0	0.0%	6.5%	0	0.0%	4.2%	$0	0.0%	1.7%	2	25.0%	28.6%	$108	23.4%	41.2%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	14	87.5%	$824	88.4%	63.8%	0	0.0%	$0	0.0%	49.5%	8	100.0%	52.1%	$471	100.0%	47.2%	6	75.0%	50.0%	$353	76.6%	42.1%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	27.0%	0	0.0%	$0	0.0%	43.1%	0	0.0%	43.8%	$0	0.0%	51.2%	0	0.0%	21.4%	$0	0.0%	16.7%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*16*	*100%*	*$932*	*100%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*8*	*100%*	*100%*	*$471*	*100%*	*100%*	*8*	*100%*	*100%*	*$461*	*100%*	*100%*	*0*	*0%*	*0%*	*$0*	*0%*	*0%*

Originations & Purchases
2019 and 2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2

Assessment Area: MO Jefferson City

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison										Bank & Aggregate Lending Comparison																	
		2018, 2019					2020					2018						2019						2020					
		Count		Dollar		Owner Occupied Units	Count		Dollar		Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
												Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	0.5%	0	0.0%	$0	0.0%	0.9%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	8.7%	0	0.0%	$0	0.0%	6.5%	0	0.0%	6.5%	$0	0.0%	8.4%	0	0.0%	4.1%	$0	0.0%	1.2%	0	0.0%	3.8%	$0	0.0%	3.1%
	Middle	4	100.0%	$249	100.0%	63.8%	1	100.0%	$70	100.0%	49.5%	2	100.0%	60.9%	$50	100.0%	56.0%	2	100.0%	63.3%	$199	100.0%	53.5%	1	100.0%	42.3%	$70	100.0%	46.6%
	Upper	0	0.0%	$0	0.0%	27.0%	0	0.0%	$0	0.0%	43.1%	0	0.0%	32.6%	$0	0.0%	35.6%	0	0.0%	32.7%	$0	0.0%	45.3%	0	0.0%	53.8%	$0	0.0%	50.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*4*	*100%*	*$249*	*100%*	*100%*	*1*	*100%*	*$70*	*100%*	*100%*	*2*	*100%*	*100%*	*$50*	*100%*	*100%*	*2*	*100%*	*100%*	*$199*	*100%*	*100%*	*1*	*100%*	*100%*	*$70*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	0.5%	0	0.0%	$0	0.0%	0.9%	0	0.0%	2.1%	$0	0.0%	1.9%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	4.2%	$0	0.0%	3.2%
	Moderate	0	0.0%	$0	0.0%	8.7%	0	0.0%	$0	0.0%	6.5%	0	0.0%	2.1%	$0	0.0%	2.1%	0	0.0%	2.9%	$0	0.0%	1.9%	0	0.0%	6.3%	$0	0.0%	5.5%
	Middle	0	0.0%	$0	0.0%	63.8%	0	0.0%	$0	0.0%	49.5%	0	0.0%	70.2%	$0	0.0%	70.1%	0	0.0%	73.5%	$0	0.0%	71.5%	0	0.0%	52.1%	$0	0.0%	47.0%
	Upper	0	0.0%	$0	0.0%	27.0%	0	0.0%	$0	0.0%	43.1%	0	0.0%	25.5%	$0	0.0%	25.9%	0	0.0%	23.5%	$0	0.0%	26.6%	0	0.0%	37.5%	$0	0.0%	44.4%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	2	2.0%	$78	0.9%	0.5%	0	0.0%	$0	0.0%	0.9%	2	4.8%	1.2%	$78	2.2%	0.7%	0	0.0%	0.7%	$0	0.0%	0.4%	0	0.0%	0.8%	$0	0.0%	0.4%
	Moderate	5	5.0%	$417	4.8%	8.7%	4	10.3%	$238	5.9%	6.5%	3	7.1%	7.9%	$309	8.9%	5.5%	2	3.4%	7.5%	$108	2.1%	5.9%	4	10.3%	4.9%	$238	5.9%	3.2%
	Middle	76	75.2%	$6,368	73.1%	63.8%	22	56.4%	$2,015	49.8%	49.5%	31	73.8%	61.8%	$2,303	66.2%	61.1%	45	76.3%	62.5%	$4,065	77.7%	59.6%	22	56.4%	44.8%	$2,015	49.8%	41.8%
	Upper	18	17.8%	$1,847	21.2%	27.0%	13	33.3%	$1,793	44.3%	43.1%	6	14.3%	29.0%	$787	22.6%	32.7%	12	20.3%	29.3%	$1,060	20.3%	34.2%	13	33.3%	49.5%	$1,793	44.3%	54.6%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*101*	*100%*	*$8,710*	*100%*	*100%*	*39*	*100%*	*$4,046*	*100%*	*100%*	*42*	*100%*	*100%*	*$3,477*	*100%*	*100%*	*59*	*100%*	*100%*	*$5,233*	*100%*	*100%*	*39*	*100%*	*100%*	*$4,046*	*100%*	*100%*
SMALL BUSINESSES		Total Businesses					Total Businesses																						
	Low	0	0.0%	$0	0.0%	9.7%	0	0.0%	$0	0.0%	13.5%	0	0.0%	9.8%	$0	0.0%	14.1%	0	0.0%	7.5%	$0	0.0%	8.9%	0	0.0%	11.3%	$0	0.0%	14.4%
	Moderate	0	0.0%	$0	0.0%	15.8%	0	0.0%	$0	0.0%	15.4%	0	0.0%	14.7%	$0	0.0%	15.9%	0	0.0%	14.7%	$0	0.0%	15.5%	0	0.0%	14.1%	$0	0.0%	17.1%
	Middle	8	100.0%	$464	100.0%	43.3%	0	0.0%	$0	0.0%	28.4%	3	100.0%	43.4%	$79	100.0%	38.1%	5	100.0%	45.2%	$385	100.0%	39.3%	0	0.0%	29.6%	$0	0.0%	20.0%
	Upper	0	0.0%	$0	0.0%	31.2%	3	100.0%	$35	100.0%	42.7%	0	0.0%	31.0%	$0	0.0%	31.7%	0	0.0%	30.1%	$0	0.0%	35.8%	3	100.0%	44.8%	$35	100.0%	48.4%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%		0	0.0%	1.2%	$0	0.0%	0.2%	0	0.0%	2.5%	$0	0.0%	0.4%	0	0.0%	0.3%	$0	0.0%	0.1%
	Total	*8*	*100%*	*$464*	*100%*	*100%*	*3*	*100%*	*$35*	*100%*	*100%*	*3*	*100%*	*100%*	*$79*	*100%*	*100%*	*5*	*100%*	*100%*	*$385*	*100%*	*100%*	*3*	*100%*	*100%*	*$35*	*100%*	*100%*
SMALL FARM		Total Farms					Total Farms																						
	Low	0	0.0%	$0	0.0%	2.0%	0	0.0%	$0	0.0%	5.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	21.5%	0	0.0%	$0	0.0%	1.0%	0	0.0%	23.3%	$0	0.0%	22.7%	0	0.0%	26.8%	$0	0.0%	19.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	59.1%	0	0.0%	$0	0.0%	54.5%	0	0.0%	59.8%	$0	0.0%	66.0%	0	0.0%	62.8%	$0	0.0%	67.2%	0	0.0%	60.0%	$0	0.0%	53.9%
	Upper	0	0.0%	$0	0.0%	17.4%	0	0.0%	$0	0.0%	39.6%	0	0.0%	16.9%	$0	0.0%	11.3%	0	0.0%	10.4%	$0	0.0%	13.8%	0	0.0%	40.0%	$0	0.0%	46.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%		0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*

Originations & Purchases
2019 and 2020 FFIEC Census Data and D&B information, and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2

Assessment Area: MO Jefferson City

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison										Bank & Aggregate Lending Comparison																	
		2018, 2019					2020					2018						2019						2020					
		Count		Dollar		Families by Family Income	Count		Dollar		Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
												Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	4	30.8%	$378	17.4%	18.6%	0	0.0%	$0	0.0%	17.1%	2	33.3%	14.3%	$179	19.4%	9.1%	2	28.6%	12.9%	$199	16.0%	8.0%	0	0.0%	9.2%	$0	0.0%	6.0%
	Moderate	4	30.8%	$439	20.2%	16.6%	8	66.7%	$1,123	67.0%	16.2%	2	33.3%	24.0%	$199	21.6%	20.2%	2	28.6%	22.3%	$240	19.2%	18.4%	8	66.7%	25.8%	$1,123	67.0%	20.5%
	Middle	2	15.4%	$222	10.2%	25.2%	2	16.7%	$309	18.4%	24.0%	1	16.7%	22.8%	$118	12.8%	23.8%	1	14.3%	21.6%	$104	8.3%	22.6%	2	16.7%	21.1%	$309	18.4%	21.2%
	Upper	3	23.1%	$1,129	52.1%	39.5%	2	16.7%	$243	14.5%	42.8%	1	16.7%	21.7%	$425	46.1%	31.1%	2	28.6%	23.3%	$704	56.5%	32.0%	2	16.7%	26.4%	$243	14.5%	36.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	17.1%	$0	0.0%	15.9%	0	0.0%	19.9%	$0	0.0%	19.0%	0	0.0%	17.4%	$0	0.0%	16.3%
	Total	*13*	*100%*	*$2,168*	*100%*	*100%*	*12*	*100%*	*$1,675*	*100%*	*100%*	*6*	*100%*	*100%*	*$921*	*100%*	*100%*	*7*	*100%*	*100%*	*$1,247*	*100%*	*100%*	*12*	*100%*	*100%*	*$1,675*	*100%*	*100%*
REFINANCE	Low	7	20.6%	$366	11.1%	18.6%	2	12.5%	$132	6.8%	17.1%	5	29.4%	14.9%	$284	17.8%	9.4%	2	11.8%	9.0%	$82	4.9%	4.5%	2	12.5%	3.9%	$132	6.8%	2.1%
	Moderate	4	11.8%	$389	11.8%	16.6%	4	25.0%	$419	21.6%	16.2%	1	5.9%	22.5%	$76	4.8%	17.8%	3	17.6%	16.8%	$313	18.6%	11.9%	4	25.0%	15.8%	$419	21.6%	11.0%
	Middle	14	41.2%	$1,417	43.1%	25.2%	3	18.8%	$422	21.7%	24.0%	7	41.2%	23.0%	$788	49.3%	22.5%	7	41.2%	21.7%	$629	37.3%	19.7%	3	18.8%	21.1%	$422	21.7%	18.0%
	Upper	9	26.5%	$1,112	33.9%	39.5%	7	43.8%	$969	49.9%	42.8%	4	23.5%	26.9%	$451	28.2%	36.2%	5	29.4%	29.5%	$661	39.2%	36.9%	7	43.8%	41.5%	$969	49.9%	50.9%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	12.7%	$0	0.0%	14.1%	0	0.0%	23.1%	$0	0.0%	27.0%	0	0.0%	17.6%	$0	0.0%	17.9%
	Total	*34*	*100%*	*$3,284*	*100%*	*100%*	*16*	*100%*	*$1,942*	*100%*	*100%*	*17*	*100%*	*100%*	*$1,599*	*100%*	*100%*	*17*	*100%*	*100%*	*$1,685*	*100%*	*100%*	*16*	*100%*	*100%*	*$1,942*	*100%*	*100%*
HOME IMPROVEMENT	Low	2	5.9%	$40	1.9%	18.6%	4	40.0%	$119	33.1%	17.1%	0	0.0%	10.5%	$0	0.0%	7.0%	2	8.0%	10.6%	$40	2.4%	8.7%	4	40.0%	15.0%	$119	33.1%	9.7%
	Moderate	7	20.6%	$444	21.4%	16.6%	2	20.0%	$75	20.9%	16.2%	3	33.3%	20.9%	$183	42.0%	27.2%	4	16.0%	27.1%	$261	15.9%	25.7%	2	20.0%	7.5%	$75	20.9%	4.2%
	Middle	12	35.3%	$629	30.3%	25.2%	1	10.0%	$14	3.9%	24.0%	3	33.3%	19.8%	$131	30.0%	14.2%	9	36.0%	22.4%	$498	30.3%	24.6%	1	10.0%	15.0%	$14	3.9%	15.1%
	Upper	13	38.2%	$964	46.4%	39.5%	3	30.0%	$151	42.1%	42.8%	3	33.3%	38.4%	$122	28.0%	43.0%	10	40.0%	28.2%	$842	51.3%	34.0%	3	30.0%	40.0%	$151	42.1%	43.9%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	10.5%	$0	0.0%	8.6%	0	0.0%	11.8%	$0	0.0%	7.0%	0	0.0%	22.5%	$0	0.0%	27.1%
	Total	*34*	*100%*	*$2,077*	*100%*	*100%*	*10*	*100%*	*$359*	*100%*	*100%*	*9*	*100%*	*100%*	*$436*	*100%*	*100%*	*25*	*100%*	*100%*	*$1,641*	*100%*	*100%*	*10*	*100%*	*100%*	*$359*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	$0	0.0%	18.6%	0	0.0%	$0	0.0%	17.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	4.0%	$0	0.0%	2.2%
	Moderate	0	0.0%	$0	0.0%	16.6%	0	0.0%	$0	0.0%	16.2%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	3.6%	$0	0.0%	1.7%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	25.2%	0	0.0%	$0	0.0%	24.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	4.0%	$0	0.0%	1.4%
	Upper	0	0.0%	$0	0.0%	39.5%	0	0.0%	$0	0.0%	42.8%	0	0.0%	3.3%	$0	0.0%	0.5%	0	0.0%	7.1%	$0	0.0%	3.9%	0	0.0%	12.0%	$0	0.0%	12.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	96.7%	$0	0.0%	99.5%	0	0.0%	89.3%	$0	0.0%	94.4%	0	0.0%	80.0%	$0	0.0%	84.2%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	2	12.5%	$70	7.5%	18.6%	0	0.0%	$0	0.0%	17.1%	1	12.5%	10.4%	$45	9.6%	5.9%	1	12.5%	7.1%	$25	5.4%	2.7%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	2	12.5%	$178	19.1%	16.6%	0	0.0%	$0	0.0%	16.2%	1	12.5%	14.6%	$133	28.2%	14.9%	1	12.5%	7.1%	$45	9.8%	4.8%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	3	18.8%	$211	22.6%	25.2%	0	0.0%	$0	0.0%	24.0%	0	0.0%	14.6%	$0	0.0%	21.5%	3	37.5%	28.6%	$211	45.8%	26.9%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	9	56.3%	$473	50.8%	39.5%	0	0.0%	$0	0.0%	42.8%	6	75.0%	56.3%	$293	62.2%	55.7%	3	37.5%	57.1%	$180	39.0%	65.6%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	4.2%	$0	0.0%	2.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*16*	*100%*	*$932*	*100%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*8*	*100%*	*100%*	*$471*	*100%*	*100%*	*8*	*100%*	*100%*	*$461*	*100%*	*100%*	*0*	*0%*	*0%*	*$0*	*0%*	*0%*

Originations & Purchases
2019 and 2020 FFIEC Census Data and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2

Assessment Area: MO Jefferson City

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019 Count #	Count %	Dollar $ (000s)	Dollar $ %	Families by Family Income %	2020 Count #	Count %	Dollar $ (000s)	Dollar $ %	Families by Family Income %	Bank & Aggregate Lending Comparison 2018 Count Bank #	Count Bank %	Count Agg %	Dollar Bank $(000s)	Dollar Bank $ %	Dollar Agg $ %	2019 Count Bank #	Count Bank %	Count Agg %	Dollar Bank $(000s)	Dollar Bank $ %	Dollar Agg $ %	2020 Count Bank #	Count Bank %	Count Agg %	Dollar Bank $(000s)	Dollar Bank $ %	Dollar Agg $ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	18.6%	0	0.0%	$0	0.0%	17.1%	0	0.0%	15.2%	$0	0.0%	14.0%	0	0.0%	14.3%	$0	0.0%	6.0%	0	0.0%	19.2%	$0	0.0%	11.0%
	Moderate	2	50.0%	$39	15.7%	16.6%	0	0.0%	$0	0.0%	16.2%	1	50.0%	21.7%	$24	48.0%	21.4%	1	50.0%	18.4%	$15	7.5%	6.6%	0	0.0%	15.4%	$0	0.0%	15.7%
	Middle	0	0.0%	$0	0.0%	25.2%	1	100.0%	$70	100.0%	24.0%	0	0.0%	21.7%	$0	0.0%	21.1%	0	0.0%	16.3%	$0	0.0%	18.2%	1	100.0%	23.1%	$70	100.0%	15.7%
	Upper	2	50.0%	$210	84.3%	39.5%	0	0.0%	$0	0.0%	42.8%	1	50.0%	34.8%	$26	52.0%	37.3%	1	50.0%	44.9%	$184	92.5%	57.3%	0	0.0%	38.5%	$0	0.0%	48.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	6.5%	$0	0.0%	6.2%	0	0.0%	6.1%	$0	0.0%	12.0%	0	0.0%	3.8%	$0	0.0%	9.2%
	Total	*4*	*100%*	*$249*	*100%*	*100%*	*1*	*100%*	*$70*	*100%*	*100%*	*2*	*100%*	*100%*	*$50*	*100%*	*100%*	*2*	*100%*	*100%*	*$199*	*100%*	*100%*	*1*	*100%*	*100%*	*$70*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	18.6%	0	0.0%	$0	0.0%	17.1%	0	0.0%	2.1%	$0	0.0%	2.3%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	16.6%	0	0.0%	$0	0.0%	16.2%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	25.2%	0	0.0%	$0	0.0%	24.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	39.5%	0	0.0%	$0	0.0%	42.8%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	97.9%	$0	0.0%	97.7%	0	0.0%	100.0%	$0	0.0%	100.0%	0	0.0%	100.0%	$0	0.0%	100.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	15	14.9%	$854	9.8%	18.6%	6	15.4%	$251	6.2%	17.1%	8	19.0%	14.0%	$508	14.6%	8.8%	7	11.9%	11.4%	$346	6.6%	6.5%	6	15.4%	6.1%	$251	6.2%	3.6%
	Moderate	19	18.8%	$1,489	17.1%	16.6%	14	35.9%	$1,617	40.0%	16.2%	8	19.0%	22.8%	$615	17.7%	18.9%	11	18.6%	20.1%	$874	16.7%	15.5%	14	35.9%	19.2%	$1,617	40.0%	14.3%
	Middle	31	30.7%	$2,479	28.5%	25.2%	7	17.9%	$815	20.1%	24.0%	11	26.2%	22.1%	$1,037	29.8%	22.5%	20	33.9%	21.2%	$1,442	27.6%	20.8%	7	17.9%	20.7%	$815	20.1%	18.9%
	Upper	36	35.6%	$3,888	44.6%	39.5%	12	30.8%	$1,363	33.7%	42.8%	15	35.7%	23.6%	$1,317	37.9%	31.4%	21	35.6%	25.5%	$2,571	49.1%	33.1%	12	30.8%	35.1%	$1,363	33.7%	44.7%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	17.5%	$0	0.0%	18.3%	0	0.0%	21.8%	$0	0.0%	24.1%	0	0.0%	19.0%	$0	0.0%	18.6%
	Total	*101*	*100%*	*$8,710*	*100%*	*100%*	*39*	*100%*	*$4,046*	*100%*	*100%*	*42*	*100%*	*100%*	*$3,477*	*100%*	*100%*	*59*	*100%*	*100%*	*$5,233*	*100%*	*100%*	*39*	*100%*	*100%*	*$4,046*	*100%*	*100%*
Small Business					Total Businesses					Total Businesses																			
Revenue	$1 Million or Less	7	87.5%	$445	95.9%	88.8%	3	100.0%	$35	100.0%	87.7%	2	66.7%	49.0%	$60	75.9%	40.7%	5	100.0%	48.8%	$385	100.0%	38.2%	3	100.0%	38.6%	$35	100.0%	33.3%
	Over $1 Million	1	12.5%	$19	4.1%	9.0%	0	0.0%	$0	0.0%	9.7%	1	33.3%					0	0.0%					0	0.0%				
	Rev. available	8	100.0%	$464	100.0%	97.8%	3	100.0%	$35	100.0%	97.4%	3	100.0%					5	100.0%					3	100.0%				
	Rev. Not Known	0	0.0%	$0	0.0%	2.1%	0	0.0%	$0	0.0%	2.6%	0	0.0%					0	0.0%					0	0.0%				
	Total	*8*	*100%*	*$464*	*100%*	*100%*	*3*	*100%*	*$35*	*100%*	*100%*	*3*	*100%*					*5*	*100%*					*3*	*100%*				
Loan Size	$100,000 or Less	7	87.5%	$214	46.1%		3	100.0%	$35	100.0%		3	100.0%	84.5%	$79	100.0%	24.0%	4	80.0%	86.6%	$135	35.1%	25.3%	3	100.0%	81.5%	$35	100.0%	24.8%
	$100,001-$250,000	1	12.5%	$250	53.9%		0	0.0%	$0	0.0%		0	0.0%	8.3%	$0	0.0%	21.2%	1	20.0%	7.4%	$250	64.9%	20.9%	0	0.0%	10.0%	$0	0.0%	20.6%
	$250,001-$1 Million	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%		0	0.0%	7.2%	$0	0.0%	54.8%	0	0.0%	5.9%	$0	0.0%	53.8%	0	0.0%	8.4%	$0	0.0%	54.5%
	Total	*8*	*100%*	*$464*	*100%*		*3*	*100%*	*$35*	*100%*		*3*	*100%*	*100%*	*$79*	*100%*	*100%*	*5*	*100%*	*100%*	*$385*	*100%*	*100%*	*3*	*100%*	*100%*	*$35*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	6	85.7%	$195	43.8%		3	100.0%	$35	100.0%																			
	$100,001-$250,000	1	14.3%	$250	56.2%		0	0.0%	$0	0.0%																			
	$250,001-$1 Million	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%																			
	Total	*7*	*100%*	*$445*	*100%*		*3*	*100%*	*$35*	*100%*																			
Small Farm					Total Farms					Total Farms																			
Revenue	$1 Million or Less	0	0.0%	$0	0.0%	98.8%	0	0.0%	$0	0.0%	99.0%	0	0.0%	65.1%	$0	0.0%	83.2%	0	0.0%	70.1%	$0	0.0%	83.1%	0	0.0%	58.2%	$0	0.0%	86.0%
	Over $1 Million	0	0.0%	$0	0.0%	0.8%	0	0.0%	$0	0.0%	1.0%	0	0.0%					0	0.0%					0	0.0%				
	Rev. available	0	0.0%	$0	0.0%	99.6%	0	0.0%	$0	0.0%	100.0%	0	0.0%					0	0.0%					0	0.0%				
	Not Known	0	0.0%	$0	0.0%	0.4%	0	0.0%	$0	0.0%	0.0%	0	0.0%					0	0.0%					0	0.0%				
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*					*0*	*0%*					*0*	*0%*				
Loan Size	$100,000 or Less	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%		0	0.0%	85.7%	$0	0.0%	48.4%	0	0.0%	84.8%	$0	0.0%	44.1%	0	0.0%	70.9%	$0	0.0%	24.4%
	$100,001-$250,000	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%		0	0.0%	12.7%	$0	0.0%	41.2%	0	0.0%	11.6%	$0	0.0%	33.3%	0	0.0%	12.7%	$0	0.0%	19.9%
	$250,001-$500,000	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%		0	0.0%	1.6%	$0	0.0%	10.4%	0	0.0%	3.7%	$0	0.0%	22.6%	0	0.0%	16.4%	$0	0.0%	55.7%
	Total	*0*	*0%*	*$0*	*0%*		*0*	*0%*	*$0*	*0%*		*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%																			
	$100,001-$250,000	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%																			
	$250,001-$500,000	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%																			
	Total	*0*	*0%*	*$0*	*0%*		*0*	*0%*	*$0*	*0%*																			

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue
2019 and 2020 FFIEC Census Data and D&B information, and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2
Assessment Area: MO Lawrence

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison 2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
HOME PURCHASE	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	5	45.5%	$608	44.0%	80.7%	3	60.0%	72.9%	$332	53.5%	71.3%	2	66.7%	76.2%	$276	75.2%	75.7%	0	0.0%	73.5%	$0	0.0%	71.9%
	Upper	6	54.5%	$775	56.0%	19.3%	2	40.0%	27.1%	$288	46.5%	28.7%	1	33.3%	23.8%	$91	24.8%	24.3%	3	100.0%	26.5%	$396	100.0%	28.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*11*	*100%*	*$1,383*	*100%*	*100%*	*5*	*100%*	*100%*	*$620*	*100%*	*100%*	*3*	*100%*	*100%*	*$367*	*100%*	*100%*	*3*	*100%*	*100%*	*$396*	*100%*	*100%*
REFINANCE	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	13	65.0%	$1,104	80.2%	80.7%	4	80.0%	82.0%	$342	96.9%	83.5%	6	85.7%	71.9%	$452	94.8%	70.4%	3	37.5%	75.8%	$310	56.8%	74.5%
	Upper	7	35.0%	$272	19.8%	19.3%	1	20.0%	18.0%	$11	3.1%	16.5%	1	14.3%	28.1%	$25	5.2%	29.6%	5	62.5%	24.2%	$236	43.2%	25.5%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*20*	*100%*	*$1,376*	*100%*	*100%*	*5*	*100%*	*100%*	*$353*	*100%*	*100%*	*7*	*100%*	*100%*	*$477*	*100%*	*100%*	*8*	*100%*	*100%*	*$546*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	3	50.0%	$93	47.4%	80.7%	1	100.0%	67.5%	$10	100.0%	54.5%	2	50.0%	77.8%	$83	51.6%	86.2%	0	0.0%	56.4%	$0	0.0%	46.4%
	Upper	3	50.0%	$103	52.6%	19.3%	0	0.0%	32.5%	$0	0.0%	45.5%	2	50.0%	22.2%	$78	48.4%	13.8%	1	100.0%	43.6%	$25	100.0%	53.6%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*6*	*100%*	*$196*	*100%*	*100%*	*1*	*100%*	*100%*	*$10*	*100%*	*100%*	*4*	*100%*	*100%*	*$161*	*100%*	*100%*	*1*	*100%*	*100%*	*$25*	*100%*	*100%*
MULTI FAMILY						Multi-Family Units																		
	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	61.1%	0	0.0%	66.7%	$0	0.0%	66.6%	0	0.0%	66.7%	$0	0.0%	70.6%	0	0.0%	57.1%	$0	0.0%	61.4%
	Upper	0	0.0%	$0	0.0%	38.9%	0	0.0%	33.3%	$0	0.0%	33.4%	0	0.0%	33.3%	$0	0.0%	29.4%	0	0.0%	42.9%	$0	0.0%	38.6%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	80.7%	2	66.7%	73.7%	$85	69.7%	79.0%	1	33.3%	83.3%	$104	74.8%	92.9%	0	0.0%	77.8%	$0	0.0%	70.0%
	Upper	0	0.0%	$0	0.0%	19.3%	1	33.3%	26.3%	$37	30.3%	21.0%	2	66.7%	16.7%	$35	25.2%	7.1%	0	0.0%	22.2%	$0	0.0%	30.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*3*	*100%*	*100%*	*$122*	*100%*	*100%*	*3*	*100%*	*100%*	*$139*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2
Assessment Area: MO Lawrence

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	80.7%	0	0.0%	88.9%	$0	0.0%	94.7%	0	0.0%	75.0%	$0	0.0%	76.1%	0	0.0%	69.2%	$0	0.0%	70.8%
	Upper	0	0.0%	$0	0.0%	19.3%	0	0.0%	11.1%	$0	0.0%	5.3%	1	100.0%	25.0%	$13	100.0%	23.9%	0	0.0%	30.8%	$0	0.0%	29.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*1*	*100%*	*100%*	*$13*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	80.7%	0	0.0%	88.2%	$0	0.0%	94.5%	0	0.0%	70.6%	$0	0.0%	74.0%	0	0.0%	67.6%	$0	0.0%	61.1%
	Upper	0	0.0%	$0	0.0%	19.3%	0	0.0%	11.8%	$0	0.0%	5.5%	0	0.0%	29.4%	$0	0.0%	26.0%	0	0.0%	32.4%	$0	0.0%	38.9%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	21	56.8%	$1,805	61.1%	80.7%	10	71.4%	75.4%	$769	69.6%	74.5%	11	61.1%	74.9%	$915	79.1%	74.0%	3	25.0%	73.7%	$310	32.1%	72.4%
	Upper	16	43.2%	$1,150	38.9%	19.3%	4	28.6%	24.6%	$336	30.4%	25.5%	7	38.9%	25.1%	$242	20.9%	26.0%	9	75.0%	26.3%	$657	67.9%	27.6%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*37*	*100%*	*$2,955*	*100%*	*100%*	*14*	*100%*	*100%*	*$1,105*	*100%*	*100%*	*18*	*100%*	*100%*	*$1,157*	*100%*	*100%*	*12*	*100%*	*100%*	*$967*	*100%*	*100%*
						Total Businesses																		
SMALL BUSINESSES	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	5	45.5%	$186	62.0%	73.4%	2	66.7%	72.4%	$102	92.7%	69.8%	2	66.7%	67.7%	$59	88.1%	63.5%	1	20.0%	71.5%	$25	20.3%	61.8%
	Upper	6	54.5%	$114	38.0%	26.6%	1	33.3%	25.8%	$8	7.3%	29.9%	1	33.3%	29.4%	$8	11.9%	35.9%	4	80.0%	27.7%	$98	79.7%	37.9%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	1.8%	$0	0.0%	0.4%	0	0.0%	2.9%	$0	0.0%	0.6%	0	0.0%	0.8%	$0	0.0%	0.3%
	Total	*11*	*100%*	*$300*	*100%*	*100%*	*3*	*100%*	*100%*	*$110*	*100%*	*100%*	*3*	*100%*	*100%*	*$67*	*100%*	*100%*	*5*	*100%*	*100%*	*$123*	*100%*	*100%*
						Total Farms																		
SMALL FARM	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	84.3%	0	0.0%	83.1%	$0	0.0%	89.3%	0	0.0%	81.5%	$0	0.0%	78.8%	0	0.0%	80.8%	$0	0.0%	85.0%
	Upper	1	100.0%	$1	100.0%	15.7%	0	0.0%	16.2%	$0	0.0%	10.6%	0	0.0%	18.5%	$0	0.0%	21.2%	1	100.0%	19.2%	$1	100.0%	15.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	0.7%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*1*	*100%*	*$1*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*1*	*100%*	*100%*	*$1*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2
Assessment Area: MO Lawrence

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	1	9.1%	$38	2.7%	20.2%	0	0.0%	6.7%	$0	0.0%	3.5%	0	0.0%	5.0%	$0	0.0%	3.0%	1	33.3%	7.6%	$38	9.6%	4.3%
	Moderate	4	36.4%	$300	21.7%	17.1%	2	40.0%	21.4%	$144	23.2%	16.5%	2	66.7%	20.9%	$156	42.5%	16.3%	0	0.0%	20.9%	$0	0.0%	15.7%
	Middle	2	18.2%	$304	22.0%	22.2%	2	40.0%	21.6%	$304	49.0%	21.7%	0	0.0%	20.2%	$0	0.0%	19.1%	0	0.0%	24.0%	$0	0.0%	22.6%
	Upper	4	36.4%	$741	53.6%	40.5%	1	20.0%	29.2%	$172	27.7%	38.1%	1	33.3%	33.1%	$211	57.5%	43.0%	2	66.7%	29.1%	$358	90.4%	39.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	21.1%	$0	0.0%	20.2%	0	0.0%	20.9%	$0	0.0%	18.6%	0	0.0%	18.3%	$0	0.0%	18.2%
	Total	*11*	*100%*	*$1,383*	*100%*	*100%*	*5*	*100%*	*100%*	*$620*	*100%*	*100%*	*3*	*100%*	*100%*	*$367*	*100%*	*100%*	*3*	*100%*	*100%*	*$396*	*100%*	*100%*
REFINANCE	Low	1	5.0%	$35	2.5%	20.2%	1	20.0%	8.4%	$35	9.9%	4.2%	0	0.0%	6.0%	$0	0.0%	3.4%	0	0.0%	1.9%	$0	0.0%	0.9%
	Moderate	3	15.0%	$87	6.3%	17.1%	2	40.0%	18.0%	$55	15.6%	12.1%	0	0.0%	9.0%	$0	0.0%	5.4%	1	12.5%	9.3%	$32	5.9%	6.8%
	Middle	7	35.0%	$442	32.1%	22.2%	1	20.0%	20.4%	$68	19.3%	18.3%	2	28.6%	22.1%	$58	12.2%	18.4%	4	50.0%	19.9%	$316	57.9%	15.3%
	Upper	9	45.0%	$812	59.0%	40.5%	1	20.0%	36.0%	$195	55.2%	46.7%	5	71.4%	43.3%	$419	87.8%	51.0%	3	37.5%	43.1%	$198	36.3%	50.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	17.2%	$0	0.0%	18.7%	0	0.0%	19.7%	$0	0.0%	21.7%	0	0.0%	25.8%	$0	0.0%	27.0%
	Total	*20*	*100%*	*$1,376*	*100%*	*100%*	*5*	*100%*	*100%*	*$353*	*100%*	*100%*	*7*	*100%*	*100%*	*$477*	*100%*	*100%*	*8*	*100%*	*100%*	*$546*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	$0	0.0%	20.2%	0	0.0%	10.0%	$0	0.0%	6.9%	0	0.0%	3.7%	$0	0.0%	1.9%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	1	16.7%	$60	30.6%	17.1%	0	0.0%	15.0%	$0	0.0%	7.7%	1	25.0%	11.1%	$60	37.3%	6.3%	0	0.0%	7.7%	$0	0.0%	3.1%
	Middle	3	50.0%	$61	31.1%	22.2%	1	100.0%	22.5%	$10	100.0%	20.6%	2	50.0%	25.9%	$51	31.7%	20.0%	0	0.0%	10.3%	$0	0.0%	5.7%
	Upper	2	33.3%	$75	38.3%	40.5%	0	0.0%	50.0%	$0	0.0%	62.0%	1	25.0%	44.4%	$50	31.1%	64.2%	1	100.0%	66.7%	$25	100.0%	74.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	2.5%	$0	0.0%	2.8%	0	0.0%	14.8%	$0	0.0%	7.6%	0	0.0%	15.4%	$0	0.0%	17.0%
	Total	*6*	*100%*	*$196*	*100%*	*100%*	*1*	*100%*	*100%*	*$10*	*100%*	*100%*	*4*	*100%*	*100%*	*$161*	*100%*	*100%*	*1*	*100%*	*100%*	*$25*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	$0	0.0%	20.2%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	17.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	22.2%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	40.5%	0	0.0%	22.2%	$0	0.0%	18.5%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	77.8%	$0	0.0%	81.5%	0	0.0%	100.0%	$0	0.0%	100.0%	0	0.0%	100.0%	$0	0.0%	100.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	$0	0.0%	20.2%	0	0.0%	0.0%	$0	0.0%	0.0%	1	33.3%	16.7%	$25	18.0%	8.2%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	17.1%	1	33.3%	31.6%	$60	49.2%	34.4%	0	0.0%	16.7%	$0	0.0%	5.9%	0	0.0%	11.1%	$0	0.0%	16.8%
	Middle	0	0.0%	$0	0.0%	22.2%	0	0.0%	10.5%	$0	0.0%	6.2%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	11.1%	$0	0.0%	16.9%
	Upper	0	0.0%	$0	0.0%	40.5%	2	66.7%	52.6%	$62	50.8%	55.8%	2	66.7%	55.6%	$114	82.0%	80.6%	0	0.0%	66.7%	$0	0.0%	64.6%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	5.3%	$0	0.0%	3.6%	0	0.0%	11.1%	$0	0.0%	5.3%	0	0.0%	11.1%	$0	0.0%	1.7%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*3*	*100%*	*100%*	*$122*	*100%*	*100%*	*3*	*100%*	*100%*	*$139*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2
Assessment Area: MO Lawrence

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	20.2%	0	0.0%	11.1%	$0	0.0%	10.8%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	7.7%	$0	0.0%	2.9%
	Moderate	0	0.0%	$0	0.0%	17.1%	0	0.0%	22.2%	$0	0.0%	18.2%	1	100.0%	18.8%	$13	100.0%	13.3%	0	0.0%	15.4%	$0	0.0%	14.7%
	Middle	0	0.0%	$0	0.0%	22.2%	0	0.0%	33.3%	$0	0.0%	23.3%	0	0.0%	43.8%	$0	0.0%	45.1%	0	0.0%	30.8%	$0	0.0%	21.6%
	Upper	0	0.0%	$0	0.0%	40.5%	0	0.0%	33.3%	$0	0.0%	47.8%	0	0.0%	31.3%	$0	0.0%	38.4%	0	0.0%	46.2%	$0	0.0%	60.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	6.3%	$0	0.0%	3.3%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*1*	*100%*	*100%*	*$13*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	20.2%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	17.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	22.2%	0	0.0%	5.9%	$0	0.0%	0.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	40.5%	0	0.0%	11.8%	$0	0.0%	0.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	82.4%	$0	0.0%	99.8%	0	0.0%	100.0%	$0	0.0%	100.0%	0	0.0%	100.0%	$0	0.0%	100.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	2	5.4%	$73	2.5%	20.2%	1	7.1%	7.0%	$35	3.2%	3.6%	1	5.6%	5.3%	$25	2.2%	3.0%	1	8.3%	4.7%	$38	3.9%	2.5%
	Moderate	8	21.6%	$447	15.1%	17.1%	5	35.7%	19.9%	$259	23.4%	14.9%	4	22.2%	16.2%	$229	19.8%	11.9%	1	8.3%	14.9%	$32	3.3%	10.9%
	Middle	12	32.4%	$807	27.3%	22.2%	4	28.6%	20.7%	$382	34.6%	20.0%	4	22.2%	20.5%	$109	9.4%	18.4%	4	33.3%	21.1%	$316	32.7%	18.3%
	Upper	15	40.5%	$1,628	55.1%	40.5%	4	28.6%	32.0%	$429	38.8%	40.0%	9	50.0%	36.3%	$794	68.6%	44.8%	6	50.0%	35.7%	$581	60.1%	43.7%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	20.4%	$0	0.0%	21.6%	0	0.0%	21.7%	$0	0.0%	21.9%	0	0.0%	23.6%	$0	0.0%	24.5%
	Total	*37*	*100%*	*$2,955*	*100%*	*100%*	*14*	*100%*	*100%*	*$1,105*	*100%*	*100%*	*18*	*100%*	*100%*	*$1,157*	*100%*	*100%*	*12*	*100%*	*100%*	*$967*	*100%*	*100%*
Small Business						Total Businesses																		
Revenue	$1 Million or Less	11	100.0%	$300	100.0%	92.1%	3	100.0%	46.8%	$110	100.0%	32.2%	3	100.0%	45.4%	$67	100.0%	38.5%	5	100.0%	34.1%	$123	100.0%	25.6%
	Over $1 Million	0	0.0%	$0	0.0%	6.0%	0	0.0%					0	0.0%					0	0.0%				
	Total Rev. available	11	100.0%	$300	100.0%	98.1%	3	100.0%					3	100.0%					5	100.0%				
	Rev. Not Known	0	0.0%	$0	0.0%	1.9%	0	0.0%					0	0.0%					0	0.0%				
	Total	*11*	*100%*	*$300*	*100%*	*100%*	*3*	*100%*					*3*	*100%*					*5*	*100%*				
Loan Size	$100,000 or Less	11	100.0%	$300	100.0%		3	100.0%	94.5%	$110	100.0%	43.6%	3	100.0%	93.8%	$67	100.0%	37.9%	5	100.0%	90.5%	$123	100.0%	33.5%
	$100,001 - $250,000	0	0.0%	$0	0.0%		0	0.0%	3.5%	$0	0.0%	18.0%	0	0.0%	2.9%	$0	0.0%	12.8%	0	0.0%	4.8%	$0	0.0%	18.0%
	$250,001 - $1 Million	0	0.0%	$0	0.0%		0	0.0%	2.0%	$0	0.0%	38.3%	0	0.0%	3.3%	$0	0.0%	49.3%	0	0.0%	4.6%	$0	0.0%	48.4%
	Total	*11*	*100%*	*$300*	*100%*		*3*	*100%*	*100%*	*$110*	*100%*	*100%*	*3*	*100%*	*100%*	*$67*	*100%*	*100%*	*5*	*100%*	*100%*	*$123*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	11	100.0%	$300	100.0%																			
	$100,001 - $250,000	0	0.0%	$0	0.0%																			
	$250,001 - $1 Million	0	0.0%	$0	0.0%																			
	Total	*11*	*100%*	*$300*	*100%*																			
Small Farm						Total Farms																		
Revenue	$1 Million or Less	1	100.0%	$1	100.0%	98.4%	0	0.0%	76.5%	$0	0.0%	96.9%	0	0.0%	69.2%	$0	0.0%	83.7%	1	100.0%	78.4%	$1	100.0%	92.7%
	Over $1 Million	0	0.0%	$0	0.0%	0.8%	0	0.0%					0	0.0%					0	0.0%				
	Total Rev. available	1	100.0%	$1	100.0%	99.2%	0	0.0%					0	0.0%					1	100.0%				
	Not Known	0	0.0%	$0	0.0%	0.8%	0	0.0%					0	0.0%					0	0.0%				
	Total	*1*	*100%*	*$1*	*100%*	*100%*	*0*	*0%*					*0*	*0%*					*1*	*100%*				
Loan Size	$100,000 or Less	1	100.0%	$1	100.0%		0	0.0%	80.1%	$0	0.0%	31.6%	0	0.0%	78.5%	$0	0.0%	29.4%	1	100.0%	71.2%	$1	100.0%	25.6%
	$100,001 - $250,000	0	0.0%	$0	0.0%		0	0.0%	13.2%	$0	0.0%	36.9%	0	0.0%	14.6%	$0	0.0%	32.0%	0	0.0%	21.6%	$0	0.0%	44.9%
	$250,001 - $500,000	0	0.0%	$0	0.0%		0	0.0%	6.6%	$0	0.0%	31.5%	0	0.0%	6.9%	$0	0.0%	38.5%	0	0.0%	7.2%	$0	0.0%	29.5%
	Total	*1*	*100%*	*$1*	*100%*		*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*1*	*100%*	*100%*	*$1*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	1	100.0%	$1	100.0%																			
	$100,001 - $250,000	0	0.0%	$0	0.0%																			
	$250,001 - $500,000	0	0.0%	$0	0.0%																			
	Total	*1*	*100%*	*$1*	*100%*																			

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2

Assessment Area: MO Southeast MO

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison										Bank & Aggregate Lending Comparison																	
		2018, 2019					2020					2018						2019						2020					
		Count		Dollar		Owner Occupied Units	Count		Dollar		Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		#	%	$ (000s)	$ %	%	#	%	$ (000s)	$ %	%	Bank #	Bank %	Agg %	Bank $ (000s)	Bank $ %	Agg $ %	Bank #	Bank %	Agg %	Bank $ (000s)	Bank $ %	Agg $ %	Bank #	Bank %	Agg %	Bank #	Bank %	Agg $ %
HOME PURCHASE	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	6	14.3%	$575	12.8%	12.6%	5	31.3%	$460	23.6%	9.5%	3	14.3%	11.9%	$272	12.7%	10.6%	3	14.3%	10.8%	$303	12.9%	9.2%	5	31.3%	10.8%	$460	23.6%	8.7%
	Middle	32	76.2%	$3,304	73.7%	79.7%	11	68.8%	$1,493	76.4%	80.9%	16	76.2%	79.2%	$1,536	71.8%	78.7%	16	76.2%	80.4%	$1,768	75.5%	79.6%	11	68.8%	76.8%	$1,493	76.4%	75.7%
	Upper	4	9.5%	$602	13.4%	7.8%	0	0.0%	$0	0.0%	9.6%	2	9.5%	8.9%	$330	15.4%	10.6%	2	9.5%	8.8%	$272	11.6%	11.2%	0	0.0%	12.5%	$0	0.0%	15.6%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.1%	$0	0.0%	0.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*42*	*100%*	*$4,481*	*100%*	*100%*	*16*	*100%*	*$1,953*	*100%*	*100%*	*21*	*100%*	*100%*	*$2,138*	*100%*	*100%*	*21*	*100%*	*100%*	*$2,343*	*100%*	*100%*	*16*	*100%*	*100%*	*$1,953*	*100%*	*100%*
REFINANCE	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	9	13.4%	$1,017	20.3%	12.6%	0	0.0%	$0	0.0%	9.5%	4	9.8%	11.5%	$651	19.8%	11.2%	5	19.2%	7.2%	$366	21.4%	6.2%	0	0.0%	6.1%	$0	0.0%	4.6%
	Middle	56	83.6%	$3,781	75.6%	79.7%	25	92.6%	$2,385	93.8%	80.9%	36	87.8%	75.1%	$2,479	75.2%	71.6%	20	76.9%	82.5%	$1,302	76.3%	81.0%	25	92.6%	81.6%	$2,385	93.8%	77.0%
	Upper	2	3.0%	$205	4.1%	7.8%	2	7.4%	$157	6.2%	9.6%	1	2.4%	13.4%	$166	5.0%	17.2%	1	3.8%	10.3%	$39	2.3%	12.8%	2	7.4%	12.3%	$157	6.2%	18.4%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*67*	*100%*	*$5,003*	*100%*	*100%*	*27*	*100%*	*$2,542*	*100%*	*100%*	*41*	*100%*	*100%*	*$3,296*	*100%*	*100%*	*26*	*100%*	*100%*	*$1,707*	*100%*	*100%*	*27*	*100%*	*100%*	*$2,542*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	2	5.6%	$43	2.6%	12.6%	0	0.0%	$0	0.0%	9.5%	0	0.0%	4.8%	$0	0.0%	2.0%	2	8.7%	13.4%	$43	4.5%	8.5%	0	0.0%	9.1%	$0	0.0%	3.6%
	Middle	34	94.4%	$1,608	97.4%	79.7%	13	86.7%	$545	81.3%	80.9%	13	100.0%	84.3%	$696	100.0%	85.7%	21	91.3%	80.6%	$912	95.5%	79.0%	13	86.7%	79.5%	$545	81.3%	76.3%
	Upper	0	0.0%	$0	0.0%	7.8%	2	13.3%	$125	18.7%	9.6%	0	0.0%	10.8%	$0	0.0%	12.2%	0	0.0%	6.0%	$0	0.0%	12.6%	2	13.3%	11.4%	$125	18.7%	20.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*36*	*100%*	*$1,651*	*100%*	*100%*	*15*	*100%*	*$670*	*100%*	*100%*	*13*	*100%*	*100%*	*$696*	*100%*	*100%*	*23*	*100%*	*100%*	*$955*	*100%*	*100%*	*15*	*100%*	*100%*	*$670*	*100%*	*100%*
MULTI FAMILY		Multi-Family Units					Multi-Family Units																						
	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	41.5%	0	0.0%	$0	0.0%	47.0%	0	0.0%	29.4%	$0	0.0%	41.3%	0	0.0%	11.5%	$0	0.0%	5.0%	0	0.0%	8.7%	$0	0.0%	3.7%
	Middle	0	0.0%	$0	0.0%	43.6%	0	0.0%	$0	0.0%	35.9%	0	0.0%	52.9%	$0	0.0%	50.9%	0	0.0%	73.1%	$0	0.0%	89.5%	0	0.0%	73.9%	$0	0.0%	63.5%
	Upper	0	0.0%	$0	0.0%	14.9%	0	0.0%	$0	0.0%	17.1%	0	0.0%	17.6%	$0	0.0%	7.7%	0	0.0%	15.4%	$0	0.0%	5.4%	0	0.0%	17.4%	$0	0.0%	32.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	1	4.3%	$45	3.8%	12.6%	0	0.0%	$0	0.0%	9.5%	0	0.0%	3.4%	$0	0.0%	4.2%	1	8.3%	7.7%	$45	5.5%	5.8%	0	0.0%	12.5%	$0	0.0%	11.9%
	Middle	20	87.0%	$1,020	85.5%	79.7%	1	100.0%	$100	100.0%	80.9%	10	90.9%	72.4%	$290	78.8%	68.0%	10	83.3%	84.6%	$730	88.5%	86.5%	1	100.0%	75.0%	$100	100.0%	69.4%
	Upper	2	8.7%	$128	10.7%	7.8%	0	0.0%	$0	0.0%	9.6%	1	9.1%	24.1%	$78	21.2%	27.8%	1	8.3%	7.7%	$50	6.1%	7.7%	0	0.0%	12.5%	$0	0.0%	18.7%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*23*	*100%*	*$1,193*	*100%*	*100%*	*1*	*100%*	*$100*	*100%*	*100%*	*11*	*100%*	*100%*	*$368*	*100%*	*100%*	*12*	*100%*	*100%*	*$825*	*100%*	*100%*	*1*	*100%*	*100%*	*$100*	*100%*	*100%*

Originations & Purchases
2019 and 2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2

Assessment Area: MO Southeast MO

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison										Bank & Aggregate Lending Comparison																	
		2018, 2019					2020					2018						2019						2020					
		Count		Dollar		Owner Occupied Units	Count		Dollar		Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		#	%	$ (000s)	$ %	%	#	%	$ (000s)	$ %	%	Bank #	Bank %	Agg %	Bank $ (000s)	Bank $ %	Agg $ %	Bank #	Bank %	Agg %	Bank $ (000s)	Bank $ %	Agg $ %	Bank #	Bank %	Agg %	Bank #	Bank %	Agg $ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	1	10.0%	$56	14.8%	12.6%	0	0.0%	$0	0.0%	9.5%	0	0.0%	10.0%	$0	0.0%	9.7%	1	25.0%	7.3%	$56	30.8%	5.2%	0	0.0%	8.7%	$0	0.0%	21.1%
	Middle	9	90.0%	$322	85.2%	79.7%	3	100.0%	$82	100.0%	80.9%	6	100.0%	82.5%	$196	100.0%	78.6%	3	75.0%	82.9%	$126	69.2%	85.3%	3	100.0%	82.6%	$82	100.0%	72.7%
	Upper	0	0.0%	$0	0.0%	7.8%	0	0.0%	$0	0.0%	9.6%	0	0.0%	7.5%	$0	0.0%	11.7%	0	0.0%	9.8%	$0	0.0%	9.5%	0	0.0%	8.7%	$0	0.0%	6.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*10*	*100%*	*$378*	*100%*	*100%*	*3*	*100%*	*$82*	*100%*	*100%*	*6*	*100%*	*100%*	*$196*	*100%*	*100%*	*4*	*100%*	*100%*	*$182*	*100%*	*100%*	*3*	*100%*	*100%*	*$82*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	12.6%	0	0.0%	$0	0.0%	9.5%	0	0.0%	13.0%	$0	0.0%	11.8%	0	0.0%	8.8%	$0	0.0%	3.0%	0	0.0%	14.0%	$0	0.0%	12.0%
	Middle	0	0.0%	$0	0.0%	79.7%	0	0.0%	$0	0.0%	80.9%	0	0.0%	82.6%	$0	0.0%	84.1%	0	0.0%	76.5%	$0	0.0%	80.3%	0	0.0%	73.7%	$0	0.0%	76.3%
	Upper	0	0.0%	$0	0.0%	7.8%	0	0.0%	$0	0.0%	9.6%	0	0.0%	4.3%	$0	0.0%	4.0%	0	0.0%	14.7%	$0	0.0%	16.7%	0	0.0%	12.3%	$0	0.0%	11.7%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	19	10.7%	$1,736	13.7%	12.6%	5	8.1%	$460	8.6%	9.5%	7	7.6%	11.5%	$923	13.8%	11.8%	12	14.0%	9.7%	$813	13.5%	7.9%	5	8.1%	8.8%	$460	8.6%	6.6%
	Middle	151	84.8%	$10,035	79.0%	79.7%	53	85.5%	$4,605	86.1%	80.9%	81	88.0%	78.2%	$5,197	77.6%	76.0%	70	81.4%	80.9%	$4,838	80.5%	80.5%	53	85.5%	78.8%	$4,605	86.1%	75.7%
	Upper	8	4.5%	$935	7.4%	7.8%	4	6.5%	$282	5.3%	9.6%	4	4.3%	10.3%	$574	8.6%	12.2%	4	4.7%	9.4%	$361	6.0%	11.5%	4	6.5%	12.4%	$282	5.3%	17.7%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.1%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*178*	*100%*	*$12,706*	*100%*	*100%*	*62*	*100%*	*$5,347*	*100%*	*100%*	*92*	*100%*	*100%*	*$6,694*	*100%*	*100%*	*86*	*100%*	*100%*	*$6,012*	*100%*	*100%*	*62*	*100%*	*100%*	*$5,347*	*100%*	*100%*
SMALL BUSINESSES		Total Businesses					Total Businesses																						
	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	1	5.6%	$15	3.4%	23.3%	0	0.0%	$0	0.0%	25.4%	0	0.0%	18.3%	$0	0.0%	20.9%	1	11.1%	17.4%	$15	6.1%	24.0%	0	0.0%	19.6%	$0	0.0%	29.3%
	Middle	15	83.3%	$264	59.3%	66.0%	7	100.0%	$174	100.0%	61.4%	9	100.0%	66.0%	$201	100.0%	67.6%	6	66.7%	67.3%	$63	25.8%	68.0%	7	100.0%	69.3%	$174	100.0%	62.2%
	Upper	2	11.1%	$166	37.3%	10.6%	0	0.0%	$0	0.0%	13.2%	0	0.0%	12.3%	$0	0.0%	10.5%	2	22.2%	10.7%	$166	68.0%	6.8%	0	0.0%	10.1%	$0	0.0%	8.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%		0	0.0%	3.4%	$0	0.0%	1.0%	0	0.0%	4.6%	$0	0.0%	1.3%	0	0.0%	1.0%	$0	0.0%	0.3%
	Total	*18*	*100%*	*$445*	*100%*	*100%*	*7*	*100%*	*$174*	*100%*	*100%*	*9*	*100%*	*100%*	*$201*	*100%*	*100%*	*9*	*100%*	*100%*	*$244*	*100%*	*100%*	*7*	*100%*	*100%*	*$174*	*100%*	*100%*
SMALL FARM		Total Farms					Total Farms																						
	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	2	33.3%	$384	74.9%	10.6%	0	0.0%	$0	0.0%	3.4%	1	33.3%	12.6%	$348	86.8%	13.7%	1	33.3%	11.0%	$36	32.1%	13.8%	0	0.0%	2.3%	$0	0.0%	1.7%
	Middle	4	66.7%	$129	25.1%	76.6%	1	100.0%	$10	100.0%	76.9%	2	66.7%	79.5%	$53	13.2%	83.1%	2	66.7%	81.6%	$76	67.9%	83.9%	1	100.0%	88.7%	$10	100.0%	91.1%
	Upper	0	0.0%	$0	0.0%	12.8%	0	0.0%	$0	0.0%	19.7%	0	0.0%	6.4%	$0	0.0%	2.9%	0	0.0%	5.1%	$0	0.0%	2.1%	0	0.0%	8.7%	$0	0.0%	7.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%		0	0.0%	1.5%	$0	0.0%	0.2%	0	0.0%	2.3%	$0	0.0%	0.2%	0	0.0%	0.3%	$0	0.0%	0.0%
	Total	*6*	*100%*	*$513*	*100%*	*100%*	*1*	*100%*	*$10*	*100%*	*100%*	*3*	*100%*	*100%*	*$401*	*100%*	*100%*	*3*	*100%*	*100%*	*$112*	*100%*	*100%*	*1*	*100%*	*100%*	*$10*	*100%*	*100%*

Originations & Purchases
2019 and 2020 FFIEC Census Data and D&B information, and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2
Assessment Area: MO Southeast MO

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison										Bank & Aggregate Lending Comparison																	
		2018, 2019					2020					2018						2019						2020					
		Count		Dollar		Families by Family Income	Count		Dollar		Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
												Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	2	4.8%	$78	1.7%	20.9%	1	6.3%	$85	4.4%	18.9%	2	9.5%	6.4%	$78	3.6%	3.6%	0	0.0%	6.4%	$0	0.0%	3.5%	1	6.3%	6.1%	$85	4.4%	3.8%
	Moderate	14	33.3%	$1,029	23.0%	18.8%	6	37.5%	$578	29.6%	18.9%	9	42.9%	20.5%	$650	30.4%	16.3%	5	23.8%	18.4%	$379	16.2%	13.2%	6	37.5%	20.4%	$578	29.6%	15.7%
	Middle	11	26.2%	$1,188	26.5%	20.7%	4	25.0%	$406	20.8%	21.7%	3	14.3%	17.2%	$393	18.4%	17.5%	8	38.1%	21.3%	$795	33.9%	20.9%	4	25.0%	20.9%	$406	20.8%	20.3%
	Upper	13	31.0%	$1,809	40.4%	39.6%	5	31.3%	$884	45.3%	40.6%	5	23.8%	24.1%	$640	29.9%	32.5%	8	38.1%	28.1%	$1,169	49.9%	39.7%	5	31.3%	28.8%	$884	45.3%	37.2%
	Unknown	2	4.8%	$377	8.4%	0.0%	0	0.0%	$0	0.0%	0.0%	2	9.5%	31.9%	$377	17.6%	30.2%	0	0.0%	25.8%	$0	0.0%	22.7%	0	0.0%	23.8%	$0	0.0%	22.9%
	Total	*42*	*100%*	*$4,481*	*100%*	*100%*	*16*	*100%*	*$1,953*	*100%*	*100%*	*21*	*100%*	*100%*	*$2,138*	*100%*	*100%*	*21*	*100%*	*100%*	*$2,343*	*100%*	*100%*	*16*	*100%*	*100%*	*$1,953*	*100%*	*100%*
REFINANCE	Low	6	9.0%	$253	5.1%	20.9%	5	18.5%	$312	12.3%	18.9%	2	4.9%	8.0%	$94	2.9%	4.3%	4	15.4%	6.6%	$159	9.3%	3.0%	5	18.5%	2.7%	$312	12.3%	1.2%
	Moderate	15	22.4%	$871	17.4%	18.8%	3	11.1%	$214	8.4%	18.9%	11	26.8%	18.6%	$650	19.7%	12.8%	4	15.4%	11.3%	$221	12.9%	6.3%	3	11.1%	9.8%	$214	8.4%	6.0%
	Middle	13	19.4%	$737	14.7%	20.7%	6	22.2%	$645	25.4%	21.7%	6	14.6%	19.3%	$367	11.1%	17.5%	7	26.9%	19.7%	$370	21.7%	16.9%	6	22.2%	15.8%	$645	25.4%	12.7%
	Upper	33	49.3%	$3,142	62.8%	39.6%	13	48.1%	$1,371	53.9%	40.6%	22	53.7%	39.8%	$2,185	66.3%	50.7%	11	42.3%	47.6%	$957	56.1%	55.5%	13	48.1%	52.5%	$1,371	53.9%	61.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	14.3%	$0	0.0%	14.6%	0	0.0%	14.8%	$0	0.0%	18.3%	0	0.0%	19.2%	$0	0.0%	19.1%
	Total	*67*	*100%*	*$5,003*	*100%*	*100%*	*27*	*100%*	*$2,542*	*100%*	*100%*	*41*	*100%*	*100%*	*$3,296*	*100%*	*100%*	*26*	*100%*	*100%*	*$1,707*	*100%*	*100%*	*27*	*100%*	*100%*	*$2,542*	*100%*	*100%*
HOME IMPROVEMENT	Low	6	16.7%	$120	7.3%	20.9%	3	20.0%	$66	9.9%	18.9%	0	0.0%	6.0%	$0	0.0%	4.2%	6	26.1%	14.9%	$120	12.6%	9.6%	3	20.0%	11.4%	$66	9.9%	6.7%
	Moderate	5	13.9%	$237	14.4%	18.8%	3	20.0%	$88	13.1%	18.9%	3	23.1%	13.3%	$148	21.3%	13.3%	2	8.7%	17.9%	$89	9.3%	17.4%	3	20.0%	18.2%	$88	13.1%	8.8%
	Middle	5	13.9%	$158	9.6%	20.7%	5	33.3%	$239	35.7%	21.7%	2	15.4%	26.5%	$60	8.6%	23.8%	3	13.0%	20.9%	$98	10.3%	16.1%	5	33.3%	20.5%	$239	35.7%	27.5%
	Upper	19	52.8%	$1,075	65.1%	39.6%	4	26.7%	$277	41.3%	40.6%	8	61.5%	47.0%	$488	70.1%	51.9%	11	47.8%	40.3%	$587	61.5%	52.2%	4	26.7%	43.2%	$277	41.3%	48.5%
	Unknown	1	2.8%	$61	3.7%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	7.2%	$0	0.0%	6.8%	1	4.3%	6.0%	$61	6.4%	4.7%	0	0.0%	6.8%	$0	0.0%	8.5%
	Total	*36*	*100%*	*$1,651*	*100%*	*100%*	*15*	*100%*	*$670*	*100%*	*100%*	*13*	*100%*	*100%*	*$696*	*100%*	*100%*	*23*	*100%*	*100%*	*$955*	*100%*	*100%*	*15*	*100%*	*100%*	*$670*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	$0	0.0%	20.9%	0	0.0%	$0	0.0%	18.9%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	18.8%	0	0.0%	$0	0.0%	18.9%	0	0.0%	5.9%	$0	0.0%	2.6%	0	0.0%	7.7%	$0	0.0%	5.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	20.7%	0	0.0%	$0	0.0%	21.7%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	3.8%	$0	0.0%	2.1%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	39.6%	0	0.0%	$0	0.0%	40.6%	0	0.0%	41.2%	$0	0.0%	19.4%	0	0.0%	19.2%	$0	0.0%	16.3%	0	0.0%	4.3%	$0	0.0%	0.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	52.9%	$0	0.0%	78.0%	0	0.0%	69.2%	$0	0.0%	76.6%	0	0.0%	95.7%	$0	0.0%	99.8%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	$0	0.0%	20.9%	0	0.0%	$0	0.0%	18.9%	0	0.0%	3.4%	$0	0.0%	5.1%	0	0.0%	3.8%	$0	0.0%	2.3%	0	0.0%	12.5%	$0	0.0%	6.5%
	Moderate	6	26.1%	$340	28.5%	18.8%	1	100.0%	$100	100.0%	18.9%	3	27.3%	27.6%	$173	47.0%	32.6%	3	25.0%	15.4%	$167	20.2%	14.1%	1	100.0%	12.5%	$100	100.0%	18.7%
	Middle	5	21.7%	$233	19.5%	20.7%	0	0.0%	$0	0.0%	21.7%	2	18.2%	13.8%	$35	9.5%	7.7%	3	25.0%	19.2%	$198	24.0%	22.0%	0	0.0%	25.0%	$0	0.0%	28.0%
	Upper	12	52.2%	$620	52.0%	39.6%	0	0.0%	$0	0.0%	40.6%	6	54.5%	55.2%	$160	43.5%	54.6%	6	50.0%	61.5%	$460	55.8%	61.6%	0	0.0%	50.0%	$0	0.0%	46.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*23*	*100%*	*$1,193*	*100%*	*100%*	*1*	*100%*	*$100*	*100%*	*100%*	*11*	*100%*	*100%*	*$368*	*100%*	*100%*	*12*	*100%*	*100%*	*$825*	*100%*	*100%*	*1*	*100%*	*100%*	*$100*	*100%*	*100%*

Originations & Purchases
2019 and 2020 FFIEC Census Data and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2

Assessment Area: MO Southeast MO

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019 Count #	Count %	Dollar $ (000s)	Dollar $ %	Families by Family Income %	2020 Count #	Count %	Dollar $ (000s)	Dollar $ %	Families by Family Income %	Bank & Aggregate Lending Comparison 2018 Count Bank #	Count Bank %	Count Agg %	Dollar Bank $(000s)	Dollar Bank $ %	Dollar Agg $ %	2019 Count Bank #	Count Bank %	Count Agg %	Dollar Bank $(000s)	Dollar Bank $ %	Dollar Agg $ %	2020 Count Bank #	Count Bank %	Count Agg %	Dollar Bank $(000s)	Dollar Bank $ %	Dollar Agg $ %
OTHER PURPOSE CLOSED/EXEMPT	Low	1	10.0%	$17	4.5%	20.9%	0	0.0%	$0	0.0%	18.9%	0	0.0%	12.5%	$0	0.0%	10.0%	1	25.0%	9.8%	$17	9.3%	7.1%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	2	20.0%	$39	10.3%	18.8%	2	66.7%	$44	53.7%	18.9%	1	16.7%	25.0%	$25	12.8%	22.4%	1	25.0%	17.1%	$14	7.7%	10.4%	2	66.7%	13.0%	$44	53.7%	5.2%
	Middle	0	0.0%	$0	0.0%	20.7%	0	0.0%	$0	0.0%	21.7%	0	0.0%	10.0%	$0	0.0%	10.7%	0	0.0%	14.6%	$0	0.0%	14.4%	0	0.0%	8.7%	$0	0.0%	4.4%
	Upper	7	70.0%	$322	85.2%	39.6%	1	33.3%	$38	46.3%	40.6%	5	83.3%	37.5%	$171	87.2%	30.8%	2	50.0%	53.7%	$151	83.0%	59.4%	1	33.3%	69.6%	$38	46.3%	87.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	15.0%	$0	0.0%	26.1%	0	0.0%	4.9%	$0	0.0%	8.7%	0	0.0%	8.7%	$0	0.0%	3.3%
	Total	*10*	*100%*	*$378*	*100%*	*100%*	*3*	*100%*	*$82*	*100%*	*100%*	*6*	*100%*	*100%*	*$196*	*100%*	*100%*	*4*	*100%*	*100%*	*$182*	*100%*	*100%*	*3*	*100%*	*100%*	*$82*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	20.9%	0	0.0%	$0	0.0%	18.9%	0	0.0%	2.2%	$0	0.0%	0.8%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	18.8%	0	0.0%	$0	0.0%	18.9%	0	0.0%	2.2%	$0	0.0%	3.3%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	20.7%	0	0.0%	$0	0.0%	21.7%	0	0.0%	2.2%	$0	0.0%	7.9%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	39.6%	0	0.0%	$0	0.0%	40.6%	0	0.0%	2.2%	$0	0.0%	3.3%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	91.3%	$0	0.0%	84.8%	0	0.0%	100.0%	$0	0.0%	100.0%	0	0.0%	100.0%	$0	0.0%	100.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	15	8.4%	$468	3.7%	20.9%	9	14.5%	$463	8.7%	18.9%	4	4.3%	6.7%	$172	2.6%	3.7%	11	12.8%	6.6%	$296	4.9%	3.3%	9	14.5%	4.5%	$463	8.7%	2.3%
	Moderate	42	23.6%	$2,516	19.8%	18.8%	15	24.2%	$1,024	19.2%	18.9%	27	29.3%	19.3%	$1,646	24.6%	14.7%	15	17.4%	15.8%	$870	14.5%	10.5%	15	24.2%	14.9%	$1,024	19.2%	10.0%
	Middle	34	19.1%	$2,316	18.2%	20.7%	15	24.2%	$1,290	24.1%	21.7%	13	14.1%	17.4%	$855	12.8%	16.6%	21	24.4%	20.0%	$1,461	24.3%	18.4%	15	24.2%	17.8%	$1,290	24.1%	15.3%
	Upper	84	47.2%	$6,968	54.8%	39.6%	23	37.1%	$2,570	48.1%	40.6%	46	50.0%	29.5%	$3,644	54.4%	36.5%	38	44.2%	34.5%	$3,324	55.3%	43.8%	23	37.1%	38.7%	$2,570	48.1%	46.4%
	Unknown	3	1.7%	$438	3.4%	0.0%	0	0.0%	$0	0.0%	0.0%	2	2.2%	27.2%	$377	5.6%	28.5%	1	1.2%	23.0%	$61	1.0%	24.0%	0	0.0%	24.1%	$0	0.0%	26.0%
	Total	*178*	*100%*	*$12,706*	*100%*	*100%*	*62*	*100%*	*$5,347*	*100%*	*100%*	*92*	*100%*	*100%*	*$6,694*	*100%*	*100%*	*86*	*100%*	*100%*	*$6,012*	*100%*	*100%*	*62*	*100%*	*100%*	*$5,347*	*100%*	*100%*
Small Business					Total Businesses					Total Businesses																			
Revenue	$1 Million or Less	16	88.9%	$320	71.9%	88.0%	5	71.4%	$153	87.9%	88.3%	7	77.8%	44.4%	$76	37.8%	41.6%	9	100.0%	49.0%	$244	100.0%	48.9%	5	71.4%	47.8%	$153	87.9%	40.1%
	Over $1 Million	2	11.1%	$125	28.1%	9.8%	0	0.0%	$0	0.0%	9.8%	2	22.2%					0	0.0%					0	0.0%				
	Rev. available	18	100.0%	$445	100.0%	97.8%	5	71.4%	$153	87.9%	98.1%	9	100.0%					9	100.0%					5	71.4%				
	Rev. Not Known	0	0.0%	$0	0.0%	2.2%	2	28.6%	$21	12.1%	1.9%	0	0.0%					0	0.0%					2	28.6%				
	Total	*18*	*100%*	*$445*	*100%*	*100%*	*7*	*100%*	*$174*	*100%*	*100%*	*9*	*100%*					*9*	*100%*					*7*	*100%*				
Loan Size	$100,000 or Less	17	94.4%	$335	75.3%		6	85.7%	$65	37.4%		9	100.0%	90.2%	$201	100.0%	32.4%	8	88.9%	90.8%	$134	54.9%	33.9%	6	85.7%	87.6%	$65	37.4%	32.1%
	$100,001-$250,000	1	5.6%	$110	24.7%		1	14.3%	$109	62.6%		0	0.0%	5.7%	$0	0.0%	20.1%	1	11.1%	5.5%	$110	45.1%	19.4%	1	14.3%	7.2%	$109	62.6%	20.3%
	$250,001-$1 Million	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%		0	0.0%	4.1%	$0	0.0%	47.6%	0	0.0%	3.8%	$0	0.0%	46.8%	0	0.0%	5.2%	$0	0.0%	47.5%
	Total	*18*	*100%*	*$445*	*100%*		*7*	*100%*	*$174*	*100%*		*9*	*100%*	*100%*	*$201*	*100%*	*100%*	*9*	*100%*	*100%*	*$244*	*100%*	*100%*	*7*	*100%*	*100%*	*$174*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	15	93.8%	$210	65.6%		4	80.0%	$44	28.8%																			
	$100,001-$250,000	1	6.3%	$110	34.4%		1	20.0%	$109	71.2%																			
	$250,001-$1 Million	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%																			
	Total	*16*	*100%*	*$320*	*100%*		*5*	*100%*	*$153*	*100%*																			
Small Farm					Total Farms					Total Farms																			
Revenue	$1 Million or Less	4	66.7%	$437	85.2%	95.9%	0	0.0%	$0	0.0%	97.6%	3	100.0%	48.5%	$401	100.0%	67.0%	1	33.3%	53.7%	$36	32.1%	77.3%	0	0.0%	51.4%	$0	0.0%	66.4%
	Over $1 Million	2	33.3%	$76	14.8%	3.9%	0	0.0%	$0	0.0%	2.4%	0	0.0%					2	66.7%					0	0.0%				
	Rev. available	6	100.0%	$513	100.0%	99.8%	0	0.0%	$0	0.0%	100.0%	3	100.0%					3	100.0%					0	0.0%				
	Not Known	0	0.0%	$0	0.0%	0.2%	1	100.0%	$10	100.0%	0.0%	0	0.0%					0	0.0%					1	100.0%				
	Total	*6*	*100%*	*$513*	*100%*	*100%*	*1*	*100%*	*$10*	*100%*	*100%*	*3*	*100%*					*3*	*100%*					*1*	*100%*				
Loan Size	$100,000 or Less	5	83.3%	$165	32.2%		1	100.0%	$10	100.0%		2	66.7%	75.4%	$53	13.2%	20.0%	3	100.0%	70.3%	$112	100.0%	20.7%	1	100.0%	77.5%	$10	100.0%	26.6%
	$100,001-$250,000	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%		0	0.0%	12.8%	$0	0.0%	27.4%	0	0.0%	17.4%	$0	0.0%	31.8%	0	0.0%	11.6%	$0	0.0%	23.4%
	$250,001-$500,000	1	16.7%	$348	67.8%		0	0.0%	$0	0.0%		1	33.3%	11.8%	$348	86.8%	52.6%	0	0.0%	12.3%	$0	0.0%	47.5%	0	0.0%	11.0%	$0	0.0%	49.9%
	Total	*6*	*100%*	*$513*	*100%*		*1*	*100%*	*$10*	*100%*		*3*	*100%*	*100%*	*$401*	*100%*	*100%*	*3*	*100%*	*100%*	*$112*	*100%*	*100%*	*1*	*100%*	*100%*	*$10*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	3	75.0%	$89	20.4%		0	0.0%	$0	0.0%																			
	$100,001-$250,000	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%																			
	$250,001-$500,000	1	25.0%	$348	79.6%		0	0.0%	$0	0.0%																			
	Total	*4*	*100%*	*$437*	*100%*		*0*	*0%*	*$0*	*0%*																			

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue.
2019 and 2020 FFIEC Census Data and D&B information, and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2
Assessment Area: MO St. Genevieve Perry

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
HOME PURCHASE	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	23	63.9%	$2,639	55.0%	36.4%	6	54.5%	48.1%	$623	43.9%	40.9%	3	50.0%	44.2%	$425	42.5%	36.4%	14	73.7%	45.7%	$1,591	66.9%	39.2%
	Upper	13	36.1%	$2,158	45.0%	63.6%	5	45.5%	51.9%	$797	56.1%	59.1%	3	50.0%	55.8%	$574	57.5%	63.6%	5	26.3%	54.3%	$787	33.1%	60.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*36*	*100%*	*$4,797*	*100%*	*100%*	*11*	*100%*	*100%*	*$1,420*	*100%*	*100%*	*6*	*100%*	*100%*	*$999*	*100%*	*100%*	*19*	*100%*	*100%*	*$2,378*	*100%*	*100%*
REFINANCE	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	48	44.9%	$3,979	40.7%	36.4%	13	56.5%	39.2%	$1,139	60.6%	31.9%	9	42.9%	34.1%	$735	36.5%	26.5%	26	41.3%	33.0%	$2,105	35.9%	28.3%
	Upper	59	55.1%	$5,786	59.3%	63.6%	10	43.5%	60.8%	$742	39.4%	68.1%	12	57.1%	65.9%	$1,279	63.5%	73.5%	37	58.7%	66.8%	$3,765	64.1%	71.5%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.2%	$0	0.0%	0.2%
	Total	*107*	*100%*	*$9,765*	*100%*	*100%*	*23*	*100%*	*100%*	*$1,881*	*100%*	*100%*	*21*	*100%*	*100%*	*$2,014*	*100%*	*100%*	*63*	*100%*	*100%*	*$5,870*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	25	51.0%	$1,017	41.0%	36.4%	5	50.0%	28.6%	$310	41.8%	25.9%	5	38.5%	32.3%	$161	21.4%	19.7%	15	57.7%	46.3%	$546	55.3%	38.8%
	Upper	24	49.0%	$1,465	59.0%	63.6%	5	50.0%	71.4%	$431	58.2%	74.1%	8	61.5%	67.7%	$593	78.6%	80.3%	11	42.3%	53.7%	$441	44.7%	61.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*49*	*100%*	*$2,482*	*100%*	*100%*	*10*	*100%*	*100%*	*$741*	*100%*	*100%*	*13*	*100%*	*100%*	*$754*	*100%*	*100%*	*26*	*100%*	*100%*	*$987*	*100%*	*100%*
						Multi-Family Units																		
MULTI FAMILY	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	79.6%	0	0.0%	60.0%	$0	0.0%	91.4%	0	0.0%	33.3%	$0	0.0%	52.3%	0	0.0%	71.4%	$0	0.0%	64.7%
	Upper	0	0.0%	$0	0.0%	20.4%	0	0.0%	40.0%	$0	0.0%	8.6%	0	0.0%	66.7%	$0	0.0%	47.7%	0	0.0%	28.6%	$0	0.0%	35.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	14	56.0%	$451	42.3%	36.4%	6	54.5%	44.4%	$222	33.2%	32.0%	5	55.6%	37.3%	$134	56.1%	33.8%	3	60.0%	30.6%	$95	59.4%	29.3%
	Upper	11	44.0%	$616	57.7%	63.6%	5	45.5%	55.6%	$446	66.8%	68.0%	4	44.4%	62.7%	$105	43.9%	66.2%	2	40.0%	69.4%	$65	40.6%	70.7%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*25*	*100%*	*$1,067*	*100%*	*100%*	*11*	*100%*	*100%*	*$668*	*100%*	*100%*	*9*	*100%*	*100%*	*$239*	*100%*	*100%*	*5*	*100%*	*100%*	*$160*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2
Assessment Area: MO St. Genevieve Perry

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison 2018						2019						2020					
		Bank Count		Bank Dollar		Owner Occupied Units	Count Bank		Count Agg	Dollar Bank		Dollar Agg	Count Bank		Count Agg	Dollar Bank		Dollar Agg	Count Bank		Count Agg	Dollar Bank		Dollar Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	2	33.3%	$99	23.6%	36.4%	0	0.0%	24.0%	$0	0.0%	29.5%	1	33.3%	45.8%	$49	40.8%	36.1%	1	33.3%	28.0%	$50	16.7%	21.2%
	Upper	4	66.7%	$320	76.4%	63.6%	0	0.0%	76.0%	$0	0.0%	70.5%	2	66.7%	50.0%	$71	59.2%	56.6%	2	66.7%	72.0%	$249	83.3%	78.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	4.2%	$0	0.0%	7.4%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*6*	*100%*	*$419*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*3*	*100%*	*100%*	*$120*	*100%*	*100%*	*3*	*100%*	*100%*	*$299*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	36.4%	0	0.0%	52.2%	$0	0.0%	47.8%	0	0.0%	26.7%	$0	0.0%	23.4%	0	0.0%	52.9%	$0	0.0%	51.2%
	Upper	0	0.0%	$0	0.0%	63.6%	0	0.0%	47.8%	$0	0.0%	52.2%	0	0.0%	73.3%	$0	0.0%	76.6%	0	0.0%	47.1%	$0	0.0%	48.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	112	50.2%	$8,185	44.2%	36.4%	30	54.5%	43.8%	$2,294	48.7%	38.9%	23	44.2%	39.5%	$1,504	36.5%	32.8%	59	50.9%	37.7%	$4,387	45.3%	32.9%
	Upper	111	49.8%	$10,345	55.8%	63.6%	25	45.5%	56.3%	$2,416	51.3%	61.1%	29	55.8%	60.4%	$2,622	63.5%	67.2%	57	49.1%	62.2%	$5,307	54.7%	66.9%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.1%	$0	0.0%	0.1%	0	0.0%	0.1%	$0	0.0%	0.1%
	Total	*223*	*100%*	*$18,530*	*100%*	*100%*	*55*	*100%*	*100%*	*$4,710*	*100%*	*100%*	*52*	*100%*	*100%*	*$4,126*	*100%*	*100%*	*116*	*100%*	*100%*	*$9,694*	*100%*	*100%*
						Total Businesses																		
SMALL BUSINESSES	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	21	58.3%	$487	42.6%	53.4%	9	69.2%	48.3%	$222	58.0%	48.7%	4	44.4%	41.3%	$71	34.6%	45.8%	8	57.1%	44.0%	$194	34.9%	52.4%
	Upper	15	41.7%	$657	57.4%	46.6%	4	30.8%	50.3%	$161	42.0%	51.2%	5	55.6%	57.0%	$134	65.4%	53.9%	6	42.9%	56.0%	$362	65.1%	47.6%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	1.4%	$0	0.0%	0.2%	0	0.0%	1.8%	$0	0.0%	0.3%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*36*	*100%*	*$1,144*	*100%*	*100%*	*13*	*100%*	*100%*	*$383*	*100%*	*100%*	*9*	*100%*	*100%*	*$205*	*100%*	*100%*	*14*	*100%*	*100%*	*$556*	*100%*	*100%*
						Total Farms																		
SMALL FARM	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	2	33.3%	$40	11.3%	23.0%	1	20.0%	16.6%	$20	6.0%	13.3%	1	100.0%	17.5%	$20	100.0%	16.5%	0	0.0%	19.0%	$0	0.0%	20.4%
	Upper	4	66.7%	$313	88.7%	77.0%	4	80.0%	83.4%	$313	94.0%	86.7%	0	0.0%	81.8%	$0	0.0%	83.5%	0	0.0%	81.0%	$0	0.0%	79.6%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.7%	$0	0.0%	0.1%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*6*	*100%*	*$353*	*100%*	*100%*	*5*	*100%*	*100%*	*$333*	*100%*	*100%*	*1*	*100%*	*100%*	*$20*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2
Assessment Area: MO St. Genevieve Perry

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	1	2.8%	$70	1.5%	13.4%	0	0.0%	3.1%	$0	0.0%	1.7%	0	0.0%	4.0%	$0	0.0%	2.3%	1	5.3%	4.7%	$70	2.9%	2.5%
	Moderate	15	41.7%	$1,551	32.3%	14.0%	4	36.4%	16.4%	$439	30.9%	12.3%	1	16.7%	15.3%	$97	9.7%	9.8%	10	52.6%	20.5%	$1,015	42.7%	14.9%
	Middle	7	19.4%	$978	20.4%	19.8%	3	27.3%	23.7%	$348	24.5%	21.7%	0	0.0%	22.9%	$0	0.0%	19.7%	4	21.1%	21.9%	$630	26.5%	20.2%
	Upper	11	30.6%	$1,834	38.2%	52.9%	4	36.4%	35.8%	$633	44.6%	45.3%	4	66.7%	42.3%	$745	74.6%	54.2%	3	15.8%	38.4%	$456	19.2%	47.9%
	Unknown	2	5.6%	$364	7.6%	0.0%	0	0.0%	21.0%	$0	0.0%	19.1%	1	16.7%	15.4%	$157	15.7%	14.1%	1	5.3%	14.6%	$207	8.7%	14.5%
	Total	*36*	*100%*	*$4,797*	*100%*	*100%*	*11*	*100%*	*100%*	*$1,420*	*100%*	*100%*	*6*	*100%*	*100%*	*$999*	*100%*	*100%*	*19*	*100%*	*100%*	*$2,378*	*100%*	*100%*
REFINANCE	Low	8	7.5%	$439	4.5%	13.4%	4	17.4%	5.3%	$230	12.2%	2.9%	1	4.8%	1.9%	$30	1.5%	1.0%	3	4.8%	1.9%	$179	3.0%	0.9%
	Moderate	16	15.0%	$1,152	11.8%	14.0%	1	4.3%	14.7%	$74	3.9%	10.1%	4	19.0%	10.5%	$250	12.4%	7.0%	11	17.5%	9.0%	$828	14.1%	6.1%
	Middle	27	25.2%	$1,807	18.5%	19.8%	8	34.8%	19.8%	$450	23.9%	15.2%	4	19.0%	18.7%	$345	17.1%	15.1%	15	23.8%	17.1%	$1,012	17.2%	13.2%
	Upper	52	48.6%	$5,778	59.2%	52.9%	10	43.5%	46.9%	$1,127	59.9%	57.4%	11	52.4%	57.1%	$1,229	61.0%	62.9%	31	49.2%	59.2%	$3,422	58.3%	66.4%
	Unknown	4	3.7%	$589	6.0%	0.0%	0	0.0%	13.3%	$0	0.0%	14.4%	1	4.8%	11.8%	$160	7.9%	14.1%	3	4.8%	12.8%	$429	7.3%	13.5%
	Total	*107*	*100%*	*$9,765*	*100%*	*100%*	*23*	*100%*	*100%*	*$1,881*	*100%*	*100%*	*21*	*100%*	*100%*	*$2,014*	*100%*	*100%*	*63*	*100%*	*100%*	*$5,870*	*100%*	*100%*
HOME IMPROVEMENT	Low	5	10.2%	$179	7.2%	13.4%	1	10.0%	1.8%	$10	1.3%	0.3%	2	15.4%	3.1%	$70	9.3%	1.6%	2	7.7%	9.3%	$99	10.0%	7.9%
	Moderate	6	12.2%	$165	6.6%	14.0%	0	0.0%	14.3%	$0	0.0%	9.8%	0	0.0%	9.2%	$0	0.0%	7.8%	6	23.1%	14.8%	$165	16.7%	10.2%
	Middle	13	26.5%	$482	19.4%	19.8%	3	30.0%	21.4%	$103	13.9%	17.8%	1	7.7%	12.3%	$20	2.7%	6.8%	9	34.6%	20.4%	$359	36.4%	14.3%
	Upper	24	49.0%	$1,642	66.2%	52.9%	6	60.0%	53.6%	$628	84.8%	66.9%	9	69.2%	67.7%	$650	86.2%	79.9%	9	34.6%	55.6%	$364	36.9%	67.6%
	Unknown	1	2.0%	$14	0.6%	0.0%	0	0.0%	8.9%	$0	0.0%	5.2%	1	7.7%	7.7%	$14	1.9%	3.8%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*49*	*100%*	*$2,482*	*100%*	*100%*	*10*	*100%*	*100%*	*$741*	*100%*	*100%*	*13*	*100%*	*100%*	*$754*	*100%*	*100%*	*26*	*100%*	*100%*	*$987*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	$0	0.0%	13.4%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	14.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	19.8%	0	0.0%	20.0%	$0	0.0%	3.3%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	52.9%	0	0.0%	40.0%	$0	0.0%	7.1%	0	0.0%	33.3%	$0	0.0%	4.6%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	40.0%	$0	0.0%	89.6%	0	0.0%	66.7%	$0	0.0%	95.4%	0	0.0%	100.0%	$0	0.0%	100.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	2	8.0%	$54	5.1%	13.4%	1	9.1%	5.6%	$15	2.2%	3.3%	1	11.1%	3.9%	$39	16.3%	3.2%	0	0.0%	2.8%	$0	0.0%	1.0%
	Moderate	5	20.0%	$143	13.4%	14.0%	1	9.1%	14.8%	$25	3.7%	6.7%	2	22.2%	7.8%	$68	28.5%	4.4%	2	40.0%	19.4%	$50	31.3%	11.2%
	Middle	5	20.0%	$127	11.9%	19.8%	1	9.1%	22.2%	$35	5.2%	17.7%	3	33.3%	21.6%	$52	21.8%	18.0%	1	20.0%	13.9%	$40	25.0%	14.4%
	Upper	13	52.0%	$743	69.6%	52.9%	8	72.7%	57.4%	$593	88.8%	72.2%	3	33.3%	66.7%	$80	33.5%	74.4%	2	40.0%	63.9%	$70	43.8%	73.4%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*25*	*100%*	*$1,067*	*100%*	*100%*	*11*	*100%*	*100%*	*$668*	*100%*	*100%*	*9*	*100%*	*100%*	*$239*	*100%*	*100%*	*5*	*100%*	*100%*	*$160*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2
Assessment Area: MO St. Genevieve Perry

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	13.4%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	2	33.3%	$70	16.7%	14.0%	0	0.0%	36.0%	$0	0.0%	24.4%	1	33.3%	29.2%	$20	16.7%	22.1%	1	33.3%	12.0%	$50	16.7%	10.5%
	Middle	1	16.7%	$179	42.7%	19.8%	0	0.0%	24.0%	$0	0.0%	23.2%	0	0.0%	8.3%	$0	0.0%	7.4%	1	33.3%	24.0%	$179	59.9%	25.6%
	Upper	3	50.0%	$170	40.6%	52.9%	0	0.0%	36.0%	$0	0.0%	42.7%	2	66.7%	58.3%	$100	83.3%	60.9%	1	33.3%	56.0%	$70	23.4%	62.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	4.0%	$0	0.0%	9.8%	0	0.0%	4.2%	$0	0.0%	9.7%	0	0.0%	8.0%	$0	0.0%	1.7%
	Total	*6*	*100%*	*$419*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*3*	*100%*	*100%*	*$120*	*100%*	*100%*	*3*	*100%*	*100%*	*$299*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	13.4%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	14.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	19.8%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	52.9%	0	0.0%	8.7%	$0	0.0%	8.2%	0	0.0%	6.7%	$0	0.0%	10.2%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	91.3%	$0	0.0%	91.8%	0	0.0%	93.3%	$0	0.0%	89.8%	0	0.0%	100.0%	$0	0.0%	100.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	16	7.2%	$742	4.0%	13.4%	6	10.9%	3.7%	$255	5.4%	1.9%	4	7.7%	3.1%	$139	3.4%	1.7%	6	5.2%	2.9%	$348	3.6%	1.4%
	Moderate	44	19.7%	$3,081	16.6%	14.0%	6	10.9%	15.7%	$538	11.4%	11.0%	8	15.4%	13.0%	$435	10.5%	8.2%	30	25.9%	12.8%	$2,108	21.7%	8.7%
	Middle	53	23.8%	$3,573	19.3%	19.8%	15	27.3%	21.8%	$936	19.9%	18.7%	8	15.4%	20.2%	$417	10.1%	16.6%	30	25.9%	18.4%	$2,220	22.9%	15.0%
	Upper	103	46.2%	$10,167	54.9%	52.9%	28	50.9%	40.7%	$2,981	63.3%	48.6%	29	55.8%	49.7%	$2,804	68.0%	56.0%	46	39.7%	51.4%	$4,382	45.2%	58.2%
	Unknown	7	3.1%	$967	5.2%	0.0%	0	0.0%	18.1%	$0	0.0%	19.7%	3	5.8%	14.1%	$331	8.0%	17.5%	4	3.4%	14.5%	$636	6.6%	16.8%
	Total	*223*	*100%*	*$18,530*	*100%*	*100%*	*55*	*100%*	*100%*	*$4,710*	*100%*	*100%*	*52*	*100%*	*100%*	*$4,126*	*100%*	*100%*	*116*	*100%*	*100%*	*$9,694*	*100%*	*100%*
Small Business						Total Businesses																		
Revenue	$1 Million or Less	24	66.7%	$640	55.9%	89.6%	11	84.6%	51.0%	$338	88.3%	35.6%	8	88.9%	55.3%	$145	70.7%	38.1%	5	35.7%	46.8%	$157	28.2%	34.7%
	Over $1 Million	5	13.9%	$367	32.1%	9.1%	2	15.4%					0	0.0%					3	21.4%				
	Total Rev. available	29	80.6%	$1,007	88.0%	98.7%	13	100.0%					8	88.9%					8	57.1%				
	Rev. Not Known	7	19.4%	$137	12.0%	1.3%	0	0.0%					1	11.1%					6	42.9%				
	Total	*36*	*100%*	*$1,144*	*100%*	*100%*	*13*	*100%*					*9*	*100%*					*14*	*100%*				
Loan Size	$100,000 or Less	35	97.2%	$944	82.5%		13	100.0%	89.9%	$383	100.0%	34.1%	9	100.0%	89.7%	$205	100.0%	32.7%	13	92.9%	87.7%	$356	64.0%	34.1%
	$100,000 - $250,000	1	2.8%	$200	17.5%		0	0.0%	5.3%	$0	0.0%	18.2%	0	0.0%	5.8%	$0	0.0%	19.1%	1	7.1%	7.0%	$200	36.0%	19.1%
	$250,001 - $1 Million	0	0.0%	$0	0.0%		0	0.0%	4.8%	$0	0.0%	47.7%	0	0.0%	4.5%	$0	0.0%	48.2%	0	0.0%	5.2%	$0	0.0%	46.8%
	Total	*36*	*100%*	*$1,144*	*100%*		*13*	*100%*	*100%*	*$383*	*100%*	*100%*	*9*	*100%*	*100%*	*$205*	*100%*	*100%*	*14*	*100%*	*100%*	*$556*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	24	100.0%	$640	100.0%																			
	$100,001 - $250,000	0	0.0%	$0	0.0%																			
	$250,001 - $1 Million	0	0.0%	$0	0.0%																			
	Total	*24*	*100%*	*$640*	*100%*																			
Small Farm						Total Farms																		
Revenue	$1 Million or Less	6	100.0%	$353	100.0%	100.0%	5	100.0%	72.3%	$333	100.0%	71.9%	1	100.0%	79.3%	$20	100.0%	75.1%	0	0.0%	74.0%	$0	0.0%	71.5%
	Over $1 Million	0	0.0%	$0	0.0%	0.0%	0	0.0%					0	0.0%					0	0.0%				
	Total Rev. available	6	100.0%	$353	100.0%	100.0%	5	100.0%					1	100.0%					0	0.0%				
	Not Known	0	0.0%	$0	0.0%	0.0%	0	0.0%					0	0.0%					0	0.0%				
	Total	*6*	*100%*	*$353*	*100%*	*100%*	*5*	*100%*					*1*	*100%*					*0*	*0%*				
Loan Size	$100,000 or Less	4	66.7%	$91	25.8%		3	60.0%	82.7%	$71	21.3%	40.0%	1	100.0%	78.6%	$20	100.0%	34.9%	0	0.0%	78.8%	$0	0.0%	34.5%
	$100,001 - $250,000	2	33.3%	$262	74.2%		2	40.0%	13.1%	$262	78.7%	36.4%	0	0.0%	16.8%	$0	0.0%	40.5%	0	0.0%	16.4%	$0	0.0%	40.4%
	$250,001 - $500,000	0	0.0%	$0	0.0%		0	0.0%	4.2%	$0	0.0%	23.6%	0	0.0%	4.6%	$0	0.0%	24.6%	0	0.0%	4.8%	$0	0.0%	25.0%
	Total	*6*	*100%*	*$353*	*100%*		*5*	*100%*	*100%*	*$333*	*100%*	*100%*	*1*	*100%*	*100%*	*$20*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	4	66.7%	$91	25.8%																			
	$100,001 - $250,000	2	33.3%	$262	74.2%																			
	$250,001 - $500,000	0	0.0%	$0	0.0%																			
	Total	*6*	*100%*	*$353*	*100%*																			

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2
Assessment Area: MO Taney

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
HOME PURCHASE	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	9	45.0%	$1,132	32.2%	12.5%	4	57.1%	12.1%	$392	31.4%	12.0%	2	22.2%	11.4%	$293	18.6%	11.5%	3	75.0%	10.4%	$447	65.3%	9.1%
	Middle	11	55.0%	$2,380	67.8%	87.5%	3	42.9%	87.9%	$858	68.6%	88.0%	7	77.8%	88.6%	$1,284	81.4%	88.5%	1	25.0%	89.6%	$238	34.7%	90.9%
	Upper	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*20*	*100%*	*$3,512*	*100%*	*100%*	*7*	*100%*	*100%*	*$1,250*	*100%*	*100%*	*9*	*100%*	*100%*	*$1,577*	*100%*	*100%*	*4*	*100%*	*100%*	*$685*	*100%*	*100%*
REFINANCE	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	8	30.8%	$874	27.5%	12.5%	3	37.5%	11.7%	$290	29.4%	10.1%	1	20.0%	12.2%	$173	27.7%	11.1%	4	30.8%	10.3%	$411	26.2%	9.0%
	Middle	18	69.2%	$2,304	72.5%	87.5%	5	62.5%	88.3%	$697	70.6%	89.9%	4	80.0%	87.8%	$451	72.3%	88.9%	9	69.2%	89.7%	$1,156	73.8%	91.0%
	Upper	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*26*	*100%*	*$3,178*	*100%*	*100%*	*8*	*100%*	*100%*	*$987*	*100%*	*100%*	*5*	*100%*	*100%*	*$624*	*100%*	*100%*	*13*	*100%*	*100%*	*$1,567*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	3	27.3%	$92	23.5%	12.5%	1	25.0%	14.6%	$30	33.7%	21.9%	1	25.0%	6.1%	$20	11.1%	2.8%	1	33.3%	13.8%	$42	34.4%	11.0%
	Middle	8	72.7%	$299	76.5%	87.5%	3	75.0%	85.4%	$59	66.3%	78.1%	3	75.0%	93.9%	$160	88.9%	97.2%	2	66.7%	86.2%	$80	65.6%	89.0%
	Upper	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*11*	*100%*	*$391*	*100%*	*100%*	*4*	*100%*	*100%*	*$89*	*100%*	*100%*	*4*	*100%*	*100%*	*$180*	*100%*	*100%*	*3*	*100%*	*100%*	*$122*	*100%*	*100%*
						Multi-Family Units																		
MULTI FAMILY	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	7.0%	0	0.0%	23.5%	$0	0.0%	19.7%	0	0.0%	25.0%	$0	0.0%	16.6%	0	0.0%	8.3%	$0	0.0%	12.8%
	Middle	0	0.0%	$0	0.0%	93.0%	0	0.0%	76.5%	$0	0.0%	80.3%	0	0.0%	75.0%	$0	0.0%	83.4%	0	0.0%	91.7%	$0	0.0%	87.2%
	Upper	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	12.5%	0	0.0%	12.8%	$0	0.0%	10.7%	0	0.0%	6.7%	$0	0.0%	6.9%	0	0.0%	17.6%	$0	0.0%	14.5%
	Middle	2	100.0%	$73	100.0%	87.5%	0	0.0%	87.2%	$0	0.0%	89.3%	1	100.0%	93.3%	$17	100.0%	93.1%	1	100.0%	82.4%	$56	100.0%	85.5%
	Upper	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*2*	*100%*	*$73*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*1*	*100%*	*100%*	*$17*	*100%*	*100%*	*1*	*100%*	*100%*	*$56*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2
Assessment Area: MO Taney

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	12.5%	0	0.0%	7.1%	$0	0.0%	2.2%	0	0.0%	10.7%	$0	0.0%	18.3%	0	0.0%	17.2%	$0	0.0%	20.5%
	Middle	2	100.0%	$56	100.0%	87.5%	1	100.0%	92.9%	$19	100.0%	97.8%	1	100.0%	89.3%	$37	100.0%	81.7%	0	0.0%	82.8%	$0	0.0%	79.5%
	Upper	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*2*	*100%*	*$56*	*100%*	*100%*	*1*	*100%*	*100%*	*$19*	*100%*	*100%*	*1*	*100%*	*100%*	*$37*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	12.5%	0	0.0%	6.3%	$0	0.0%	5.4%	0	0.0%	14.3%	$0	0.0%	13.2%	0	0.0%	10.5%	$0	0.0%	9.5%
	Middle	0	0.0%	$0	0.0%	87.5%	0	0.0%	93.8%	$0	0.0%	94.6%	0	0.0%	85.7%	$0	0.0%	86.8%	0	0.0%	89.5%	$0	0.0%	90.5%
	Upper	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	20	32.8%	$2,098	29.1%	12.5%	8	40.0%	12.1%	$712	30.4%	12.2%	4	20.0%	11.6%	$486	20.0%	11.6%	8	38.1%	10.5%	$900	37.0%	9.4%
	Middle	41	67.2%	$5,112	70.9%	87.5%	12	60.0%	87.9%	$1,633	69.6%	87.8%	16	80.0%	88.4%	$1,949	80.0%	88.4%	13	61.9%	89.5%	$1,530	63.0%	90.6%
	Upper	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*61*	*100%*	*$7,210*	*100%*	*100%*	*20*	*100%*	*100%*	*$2,345*	*100%*	*100%*	*20*	*100%*	*100%*	*$2,435*	*100%*	*100%*	*21*	*100%*	*100%*	*$2,430*	*100%*	*100%*
SMALL BUSINESSES						Total Businesses																		
	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	1	3.7%	$30	3.2%	9.7%	1	8.3%	8.4%	$30	5.7%	9.6%	0	0.0%	9.8%	$0	0.0%	13.0%	0	0.0%	10.1%	$0	0.0%	8.8%
	Middle	26	96.3%	$919	96.8%	90.3%	11	91.7%	89.5%	$493	94.3%	89.6%	3	100.0%	88.4%	$26	100.0%	86.4%	12	100.0%	89.6%	$400	100.0%	91.0%
	Upper	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	2.0%	$0	0.0%	0.8%	0	0.0%	1.8%	$0	0.0%	0.6%	0	0.0%	0.2%	$0	0.0%	0.2%
	Total	*27*	*100%*	*$949*	*100%*	*100%*	*12*	*100%*	*100%*	*$523*	*100%*	*100%*	*3*	*100%*	*100%*	*$26*	*100%*	*100%*	*12*	*100%*	*100%*	*$400*	*100%*	*100%*
SMALL FARM						Total Farms																		
	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	3.8%	0	0.0%	6.3%	$0	0.0%	11.5%	0	0.0%	10.8%	$0	0.0%	28.4%	0	0.0%	7.9%	$0	0.0%	17.0%
	Middle	0	0.0%	$0	0.0%	96.2%	0	0.0%	91.7%	$0	0.0%	87.7%	0	0.0%	86.5%	$0	0.0%	70.2%	0	0.0%	89.5%	$0	0.0%	81.8%
	Upper	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	2.1%	$0	0.0%	0.8%	0	0.0%	2.7%	$0	0.0%	1.4%	0	0.0%	2.6%	$0	0.0%	1.1%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2
Assessment Area: MO Taney

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	0	0.0%	$0	0.0%	20.3%	0	0.0%	6.4%	$0	0.0%	3.6%	0	0.0%	3.2%	$0	0.0%	1.5%	0	0.0%	5.5%	$0	0.0%	3.1%
	Moderate	6	30.0%	$758	21.6%	19.5%	3	42.9%	15.1%	$322	25.8%	10.9%	1	11.1%	13.5%	$121	7.7%	9.7%	2	50.0%	15.4%	$315	46.0%	10.6%
	Middle	2	10.0%	$150	4.3%	24.1%	1	14.3%	23.0%	$70	5.6%	20.8%	1	11.1%	22.4%	$80	5.1%	20.3%	0	0.0%	22.6%	$0	0.0%	20.1%
	Upper	11	55.0%	$2,422	69.0%	36.1%	3	42.9%	38.7%	$858	68.6%	48.4%	6	66.7%	43.9%	$1,194	75.7%	51.7%	2	50.0%	43.1%	$370	54.0%	52.3%
	Unknown	1	5.0%	$182	5.2%	0.0%	0	0.0%	16.9%	$0	0.0%	16.3%	1	11.1%	16.9%	$182	11.5%	16.8%	0	0.0%	13.3%	$0	0.0%	14.0%
	Total	*20*	*100%*	*$3,512*	*100%*	*100%*	*7*	*100%*	*100%*	*$1,250*	*100%*	*100%*	*9*	*100%*	*100%*	*$1,577*	*100%*	*100%*	*4*	*100%*	*100%*	*$685*	*100%*	*100%*
REFINANCE	Low	1	3.8%	$63	2.0%	20.3%	0	0.0%	7.8%	$0	0.0%	4.9%	1	20.0%	5.5%	$63	10.1%	3.0%	0	0.0%	3.3%	$0	0.0%	1.6%
	Moderate	5	19.2%	$633	19.9%	19.5%	2	25.0%	12.7%	$258	26.1%	8.3%	1	20.0%	14.8%	$100	16.0%	10.0%	2	15.4%	10.9%	$275	17.5%	6.7%
	Middle	8	30.8%	$691	21.7%	24.1%	3	37.5%	20.2%	$257	26.0%	18.2%	1	20.0%	18.1%	$173	27.7%	15.1%	4	30.8%	16.9%	$261	16.7%	13.9%
	Upper	10	38.5%	$1,470	46.3%	36.1%	2	25.0%	43.3%	$287	29.1%	51.2%	2	40.0%	38.9%	$288	46.2%	47.6%	6	46.2%	41.2%	$895	57.1%	47.3%
	Unknown	2	7.7%	$321	10.1%	0.0%	1	12.5%	16.0%	$185	18.7%	17.4%	0	0.0%	22.7%	$0	0.0%	24.3%	1	7.7%	27.7%	$136	8.7%	30.5%
	Total	*26*	*100%*	*$3,178*	*100%*	*100%*	*8*	*100%*	*100%*	*$987*	*100%*	*100%*	*5*	*100%*	*100%*	*$624*	*100%*	*100%*	*13*	*100%*	*100%*	*$1,567*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	$0	0.0%	20.3%	0	0.0%	9.8%	$0	0.0%	7.7%	0	0.0%	12.2%	$0	0.0%	8.6%	0	0.0%	3.4%	$0	0.0%	1.8%
	Moderate	1	9.1%	$40	10.2%	19.5%	0	0.0%	4.9%	$0	0.0%	5.5%	0	0.0%	12.2%	$0	0.0%	8.7%	1	33.3%	17.2%	$40	32.8%	8.3%
	Middle	4	36.4%	$185	47.3%	24.1%	0	0.0%	22.0%	$0	0.0%	20.6%	3	75.0%	26.5%	$145	80.6%	33.6%	1	33.3%	10.3%	$40	32.8%	3.8%
	Upper	6	54.5%	$166	42.5%	36.1%	4	100.0%	58.5%	$89	100.0%	58.7%	1	25.0%	46.9%	$35	19.4%	47.7%	1	33.3%	62.1%	$42	34.4%	82.9%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	4.9%	$0	0.0%	7.5%	0	0.0%	2.0%	$0	0.0%	1.4%	0	0.0%	6.9%	$0	0.0%	3.2%
	Total	*11*	*100%*	*$391*	*100%*	*100%*	*4*	*100%*	*100%*	*$89*	*100%*	*100%*	*4*	*100%*	*100%*	*$180*	*100%*	*100%*	*3*	*100%*	*100%*	*$122*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	$0	0.0%	20.3%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	19.5%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	24.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	36.1%	0	0.0%	5.9%	$0	0.0%	0.3%	0	0.0%	18.8%	$0	0.0%	17.9%	0	0.0%	8.3%	$0	0.0%	1.7%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	94.1%	$0	0.0%	99.7%	0	0.0%	81.3%	$0	0.0%	82.1%	0	0.0%	91.7%	$0	0.0%	98.3%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	1	50.0%	$56	76.7%	20.3%	0	0.0%	12.8%	$0	0.0%	4.3%	0	0.0%	6.7%	$0	0.0%	2.4%	1	100.0%	5.9%	$56	100.0%	4.0%
	Moderate	1	50.0%	$17	23.3%	19.5%	0	0.0%	17.9%	$0	0.0%	15.5%	1	100.0%	10.0%	$17	100.0%	2.1%	0	0.0%	5.9%	$0	0.0%	1.3%
	Middle	0	0.0%	$0	0.0%	24.1%	0	0.0%	17.9%	$0	0.0%	20.0%	0	0.0%	23.3%	$0	0.0%	16.8%	0	0.0%	11.8%	$0	0.0%	8.3%
	Upper	0	0.0%	$0	0.0%	36.1%	0	0.0%	41.0%	$0	0.0%	44.4%	0	0.0%	56.7%	$0	0.0%	77.9%	0	0.0%	58.8%	$0	0.0%	42.9%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	10.3%	$0	0.0%	15.8%	0	0.0%	3.3%	$0	0.0%	0.8%	0	0.0%	17.6%	$0	0.0%	43.6%
	Total	*2*	*100%*	*$73*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*1*	*100%*	*100%*	*$17*	*100%*	*100%*	*1*	*100%*	*100%*	*$56*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2
Assessment Area: MO Taney

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	20.3%	0	0.0%	21.4%	$0	0.0%	10.3%	0	0.0%	3.6%	$0	0.0%	3.3%	0	0.0%	10.3%	$0	0.0%	6.0%
	Moderate	0	0.0%	$0	0.0%	19.5%	0	0.0%	14.3%	$0	0.0%	10.0%	0	0.0%	10.7%	$0	0.0%	6.6%	0	0.0%	10.3%	$0	0.0%	3.2%
	Middle	0	0.0%	$0	0.0%	24.1%	0	0.0%	14.3%	$0	0.0%	4.6%	0	0.0%	32.1%	$0	0.0%	31.3%	0	0.0%	20.7%	$0	0.0%	19.7%
	Upper	2	100.0%	$56	100.0%	36.1%	1	100.0%	50.0%	$19	100.0%	75.1%	1	100.0%	42.9%	$37	100.0%	40.1%	0	0.0%	51.7%	$0	0.0%	65.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	10.7%	$0	0.0%	18.6%	0	0.0%	6.9%	$0	0.0%	5.8%
	Total	*2*	*100%*	*$56*	*100%*	*100%*	*1*	*100%*	*100%*	*$19*	*100%*	*100%*	*1*	*100%*	*100%*	*$37*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	20.3%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	19.5%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	24.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	36.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	100.0%	$0	0.0%	100.0%	0	0.0%	100.0%	$0	0.0%	100.0%	0	0.0%	100.0%	$0	0.0%	100.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	2	3.3%	$119	1.7%	20.3%	0	0.0%	6.9%	$0	0.0%	3.6%	1	5.0%	4.1%	$63	2.6%	2.0%	1	4.8%	4.4%	$56	2.3%	2.3%
	Moderate	13	21.3%	$1,448	20.1%	19.5%	5	25.0%	13.8%	$580	24.7%	9.3%	3	15.0%	13.5%	$238	9.8%	9.1%	5	23.8%	12.9%	$630	25.9%	8.1%
	Middle	14	23.0%	$1,026	14.2%	24.1%	4	20.0%	21.3%	$327	13.9%	18.1%	5	25.0%	21.0%	$398	16.3%	17.6%	5	23.8%	19.1%	$301	12.4%	15.9%
	Upper	29	47.5%	$4,114	57.1%	36.1%	10	50.0%	39.2%	$1,253	53.4%	44.7%	10	50.0%	41.9%	$1,554	63.8%	48.2%	9	42.9%	41.0%	$1,307	53.8%	46.6%
	Unknown	3	4.9%	$503	7.0%	0.0%	1	5.0%	18.8%	$185	7.9%	24.3%	1	5.0%	19.4%	$182	7.5%	23.1%	1	4.8%	22.6%	$136	5.6%	27.1%
	Total	*61*	*100%*	*$7,210*	*100%*	*100%*	*20*	*100%*	*100%*	*$2,345*	*100%*	*100%*	*20*	*100%*	*100%*	*$2,435*	*100%*	*100%*	*21*	*100%*	*100%*	*$2,430*	*100%*	*100%*
Small Business						Total Businesses																		
Revenue	$1 Million or Less	22	81.5%	$790	83.2%	92.9%	12	100.0%	50.2%	$523	100.0%	54.6%	3	100.0%	44.4%	$26	100.0%	42.0%	7	58.3%	36.3%	$241	60.3%	37.2%
	Over $1 Million	1	3.7%	$103	10.9%	6.3%	0	0.0%					0	0.0%					1	8.3%				
	Total Rev. available	23	85.2%	$893	94.1%	99.2%	12	100.0%					3	100.0%					8	66.6%				
	Rev. Not Known	4	14.8%	$56	5.9%	0.8%	0	0.0%					0	0.0%					4	33.3%				
	Total	*27*	*100%*	*$949*	*100%*	*100%*	*12*	*100%*					*3*	*100%*					*12*	*100%*				
Loan Size	$100,000 or Less	24	88.9%	$373	39.3%		11	91.7%	90.4%	$161	30.8%	33.2%	3	100.0%	92.3%	$26	100.0%	33.4%	10	83.3%	87.9%	$186	46.5%	27.5%
	$100,001 - $250,000	2	7.4%	$214	22.6%		0	0.0%	6.1%	$0	0.0%	25.1%	0	0.0%	4.2%	$0	0.0%	18.3%	2	16.7%	6.1%	$214	53.5%	17.4%
	$250,001 - $1 Million	1	3.7%	$362	38.1%		1	8.3%	3.5%	$362	69.2%	41.7%	0	0.0%	3.4%	$0	0.0%	48.3%	0	0.0%	6.0%	$0	0.0%	55.1%
	Total	*27*	*100%*	*$949*	*100%*		*12*	*100%*	*100%*	*$523*	*100%*	*100%*	*3*	*100%*	*100%*	*$26*	*100%*	*100%*	*12*	*100%*	*100%*	*$400*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	20	90.9%	$317	40.1%																			
	$100,001 - $250,000	1	4.5%	$111	14.1%																			
	$250,001 - $1 Million	1	4.5%	$362	45.8%																			
	Total	*22*	*100%*	*$790*	*100%*																			
Small Farm						Total Farms																		
Revenue	$1 Million or Less	0	0.0%	$0	0.0%	100.0%	0	0.0%	75.0%	$0	0.0%	83.3%	0	0.0%	78.4%	$0	0.0%	75.6%	0	0.0%	84.2%	$0	0.0%	95.2%
	Over $1 Million	0	0.0%	$0	0.0%	0.0%	0	0.0%					0	0.0%					0	0.0%				
	Total Rev. available	0	0.0%	$0	0.0%	100.0%	0	0.0%					0	0.0%					0	0.0%				
	Not Known	0	0.0%	$0	0.0%	0.0%	0	0.0%					0	0.0%					0	0.0%				
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*					*0*	*0%*					*0*	*0%*				
Loan Size	$100,000 or Less	0	0.0%	$0	0.0%		0	0.0%	75.0%	$0	0.0%	30.2%	0	0.0%	83.8%	$0	0.0%	42.6%	0	0.0%	81.6%	$0	0.0%	45.0%
	$100,001 - $250,000	0	0.0%	$0	0.0%		0	0.0%	18.8%	$0	0.0%	40.4%	0	0.0%	13.5%	$0	0.0%	41.1%	0	0.0%	15.8%	$0	0.0%	40.6%
	$250,001 - $500,000	0	0.0%	$0	0.0%		0	0.0%	6.3%	$0	0.0%	29.4%	0	0.0%	2.7%	$0	0.0%	16.3%	0	0.0%	2.6%	$0	0.0%	14.4%
	Total	*0*	*0%*	*$0*	*0%*		*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	0	0.0%	$0	0.0%																			
	$100,001 - $250,000	0	0.0%	$0	0.0%																			
	$250,001 - $500,000	0	0.0%	$0	0.0%																			
	Total	*0*	*0%*	*$0*	*0%*																			

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2
Assessment Area: MS Adams

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison 2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
HOME PURCHASE	Low	0	0.0%	$0	0.0%	6.2%	0	0.0%	1.3%	$0	0.0%	0.6%	0	0.0%	1.3%	$0	0.0%	0.9%	0	0.0%	0.9%	$0	0.0%	0.4%
	Moderate	4	44.4%	$637	36.4%	55.2%	0	0.0%	36.5%	$0	0.0%	32.1%	3	75.0%	38.9%	$490	89.7%	35.6%	1	50.0%	48.2%	$147	51.2%	43.2%
	Middle	3	33.3%	$878	50.1%	23.5%	2	66.7%	25.3%	$822	89.5%	31.2%	1	25.0%	31.4%	$56	10.3%	33.7%	0	0.0%	23.2%	$0	0.0%	29.6%
	Upper	2	22.2%	$236	13.5%	15.1%	1	33.3%	36.9%	$96	10.5%	36.1%	0	0.0%	28.4%	$0	0.0%	29.7%	1	50.0%	27.6%	$140	48.8%	26.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*9*	*100%*	*$1,751*	*100%*	*100%*	*3*	*100%*	*100%*	*$918*	*100%*	*100%*	*4*	*100%*	*100%*	*$546*	*100%*	*100%*	*2*	*100%*	*100%*	*$287*	*100%*	*100%*
REFINANCE	Low	1	5.0%	$60	2.4%	6.2%	0	0.0%	1.0%	$0	0.0%	0.1%	1	11.1%	5.9%	$60	6.5%	2.9%	0	0.0%	1.6%	$0	0.0%	1.0%
	Moderate	5	25.0%	$399	16.1%	55.2%	1	25.0%	43.3%	$29	4.9%	41.7%	3	33.3%	38.6%	$324	35.3%	45.6%	1	14.3%	36.9%	$46	4.7%	36.0%
	Middle	7	35.0%	$1,543	62.4%	23.5%	2	50.0%	34.0%	$396	67.6%	36.1%	2	22.2%	28.7%	$365	39.7%	27.8%	3	42.9%	36.5%	$782	80.7%	41.2%
	Upper	7	35.0%	$472	19.1%	15.1%	1	25.0%	21.6%	$161	27.5%	22.1%	3	33.3%	26.7%	$170	18.5%	23.7%	3	42.9%	25.0%	$141	14.6%	21.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*20*	*100%*	*$2,474*	*100%*	*100%*	*4*	*100%*	*100%*	*$586*	*100%*	*100%*	*9*	*100%*	*100%*	*$919*	*100%*	*100%*	*7*	*100%*	*100%*	*$969*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	$0	0.0%	6.2%	0	0.0%	9.1%	$0	0.0%	3.7%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	3	30.0%	$273	44.0%	55.2%	1	33.3%	45.5%	$148	59.7%	68.1%	2	66.7%	50.0%	$125	86.2%	64.4%	0	0.0%	20.0%	$0	0.0%	13.9%
	Middle	4	40.0%	$143	23.0%	23.5%	1	33.3%	27.3%	$50	20.2%	18.8%	1	33.3%	50.0%	$20	13.8%	35.6%	2	50.0%	50.0%	$73	32.0%	45.6%
	Upper	3	30.0%	$205	33.0%	15.1%	1	33.3%	18.2%	$50	20.2%	9.3%	0	0.0%	0.0%	$0	0.0%	0.0%	2	50.0%	30.0%	$155	68.0%	40.4%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*10*	*100%*	*$621*	*100%*	*100%*	*3*	*100%*	*100%*	*$248*	*100%*	*100%*	*3*	*100%*	*100%*	*$145*	*100%*	*100%*	*4*	*100%*	*100%*	*$228*	*100%*	*100%*
MULTI FAMILY						Multi-Family Units																		
	Low	0	0.0%	$0	0.0%	20.6%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	16.7%	$0	0.0%	35.9%
	Moderate	0	0.0%	$0	0.0%	27.5%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	23.4%	0	0.0%	100.0%	$0	0.0%	100.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	33.3%	$0	0.0%	10.8%
	Upper	0	0.0%	$0	0.0%	28.5%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	50.0%	$0	0.0%	53.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*0%*	*$0*	*0%*	*0%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	$0	0.0%	6.2%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	2	22.2%	$105	20.8%	55.2%	2	33.3%	33.3%	$105	28.5%	28.5%	0	0.0%	50.0%	$0	0.0%	70.6%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	5	55.6%	$190	37.7%	23.5%	2	33.3%	33.3%	$55	14.9%	14.9%	1	100.0%	50.0%	$25	100.0%	29.4%	2	100.0%	75.0%	$110	100.0%	81.9%
	Upper	2	22.2%	$209	41.5%	15.1%	2	33.3%	33.3%	$209	56.6%	56.6%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	25.0%	$0	0.0%	18.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*9*	*100%*	*$504*	*100%*	*100%*	*6*	*100%*	*100%*	*$369*	*100%*	*100%*	*1*	*100%*	*100%*	*$25*	*100%*	*100%*	*2*	*100%*	*100%*	*$110*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2
Assessment Area: MS Adams

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	6.2%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	55.2%	0	0.0%	40.0%	$0	0.0%	48.8%	0	0.0%	75.0%	$0	0.0%	70.8%	0	0.0%	66.7%	$0	0.0%	66.1%
	Middle	1	100.0%	$40	100.0%	23.5%	1	100.0%	40.0%	$40	100.0%	26.1%	0	0.0%	25.0%	$0	0.0%	29.2%	0	0.0%	33.3%	$0	0.0%	33.9%
	Upper	0	0.0%	$0	0.0%	15.1%	0	0.0%	20.0%	$0	0.0%	25.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*1*	*100%*	*$40*	*100%*	*100%*	*1*	*100%*	*100%*	*$40*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	6.2%	0	0.0%	5.0%	$0	0.0%	2.6%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	4.3%	$0	0.0%	3.2%
	Moderate	0	0.0%	$0	0.0%	55.2%	0	0.0%	45.0%	$0	0.0%	40.6%	0	0.0%	40.9%	$0	0.0%	42.3%	0	0.0%	52.2%	$0	0.0%	49.2%
	Middle	0	0.0%	$0	0.0%	23.5%	0	0.0%	25.0%	$0	0.0%	17.9%	0	0.0%	31.8%	$0	0.0%	32.3%	0	0.0%	17.4%	$0	0.0%	19.9%
	Upper	0	0.0%	$0	0.0%	15.1%	0	0.0%	25.0%	$0	0.0%	38.9%	0	0.0%	27.3%	$0	0.0%	25.4%	0	0.0%	26.1%	$0	0.0%	27.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	1	2.0%	$60	1.1%	6.2%	0	0.0%	1.6%	$0	0.0%	0.6%	1	5.9%	2.5%	$60	3.7%	1.5%	0	0.0%	1.5%	$0	0.0%	5.5%
	Moderate	14	28.6%	$1,414	26.2%	55.2%	4	23.5%	38.9%	$282	13.0%	35.7%	8	47.1%	39.5%	$939	57.4%	39.5%	2	13.3%	41.7%	$193	12.1%	33.8%
	Middle	20	40.8%	$2,794	51.8%	23.5%	8	47.1%	28.2%	$1,363	63.1%	32.5%	5	29.4%	30.9%	$466	28.5%	31.7%	7	46.7%	30.3%	$965	60.5%	32.8%
	Upper	14	28.6%	$1,122	20.8%	15.1%	5	29.4%	31.4%	$516	23.9%	31.2%	3	17.6%	27.1%	$170	10.4%	27.3%	6	40.0%	26.4%	$436	27.4%	27.9%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*49*	*100%*	*$5,390*	*100%*	*100%*	*17*	*100%*	*100%*	*$2,161*	*100%*	*100%*	*17*	*100%*	*100%*	*$1,635*	*100%*	*100%*	*15*	*100%*	*100%*	*$1,594*	*100%*	*100%*
						Total Businesses																		
SMALL BUSINESSES	Low	2	3.5%	$51	0.8%	7.7%	0	0.0%	5.7%	$0	0.0%	2.7%	0	0.0%	3.9%	$0	0.0%	1.6%	2	5.9%	5.1%	$51	2.4%	2.7%
	Moderate	10	17.5%	$811	12.0%	31.2%	2	15.4%	30.2%	$40	1.5%	10.1%	1	10.0%	25.2%	$139	6.8%	8.0%	7	20.6%	31.2%	$632	30.0%	17.0%
	Middle	38	66.7%	$5,342	79.0%	43.5%	9	69.2%	39.4%	$2,195	84.3%	48.2%	9	90.0%	36.6%	$1,910	93.2%	44.9%	20	58.8%	43.2%	$1,237	58.7%	41.5%
	Upper	7	12.3%	$559	8.3%	17.6%	2	15.4%	23.7%	$370	14.2%	38.8%	0	0.0%	19.3%	$0	0.0%	43.1%	5	14.7%	18.9%	$189	9.0%	38.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	1.0%	$0	0.0%	0.1%	0	0.0%	14.9%	$0	0.0%	2.3%	0	0.0%	1.6%	$0	0.0%	0.7%
	Total	*57*	*100%*	*$6,763*	*100%*	*100%*	*13*	*100%*	*100%*	*$2,605*	*100%*	*100%*	*10*	*100%*	*100%*	*$2,049*	*100%*	*100%*	*34*	*100%*	*100%*	*$2,109*	*100%*	*100%*
						Total Farms																		
SMALL FARM	Low	0	0.0%	$0	0.0%	2.2%	0	0.0%	9.1%	$0	0.0%	2.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	1	100.0%	$5	100.0%	57.8%	1	100.0%	54.5%	$5	100.0%	11.9%	0	0.0%	42.9%	$0	0.0%	41.7%	0	0.0%	46.2%	$0	0.0%	10.3%
	Middle	0	0.0%	$0	0.0%	28.9%	0	0.0%	36.4%	$0	0.0%	86.0%	0	0.0%	33.3%	$0	0.0%	50.4%	0	0.0%	38.5%	$0	0.0%	78.0%
	Upper	0	0.0%	$0	0.0%	11.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	19.0%	$0	0.0%	7.5%	0	0.0%	15.4%	$0	0.0%	11.6%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	4.8%	$0	0.0%	0.5%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*1*	*100%*	*$5*	*100%*	*100%*	*1*	*100%*	*100%*	*$5*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2
Assessment Area: MS Adams

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	0	0.0%	$0	0.0%	31.0%	0	0.0%	4.3%	$0	0.0%	1.7%	0	0.0%	3.5%	$0	0.0%	1.5%	0	0.0%	2.2%	$0	0.0%	1.0%
	Moderate	0	0.0%	$0	0.0%	17.9%	0	0.0%	11.6%	$0	0.0%	7.8%	0	0.0%	15.7%	$0	0.0%	9.2%	0	0.0%	14.0%	$0	0.0%	7.5%
	Middle	2	22.2%	$203	11.6%	15.4%	0	0.0%	15.9%	$0	0.0%	12.0%	1	25.0%	20.5%	$56	10.3%	17.2%	1	50.0%	22.4%	$147	51.2%	19.1%
	Upper	6	66.7%	$1,408	80.4%	35.7%	3	100.0%	33.5%	$918	100.0%	43.8%	3	75.0%	38.9%	$490	89.7%	53.7%	0	0.0%	40.8%	$0	0.0%	54.3%
	Unknown	1	11.1%	$140	8.0%	0.0%	0	0.0%	34.8%	$0	0.0%	34.6%	0	0.0%	21.4%	$0	0.0%	18.5%	1	50.0%	20.6%	$140	48.8%	18.2%
	Total	*9*	*100%*	*$1,751*	*100%*	*100%*	*3*	*100%*	*100%*	*$918*	*100%*	*100%*	*4*	*100%*	*100%*	*$546*	*100%*	*100%*	*2*	*100%*	*100%*	*$287*	*100%*	*100%*
REFINANCE	Low	0	0.0%	$0	0.0%	31.0%	0	0.0%	2.1%	$0	0.0%	1.1%	0	0.0%	5.0%	$0	0.0%	3.1%	0	0.0%	4.5%	$0	0.0%	1.6%
	Moderate	2	10.0%	$71	2.9%	17.9%	0	0.0%	6.2%	$0	0.0%	3.8%	1	11.1%	7.9%	$25	2.7%	4.9%	1	14.3%	5.3%	$46	4.7%	2.1%
	Middle	4	20.0%	$186	7.5%	15.4%	1	25.0%	20.6%	$56	9.6%	13.4%	3	33.3%	17.8%	$130	14.1%	11.4%	0	0.0%	10.7%	$0	0.0%	6.3%
	Upper	14	70.0%	$2,217	89.6%	35.7%	3	75.0%	57.7%	$530	90.4%	66.9%	5	55.6%	45.5%	$764	83.1%	49.6%	6	85.7%	54.1%	$923	95.3%	62.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	13.4%	$0	0.0%	14.8%	0	0.0%	23.8%	$0	0.0%	31.0%	0	0.0%	25.4%	$0	0.0%	27.3%
	Total	*20*	*100%*	*$2,474*	*100%*	*100%*	*4*	*100%*	*100%*	*$586*	*100%*	*100%*	*9*	*100%*	*100%*	*$919*	*100%*	*100%*	*7*	*100%*	*100%*	*$969*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	$0	0.0%	31.0%	0	0.0%	18.2%	$0	0.0%	12.6%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	3	30.0%	$103	16.6%	17.9%	0	0.0%	9.1%	$0	0.0%	1.2%	1	33.3%	25.0%	$25	17.2%	12.9%	2	50.0%	30.0%	$78	34.2%	16.9%
	Middle	1	10.0%	$100	16.1%	15.4%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	1	25.0%	10.0%	$100	43.9%	16.8%
	Upper	6	60.0%	$418	67.3%	35.7%	3	100.0%	63.6%	$248	100.0%	65.3%	2	66.7%	75.0%	$120	82.8%	87.1%	1	25.0%	60.0%	$50	21.9%	66.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	9.1%	$0	0.0%	20.9%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*10*	*100%*	*$621*	*100%*	*100%*	*3*	*100%*	*100%*	*$248*	*100%*	*100%*	*3*	*100%*	*100%*	*$145*	*100%*	*100%*	*4*	*100%*	*100%*	*$228*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	$0	0.0%	31.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	17.9%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	15.4%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	35.7%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	100.0%	$0	0.0%	100.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	100.0%	$0	0.0%	100.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*0%*	*$0*	*0%*	*0%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	1	11.1%	$25	5.0%	31.0%	0	0.0%	0.0%	$0	0.0%	0.0%	1	100.0%	50.0%	$25	100.0%	29.4%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	2	22.2%	$90	17.9%	17.9%	1	16.7%	16.7%	$30	8.1%	8.1%	0	0.0%	0.0%	$0	0.0%	0.0%	1	50.0%	25.0%	$60	54.5%	18.7%
	Middle	1	11.1%	$35	6.9%	15.4%	1	16.7%	16.7%	$35	9.5%	9.5%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	5	55.6%	$354	70.2%	35.7%	4	66.7%	66.7%	$304	82.4%	82.4%	0	0.0%	50.0%	$0	0.0%	70.6%	1	50.0%	75.0%	$50	45.5%	81.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*9*	*100%*	*$504*	*100%*	*100%*	*6*	*100%*	*100%*	*$369*	*100%*	*100%*	*1*	*100%*	*100%*	*$25*	*100%*	*100%*	*2*	*100%*	*100%*	*$110*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2
Assessment Area: MS Adams

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	31.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	50.0%	$0	0.0%	40.3%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	17.9%	0	0.0%	40.0%	$0	0.0%	49.5%	0	0.0%	25.0%	$0	0.0%	41.7%	0	0.0%	33.3%	$0	0.0%	33.9%
	Middle	0	0.0%	$0	0.0%	15.4%	0	0.0%	20.0%	$0	0.0%	24.4%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	33.3%	$0	0.0%	23.1%
	Upper	1	100.0%	$40	100.0%	35.7%	1	100.0%	40.0%	$40	100.0%	26.1%	0	0.0%	25.0%	$0	0.0%	18.1%	0	0.0%	33.3%	$0	0.0%	43.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*1*	*100%*	*$40*	*100%*	*100%*	*1*	*100%*	*100%*	*$40*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	31.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	17.9%	0	0.0%	10.0%	$0	0.0%	10.2%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	15.4%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	35.7%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	90.0%	$0	0.0%	89.8%	0	0.0%	100.0%	$0	0.0%	100.0%	0	0.0%	100.0%	$0	0.0%	100.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	1	2.0%	$25	0.5%	31.0%	0	0.0%	3.8%	$0	0.0%	1.6%	1	5.9%	4.4%	$25	1.5%	2.1%	0	0.0%	3.1%	$0	0.0%	1.1%
	Moderate	7	14.3%	$264	4.9%	17.9%	1	5.9%	10.5%	$30	1.4%	6.7%	2	11.8%	12.7%	$50	3.1%	7.5%	4	26.7%	9.7%	$184	11.5%	3.8%
	Middle	8	16.3%	$524	9.7%	15.4%	2	11.8%	15.8%	$91	4.2%	11.9%	4	23.5%	18.0%	$186	11.4%	14.3%	2	13.3%	15.3%	$247	15.5%	9.9%
	Upper	32	65.3%	$4,437	82.3%	35.7%	14	82.4%	39.4%	$2,040	94.4%	49.8%	10	58.8%	38.7%	$1,374	84.0%	49.9%	8	53.3%	45.4%	$1,023	64.2%	50.2%
	Unknown	1	2.0%	$140	2.6%	0.0%	0	0.0%	30.6%	$0	0.0%	30.0%	0	0.0%	26.2%	$0	0.0%	26.1%	1	6.7%	26.6%	$140	8.8%	34.9%
	Total	*49*	*100%*	*$5,390*	*100%*	*100%*	*17*	*100%*	*100%*	*$2,161*	*100%*	*100%*	*17*	*100%*	*100%*	*$1,635*	*100%*	*100%*	*15*	*100%*	*100%*	*$1,594*	*100%*	*100%*
Small Business						Total Businesses																		
Revenue	$1 Million or Less	32	56.1%	$1,837	27.2%	91.2%	8	61.5%	29.2%	$755	29.0%	21.2%	2	20.0%	30.1%	$627	30.6%	24.8%	22	64.7%	22.4%	$455	21.6%	13.3%
	Over $1 Million	18	31.6%	$4,738	70.1%	7.7%	5	38.5%					8	80.0%					5	14.7%				
	Total Rev. available	50	87.7%	$6,575	97.3%	98.9%	13	100.0%					10	100.0%					27	79.4%				
	Rev. Not Known	7	12.3%	$188	2.8%	1.2%	0	0.0%					0	0.0%					7	20.6%				
	Total	*57*	*100%*	*$6,763*	*100%*	*100%*	*13*	*100%*					*10*	*100%*					*34*	*100%*				
Loan Size	$100,000 or Less	44	77.2%	$1,250	18.5%		7	53.8%	91.8%	$205	7.9%	34.0%	5	50.0%	94.6%	$260	12.7%	32.4%	32	94.1%	89.6%	$785	37.2%	23.9%
	$100,001 - $250,000	2	3.5%	$389	5.8%		0	0.0%	4.3%	$0	0.0%	18.8%	2	20.0%	2.3%	$389	19.0%	13.1%	0	0.0%	4.2%	$0	0.0%	11.6%
	$250,001 - $1 Million	11	19.3%	$5,124	75.8%		6	46.2%	3.9%	$2,400	92.1%	47.2%	3	30.0%	3.1%	$1,400	68.3%	54.5%	2	5.9%	6.2%	$1,324	62.8%	64.5%
	Total	*57*	*100%*	*$6,763*	*100%*		*13*	*100%*	*100%*	*$2,605*	*100%*	*100%*	*10*	*100%*	*100%*	*$2,049*	*100%*	*100%*	*34*	*100%*	*100%*	*$2,109*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	30	93.8%	$737	40.1%																			
	$100,001 - $250,000	0	0.0%	$0	0.0%																			
	$250,001 - $1 Million	2	6.3%	$1,100	59.9%																			
	Total	*32*	*100%*	*$1,837*	*100%*																			
Small Farm						Total Farms																		
Revenue	$1 Million or Less	1	100.0%	$5	100.0%	97.8%	1	100.0%	27.3%	$5	100.0%	3.6%	0	0.0%	38.1%	$0	0.0%	33.7%	0	0.0%	7.7%	$0	0.0%	7.9%
	Over $1 Million	0	0.0%	$0	0.0%	2.2%	0	0.0%					0	0.0%					0	0.0%				
	Total Rev. available	1	100.0%	$5	100.0%	100.0%	1	100.0%					0	0.0%					0	0.0%				
	Not Known	0	0.0%	$0	0.0%	0.0%	0	0.0%					0	0.0%					0	0.0%				
	Total	*1*	*100%*	*$5*	*100%*	*100%*	*1*	*100%*					*0*	*0%*					*0*	*0%*				
Loan Size	$100,000 or Less	1	100.0%	$5	100.0%		1	100.0%	90.9%	$5	100.0%	20.2%	0	0.0%	100.0%	$0	0.0%	100.0%	0	0.0%	92.3%	$0	0.0%	49.2%
	$100,001 - $250,000	0	0.0%	$0	0.0%		0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	$250,001 - $500,000	0	0.0%	$0	0.0%		0	0.0%	9.1%	$0	0.0%	79.8%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	7.7%	$0	0.0%	50.8%
	Total	*1*	*100%*	*$5*	*100%*		*1*	*100%*	*100%*	*$5*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	1	100.0%	$5	100.0%																			
	$100,001 - $250,000	0	0.0%	$0	0.0%																			
	$250,001 - $500,000	0	0.0%	$0	0.0%																			
	Total	*1*	*100%*	*$5*	*100%*																			

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue.
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2
Assessment Area: MS Central MS

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
HOME PURCHASE	Low	5	2.3%	$504	1.8%	2.6%	2	2.9%	1.0%	$314	3.7%	1.2%	3	4.2%	1.6%	$190	2.2%	1.2%	0	0.0%	1.2%	$0	0.0%	0.9%
	Moderate	14	6.3%	$1,210	4.3%	10.9%	4	5.8%	5.3%	$293	3.5%	3.3%	7	9.9%	5.9%	$476	5.6%	3.6%	3	3.7%	6.4%	$441	3.8%	5.2%
	Middle	111	50.2%	$12,479	43.8%	51.5%	36	52.2%	49.1%	$4,419	52.4%	44.5%	34	47.9%	49.2%	$3,424	40.0%	44.9%	41	50.6%	45.6%	$4,636	40.4%	41.0%
	Upper	91	41.2%	$14,273	50.1%	35.1%	27	39.1%	44.5%	$3,400	40.4%	51.0%	27	38.0%	43.3%	$4,472	52.2%	50.3%	37	45.7%	46.8%	$6,401	55.8%	52.9%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*221*	*100%*	*$28,466*	*100%*	*100%*	*69*	*100%*	*100%*	*$8,426*	*100%*	*100%*	*71*	*100%*	*100%*	*$8,562*	*100%*	*100%*	*81*	*100%*	*100%*	*$11,478*	*100%*	*100%*
REFINANCE	Low	6	2.0%	$563	1.7%	2.6%	2	2.8%	1.8%	$307	4.9%	1.9%	2	2.8%	2.2%	$90	1.2%	1.9%	2	1.3%	1.1%	$166	0.9%	0.8%
	Moderate	24	7.9%	$2,219	6.8%	10.9%	7	9.7%	7.7%	$578	9.2%	4.3%	6	8.5%	6.5%	$657	8.9%	3.8%	11	6.9%	5.3%	$984	5.2%	3.2%
	Middle	138	45.7%	$13,935	42.7%	51.5%	27	37.5%	51.5%	$2,060	32.8%	46.0%	39	54.9%	51.0%	$4,098	55.8%	45.4%	72	45.3%	43.0%	$7,777	40.9%	39.2%
	Upper	134	44.4%	$15,908	48.8%	35.1%	36	50.0%	39.0%	$3,332	53.1%	47.8%	24	33.8%	40.3%	$2,499	34.0%	48.9%	74	46.5%	50.7%	$10,077	53.0%	56.9%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*302*	*100%*	*$32,625*	*100%*	*100%*	*72*	*100%*	*100%*	*$6,277*	*100%*	*100%*	*71*	*100%*	*100%*	*$7,344*	*100%*	*100%*	*159*	*100%*	*100%*	*$19,004*	*100%*	*100%*
HOME IMPROVEMENT	Low	2	1.5%	$67	0.9%	2.6%	0	0.0%	2.1%	$0	0.0%	2.2%	1	1.8%	2.7%	$18	0.6%	4.0%	1	2.9%	2.9%	$49	2.7%	2.0%
	Moderate	10	7.4%	$364	4.7%	10.9%	3	6.7%	11.3%	$117	3.9%	8.2%	2	3.6%	10.8%	$66	2.3%	10.1%	5	14.3%	13.8%	$181	10.1%	10.7%
	Middle	85	62.5%	$4,899	63.9%	51.5%	27	60.0%	54.9%	$1,710	56.8%	53.2%	38	67.9%	51.6%	$2,030	71.0%	51.9%	20	57.1%	45.7%	$1,159	64.4%	43.8%
	Upper	39	28.7%	$2,339	30.5%	35.1%	15	33.3%	31.8%	$1,182	39.3%	36.3%	15	26.8%	34.9%	$746	26.1%	33.9%	9	25.7%	37.7%	$411	22.8%	43.5%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*136*	*100%*	*$7,669*	*100%*	*100%*	*45*	*100%*	*100%*	*$3,009*	*100%*	*100%*	*56*	*100%*	*100%*	*$2,860*	*100%*	*100%*	*35*	*100%*	*100%*	*$1,800*	*100%*	*100%*
						Multi-Family Units																		
MULTI FAMILY	Low	0	0.0%	$0	0.0%	9.7%	0	0.0%	6.6%	$0	0.0%	2.2%	0	0.0%	13.8%	$0	0.0%	0.8%	0	0.0%	16.0%	$0	0.0%	5.5%
	Moderate	0	0.0%	$0	0.0%	17.0%	0	0.0%	21.3%	$0	0.0%	26.1%	0	0.0%	31.0%	$0	0.0%	6.9%	0	0.0%	18.0%	$0	0.0%	8.4%
	Middle	2	100.0%	$8,994	100.0%	41.9%	2	100.0%	47.5%	$8,994	100.0%	54.3%	0	0.0%	36.2%	$0	0.0%	33.9%	0	0.0%	38.0%	$0	0.0%	28.9%
	Upper	0	0.0%	$0	0.0%	31.3%	0	0.0%	24.6%	$0	0.0%	17.3%	0	0.0%	19.0%	$0	0.0%	58.4%	0	0.0%	28.0%	$0	0.0%	57.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*2*	*100%*	*$8,994*	*100%*	*100%*	*2*	*100%*	*100%*	*$8,994*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	1	1.6%	$58	1.3%	2.6%	0	0.0%	0.8%	$0	0.0%	0.4%	1	5.6%	1.3%	$58	5.2%	1.1%	0	0.0%	1.8%	$0	0.0%	0.5%
	Moderate	6	9.5%	$294	6.8%	10.9%	1	3.8%	6.0%	$104	5.7%	4.4%	1	5.6%	8.3%	$19	1.7%	6.4%	4	21.1%	6.5%	$171	12.1%	3.8%
	Middle	38	60.3%	$2,116	48.9%	51.5%	15	57.7%	46.0%	$774	42.6%	43.1%	11	61.1%	49.6%	$546	49.4%	51.5%	12	63.2%	47.3%	$796	56.4%	47.3%
	Upper	18	28.6%	$1,863	43.0%	35.1%	10	38.5%	47.2%	$937	51.6%	52.1%	5	27.8%	40.8%	$482	43.6%	41.0%	3	15.8%	44.4%	$444	31.5%	48.4%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*63*	*100%*	*$4,331*	*100%*	*100%*	*26*	*100%*	*100%*	*$1,815*	*100%*	*100%*	*18*	*100%*	*100%*	*$1,105*	*100%*	*100%*	*19*	*100%*	*100%*	*$1,411*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2
Assessment Area: MS Central MS

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	1	2.3%	$117	4.3%	2.6%	1	9.1%	3.3%	$117	15.7%	2.4%	0	0.0%	1.0%	$0	0.0%	1.7%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	3	7.0%	$130	4.8%	10.9%	0	0.0%	7.7%	$0	0.0%	3.3%	1	7.7%	10.9%	$63	9.1%	7.6%	2	10.5%	7.9%	$67	5.2%	4.0%
	Middle	24	55.8%	$1,629	59.7%	51.5%	5	45.5%	46.2%	$433	58.1%	43.9%	6	46.2%	51.5%	$230	33.0%	39.5%	13	68.4%	59.6%	$966	74.9%	53.2%
	Upper	15	34.9%	$854	31.3%	35.1%	5	45.5%	40.7%	$195	26.2%	50.2%	6	46.2%	36.6%	$403	57.9%	51.2%	4	21.1%	32.6%	$256	19.9%	42.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	2.2%	$0	0.0%	0.3%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*43*	*100%*	*$2,730*	*100%*	*100%*	*11*	*100%*	*100%*	*$745*	*100%*	*100%*	*13*	*100%*	*100%*	*$696*	*100%*	*100%*	*19*	*100%*	*100%*	*$1,289*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	2.6%	0	0.0%	0.8%	$0	0.0%	0.2%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	2.7%	$0	0.0%	3.0%
	Moderate	0	0.0%	$0	0.0%	10.9%	0	0.0%	18.6%	$0	0.0%	10.9%	0	0.0%	12.3%	$0	0.0%	6.8%	0	0.0%	13.6%	$0	0.0%	8.4%
	Middle	0	0.0%	$0	0.0%	51.5%	0	0.0%	48.3%	$0	0.0%	51.7%	0	0.0%	50.7%	$0	0.0%	50.1%	0	0.0%	42.2%	$0	0.0%	34.9%
	Upper	0	0.0%	$0	0.0%	35.1%	0	0.0%	32.2%	$0	0.0%	37.3%	0	0.0%	37.0%	$0	0.0%	43.1%	0	0.0%	41.5%	$0	0.0%	53.7%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	15	2.0%	$1,309	1.5%	2.6%	5	2.2%	1.4%	$738	2.5%	1.4%	7	3.1%	1.9%	$356	1.7%	1.4%	3	1.0%	1.3%	$215	0.6%	1.1%
	Moderate	57	7.4%	$4,217	5.0%	10.9%	15	6.7%	6.9%	$1,092	3.7%	5.2%	17	7.4%	6.8%	$1,281	6.2%	4.3%	25	8.0%	6.3%	$1,844	5.3%	4.4%
	Middle	398	51.9%	$44,052	51.9%	51.5%	112	49.8%	49.8%	$18,390	62.8%	45.8%	128	55.9%	49.8%	$10,328	50.2%	43.7%	158	50.5%	44.5%	$15,334	43.8%	39.7%
	Upper	297	38.7%	$35,237	41.5%	35.1%	93	41.3%	41.8%	$9,046	30.9%	47.6%	77	33.6%	41.4%	$8,602	41.8%	50.6%	127	40.6%	47.9%	$17,589	50.3%	54.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.1%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*767*	*100%*	*$84,815*	*100%*	*100%*	*225*	*100%*	*100%*	*$29,266*	*100%*	*100%*	*229*	*100%*	*100%*	*$20,567*	*100%*	*100%*	*313*	*100%*	*100%*	*$34,982*	*100%*	*100%*
						Total Businesses																		
SMALL BUSINESSES	Low	18	4.1%	$1,669	4.3%	6.0%	3	2.9%	4.4%	$445	4.2%	7.0%	3	3.9%	4.3%	$563	5.2%	6.3%	12	4.7%	4.7%	$661	3.9%	6.7%
	Moderate	94	21.7%	$8,086	21.0%	20.5%	7	6.7%	16.7%	$1,048	10.0%	20.6%	16	20.8%	16.9%	$2,960	27.2%	21.6%	71	28.1%	20.7%	$4,078	23.8%	25.4%
	Middle	201	46.3%	$13,384	34.8%	45.1%	59	56.7%	46.2%	$4,798	45.7%	44.9%	35	45.5%	42.7%	$2,712	24.9%	37.4%	107	42.3%	43.2%	$5,874	34.3%	41.0%
	Upper	121	27.9%	$15,363	39.9%	28.4%	35	33.7%	30.3%	$4,197	40.0%	27.1%	23	29.9%	30.8%	$4,658	42.8%	33.8%	63	24.9%	30.8%	$6,508	38.0%	26.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	2.3%	$0	0.0%	0.4%	0	0.0%	5.2%	$0	0.0%	1.0%	0	0.0%	0.7%	$0	0.0%	0.2%
	Total	*434*	*100%*	*$38,502*	*100%*	*100%*	*104*	*100%*	*100%*	*$10,488*	*100%*	*100%*	*77*	*100%*	*100%*	*$10,893*	*100%*	*100%*	*253*	*100%*	*100%*	*$17,121*	*100%*	*100%*
						Total Farms																		
SMALL FARM	Low	0	0.0%	$0	0.0%	1.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	6	8.6%	$1,195	11.6%	6.9%	3	12.5%	9.5%	$645	16.3%	9.0%	3	13.0%	6.0%	$550	21.6%	9.6%	0	0.0%	6.9%	$0	0.0%	6.3%
	Middle	54	77.1%	$7,960	77.5%	61.3%	20	83.3%	61.0%	$3,126	79.2%	54.6%	12	52.2%	63.4%	$1,238	48.5%	51.3%	22	95.7%	71.2%	$3,596	95.4%	69.0%
	Upper	10	14.3%	$1,114	10.8%	30.8%	1	4.2%	28.6%	$175	4.4%	35.7%	8	34.8%	29.8%	$764	29.9%	39.0%	1	4.3%	21.9%	$175	4.6%	24.7%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	0.9%	$0	0.0%	0.8%	0	0.0%	0.8%	$0	0.0%	0.1%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*70*	*100%*	*$10,269*	*100%*	*100%*	*24*	*100%*	*100%*	*$3,946*	*100%*	*100%*	*23*	*100%*	*100%*	*$2,552*	*100%*	*100%*	*23*	*100%*	*100%*	*$3,771*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2
Assessment Area: MS Central MS

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	8	3.6%	$541	1.9%	23.5%	3	4.3%	1.9%	$150	1.8%	0.9%	2	2.8%	2.3%	$132	1.5%	0.8%	3	3.7%	2.9%	$259	2.3%	1.1%
	Moderate	38	17.2%	$3,289	11.6%	15.6%	9	13.0%	12.7%	$921	10.9%	7.0%	14	19.7%	12.1%	$894	10.4%	6.3%	15	18.5%	13.0%	$1,474	12.8%	6.8%
	Middle	70	31.7%	$7,673	27.0%	16.7%	22	31.9%	21.2%	$2,079	24.7%	16.2%	18	25.4%	21.2%	$1,867	21.8%	16.2%	30	37.0%	21.4%	$3,727	32.5%	16.2%
	Upper	100	45.2%	$16,354	57.5%	44.3%	34	49.3%	51.3%	$5,146	61.1%	62.8%	34	47.9%	51.0%	$5,283	61.7%	63.8%	32	39.5%	50.3%	$5,925	51.6%	62.1%
	Unknown	5	2.3%	$609	2.1%	0.0%	1	1.4%	12.9%	$130	1.5%	13.2%	3	4.2%	13.4%	$386	4.5%	12.8%	1	1.2%	12.5%	$93	0.8%	13.8%
	Total	*221*	*100%*	*$28,466*	*100%*	*100%*	*69*	*100%*	*100%*	*$8,426*	*100%*	*100%*	*71*	*100%*	*100%*	*$8,562*	*100%*	*100%*	*81*	*100%*	*100%*	*$11,478*	*100%*	*100%*
REFINANCE	Low	17	5.6%	$648	2.0%	23.5%	7	9.7%	6.0%	$237	3.8%	2.8%	5	7.0%	3.8%	$199	2.7%	1.6%	5	3.1%	2.0%	$212	1.1%	0.6%
	Moderate	40	13.2%	$2,499	7.7%	15.6%	16	22.2%	9.1%	$971	15.5%	6.0%	13	18.3%	8.5%	$756	10.3%	4.3%	11	6.9%	5.3%	$772	4.1%	2.9%
	Middle	64	21.2%	$5,561	17.0%	16.7%	14	19.4%	16.4%	$1,078	17.2%	12.7%	18	25.4%	15.3%	$1,483	20.2%	11.1%	32	20.1%	11.2%	$3,000	15.8%	7.3%
	Upper	169	56.0%	$21,915	67.2%	44.3%	32	44.4%	54.9%	$3,218	51.3%	64.0%	33	46.5%	52.4%	$4,646	63.3%	59.2%	104	65.4%	56.4%	$14,051	73.9%	62.2%
	Unknown	12	4.0%	$2,002	6.1%	0.0%	3	4.2%	13.6%	$773	12.3%	14.4%	2	2.8%	20.0%	$260	3.5%	23.7%	7	4.4%	25.1%	$969	5.1%	27.0%
	Total	*302*	*100%*	*$32,625*	*100%*	*100%*	*72*	*100%*	*100%*	*$6,277*	*100%*	*100%*	*71*	*100%*	*100%*	*$7,344*	*100%*	*100%*	*159*	*100%*	*100%*	*$19,004*	*100%*	*100%*
HOME IMPROVEMENT	Low	6	4.4%	$178	2.3%	23.5%	3	6.7%	8.2%	$109	3.6%	4.6%	3	5.4%	6.5%	$69	2.4%	4.7%	0	0.0%	6.5%	$0	0.0%	4.8%
	Moderate	17	12.5%	$755	9.8%	15.6%	8	17.8%	11.8%	$404	13.4%	9.0%	5	8.9%	11.3%	$191	6.7%	8.6%	4	11.4%	14.5%	$160	8.9%	11.2%
	Middle	29	21.3%	$1,406	18.3%	16.7%	5	11.1%	14.4%	$280	9.3%	11.6%	15	26.8%	19.4%	$686	24.0%	18.5%	9	25.7%	15.2%	$440	24.4%	11.5%
	Upper	83	61.0%	$5,279	68.8%	44.3%	29	64.4%	59.0%	$2,216	73.6%	65.0%	32	57.1%	58.1%	$1,863	65.1%	60.0%	22	62.9%	55.8%	$1,200	66.7%	67.3%
	Unknown	1	0.7%	$51	0.7%	0.0%	0	0.0%	6.7%	$0	0.0%	9.7%	1	1.8%	4.8%	$51	1.8%	8.2%	0	0.0%	8.0%	$0	0.0%	5.3%
	Total	*136*	*100%*	*$7,669*	*100%*	*100%*	*45*	*100%*	*100%*	*$3,009*	*100%*	*100%*	*56*	*100%*	*100%*	*$2,860*	*100%*	*100%*	*35*	*100%*	*100%*	*$1,800*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	$0	0.0%	23.5%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	2.0%	$0	0.0%	0.3%
	Moderate	0	0.0%	$0	0.0%	15.6%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	16.7%	0	0.0%	3.3%	$0	0.0%	0.8%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	2.0%	$0	0.0%	0.7%
	Upper	0	0.0%	$0	0.0%	44.3%	0	0.0%	13.1%	$0	0.0%	4.8%	0	0.0%	6.9%	$0	0.0%	1.7%	0	0.0%	6.0%	$0	0.0%	1.2%
	Unknown	2	100.0%	$8,994	100.0%	0.0%	2	100.0%	83.6%	$8,994	100.0%	94.4%	0	0.0%	93.1%	$0	0.0%	98.3%	0	0.0%	90.0%	$0	0.0%	97.8%
	Total	*2*	*100%*	*$8,994*	*100%*	*100%*	*2*	*100%*	*100%*	*$8,994*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	4	6.3%	$79	1.8%	23.5%	1	3.8%	1.2%	$10	0.6%	0.6%	1	5.6%	1.3%	$13	1.2%	0.3%	2	10.5%	4.1%	$56	4.0%	1.7%
	Moderate	8	12.7%	$281	6.5%	15.6%	4	15.4%	9.2%	$133	7.3%	5.2%	3	16.7%	8.3%	$108	9.8%	6.0%	1	5.3%	5.3%	$40	2.8%	2.8%
	Middle	9	14.3%	$485	11.2%	16.7%	4	15.4%	7.6%	$218	12.0%	5.2%	2	11.1%	13.8%	$126	11.4%	13.3%	3	15.8%	11.2%	$141	10.0%	10.9%
	Upper	41	65.1%	$3,361	77.6%	44.3%	17	65.4%	79.2%	$1,454	80.1%	86.6%	12	66.7%	75.4%	$858	77.6%	79.8%	12	63.2%	74.0%	$1,049	74.3%	78.5%
	Unknown	1	1.6%	$125	2.9%	0.0%	0	0.0%	2.8%	$0	0.0%	2.4%	0	0.0%	1.3%	$0	0.0%	0.6%	1	5.3%	5.3%	$125	8.9%	6.1%
	Total	*63*	*100%*	*$4,331*	*100%*	*100%*	*26*	*100%*	*100%*	*$1,815*	*100%*	*100%*	*18*	*100%*	*100%*	*$1,105*	*100%*	*100%*	*19*	*100%*	*100%*	*$1,411*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2
Assessment Area: MS Central MS

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	4	9.3%	$162	5.9%	23.5%	0	0.0%	13.2%	$0	0.0%	3.1%	0	0.0%	12.9%	$0	0.0%	6.5%	4	21.1%	12.4%	$162	12.6%	4.3%
	Moderate	5	11.6%	$366	13.4%	15.6%	1	9.1%	14.3%	$30	4.0%	7.7%	1	7.7%	18.8%	$57	8.2%	11.0%	3	15.8%	15.7%	$279	21.6%	11.2%
	Middle	9	20.9%	$375	13.7%	16.7%	3	27.3%	16.5%	$132	17.7%	11.3%	1	7.7%	13.9%	$37	5.3%	7.0%	5	26.3%	18.0%	$206	16.0%	12.7%
	Upper	24	55.8%	$1,808	66.2%	44.3%	6	54.5%	51.6%	$564	75.7%	58.9%	11	84.6%	50.5%	$602	86.5%	69.6%	7	36.8%	50.6%	$642	49.8%	67.7%
	Unknown	1	2.3%	$19	0.7%	0.0%	1	9.1%	4.4%	$19	2.6%	19.0%	0	0.0%	4.0%	$0	0.0%	5.9%	0	0.0%	3.4%	$0	0.0%	4.0%
	Total	*43*	*100%*	*$2,730*	*100%*	*100%*	*11*	*100%*	*100%*	*$745*	*100%*	*100%*	*13*	*100%*	*100%*	*$696*	*100%*	*100%*	*19*	*100%*	*100%*	*$1,289*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	23.5%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	15.6%	0	0.0%	2.5%	$0	0.0%	0.9%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.7%	$0	0.0%	0.3%
	Middle	0	0.0%	$0	0.0%	16.7%	0	0.0%	0.8%	$0	0.0%	1.8%	0	0.0%	1.4%	$0	0.0%	2.2%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	44.3%	0	0.0%	3.4%	$0	0.0%	7.4%	0	0.0%	1.4%	$0	0.0%	3.9%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	93.2%	$0	0.0%	89.9%	0	0.0%	97.3%	$0	0.0%	93.9%	0	0.0%	99.3%	$0	0.0%	99.7%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	39	5.1%	$1,608	1.9%	23.5%	14	6.2%	3.6%	$506	1.7%	1.4%	11	4.8%	3.0%	$413	2.0%	1.0%	14	4.5%	2.6%	$689	2.0%	0.9%
	Moderate	108	14.1%	$7,190	8.5%	15.6%	38	16.9%	11.0%	$2,459	8.4%	6.2%	36	15.7%	10.5%	$2,006	9.8%	4.9%	34	10.9%	9.0%	$2,725	7.8%	4.7%
	Middle	181	23.6%	$15,500	18.3%	16.7%	48	21.3%	18.0%	$3,787	12.9%	13.7%	54	23.6%	18.2%	$4,199	20.4%	12.3%	79	25.2%	15.8%	$7,514	21.5%	11.1%
	Upper	417	54.4%	$48,717	57.4%	44.3%	118	52.4%	52.6%	$12,598	43.0%	59.3%	122	53.3%	51.6%	$13,252	64.4%	53.7%	177	56.5%	52.4%	$22,867	65.4%	59.0%
	Unknown	22	2.9%	$11,800	13.9%	0.0%	7	3.1%	14.9%	$9,916	33.9%	19.3%	6	2.6%	16.6%	$697	3.4%	28.2%	9	2.9%	20.2%	$1,187	3.4%	24.3%
	Total	*767*	*100%*	*$84,815*	*100%*	*100%*	*225*	*100%*	*100%*	*$29,266*	*100%*	*100%*	*229*	*100%*	*100%*	*$20,567*	*100%*	*100%*	*313*	*100%*	*100%*	*$34,982*	*100%*	*100%*
Small Business						Total Businesses																		
Revenue	$1 Million or Less	275	63.4%	$11,048	28.7%	89.6%	73	70.2%	46.2%	$4,136	39.4%	46.5%	52	67.5%	43.4%	$3,918	36.0%	45.1%	150	59.3%	42.6%	$2,994	17.5%	30.8%
	Over $1 Million	99	22.8%	$26,182	68.0%	8.6%	25	24.0%					25	32.5%					49	19.4%				
	Total Rev. available	374	86.2%	$37,230	96.7%	98.2%	98	94.2%					77	100.0%					199	78.7%				
	Rev. Not Known	60	13.8%	$1,272	3.3%	1.8%	6	5.8%					0	0.0%					54	21.3%				
	Total	*434*	*100%*	*$38,502*	*100%*	*100%*	*104*	*100%*					*77*	*100%*					*253*	*100%*				
Loan Size	$100,000 or Less	344	79.3%	$7,654	19.9%		76	73.1%	88.6%	$1,724	16.4%	30.8%	51	66.2%	90.0%	$1,701	15.6%	32.4%	217	85.8%	86.8%	$4,229	24.7%	32.6%
	$100,001 - $250,000	45	10.4%	$7,123	18.5%		15	14.4%	6.7%	$2,442	23.3%	21.2%	11	14.3%	5.6%	$1,722	15.8%	20.0%	19	7.5%	8.1%	$2,959	17.3%	22.3%
	$250,001 - $1 Million	45	10.4%	$23,725	61.6%		13	12.5%	4.7%	$6,322	60.3%	48.0%	15	19.5%	4.4%	$7,470	68.6%	47.7%	17	6.7%	5.1%	$9,933	58.0%	45.1%
	Total	*434*	*100%*	*$38,502*	*100%*		*104*	*100%*	*100%*	*$10,488*	*100%*	*100%*	*77*	*100%*	*100%*	*$10,893*	*100%*	*100%*	*253*	*100%*	*100%*	*$17,121*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	246	89.5%	$4,694	42.5%																			
	$100,001 - $250,000	22	8.0%	$3,409	30.9%																			
	$250,001 - $1 Million	7	2.5%	$2,945	26.7%																			
	Total	*275*	*100%*	*$11,048*	*100%*																			
Small Farm						Total Farms																		
Revenue	$1 Million or Less	47	67.1%	$5,128	49.9%	95.1%	19	79.2%	65.1%	$2,488	63.1%	61.4%	18	78.3%	62.9%	$1,888	74.0%	53.1%	10	43.5%	55.7%	$752	19.9%	51.5%
	Over $1 Million	23	32.9%	$5,141	50.1%	4.9%	5	20.8%					5	21.7%					13	56.5%				
	Total Rev. available	70	100.0%	$10,269	100.0%	100.0%	24	100.0%					23	100.0%					23	100.0%				
	Not Known	0	0.0%	$0	0.0%	0.0%	0	0.0%					0	0.0%					0	0.0%				
	Total	*70*	*100%*	*$10,269*	*100%*	*100%*	*24*	*100%*					*23*	*100%*					*23*	*100%*				
Loan Size	$100,000 or Less	36	51.4%	$1,363	13.3%		12	50.0%	79.4%	$545	13.8%	32.6%	13	56.5%	82.0%	$481	18.8%	34.7%	11	47.8%	79.6%	$337	8.9%	34.4%
	$100,001 - $250,000	20	28.6%	$3,406	33.2%		6	25.0%	13.9%	$1,067	27.0%	34.8%	8	34.8%	12.8%	$1,321	51.8%	34.9%	6	26.1%	15.8%	$1,018	27.0%	40.9%
	$250,001 - $500,000	14	20.0%	$5,500	53.6%		6	25.0%	6.7%	$2,334	59.1%	32.5%	2	8.7%	5.3%	$750	29.4%	30.4%	6	26.1%	4.6%	$2,416	64.1%	24.7%
	Total	*70*	*100%*	*$10,269*	*100%*		*24*	*100%*	*100%*	*$3,946*	*100%*	*100%*	*23*	*100%*	*100%*	*$2,552*	*100%*	*100%*	*23*	*100%*	*100%*	*$3,771*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	30	63.8%	$1,062	20.7%																			
	$100,001 - $250,000	11	23.4%	$1,776	34.6%																			
	$250,001 - $500,000	6	12.8%	$2,290	44.7%																			
	Total	*47*	*100%*	*$5,128*	*100%*																			

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue.
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2
Assessment Area: MS Gulfport

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
HOME PURCHASE	Low	1	0.3%	$73	0.1%	3.6%	0	0.0%	1.4%	$0	0.0%	0.7%	1	1.0%	1.6%	$73	0.4%	0.9%	0	0.0%	1.7%	$0	0.0%	0.8%
	Moderate	44	14.4%	$7,693	13.4%	10.8%	18	18.2%	7.8%	$2,451	15.3%	5.9%	6	5.8%	7.7%	$1,338	6.6%	6.1%	20	19.4%	8.6%	$3,904	18.5%	7.1%
	Middle	166	54.2%	$31,803	55.4%	58.2%	46	46.5%	53.3%	$8,282	51.6%	52.6%	65	62.5%	53.9%	$12,249	60.4%	52.7%	55	53.4%	54.1%	$11,272	53.5%	52.6%
	Upper	95	31.0%	$17,806	31.0%	27.4%	35	35.4%	37.5%	$5,321	33.1%	40.7%	32	30.8%	36.7%	$6,609	32.6%	40.3%	28	27.2%	35.6%	$5,876	27.9%	39.4%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*306*	*100%*	*$57,375*	*100%*	*100%*	*99*	*100%*	*100%*	*$16,054*	*100%*	*100%*	*104*	*100%*	*100%*	*$20,269*	*100%*	*100%*	*103*	*100%*	*100%*	*$21,052*	*100%*	*100%*
REFINANCE	Low	3	1.1%	$175	0.4%	3.6%	1	1.4%	2.1%	$64	0.8%	1.0%	2	2.8%	1.5%	$111	1.1%	0.6%	0	0.0%	1.4%	$0	0.0%	0.5%
	Moderate	25	9.3%	$3,894	9.9%	10.8%	4	5.7%	11.1%	$393	5.2%	8.4%	8	11.1%	8.6%	$1,524	15.2%	7.3%	13	10.2%	6.8%	$1,977	9.1%	5.5%
	Middle	159	59.1%	$23,450	59.8%	58.2%	46	65.7%	55.7%	$5,027	66.5%	55.3%	38	52.8%	55.5%	$4,971	49.6%	54.6%	75	59.1%	54.3%	$13,452	62.2%	54.0%
	Upper	82	30.5%	$11,682	29.8%	27.4%	19	27.1%	30.9%	$2,072	27.4%	35.3%	24	33.3%	34.3%	$3,410	34.0%	37.4%	39	30.7%	37.6%	$6,200	28.7%	40.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.1%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*269*	*100%*	*$39,201*	*100%*	*100%*	*70*	*100%*	*100%*	*$7,556*	*100%*	*100%*	*72*	*100%*	*100%*	*$10,016*	*100%*	*100%*	*127*	*100%*	*100%*	*$21,629*	*100%*	*100%*
HOME IMPROVEMENT	Low	4	4.9%	$107	2.3%	3.6%	1	5.3%	1.8%	$13	1.4%	0.7%	3	6.7%	3.6%	$94	3.5%	1.6%	0	0.0%	1.7%	$0	0.0%	0.5%
	Moderate	5	6.1%	$292	6.4%	10.8%	0	0.0%	7.6%	$0	0.0%	7.0%	3	6.7%	9.9%	$182	6.8%	7.1%	2	11.1%	9.6%	$110	11.1%	6.2%
	Middle	49	59.8%	$2,541	55.4%	58.2%	12	63.2%	57.8%	$621	67.2%	53.3%	28	62.2%	53.6%	$1,540	57.7%	55.5%	9	50.0%	50.6%	$380	38.4%	51.7%
	Upper	24	29.3%	$1,644	35.9%	27.4%	6	31.6%	32.7%	$290	31.4%	38.9%	11	24.4%	32.9%	$855	32.0%	35.7%	7	38.9%	38.1%	$499	50.5%	41.6%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*82*	*100%*	*$4,584*	*100%*	*100%*	*19*	*100%*	*100%*	*$924*	*100%*	*100%*	*45*	*100%*	*100%*	*$2,671*	*100%*	*100%*	*18*	*100%*	*100%*	*$989*	*100%*	*100%*
MULTI FAMILY						Multi-Family Units																		
	Low	0	0.0%	$0	0.0%	11.2%	0	0.0%	15.7%	$0	0.0%	10.3%	0	0.0%	13.2%	$0	0.0%	2.7%	0	0.0%	17.6%	$0	0.0%	6.1%
	Moderate	0	0.0%	$0	0.0%	22.2%	0	0.0%	15.7%	$0	0.0%	8.5%	0	0.0%	18.4%	$0	0.0%	6.8%	0	0.0%	14.7%	$0	0.0%	3.8%
	Middle	0	0.0%	$0	0.0%	54.2%	0	0.0%	49.0%	$0	0.0%	57.3%	0	0.0%	51.3%	$0	0.0%	52.0%	0	0.0%	50.0%	$0	0.0%	77.3%
	Upper	0	0.0%	$0	0.0%	12.1%	0	0.0%	19.6%	$0	0.0%	23.9%	0	0.0%	17.1%	$0	0.0%	38.5%	0	0.0%	17.6%	$0	0.0%	12.8%
	Unknown	0	0.0%	$0	0.0%	0.3%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	1	2.2%	$50	1.6%	3.6%	1	6.7%	1.6%	$50	6.0%	0.8%	0	0.0%	1.6%	$0	0.0%	1.0%	0	0.0%	1.2%	$0	0.0%	1.1%
	Moderate	2	4.3%	$83	2.7%	10.8%	1	6.7%	6.9%	$30	3.6%	5.0%	0	0.0%	7.2%	$0	0.0%	8.3%	1	7.7%	6.1%	$53	4.0%	5.8%
	Middle	28	60.9%	$1,496	48.8%	58.2%	7	46.7%	57.1%	$365	43.9%	60.4%	13	72.2%	58.5%	$626	68.7%	56.3%	8	61.5%	57.4%	$505	38.2%	56.4%
	Upper	15	32.6%	$1,435	46.8%	27.4%	6	40.0%	34.5%	$386	46.5%	33.8%	5	27.8%	32.7%	$285	31.3%	34.4%	4	30.8%	35.2%	$764	57.8%	36.7%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*46*	*100%*	*$3,064*	*100%*	*100%*	*15*	*100%*	*100%*	*$831*	*100%*	*100%*	*18*	*100%*	*100%*	*$911*	*100%*	*100%*	*13*	*100%*	*100%*	*$1,322*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2
Assessment Area: MS Gulfport

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	3.6%	0	0.0%	1.7%	$0	0.0%	0.9%	0	0.0%	0.8%	$0	0.0%	0.2%	0	0.0%	1.1%	$0	0.0%	0.3%
	Moderate	6	16.7%	$444	19.1%	10.8%	1	6.3%	16.7%	$25	3.8%	23.9%	0	0.0%	13.3%	$0	0.0%	14.0%	5	41.7%	11.0%	$419	29.7%	8.0%
	Middle	19	52.8%	$1,235	53.1%	58.2%	6	37.5%	52.5%	$327	49.5%	48.3%	8	100.0%	53.3%	$256	100.0%	51.6%	5	41.7%	61.5%	$652	46.3%	56.4%
	Upper	11	30.6%	$647	27.8%	27.4%	9	56.3%	29.2%	$309	46.7%	26.9%	0	0.0%	32.5%	$0	0.0%	34.2%	2	16.7%	26.4%	$338	24.0%	35.4%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*36*	*100%*	*$2,326*	*100%*	*100%*	*16*	*100%*	*100%*	*$661*	*100%*	*100%*	*8*	*100%*	*100%*	*$256*	*100%*	*100%*	*12*	*100%*	*100%*	*$1,409*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	3.6%	0	0.0%	2.7%	$0	0.0%	1.9%	0	0.0%	2.8%	$0	0.0%	2.1%	0	0.0%	2.8%	$0	0.0%	1.4%
	Moderate	0	0.0%	$0	0.0%	10.8%	0	0.0%	10.7%	$0	0.0%	7.7%	0	0.0%	11.7%	$0	0.0%	16.1%	0	0.0%	7.9%	$0	0.0%	5.5%
	Middle	0	0.0%	$0	0.0%	58.2%	0	0.0%	59.0%	$0	0.0%	58.4%	0	0.0%	57.7%	$0	0.0%	51.8%	0	0.0%	58.8%	$0	0.0%	57.9%
	Upper	0	0.0%	$0	0.0%	27.4%	0	0.0%	27.6%	$0	0.0%	32.0%	0	0.0%	27.7%	$0	0.0%	30.1%	0	0.0%	30.5%	$0	0.0%	35.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	9	1.2%	$405	0.4%	3.6%	3	1.4%	1.7%	$127	0.5%	1.0%	6	2.4%	1.8%	$278	0.8%	1.0%	0	0.0%	1.7%	$0	0.0%	0.9%
	Moderate	82	11.1%	$12,406	11.6%	10.8%	24	11.0%	8.8%	$2,899	11.1%	6.7%	17	6.9%	8.3%	$3,044	8.9%	6.7%	41	15.0%	7.9%	$6,463	13.9%	6.3%
	Middle	421	57.0%	$60,525	56.8%	58.2%	117	53.4%	54.3%	$14,622	56.2%	53.5%	152	61.5%	54.5%	$19,642	57.6%	53.2%	152	55.7%	54.4%	$26,261	56.6%	54.3%
	Upper	227	30.7%	$33,214	31.2%	27.4%	75	34.2%	35.2%	$8,378	32.2%	38.7%	72	29.1%	35.5%	$11,159	32.7%	39.1%	80	29.3%	36.1%	$13,677	29.5%	38.6%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*739*	*100%*	*$106,550*	*100%*	*100%*	*219*	*100%*	*100%*	*$26,026*	*100%*	*100%*	*247*	*100%*	*100%*	*$34,123*	*100%*	*100%*	*273*	*100%*	*100%*	*$46,401*	*100%*	*100%*
						Total Businesses																		
SMALL BUSINESSES	Low	29	8.8%	$1,720	7.4%	8.2%	11	15.9%	8.2%	$699	13.9%	8.8%	5	6.7%	7.9%	$311	4.1%	9.8%	13	7.1%	7.2%	$710	6.7%	9.2%
	Moderate	44	13.4%	$4,239	18.2%	12.9%	6	8.7%	11.4%	$176	3.5%	16.0%	10	13.3%	11.8%	$1,737	22.6%	15.7%	28	15.2%	12.2%	$2,326	22.0%	16.2%
	Middle	189	57.6%	$13,313	57.3%	55.3%	39	56.5%	55.8%	$3,873	77.0%	54.4%	42	56.0%	54.0%	$3,643	47.5%	51.9%	108	58.7%	55.0%	$5,797	54.9%	53.1%
	Upper	66	20.1%	$3,980	17.1%	23.3%	13	18.8%	23.2%	$279	5.6%	19.5%	18	24.0%	24.3%	$1,982	25.8%	21.6%	35	19.0%	24.7%	$1,719	16.3%	20.8%
	Unknown	0	0.0%	$0	0.0%	0.4%	0	0.0%	0.3%	$0	0.0%	0.6%	0	0.0%	0.2%	$0	0.0%	0.2%	0	0.0%	0.3%	$0	0.0%	0.4%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	1.2%	$0	0.0%	0.8%	0	0.0%	1.8%	$0	0.0%	0.7%	0	0.0%	0.6%	$0	0.0%	0.3%
	Total	*328*	*100%*	*$23,252*	*100%*	*100%*	*69*	*100%*	*100%*	*$5,027*	*100%*	*100%*	*75*	*100%*	*100%*	*$7,673*	*100%*	*100%*	*184*	*100%*	*100%*	*$10,552*	*100%*	*100%*
						Total Farms																		
SMALL FARM	Low	0	0.0%	$0	0.0%	3.8%	0	0.0%	2.9%	$0	0.0%	1.1%	0	0.0%	5.9%	$0	0.0%	1.6%	0	0.0%	3.2%	$0	0.0%	19.3%
	Moderate	1	16.7%	$400	92.4%	6.3%	1	50.0%	8.6%	$400	98.8%	19.2%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	3.2%	$0	0.0%	3.1%
	Middle	4	66.7%	$28	6.5%	67.1%	0	0.0%	74.3%	$0	0.0%	67.5%	0	0.0%	56.9%	$0	0.0%	72.0%	4	100.0%	74.6%	$28	100.0%	62.9%
	Upper	1	16.7%	$5	1.2%	22.8%	1	50.0%	14.3%	$5	1.2%	12.3%	0	0.0%	35.3%	$0	0.0%	24.9%	0	0.0%	19.0%	$0	0.0%	14.7%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	2.0%	$0	0.0%	1.5%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*6*	*100%*	*$433*	*100%*	*100%*	*2*	*100%*	*100%*	*$405*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*4*	*100%*	*100%*	*$28*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2
Assessment Area: MS Gulfport

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	14	4.6%	$1,105	1.9%	22.9%	6	6.1%	3.0%	$482	3.0%	1.4%	3	2.9%	3.2%	$209	1.0%	1.6%	5	4.9%	3.5%	$414	2.0%	1.7%
	Moderate	50	16.3%	$5,628	9.8%	16.3%	19	19.2%	14.4%	$1,957	12.2%	9.5%	18	17.3%	13.4%	$2,213	10.9%	8.9%	13	12.6%	15.2%	$1,458	6.9%	10.3%
	Middle	65	21.2%	$9,999	17.4%	19.3%	16	16.2%	24.4%	$2,315	14.4%	21.0%	20	19.2%	25.4%	$2,668	13.2%	22.1%	29	28.2%	24.9%	$5,016	23.8%	22.1%
	Upper	168	54.9%	$39,302	68.5%	41.4%	56	56.6%	42.7%	$10,930	68.1%	53.3%	59	56.7%	43.4%	$14,599	72.0%	53.6%	53	51.5%	41.7%	$13,773	65.4%	52.4%
	Unknown	9	2.9%	$1,341	2.3%	0.0%	2	2.0%	15.5%	$370	2.3%	14.8%	4	3.8%	14.6%	$580	2.9%	13.8%	3	2.9%	14.7%	$391	1.9%	13.5%
	Total	*306*	*100%*	*$57,375*	*100%*	*100%*	*99*	*100%*	*100%*	*$16,054*	*100%*	*100%*	*104*	*100%*	*100%*	*$20,269*	*100%*	*100%*	*103*	*100%*	*100%*	*$21,052*	*100%*	*100%*
REFINANCE	Low	19	7.1%	$1,265	3.2%	22.9%	7	10.0%	6.0%	$568	7.5%	2.8%	6	8.3%	5.2%	$335	3.3%	2.4%	6	4.7%	2.3%	$362	1.7%	0.9%
	Moderate	34	12.6%	$2,772	7.1%	16.3%	13	18.6%	12.8%	$769	10.2%	7.9%	7	9.7%	9.1%	$503	5.0%	5.4%	14	11.0%	6.4%	$1,500	6.9%	3.9%
	Middle	49	18.2%	$5,432	13.9%	19.3%	15	21.4%	18.6%	$1,642	21.7%	14.9%	10	13.9%	16.5%	$961	9.6%	12.7%	24	18.9%	13.4%	$2,829	13.1%	9.6%
	Upper	163	60.6%	$29,058	74.1%	41.4%	35	50.0%	46.7%	$4,577	60.6%	57.1%	46	63.9%	43.4%	$7,695	76.8%	50.1%	82	64.6%	42.5%	$16,786	77.6%	49.5%
	Unknown	4	1.5%	$674	1.7%	0.0%	0	0.0%	15.8%	$0	0.0%	17.3%	3	4.2%	25.9%	$522	5.2%	29.4%	1	0.8%	35.4%	$152	0.7%	36.1%
	Total	*269*	*100%*	*$39,201*	*100%*	*100%*	*70*	*100%*	*100%*	*$7,556*	*100%*	*100%*	*72*	*100%*	*100%*	*$10,016*	*100%*	*100%*	*127*	*100%*	*100%*	*$21,629*	*100%*	*100%*
HOME IMPROVEMENT	Low	7	8.5%	$178	3.9%	22.9%	1	5.3%	5.2%	$22	2.4%	3.2%	4	8.9%	9.2%	$113	4.2%	4.8%	2	11.1%	6.3%	$43	4.3%	3.3%
	Moderate	14	17.1%	$599	13.1%	16.3%	2	10.5%	12.2%	$177	19.2%	8.8%	10	22.2%	16.1%	$372	13.9%	11.7%	2	11.1%	9.2%	$50	5.1%	5.2%
	Middle	24	29.3%	$1,288	28.1%	19.3%	8	42.1%	24.5%	$345	37.3%	20.3%	13	28.9%	18.1%	$803	30.1%	16.2%	3	16.7%	11.3%	$140	14.2%	7.4%
	Upper	36	43.9%	$2,504	54.6%	41.4%	8	42.1%	51.1%	$380	41.1%	58.2%	18	40.0%	53.1%	$1,383	51.8%	63.1%	10	55.6%	66.1%	$741	74.9%	77.4%
	Unknown	1	1.2%	$15	0.3%	0.0%	0	0.0%	7.0%	$0	0.0%	9.5%	0	0.0%	3.6%	$0	0.0%	4.2%	1	5.6%	7.1%	$15	1.5%	6.7%
	Total	*82*	*100%*	*$4,584*	*100%*	*100%*	*19*	*100%*	*100%*	*$924*	*100%*	*100%*	*45*	*100%*	*100%*	*$2,671*	*100%*	*100%*	*18*	*100%*	*100%*	*$989*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	$0	0.0%	22.9%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	16.3%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	19.3%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	3.9%	$0	0.0%	0.3%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	41.4%	0	0.0%	2.0%	$0	0.0%	0.8%	0	0.0%	5.3%	$0	0.0%	1.6%	0	0.0%	7.4%	$0	0.0%	2.5%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	98.0%	$0	0.0%	99.2%	0	0.0%	90.8%	$0	0.0%	98.2%	0	0.0%	92.6%	$0	0.0%	97.5%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	4	8.7%	$172	5.6%	22.9%	2	13.3%	2.8%	$70	8.4%	1.6%	2	11.1%	4.9%	$102	11.2%	2.5%	0	0.0%	2.0%	$0	0.0%	1.1%
	Moderate	5	10.9%	$175	5.7%	16.3%	3	20.0%	8.8%	$75	9.0%	5.5%	2	11.1%	11.1%	$100	11.0%	7.1%	0	0.0%	7.4%	$0	0.0%	6.7%
	Middle	11	23.9%	$486	15.9%	19.3%	3	20.0%	16.0%	$155	18.7%	10.9%	6	33.3%	17.6%	$253	27.8%	14.0%	2	15.4%	14.3%	$78	5.9%	9.8%
	Upper	24	52.2%	$2,091	68.2%	41.4%	7	46.7%	66.8%	$531	63.9%	77.0%	7	38.9%	61.8%	$356	39.1%	73.4%	10	76.9%	70.5%	$1,204	91.1%	78.5%
	Unknown	2	4.3%	$140	4.6%	0.0%	0	0.0%	5.6%	$0	0.0%	5.1%	1	5.6%	4.6%	$100	11.0%	3.0%	1	7.7%	5.7%	$40	3.0%	3.9%
	Total	*46*	*100%*	*$3,064*	*100%*	*100%*	*15*	*100%*	*100%*	*$831*	*100%*	*100%*	*18*	*100%*	*100%*	*$911*	*100%*	*100%*	*13*	*100%*	*100%*	*$1,322*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2
Assessment Area: MS Gulfport

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	5	13.9%	$293	12.6%	22.9%	0	0.0%	6.7%	$0	0.0%	2.9%	3	37.5%	15.0%	$105	41.0%	6.3%	2	16.7%	7.7%	$188	13.3%	3.5%
	Moderate	7	19.4%	$338	14.5%	16.3%	3	18.8%	10.8%	$110	16.6%	6.6%	2	25.0%	10.8%	$72	28.1%	6.4%	2	16.7%	12.1%	$156	11.1%	6.0%
	Middle	11	30.6%	$884	38.0%	19.3%	6	37.5%	20.8%	$250	37.8%	18.4%	0	0.0%	23.3%	$0	0.0%	18.7%	5	41.7%	16.5%	$634	45.0%	11.4%
	Upper	13	36.1%	$811	34.9%	41.4%	7	43.8%	51.7%	$301	45.5%	59.1%	3	37.5%	45.8%	$79	30.9%	64.3%	3	25.0%	53.8%	$431	30.6%	71.4%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	10.0%	$0	0.0%	13.0%	0	0.0%	5.0%	$0	0.0%	4.4%	0	0.0%	9.9%	$0	0.0%	7.8%
	Total	*36*	*100%*	*$2,326*	*100%*	*100%*	*16*	*100%*	*100%*	*$661*	*100%*	*100%*	*8*	*100%*	*100%*	*$256*	*100%*	*100%*	*12*	*100%*	*100%*	*$1,409*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	22.9%	0	0.0%	1.1%	$0	0.0%	0.3%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	16.3%	0	0.0%	2.3%	$0	0.0%	0.6%	0	0.0%	0.9%	$0	0.0%	0.8%	0	0.0%	0.2%	$0	0.0%	0.1%
	Middle	0	0.0%	$0	0.0%	19.3%	0	0.0%	2.3%	$0	0.0%	1.6%	0	0.0%	1.4%	$0	0.0%	1.5%	0	0.0%	0.2%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	41.4%	0	0.0%	0.8%	$0	0.0%	0.7%	0	0.0%	0.5%	$0	0.0%	1.0%	0	0.0%	0.2%	$0	0.0%	0.4%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	93.5%	$0	0.0%	96.7%	0	0.0%	97.2%	$0	0.0%	96.7%	0	0.0%	99.5%	$0	0.0%	99.6%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	49	6.6%	$3,013	2.8%	22.9%	16	7.3%	3.8%	$1,142	4.4%	1.7%	18	7.3%	4.0%	$864	2.5%	1.8%	15	5.5%	2.9%	$1,007	2.2%	1.3%
	Moderate	110	14.9%	$9,512	8.9%	16.3%	40	18.3%	13.4%	$3,088	11.9%	8.7%	39	15.8%	11.9%	$3,260	9.6%	7.2%	31	11.4%	10.7%	$3,164	6.8%	7.0%
	Middle	160	21.7%	$18,089	17.0%	19.3%	48	21.9%	21.9%	$4,707	18.1%	18.6%	49	19.8%	21.8%	$4,685	13.7%	17.5%	63	23.1%	18.7%	$8,697	18.7%	15.4%
	Upper	404	54.7%	$73,766	69.2%	41.4%	113	51.6%	43.5%	$16,719	64.2%	52.6%	133	53.8%	43.2%	$24,112	70.7%	48.6%	158	57.9%	41.2%	$32,935	71.0%	48.8%
	Unknown	16	2.2%	$2,170	2.0%	0.0%	2	0.9%	17.4%	$370	1.4%	18.5%	8	3.2%	19.0%	$1,202	3.5%	24.9%	6	2.2%	26.6%	$598	1.3%	27.5%
	Total	*739*	*100%*	*$106,550*	*100%*	*100%*	*219*	*100%*	*100%*	*$26,026*	*100%*	*100%*	*247*	*100%*	*100%*	*$34,123*	*100%*	*100%*	*273*	*100%*	*100%*	*$46,401*	*100%*	*100%*
Small Business						Total Businesses																		
Revenue	$1 Million or Less	227	69.2%	$10,329	44.4%	92.9%	54	78.3%	38.8%	$1,895	37.7%	39.9%	59	78.7%	40.4%	$4,752	61.9%	44.6%	114	62.0%	29.9%	$3,682	34.9%	31.3%
	Over $1 Million	67	20.4%	$12,161	52.3%	6.1%	13	18.8%					16	21.3%					38	20.7%				
	Total Rev. available	294	89.6%	$22,490	96.7%	99.0%	67	97.1%					75	100.0%					152	82.7%				
	Rev. Not Known	34	10.4%	$762	3.3%	1.0%	2	2.9%					0	0.0%					32	17.4%				
	Total	*328*	*100%*	*$23,252*	*100%*	*100%*	*69*	*100%*					*75*	*100%*					*184*	*100%*				
Loan Size	$100,000 or Less	273	83.2%	$7,835	33.7%		60	87.0%	91.8%	$1,676	33.3%	34.7%	56	74.7%	91.7%	$2,157	28.1%	35.7%	157	85.3%	88.8%	$4,002	37.9%	34.1%
	$100,001 - $250,000	32	9.8%	$5,577	24.0%		4	5.8%	4.6%	$822	16.4%	19.3%	10	13.3%	4.8%	$1,815	23.7%	20.9%	18	9.8%	6.7%	$2,940	27.9%	21.8%
	$250,001 - $1 Million	23	7.0%	$9,840	42.3%		5	7.2%	3.6%	$2,529	50.3%	46.0%	9	12.0%	3.5%	$3,701	48.2%	43.4%	9	4.9%	4.5%	$3,610	34.2%	44.1%
	Total	*328*	*100%*	*$23,252*	*100%*		*69*	*100%*	*100%*	*$5,027*	*100%*	*100%*	*75*	*100%*	*100%*	*$7,673*	*100%*	*100%*	*184*	*100%*	*100%*	*$10,552*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	211	93.0%	$5,582	54.0%																			
	$100,001 - $250,000	7	3.1%	$1,064	10.3%																			
	$250,001 - $1 Million	9	4.0%	$3,683	35.7%																			
	Total	*227*	*100%*	*$10,329*	*100%*																			
Small Farm						Total Farms																		
Revenue	$1 Million or Less	4	66.7%	$30	6.9%	98.7%	1	50.0%	40.0%	$5	1.2%	37.6%	0	0.0%	68.6%	$0	0.0%	51.8%	3	75.0%	49.2%	$25	89.3%	57.1%
	Over $1 Million	1	16.7%	$400	92.4%	1.3%	1	50.0%					0	0.0%					0	0.0%				
	Total Rev. available	5	83.4%	$430	99.3%	100.0%	2	100.0%					0	0.0%					3	75.0%				
	Not Known	1	16.7%	$3	0.7%	0.0%	0	0.0%					0	0.0%					1	25.0%				
	Total	*6*	*100%*	*$433*	*100%*	*100%*	*2*	*100%*					*0*	*0%*					*4*	*100%*				
Loan Size	$100,000 or Less	5	83.3%	$33	7.6%		1	50.0%	82.9%	$5	1.2%	32.0%	0	0.0%	86.3%	$0	0.0%	34.4%	4	100.0%	79.4%	$28	100.0%	24.7%
	$100,001 - $250,000	0	0.0%	$0	0.0%		0	0.0%	11.4%	$0	0.0%	31.1%	0	0.0%	9.8%	$0	0.0%	33.4%	0	0.0%	11.1%	$0	0.0%	24.5%
	$250,001 - $500,000	1	16.7%	$400	92.4%		1	50.0%	5.7%	$400	98.8%	36.8%	0	0.0%	3.9%	$0	0.0%	32.1%	0	0.0%	9.5%	$0	0.0%	50.7%
	Total	*6*	*100%*	*$433*	*100%*		*2*	*100%*	*100%*	*$405*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*4*	*100%*	*100%*	*$28*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	4	100.0%	$30	100.0%																			
	$100,001 - $250,000	0	0.0%	$0	0.0%																			
	$250,001 - $500,000	0	0.0%	$0	0.0%																			
	Total	*4*	*100%*	*$30*	*100%*																			

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue.
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2

Assessment Area: MS Hattiesburg

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison										Bank & Aggregate Lending Comparison																	
		2018					2019, 2020					2018						2019						2020					
		Count		Dollar		Owner Occupied Units	Count		Dollar		Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		#	%	$ (000s)	$ %	%	#	%	$ (000s)	$ %	%	Bank #	Bank %	Agg %	Bank $ (000s)	Bank $ %	Agg $ %	Bank #	Bank %	Agg %	Bank $ (000s)	Bank $ %	Agg $ %	Bank #	Bank %	Agg %	Bank #	Bank %	Agg $ %
HOME PURCHASE	Low	0	0.0%	$0	0.0%	4.5%	3	2.2%	$311	1.3%	3.8%	0	0.0%	2.1%	$0	0.0%	1.5%	2	3.8%	1.6%	$236	2.5%	1.0%	1	1.2%	0.8%	$75	0.5%	0.5%
	Moderate	1	2.1%	$50	0.6%	8.6%	8	5.8%	$1,172	4.8%	18.6%	1	2.1%	3.6%	$50	0.6%	3.2%	3	5.7%	8.7%	$390	4.2%	7.2%	5	5.8%	7.6%	$782	5.2%	5.4%
	Middle	23	47.9%	$3,796	48.6%	52.2%	70	50.4%	$11,159	46.0%	44.0%	23	47.9%	52.1%	$3,796	48.6%	46.4%	24	45.3%	44.0%	$4,165	44.9%	38.5%	46	53.5%	43.6%	$6,994	46.7%	37.4%
	Upper	24	50.0%	$3,962	50.7%	34.7%	58	41.7%	$11,606	47.9%	33.6%	24	50.0%	42.3%	$3,962	50.7%	48.8%	24	45.3%	45.7%	$4,475	48.3%	53.3%	34	39.5%	47.9%	$7,131	47.6%	56.7%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*48*	*100%*	*$7,808*	*100%*	*100%*	*139*	*100%*	*$24,248*	*100%*	*100%*	*48*	*100%*	*100%*	*$7,808*	*100%*	*100%*	*53*	*100%*	*100%*	*$9,266*	*100%*	*100%*	*86*	*100%*	*100%*	*$14,982*	*100%*	*100%*
REFINANCE	Low	2	6.7%	$117	3.4%	4.5%	2	1.4%	$85	0.4%	3.8%	2	6.7%	2.4%	$117	3.4%	1.3%	0	0.0%	1.7%	$0	0.0%	0.9%	2	1.9%	1.1%	$85	0.6%	0.5%
	Moderate	1	3.3%	$148	4.2%	8.6%	17	12.1%	$1,771	8.5%	18.6%	1	3.3%	5.1%	$148	4.2%	5.7%	3	8.3%	11.0%	$97	1.7%	9.4%	14	13.5%	9.4%	$1,674	10.9%	7.8%
	Middle	16	53.3%	$1,547	44.4%	52.2%	56	40.0%	$7,433	35.5%	44.0%	16	53.3%	51.1%	$1,547	44.4%	43.6%	17	47.2%	41.0%	$1,713	30.6%	34.5%	39	37.5%	36.4%	$5,720	37.3%	33.1%
	Upper	11	36.7%	$1,672	48.0%	34.7%	65	46.4%	$11,651	55.6%	33.6%	11	36.7%	41.4%	$1,672	48.0%	49.4%	16	44.4%	46.4%	$3,780	67.6%	55.2%	49	47.1%	53.1%	$7,871	51.3%	58.6%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*30*	*100%*	*$3,484*	*100%*	*100%*	*140*	*100%*	*$20,940*	*100%*	*100%*	*30*	*100%*	*100%*	*$3,484*	*100%*	*100%*	*36*	*100%*	*100%*	*$5,590*	*100%*	*100%*	*104*	*100%*	*100%*	*$15,350*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	$0	0.0%	4.5%	2	4.5%	$95	3.6%	3.8%	0	0.0%	0.0%	$0	0.0%	0.0%	2	8.0%	3.3%	$95	7.2%	2.1%	0	0.0%	5.0%	$0	0.0%	2.9%
	Moderate	2	9.1%	$90	6.8%	8.6%	9	20.5%	$818	30.7%	18.6%	2	9.1%	6.0%	$90	6.8%	7.4%	4	16.0%	25.6%	$212	16.0%	18.9%	5	26.3%	18.8%	$606	45.4%	18.5%
	Middle	14	63.6%	$725	54.6%	52.2%	19	43.2%	$982	36.9%	44.0%	14	63.6%	60.7%	$725	54.6%	56.4%	11	44.0%	37.8%	$620	46.7%	41.5%	8	42.1%	37.5%	$362	27.1%	36.5%
	Upper	6	27.3%	$514	38.7%	34.7%	14	31.8%	$768	28.8%	33.6%	6	27.3%	33.3%	$514	38.7%	36.2%	8	32.0%	33.3%	$400	30.1%	37.5%	6	31.6%	38.8%	$368	27.5%	42.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*22*	*100%*	*$1,329*	*100%*	*100%*	*44*	*100%*	*$2,663*	*100%*	*100%*	*22*	*100%*	*100%*	*$1,329*	*100%*	*100%*	*25*	*100%*	*100%*	*$1,327*	*100%*	*100%*	*19*	*100%*	*100%*	*$1,336*	*100%*	*100%*
MULTI FAMILY					Multi-Family Units					Multi-Family Units																			
	Low	0	0.0%	$0	0.0%	34.6%	0	0.0%	$0	0.0%	34.2%	0	0.0%	25.8%	$0	0.0%	24.4%	0	0.0%	39.6%	$0	0.0%	62.6%	0	0.0%	23.8%	$0	0.0%	34.4%
	Moderate	0	0.0%	$0	0.0%	10.0%	0	0.0%	$0	0.0%	11.1%	0	0.0%	16.1%	$0	0.0%	7.7%	0	0.0%	10.4%	$0	0.0%	3.0%	0	0.0%	11.1%	$0	0.0%	3.8%
	Middle	0	0.0%	$0	0.0%	41.8%	0	0.0%	$0	0.0%	40.8%	0	0.0%	43.5%	$0	0.0%	38.0%	0	0.0%	35.4%	$0	0.0%	22.4%	0	0.0%	47.6%	$0	0.0%	45.0%
	Upper	0	0.0%	$0	0.0%	13.5%	0	0.0%	$0	0.0%	13.9%	0	0.0%	14.5%	$0	0.0%	30.0%	0	0.0%	14.6%	$0	0.0%	12.0%	0	0.0%	17.5%	$0	0.0%	16.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	$0	0.0%	4.5%	0	0.0%	$0	0.0%	3.8%	0	0.0%	3.0%	$0	0.0%	1.7%	0	0.0%	2.3%	$0	0.0%	1.0%	0	0.0%	1.6%	$0	0.0%	0.5%
	Moderate	0	0.0%	$0	0.0%	8.6%	3	11.1%	$260	8.9%	18.6%	0	0.0%	4.3%	$0	0.0%	2.5%	0	0.0%	6.4%	$0	0.0%	11.8%	3	27.3%	7.3%	$260	15.4%	8.0%
	Middle	9	56.3%	$389	50.0%	52.2%	10	37.0%	$1,084	36.9%	44.0%	9	56.3%	50.6%	$389	50.0%	45.6%	8	50.0%	45.6%	$609	48.6%	45.2%	2	18.2%	38.7%	$475	28.2%	38.1%
	Upper	7	43.8%	$389	50.0%	34.7%	14	51.9%	$1,593	54.2%	33.6%	7	43.8%	42.1%	$389	50.0%	50.2%	8	50.0%	45.6%	$643	51.4%	42.0%	6	54.5%	52.4%	$950	56.4%	53.4%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*16*	*100%*	*$778*	*100%*	*100%*	*27*	*100%*	*$2,937*	*100%*	*100%*	*16*	*100%*	*100%*	*$778*	*100%*	*100%*	*16*	*100%*	*100%*	*$1,252*	*100%*	*100%*	*11*	*100%*	*100%*	*$1,685*	*100%*	*100%*

Originations & Purchases
2018 and 2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2
Assessment Area: MS Hattiesburg

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison										Bank & Aggregate Lending Comparison																	
		2018					2019, 2020					2018						2019						2020					
		Count		Dollar		Owner Occupied Units	Count		Dollar		Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
												Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	4.5%	1	5.3%	$68	3.7%	3.8%	0	0.0%	0.0%	$0	0.0%	0.0%	1	16.7%	5.1%	$68	17.6%	3.9%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	1	16.7%	$25	15.1%	8.6%	2	10.5%	$75	4.1%	18.6%	1	16.7%	2.0%	$25	15.1%	0.6%	0	0.0%	11.9%	$0	0.0%	12.0%	2	15.4%	16.4%	$75	5.2%	7.1%
	Middle	5	83.3%	$141	84.9%	52.2%	5	26.3%	$806	43.8%	44.0%	5	83.3%	54.9%	$141	84.9%	44.9%	1	16.7%	47.5%	$18	4.7%	48.7%	4	30.8%	41.8%	$788	54.3%	58.5%
	Upper	0	0.0%	$0	0.0%	34.7%	11	57.9%	$890	48.4%	33.6%	0	0.0%	43.1%	$0	0.0%	54.5%	4	66.7%	35.6%	$301	77.8%	35.4%	7	53.8%	41.8%	$589	40.6%	34.4%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*6*	*100%*	*$166*	*100%*	*100%*	*19*	*100%*	*$1,839*	*100%*	*100%*	*6*	*100%*	*100%*	*$166*	*100%*	*100%*	*6*	*100%*	*100%*	*$387*	*100%*	*100%*	*13*	*100%*	*100%*	*$1,452*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	4.5%	0	0.0%	$0	0.0%	3.8%	0	0.0%	1.3%	$0	0.0%	0.3%	0	0.0%	3.2%	$0	0.0%	2.1%	0	0.0%	1.4%	$0	0.0%	1.0%
	Moderate	0	0.0%	$0	0.0%	8.6%	0	0.0%	$0	0.0%	18.6%	0	0.0%	5.1%	$0	0.0%	2.2%	0	0.0%	12.9%	$0	0.0%	7.9%	0	0.0%	5.7%	$0	0.0%	4.4%
	Middle	0	0.0%	$0	0.0%	52.2%	0	0.0%	$0	0.0%	44.0%	0	0.0%	59.5%	$0	0.0%	56.7%	0	0.0%	48.4%	$0	0.0%	46.8%	0	0.0%	44.0%	$0	0.0%	34.5%
	Upper	0	0.0%	$0	0.0%	34.7%	0	0.0%	$0	0.0%	33.6%	0	0.0%	34.2%	$0	0.0%	40.8%	0	0.0%	35.5%	$0	0.0%	43.2%	0	0.0%	48.9%	$0	0.0%	60.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	2	1.6%	$117	0.9%	4.5%	8	2.2%	$559	1.1%	3.8%	2	1.6%	2.5%	$117	0.9%	3.2%	5	3.7%	2.2%	$399	2.2%	4.9%	3	1.3%	1.3%	$160	0.5%	2.7%
	Moderate	5	4.1%	$313	2.3%	8.6%	39	10.6%	$4,096	7.8%	18.6%	5	4.1%	4.3%	$313	2.3%	4.3%	10	7.4%	9.8%	$699	3.9%	7.9%	29	12.4%	8.7%	$3,397	9.8%	6.5%
	Middle	67	54.9%	$6,598	48.6%	52.2%	160	43.4%	$21,464	40.8%	44.0%	67	54.9%	52.0%	$6,598	48.6%	45.2%	61	44.9%	43.0%	$7,125	40.0%	36.5%	99	42.5%	40.0%	$14,339	41.2%	35.9%
	Upper	48	39.3%	$6,537	48.2%	34.7%	162	43.9%	$26,508	50.4%	33.6%	48	39.3%	41.2%	$6,537	48.2%	47.3%	60	44.1%	45.1%	$9,599	53.9%	50.8%	102	43.8%	50.0%	$16,909	48.6%	54.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*122*	*100%*	*$13,565*	*100%*	*100%*	*369*	*100%*	*$52,627*	*100%*	*100%*	*122*	*100%*	*100%*	*$13,565*	*100%*	*100%*	*136*	*100%*	*100%*	*$17,822*	*100%*	*100%*	*233*	*100%*	*100%*	*$34,805*	*100%*	*100%*
SMALL BUSINESSES						Total Businesses					Total Businesses																		
	Low	11	17.2%	$1,883	29.2%	10.8%	21	8.9%	$1,308	7.8%	9.7%	11	17.2%	8.4%	$1,883	29.2%	9.9%	3	5.5%	8.2%	$105	1.8%	8.1%	18	9.9%	8.0%	$1,203	11.0%	8.7%
	Moderate	1	1.6%	$35	0.5%	6.3%	16	6.8%	$1,270	7.6%	13.0%	1	1.6%	6.4%	$35	0.5%	8.2%	5	9.1%	13.6%	$247	4.3%	17.2%	11	6.1%	11.1%	$1,023	9.4%	13.6%
	Middle	35	54.7%	$2,868	44.5%	56.4%	119	50.4%	$9,592	57.5%	50.9%	35	54.7%	54.0%	$2,868	44.5%	58.9%	31	56.4%	44.8%	$3,808	66.4%	48.5%	88	48.6%	47.8%	$5,784	52.9%	51.0%
	Upper	17	26.6%	$1,662	25.8%	26.6%	80	33.9%	$4,501	27.0%	26.4%	17	26.6%	30.3%	$1,662	25.8%	22.6%	16	29.1%	30.6%	$1,575	27.5%	25.7%	64	35.4%	32.6%	$2,926	26.8%	26.4%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%		0	0.0%	0.9%	$0	0.0%	0.3%	0	0.0%	2.7%	$0	0.0%	0.6%	0	0.0%	0.6%	$0	0.0%	0.2%
	Total	*64*	*100%*	*$6,448*	*100%*	*100%*	*236*	*100%*	*$16,671*	*100%*	*100%*	*64*	*100%*	*100%*	*$6,448*	*100%*	*100%*	*55*	*100%*	*100%*	*$5,735*	*100%*	*100%*	*181*	*100%*	*100%*	*$10,936*	*100%*	*100%*
SMALL FARM						Total Farms					Total Farms																		
	Low	0	0.0%	$0	0.0%	1.0%	0	0.0%	$0	0.0%	1.5%	0	0.0%	3.1%	$0	0.0%	6.5%	0	0.0%	2.0%	$0	0.0%	5.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	9.1%	1	100.0%	$16	100.0%	29.6%	0	0.0%	3.1%	$0	0.0%	1.4%	0	0.0%	32.4%	$0	0.0%	23.9%	1	100.0%	25.6%	$16	100.0%	28.5%
	Middle	0	0.0%	$0	0.0%	55.6%	0	0.0%	$0	0.0%	43.7%	0	0.0%	69.2%	$0	0.0%	64.2%	0	0.0%	38.2%	$0	0.0%	35.9%	0	0.0%	51.9%	$0	0.0%	45.9%
	Upper	0	0.0%	$0	0.0%	34.3%	0	0.0%	$0	0.0%	25.2%	0	0.0%	24.6%	$0	0.0%	27.9%	0	0.0%	25.5%	$0	0.0%	35.0%	0	0.0%	20.9%	$0	0.0%	25.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%		0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	2.0%	$0	0.0%	0.3%	0	0.0%	1.6%	$0	0.0%	0.3%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*1*	*100%*	*$16*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*1*	*100%*	*100%*	*$16*	*100%*	*100%*

Originations & Purchases
2018 and 2020 FFIEC Census Data and D&B information, and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2

Assessment Area: MS Hattiesburg

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison										Bank & Aggregate Lending Comparison																	
		2018					2019, 2020					2018						2019						2020					
		Count		Dollar		Families by Family Income	Count		Dollar		Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
												Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	2	4.2%	$77	1.0%	24.2%	3	2.2%	$239	1.0%	24.7%	2	4.2%	4.5%	$77	1.0%	2.2%	1	1.9%	3.4%	$64	0.7%	1.6%	2	2.3%	3.6%	$175	1.2%	1.7%
	Moderate	6	12.5%	$803	10.3%	14.3%	24	17.3%	$2,966	12.2%	14.9%	6	12.5%	15.5%	$803	10.3%	11.0%	7	13.2%	15.2%	$800	8.6%	9.8%	17	19.8%	19.0%	$2,166	14.5%	13.1%
	Middle	16	33.3%	$2,276	29.1%	19.0%	41	29.5%	$6,290	25.9%	18.5%	16	33.3%	21.8%	$2,276	29.1%	19.6%	16	30.2%	20.9%	$2,392	25.8%	18.0%	25	29.1%	21.7%	$3,898	26.0%	18.9%
	Upper	22	45.8%	$4,330	55.5%	42.5%	52	37.4%	$11,713	48.3%	41.9%	22	45.8%	38.9%	$4,330	55.5%	49.6%	23	43.4%	43.0%	$4,963	53.6%	54.4%	29	33.7%	41.0%	$6,750	45.1%	52.8%
	Unknown	2	4.2%	$322	4.1%	0.0%	19	13.7%	$3,040	12.5%	0.0%	2	4.2%	19.3%	$322	4.1%	17.5%	6	11.3%	17.5%	$1,047	11.3%	16.2%	13	15.1%	14.6%	$1,993	13.3%	13.5%
	Total	*48*	*100%*	*$7,808*	*100%*	*100%*	*139*	*100%*	*$24,248*	*100%*	*100%*	*48*	*100%*	*100%*	*$7,808*	*100%*	*100%*	*53*	*100%*	*100%*	*$9,266*	*100%*	*100%*	*86*	*100%*	*100%*	*$14,982*	*100%*	*100%*
REFINANCE	Low	2	6.7%	$80	2.3%	24.2%	10	7.1%	$384	1.8%	24.7%	2	6.7%	6.2%	$80	2.3%	2.8%	5	13.9%	3.3%	$171	3.1%	1.3%	5	4.8%	1.9%	$213	1.4%	0.7%
	Moderate	5	16.7%	$321	9.2%	14.3%	21	15.0%	$1,743	8.3%	14.9%	5	16.7%	9.8%	$321	9.2%	6.1%	4	11.1%	11.3%	$266	4.8%	6.4%	17	16.3%	7.8%	$1,477	9.6%	4.5%
	Middle	5	16.7%	$534	15.3%	19.0%	29	20.7%	$3,314	15.8%	18.5%	5	16.7%	17.9%	$534	15.3%	13.6%	8	22.2%	16.3%	$944	16.9%	12.3%	21	20.2%	14.5%	$2,370	15.4%	10.6%
	Upper	13	43.3%	$1,900	54.5%	42.5%	70	50.0%	$13,869	66.2%	41.9%	13	43.3%	49.0%	$1,900	54.5%	59.4%	17	47.2%	46.2%	$3,651	65.3%	55.2%	53	51.0%	50.9%	$10,218	66.6%	60.1%
	Unknown	5	16.7%	$649	18.6%	0.0%	10	7.1%	$1,630	7.8%	0.0%	5	16.7%	17.2%	$649	18.6%	18.1%	2	5.6%	22.8%	$558	10.0%	24.8%	8	7.7%	24.9%	$1,072	7.0%	24.1%
	Total	*30*	*100%*	*$3,484*	*100%*	*100%*	*140*	*100%*	*$20,940*	*100%*	*100%*	*30*	*100%*	*100%*	*$3,484*	*100%*	*100%*	*36*	*100%*	*100%*	*$5,590*	*100%*	*100%*	*104*	*100%*	*100%*	*$15,350*	*100%*	*100%*
HOME IMPROVEMENT	Low	2	9.1%	$99	7.4%	24.2%	4	9.1%	$145	5.4%	24.7%	2	9.1%	6.0%	$99	7.4%	4.7%	3	12.0%	6.7%	$75	5.7%	4.6%	1	5.3%	3.8%	$70	5.2%	2.6%
	Moderate	2	9.1%	$65	4.9%	14.3%	3	6.8%	$105	3.9%	14.9%	2	9.1%	8.3%	$65	4.9%	4.0%	1	4.0%	11.1%	$15	1.1%	4.8%	2	10.5%	7.5%	$90	6.7%	5.4%
	Middle	3	13.6%	$140	10.5%	19.0%	11	25.0%	$441	16.6%	18.5%	3	13.6%	16.7%	$140	10.5%	13.2%	6	24.0%	20.0%	$198	14.9%	10.7%	5	26.3%	25.0%	$243	18.2%	19.5%
	Upper	14	63.6%	$985	74.1%	42.5%	24	54.5%	$1,862	69.9%	41.9%	14	63.6%	52.4%	$985	74.1%	53.7%	13	52.0%	54.4%	$929	70.0%	71.0%	11	57.9%	47.5%	$933	69.8%	55.0%
	Unknown	1	4.5%	$40	3.0%	0.0%	2	4.5%	$110	4.1%	0.0%	1	4.5%	16.7%	$40	3.0%	24.4%	2	8.0%	7.8%	$110	8.3%	9.0%	0	0.0%	16.3%	$0	0.0%	17.5%
	Total	*22*	*100%*	*$1,329*	*100%*	*100%*	*44*	*100%*	*$2,663*	*100%*	*100%*	*22*	*100%*	*100%*	*$1,329*	*100%*	*100%*	*25*	*100%*	*100%*	*$1,327*	*100%*	*100%*	*19*	*100%*	*100%*	*$1,336*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	$0	0.0%	24.2%	0	0.0%	$0	0.0%	24.7%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	1.6%	$0	0.0%	0.1%
	Moderate	0	0.0%	$0	0.0%	14.3%	0	0.0%	$0	0.0%	14.9%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	19.0%	0	0.0%	$0	0.0%	18.5%	0	0.0%	1.6%	$0	0.0%	0.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	42.5%	0	0.0%	$0	0.0%	41.9%	0	0.0%	4.8%	$0	0.0%	0.7%	0	0.0%	6.3%	$0	0.0%	1.5%	0	0.0%	3.2%	$0	0.0%	0.5%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	93.5%	$0	0.0%	99.2%	0	0.0%	93.8%	$0	0.0%	98.5%	0	0.0%	95.2%	$0	0.0%	99.4%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	$0	0.0%	24.2%	1	3.7%	$10	0.3%	24.7%	0	0.0%	5.5%	$0	0.0%	3.4%	1	6.3%	3.5%	$10	0.8%	1.2%	0	0.0%	1.6%	$0	0.0%	0.5%
	Moderate	3	18.8%	$154	19.8%	14.3%	2	7.4%	$84	2.9%	14.9%	3	18.8%	7.9%	$154	19.8%	5.6%	2	12.5%	10.5%	$84	6.7%	7.1%	0	0.0%	13.7%	$0	0.0%	7.1%
	Middle	3	18.8%	$89	11.4%	19.0%	6	22.2%	$310	10.6%	18.5%	3	18.8%	22.6%	$89	11.4%	17.5%	5	31.3%	21.1%	$225	18.0%	16.3%	1	9.1%	12.9%	$85	5.0%	9.3%
	Upper	10	62.5%	$535	68.8%	42.5%	18	66.7%	$2,533	86.2%	41.9%	10	62.5%	62.8%	$535	68.8%	72.9%	8	50.0%	63.2%	$933	74.5%	73.1%	10	90.9%	66.9%	$1,600	95.0%	80.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	1.2%	$0	0.0%	0.6%	0	0.0%	1.8%	$0	0.0%	2.2%	0	0.0%	4.8%	$0	0.0%	3.0%
	Total	*16*	*100%*	*$778*	*100%*	*100%*	*27*	*100%*	*$2,937*	*100%*	*100%*	*16*	*100%*	*100%*	*$778*	*100%*	*100%*	*16*	*100%*	*100%*	*$1,252*	*100%*	*100%*	*11*	*100%*	*100%*	*$1,685*	*100%*	*100%*

Originations & Purchases

2018 and 2020 FFIEC Census Data and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2

Assessment Area: MS Hattiesburg

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018 Count #	2018 Count %	2018 Dollar $ (000s)	2018 Dollar $ %	2018 Families by Family Income %	2019, 2020 Count #	2019, 2020 Count %	2019, 2020 Dollar $ (000s)	2019, 2020 Dollar $ %	2019, 2020 Families by Family Income %	Bank & Aggregate Lending Comparison 2018 Count Bank #	2018 Count Bank %	2018 Count Agg %	2018 Dollar Bank $(000s)	2018 Dollar Bank $ %	2018 Dollar Agg $ %	2019 Count Bank #	2019 Count Bank %	2019 Count Agg %	2019 Dollar Bank $(000s)	2019 Dollar Bank $ %	2019 Dollar Agg $ %	2020 Count Bank #	2020 Count Bank %	2020 Count Agg %	2020 Dollar Bank $(000s)	2020 Dollar Bank $ %	2020 Dollar Agg $ %
OTHER PURPOSE CLOSED/EXEMPT	Low	1	16.7%	$15	9.0%	24.2%	1	5.3%	$18	1.0%	24.7%	1	16.7%	11.8%	$15	9.0%	4.3%	1	16.7%	8.5%	$18	4.7%	1.7%	0	0.0%	16.4%	$0	0.0%	8.9%
	Moderate	3	50.0%	$76	45.8%	14.3%	4	21.1%	$294	16.0%	14.9%	3	50.0%	23.5%	$76	45.8%	13.6%	1	16.7%	13.6%	$68	17.6%	5.8%	3	23.1%	18.2%	$226	15.6%	8.6%
	Middle	1	16.7%	$10	6.0%	19.0%	1	5.3%	$195	10.6%	18.5%	1	16.7%	15.7%	$10	6.0%	5.7%	0	0.0%	5.1%	$0	0.0%	4.3%	1	7.7%	16.4%	$195	13.4%	23.2%
	Upper	1	16.7%	$65	39.2%	42.5%	12	63.2%	$1,150	62.5%	41.9%	1	16.7%	49.0%	$65	39.2%	76.3%	4	66.7%	61.0%	$301	77.8%	76.1%	8	61.5%	43.6%	$849	58.5%	55.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	1	5.3%	$182	9.9%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	11.9%	$0	0.0%	12.1%	1	7.7%	5.5%	$182	12.5%	4.2%
	Total	*6*	*100%*	*$166*	*100%*	*100%*	*19*	*100%*	*$1,839*	*100%*	*100%*	*6*	*100%*	*100%*	*$166*	*100%*	*100%*	*6*	*100%*	*100%*	*$387*	*100%*	*100%*	*13*	*100%*	*100%*	*$1,452*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	24.2%	0	0.0%	$0	0.0%	24.7%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	14.3%	0	0.0%	$0	0.0%	14.9%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	1.6%	$0	0.0%	1.2%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	19.0%	0	0.0%	$0	0.0%	18.5%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	3.2%	$0	0.0%	3.8%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	42.5%	0	0.0%	$0	0.0%	41.9%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	100.0%	$0	0.0%	100.0%	0	0.0%	95.2%	$0	0.0%	95.0%	0	0.0%	100.0%	$0	0.0%	100.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	7	5.7%	$271	2.0%	24.2%	19	5.1%	$796	1.5%	24.7%	7	5.7%	5.0%	$271	2.0%	2.2%	11	8.1%	3.4%	$338	1.9%	1.4%	8	3.4%	2.8%	$458	1.3%	1.1%
	Moderate	19	15.6%	$1,419	10.5%	14.3%	54	14.6%	$5,192	9.9%	14.9%	19	15.6%	12.9%	$1,419	10.5%	8.5%	15	11.0%	13.3%	$1,233	6.9%	7.9%	39	16.7%	12.8%	$3,959	11.4%	7.8%
	Middle	28	23.0%	$3,049	22.5%	19.0%	88	23.8%	$10,550	20.0%	18.5%	28	23.0%	19.7%	$3,049	22.5%	16.0%	35	25.7%	18.8%	$3,759	21.1%	14.8%	53	22.7%	17.3%	$6,791	19.5%	13.3%
	Upper	60	49.2%	$7,815	57.6%	42.5%	176	47.7%	$31,127	59.1%	41.9%	60	49.2%	42.0%	$7,815	57.6%	48.3%	65	47.8%	44.3%	$10,777	60.5%	51.4%	111	47.6%	45.0%	$20,350	58.5%	52.3%
	Unknown	8	6.6%	$1,011	7.5%	0.0%	32	8.7%	$4,962	9.4%	0.0%	8	6.6%	20.4%	$1,011	7.5%	25.0%	10	7.4%	20.2%	$1,715	9.6%	24.5%	22	9.4%	22.1%	$3,247	9.3%	25.4%
	Total	*122*	*100%*	*$13,565*	*100%*	*100%*	*369*	*100%*	*$52,627*	*100%*	*100%*	*122*	*100%*	*100%*	*$13,565*	*100%*	*100%*	*136*	*100%*	*100%*	*$17,822*	*100%*	*100%*	*233*	*100%*	*100%*	*$34,805*	*100%*	*100%*
Small Business																													
Revenue					Total Businesses					Total Businesses																			
	$1 Million or Less	48	75.0%	$3,087	47.9%	90.4%	145	61.4%	$6,477	38.9%	90.9%	48	75.0%	45.0%	$3,087	47.9%	40.7%	41	74.5%	40.5%	$3,265	56.9%	34.1%	104	57.5%	33.5%	$3,212	29.4%	29.6%
	Over $1 Million	16	25.0%	$3,361	52.1%	8.3%	55	23.3%	$9,177	55.0%	8.0%	16	25.0%					14	25.5%					41	22.7%				
	Rev. available	64	100.0%	$6,448	100.0%	98.7%	200	84.7%	$15,654	93.9%	98.9%	64	100.0%					55	100.0%					145	80.2%				
	Rev. Not Known	0	0.0%	$0	0.0%	1.3%	36	15.3%	$1,017	6.1%	1.0%	0	0.0%					0	0.0%					36	19.9%				
	Total	*64*	*100%*	*$6,448*	*100%*	*100%*	*236*	*100%*	*$16,671*	*100%*	*100%*	*64*	*100%*					*55*	*100%*					*181*	*100%*				
Loan Size	$100,000 or Less	50	78.1%	$1,590	24.7%		195	82.6%	$4,794	28.8%		50	78.1%	87.0%	$1,590	24.7%	26.6%	41	74.5%	88.6%	$1,173	20.5%	28.8%	154	85.1%	84.3%	$3,621	33.1%	28.2%
	$100,001-$250,000	5	7.8%	$930	14.4%		26	11.0%	$4,192	25.1%		5	7.8%	6.7%	$930	14.4%	18.8%	8	14.5%	6.3%	$1,188	20.7%	20.3%	18	9.9%	9.2%	$3,004	27.5%	22.5%
	$250,001-$1 Million	9	14.1%	$3,928	60.9%		15	6.4%	$7,685	46.1%		9	14.1%	6.3%	$3,928	60.9%	54.5%	6	10.9%	5.0%	$3,374	58.8%	50.9%	9	5.0%	6.5%	$4,311	39.4%	49.3%
	Total	*64*	*100%*	*$6,448*	*100%*		*236*	*100%*	*$16,671*	*100%*		*64*	*100%*	*100%*	*$6,448*	*100%*	*100%*	*55*	*100%*	*100%*	*$5,735*	*100%*	*100%*	*181*	*100%*	*100%*	*$10,936*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	41	85.4%	$1,130	36.6%		132	91.0%	$2,763	42.7%																			
	$100,001-$250,000	4	8.3%	$680	22.0%		9	6.2%	$1,535	23.7%																			
	$250,001-$1 Million	3	6.3%	$1,277	41.4%		4	2.8%	$2,179	33.6%																			
	Total	*48*	*100%*	*$3,087*	*100%*		*145*	*100%*	*$6,477*	*100%*																			
Small Farm																													
Revenue					Total Farms					Total Farms																			
	$1 Million or Less	0	0.0%	$0	0.0%	97.0%	0	0.0%	$0	0.0%	97.0%	0	0.0%	63.1%	$0	0.0%	78.9%	0	0.0%	63.7%	$0	0.0%	75.4%	0	0.0%	59.7%	$0	0.0%	62.5%
	Over $1 Million	0	0.0%	$0	0.0%	3.0%	1	100.0%	$16	100.0%	3.0%	0	0.0%					0	0.0%					1	100.0%				
	Rev. available	0	0.0%	$0	0.0%	100.0%	1	100.0%	$16	100.0%	100.0%	0	0.0%					0	0.0%					1	100.0%				
	Not Known	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%					0	0.0%					0	0.0%				
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*1*	*100%*	*$16*	*100%*	*100%*	*0*	*0%*					*0*	*0%*					*1*	*100%*				
Loan Size	$100,000 or Less	0	0.0%	$0	0.0%		1	100.0%	$16	100.0%		0	0.0%	64.6%	$0	0.0%	21.7%	0	0.0%	83.3%	$0	0.0%	38.0%	1	100.0%	83.7%	$16	100.0%	38.0%
	$100,001-$250,000	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%		0	0.0%	24.6%	$0	0.0%	43.2%	0	0.0%	11.8%	$0	0.0%	37.6%	0	0.0%	9.3%	$0	0.0%	27.1%
	$250,001-$500,000	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%		0	0.0%	10.8%	$0	0.0%	35.0%	0	0.0%	4.9%	$0	0.0%	24.4%	0	0.0%	7.0%	$0	0.0%	35.0%
	Total	*0*	*0%*	*$0*	*0%*		*1*	*100%*	*$16*	*100%*		*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*1*	*100%*	*100%*	*$16*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%																			
	$100,001-$250,000	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%																			
	$250,001-$500,000	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%																			
	Total	*0*	*0%*	*$0*	*0%*		*0*	*0%*	*$0*	*0%*																			

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue.
2018 and 2020 FFIEC Census Data and D&B information, and 2015 ACS Data.

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2

Assessment Area: MS Northern MS

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison										Bank & Aggregate Lending Comparison																	
		2018					2019, 2020					2018						2019						2020					
		Count		Dollar		Owner Occupied Units	Count		Dollar		Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
												Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
HOME PURCHASE	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	16	8.4%	$1,603	4.7%	7.8%	25	4.7%	$3,002	3.2%	7.6%	16	8.4%	5.5%	$1,603	4.7%	3.4%	11	4.3%	5.2%	$1,063	2.5%	3.8%	14	5.1%	5.0%	$1,939	3.7%	3.6%
	Middle	67	35.1%	$8,681	25.6%	57.5%	195	36.7%	$27,241	28.9%	58.6%	67	35.1%	42.9%	$8,681	25.6%	36.3%	104	40.3%	46.1%	$13,645	32.2%	39.2%	91	33.3%	44.3%	$13,596	26.2%	37.1%
	Upper	108	56.5%	$23,631	69.7%	34.7%	309	58.2%	$63,802	67.7%	33.7%	108	56.5%	51.2%	$23,631	69.7%	60.1%	143	55.4%	48.4%	$27,686	65.3%	56.8%	166	60.8%	50.4%	$36,116	69.7%	59.0%
	Unknown	0	0.0%	$0	0.0%	0.1%	2	0.4%	$181	0.2%	0.0%	0	0.0%	0.4%	$0	0.0%	0.3%	0	0.0%	0.2%	$0	0.0%	0.2%	2	0.7%	0.3%	$181	0.3%	0.2%
	Total	*191*	*100%*	*$33,915*	*100%*	*100%*	*531*	*100%*	*$94,226*	*100%*	*100%*	*191*	*100%*	*100%*	*$33,915*	*100%*	*100%*	*258*	*100%*	*100%*	*$42,394*	*100%*	*100%*	*273*	*100%*	*100%*	*$51,832*	*100%*	*100%*
REFINANCE	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	11	12.4%	$856	8.9%	7.8%	21	5.4%	$1,715	2.5%	7.6%	11	12.4%	7.4%	$856	8.9%	4.7%	7	6.1%	6.0%	$480	3.1%	4.1%	14	5.2%	4.1%	$1,235	2.3%	2.7%
	Middle	48	53.9%	$4,809	49.9%	57.5%	171	44.3%	$22,415	32.7%	58.6%	48	53.9%	50.2%	$4,809	49.9%	44.4%	55	47.8%	45.4%	$5,834	37.4%	41.1%	116	42.8%	40.4%	$16,581	31.3%	34.7%
	Upper	30	33.7%	$3,977	41.2%	34.7%	194	50.3%	$44,401	64.8%	33.7%	30	33.7%	42.2%	$3,977	41.2%	50.7%	53	46.1%	48.2%	$9,269	59.5%	54.5%	141	52.0%	55.3%	$35,132	66.4%	62.4%
	Unknown	0	0.0%	$0	0.0%	0.1%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.2%	$0	0.0%	0.3%	0	0.0%	0.4%	$0	0.0%	0.4%	0	0.0%	0.3%	$0	0.0%	0.2%
	Total	*89*	*100%*	*$9,642*	*100%*	*100%*	*386*	*100%*	*$68,531*	*100%*	*100%*	*89*	*100%*	*100%*	*$9,642*	*100%*	*100%*	*115*	*100%*	*100%*	*$15,583*	*100%*	*100%*	*271*	*100%*	*100%*	*$52,948*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	3	6.0%	$157	7.4%	7.8%	11	9.2%	$566	9.5%	7.6%	3	6.0%	7.0%	$157	7.4%	7.8%	8	11.6%	8.4%	$441	12.5%	8.8%	3	6.0%	6.8%	$125	5.1%	3.6%
	Middle	32	64.0%	$1,349	63.3%	57.5%	65	54.6%	$3,116	52.3%	58.6%	32	64.0%	54.4%	$1,349	63.3%	48.9%	34	49.3%	48.7%	$1,674	47.6%	42.5%	31	62.0%	49.8%	$1,442	59.1%	42.4%
	Upper	15	30.0%	$626	29.4%	34.7%	43	36.1%	$2,274	38.2%	33.7%	15	30.0%	38.0%	$626	29.4%	42.5%	27	39.1%	42.9%	$1,401	39.8%	48.8%	16	32.0%	43.4%	$873	35.8%	54.0%
	Unknown	0	0.0%	$0	0.0%	0.1%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.7%	$0	0.0%	0.8%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*50*	*100%*	*$2,132*	*100%*	*100%*	*119*	*100%*	*$5,956*	*100%*	*100%*	*50*	*100%*	*100%*	*$2,132*	*100%*	*100%*	*69*	*100%*	*100%*	*$3,516*	*100%*	*100%*	*50*	*100%*	*100%*	*$2,440*	*100%*	*100%*
MULTI FAMILY				Multi-Family Units					Multi-Family Units																				
	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	13.7%	0	0.0%	$0	0.0%	13.7%	0	0.0%	11.9%	$0	0.0%	13.0%	0	0.0%	19.0%	$0	0.0%	4.0%	0	0.0%	16.3%	$0	0.0%	5.3%
	Middle	0	0.0%	$0	0.0%	42.3%	0	0.0%	$0	0.0%	42.3%	0	0.0%	47.6%	$0	0.0%	29.9%	0	0.0%	42.9%	$0	0.0%	82.9%	0	0.0%	46.9%	$0	0.0%	64.8%
	Upper	0	0.0%	$0	0.0%	38.4%	0	0.0%	$0	0.0%	38.4%	0	0.0%	40.5%	$0	0.0%	57.1%	0	0.0%	35.7%	$0	0.0%	12.6%	0	0.0%	36.7%	$0	0.0%	29.9%
	Unknown	0	0.0%	$0	0.0%	5.6%	0	0.0%	$0	0.0%	5.6%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	2.4%	$0	0.0%	0.5%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	2	7.1%	$77	5.9%	7.8%	3	4.9%	$246	6.0%	7.6%	2	7.1%	5.9%	$77	5.9%	5.8%	2	5.9%	5.0%	$196	9.0%	2.9%	1	3.7%	3.3%	$50	2.6%	2.2%
	Middle	12	42.9%	$542	41.4%	57.5%	25	41.0%	$1,440	35.3%	58.6%	12	42.9%	39.8%	$542	41.4%	32.2%	14	41.2%	39.6%	$779	35.8%	36.5%	11	40.7%	36.3%	$661	34.6%	34.6%
	Upper	14	50.0%	$690	52.7%	34.7%	33	54.1%	$2,397	58.7%	33.7%	14	50.0%	54.3%	$690	52.7%	62.1%	18	52.9%	55.3%	$1,198	55.1%	60.6%	15	55.6%	60.4%	$1,199	62.8%	63.3%
	Unknown	0	0.0%	$0	0.0%	0.1%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*28*	*100%*	*$1,309*	*100%*	*100%*	*61*	*100%*	*$4,083*	*100%*	*100%*	*28*	*100%*	*100%*	*$1,309*	*100%*	*100%*	*34*	*100%*	*100%*	*$2,173*	*100%*	*100%*	*27*	*100%*	*100%*	*$1,910*	*100%*	*100%*

Originations & Purchases
2018 and 2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2
Assessment Area: MS Northern MS

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison										Bank & Aggregate Lending Comparison																	
		2018					2019, 2020					2018						2019						2020					
		Count		Dollar		Owner Occupied Units	Count		Dollar		Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
												Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	2	14.3%	$133	21.3%	7.8%	2	7.1%	$144	6.7%	7.6%	2	14.3%	6.8%	$133	21.3%	4.2%	1	6.3%	7.0%	$37	3.8%	4.2%	1	8.3%	8.4%	$107	9.0%	4.6%
	Middle	4	28.6%	$113	18.1%	57.5%	14	50.0%	$1,286	59.6%	58.6%	4	28.6%	55.3%	$113	18.1%	40.1%	8	50.0%	64.0%	$528	54.5%	51.0%	6	50.0%	54.2%	$758	63.8%	51.8%
	Upper	8	57.1%	$377	60.5%	34.7%	12	42.9%	$726	33.7%	33.7%	8	57.1%	36.9%	$377	60.5%	55.5%	7	43.8%	28.9%	$403	41.6%	44.8%	5	41.7%	37.3%	$323	27.2%	43.6%
	Unknown	0	0.0%	$0	0.0%	0.1%	0	0.0%	$0	0.0%	0.0%	0	0.0%	1.0%	$0	0.0%	0.2%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*14*	*100%*	*$623*	*100%*	*100%*	*28*	*100%*	*$2,156*	*100%*	*100%*	*14*	*100%*	*100%*	*$623*	*100%*	*100%*	*16*	*100%*	*100%*	*$968*	*100%*	*100%*	*12*	*100%*	*100%*	*$1,188*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	7.8%	0	0.0%	$0	0.0%	7.6%	0	0.0%	12.7%	$0	0.0%	11.3%	0	0.0%	3.4%	$0	0.0%	3.4%	0	0.0%	9.7%	$0	0.0%	7.1%
	Middle	0	0.0%	$0	0.0%	57.5%	0	0.0%	$0	0.0%	58.6%	0	0.0%	60.6%	$0	0.0%	54.7%	0	0.0%	51.7%	$0	0.0%	53.4%	0	0.0%	49.7%	$0	0.0%	41.2%
	Upper	0	0.0%	$0	0.0%	34.7%	0	0.0%	$0	0.0%	33.7%	0	0.0%	26.8%	$0	0.0%	34.0%	0	0.0%	44.9%	$0	0.0%	43.2%	0	0.0%	40.6%	$0	0.0%	51.7%
	Unknown	0	0.0%	$0	0.0%	0.1%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	34	9.1%	$2,826	5.9%	7.8%	62	5.5%	$5,673	3.2%	7.6%	34	9.1%	6.4%	$2,826	5.9%	4.3%	29	5.9%	5.7%	$2,217	3.4%	3.9%	33	5.2%	4.7%	$3,456	3.1%	3.2%
	Middle	163	43.8%	$15,494	32.5%	57.5%	470	41.8%	$55,498	31.7%	58.6%	163	43.8%	46.0%	$15,494	32.5%	39.0%	215	43.7%	45.9%	$22,460	34.7%	43.1%	255	40.3%	42.3%	$33,038	29.9%	36.6%
	Upper	175	47.0%	$29,301	61.5%	34.7%	591	52.5%	$113,600	64.9%	33.7%	175	47.0%	47.3%	$29,301	61.5%	56.4%	248	50.4%	48.2%	$39,957	61.8%	52.7%	343	54.2%	52.7%	$73,643	66.8%	60.0%
	Unknown	0	0.0%	$0	0.0%	0.1%	2	0.2%	$181	0.1%	0.0%	0	0.0%	0.3%	$0	0.0%	0.3%	0	0.0%	0.3%	$0	0.0%	0.3%	2	0.3%	0.3%	$181	0.2%	0.2%
	Total	*372*	*100%*	*$47,621*	*100%*	*100%*	*1,125*	*100%*	*$174,952*	*100%*	*100%*	*372*	*100%*	*100%*	*$47,621*	*100%*	*100%*	*492*	*100%*	*100%*	*$64,634*	*100%*	*100%*	*633*	*100%*	*100%*	*$110,318*	*100%*	*100%*
SMALL BUSINESSES				Total Businesses					Total Businesses																				
	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	14	12.4%	$1,675	13.2%	13.6%	66	17.0%	$5,640	16.3%	13.5%	14	12.4%	11.9%	$1,675	13.2%	19.7%	14	16.5%	12.5%	$2,139	17.7%	19.1%	52	17.2%	13.8%	$3,501	15.6%	20.7%
	Middle	49	43.4%	$4,855	38.2%	47.7%	155	39.9%	$13,745	39.8%	48.4%	49	43.4%	43.5%	$4,855	38.2%	35.7%	37	43.5%	44.2%	$5,633	46.6%	40.8%	118	38.9%	44.8%	$8,112	36.1%	38.2%
	Upper	50	44.2%	$6,186	48.6%	37.6%	163	42.0%	$15,116	43.8%	37.2%	50	44.2%	41.4%	$6,186	48.6%	43.1%	32	37.6%	39.0%	$4,293	35.5%	38.8%	131	43.2%	40.2%	$10,823	48.2%	39.7%
	Unknown	0	0.0%	$0	0.0%	1.1%	4	1.0%	$49	0.1%	0.9%	0	0.0%	0.5%	$0	0.0%	0.7%	2	2.4%	0.4%	$19	0.2%	0.4%	2	0.7%	0.6%	$30	0.1%	1.1%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%		0	0.0%	2.6%	$0	0.0%	0.8%	0	0.0%	3.9%	$0	0.0%	0.9%	0	0.0%	0.6%	$0	0.0%	0.3%
	Total	*113*	*100%*	*$12,716*	*100%*	*100%*	*388*	*100%*	*$34,550*	*100%*	*100%*	*113*	*100%*	*100%*	*$12,716*	*100%*	*100%*	*85*	*100%*	*100%*	*$12,084*	*100%*	*100%*	*303*	*100%*	*100%*	*$22,466*	*100%*	*100%*
SMALL FARM				Total Farms					Total Farms																				
	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	3	10.7%	$400	7.4%	7.7%	2	3.4%	$341	3.7%	7.0%	3	10.7%	6.3%	$400	7.4%	8.8%	2	7.7%	8.6%	$341	6.8%	13.4%	0	0.0%	7.0%	$0	0.0%	11.1%
	Middle	22	78.6%	$4,242	78.3%	69.7%	52	88.1%	$8,141	88.1%	71.6%	22	78.6%	71.8%	$4,242	78.3%	69.7%	22	84.6%	71.1%	$3,976	78.8%	63.5%	30	90.9%	71.8%	$4,165	99.2%	67.2%
	Upper	3	10.7%	$775	14.3%	22.6%	5	8.5%	$763	8.3%	21.3%	3	10.7%	21.6%	$775	14.3%	21.5%	2	7.7%	20.0%	$728	14.4%	23.1%	3	9.1%	21.2%	$35	0.8%	21.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%		0	0.0%	0.4%	$0	0.0%	0.0%	0	0.0%	0.2%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*28*	*100%*	*$5,417*	*100%*	*100%*	*59*	*100%*	*$9,245*	*100%*	*100%*	*28*	*100%*	*100%*	*$5,417*	*100%*	*100%*	*26*	*100%*	*100%*	*$5,045*	*100%*	*100%*	*33*	*100%*	*100%*	*$4,200*	*100%*	*100%*

Originations & Purchases
2018 and 2020 FFIEC Census Data and D&B information, and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2

Assessment Area: MS Northern MS

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison										Bank & Aggregate Lending Comparison																	
		2018					2019, 2020					2018						2019						2020					
		Count		Dollar		Families by Family Income	Count		Dollar		Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
												Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	5	2.6%	$339	1.0%	19.5%	12	2.3%	$986	1.0%	19.7%	5	2.6%	2.7%	$339	1.0%	1.1%	3	1.2%	2.3%	$274	0.6%	0.9%	9	3.3%	2.8%	$712	1.4%	1.1%
	Moderate	30	15.7%	$2,742	8.1%	16.0%	91	17.1%	$9,800	10.4%	16.1%	30	15.7%	13.1%	$2,742	8.1%	7.3%	43	16.7%	14.1%	$4,232	10.0%	7.8%	48	17.6%	15.6%	$5,568	10.7%	9.3%
	Middle	50	26.2%	$5,805	17.1%	17.9%	132	24.9%	$18,647	19.8%	18.0%	50	26.2%	21.1%	$5,805	17.1%	15.8%	68	26.4%	21.8%	$9,271	21.9%	16.7%	64	23.4%	22.6%	$9,376	18.1%	17.5%
	Upper	97	50.8%	$23,238	68.5%	46.6%	280	52.7%	$61,906	65.7%	46.2%	97	50.8%	49.6%	$23,238	68.5%	62.8%	137	53.1%	48.0%	$27,611	65.1%	62.0%	143	52.4%	46.9%	$34,295	66.2%	59.8%
	Unknown	9	4.7%	$1,791	5.3%	0.0%	16	3.0%	$2,887	3.1%	0.0%	9	4.7%	13.5%	$1,791	5.3%	13.0%	7	2.7%	13.8%	$1,006	2.4%	12.6%	9	3.3%	12.2%	$1,881	3.6%	12.3%
	Total	*191*	*100%*	*$33,915*	*100%*	*100%*	*531*	*100%*	*$94,226*	*100%*	*100%*	*191*	*100%*	*100%*	*$33,915*	*100%*	*100%*	*258*	*100%*	*100%*	*$42,394*	*100%*	*100%*	*273*	*100%*	*100%*	*$51,832*	*100%*	*100%*
REFINANCE	Low	5	5.6%	$181	1.9%	19.5%	23	6.0%	$888	1.3%	19.7%	5	5.6%	6.7%	$181	1.9%	2.5%	10	8.7%	3.7%	$458	2.9%	1.3%	13	4.8%	1.8%	$430	0.8%	0.5%
	Moderate	14	15.7%	$662	6.9%	16.0%	44	11.4%	$2,929	4.3%	16.1%	14	15.7%	9.4%	$662	6.9%	4.8%	21	18.3%	8.4%	$1,121	7.2%	4.1%	23	8.5%	5.3%	$1,808	3.4%	2.5%
	Middle	13	14.6%	$924	9.6%	17.9%	55	14.2%	$5,630	8.2%	18.0%	13	14.6%	15.2%	$924	9.6%	10.1%	20	17.4%	14.4%	$1,445	9.3%	9.3%	35	12.9%	12.0%	$4,185	7.9%	7.7%
	Upper	49	55.1%	$6,926	71.8%	46.6%	248	64.2%	$56,287	82.1%	46.2%	49	55.1%	56.2%	$6,926	71.8%	68.0%	63	54.8%	57.6%	$12,002	77.0%	67.7%	185	68.3%	62.5%	$44,285	83.6%	71.1%
	Unknown	8	9.0%	$949	9.8%	0.0%	16	4.1%	$2,797	4.1%	0.0%	8	9.0%	12.5%	$949	9.8%	14.6%	1	0.9%	15.9%	$557	3.6%	17.6%	15	5.5%	18.3%	$2,240	4.2%	18.1%
	Total	*89*	*100%*	*$9,642*	*100%*	*100%*	*386*	*100%*	*$68,531*	*100%*	*100%*	*89*	*100%*	*100%*	*$9,642*	*100%*	*100%*	*115*	*100%*	*100%*	*$15,583*	*100%*	*100%*	*271*	*100%*	*100%*	*$52,948*	*100%*	*100%*
HOME IMPROVEMENT	Low	4	8.0%	$71	3.3%	19.5%	7	5.9%	$169	2.8%	19.7%	4	8.0%	7.0%	$71	3.3%	3.3%	3	4.3%	8.4%	$50	1.4%	3.4%	4	8.0%	7.3%	$119	4.9%	3.4%
	Moderate	8	16.0%	$240	11.3%	16.0%	17	14.3%	$518	8.7%	16.1%	8	16.0%	12.2%	$240	11.3%	8.0%	14	20.3%	12.7%	$399	11.3%	8.5%	3	6.0%	10.2%	$119	4.9%	5.6%
	Middle	4	8.0%	$130	6.1%	17.9%	23	19.3%	$853	14.3%	18.0%	4	8.0%	12.9%	$130	6.1%	9.1%	11	15.9%	13.3%	$415	11.8%	10.1%	12	24.0%	12.7%	$438	18.0%	9.6%
	Upper	34	68.0%	$1,691	79.3%	46.6%	70	58.8%	$4,336	72.8%	46.2%	34	68.0%	61.0%	$1,691	79.3%	67.5%	40	58.0%	57.1%	$2,592	73.7%	64.2%	30	60.0%	59.5%	$1,744	71.5%	64.9%
	Unknown	0	0.0%	$0	0.0%	0.0%	2	1.7%	$80	1.3%	0.0%	0	0.0%	7.0%	$0	0.0%	12.1%	1	1.4%	8.4%	$60	1.7%	13.8%	1	2.0%	10.2%	$20	0.8%	16.6%
	Total	*50*	*100%*	*$2,132*	*100%*	*100%*	*119*	*100%*	*$5,956*	*100%*	*100%*	*50*	*100%*	*100%*	*$2,132*	*100%*	*100%*	*69*	*100%*	*100%*	*$3,516*	*100%*	*100%*	*50*	*100%*	*100%*	*$2,440*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	$0	0.0%	19.5%	0	0.0%	$0	0.0%	19.7%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	16.0%	0	0.0%	$0	0.0%	16.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	17.9%	0	0.0%	$0	0.0%	18.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	46.6%	0	0.0%	$0	0.0%	46.2%	0	0.0%	11.9%	$0	0.0%	3.4%	0	0.0%	14.3%	$0	0.0%	3.0%	0	0.0%	2.0%	$0	0.0%	0.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	88.1%	$0	0.0%	96.6%	0	0.0%	85.7%	$0	0.0%	97.0%	0	0.0%	98.0%	$0	0.0%	99.7%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	2	7.1%	$34	2.6%	19.5%	3	4.9%	$77	1.9%	19.7%	2	7.1%	3.5%	$34	2.6%	1.2%	2	5.9%	2.0%	$37	1.7%	0.9%	1	3.7%	2.7%	$40	2.1%	1.5%
	Moderate	5	17.9%	$215	16.4%	16.0%	4	6.6%	$80	2.0%	16.1%	5	17.9%	7.0%	$215	16.4%	4.0%	3	8.8%	6.6%	$70	3.2%	3.8%	1	3.7%	5.7%	$10	0.5%	3.2%
	Middle	4	14.3%	$216	16.5%	17.9%	3	4.9%	$155	3.8%	18.0%	4	14.3%	11.9%	$216	16.5%	7.6%	1	2.9%	13.5%	$75	3.5%	8.6%	2	7.4%	10.4%	$80	4.2%	6.4%
	Upper	16	57.1%	$764	58.4%	46.6%	50	82.0%	$3,721	91.1%	46.2%	16	57.1%	72.2%	$764	58.4%	81.7%	28	82.4%	73.8%	$1,991	91.6%	83.3%	22	81.5%	73.8%	$1,730	90.6%	83.3%
	Unknown	1	3.6%	$80	6.1%	0.0%	1	1.6%	$50	1.2%	0.0%	1	3.6%	5.4%	$80	6.1%	5.4%	0	0.0%	4.0%	$0	0.0%	3.5%	1	3.7%	7.4%	$50	2.6%	5.6%
	Total	*28*	*100%*	*$1,309*	*100%*	*100%*	*61*	*100%*	*$4,083*	*100%*	*100%*	*28*	*100%*	*100%*	*$1,309*	*100%*	*100%*	*34*	*100%*	*100%*	*$2,173*	*100%*	*100%*	*27*	*100%*	*100%*	*$1,910*	*100%*	*100%*

Originations & Purchases

2018 and 2020 FFIEC Census Data and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2

Assessment Area: MS Northern MS

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018 Count #	2018 Count %	2018 Dollar $ (000s)	2018 Dollar $ %	2018 Families by Family Income %	2019, 2020 Count #	2019, 2020 Count %	2019, 2020 Dollar $ (000s)	2019, 2020 Dollar $ %	2019, 2020 Families by Family Income %	Bank & Aggregate Lending Comparison 2018 Count Bank #	2018 Count Bank %	2018 Count Agg %	2018 Dollar Bank $(000s)	2018 Dollar Bank $ %	2018 Dollar Agg $ %	2019 Count Bank #	2019 Count Bank %	2019 Count Agg %	2019 Dollar Bank $(000s)	2019 Dollar Bank $ %	2019 Dollar Agg $ %	2020 Count Bank #	2020 Count Bank %	2020 Count Agg %	2020 Dollar Bank $(000s)	2020 Dollar Bank $ %	2020 Dollar Agg $ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	19.5%	2	7.1%	$100	4.6%	19.7%	0	0.0%	5.8%	$0	0.0%	3.7%	1	6.3%	8.8%	$50	5.2%	2.9%	1	8.3%	10.8%	$50	4.2%	4.8%
	Moderate	1	7.1%	$45	7.2%	16.0%	5	17.9%	$226	10.5%	16.1%	1	7.1%	16.5%	$45	7.2%	8.8%	3	18.8%	16.7%	$85	8.8%	8.2%	2	16.7%	13.3%	$141	11.9%	6.2%
	Middle	6	42.9%	$305	49.0%	17.9%	5	17.9%	$194	9.0%	18.0%	6	42.9%	30.1%	$305	49.0%	31.3%	3	18.8%	21.1%	$84	8.7%	14.0%	2	16.7%	15.7%	$110	9.3%	5.8%
	Upper	6	42.9%	$230	36.9%	46.6%	16	57.1%	$1,636	75.9%	46.2%	6	42.9%	44.7%	$230	36.9%	50.6%	9	56.3%	48.2%	$749	77.4%	68.5%	7	58.3%	55.4%	$887	74.7%	77.7%
	Unknown	1	7.1%	$43	6.9%	0.0%	0	0.0%	$0	0.0%	0.0%	1	7.1%	2.9%	$43	6.9%	5.6%	0	0.0%	5.3%	$0	0.0%	6.4%	0	0.0%	4.8%	$0	0.0%	5.4%
	Total	*14*	*100%*	*$623*	*100%*	*100%*	*28*	*100%*	*$2,156*	*100%*	*100%*	*14*	*100%*	*100%*	*$623*	*100%*	*100%*	*16*	*100%*	*100%*	*$968*	*100%*	*100%*	*12*	*100%*	*100%*	*$1,188*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	19.5%	0	0.0%	$0	0.0%	19.7%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	16.0%	0	0.0%	$0	0.0%	16.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	1.7%	$0	0.0%	2.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	17.9%	0	0.0%	$0	0.0%	18.0%	0	0.0%	7.0%	$0	0.0%	7.9%	0	0.0%	11.9%	$0	0.0%	14.3%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	46.6%	0	0.0%	$0	0.0%	46.2%	0	0.0%	14.1%	$0	0.0%	33.0%	0	0.0%	28.8%	$0	0.0%	45.7%	0	0.0%	0.6%	$0	0.0%	0.6%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	78.9%	$0	0.0%	59.0%	0	0.0%	57.6%	$0	0.0%	38.0%	0	0.0%	99.4%	$0	0.0%	99.4%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	16	4.3%	$625	1.3%	19.5%	47	4.2%	$2,220	1.3%	19.7%	16	4.3%	4.2%	$625	1.3%	1.5%	19	3.9%	3.0%	$869	1.3%	1.0%	28	4.4%	2.4%	$1,351	1.2%	0.8%
	Moderate	58	15.6%	$3,904	8.2%	16.0%	161	14.3%	$13,553	7.7%	16.1%	58	15.6%	11.2%	$3,904	8.2%	6.1%	84	17.1%	11.5%	$5,907	9.1%	5.8%	77	12.2%	9.7%	$7,646	6.9%	5.1%
	Middle	77	20.7%	$7,380	15.5%	17.9%	218	19.4%	$25,479	14.6%	18.0%	77	20.7%	17.9%	$7,380	15.5%	13.2%	103	20.9%	18.2%	$11,290	17.5%	12.7%	115	18.2%	16.1%	$14,189	12.9%	11.2%
	Upper	202	54.3%	$32,849	69.0%	46.6%	664	59.0%	$127,886	73.1%	46.2%	202	54.3%	52.9%	$32,849	69.0%	63.0%	277	56.3%	52.7%	$44,945	69.5%	60.3%	387	61.1%	55.0%	$82,941	75.2%	64.3%
	Unknown	19	5.1%	$2,863	6.0%	0.0%	35	3.1%	$5,814	3.3%	0.0%	19	5.1%	13.8%	$2,863	6.0%	16.2%	9	1.8%	14.6%	$1,623	2.5%	20.2%	26	4.1%	16.8%	$4,191	3.8%	18.6%
	Total	*372*	*100%*	*$47,621*	*100%*	*100%*	*1,125*	*100%*	*$174,952*	*100%*	*100%*	*372*	*100%*	*100%*	*$47,621*	*100%*	*100%*	*492*	*100%*	*100%*	*$64,634*	*100%*	*100%*	*633*	*100%*	*100%*	*$110,318*	*100%*	*100%*
Small Business						Total Businesses					Total Businesses																		
Revenue	$1 Million or Less	81	71.7%	$5,801	45.6%	88.8%	213	54.9%	$9,427	27.3%	89.3%	81	71.7%	45.4%	$5,801	45.6%	44.7%	60	70.6%	45.3%	$4,693	38.8%	45.8%	153	50.5%	39.1%	$4,734	21.1%	30.2%
	Over $1 Million	31	27.4%	$6,884	54.1%	9.3%	87	22.4%	$22,096	64.0%	9.0%	31	27.4%					23	27.1%					64	21.1%				
	Rev. available	112	99.1%	$12,685	99.7%	98.1%	300	77.3%	$31,523	91.3%	98.3%	112	99.1%					83	97.7%					217	71.6%				
	Rev. Not Known	1	0.9%	$31	0.2%	1.9%	88	22.7%	$3,027	8.8%	1.7%	1	0.9%					2	2.4%					86	28.4%				
	Total	*113*	*100%*	*$12,716*	*100%*	*100%*	*388*	*100%*	*$34,550*	*100%*	*100%*	*113*	*100%*					*85*	*100%*					*303*	*100%*				
Loan Size	$100,000 or Less	86	76.1%	$3,156	24.8%		311	80.2%	$7,494	21.7%		86	76.1%	88.2%	$3,156	24.8%	30.8%	61	71.8%	89.3%	$1,441	11.9%	31.9%	250	82.5%	85.8%	$6,053	26.9%	30.4%
	$100,001-$250,000	10	8.8%	$1,893	14.9%		38	9.8%	$6,733	19.5%		10	8.8%	6.6%	$1,893	14.9%	21.2%	6	7.1%	5.9%	$1,174	9.7%	20.0%	32	10.6%	8.6%	$5,559	24.7%	23.8%
	$250,001-$1 Million	17	15.0%	$7,667	60.3%		39	10.1%	$20,323	58.8%		17	15.0%	5.2%	$7,667	60.3%	48.0%	18	21.2%	4.8%	$9,469	78.4%	48.1%	21	6.9%	5.6%	$10,854	48.3%	45.8%
	Total	*113*	*100%*	*$12,716*	*100%*		*388*	*100%*	*$34,550*	*100%*		*113*	*100%*	*100%*	*$12,716*	*100%*	*100%*	*85*	*100%*	*100%*	*$12,084*	*100%*	*100%*	*303*	*100%*	*100%*	*$22,466*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	69	85.2%	$2,263	39.0%		194	91.1%	$4,002	42.5%																			
	$100,001-$250,000	5	6.2%	$790	13.6%		12	5.6%	$1,909	20.3%																			
	$250,001-$1 Million	7	8.6%	$2,748	47.4%		7	3.3%	$3,516	37.3%																			
	Total	*81*	*100%*	*$5,801*	*100%*		*213*	*100%*	*$9,427*	*100%*																			
Small Farm						Total Farms					Total Farms																		
Revenue	$1 Million or Less	21	75.0%	$4,093	75.6%	96.4%	35	59.3%	$6,071	65.7%	95.9%	21	75.0%	64.9%	$4,093	75.6%	78.7%	21	80.8%	62.3%	$4,182	82.9%	71.2%	14	42.4%	44.9%	$1,889	45.0%	52.3%
	Over $1 Million	7	25.0%	$1,324	24.4%	3.0%	20	33.9%	$3,042	32.9%	3.4%	7	25.0%					5	19.2%					15	45.5%				
	Rev. available	28	100.0%	$5,417	100.0%	99.4%	55	93.2%	$9,113	98.6%	99.3%	28	100.0%					26	100.0%					29	87.9%				
	Not Known	0	0.0%	$0	0.0%	0.6%	4	6.8%	$132	1.4%	0.6%	0	0.0%					0	0.0%					4	12.1%				
	Total	*28*	*100%*	*$5,417*	*100%*	*100%*	*59*	*100%*	*$9,245*	*100%*	*100%*	*28*	*100%*					*26*	*100%*					*33*	*100%*				
Loan Size	$100,000 or Less	10	35.7%	$543	10.0%		32	54.2%	$1,150	12.4%		10	35.7%	81.3%	$543	10.0%	33.7%	11	42.3%	79.0%	$456	9.0%	29.4%	21	63.6%	77.4%	$694	16.5%	28.6%
	$100,001-$250,000	11	39.3%	$1,958	36.1%		14	23.7%	$2,711	29.3%		11	39.3%	13.6%	$1,958	36.1%	35.1%	7	26.9%	14.8%	$1,396	27.7%	36.7%	7	21.2%	14.8%	$1,315	31.3%	32.0%
	$250,001-$500,000	7	25.0%	$2,916	53.8%		13	22.0%	$5,384	58.2%		7	25.0%	5.2%	$2,916	53.8%	31.2%	8	30.8%	6.2%	$3,193	63.3%	33.9%	5	15.2%	7.8%	$2,191	52.2%	39.4%
	Total	*28*	*100%*	*$5,417*	*100%*		*59*	*100%*	*$9,245*	*100%*		*28*	*100%*	*100%*	*$5,417*	*100%*	*100%*	*26*	*100%*	*100%*	*$5,045*	*100%*	*100%*	*33*	*100%*	*100%*	*$4,200*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	7	33.3%	$310	7.6%		18	51.4%	$520	8.6%																			
	$100,001-$250,000	8	38.1%	$1,367	33.4%		8	22.9%	$1,587	26.1%																			
	$250,001-$500,000	6	28.6%	$2,416	59.0%		9	25.7%	$3,964	65.3%																			
	Total	*21*	*100%*	*$4,093*	*100%*		*35*	*100%*	*$6,071*	*100%*																			

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue.
2018 and 2020 FFIEC Census Data and D&B information, and 2015 ACS Data.

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2
Assessment Area: MS Northwest MS

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison 2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
HOME PURCHASE	Low	0	0.0%	$0	0.0%	8.0%	0	0.0%	2.2%	$0	0.0%	1.1%	0	0.0%	1.5%	$0	0.0%	0.7%	0	0.0%	2.3%	$0	0.0%	1.2%
	Moderate	14	13.2%	$1,560	12.6%	36.0%	5	16.7%	19.2%	$425	12.8%	16.0%	5	13.9%	19.7%	$724	16.2%	18.4%	4	10.0%	17.5%	$411	9.0%	13.9%
	Middle	61	57.5%	$6,663	53.8%	38.9%	17	56.7%	44.8%	$1,575	47.3%	42.1%	24	66.7%	45.9%	$2,556	57.1%	44.1%	20	50.0%	41.4%	$2,532	55.2%	37.4%
	Upper	31	29.2%	$4,167	33.6%	17.1%	8	26.7%	33.8%	$1,328	39.9%	40.8%	7	19.4%	33.0%	$1,197	26.7%	36.8%	16	40.0%	38.8%	$1,642	35.8%	47.4%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*106*	*100%*	*$12,390*	*100%*	*100%*	*30*	*100%*	*100%*	*$3,328*	*100%*	*100%*	*36*	*100%*	*100%*	*$4,477*	*100%*	*100%*	*40*	*100%*	*100%*	*$4,585*	*100%*	*100%*
REFINANCE	Low	6	7.1%	$213	2.3%	8.0%	0	0.0%	5.2%	$0	0.0%	1.8%	5	20.8%	4.5%	$73	3.7%	1.5%	1	2.3%	3.3%	$140	2.4%	2.0%
	Moderate	14	16.5%	$920	9.9%	36.0%	4	22.2%	27.5%	$230	16.4%	24.7%	4	16.7%	22.9%	$201	10.1%	20.1%	6	14.0%	19.8%	$489	8.3%	15.8%
	Middle	40	47.1%	$4,545	48.8%	38.9%	8	44.4%	42.2%	$711	50.7%	38.1%	8	33.3%	44.7%	$790	39.8%	46.9%	24	55.8%	45.5%	$3,044	51.5%	43.1%
	Upper	25	29.4%	$3,627	39.0%	17.1%	6	33.3%	25.2%	$462	32.9%	35.4%	7	29.2%	27.9%	$922	46.4%	31.5%	12	27.9%	31.2%	$2,243	37.9%	39.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.1%	$0	0.0%	0.1%
	Total	*85*	*100%*	*$9,305*	*100%*	*100%*	*18*	*100%*	*100%*	*$1,403*	*100%*	*100%*	*24*	*100%*	*100%*	*$1,986*	*100%*	*100%*	*43*	*100%*	*100%*	*$5,916*	*100%*	*100%*
HOME IMPROVEMENT	Low	1	2.1%	$30	1.6%	8.0%	0	0.0%	11.0%	$0	0.0%	6.1%	0	0.0%	10.1%	$0	0.0%	4.5%	1	7.1%	8.2%	$30	5.1%	6.9%
	Moderate	16	34.0%	$681	36.6%	36.0%	7	46.7%	37.8%	$298	46.9%	41.0%	6	33.3%	29.0%	$202	31.5%	27.9%	3	21.4%	18.4%	$181	30.9%	21.7%
	Middle	23	48.9%	$950	51.0%	38.9%	5	33.3%	35.4%	$252	39.7%	40.5%	11	61.1%	39.1%	$415	64.6%	35.7%	7	50.0%	53.1%	$283	48.3%	48.2%
	Upper	7	14.9%	$202	10.8%	17.1%	3	20.0%	15.9%	$85	13.4%	12.5%	1	5.6%	21.7%	$25	3.9%	32.0%	3	21.4%	20.4%	$92	15.7%	23.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*47*	*100%*	*$1,863*	*100%*	*100%*	*15*	*100%*	*100%*	*$635*	*100%*	*100%*	*18*	*100%*	*100%*	*$642*	*100%*	*100%*	*14*	*100%*	*100%*	*$586*	*100%*	*100%*
						Multi-Family Units																		
MULTI FAMILY	Low	0	0.0%	$0	0.0%	13.3%	0	0.0%	13.3%	$0	0.0%	2.5%	0	0.0%	14.3%	$0	0.0%	14.1%	0	0.0%	27.8%	$0	0.0%	38.0%
	Moderate	0	0.0%	$0	0.0%	55.0%	0	0.0%	33.3%	$0	0.0%	54.3%	0	0.0%	35.7%	$0	0.0%	13.5%	0	0.0%	38.9%	$0	0.0%	37.5%
	Middle	0	0.0%	$0	0.0%	19.1%	0	0.0%	26.7%	$0	0.0%	13.1%	0	0.0%	21.4%	$0	0.0%	13.5%	0	0.0%	27.8%	$0	0.0%	21.5%
	Upper	0	0.0%	$0	0.0%	12.6%	0	0.0%	26.7%	$0	0.0%	30.1%	0	0.0%	28.6%	$0	0.0%	58.8%	0	0.0%	5.6%	$0	0.0%	3.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	2	6.9%	$42	3.5%	8.0%	0	0.0%	0.0%	$0	0.0%	0.0%	1	7.1%	5.9%	$17	3.8%	3.3%	1	11.1%	11.1%	$25	4.3%	4.2%
	Moderate	8	27.6%	$323	26.5%	36.0%	2	33.3%	21.4%	$43	23.0%	11.2%	5	35.7%	14.7%	$180	40.0%	14.0%	1	11.1%	11.1%	$100	17.2%	10.9%
	Middle	15	51.7%	$673	55.3%	38.9%	2	33.3%	42.9%	$45	24.1%	51.0%	7	50.0%	50.0%	$233	51.8%	53.1%	6	66.7%	66.7%	$395	68.1%	67.9%
	Upper	4	13.8%	$179	14.7%	17.1%	2	33.3%	35.7%	$99	52.9%	37.8%	1	7.1%	29.4%	$20	4.4%	29.6%	1	11.1%	11.1%	$60	10.3%	17.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*29*	*100%*	*$1,217*	*100%*	*100%*	*6*	*100%*	*100%*	*$187*	*100%*	*100%*	*14*	*100%*	*100%*	*$450*	*100%*	*100%*	*9*	*100%*	*100%*	*$580*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2
Assessment Area: MS Northwest MS

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	1	11.1%	$24	5.3%	8.0%	0	0.0%	4.3%	$0	0.0%	1.7%	1	20.0%	6.8%	$24	17.4%	2.3%	0	0.0%	5.6%	$0	0.0%	1.2%
	Moderate	2	22.2%	$70	15.5%	36.0%	0	0.0%	13.0%	$0	0.0%	9.9%	2	40.0%	43.2%	$70	50.7%	57.1%	0	0.0%	27.8%	$0	0.0%	17.0%
	Middle	3	33.3%	$256	56.8%	38.9%	0	0.0%	56.5%	$0	0.0%	54.4%	0	0.0%	36.4%	$0	0.0%	32.3%	3	75.0%	38.9%	$256	81.8%	28.1%
	Upper	3	33.3%	$101	22.4%	17.1%	0	0.0%	26.1%	$0	0.0%	34.0%	2	40.0%	13.6%	$44	31.9%	8.3%	1	25.0%	27.8%	$57	18.2%	53.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*9*	*100%*	*$451*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*5*	*100%*	*100%*	*$138*	*100%*	*100%*	*4*	*100%*	*100%*	*$313*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	8.0%	0	0.0%	4.8%	$0	0.0%	1.8%	0	0.0%	3.4%	$0	0.0%	10.9%	0	0.0%	3.9%	$0	0.0%	2.3%
	Moderate	0	0.0%	$0	0.0%	36.0%	0	0.0%	29.0%	$0	0.0%	23.7%	0	0.0%	37.9%	$0	0.0%	30.1%	0	0.0%	39.0%	$0	0.0%	31.6%
	Middle	0	0.0%	$0	0.0%	38.9%	0	0.0%	45.2%	$0	0.0%	43.1%	0	0.0%	43.1%	$0	0.0%	41.7%	0	0.0%	45.5%	$0	0.0%	47.3%
	Upper	0	0.0%	$0	0.0%	17.1%	0	0.0%	21.0%	$0	0.0%	31.4%	0	0.0%	15.5%	$0	0.0%	17.3%	0	0.0%	11.7%	$0	0.0%	18.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	10	3.6%	$309	1.2%	8.0%	0	0.0%	4.2%	$0	0.0%	1.6%	7	7.2%	3.5%	$114	1.5%	1.9%	3	2.7%	3.6%	$195	1.6%	3.8%
	Moderate	54	19.6%	$3,554	14.1%	36.0%	18	26.1%	24.3%	$996	17.9%	23.4%	22	22.7%	22.7%	$1,377	17.9%	19.8%	14	12.7%	19.8%	$1,181	9.9%	16.6%
	Middle	142	51.4%	$13,087	51.9%	38.9%	32	46.4%	43.0%	$2,583	46.5%	38.1%	50	51.5%	44.6%	$3,994	51.9%	43.6%	60	54.5%	43.7%	$6,510	54.3%	39.5%
	Upper	70	25.4%	$8,276	32.8%	17.1%	19	27.5%	28.5%	$1,974	35.5%	36.8%	18	18.6%	29.2%	$2,208	28.7%	34.7%	33	30.0%	32.8%	$4,094	34.2%	40.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.1%	$0	0.0%	0.0%
	Total	*276*	*100%*	*$25,226*	*100%*	*100%*	*69*	*100%*	*100%*	*$5,553*	*100%*	*100%*	*97*	*100%*	*100%*	*$7,693*	*100%*	*100%*	*110*	*100%*	*100%*	*$11,980*	*100%*	*100%*
SMALL BUSINESSES					Total Businesses																			
	Low	26	13.5%	$1,809	13.7%	12.2%	5	13.2%	9.9%	$686	14.8%	7.6%	7	18.9%	10.9%	$140	5.1%	9.8%	14	12.0%	9.7%	$983	16.9%	10.9%
	Moderate	58	30.2%	$5,605	42.4%	41.9%	13	34.2%	35.9%	$2,294	49.4%	43.6%	14	37.8%	35.5%	$837	30.2%	42.5%	31	26.5%	38.1%	$2,474	42.5%	42.8%
	Middle	79	41.1%	$4,036	30.5%	29.2%	15	39.5%	32.7%	$1,062	22.9%	28.5%	15	40.5%	34.0%	$1,444	52.1%	30.6%	49	41.9%	36.2%	$1,530	26.3%	31.8%
	Upper	29	15.1%	$1,778	13.4%	16.7%	5	13.2%	18.4%	$600	12.9%	18.7%	1	2.7%	14.9%	$350	12.6%	15.1%	23	19.7%	14.5%	$828	14.2%	13.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	3.0%	$0	0.0%	1.6%	0	0.0%	4.8%	$0	0.0%	1.9%	0	0.0%	1.6%	$0	0.0%	0.7%
	Total	*192*	*100%*	*$13,228*	*100%*	*100%*	*38*	*100%*	*100%*	*$4,642*	*100%*	*100%*	*37*	*100%*	*100%*	*$2,771*	*100%*	*100%*	*117*	*100%*	*100%*	*$5,815*	*100%*	*100%*
SMALL FARM					Total Farms																			
	Low	0	0.0%	$0	0.0%	2.2%	0	0.0%	0.3%	$0	0.0%	0.0%	0	0.0%	0.3%	$0	0.0%	0.1%	0	0.0%	0.3%	$0	0.0%	0.1%
	Moderate	31	37.3%	$5,644	43.6%	36.5%	6	30.0%	30.7%	$1,555	44.3%	30.2%	12	52.2%	31.9%	$2,626	56.9%	34.4%	13	32.5%	28.9%	$1,463	30.4%	22.2%
	Middle	43	51.8%	$5,726	44.3%	50.1%	11	55.0%	55.3%	$1,195	34.0%	48.2%	9	39.1%	52.1%	$1,704	36.9%	50.2%	23	57.5%	53.8%	$2,827	58.8%	61.1%
	Upper	9	10.8%	$1,567	12.1%	11.2%	3	15.0%	12.1%	$762	21.7%	21.1%	2	8.7%	12.0%	$287	6.2%	14.7%	4	10.0%	16.1%	$518	10.8%	16.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	1.6%	$0	0.0%	0.4%	0	0.0%	3.7%	$0	0.0%	0.6%	0	0.0%	0.9%	$0	0.0%	0.4%
	Total	*83*	*100%*	*$12,937*	*100%*	*100%*	*20*	*100%*	*100%*	*$3,512*	*100%*	*100%*	*23*	*100%*	*100%*	*$4,617*	*100%*	*100%*	*40*	*100%*	*100%*	*$4,808*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2
Assessment Area: MS Northwest MS

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	7	6.6%	$438	3.5%	34.0%	3	10.0%	2.9%	$201	6.0%	1.3%	3	8.3%	2.7%	$117	2.6%	1.0%	1	2.5%	3.3%	$120	2.6%	1.2%
	Moderate	25	23.6%	$1,916	15.5%	16.3%	7	23.3%	12.2%	$477	14.3%	7.9%	6	16.7%	14.4%	$464	10.4%	9.1%	12	30.0%	16.9%	$975	21.3%	10.1%
	Middle	24	22.6%	$2,240	18.1%	16.0%	6	20.0%	20.5%	$379	11.4%	17.1%	7	19.4%	19.3%	$656	14.7%	15.7%	11	27.5%	22.0%	$1,205	26.3%	17.9%
	Upper	48	45.3%	$7,274	58.7%	33.7%	13	43.3%	44.2%	$1,866	56.1%	55.0%	20	55.6%	46.3%	$3,240	72.4%	57.0%	15	37.5%	41.6%	$2,168	47.3%	55.6%
	Unknown	2	1.9%	$522	4.2%	0.0%	1	3.3%	20.1%	$405	12.2%	18.8%	0	0.0%	17.4%	$0	0.0%	17.2%	1	2.5%	16.3%	$117	2.6%	15.1%
	Total	*106*	*100%*	*$12,390*	*100%*	*100%*	*30*	*100%*	*100%*	*$3,328*	*100%*	*100%*	*36*	*100%*	*100%*	*$4,477*	*100%*	*100%*	*40*	*100%*	*100%*	*$4,585*	*100%*	*100%*
REFINANCE	Low	5	5.9%	$170	1.8%	34.0%	2	11.1%	6.7%	$126	9.0%	4.1%	3	12.5%	5.8%	$44	2.2%	1.9%	0	0.0%	2.9%	$0	0.0%	0.9%
	Moderate	7	8.2%	$303	3.3%	16.3%	2	11.1%	8.6%	$78	5.6%	4.6%	2	8.3%	9.6%	$30	1.5%	4.8%	3	7.0%	7.7%	$195	3.3%	3.8%
	Middle	20	23.5%	$1,627	17.5%	16.0%	6	33.3%	17.5%	$441	31.4%	12.2%	7	29.2%	15.2%	$553	27.8%	10.5%	7	16.3%	12.6%	$633	10.7%	7.9%
	Upper	49	57.6%	$6,335	68.1%	33.7%	8	44.4%	50.6%	$758	54.0%	60.1%	10	41.7%	47.8%	$760	38.3%	61.0%	31	72.1%	55.6%	$4,817	81.4%	66.2%
	Unknown	4	4.7%	$870	9.3%	0.0%	0	0.0%	16.6%	$0	0.0%	19.0%	2	8.3%	21.6%	$599	30.2%	21.8%	2	4.7%	21.3%	$271	4.6%	21.2%
	Total	*85*	*100%*	*$9,305*	*100%*	*100%*	*18*	*100%*	*100%*	*$1,403*	*100%*	*100%*	*24*	*100%*	*100%*	*$1,986*	*100%*	*100%*	*43*	*100%*	*100%*	*$5,916*	*100%*	*100%*
HOME IMPROVEMENT	Low	2	4.3%	$50	2.7%	34.0%	1	6.7%	7.3%	$10	1.6%	4.4%	1	5.6%	8.7%	$40	6.2%	7.2%	0	0.0%	2.0%	$0	0.0%	0.6%
	Moderate	10	21.3%	$386	20.7%	16.3%	1	6.7%	8.5%	$68	10.7%	5.3%	3	16.7%	15.9%	$80	12.5%	9.6%	6	42.9%	22.4%	$238	40.6%	14.6%
	Middle	9	19.1%	$256	13.7%	16.0%	3	20.0%	17.1%	$55	8.7%	10.9%	4	22.2%	17.4%	$143	22.3%	11.3%	2	14.3%	10.2%	$58	9.9%	8.0%
	Upper	26	55.3%	$1,171	62.9%	33.7%	10	66.7%	54.9%	$502	79.1%	69.0%	10	55.6%	49.3%	$379	59.0%	61.8%	6	42.9%	53.1%	$290	49.5%	69.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	12.2%	$0	0.0%	10.5%	0	0.0%	8.7%	$0	0.0%	10.2%	0	0.0%	12.2%	$0	0.0%	7.5%
	Total	*47*	*100%*	*$1,863*	*100%*	*100%*	*15*	*100%*	*100%*	*$635*	*100%*	*100%*	*18*	*100%*	*100%*	*$642*	*100%*	*100%*	*14*	*100%*	*100%*	*$586*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	$0	0.0%	34.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	16.3%	0	0.0%	3.3%	$0	0.0%	0.4%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	2.8%	$0	0.0%	0.6%
	Middle	0	0.0%	$0	0.0%	16.0%	0	0.0%	3.3%	$0	0.0%	0.4%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	5.6%	$0	0.0%	1.8%
	Upper	0	0.0%	$0	0.0%	33.7%	0	0.0%	26.7%	$0	0.0%	7.4%	0	0.0%	7.1%	$0	0.0%	3.7%	0	0.0%	36.1%	$0	0.0%	19.4%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	66.7%	$0	0.0%	91.8%	0	0.0%	92.9%	$0	0.0%	96.3%	0	0.0%	55.6%	$0	0.0%	78.1%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	1	3.4%	$17	1.4%	34.0%	0	0.0%	1.8%	$0	0.0%	0.6%	1	7.1%	2.9%	$17	3.8%	1.3%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	4	13.8%	$95	7.8%	16.3%	0	0.0%	3.6%	$0	0.0%	0.6%	3	21.4%	14.7%	$70	15.6%	8.9%	1	11.1%	11.1%	$25	4.3%	4.2%
	Middle	11	37.9%	$329	27.0%	16.0%	3	50.0%	16.1%	$69	36.9%	9.1%	4	28.6%	32.4%	$125	27.8%	37.1%	4	44.4%	22.2%	$135	23.3%	12.7%
	Upper	13	44.8%	$776	63.8%	33.7%	3	50.0%	76.8%	$118	63.1%	88.7%	6	42.9%	50.0%	$238	52.9%	52.6%	4	44.4%	66.7%	$420	72.4%	83.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	1.8%	$0	0.0%	1.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*29*	*100%*	*$1,217*	*100%*	*100%*	*6*	*100%*	*100%*	*$187*	*100%*	*100%*	*14*	*100%*	*100%*	*$450*	*100%*	*100%*	*9*	*100%*	*100%*	*$580*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2
Assessment Area: MS Northwest MS

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	1	11.1%	$17	3.8%	34.0%	0	0.0%	8.7%	$0	0.0%	2.3%	1	20.0%	18.2%	$17	12.3%	9.1%	0	0.0%	11.1%	$0	0.0%	2.4%
	Moderate	0	0.0%	$0	0.0%	16.3%	0	0.0%	13.0%	$0	0.0%	16.4%	0	0.0%	11.4%	$0	0.0%	9.8%	0	0.0%	5.6%	$0	0.0%	1.4%
	Middle	3	33.3%	$196	43.5%	16.0%	0	0.0%	0.0%	$0	0.0%	0.0%	1	20.0%	15.9%	$24	17.4%	11.8%	2	50.0%	33.3%	$172	55.0%	26.9%
	Upper	5	55.6%	$238	52.8%	33.7%	0	0.0%	69.6%	$0	0.0%	73.9%	3	60.0%	50.0%	$97	70.3%	64.7%	2	50.0%	44.4%	$141	45.0%	66.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	8.7%	$0	0.0%	7.4%	0	0.0%	4.5%	$0	0.0%	4.5%	0	0.0%	5.6%	$0	0.0%	3.0%
	Total	*9*	*100%*	*$451*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*5*	*100%*	*100%*	*$138*	*100%*	*100%*	*4*	*100%*	*100%*	*$313*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	34.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	1.7%	$0	0.0%	1.3%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	16.3%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	16.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	33.7%	0	0.0%	1.6%	$0	0.0%	0.0%	0	0.0%	3.4%	$0	0.0%	16.6%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	98.4%	$0	0.0%	100.0%	0	0.0%	94.8%	$0	0.0%	82.1%	0	0.0%	100.0%	$0	0.0%	100.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	16	5.8%	$692	2.7%	34.0%	6	8.7%	4.7%	$337	6.1%	2.3%	9	9.3%	4.5%	$235	3.1%	1.5%	1	0.9%	2.9%	$120	1.0%	1.0%
	Moderate	46	16.7%	$2,700	10.7%	16.3%	10	14.5%	9.6%	$623	11.2%	5.7%	14	14.4%	11.9%	$644	8.4%	7.0%	22	20.0%	11.8%	$1,433	12.0%	6.4%
	Middle	67	24.3%	$4,648	18.4%	16.0%	18	26.1%	17.5%	$944	17.0%	12.9%	23	23.7%	16.9%	$1,501	19.5%	12.9%	26	23.6%	16.4%	$2,203	18.4%	12.0%
	Upper	141	51.1%	$15,794	62.6%	33.7%	34	49.3%	47.1%	$3,244	58.4%	52.6%	49	50.5%	45.2%	$4,714	61.3%	55.6%	58	52.7%	46.7%	$7,836	65.4%	57.5%
	Unknown	6	2.2%	$1,392	5.5%	0.0%	1	1.4%	21.2%	$405	7.3%	26.7%	2	2.1%	21.5%	$599	7.8%	23.0%	3	2.7%	22.3%	$388	3.2%	23.1%
	Total	*276*	*100%*	*$25,226*	*100%*	*100%*	*69*	*100%*	*100%*	*$5,553*	*100%*	*100%*	*97*	*100%*	*100%*	*$7,693*	*100%*	*100%*	*110*	*100%*	*100%*	*$11,980*	*100%*	*100%*
Small Business						Total Businesses																		
Revenue	$1 Million or Less	121	63.0%	$3,959	29.9%	89.5%	28	73.7%	38.1%	$1,193	25.7%	38.1%	30	81.1%	36.8%	$1,176	42.4%	32.8%	63	53.8%	32.6%	$1,590	27.3%	28.9%
	Over $1 Million	36	18.8%	$8,360	63.2%	8.8%	10	26.3%					7	18.9%					19	16.2%				
	Total Rev. available	157	81.8%	$12,319	93.1%	98.3%	38	100.0%					37	100.0%					82	70.0%				
	Rev. Not Known	35	18.2%	$909	6.9%	1.7%	0	0.0%					0	0.0%					35	29.9%				
	Total	*192*	*100%*	*$13,228*	*100%*	*100%*	*38*	*100%*					*37*	*100%*					*117*	*100%*				
Loan Size	$100,000 or Less	159	82.8%	$3,657	27.6%		26	68.4%	94.2%	$594	12.8%	49.0%	29	78.4%	94.7%	$833	30.1%	49.8%	104	88.9%	91.9%	$2,230	38.3%	40.7%
	$100,001 - $250,000	23	12.0%	$3,901	29.5%		7	18.4%	3.4%	$1,225	26.4%	18.1%	6	16.2%	3.5%	$913	32.9%	20.4%	10	8.5%	5.1%	$1,763	30.3%	22.5%
	$250,001 - $1 Million	10	5.2%	$5,670	42.9%		5	13.2%	2.4%	$2,823	60.8%	32.9%	2	5.4%	1.8%	$1,025	37.0%	29.8%	3	2.6%	3.0%	$1,822	31.3%	36.8%
	Total	*192*	*100%*	*$13,228*	*100%*		*38*	*100%*	*100%*	*$4,642*	*100%*	*100%*	*37*	*100%*	*100%*	*$2,771*	*100%*	*100%*	*117*	*100%*	*100%*	*$5,815*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	111	91.7%	$2,341	59.1%																			
	$100,001 - $250,000	9	7.4%	$1,345	34.0%																			
	$250,001 - $1 Million	1	0.8%	$273	6.9%																			
	Total	*121*	*100%*	*$3,959*	*100%*																			
Small Farm						Total Farms																		
Revenue	$1 Million or Less	35	42.2%	$5,552	42.9%	93.3%	14	70.0%	36.0%	$2,346	66.8%	58.7%	10	43.5%	34.4%	$1,375	29.8%	46.0%	11	27.5%	38.9%	$1,831	38.1%	60.6%
	Over $1 Million	44	53.0%	$7,303	56.5%	6.5%	5	25.0%					13	56.5%					26	65.0%				
	Total Rev. available	79	95.2%	$12,855	99.4%	99.8%	19	95.0%					23	100.0%					37	92.5%				
	Not Known	4	4.8%	$82	0.6%	0.2%	1	5.0%					0	0.0%					3	7.5%				
	Total	*83*	*100%*	*$12,937*	*100%*	*100%*	*20*	*100%*					*23*	*100%*					*40*	*100%*				
Loan Size	$100,000 or Less	47	56.6%	$1,914	14.8%		10	50.0%	83.2%	$444	12.6%	27.5%	8	34.8%	81.0%	$383	8.3%	22.5%	29	72.5%	83.0%	$1,087	22.6%	31.2%
	$100,001 - $250,000	17	20.5%	$2,914	22.5%		5	25.0%	11.8%	$899	25.6%	36.6%	8	34.8%	11.0%	$1,233	26.7%	28.4%	4	10.0%	9.1%	$782	16.3%	23.4%
	$250,001 - $500,000	19	22.9%	$8,109	62.7%		5	25.0%	5.0%	$2,169	61.8%	36.0%	7	30.4%	8.0%	$3,001	65.0%	49.1%	7	17.5%	7.9%	$2,939	61.1%	45.5%
	Total	*83*	*100%*	*$12,937*	*100%*		*20*	*100%*	*100%*	*$3,512*	*100%*	*100%*	*23*	*100%*	*100%*	*$4,617*	*100%*	*100%*	*40*	*100%*	*100%*	*$4,808*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	19	54.3%	$818	14.7%																			
	$100,001 - $250,000	9	25.7%	$1,609	29.0%																			
	$250,001 - $500,000	7	20.0%	$3,125	56.3%																			
	Total	*35*	*100%*	*$5,552*	*100%*																			

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue.
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2

Assessment Area: MS Southern MS

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison										Bank & Aggregate Lending Comparison																	
		2018					2019, 2020					2018						2019						2020					
		Count		Dollar		Owner Occupied Units	Count		Dollar		Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
												Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
HOME PURCHASE	Low	0	0.0%	$0	0.0%	1.6%	0	0.0%	$0	0.0%	1.8%	0	0.0%	0.9%	$0	0.0%	0.9%	0	0.0%	1.4%	$0	0.0%	1.1%	0	0.0%	0.8%	$0	0.0%	0.4%
	Moderate	4	9.3%	$570	10.4%	15.6%	7	10.6%	$615	6.8%	16.9%	4	9.3%	12.0%	$570	10.4%	9.4%	5	14.3%	13.2%	$542	11.3%	9.8%	2	6.5%	14.4%	$73	1.7%	10.9%
	Middle	31	72.1%	$3,353	61.1%	67.0%	43	65.2%	$6,030	67.1%	65.3%	31	72.1%	64.8%	$3,353	61.1%	63.4%	21	60.0%	62.2%	$2,843	59.5%	61.7%	22	71.0%	61.1%	$3,187	75.6%	60.9%
	Upper	8	18.6%	$1,563	28.5%	15.8%	16	24.2%	$2,348	26.1%	16.1%	8	18.6%	22.2%	$1,563	28.5%	26.3%	9	25.7%	23.1%	$1,391	29.1%	27.4%	7	22.6%	23.7%	$957	22.7%	27.7%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.1%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*43*	*100%*	*$5,486*	*100%*	*100%*	*66*	*100%*	*$8,993*	*100%*	*100%*	*43*	*100%*	*100%*	*$5,486*	*100%*	*100%*	*35*	*100%*	*100%*	*$4,776*	*100%*	*100%*	*31*	*100%*	*100%*	*$4,217*	*100%*	*100%*
REFINANCE	Low	0	0.0%	$0	0.0%	1.6%	2	1.3%	$45	0.3%	1.8%	0	0.0%	1.8%	$0	0.0%	1.1%	1	1.7%	2.0%	$25	0.4%	1.1%	1	1.0%	1.0%	$20	0.2%	0.7%
	Moderate	5	12.5%	$493	12.7%	15.6%	12	7.8%	$778	4.7%	16.9%	5	12.5%	12.1%	$493	12.7%	8.6%	4	6.9%	13.7%	$253	4.5%	9.3%	8	8.3%	10.2%	$525	4.8%	6.8%
	Middle	28	70.0%	$2,802	72.0%	67.0%	116	75.3%	$12,425	74.6%	65.3%	28	70.0%	67.1%	$2,802	72.0%	68.5%	42	72.4%	63.7%	$3,999	70.5%	64.9%	74	77.1%	66.4%	$8,426	76.7%	67.4%
	Upper	7	17.5%	$595	15.3%	15.8%	24	15.6%	$3,412	20.5%	16.1%	7	17.5%	19.1%	$595	15.3%	21.8%	11	19.0%	20.6%	$1,394	24.6%	24.7%	13	13.5%	22.4%	$2,018	18.4%	25.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*40*	*100%*	*$3,890*	*100%*	*100%*	*154*	*100%*	*$16,660*	*100%*	*100%*	*40*	*100%*	*100%*	*$3,890*	*100%*	*100%*	*58*	*100%*	*100%*	*$5,671*	*100%*	*100%*	*96*	*100%*	*100%*	*$10,989*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	$0	0.0%	1.6%	2	4.1%	$27	1.0%	1.8%	0	0.0%	0.6%	$0	0.0%	0.3%	1	4.2%	1.3%	$15	1.1%	0.4%	1	4.0%	2.6%	$12	0.8%	0.7%
	Moderate	1	4.2%	$50	4.4%	15.6%	6	12.2%	$214	7.7%	16.9%	1	4.2%	9.0%	$50	4.4%	7.4%	4	16.7%	16.8%	$133	10.0%	11.9%	2	8.0%	12.0%	$81	5.6%	7.6%
	Middle	19	79.2%	$932	82.0%	67.0%	28	57.1%	$1,823	65.8%	65.3%	19	79.2%	71.8%	$932	82.0%	76.5%	11	45.8%	60.0%	$688	51.7%	64.6%	17	68.0%	66.7%	$1,135	78.8%	71.4%
	Upper	4	16.7%	$155	13.6%	15.8%	13	26.5%	$707	25.5%	16.1%	4	16.7%	18.6%	$155	13.6%	15.8%	8	33.3%	21.9%	$494	37.1%	23.1%	5	20.0%	18.8%	$213	14.8%	20.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*24*	*100%*	*$1,137*	*100%*	*100%*	*49*	*100%*	*$2,771*	*100%*	*100%*	*24*	*100%*	*100%*	*$1,137*	*100%*	*100%*	*24*	*100%*	*100%*	*$1,330*	*100%*	*100%*	*25*	*100%*	*100%*	*$1,441*	*100%*	*100%*
MULTI FAMILY						Multi-Family Units					Multi-Family Units																		
	Low	0	0.0%	$0	0.0%	7.9%	0	0.0%	$0	0.0%	8.1%	0	0.0%	6.3%	$0	0.0%	2.8%	0	0.0%	10.9%	$0	0.0%	7.3%	0	0.0%	5.7%	$0	0.0%	5.4%
	Moderate	0	0.0%	$0	0.0%	28.7%	0	0.0%	$0	0.0%	29.4%	0	0.0%	18.8%	$0	0.0%	27.9%	0	0.0%	26.1%	$0	0.0%	25.3%	0	0.0%	28.3%	$0	0.0%	21.9%
	Middle	0	0.0%	$0	0.0%	48.7%	1	100.0%	$1,300	100.0%	49.0%	0	0.0%	62.5%	$0	0.0%	55.9%	1	100.0%	41.3%	$1,300	100.0%	54.4%	0	0.0%	49.1%	$0	0.0%	32.5%
	Upper	0	0.0%	$0	0.0%	14.7%	0	0.0%	$0	0.0%	13.6%	0	0.0%	12.5%	$0	0.0%	13.4%	0	0.0%	21.7%	$0	0.0%	13.0%	0	0.0%	17.0%	$0	0.0%	40.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*1*	*100%*	*$1,300*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*1*	*100%*	*100%*	*$1,300*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	$0	0.0%	1.6%	0	0.0%	$0	0.0%	1.8%	0	0.0%	0.5%	$0	0.0%	0.2%	0	0.0%	1.2%	$0	0.0%	0.4%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	3	20.0%	$112	16.5%	15.6%	1	3.4%	$126	7.3%	16.9%	3	20.0%	10.3%	$112	16.5%	8.0%	0	0.0%	6.6%	$0	0.0%	3.9%	1	7.7%	4.2%	$126	19.3%	7.0%
	Middle	8	53.3%	$379	55.9%	67.0%	25	86.2%	$1,449	84.2%	65.3%	8	53.3%	65.2%	$379	55.9%	66.4%	14	87.5%	69.3%	$997	93.4%	70.8%	11	84.6%	74.6%	$452	69.2%	73.7%
	Upper	4	26.7%	$187	27.6%	15.8%	3	10.3%	$146	8.5%	16.1%	4	26.7%	24.0%	$187	27.6%	25.4%	2	12.5%	22.9%	$71	6.6%	24.9%	1	7.7%	21.2%	$75	11.5%	19.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*15*	*100%*	*$678*	*100%*	*100%*	*29*	*100%*	*$1,721*	*100%*	*100%*	*15*	*100%*	*100%*	*$678*	*100%*	*100%*	*16*	*100%*	*100%*	*$1,068*	*100%*	*100%*	*13*	*100%*	*100%*	*$653*	*100%*	*100%*

Originations & Purchases
2018 and 2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2
Assessment Area: MS Southern MS

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison										Bank & Aggregate Lending Comparison																	
		2018					2019, 2020					2018						2019						2020					
		Count		Dollar		Owner Occupied Units	Count		Dollar		Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
												Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	1.6%	0	0.0%	$0	0.0%	1.8%	0	0.0%	1.8%	$0	0.0%	0.7%	0	0.0%	0.9%	$0	0.0%	0.3%	0	0.0%	2.1%	$0	0.0%	1.9%
	Moderate	3	25.0%	$112	17.2%	15.6%	3	12.5%	$68	4.8%	16.9%	3	25.0%	19.1%	$112	17.2%	11.2%	1	12.5%	16.4%	$15	4.5%	16.5%	2	12.5%	14.4%	$53	4.9%	13.1%
	Middle	8	66.7%	$503	77.4%	67.0%	16	66.7%	$998	70.9%	65.3%	8	66.7%	65.5%	$503	77.4%	61.0%	6	75.0%	67.3%	$310	92.3%	63.9%	10	62.5%	59.8%	$688	64.2%	62.4%
	Upper	1	8.3%	$35	5.4%	15.8%	5	20.8%	$342	24.3%	16.1%	1	8.3%	13.6%	$35	5.4%	27.0%	1	12.5%	15.5%	$11	3.3%	19.3%	4	25.0%	23.7%	$331	30.9%	22.6%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*12*	*100%*	*$650*	*100%*	*100%*	*24*	*100%*	*$1,408*	*100%*	*100%*	*12*	*100%*	*100%*	*$650*	*100%*	*100%*	*8*	*100%*	*100%*	*$336*	*100%*	*100%*	*16*	*100%*	*100%*	*$1,072*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	1.6%	0	0.0%	$0	0.0%	1.8%	0	0.0%	1.5%	$0	0.0%	1.6%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.6%	$0	0.0%	0.5%
	Moderate	0	0.0%	$0	0.0%	15.6%	0	0.0%	$0	0.0%	16.9%	0	0.0%	14.0%	$0	0.0%	14.2%	0	0.0%	15.1%	$0	0.0%	14.1%	0	0.0%	17.0%	$0	0.0%	13.2%
	Middle	0	0.0%	$0	0.0%	67.0%	0	0.0%	$0	0.0%	65.3%	0	0.0%	64.7%	$0	0.0%	67.8%	0	0.0%	61.6%	$0	0.0%	54.1%	0	0.0%	64.2%	$0	0.0%	64.4%
	Upper	0	0.0%	$0	0.0%	15.8%	0	0.0%	$0	0.0%	16.1%	0	0.0%	19.9%	$0	0.0%	16.3%	0	0.0%	23.3%	$0	0.0%	31.8%	0	0.0%	18.2%	$0	0.0%	21.9%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	0	0.0%	$0	0.0%	1.6%	4	1.2%	$72	0.2%	1.8%	0	0.0%	1.3%	$0	0.0%	1.0%	2	1.4%	1.7%	$40	0.3%	1.2%	2	1.1%	0.9%	$32	0.2%	0.7%
	Moderate	16	11.9%	$1,337	11.3%	15.6%	29	9.0%	$1,801	5.5%	16.9%	16	11.9%	12.1%	$1,337	11.3%	9.7%	14	9.9%	13.5%	$943	6.5%	10.1%	15	8.3%	12.4%	$858	4.7%	9.2%
	Middle	94	70.1%	$7,969	67.3%	67.0%	229	70.9%	$24,025	73.1%	65.3%	94	70.1%	65.8%	$7,969	67.3%	65.2%	95	66.9%	62.8%	$10,137	70.0%	62.8%	134	74.0%	63.9%	$13,888	75.6%	63.6%
	Upper	24	17.9%	$2,535	21.4%	15.8%	61	18.9%	$6,955	21.2%	16.1%	24	17.9%	20.8%	$2,535	21.4%	24.1%	31	21.8%	22.0%	$3,361	23.2%	25.8%	30	16.6%	22.8%	$3,594	19.6%	26.5%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*134*	*100%*	*$11,841*	*100%*	*100%*	*323*	*100%*	*$32,853*	*100%*	*100%*	*134*	*100%*	*100%*	*$11,841*	*100%*	*100%*	*142*	*100%*	*100%*	*$14,481*	*100%*	*100%*	*181*	*100%*	*100%*	*$18,372*	*100%*	*100%*
SMALL BUSINESSES						Total Businesses					Total Businesses																		
	Low	6	9.4%	$171	3.5%	5.2%	15	8.4%	$2,161	19.4%	5.5%	6	9.4%	6.6%	$171	3.5%	7.9%	9	24.3%	4.3%	$1,647	37.9%	6.3%	6	4.2%	6.0%	$514	7.6%	10.7%
	Moderate	10	15.6%	$883	17.9%	17.7%	27	15.1%	$2,085	18.8%	18.8%	10	15.6%	16.2%	$883	17.9%	20.9%	6	16.2%	15.7%	$854	19.7%	18.3%	21	14.8%	15.7%	$1,231	18.2%	19.9%
	Middle	38	59.4%	$2,296	46.6%	61.1%	117	65.4%	$6,009	54.1%	60.7%	38	59.4%	59.0%	$2,296	46.6%	55.2%	20	54.1%	59.9%	$1,723	39.7%	60.9%	97	68.3%	59.9%	$4,286	63.3%	51.8%
	Upper	10	15.6%	$1,581	32.1%	16.0%	20	11.2%	$857	7.7%	14.9%	10	15.6%	16.5%	$1,581	32.1%	15.4%	2	5.4%	14.7%	$118	2.7%	13.0%	18	12.7%	17.7%	$739	10.9%	16.5%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.4%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%		0	0.0%	1.8%	$0	0.0%	0.5%	0	0.0%	5.3%	$0	0.0%	1.5%	0	0.0%	0.6%	$0	0.0%	0.6%
	Total	*64*	*100%*	*$4,931*	*100%*	*100%*	*179*	*100%*	*$11,112*	*100%*	*100%*	*64*	*100%*	*100%*	*$4,931*	*100%*	*100%*	*37*	*100%*	*100%*	*$4,342*	*100%*	*100%*	*142*	*100%*	*100%*	*$6,770*	*100%*	*100%*
SMALL FARM						Total Farms					Total Farms																		
	Low	0	0.0%	$0	0.0%	0.3%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.6%	$0	0.0%	0.2%	0	0.0%	0.9%	$0	0.0%	0.2%	0	0.0%	0.6%	$0	0.0%	0.1%
	Moderate	0	0.0%	$0	0.0%	15.1%	3	33.3%	$16	1.3%	16.2%	0	0.0%	12.4%	$0	0.0%	11.5%	0	0.0%	11.0%	$0	0.0%	9.8%	3	42.9%	10.3%	$16	2.9%	6.9%
	Middle	3	100.0%	$619	100.0%	71.3%	6	66.7%	$1,243	98.7%	68.2%	3	100.0%	68.9%	$619	100.0%	66.3%	2	100.0%	69.2%	$710	100.0%	68.1%	4	57.1%	72.6%	$533	97.1%	79.1%
	Upper	0	0.0%	$0	0.0%	13.4%	0	0.0%	$0	0.0%	15.6%	0	0.0%	16.4%	$0	0.0%	21.8%	0	0.0%	17.2%	$0	0.0%	21.7%	0	0.0%	16.5%	$0	0.0%	13.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%		0	0.0%	1.7%	$0	0.0%	0.2%	0	0.0%	1.7%	$0	0.0%	0.2%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*3*	*100%*	*$619*	*100%*	*100%*	*9*	*100%*	*$1,259*	*100%*	*100%*	*3*	*100%*	*100%*	*$619*	*100%*	*100%*	*2*	*100%*	*100%*	*$710*	*100%*	*100%*	*7*	*100%*	*100%*	*$549*	*100%*	*100%*

Originations & Purchases
2018 and 2020 FFIEC Census Data and D&B information, and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2

Assessment Area: MS Southern MS

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison										Bank & Aggregate Lending Comparison																	
		2018					2019, 2020					2018						2019						2020					
		Count		Dollar		Families by Family Income	Count		Dollar		Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		#	%	$ (000s)	$ %	%	#	%	$ (000s)	$ %	%	Bank #	Bank %	Agg %	Bank $(000s)	Bank $ %	Agg $ %	Bank #	Bank %	Agg %	Bank $(000s)	Bank $ %	Agg $ %	Bank #	Bank %	Agg %	Bank $(000s)	Bank $ %	Agg $ %
HOME PURCHASE	Low	1	2.3%	$49	0.9%	24.1%	2	3.0%	$158	1.8%	24.1%	1	2.3%	2.9%	$49	0.9%	1.7%	2	5.7%	2.5%	$158	3.3%	1.3%	0	0.0%	3.2%	$0	0.0%	1.4%
	Moderate	6	14.0%	$435	7.9%	16.7%	10	15.2%	$850	9.5%	16.8%	6	14.0%	13.2%	$435	7.9%	8.4%	4	11.4%	14.0%	$234	4.9%	8.4%	6	19.4%	14.9%	$616	14.6%	9.1%
	Middle	7	16.3%	$763	13.9%	17.1%	13	19.7%	$1,559	17.3%	17.0%	7	16.3%	23.1%	$763	13.9%	18.9%	8	22.9%	22.0%	$898	18.8%	18.4%	5	16.1%	22.5%	$661	15.7%	19.2%
	Upper	26	60.5%	$3,965	72.3%	42.1%	40	60.6%	$6,288	69.9%	42.1%	26	60.5%	44.0%	$3,965	72.3%	54.1%	20	57.1%	47.0%	$3,348	70.1%	58.2%	20	64.5%	44.5%	$2,940	69.7%	55.2%
	Unknown	3	7.0%	$274	5.0%	0.0%	1	1.5%	$138	1.5%	0.0%	3	7.0%	16.8%	$274	5.0%	16.9%	1	2.9%	14.6%	$138	2.9%	13.7%	0	0.0%	15.0%	$0	0.0%	15.1%
	Total	*43*	*100%*	*$5,486*	*100%*	*100%*	*66*	*100%*	*$8,993*	*100%*	*100%*	*43*	*100%*	*100%*	*$5,486*	*100%*	*100%*	*35*	*100%*	*100%*	*$4,776*	*100%*	*100%*	*31*	*100%*	*100%*	*$4,217*	*100%*	*100%*
REFINANCE	Low	1	2.5%	$15	0.4%	24.1%	9	5.8%	$294	1.8%	24.1%	1	2.5%	6.1%	$15	0.4%	2.6%	5	8.6%	4.2%	$174	3.1%	1.6%	4	4.2%	2.5%	$120	1.1%	0.8%
	Moderate	6	15.0%	$340	8.7%	16.7%	16	10.4%	$798	4.8%	16.8%	6	15.0%	10.3%	$340	8.7%	6.6%	8	13.8%	11.7%	$319	5.6%	6.9%	8	8.3%	6.8%	$479	4.4%	3.7%
	Middle	10	25.0%	$723	18.6%	17.1%	29	18.8%	$1,874	11.2%	17.0%	10	25.0%	17.1%	$723	18.6%	13.6%	10	17.2%	15.8%	$801	14.1%	11.8%	19	19.8%	14.1%	$1,073	9.8%	9.6%
	Upper	22	55.0%	$2,761	71.0%	42.1%	95	61.7%	$13,161	79.0%	42.1%	22	55.0%	52.0%	$2,761	71.0%	61.4%	34	58.6%	52.6%	$4,352	76.7%	61.9%	61	63.5%	57.0%	$8,809	80.2%	64.1%
	Unknown	1	2.5%	$51	1.3%	0.0%	5	3.2%	$533	3.2%	0.0%	1	2.5%	14.6%	$51	1.3%	15.8%	1	1.7%	15.7%	$25	0.4%	17.9%	4	4.2%	19.6%	$508	4.6%	21.8%
	Total	*40*	*100%*	*$3,890*	*100%*	*100%*	*154*	*100%*	*$16,660*	*100%*	*100%*	*40*	*100%*	*100%*	*$3,890*	*100%*	*100%*	*58*	*100%*	*100%*	*$5,671*	*100%*	*100%*	*96*	*100%*	*100%*	*$10,989*	*100%*	*100%*
HOME IMPROVEMENT	Low	1	4.2%	$15	1.3%	24.1%	2	4.1%	$42	1.5%	24.1%	1	4.2%	5.8%	$15	1.3%	2.6%	1	4.2%	3.9%	$30	2.3%	1.7%	1	4.0%	5.1%	$12	0.8%	1.9%
	Moderate	3	12.5%	$100	8.8%	16.7%	7	14.3%	$330	11.9%	16.8%	3	12.5%	18.6%	$100	8.8%	13.8%	2	8.3%	13.5%	$85	6.4%	9.5%	5	20.0%	14.5%	$245	17.0%	9.2%
	Middle	3	12.5%	$99	8.7%	17.1%	5	10.2%	$198	7.1%	17.0%	3	12.5%	12.2%	$99	8.7%	12.8%	4	16.7%	18.7%	$153	11.5%	19.7%	1	4.0%	10.3%	$45	3.1%	9.6%
	Upper	17	70.8%	$923	81.2%	42.1%	35	71.4%	$2,201	79.4%	42.1%	17	70.8%	55.8%	$923	81.2%	60.6%	17	70.8%	54.8%	$1,062	79.8%	60.3%	18	72.0%	57.3%	$1,139	79.0%	68.5%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	7.7%	$0	0.0%	10.2%	0	0.0%	9.0%	$0	0.0%	8.8%	0	0.0%	12.8%	$0	0.0%	10.8%
	Total	*24*	*100%*	*$1,137*	*100%*	*100%*	*49*	*100%*	*$2,771*	*100%*	*100%*	*24*	*100%*	*100%*	*$1,137*	*100%*	*100%*	*24*	*100%*	*100%*	*$1,330*	*100%*	*100%*	*25*	*100%*	*100%*	*$1,441*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	$0	0.0%	24.1%	0	0.0%	$0	0.0%	24.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	1.9%	$0	0.0%	1.9%
	Moderate	0	0.0%	$0	0.0%	16.7%	0	0.0%	$0	0.0%	16.8%	0	0.0%	6.3%	$0	0.0%	2.5%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	17.1%	0	0.0%	$0	0.0%	17.0%	0	0.0%	3.1%	$0	0.0%	0.6%	0	0.0%	4.3%	$0	0.0%	3.4%	0	0.0%	1.9%	$0	0.0%	0.2%
	Upper	0	0.0%	$0	0.0%	42.1%	0	0.0%	$0	0.0%	42.1%	0	0.0%	3.1%	$0	0.0%	0.7%	0	0.0%	13.0%	$0	0.0%	6.8%	0	0.0%	15.1%	$0	0.0%	7.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	1	100.0%	$1,300	100.0%	0.0%	0	0.0%	87.5%	$0	0.0%	96.2%	1	100.0%	82.6%	$1,300	100.0%	89.7%	0	0.0%	81.1%	$0	0.0%	90.1%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*1*	*100%*	*$1,300*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*1*	*100%*	*100%*	*$1,300*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	$0	0.0%	24.1%	2	6.9%	$31	1.8%	24.1%	0	0.0%	2.9%	$0	0.0%	2.7%	0	0.0%	1.8%	$0	0.0%	1.1%	2	15.4%	3.4%	$31	4.7%	1.0%
	Moderate	1	6.7%	$19	2.8%	16.7%	3	10.3%	$157	9.1%	16.8%	1	6.7%	8.8%	$19	2.8%	5.9%	2	12.5%	6.0%	$85	8.0%	3.5%	1	7.7%	8.5%	$72	11.0%	6.9%
	Middle	2	13.3%	$110	16.2%	17.1%	2	6.9%	$160	9.3%	17.0%	2	13.3%	15.2%	$110	16.2%	11.2%	1	6.3%	15.7%	$140	13.1%	12.8%	1	7.7%	15.3%	$20	3.1%	14.1%
	Upper	12	80.0%	$549	81.0%	42.1%	20	69.0%	$1,204	70.0%	42.1%	12	80.0%	70.6%	$549	81.0%	78.3%	12	75.0%	74.1%	$709	66.4%	77.3%	8	61.5%	69.5%	$495	75.8%	74.7%
	Unknown	0	0.0%	$0	0.0%	0.0%	2	6.9%	$169	9.8%	0.0%	0	0.0%	2.5%	$0	0.0%	1.9%	1	6.3%	2.4%	$134	12.5%	5.3%	1	7.7%	3.4%	$35	5.4%	3.3%
	Total	*15*	*100%*	*$678*	*100%*	*100%*	*29*	*100%*	*$1,721*	*100%*	*100%*	*15*	*100%*	*100%*	*$678*	*100%*	*100%*	*16*	*100%*	*100%*	*$1,068*	*100%*	*100%*	*13*	*100%*	*100%*	*$653*	*100%*	*100%*

Originations & Purchases

2018 and 2020 FFIEC Census Data and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2

Assessment Area: MS Southern MS

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018 Count #	2018 Count %	2018 Dollar $ (000s)	2018 Dollar $ %	2018 Families by Family Income %	2019, 2020 Count #	2019, 2020 Count %	2019, 2020 Dollar $ (000s)	2019, 2020 Dollar $ %	2019, 2020 Families by Family Income %	Bank & Aggregate Lending Comparison 2018 Count Bank #	2018 Count Bank %	2018 Count Agg %	2018 Dollar Bank $(000s)	2018 Dollar Bank $ %	2018 Dollar Agg $ %	2019 Count Bank #	2019 Count Bank %	2019 Count Agg %	2019 Dollar Bank $(000s)	2019 Dollar Bank $ %	2019 Dollar Agg $ %	2020 Count Bank #	2020 Count Bank %	2020 Count Agg %	2020 Dollar Bank $(000s)	2020 Dollar Bank $ %	2020 Dollar Agg $ %
OTHER PURPOSE CLOSED/EXEMPT	Low	1	8.3%	$35	5.4%	24.1%	3	12.5%	$146	10.4%	24.1%	1	8.3%	6.4%	$35	5.4%	2.5%	2	25.0%	9.1%	$71	21.1%	5.1%	1	6.3%	9.3%	$75	7.0%	4.1%
	Moderate	0	0.0%	$0	0.0%	16.7%	4	16.7%	$232	16.5%	16.8%	0	0.0%	19.1%	$0	0.0%	11.2%	1	12.5%	22.7%	$55	16.4%	15.2%	3	18.8%	15.5%	$177	16.5%	14.4%
	Middle	4	33.3%	$346	53.2%	17.1%	4	16.7%	$278	19.7%	17.0%	4	33.3%	20.9%	$346	53.2%	16.7%	1	12.5%	24.5%	$10	3.0%	23.5%	3	18.8%	18.6%	$268	25.0%	21.4%
	Upper	7	58.3%	$269	41.4%	42.1%	12	50.0%	$692	49.1%	42.1%	7	58.3%	50.0%	$269	41.4%	63.3%	4	50.0%	38.2%	$200	59.5%	43.8%	8	50.0%	48.5%	$492	45.9%	50.9%
	Unknown	0	0.0%	$0	0.0%	0.0%	1	4.2%	$60	4.3%	0.0%	0	0.0%	3.6%	$0	0.0%	6.3%	0	0.0%	5.5%	$0	0.0%	12.4%	1	6.3%	8.2%	$60	5.6%	9.3%
	Total	*12*	*100%*	*$650*	*100%*	*100%*	*24*	*100%*	*$1,408*	*100%*	*100%*	*12*	*100%*	*100%*	*$650*	*100%*	*100%*	*8*	*100%*	*100%*	*$336*	*100%*	*100%*	*16*	*100%*	*100%*	*$1,072*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	24.1%	0	0.0%	$0	0.0%	24.1%	0	0.0%	0.7%	$0	0.0%	0.2%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	16.7%	0	0.0%	$0	0.0%	16.8%	0	0.0%	0.7%	$0	0.0%	0.8%	0	0.0%	1.4%	$0	0.0%	0.8%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	17.1%	0	0.0%	$0	0.0%	17.0%	0	0.0%	2.9%	$0	0.0%	1.7%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	42.1%	0	0.0%	$0	0.0%	42.1%	0	0.0%	2.9%	$0	0.0%	1.9%	0	0.0%	2.7%	$0	0.0%	3.3%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	92.6%	$0	0.0%	95.4%	0	0.0%	95.9%	$0	0.0%	95.9%	0	0.0%	100.0%	$0	0.0%	100.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	4	3.0%	$114	1.0%	24.1%	18	5.6%	$671	2.0%	24.1%	4	3.0%	4.1%	$114	1.0%	2.0%	10	7.0%	3.2%	$433	3.0%	1.4%	8	4.4%	2.9%	$238	1.3%	1.1%
	Moderate	16	11.9%	$894	7.6%	16.7%	40	12.4%	$2,367	7.2%	16.8%	16	11.9%	11.9%	$894	7.6%	7.5%	17	12.0%	12.7%	$778	5.4%	7.5%	23	12.7%	10.4%	$1,589	8.6%	6.0%
	Middle	26	19.4%	$2,041	17.2%	17.1%	53	16.4%	$4,069	12.4%	17.0%	26	19.4%	19.6%	$2,041	17.2%	16.0%	24	16.9%	18.9%	$2,002	13.8%	15.3%	29	16.0%	17.3%	$2,067	11.3%	13.5%
	Upper	84	62.7%	$8,467	71.5%	42.1%	202	62.5%	$23,546	71.7%	42.1%	84	62.7%	46.9%	$8,467	71.5%	54.6%	87	61.3%	49.1%	$9,671	66.8%	57.5%	115	63.5%	49.6%	$13,875	75.5%	57.3%
	Unknown	4	3.0%	$325	2.7%	0.0%	10	3.1%	$2,200	6.7%	0.0%	4	3.0%	17.5%	$325	2.7%	19.8%	4	2.8%	16.0%	$1,597	11.0%	18.3%	6	3.3%	19.7%	$603	3.3%	22.1%
	Total	*134*	*100%*	*$11,841*	*100%*	*100%*	*323*	*100%*	*$32,853*	*100%*	*100%*	*134*	*100%*	*100%*	*$11,841*	*100%*	*100%*	*142*	*100%*	*100%*	*$14,481*	*100%*	*100%*	*181*	*100%*	*100%*	*$18,372*	*100%*	*100%*
Small Business						Total Businesses					Total Businesses																		
Revenue	$1 Million or Less	49	76.6%	$2,515	51.0%	90.1%	106	59.2%	$4,221	38.0%	91.0%	49	76.6%	40.3%	$2,515	51.0%	39.7%	24	64.9%	40.2%	$2,114	48.7%	40.8%	82	57.7%	36.3%	$2,107	31.1%	31.0%
	Over $1 Million	14	21.9%	$2,401	48.7%	8.0%	37	20.7%	$6,469	58.2%	7.8%	14	21.9%					13	35.1%					24	16.9%				
	Rev. available	63	98.5%	$4,916	99.7%	98.1%	143	79.9%	$10,690	96.2%	98.8%	63	98.5%					37	100.0%					106	74.6%				
	Rev. Not Known	1	1.6%	$15	0.3%	1.8%	36	20.1%	$422	3.8%	1.3%	1	1.6%					0	0.0%					36	25.4%				
	Total	*64*	*100%*	*$4,931*	*100%*	*100%*	*179*	*100%*	*$11,112*	*100%*	*100%*	*64*	*100%*					*37*	*100%*					*142*	*100%*				
Loan Size	$100,000 or Less	57	89.1%	$1,362	27.6%		154	86.0%	$3,541	31.9%		57	89.1%	90.2%	$1,362	27.6%	32.8%	27	73.0%	92.8%	$961	22.1%	41.3%	127	89.4%	88.9%	$2,580	38.1%	34.7%
	$100,001-$250,000	2	3.1%	$404	8.2%		12	6.7%	$2,261	20.3%		2	3.1%	5.6%	$404	8.2%	19.7%	4	10.8%	4.8%	$720	16.6%	23.2%	8	5.6%	6.7%	$1,541	22.8%	22.6%
	$250,001-$1 Million	5	7.8%	$3,165	64.2%		13	7.3%	$5,310	47.8%		5	7.8%	4.2%	$3,165	64.2%	47.5%	6	16.2%	2.4%	$2,661	61.3%	35.5%	7	4.9%	4.4%	$2,649	39.1%	42.7%
	Total	*64*	*100%*	*$4,931*	*100%*		*179*	*100%*	*$11,112*	*100%*		*64*	*100%*	*100%*	*$4,931*	*100%*	*100%*	*37*	*100%*	*100%*	*$4,342*	*100%*	*100%*	*142*	*100%*	*100%*	*$6,770*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	47	95.9%	$1,055	41.9%		101	95.3%	$2,284	54.1%																			
	$100,001-$250,000	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%																			
	$250,001-$1 Million	2	4.1%	$1,460	58.1%		5	4.7%	$1,937	45.9%																			
	Total	*49*	*100%*	*$2,515*	*100%*		*106*	*100%*	*$4,221*	*100%*																			
Small Farm						Total Farms					Total Farms																		
Revenue	$1 Million or Less	2	66.7%	$119	19.2%	97.2%	4	44.4%	$29	2.3%	97.4%	2	66.7%	57.9%	$119	19.2%	52.5%	0	0.0%	65.1%	$0	0.0%	54.3%	4	57.1%	59.0%	$29	5.3%	57.7%
	Over $1 Million	1	33.3%	$500	80.8%	2.5%	3	33.3%	$1,210	96.1%	2.4%	1	33.3%					2	100.0%					1	14.3%				
	Rev. available	3	100.0%	$619	100.0%	99.7%	7	77.7%	$1,239	98.4%	99.8%	3	100.0%					2	100.0%					5	71.4%				
	Not Known	0	0.0%	$0	0.0%	0.3%	2	22.2%	$20	1.6%	0.3%	0	0.0%					0	0.0%					2	28.6%				
	Total	*3*	*100%*	*$619*	*100%*	*100%*	*9*	*100%*	*$1,259*	*100%*	*100%*	*3*	*100%*					*2*	*100%*					*7*	*100%*				
Loan Size	$100,000 or Less	2	66.7%	$119	19.2%		6	66.7%	$49	3.9%		2	66.7%	81.1%	$119	19.2%	36.6%	0	0.0%	84.3%	$0	0.0%	41.2%	6	85.7%	84.7%	$49	8.9%	43.1%
	$100,001-$250,000	0	0.0%	$0	0.0%		1	11.1%	$210	16.7%		0	0.0%	14.1%	$0	0.0%	37.5%	1	50.0%	11.3%	$210	29.6%	33.3%	0	0.0%	10.6%	$0	0.0%	27.9%
	$250,001-$500,000	1	33.3%	$500	80.8%		2	22.2%	$1,000	79.4%		1	33.3%	4.8%	$500	80.8%	25.9%	1	50.0%	4.4%	$500	70.4%	25.5%	1	14.3%	4.7%	$500	91.1%	29.0%
	Total	*3*	*100%*	*$619*	*100%*		*9*	*100%*	*$1,259*	*100%*		*3*	*100%*	*100%*	*$619*	*100%*	*100%*	*2*	*100%*	*100%*	*$710*	*100%*	*100%*	*7*	*100%*	*100%*	*$549*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	2	100.0%	$119	100.0%		4	100.0%	$29	100.0%																			
	$100,001-$250,000	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%																			
	$250,001-$500,000	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%																			
	Total	*2*	*100%*	*$119*	*100%*		*4*	*100%*	*$29*	*100%*																			

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue.
2018 and 2020 FFIEC Census Data and D&B information, and 2015 ACS Data.

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2
Assessment Area: MS Warren

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
HOME PURCHASE	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	3	30.0%	$511	26.6%	12.2%	1	100.0%	12.0%	$262	100.0%	13.0%	0	0.0%	10.7%	$0	0.0%	9.7%	2	66.7%	10.9%	$249	43.4%	9.3%
	Middle	2	20.0%	$176	9.2%	10.3%	0	0.0%	9.4%	$0	0.0%	7.4%	2	33.3%	11.3%	$176	16.3%	8.0%	0	0.0%	8.3%	$0	0.0%	6.4%
	Upper	5	50.0%	$1,231	64.2%	77.5%	0	0.0%	78.6%	$0	0.0%	79.6%	4	66.7%	77.9%	$906	83.7%	82.2%	1	33.3%	80.8%	$325	56.6%	84.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*10*	*100%*	*$1,918*	*100%*	*100%*	*1*	*100%*	*100%*	*$262*	*100%*	*100%*	*6*	*100%*	*100%*	*$1,082*	*100%*	*100%*	*3*	*100%*	*100%*	*$574*	*100%*	*100%*
REFINANCE	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	2	10.5%	$312	13.2%	12.2%	0	0.0%	12.0%	$0	0.0%	13.1%	0	0.0%	15.0%	$0	0.0%	11.9%	2	20.0%	11.2%	$312	19.3%	11.4%
	Middle	4	21.1%	$318	13.4%	10.3%	2	33.3%	11.7%	$82	25.3%	6.6%	0	0.0%	4.5%	$0	0.0%	4.1%	2	20.0%	7.3%	$236	14.6%	4.2%
	Upper	13	68.4%	$1,739	73.4%	77.5%	4	66.7%	76.3%	$242	74.7%	80.2%	3	100.0%	80.5%	$429	100.0%	84.0%	6	60.0%	81.5%	$1,068	66.1%	84.4%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*19*	*100%*	*$2,369*	*100%*	*100%*	*6*	*100%*	*100%*	*$324*	*100%*	*100%*	*3*	*100%*	*100%*	*$429*	*100%*	*100%*	*10*	*100%*	*100%*	*$1,616*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	12.2%	0	0.0%	16.0%	$0	0.0%	19.8%	0	0.0%	29.4%	$0	0.0%	33.8%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	10.3%	0	0.0%	24.0%	$0	0.0%	17.8%	0	0.0%	11.8%	$0	0.0%	8.4%	0	0.0%	26.7%	$0	0.0%	23.7%
	Upper	5	100.0%	$215	100.0%	77.5%	0	0.0%	60.0%	$0	0.0%	62.4%	3	100.0%	58.8%	$135	100.0%	57.8%	2	100.0%	73.3%	$80	100.0%	76.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*5*	*100%*	*$215*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*3*	*100%*	*100%*	*$135*	*100%*	*100%*	*2*	*100%*	*100%*	*$80*	*100%*	*100%*
MULTI FAMILY						Multi-Family Units																		
	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	25.7%	0	0.0%	50.0%	$0	0.0%	56.7%	0	0.0%	83.3%	$0	0.0%	96.0%	0	0.0%	62.5%	$0	0.0%	60.0%
	Middle	0	0.0%	$0	0.0%	10.6%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	25.0%	$0	0.0%	4.1%
	Upper	0	0.0%	$0	0.0%	63.7%	0	0.0%	50.0%	$0	0.0%	43.3%	0	0.0%	16.7%	$0	0.0%	4.0%	0	0.0%	12.5%	$0	0.0%	35.9%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	12.2%	0	0.0%	16.2%	$0	0.0%	13.0%	0	0.0%	15.0%	$0	0.0%	15.8%	0	0.0%	11.1%	$0	0.0%	10.4%
	Middle	0	0.0%	$0	0.0%	10.3%	0	0.0%	8.1%	$0	0.0%	3.5%	0	0.0%	5.0%	$0	0.0%	2.7%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	77.5%	0	0.0%	75.7%	$0	0.0%	83.5%	0	0.0%	80.0%	$0	0.0%	81.4%	0	0.0%	88.9%	$0	0.0%	89.6%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2
Assessment Area: MS Warren

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	1	25.0%	$76	26.5%	12.2%	0	0.0%	6.3%	$0	0.0%	4.9%	1	33.3%	4.0%	$76	29.0%	4.8%	0	0.0%	12.1%	$0	0.0%	19.0%
	Middle	0	0.0%	$0	0.0%	10.3%	0	0.0%	6.3%	$0	0.0%	2.8%	0	0.0%	12.0%	$0	0.0%	11.8%	0	0.0%	10.3%	$0	0.0%	6.3%
	Upper	3	75.0%	$211	73.5%	77.5%	0	0.0%	87.5%	$0	0.0%	92.3%	2	66.7%	84.0%	$186	71.0%	83.4%	1	100.0%	77.6%	$25	100.0%	74.7%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*4*	*100%*	*$287*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*3*	*100%*	*100%*	*$262*	*100%*	*100%*	*1*	*100%*	*100%*	*$25*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	12.2%	0	0.0%	8.1%	$0	0.0%	9.6%	0	0.0%	7.3%	$0	0.0%	8.4%	0	0.0%	7.4%	$0	0.0%	5.9%
	Middle	0	0.0%	$0	0.0%	10.3%	0	0.0%	16.2%	$0	0.0%	8.6%	0	0.0%	22.0%	$0	0.0%	13.2%	0	0.0%	11.1%	$0	0.0%	6.2%
	Upper	0	0.0%	$0	0.0%	77.5%	0	0.0%	75.7%	$0	0.0%	81.9%	0	0.0%	70.7%	$0	0.0%	78.4%	0	0.0%	81.5%	$0	0.0%	87.9%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	6	15.8%	$899	18.8%	12.2%	1	14.3%	12.4%	$262	44.7%	14.8%	1	6.7%	12.5%	$76	4.0%	12.9%	4	25.0%	11.1%	$561	24.4%	15.2%
	Middle	6	15.8%	$494	10.3%	10.3%	2	28.6%	10.5%	$82	14.0%	7.0%	2	13.3%	9.9%	$176	9.2%	7.0%	2	12.5%	8.3%	$236	10.3%	5.3%
	Upper	26	68.4%	$3,396	70.9%	77.5%	4	57.1%	77.1%	$242	41.3%	78.3%	12	80.0%	77.6%	$1,656	86.8%	80.2%	10	62.5%	80.6%	$1,498	65.3%	79.5%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*38*	*100%*	*$4,789*	*100%*	*100%*	*7*	*100%*	*100%*	*$586*	*100%*	*100%*	*15*	*100%*	*100%*	*$1,908*	*100%*	*100%*	*16*	*100%*	*100%*	*$2,295*	*100%*	*100%*
						Total Businesses																		
SMALL BUSINESSES	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	3	12.5%	$17	4.9%	30.2%	0	0.0%	27.9%	$0	0.0%	40.0%	0	0.0%	25.3%	$0	0.0%	23.2%	3	21.4%	29.3%	$17	7.1%	33.3%
	Middle	2	8.3%	$48	13.8%	10.9%	0	0.0%	9.0%	$0	0.0%	8.1%	0	0.0%	7.6%	$0	0.0%	15.5%	2	14.3%	10.1%	$48	20.1%	11.8%
	Upper	19	79.2%	$282	81.3%	58.9%	6	100.0%	61.4%	$50	100.0%	51.6%	4	100.0%	63.9%	$58	100.0%	60.6%	9	64.3%	60.0%	$174	72.8%	54.7%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	1.7%	$0	0.0%	0.3%	0	0.0%	3.2%	$0	0.0%	0.7%	0	0.0%	0.6%	$0	0.0%	0.1%
	Total	*24*	*100%*	*$347*	*100%*	*100%*	*6*	*100%*	*100%*	*$50*	*100%*	*100%*	*4*	*100%*	*100%*	*$58*	*100%*	*100%*	*14*	*100%*	*100%*	*$239*	*100%*	*100%*
						Total Farms																		
SMALL FARM	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	3.0%	0	0.0%	7.4%	$0	0.0%	17.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	7.1%	$0	0.0%	17.8%
	Middle	0	0.0%	$0	0.0%	6.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	6.7%	$0	0.0%	39.4%	0	0.0%	7.1%	$0	0.0%	10.4%
	Upper	2	100.0%	$92	100.0%	90.9%	0	0.0%	92.6%	$0	0.0%	82.9%	1	100.0%	93.3%	$71	100.0%	60.6%	1	100.0%	85.7%	$21	100.0%	71.9%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*2*	*100%*	*$92*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*1*	*100%*	*100%*	*$71*	*100%*	*100%*	*1*	*100%*	*100%*	*$21*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2
Assessment Area: MS Warren

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	0	0.0%	$0	0.0%	20.5%	0	0.0%	1.9%	$0	0.0%	0.8%	0	0.0%	2.4%	$0	0.0%	0.7%	0	0.0%	2.4%	$0	0.0%	1.0%
	Moderate	1	10.0%	$71	3.7%	14.3%	0	0.0%	14.1%	$0	0.0%	9.3%	1	16.7%	11.9%	$71	6.6%	6.3%	0	0.0%	11.9%	$0	0.0%	6.1%
	Middle	3	30.0%	$349	18.2%	15.4%	0	0.0%	18.2%	$0	0.0%	15.4%	1	16.7%	16.3%	$100	9.2%	12.5%	2	66.7%	20.4%	$249	43.4%	16.1%
	Upper	6	60.0%	$1,498	78.1%	49.8%	1	100.0%	47.2%	$262	100.0%	56.6%	4	66.7%	52.1%	$911	84.2%	64.5%	1	33.3%	51.0%	$325	56.6%	63.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	18.6%	$0	0.0%	17.9%	0	0.0%	17.3%	$0	0.0%	15.9%	0	0.0%	14.4%	$0	0.0%	13.1%
	Total	*10*	*100%*	*$1,918*	*100%*	*100%*	*1*	*100%*	*100%*	*$262*	*100%*	*100%*	*6*	*100%*	*100%*	*$1,082*	*100%*	*100%*	*3*	*100%*	*100%*	*$574*	*100%*	*100%*
REFINANCE	Low	1	5.3%	$48	2.0%	20.5%	1	16.7%	6.4%	$48	14.8%	3.0%	0	0.0%	3.5%	$0	0.0%	1.9%	0	0.0%	1.5%	$0	0.0%	0.6%
	Moderate	5	26.3%	$241	10.2%	14.3%	3	50.0%	6.8%	$144	44.4%	4.6%	1	33.3%	9.5%	$50	11.7%	5.0%	1	10.0%	3.4%	$47	2.9%	1.7%
	Middle	2	10.5%	$149	6.3%	15.4%	1	16.7%	16.5%	$50	15.4%	12.1%	0	0.0%	10.0%	$0	0.0%	7.1%	1	10.0%	10.1%	$99	6.1%	6.8%
	Upper	11	57.9%	$1,931	81.5%	49.8%	1	16.7%	52.6%	$82	25.3%	56.8%	2	66.7%	54.0%	$379	88.3%	59.7%	8	80.0%	60.2%	$1,470	91.0%	63.5%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	17.7%	$0	0.0%	23.6%	0	0.0%	23.0%	$0	0.0%	26.2%	0	0.0%	24.7%	$0	0.0%	27.5%
	Total	*19*	*100%*	*$2,369*	*100%*	*100%*	*6*	*100%*	*100%*	*$324*	*100%*	*100%*	*3*	*100%*	*100%*	*$429*	*100%*	*100%*	*10*	*100%*	*100%*	*$1,616*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	$0	0.0%	20.5%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	1	20.0%	$25	11.6%	14.3%	0	0.0%	8.0%	$0	0.0%	6.4%	1	33.3%	11.8%	$25	18.5%	6.1%	0	0.0%	6.7%	$0	0.0%	2.7%
	Middle	0	0.0%	$0	0.0%	15.4%	0	0.0%	8.0%	$0	0.0%	5.2%	0	0.0%	11.8%	$0	0.0%	12.2%	0	0.0%	6.7%	$0	0.0%	3.2%
	Upper	4	80.0%	$190	88.4%	49.8%	0	0.0%	56.0%	$0	0.0%	48.4%	2	66.7%	64.7%	$110	81.5%	72.6%	2	100.0%	60.0%	$80	100.0%	63.9%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	28.0%	$0	0.0%	40.0%	0	0.0%	11.8%	$0	0.0%	9.1%	0	0.0%	26.7%	$0	0.0%	30.1%
	Total	*5*	*100%*	*$215*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*3*	*100%*	*100%*	*$135*	*100%*	*100%*	*2*	*100%*	*100%*	*$80*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	$0	0.0%	20.5%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	14.3%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	15.4%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	49.8%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	100.0%	$0	0.0%	100.0%	0	0.0%	100.0%	$0	0.0%	100.0%	0	0.0%	100.0%	$0	0.0%	100.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	$0	0.0%	20.5%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	3.7%	$0	0.0%	0.8%
	Moderate	0	0.0%	$0	0.0%	14.3%	0	0.0%	2.7%	$0	0.0%	1.3%	0	0.0%	5.0%	$0	0.0%	2.1%	0	0.0%	3.7%	$0	0.0%	0.7%
	Middle	0	0.0%	$0	0.0%	15.4%	0	0.0%	16.2%	$0	0.0%	22.4%	0	0.0%	15.0%	$0	0.0%	7.7%	0	0.0%	14.8%	$0	0.0%	11.7%
	Upper	0	0.0%	$0	0.0%	49.8%	0	0.0%	81.1%	$0	0.0%	76.3%	0	0.0%	72.5%	$0	0.0%	79.2%	0	0.0%	70.4%	$0	0.0%	81.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	7.5%	$0	0.0%	11.0%	0	0.0%	7.4%	$0	0.0%	5.7%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2
Assessment Area: MS Warren

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	20.5%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	4.0%	$0	0.0%	3.4%	0	0.0%	1.7%	$0	0.0%	0.7%
	Moderate	0	0.0%	$0	0.0%	14.3%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	4.0%	$0	0.0%	1.6%	0	0.0%	5.2%	$0	0.0%	4.3%
	Middle	1	25.0%	$25	8.7%	15.4%	0	0.0%	18.8%	$0	0.0%	12.8%	0	0.0%	16.0%	$0	0.0%	12.0%	1	100.0%	8.6%	$25	100.0%	8.5%
	Upper	3	75.0%	$262	91.3%	49.8%	0	0.0%	75.0%	$0	0.0%	82.3%	3	100.0%	76.0%	$262	100.0%	83.0%	0	0.0%	82.8%	$0	0.0%	86.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	6.3%	$0	0.0%	4.9%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	1.7%	$0	0.0%	0.2%
	Total	*4*	*100%*	*$287*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*3*	*100%*	*100%*	*$262*	*100%*	*100%*	*1*	*100%*	*100%*	*$25*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	20.5%	0	0.0%	2.7%	$0	0.0%	2.4%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	14.3%	0	0.0%	2.7%	$0	0.0%	2.5%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	15.4%	0	0.0%	2.7%	$0	0.0%	4.3%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	1.9%	$0	0.0%	1.4%
	Upper	0	0.0%	$0	0.0%	49.8%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	2.4%	$0	0.0%	5.7%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	91.9%	$0	0.0%	90.8%	0	0.0%	97.6%	$0	0.0%	94.3%	0	0.0%	98.1%	$0	0.0%	98.6%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	1	2.6%	$48	1.0%	20.5%	1	14.3%	3.0%	$48	8.2%	1.3%	0	0.0%	2.4%	$0	0.0%	1.0%	0	0.0%	1.9%	$0	0.0%	0.7%
	Moderate	7	18.4%	$337	7.0%	14.3%	3	42.9%	10.5%	$144	24.6%	7.3%	3	20.0%	10.1%	$146	7.7%	5.5%	1	6.3%	7.1%	$47	2.0%	3.4%
	Middle	6	15.8%	$523	10.9%	15.4%	1	14.3%	16.6%	$50	8.5%	13.6%	1	6.7%	13.7%	$100	5.2%	10.3%	4	25.0%	14.2%	$373	16.3%	10.0%
	Upper	24	63.2%	$3,881	81.0%	49.8%	2	28.6%	48.5%	$344	58.7%	53.3%	11	73.3%	51.7%	$1,662	87.1%	60.2%	11	68.8%	54.2%	$1,875	81.7%	56.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	21.3%	$0	0.0%	24.5%	0	0.0%	22.1%	$0	0.0%	23.0%	0	0.0%	22.6%	$0	0.0%	29.6%
	Total	*38*	*100%*	*$4,789*	*100%*	*100%*	*7*	*100%*	*100%*	*$586*	*100%*	*100%*	*15*	*100%*	*100%*	*$1,908*	*100%*	*100%*	*16*	*100%*	*100%*	*$2,295*	*100%*	*100%*
Small Business						Total Businesses																		
Revenue	$1 Million or Less	16	66.7%	$225	64.8%	93.7%	6	100.0%	42.4%	$50	100.0%	49.3%	2	50.0%	37.2%	$18	31.0%	37.2%	8	57.1%	29.6%	$157	65.7%	25.3%
	Over $1 Million	3	12.5%	$73	21.0%	5.8%	0	0.0%					2	50.0%					1	7.1%				
	Total Rev. available	19	79.2%	$298	85.8%	99.5%	6	100.0%					4	100.0%					9	64.2%				
	Rev. Not Known	5	20.8%	$49	14.1%	0.5%	0	0.0%					0	0.0%					5	35.7%				
	Total	*24*	*100%*	*$347*	*100%*	*100%*	*6*	*100%*					*4*	*100%*					*14*	*100%*				
Loan Size	$100,000 or Less	24	100.0%	$347	100.0%		6	100.0%	91.1%	$50	100.0%	38.0%	4	100.0%	91.8%	$58	100.0%	36.1%	14	100.0%	88.4%	$239	100.0%	33.7%
	$100,001 - $250,000	0	0.0%	$0	0.0%		0	0.0%	4.9%	$0	0.0%	18.1%	0	0.0%	4.4%	$0	0.0%	17.7%	0	0.0%	6.8%	$0	0.0%	20.2%
	$250,001 - $1 Million	0	0.0%	$0	0.0%		0	0.0%	4.0%	$0	0.0%	43.9%	0	0.0%	3.8%	$0	0.0%	46.1%	0	0.0%	4.8%	$0	0.0%	46.1%
	Total	*24*	*100%*	*$347*	*100%*		*6*	*100%*	*100%*	*$50*	*100%*	*100%*	*4*	*100%*	*100%*	*$58*	*100%*	*100%*	*14*	*100%*	*100%*	*$239*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	16	100.0%	$225	100.0%																			
	$100,001 - $250,000	0	0.0%	$0	0.0%																			
	$250,001 - $1 Million	0	0.0%	$0	0.0%																			
	Total	*16*	*100%*	*$225*	*100%*																			
Small Farm						Total Farms																		
Revenue	$1 Million or Less	1	50.0%	$71	77.2%	93.9%	0	0.0%	40.7%	$0	0.0%	67.8%	1	100.0%	40.0%	$71	100.0%	43.2%	0	0.0%	32.1%	$0	0.0%	75.0%
	Over $1 Million	0	0.0%	$0	0.0%	6.1%	0	0.0%					0	0.0%					0	0.0%				
	Total Rev. available	1	50.0%	$71	77.2%	100.0%	0	0.0%					1	100.0%					0	0.0%				
	Not Known	1	50.0%	$21	22.8%	0.0%	0	0.0%					0	0.0%					1	100.0%				
	Total	*2*	*100%*	*$92*	*100%*	*100%*	*0*	*0%*					*1*	*100%*					*1*	*100%*				
Loan Size	$100,000 or Less	2	100.0%	$92	100.0%		0	0.0%	70.4%	$0	0.0%	16.6%	1	100.0%	86.7%	$71	100.0%	28.7%	1	100.0%	85.7%	$21	100.0%	43.1%
	$100,001 - $250,000	0	0.0%	$0	0.0%		0	0.0%	14.8%	$0	0.0%	25.9%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	10.7%	$0	0.0%	35.4%
	$250,001 - $500,000	0	0.0%	$0	0.0%		0	0.0%	14.8%	$0	0.0%	57.5%	0	0.0%	13.3%	$0	0.0%	71.3%	0	0.0%	3.6%	$0	0.0%	21.5%
	Total	*2*	*100%*	*$92*	*100%*		*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*1*	*100%*	*100%*	*$71*	*100%*	*100%*	*1*	*100%*	*100%*	*$21*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	1	100.0%	$71	100.0%																			
	$100,001 - $250,000	0	0.0%	$0	0.0%																			
	$250,001 - $500,000	0	0.0%	$0	0.0%																			
	Total	*1*	*100%*	*$71*	*100%*																			

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue.
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2
Assessment Area: SC Barnwell

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison 2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
HOME PURCHASE	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	6	25.0%	$564	18.0%	14.1%	3	37.5%	24.2%	$266	31.0%	20.7%	1	14.3%	19.5%	$98	11.4%	16.0%	2	22.2%	17.8%	$200	14.1%	15.5%
	Middle	18	75.0%	$2,573	82.0%	85.9%	5	62.5%	75.8%	$591	69.0%	79.3%	6	85.7%	80.5%	$759	88.6%	84.0%	7	77.8%	82.2%	$1,223	85.9%	84.5%
	Upper	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*24*	*100%*	*$3,137*	*100%*	*100%*	*8*	*100%*	*100%*	*$857*	*100%*	*100%*	*7*	*100%*	*100%*	*$857*	*100%*	*100%*	*9*	*100%*	*100%*	*$1,423*	*100%*	*100%*
REFINANCE	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	1	7.1%	$34	2.6%	14.1%	0	0.0%	11.8%	$0	0.0%	16.5%	1	25.0%	18.6%	$34	11.2%	18.7%	0	0.0%	12.7%	$0	0.0%	9.9%
	Middle	13	92.9%	$1,277	97.4%	85.9%	5	100.0%	88.2%	$529	100.0%	83.5%	3	75.0%	81.4%	$269	88.8%	81.3%	5	100.0%	87.3%	$479	100.0%	90.1%
	Upper	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*14*	*100%*	*$1,311*	*100%*	*100%*	*5*	*100%*	*100%*	*$529*	*100%*	*100%*	*4*	*100%*	*100%*	*$303*	*100%*	*100%*	*5*	*100%*	*100%*	*$479*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	14.1%	0	0.0%	33.3%	$0	0.0%	31.3%	0	0.0%	27.3%	$0	0.0%	26.3%	0	0.0%	20.0%	$0	0.0%	11.8%
	Middle	3	100.0%	$207	100.0%	85.9%	1	100.0%	66.7%	$86	100.0%	68.7%	2	100.0%	72.7%	$121	100.0%	73.7%	0	0.0%	80.0%	$0	0.0%	88.2%
	Upper	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*3*	*100%*	*$207*	*100%*	*100%*	*1*	*100%*	*100%*	*$86*	*100%*	*100%*	*2*	*100%*	*100%*	*$121*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
MULTI FAMILY						Multi-Family Units																		
	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	47.3%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	52.7%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*0%*	*$0*	*0%*	*0%*	*0*	*0%*	*0%*	*$0*	*0%*	*0%*	*0*	*0%*	*0%*	*$0*	*0%*	*0%*
OTHER PURPOSE LOC	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	14.1%	0	0.0%	9.1%	$0	0.0%	7.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	4	100.0%	$276	100.0%	85.9%	2	100.0%	90.9%	$76	100.0%	93.0%	1	100.0%	100.0%	$100	100.0%	100.0%	1	100.0%	100.0%	$100	100.0%	100.0%
	Upper	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*4*	*100%*	*$276*	*100%*	*100%*	*2*	*100%*	*100%*	*$76*	*100%*	*100%*	*1*	*100%*	*100%*	*$100*	*100%*	*100%*	*1*	*100%*	*100%*	*$100*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2
Assessment Area: SC Barnwell

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	14.1%	0	0.0%	33.3%	$0	0.0%	40.4%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	4	100.0%	$303	100.0%	85.9%	1	100.0%	66.7%	$69	100.0%	59.6%	0	0.0%	100.0%	$0	0.0%	100.0%	3	100.0%	100.0%	$234	100.0%	100.0%
	Upper	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*4*	*100%*	*$303*	*100%*	*100%*	*1*	*100%*	*100%*	*$69*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*3*	*100%*	*100%*	*$234*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	14.1%	0	0.0%	37.5%	$0	0.0%	31.2%	0	0.0%	33.3%	$0	0.0%	25.7%	0	0.0%	27.3%	$0	0.0%	18.9%
	Middle	0	0.0%	$0	0.0%	85.9%	0	0.0%	62.5%	$0	0.0%	68.8%	0	0.0%	66.7%	$0	0.0%	74.3%	0	0.0%	72.7%	$0	0.0%	81.1%
	Upper	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	7	14.3%	$598	11.4%	14.1%	3	17.6%	20.7%	$266	16.5%	19.5%	2	14.3%	19.3%	$132	9.6%	17.0%	2	11.1%	15.9%	$200	8.9%	13.1%
	Middle	42	85.7%	$4,636	88.6%	85.9%	14	82.4%	79.3%	$1,351	83.5%	80.5%	12	85.7%	80.7%	$1,249	90.4%	83.0%	16	88.9%	84.1%	$2,036	91.1%	86.9%
	Upper	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*49*	*100%*	*$5,234*	*100%*	*100%*	*17*	*100%*	*100%*	*$1,617*	*100%*	*100%*	*14*	*100%*	*100%*	*$1,381*	*100%*	*100%*	*18*	*100%*	*100%*	*$2,236*	*100%*	*100%*
SMALL BUSINESSES					Total Businesses																			
	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	16	42.1%	$629	16.8%	35.0%	6	50.0%	26.2%	$278	26.0%	41.1%	4	30.8%	25.0%	$97	6.7%	22.7%	6	46.2%	33.2%	$254	20.5%	26.7%
	Middle	22	57.9%	$3,126	83.2%	64.7%	6	50.0%	71.3%	$792	74.0%	58.1%	9	69.2%	71.9%	$1,351	93.3%	76.4%	7	53.8%	65.3%	$983	79.5%	73.3%
	Upper	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.3%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	2.4%	$0	0.0%	0.8%	0	0.0%	3.1%	$0	0.0%	0.9%	0	0.0%	1.5%	$0	0.0%	0.0%
	Total	*38*	*100%*	*$3,755*	*100%*	*100%*	*12*	*100%*	*100%*	*$1,070*	*100%*	*100%*	*13*	*100%*	*100%*	*$1,448*	*100%*	*100%*	*13*	*100%*	*100%*	*$1,237*	*100%*	*100%*
SMALL FARM					Total Farms																			
	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	10.9%	0	0.0%	7.1%	$0	0.0%	51.1%	0	0.0%	13.3%	$0	0.0%	55.2%	0	0.0%	16.7%	$0	0.0%	78.0%
	Middle	1	100.0%	$175	100.0%	89.1%	0	0.0%	92.9%	$0	0.0%	48.9%	1	100.0%	86.7%	$175	100.0%	44.8%	0	0.0%	83.3%	$0	0.0%	22.0%
	Upper	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*1*	*100%*	*$175*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*1*	*100%*	*100%*	*$175*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2
Assessment Area: SC Barnwell

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	1	4.2%	$70	2.2%	27.3%	1	12.5%	2.5%	$70	8.2%	1.2%	0	0.0%	6.9%	$0	0.0%	4.4%	0	0.0%	4.2%	$0	0.0%	1.9%
	Moderate	5	20.8%	$493	15.7%	15.7%	3	37.5%	21.0%	$266	31.0%	13.6%	1	14.3%	19.0%	$108	12.6%	13.1%	1	11.1%	20.6%	$119	8.4%	14.5%
	Middle	7	29.2%	$837	26.7%	16.4%	2	25.0%	24.8%	$219	25.6%	25.9%	3	42.9%	33.3%	$380	44.3%	30.8%	2	22.2%	22.4%	$238	16.7%	17.2%
	Upper	11	45.8%	$1,737	55.4%	40.6%	2	25.0%	38.2%	$302	35.2%	44.5%	3	42.9%	27.6%	$369	43.1%	39.2%	6	66.7%	43.9%	$1,066	74.9%	57.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	13.4%	$0	0.0%	14.8%	0	0.0%	13.2%	$0	0.0%	12.6%	0	0.0%	8.9%	$0	0.0%	9.1%
	Total	*24*	*100%*	*$3,137*	*100%*	*100%*	*8*	*100%*	*100%*	*$857*	*100%*	*100%*	*7*	*100%*	*100%*	*$857*	*100%*	*100%*	*9*	*100%*	*100%*	*$1,423*	*100%*	*100%*
REFINANCE	Low	0	0.0%	$0	0.0%	27.3%	0	0.0%	7.9%	$0	0.0%	3.8%	0	0.0%	5.2%	$0	0.0%	2.5%	0	0.0%	1.5%	$0	0.0%	0.8%
	Moderate	3	21.4%	$239	18.2%	15.7%	1	20.0%	10.5%	$130	24.6%	7.6%	2	50.0%	6.2%	$109	36.0%	3.2%	0	0.0%	6.0%	$0	0.0%	3.4%
	Middle	3	21.4%	$297	22.7%	16.4%	2	40.0%	25.0%	$187	35.3%	23.0%	1	25.0%	25.8%	$110	36.3%	19.9%	0	0.0%	19.4%	$0	0.0%	14.0%
	Upper	8	57.1%	$775	59.1%	40.6%	2	40.0%	48.7%	$212	40.1%	59.0%	1	25.0%	39.2%	$84	27.7%	47.0%	5	100.0%	43.3%	$479	100.0%	47.6%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	7.9%	$0	0.0%	6.7%	0	0.0%	23.7%	$0	0.0%	27.3%	0	0.0%	29.9%	$0	0.0%	34.1%
	Total	*14*	*100%*	*$1,311*	*100%*	*100%*	*5*	*100%*	*100%*	*$529*	*100%*	*100%*	*4*	*100%*	*100%*	*$303*	*100%*	*100%*	*5*	*100%*	*100%*	*$479*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	$0	0.0%	27.3%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	1	33.3%	$51	24.6%	15.7%	0	0.0%	33.3%	$0	0.0%	30.4%	1	50.0%	9.1%	$51	42.1%	6.0%	0	0.0%	20.0%	$0	0.0%	11.8%
	Middle	0	0.0%	$0	0.0%	16.4%	0	0.0%	16.7%	$0	0.0%	19.8%	0	0.0%	9.1%	$0	0.0%	10.7%	0	0.0%	20.0%	$0	0.0%	11.8%
	Upper	2	66.7%	$156	75.4%	40.6%	1	100.0%	50.0%	$86	100.0%	49.8%	1	50.0%	72.7%	$70	57.9%	72.6%	0	0.0%	40.0%	$0	0.0%	60.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	9.1%	$0	0.0%	10.7%	0	0.0%	20.0%	$0	0.0%	16.1%
	Total	*3*	*100%*	*$207*	*100%*	*100%*	*1*	*100%*	*100%*	*$86*	*100%*	*100%*	*2*	*100%*	*100%*	*$121*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
MULTI FAMILY	Low	0	0.0%	$0	0.0%	27.3%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	15.7%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	16.4%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	40.6%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*0%*	*$0*	*0%*	*0%*	*0*	*0%*	*0%*	*$0*	*0%*	*0%*	*0*	*0%*	*0%*	*$0*	*0%*	*0%*
OTHER PURPOSE LOC	Low	0	0.0%	$0	0.0%	27.3%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	40.0%	$0	0.0%	30.5%
	Moderate	0	0.0%	$0	0.0%	15.7%	0	0.0%	9.1%	$0	0.0%	6.4%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	1	25.0%	$100	36.2%	16.4%	0	0.0%	9.1%	$0	0.0%	3.5%	0	0.0%	0.0%	$0	0.0%	0.0%	1	100.0%	20.0%	$100	100.0%	27.0%
	Upper	3	75.0%	$176	63.8%	40.6%	2	100.0%	81.8%	$76	100.0%	90.1%	1	100.0%	100.0%	$100	100.0%	100.0%	0	0.0%	40.0%	$0	0.0%	42.4%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*4*	*100%*	*$276*	*100%*	*100%*	*2*	*100%*	*100%*	*$76*	*100%*	*100%*	*1*	*100%*	*100%*	*$100*	*100%*	*100%*	*1*	*100%*	*100%*	*$100*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2
Assessment Area: SC Barnwell

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	27.3%	0	0.0%	33.3%	$0	0.0%	13.9%	0	0.0%	20.0%	$0	0.0%	21.7%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	15.7%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	2	50.0%	$219	72.3%	16.4%	0	0.0%	33.3%	$0	0.0%	40.4%	0	0.0%	40.0%	$0	0.0%	17.4%	2	66.7%	66.7%	$219	93.6%	93.6%
	Upper	2	50.0%	$84	27.7%	40.6%	1	100.0%	33.3%	$69	100.0%	45.7%	0	0.0%	0.0%	$0	0.0%	0.0%	1	33.3%	33.3%	$15	6.4%	6.4%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	40.0%	$0	0.0%	60.9%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*4*	*100%*	*$303*	*100%*	*100%*	*1*	*100%*	*100%*	*$69*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*3*	*100%*	*100%*	*$234*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	27.3%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	15.7%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	16.4%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	40.6%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	11.1%	$0	0.0%	32.7%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	100.0%	$0	0.0%	100.0%	0	0.0%	88.9%	$0	0.0%	67.3%	0	0.0%	100.0%	$0	0.0%	100.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	1	2.0%	$70	1.3%	27.3%	1	5.9%	4.2%	$70	4.3%	1.9%	0	0.0%	6.0%	$0	0.0%	3.6%	0	0.0%	3.5%	$0	0.0%	1.6%
	Moderate	9	18.4%	$783	15.0%	15.7%	4	23.5%	16.9%	$396	24.5%	11.7%	4	28.6%	13.3%	$268	19.4%	8.8%	1	5.6%	14.2%	$119	5.3%	9.6%
	Middle	13	26.5%	$1,453	27.8%	16.4%	4	23.5%	23.4%	$406	25.1%	24.2%	4	28.6%	28.7%	$490	35.5%	25.0%	5	27.8%	21.0%	$557	24.9%	15.9%
	Upper	26	53.1%	$2,928	55.9%	40.6%	8	47.1%	42.1%	$745	46.1%	49.3%	6	42.9%	33.0%	$623	45.1%	43.1%	12	66.7%	42.2%	$1,560	69.8%	51.9%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	13.4%	$0	0.0%	13.0%	0	0.0%	19.0%	$0	0.0%	19.5%	0	0.0%	19.1%	$0	0.0%	21.0%
	Total	*49*	*100%*	*$5,234*	*100%*	*100%*	*17*	*100%*	*100%*	*$1,617*	*100%*	*100%*	*14*	*100%*	*100%*	*$1,381*	*100%*	*100%*	*18*	*100%*	*100%*	*$2,236*	*100%*	*100%*
Small Business						Total Businesses																		
Revenue	$1 Million or Less	25	65.8%	$803	21.4%	91.4%	11	91.7%	40.9%	$470	43.9%	28.0%	7	53.8%	39.4%	$188	13.0%	19.6%	7	53.8%	34.2%	$145	11.7%	11.9%
	Over $1 Million	10	26.3%	$2,904	77.3%	6.4%	1	8.3%					6	46.2%					3	23.1%				
	Total Rev. available	35	92.1%	$3,707	98.7%	97.8%	12	100.0%					13	100.0%					10	76.9%				
	Rev. Not Known	3	7.9%	$48	1.3%	2.2%	0	0.0%					0	0.0%					3	23.1%				
	Total	*38*	*100%*	*$3,755*	*100%*	*100%*	*12*	*100%*					*13*	*100%*					*13*	*100%*				
Loan Size	$100,000 or Less	30	78.9%	$899	23.9%		10	83.3%	91.5%	$366	34.2%	29.5%	10	76.9%	93.8%	$340	23.5%	40.3%	10	76.9%	90.6%	$193	15.6%	35.0%
	$100,001 - $250,000	3	7.9%	$454	12.1%		1	8.3%	2.4%	$104	9.7%	8.1%	1	7.7%	3.1%	$158	10.9%	14.4%	1	7.7%	5.0%	$192	15.5%	15.7%
	$250,001 - $1 Million	5	13.2%	$2,402	64.0%		1	8.3%	6.1%	$600	56.1%	62.4%	2	15.4%	3.1%	$950	65.6%	45.3%	2	15.4%	4.5%	$852	68.9%	49.3%
	Total	*38*	*100%*	*$3,755*	*100%*		*12*	*100%*	*100%*	*$1,070*	*100%*	*100%*	*13*	*100%*	*100%*	*$1,448*	*100%*	*100%*	*13*	*100%*	*100%*	*$1,237*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	24	96.0%	$699	87.0%																			
	$100,001 - $250,000	1	4.0%	$104	13.0%																			
	$250,001 - $1 Million	0	0.0%	$0	0.0%																			
	Total	*25*	*100%*	*$803*	*100%*																			
Small Farm						Total Farms																		
Revenue	$1 Million or Less	1	100.0%	$175	100.0%	97.8%	0	0.0%	35.7%	$0	0.0%	42.0%	1	100.0%	40.0%	$175	100.0%	31.8%	0	0.0%	50.0%	$0	0.0%	17.6%
	Over $1 Million	0	0.0%	$0	0.0%	2.2%	0	0.0%					0	0.0%					0	0.0%				
	Total Rev. available	1	100.0%	$175	100.0%	100.0%	0	0.0%					1	100.0%					0	0.0%				
	Not Known	0	0.0%	$0	0.0%	0.0%	0	0.0%					0	0.0%					0	0.0%				
	Total	*1*	*100%*	*$175*	*100%*	*100%*	*0*	*0%*					*1*	*100%*					*0*	*0%*				
Loan Size	$100,000 or Less	0	0.0%	$0	0.0%		0	0.0%	85.7%	$0	0.0%	18.3%	0	0.0%	66.7%	$0	0.0%	5.7%	0	0.0%	83.3%	$0	0.0%	22.0%
	$100,001 - $250,000	1	100.0%	$175	100.0%		0	0.0%	0.0%	$0	0.0%	0.0%	1	100.0%	13.3%	$175	100.0%	21.2%	0	0.0%	0.0%	$0	0.0%	0.0%
	$250,001 - $500,000	0	0.0%	$0	0.0%		0	0.0%	14.3%	$0	0.0%	81.7%	0	0.0%	20.0%	$0	0.0%	73.1%	0	0.0%	16.7%	$0	0.0%	78.0%
	Total	*1*	*100%*	*$175*	*100%*		*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*1*	*100%*	*100%*	*$175*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	0	0.0%	$0	0.0%																			
	$100,001 - $250,000	1	100.0%	$175	100.0%																			
	$250,001 - $500,000	0	0.0%	$0	0.0%																			
	Total	*1*	*100%*	*$175*	*100%*																			

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue.
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2
Assessment Area: SC Charleston

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
HOME PURCHASE	Low	4	1.1%	$964	0.7%	4.6%	3	2.2%	3.3%	$460	1.1%	2.4%	0	0.0%	3.2%	$0	0.0%	2.5%	1	1.0%	3.3%	$504	1.0%	2.5%
	Moderate	11	3.1%	$4,273	3.2%	17.8%	5	3.6%	12.2%	$2,026	4.7%	8.0%	2	1.7%	13.9%	$551	1.3%	9.4%	4	3.8%	12.6%	$1,696	3.4%	8.8%
	Middle	185	52.0%	$52,034	38.9%	36.0%	88	64.2%	42.4%	$23,480	54.2%	34.9%	55	47.8%	41.2%	$14,481	35.3%	34.1%	42	40.4%	39.7%	$14,073	28.4%	32.6%
	Upper	154	43.3%	$75,725	56.6%	41.2%	41	29.9%	41.8%	$17,318	40.0%	54.1%	58	50.4%	41.2%	$25,978	63.3%	53.3%	55	52.9%	43.9%	$32,429	65.5%	55.5%
	Unknown	2	0.6%	$842	0.6%	0.4%	0	0.0%	0.4%	$0	0.0%	0.6%	0	0.0%	0.5%	$0	0.0%	0.6%	2	1.9%	0.4%	$842	1.7%	0.6%
	Total	*356*	*100%*	*$133,838*	*100%*	*100%*	*137*	*100%*	*100%*	*$43,284*	*100%*	*100%*	*115*	*100%*	*100%*	*$41,010*	*100%*	*100%*	*104*	*100%*	*100%*	*$49,544*	*100%*	*100%*
REFINANCE	Low	3	1.1%	$934	0.8%	4.6%	1	4.3%	3.3%	$422	4.5%	2.7%	2	4.0%	2.2%	$512	2.4%	1.8%	0	0.0%	1.9%	$0	0.0%	1.6%
	Moderate	11	4.1%	$2,499	2.2%	17.8%	0	0.0%	14.0%	$0	0.0%	8.5%	1	2.0%	11.8%	$196	0.9%	7.6%	10	5.1%	9.8%	$2,303	2.8%	6.8%
	Middle	75	27.8%	$20,442	18.0%	36.0%	5	21.7%	34.4%	$1,440	15.4%	27.2%	12	24.0%	36.4%	$3,021	14.3%	28.1%	58	29.4%	37.4%	$15,981	19.2%	31.2%
	Upper	181	67.0%	$89,909	79.0%	41.2%	17	73.9%	47.7%	$7,509	80.1%	60.6%	35	70.0%	49.1%	$17,338	82.3%	61.9%	129	65.5%	50.4%	$65,062	78.1%	59.7%
	Unknown	0	0.0%	$0	0.0%	0.4%	0	0.0%	0.6%	$0	0.0%	0.9%	0	0.0%	0.5%	$0	0.0%	0.5%	0	0.0%	0.5%	$0	0.0%	0.6%
	Total	*270*	*100%*	*$113,784*	*100%*	*100%*	*23*	*100%*	*100%*	*$9,371*	*100%*	*100%*	*50*	*100%*	*100%*	*$21,067*	*100%*	*100%*	*197*	*100%*	*100%*	*$83,346*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	$0	0.0%	4.6%	0	0.0%	2.6%	$0	0.0%	3.9%	0	0.0%	2.3%	$0	0.0%	3.2%	0	0.0%	1.8%	$0	0.0%	2.2%
	Moderate	4	7.5%	$338	6.9%	17.8%	1	4.8%	9.1%	$143	8.7%	7.0%	1	5.6%	8.4%	$150	6.5%	5.7%	2	14.3%	8.2%	$45	4.6%	6.1%
	Middle	18	34.0%	$1,382	28.1%	36.0%	12	57.1%	34.5%	$933	56.7%	26.6%	5	27.8%	32.6%	$429	18.6%	25.2%	1	7.1%	29.8%	$20	2.1%	22.7%
	Upper	30	56.6%	$3,175	64.5%	41.2%	8	38.1%	53.2%	$570	34.6%	62.0%	12	66.7%	56.1%	$1,726	74.9%	64.7%	10	71.4%	59.5%	$879	90.7%	68.1%
	Unknown	1	1.9%	$25	0.5%	0.4%	0	0.0%	0.5%	$0	0.0%	0.6%	0	0.0%	0.6%	$0	0.0%	1.3%	1	7.1%	0.7%	$25	2.6%	1.0%
	Total	*53*	*100%*	*$4,920*	*100%*	*100%*	*21*	*100%*	*100%*	*$1,646*	*100%*	*100%*	*18*	*100%*	*100%*	*$2,305*	*100%*	*100%*	*14*	*100%*	*100%*	*$969*	*100%*	*100%*
MULTI FAMILY						Multi-Family Units																		
	Low	0	0.0%	$0	0.0%	12.6%	0	0.0%	33.7%	$0	0.0%	22.9%	0	0.0%	35.0%	$0	0.0%	19.4%	0	0.0%	30.6%	$0	0.0%	29.3%
	Moderate	0	0.0%	$0	0.0%	18.5%	0	0.0%	16.9%	$0	0.0%	19.5%	0	0.0%	11.7%	$0	0.0%	9.1%	0	0.0%	22.4%	$0	0.0%	24.7%
	Middle	0	0.0%	$0	0.0%	37.6%	0	0.0%	24.1%	$0	0.0%	32.8%	0	0.0%	33.3%	$0	0.0%	34.8%	0	0.0%	16.3%	$0	0.0%	25.2%
	Upper	0	0.0%	$0	0.0%	28.9%	0	0.0%	22.9%	$0	0.0%	24.1%	0	0.0%	16.7%	$0	0.0%	31.1%	0	0.0%	16.3%	$0	0.0%	2.7%
	Unknown	0	0.0%	$0	0.0%	2.3%	0	0.0%	2.4%	$0	0.0%	0.7%	0	0.0%	3.3%	$0	0.0%	5.6%	0	0.0%	14.3%	$0	0.0%	18.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	$0	0.0%	4.6%	0	0.0%	1.5%	$0	0.0%	1.0%	0	0.0%	1.3%	$0	0.0%	1.4%	0	0.0%	1.2%	$0	0.0%	1.0%
	Moderate	1	2.9%	$18	0.4%	17.8%	1	6.7%	6.6%	$18	1.4%	4.0%	0	0.0%	8.4%	$0	0.0%	5.4%	0	0.0%	7.5%	$0	0.0%	4.4%
	Middle	11	32.4%	$707	17.0%	36.0%	4	26.7%	29.9%	$395	30.2%	22.5%	7	50.0%	31.4%	$312	18.6%	22.0%	0	0.0%	25.9%	$0	0.0%	19.1%
	Upper	22	64.7%	$3,431	82.6%	41.2%	10	66.7%	61.2%	$893	68.4%	71.9%	7	50.0%	58.0%	$1,361	81.4%	70.0%	5	100.0%	64.5%	$1,177	100.0%	74.8%
	Unknown	0	0.0%	$0	0.0%	0.4%	0	0.0%	0.8%	$0	0.0%	0.5%	0	0.0%	0.8%	$0	0.0%	1.2%	0	0.0%	1.0%	$0	0.0%	0.7%
	Total	*34*	*100%*	*$4,156*	*100%*	*100%*	*15*	*100%*	*100%*	*$1,306*	*100%*	*100%*	*14*	*100%*	*100%*	*$1,673*	*100%*	*100%*	*5*	*100%*	*100%*	*$1,177*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2
Assessment Area: SC Charleston

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	4.6%	0	0.0%	2.5%	$0	0.0%	1.4%	0	0.0%	3.7%	$0	0.0%	1.7%	0	0.0%	2.9%	$0	0.0%	1.7%
	Moderate	0	0.0%	$0	0.0%	17.8%	0	0.0%	6.0%	$0	0.0%	2.0%	0	0.0%	11.0%	$0	0.0%	5.5%	0	0.0%	12.1%	$0	0.0%	5.6%
	Middle	3	50.0%	$256	14.8%	36.0%	0	0.0%	35.5%	$0	0.0%	11.8%	2	50.0%	35.4%	$133	15.7%	23.6%	1	50.0%	33.3%	$123	14.0%	14.3%
	Upper	3	50.0%	$1,471	85.2%	41.2%	0	0.0%	55.0%	$0	0.0%	84.1%	2	50.0%	49.6%	$716	84.3%	68.2%	1	50.0%	51.3%	$755	86.0%	77.5%
	Unknown	0	0.0%	$0	0.0%	0.4%	0	0.0%	0.9%	$0	0.0%	0.8%	0	0.0%	0.4%	$0	0.0%	1.0%	0	0.0%	0.3%	$0	0.0%	0.9%
	Total	*6*	*100%*	*$1,727*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*4*	*100%*	*100%*	*$849*	*100%*	*100%*	*2*	*100%*	*100%*	*$878*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	4.6%	0	0.0%	4.7%	$0	0.0%	1.2%	0	0.0%	4.2%	$0	0.0%	1.3%	0	0.0%	2.8%	$0	0.0%	1.3%
	Moderate	0	0.0%	$0	0.0%	17.8%	0	0.0%	27.4%	$0	0.0%	31.8%	0	0.0%	26.3%	$0	0.0%	21.6%	0	0.0%	25.4%	$0	0.0%	17.3%
	Middle	0	0.0%	$0	0.0%	36.0%	0	0.0%	37.1%	$0	0.0%	25.4%	0	0.0%	33.7%	$0	0.0%	27.0%	0	0.0%	39.5%	$0	0.0%	32.3%
	Upper	0	0.0%	$0	0.0%	41.2%	0	0.0%	30.5%	$0	0.0%	40.1%	0	0.0%	35.8%	$0	0.0%	50.1%	0	0.0%	32.0%	$0	0.0%	48.5%
	Unknown	0	0.0%	$0	0.0%	0.4%	0	0.0%	0.2%	$0	0.0%	1.5%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.3%	$0	0.0%	0.6%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	7	1.0%	$1,898	0.7%	4.6%	4	2.0%	3.3%	$882	1.6%	3.9%	2	1.0%	2.9%	$512	0.8%	3.0%	1	0.3%	2.5%	$504	0.4%	2.6%
	Moderate	27	3.8%	$7,128	2.8%	17.8%	7	3.6%	12.4%	$2,187	3.9%	9.1%	4	2.0%	12.9%	$897	1.3%	8.7%	16	5.0%	11.1%	$4,044	3.0%	8.1%
	Middle	292	40.6%	$74,821	29.0%	36.0%	109	55.6%	39.5%	$26,248	47.2%	32.4%	81	40.3%	38.8%	$18,376	27.5%	31.6%	102	31.7%	37.9%	$30,197	22.2%	31.4%
	Upper	390	54.2%	$173,711	67.2%	41.2%	76	38.8%	44.3%	$26,290	47.3%	53.9%	114	56.7%	44.9%	$47,119	70.4%	55.8%	200	62.1%	48.0%	$100,302	73.8%	56.9%
	Unknown	3	0.4%	$867	0.3%	0.4%	0	0.0%	0.5%	$0	0.0%	0.7%	0	0.0%	0.5%	$0	0.0%	0.9%	3	0.9%	0.5%	$867	0.6%	1.0%
	Total	*719*	*100%*	*$258,425*	*100%*	*100%*	*196*	*100%*	*100%*	*$55,607*	*100%*	*100%*	*201*	*100%*	*100%*	*$66,904*	*100%*	*100%*	*322*	*100%*	*100%*	*$135,914*	*100%*	*100%*
						Total Businesses																		
SMALL BUSINESSES	Low	16	5.1%	$1,809	4.7%	9.2%	2	2.7%	8.5%	$150	1.5%	13.9%	2	3.8%	9.1%	$235	3.4%	13.6%	12	6.5%	9.1%	$1,424	6.4%	12.5%
	Moderate	46	14.6%	$6,633	17.1%	18.6%	12	16.0%	16.8%	$1,738	17.8%	21.7%	11	20.8%	16.5%	$2,092	30.0%	21.3%	23	12.4%	16.5%	$2,803	12.7%	20.1%
	Middle	57	18.2%	$2,825	7.3%	29.5%	13	17.3%	27.4%	$751	7.7%	23.2%	12	22.6%	28.1%	$685	9.8%	24.0%	32	17.2%	28.3%	$1,389	6.3%	22.7%
	Upper	190	60.5%	$27,452	70.7%	40.9%	47	62.7%	43.9%	$7,077	72.5%	38.3%	28	52.8%	42.7%	$3,965	56.8%	37.9%	115	61.8%	43.5%	$16,410	74.2%	41.9%
	Unknown	5	1.6%	$137	0.4%	1.8%	1	1.3%	2.1%	$50	0.5%	2.0%	0	0.0%	2.1%	$0	0.0%	2.4%	4	2.2%	1.9%	$87	0.4%	2.4%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	1.4%	$0	0.0%	0.8%	0	0.0%	1.6%	$0	0.0%	0.8%	0	0.0%	0.7%	$0	0.0%	0.4%
	Total	*314*	*100%*	*$38,856*	*100%*	*100%*	*75*	*100%*	*100%*	*$9,766*	*100%*	*100%*	*53*	*100%*	*100%*	*$6,977*	*100%*	*100%*	*186*	*100%*	*100%*	*$22,113*	*100%*	*100%*
						Total Farms																		
SMALL FARM	Low	0	0.0%	$0	0.0%	2.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	1.8%	$0	0.0%	0.3%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	2	50.0%	$257	74.7%	22.6%	0	0.0%	21.2%	$0	0.0%	15.3%	0	0.0%	28.6%	$0	0.0%	35.0%	2	66.7%	31.1%	$257	88.9%	36.3%
	Middle	1	25.0%	$32	9.3%	41.7%	0	0.0%	53.8%	$0	0.0%	65.5%	0	0.0%	32.1%	$0	0.0%	37.6%	1	33.3%	44.3%	$32	11.1%	40.0%
	Upper	1	25.0%	$55	16.0%	33.3%	1	100.0%	19.2%	$55	100.0%	8.3%	0	0.0%	26.8%	$0	0.0%	17.3%	0	0.0%	19.7%	$0	0.0%	19.0%
	Unknown	0	0.0%	$0	0.0%	0.4%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	1.8%	$0	0.0%	1.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	5.8%	$0	0.0%	10.9%	0	0.0%	8.9%	$0	0.0%	8.7%	0	0.0%	4.9%	$0	0.0%	4.6%
	Total	*4*	*100%*	*$344*	*100%*	*100%*	*1*	*100%*	*100%*	*$55*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*3*	*100%*	*100%*	*$289*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2
Assessment Area: SC Charleston

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	6	1.7%	$985	0.7%	22.4%	3	2.2%	4.5%	$434	1.0%	2.0%	2	1.7%	5.0%	$379	0.9%	2.4%	1	1.0%	5.6%	$172	0.3%	2.8%
	Moderate	52	14.6%	$10,523	7.9%	15.5%	19	13.9%	16.4%	$3,741	8.6%	10.2%	18	15.7%	18.8%	$3,442	8.4%	12.2%	15	14.4%	19.0%	$3,340	6.7%	12.5%
	Middle	83	23.3%	$22,591	16.9%	19.0%	35	25.5%	20.3%	$9,256	21.4%	16.1%	29	25.2%	19.9%	$7,580	18.5%	16.5%	19	18.3%	20.6%	$5,755	11.6%	17.0%
	Upper	209	58.7%	$97,291	72.7%	43.0%	79	57.7%	41.2%	$29,637	68.5%	55.2%	65	56.5%	38.7%	$29,175	71.1%	52.6%	65	62.5%	38.8%	$38,479	77.7%	52.7%
	Unknown	6	1.7%	$2,448	1.8%	0.0%	1	0.7%	17.5%	$216	0.5%	16.5%	1	0.9%	17.5%	$434	1.1%	16.4%	4	3.8%	16.0%	$1,798	3.6%	15.0%
	Total	*356*	*100%*	*$133,838*	*100%*	*100%*	*137*	*100%*	*100%*	*$43,284*	*100%*	*100%*	*115*	*100%*	*100%*	*$41,010*	*100%*	*100%*	*104*	*100%*	*100%*	*$49,544*	*100%*	*100%*
REFINANCE	Low	9	3.3%	$1,010	0.9%	22.4%	0	0.0%	8.1%	$0	0.0%	4.1%	4	8.0%	4.8%	$360	1.7%	2.3%	5	2.5%	3.2%	$650	0.8%	1.7%
	Moderate	23	8.5%	$4,500	4.0%	15.5%	1	4.3%	16.3%	$186	2.0%	10.2%	3	6.0%	12.5%	$580	2.8%	7.2%	19	9.6%	11.3%	$3,734	4.5%	7.3%
	Middle	47	17.4%	$11,534	10.1%	19.0%	3	13.0%	20.2%	$507	5.4%	15.6%	8	16.0%	17.4%	$2,052	9.7%	13.0%	36	18.3%	17.8%	$8,975	10.8%	14.4%
	Upper	186	68.9%	$94,093	82.7%	43.0%	19	82.6%	41.0%	$8,678	92.6%	56.1%	32	64.0%	40.6%	$16,286	77.3%	54.2%	135	68.5%	41.2%	$69,129	82.9%	51.8%
	Unknown	5	1.9%	$2,647	2.3%	0.0%	0	0.0%	14.3%	$0	0.0%	14.0%	3	6.0%	24.8%	$1,789	8.5%	23.3%	2	1.0%	26.4%	$858	1.0%	24.8%
	Total	*270*	*100%*	*$113,784*	*100%*	*100%*	*23*	*100%*	*100%*	*$9,371*	*100%*	*100%*	*50*	*100%*	*100%*	*$21,067*	*100%*	*100%*	*197*	*100%*	*100%*	*$83,346*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	$0	0.0%	22.4%	0	0.0%	4.9%	$0	0.0%	2.6%	0	0.0%	3.5%	$0	0.0%	2.2%	0	0.0%	3.5%	$0	0.0%	1.9%
	Moderate	2	3.8%	$50	1.0%	15.5%	1	4.8%	11.2%	$25	1.5%	6.7%	0	0.0%	12.7%	$0	0.0%	7.9%	1	7.1%	13.2%	$25	2.6%	8.1%
	Middle	9	17.0%	$508	10.3%	19.0%	4	19.0%	20.0%	$371	22.5%	13.8%	2	11.1%	21.3%	$37	1.6%	14.8%	3	21.4%	19.8%	$100	10.3%	13.6%
	Upper	41	77.4%	$4,312	87.6%	43.0%	16	76.2%	57.4%	$1,250	75.9%	66.0%	15	83.3%	58.9%	$2,218	96.2%	65.1%	10	71.4%	60.0%	$844	87.1%	70.1%
	Unknown	1	1.9%	$50	1.0%	0.0%	0	0.0%	6.5%	$0	0.0%	10.8%	1	5.6%	3.5%	$50	2.2%	10.0%	0	0.0%	3.5%	$0	0.0%	6.4%
	Total	*53*	*100%*	*$4,920*	*100%*	*100%*	*21*	*100%*	*100%*	*$1,646*	*100%*	*100%*	*18*	*100%*	*100%*	*$2,305*	*100%*	*100%*	*14*	*100%*	*100%*	*$969*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	$0	0.0%	22.4%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	15.5%	0	0.0%	1.2%	$0	0.0%	0.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	19.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	3.3%	$0	0.0%	0.1%	0	0.0%	2.0%	$0	0.0%	0.1%
	Upper	0	0.0%	$0	0.0%	43.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	3.3%	$0	0.0%	0.7%	0	0.0%	2.0%	$0	0.0%	0.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	98.8%	$0	0.0%	99.9%	0	0.0%	93.3%	$0	0.0%	99.2%	0	0.0%	95.9%	$0	0.0%	99.8%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	$0	0.0%	22.4%	0	0.0%	4.0%	$0	0.0%	2.4%	0	0.0%	3.7%	$0	0.0%	2.2%	0	0.0%	3.1%	$0	0.0%	2.6%
	Moderate	5	14.7%	$230	5.5%	15.5%	1	6.7%	9.0%	$18	1.4%	4.0%	3	21.4%	9.5%	$82	4.9%	5.4%	1	20.0%	8.3%	$130	11.0%	4.3%
	Middle	5	14.7%	$165	4.0%	19.0%	3	20.0%	17.5%	$70	5.4%	11.1%	2	14.3%	15.4%	$95	5.7%	9.7%	0	0.0%	16.3%	$0	0.0%	9.6%
	Upper	24	70.6%	$3,761	90.5%	43.0%	11	73.3%	66.2%	$1,218	93.3%	78.9%	9	64.3%	68.8%	$1,496	89.4%	80.1%	4	80.0%	70.1%	$1,047	89.0%	81.6%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	3.2%	$0	0.0%	3.6%	0	0.0%	2.5%	$0	0.0%	2.7%	0	0.0%	2.2%	$0	0.0%	1.8%
	Total	*34*	*100%*	*$4,156*	*100%*	*100%*	*15*	*100%*	*100%*	*$1,306*	*100%*	*100%*	*14*	*100%*	*100%*	*$1,673*	*100%*	*100%*	*5*	*100%*	*100%*	*$1,177*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2
Assessment Area: SC Charleston

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison 2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	22.4%	0	0.0%	6.0%	$0	0.0%	2.1%	0	0.0%	7.0%	$0	0.0%	4.5%	0	0.0%	3.9%	$0	0.0%	1.3%
	Moderate	0	0.0%	$0	0.0%	15.5%	0	0.0%	13.8%	$0	0.0%	3.5%	0	0.0%	16.6%	$0	0.0%	7.9%	0	0.0%	13.7%	$0	0.0%	6.7%
	Middle	1	16.7%	$96	5.6%	19.0%	0	0.0%	19.5%	$0	0.0%	5.9%	1	25.0%	23.5%	$96	11.3%	15.2%	0	0.0%	18.6%	$0	0.0%	8.5%
	Upper	3	50.0%	$1,276	73.9%	43.0%	0	0.0%	55.0%	$0	0.0%	76.3%	2	50.0%	49.4%	$521	61.4%	61.9%	1	50.0%	58.2%	$755	86.0%	79.0%
	Unknown	2	33.3%	$355	20.6%	0.0%	0	0.0%	5.7%	$0	0.0%	12.2%	1	25.0%	3.5%	$232	27.3%	10.4%	1	50.0%	5.6%	$123	14.0%	4.5%
	Total	*6*	*100%*	*$1,727*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*4*	*100%*	*100%*	*$849*	*100%*	*100%*	*2*	*100%*	*100%*	*$878*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	22.4%	0	0.0%	2.1%	$0	0.0%	0.9%	0	0.0%	2.7%	$0	0.0%	0.7%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	15.5%	0	0.0%	1.4%	$0	0.0%	0.7%	0	0.0%	0.3%	$0	0.0%	0.4%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	19.0%	0	0.0%	2.1%	$0	0.0%	0.4%	0	0.0%	0.6%	$0	0.0%	1.3%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	43.0%	0	0.0%	2.6%	$0	0.0%	1.7%	0	0.0%	4.5%	$0	0.0%	8.1%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	91.7%	$0	0.0%	96.3%	0	0.0%	91.9%	$0	0.0%	89.5%	0	0.0%	100.0%	$0	0.0%	100.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	15	2.1%	$1,995	0.8%	22.4%	3	1.5%	5.3%	$434	0.8%	2.3%	6	3.0%	4.8%	$739	1.1%	2.2%	6	1.9%	4.2%	$822	0.6%	2.1%
	Moderate	82	11.4%	$15,303	5.9%	15.5%	22	11.2%	15.5%	$3,970	7.1%	9.1%	24	11.9%	15.9%	$4,104	6.1%	9.6%	36	11.2%	14.2%	$7,229	5.3%	9.2%
	Middle	145	20.2%	$34,894	13.5%	19.0%	45	23.0%	19.8%	$10,204	18.4%	14.4%	42	20.9%	18.8%	$9,860	14.7%	14.3%	58	18.0%	18.7%	$14,830	10.9%	15.0%
	Upper	463	64.4%	$200,733	77.7%	43.0%	125	63.8%	42.2%	$40,783	73.3%	51.6%	123	61.2%	40.7%	$49,696	74.3%	51.1%	215	66.8%	40.6%	$110,254	81.1%	51.1%
	Unknown	14	1.9%	$5,500	2.1%	0.0%	1	0.5%	17.2%	$216	0.4%	22.5%	6	3.0%	19.7%	$2,505	3.7%	22.7%	7	2.2%	22.4%	$2,779	2.0%	22.6%
	Total	*719*	*100%*	*$258,425*	*100%*	*100%*	*196*	*100%*	*100%*	*$55,607*	*100%*	*100%*	*201*	*100%*	*100%*	*$66,904*	*100%*	*100%*	*322*	*100%*	*100%*	*$135,914*	*100%*	*100%*
Small Business						Total Businesses																		
Revenue	$1 Million or Less	180	57.3%	$12,489	32.1%	92.3%	52	69.3%	43.8%	$5,574	57.1%	37.2%	36	67.9%	44.3%	$3,766	54.0%	35.2%	92	49.5%	38.9%	$3,149	14.2%	28.3%
	Over $1 Million	122	38.9%	$26,131	67.3%	6.9%	21	28.0%					17	32.1%					84	45.2%				
	Total Rev. available	302	96.2%	$38,620	99.4%	99.2%	73	97.3%					53	100.0%					176	94.7%				
	Rev. Not Known	12	3.8%	$236	0.6%	0.8%	2	2.7%					0	0.0%					10	5.4%				
	Total	*314*	*100%*	*$38,856*	*100%*	*100%*	*75*	*100%*					*53*	*100%*					*186*	*100%*				
Loan Size	$100,000 or Less	227	72.3%	$8,408	21.6%		56	74.7%	91.8%	$2,288	23.4%	34.4%	37	69.8%	92.4%	$1,584	22.7%	34.6%	134	72.0%	86.2%	$4,536	20.5%	30.4%
	$100,001 - $250,000	43	13.7%	$6,815	17.5%		8	10.7%	4.1%	$1,257	12.9%	16.5%	9	17.0%	3.6%	$1,495	21.4%	14.6%	26	14.0%	7.8%	$4,063	18.4%	20.5%
	$250,001 - $1 Million	44	14.0%	$23,633	60.8%		11	14.7%	4.1%	$6,221	63.7%	49.1%	7	13.2%	4.1%	$3,898	55.9%	50.8%	26	14.0%	6.0%	$13,514	61.1%	49.0%
	Total	*314*	*100%*	*$38,856*	*100%*		*75*	*100%*	*100%*	*$9,766*	*100%*	*100%*	*53*	*100%*	*100%*	*$6,977*	*100%*	*100%*	*186*	*100%*	*100%*	*$22,113*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	157	87.2%	$4,974	39.8%																			
	$100,001 - $250,000	13	7.2%	$2,077	16.6%																			
	$250,001 - $1 Million	10	5.6%	$5,438	43.5%																			
	Total	*180*	*100%*	*$12,489*	*100%*																			
Small Farm						Total Farms																		
Revenue	$1 Million or Less	3	75.0%	$107	31.1%	96.8%	1	100.0%	51.9%	$55	100.0%	52.1%	0	0.0%	55.4%	$0	0.0%	48.1%	2	66.7%	45.9%	$52	18.0%	29.2%
	Over $1 Million	1	25.0%	$237	68.9%	3.2%	0	0.0%					0	0.0%					1	33.3%				
	Total Rev. available	4	100.0%	$344	100.0%	100.0%	1	100.0%					0	0.0%					3	100.0%				
	Not Known	0	0.0%	$0	0.0%	0.0%	0	0.0%					0	0.0%					0	0.0%				
	Total	*4*	*100%*	*$344*	*100%*	*100%*	*1*	*100%*					*0*	*0%*					*3*	*100%*				
Loan Size	$100,000 or Less	3	75.0%	$107	31.1%		1	100.0%	94.2%	$55	100.0%	60.3%	0	0.0%	91.1%	$0	0.0%	47.3%	2	66.7%	80.3%	$52	18.0%	33.1%
	$100,001 - $250,000	1	25.0%	$237	68.9%		0	0.0%	5.8%	$0	0.0%	39.7%	0	0.0%	7.1%	$0	0.0%	39.5%	1	33.3%	18.0%	$237	82.0%	55.6%
	$250,001 - $500,000	0	0.0%	$0	0.0%		0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	1.8%	$0	0.0%	13.2%	0	0.0%	1.6%	$0	0.0%	11.3%
	Total	*4*	*100%*	*$344*	*100%*		*1*	*100%*	*100%*	*$55*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*3*	*100%*	*100%*	*$289*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	3	100.0%	$107	100.0%																			
	$100,001 - $250,000	0	0.0%	$0	0.0%																			
	$250,001 - $500,000	0	0.0%	$0	0.0%																			
	Total	*3*	*100%*	*$107*	*100%*																			

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue.
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2
Assessment Area: SC Columbia

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
HOME PURCHASE	Low	5	0.9%	$723	0.6%	2.6%	2	1.1%	1.3%	$372	1.0%	0.7%	1	0.7%	1.5%	$143	0.4%	0.8%	2	1.0%	1.6%	$208	0.4%	0.9%
	Moderate	44	8.3%	$6,959	5.4%	19.1%	15	8.4%	12.7%	$2,093	5.7%	8.4%	16	11.2%	12.9%	$2,903	8.2%	8.4%	13	6.3%	13.7%	$1,963	3.5%	9.3%
	Middle	138	26.1%	$26,963	20.9%	34.2%	48	27.0%	29.0%	$7,740	21.1%	24.0%	35	24.5%	29.3%	$6,603	18.7%	24.2%	55	26.4%	29.4%	$12,620	22.2%	24.6%
	Upper	342	64.7%	$94,236	73.1%	44.0%	113	63.5%	57.0%	$26,552	72.2%	66.8%	91	63.6%	56.2%	$25,709	72.7%	66.4%	138	66.3%	55.2%	$41,975	73.9%	65.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.1%	$0	0.0%	0.1%	0	0.0%	0.1%	$0	0.0%	0.1%
	Total	*529*	*100%*	*$128,881*	*100%*	*100%*	*178*	*100%*	*100%*	*$36,757*	*100%*	*100%*	*143*	*100%*	*100%*	*$35,358*	*100%*	*100%*	*208*	*100%*	*100%*	*$56,766*	*100%*	*100%*
REFINANCE	Low	0	0.0%	$0	0.0%	2.6%	0	0.0%	1.3%	$0	0.0%	0.7%	0	0.0%	1.0%	$0	0.0%	0.5%	0	0.0%	0.7%	$0	0.0%	0.4%
	Moderate	13	6.7%	$1,855	3.7%	19.1%	3	18.8%	11.1%	$330	12.4%	7.1%	2	5.7%	10.0%	$299	4.6%	6.3%	8	5.6%	7.6%	$1,226	3.0%	4.9%
	Middle	36	18.7%	$6,175	12.4%	34.2%	2	12.5%	30.6%	$183	6.9%	25.1%	10	28.6%	27.4%	$1,089	16.7%	21.7%	24	16.9%	24.7%	$4,903	12.1%	19.5%
	Upper	144	74.6%	$41,674	83.8%	44.0%	11	68.8%	57.0%	$2,147	80.7%	67.0%	23	65.7%	61.6%	$5,151	78.8%	71.5%	110	77.5%	67.0%	$34,376	84.9%	75.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*193*	*100%*	*$49,704*	*100%*	*100%*	*16*	*100%*	*100%*	*$2,660*	*100%*	*100%*	*35*	*100%*	*100%*	*$6,539*	*100%*	*100%*	*142*	*100%*	*100%*	*$40,505*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	$0	0.0%	2.6%	0	0.0%	1.0%	$0	0.0%	0.5%	0	0.0%	1.6%	$0	0.0%	1.0%	0	0.0%	1.1%	$0	0.0%	0.7%
	Moderate	3	10.7%	$185	11.1%	19.1%	1	11.1%	12.1%	$85	14.5%	8.7%	0	0.0%	10.1%	$0	0.0%	7.2%	2	18.2%	9.7%	$100	14.4%	6.7%
	Middle	7	25.0%	$425	25.5%	34.2%	4	44.4%	29.4%	$249	42.6%	23.3%	3	37.5%	27.5%	$176	45.6%	22.7%	0	0.0%	26.5%	$0	0.0%	22.5%
	Upper	18	64.3%	$1,055	63.4%	44.0%	4	44.4%	57.5%	$251	42.9%	67.4%	5	62.5%	60.8%	$210	54.4%	69.1%	9	81.8%	62.7%	$594	85.6%	70.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*28*	*100%*	*$1,665*	*100%*	*100%*	*9*	*100%*	*100%*	*$585*	*100%*	*100%*	*8*	*100%*	*100%*	*$386*	*100%*	*100%*	*11*	*100%*	*100%*	*$694*	*100%*	*100%*
MULTI FAMILY						Multi-Family Units																		
	Low	0	0.0%	$0	0.0%	17.2%	0	0.0%	21.7%	$0	0.0%	12.0%	0	0.0%	21.3%	$0	0.0%	16.5%	0	0.0%	27.7%	$0	0.0%	29.3%
	Moderate	0	0.0%	$0	0.0%	35.5%	0	0.0%	28.3%	$0	0.0%	43.2%	0	0.0%	17.0%	$0	0.0%	25.0%	0	0.0%	12.8%	$0	0.0%	21.0%
	Middle	0	0.0%	$0	0.0%	25.4%	0	0.0%	30.4%	$0	0.0%	16.7%	0	0.0%	34.0%	$0	0.0%	13.6%	0	0.0%	34.0%	$0	0.0%	34.2%
	Upper	1	100.0%	$14,000	100.0%	21.4%	0	0.0%	19.6%	$0	0.0%	28.2%	0	0.0%	27.7%	$0	0.0%	44.9%	1	100.0%	25.5%	$14,000	100.0%	15.4%
	Unknown	0	0.0%	$0	0.0%	0.6%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*1*	*100%*	*$14,000*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*1*	*100%*	*100%*	*$14,000*	*100%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	$0	0.0%	2.6%	0	0.0%	1.5%	$0	0.0%	0.8%	0	0.0%	0.6%	$0	0.0%	0.5%	0	0.0%	1.6%	$0	0.0%	0.6%
	Moderate	3	10.3%	$116	8.4%	19.1%	0	0.0%	8.5%	$0	0.0%	4.7%	3	23.1%	8.3%	$116	20.3%	4.6%	0	0.0%	4.3%	$0	0.0%	2.0%
	Middle	10	34.5%	$410	29.9%	34.2%	4	40.0%	25.7%	$105	33.2%	19.5%	5	38.5%	24.1%	$255	44.6%	17.0%	1	16.7%	16.7%	$50	10.3%	9.3%
	Upper	16	55.2%	$847	61.7%	44.0%	6	60.0%	64.3%	$211	66.8%	75.0%	5	38.5%	67.0%	$201	35.1%	77.9%	5	83.3%	77.5%	$435	89.7%	88.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*29*	*100%*	*$1,373*	*100%*	*100%*	*10*	*100%*	*100%*	*$316*	*100%*	*100%*	*13*	*100%*	*100%*	*$572*	*100%*	*100%*	*6*	*100%*	*100%*	*$485*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2
Assessment Area: SC Columbia

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	2.6%	0	0.0%	2.8%	$0	0.0%	2.7%	0	0.0%	1.3%	$0	0.0%	0.6%	0	0.0%	1.8%	$0	0.0%	0.5%
	Moderate	1	14.3%	$42	19.0%	19.1%	0	0.0%	16.5%	$0	0.0%	13.1%	1	33.3%	10.8%	$42	51.2%	7.2%	0	0.0%	10.3%	$0	0.0%	5.3%
	Middle	6	85.7%	$179	81.0%	34.2%	1	100.0%	23.9%	$18	100.0%	15.0%	2	66.7%	27.3%	$40	48.8%	24.5%	3	100.0%	27.7%	$121	100.0%	18.0%
	Upper	0	0.0%	$0	0.0%	44.0%	0	0.0%	56.8%	$0	0.0%	69.2%	0	0.0%	60.6%	$0	0.0%	67.7%	0	0.0%	60.3%	$0	0.0%	76.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*7*	*100%*	*$221*	*100%*	*100%*	*1*	*100%*	*100%*	*$18*	*100%*	*100%*	*3*	*100%*	*100%*	*$82*	*100%*	*100%*	*3*	*100%*	*100%*	*$121*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	2.6%	0	0.0%	2.2%	$0	0.0%	1.2%	0	0.0%	1.8%	$0	0.0%	0.9%	0	0.0%	1.9%	$0	0.0%	1.1%
	Moderate	0	0.0%	$0	0.0%	19.1%	0	0.0%	16.2%	$0	0.0%	10.3%	0	0.0%	16.0%	$0	0.0%	11.3%	0	0.0%	13.5%	$0	0.0%	9.4%
	Middle	0	0.0%	$0	0.0%	34.2%	0	0.0%	35.6%	$0	0.0%	30.1%	0	0.0%	36.6%	$0	0.0%	32.6%	0	0.0%	33.9%	$0	0.0%	28.8%
	Upper	0	0.0%	$0	0.0%	44.0%	0	0.0%	46.0%	$0	0.0%	58.3%	0	0.0%	45.6%	$0	0.0%	55.1%	0	0.0%	50.7%	$0	0.0%	60.7%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	5	0.6%	$723	0.4%	2.6%	2	0.9%	1.4%	$372	0.9%	1.6%	1	0.5%	1.4%	$143	0.3%	1.5%	2	0.5%	1.2%	$208	0.2%	1.2%
	Moderate	64	8.1%	$9,157	4.7%	19.1%	19	8.9%	12.4%	$2,508	6.2%	10.9%	22	10.9%	11.9%	$3,360	7.8%	8.6%	23	6.2%	10.4%	$3,289	2.9%	7.2%
	Middle	197	25.0%	$34,152	17.4%	34.2%	59	27.6%	29.4%	$8,295	20.6%	23.7%	55	27.2%	28.7%	$8,163	19.0%	22.9%	83	22.4%	27.0%	$17,694	15.7%	22.1%
	Upper	521	66.2%	$151,812	77.5%	44.0%	134	62.6%	56.8%	$29,161	72.3%	63.8%	124	61.4%	58.0%	$31,271	72.8%	66.9%	263	70.9%	61.3%	$91,380	81.2%	69.4%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.1%	$0	0.0%	0.1%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*787*	*100%*	*$195,844*	*100%*	*100%*	*214*	*100%*	*100%*	*$40,336*	*100%*	*100%*	*202*	*100%*	*100%*	*$42,937*	*100%*	*100%*	*371*	*100%*	*100%*	*$112,571*	*100%*	*100%*
						Total Businesses																		
SMALL BUSINESSES	Low	7	6.5%	$260	1.6%	9.1%	0	0.0%	6.6%	$0	0.0%	11.0%	2	11.1%	6.8%	$53	1.8%	9.7%	5	7.9%	7.0%	$207	2.3%	10.2%
	Moderate	19	17.8%	$3,584	21.9%	19.7%	7	26.9%	19.2%	$613	13.6%	23.7%	4	22.2%	18.2%	$272	9.4%	23.7%	8	12.7%	18.0%	$2,699	30.0%	22.4%
	Middle	40	37.4%	$8,326	50.8%	31.9%	9	34.6%	31.0%	$2,397	53.3%	31.9%	9	50.0%	30.9%	$1,996	68.8%	31.3%	22	34.9%	30.6%	$3,933	43.8%	32.4%
	Upper	41	38.3%	$4,210	25.7%	38.8%	10	38.5%	41.7%	$1,484	33.0%	32.3%	3	16.7%	42.5%	$581	20.0%	34.3%	28	44.4%	43.6%	$2,145	23.9%	34.1%
	Unknown	0	0.0%	$0	0.0%	0.5%	0	0.0%	0.2%	$0	0.0%	0.2%	0	0.0%	0.1%	$0	0.0%	0.1%	0	0.0%	0.2%	$0	0.0%	0.3%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	1.3%	$0	0.0%	0.9%	0	0.0%	1.5%	$0	0.0%	0.8%	0	0.0%	0.6%	$0	0.0%	0.5%
	Total	*107*	*100%*	*$16,380*	*100%*	*100%*	*26*	*100%*	*100%*	*$4,494*	*100%*	*100%*	*18*	*100%*	*100%*	*$2,902*	*100%*	*100%*	*63*	*100%*	*100%*	*$8,984*	*100%*	*100%*
						Total Farms																		
SMALL FARM	Low	0	0.0%	$0	0.0%	2.7%	0	0.0%	2.4%	$0	0.0%	0.6%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.9%	$0	0.0%	0.2%
	Moderate	0	0.0%	$0	0.0%	19.7%	0	0.0%	24.8%	$0	0.0%	26.3%	0	0.0%	41.7%	$0	0.0%	46.0%	0	0.0%	37.5%	$0	0.0%	40.7%
	Middle	0	0.0%	$0	0.0%	43.6%	0	0.0%	48.0%	$0	0.0%	44.5%	0	0.0%	38.3%	$0	0.0%	46.9%	0	0.0%	44.6%	$0	0.0%	48.4%
	Upper	0	0.0%	$0	0.0%	34.0%	0	0.0%	24.0%	$0	0.0%	28.5%	0	0.0%	20.0%	$0	0.0%	7.2%	0	0.0%	17.0%	$0	0.0%	10.6%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	0.8%	$0	0.0%	0.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2
Assessment Area: SC Columbia

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	27	5.1%	$3,148	2.4%	21.9%	10	5.6%	8.3%	$1,193	3.2%	4.4%	5	3.5%	7.2%	$517	1.5%	3.6%	12	5.8%	8.9%	$1,438	2.5%	4.8%
	Moderate	135	25.5%	$21,708	16.8%	15.9%	49	27.5%	22.7%	$6,995	19.0%	16.5%	31	21.7%	23.2%	$5,287	15.0%	16.3%	55	26.4%	25.7%	$9,426	16.6%	18.8%
	Middle	129	24.4%	$25,264	19.6%	19.3%	40	22.5%	21.5%	$7,496	20.4%	20.4%	37	25.9%	23.0%	$6,410	18.1%	21.7%	52	25.0%	22.6%	$11,358	20.0%	21.7%
	Upper	235	44.4%	$78,198	60.7%	42.9%	77	43.3%	30.5%	$20,691	56.3%	42.0%	70	49.0%	32.7%	$23,144	65.5%	44.6%	88	42.3%	31.7%	$34,363	60.5%	43.6%
	Unknown	3	0.6%	$563	0.4%	0.0%	2	1.1%	17.0%	$382	1.0%	16.6%	0	0.0%	13.9%	$0	0.0%	13.7%	1	0.5%	11.2%	$181	0.3%	11.1%
	Total	*529*	*100%*	*$128,881*	*100%*	*100%*	*178*	*100%*	*100%*	*$36,757*	*100%*	*100%*	*143*	*100%*	*100%*	*$35,358*	*100%*	*100%*	*208*	*100%*	*100%*	*$56,766*	*100%*	*100%*
REFINANCE	Low	5	2.6%	$350	0.7%	21.9%	3	18.8%	9.3%	$203	7.6%	5.5%	2	5.7%	5.9%	$147	2.2%	3.7%	0	0.0%	3.0%	$0	0.0%	1.4%
	Moderate	27	14.0%	$3,590	7.2%	15.9%	3	18.8%	16.9%	$252	9.5%	11.5%	8	22.9%	12.6%	$761	11.6%	7.7%	16	11.3%	11.5%	$2,577	6.4%	7.3%
	Middle	41	21.2%	$7,496	15.1%	19.3%	4	25.0%	21.5%	$486	18.3%	18.0%	7	20.0%	17.3%	$1,592	24.3%	13.2%	30	21.1%	16.3%	$5,418	13.4%	13.0%
	Upper	119	61.7%	$38,213	76.9%	42.9%	6	37.5%	37.2%	$1,719	64.6%	47.3%	18	51.4%	36.7%	$4,039	61.8%	45.0%	95	66.9%	38.7%	$32,455	80.1%	46.9%
	Unknown	1	0.5%	$55	0.1%	0.0%	0	0.0%	15.1%	$0	0.0%	17.7%	0	0.0%	27.5%	$0	0.0%	30.3%	1	0.7%	30.5%	$55	0.1%	31.3%
	Total	*193*	*100%*	*$49,704*	*100%*	*100%*	*16*	*100%*	*100%*	*$2,660*	*100%*	*100%*	*35*	*100%*	*100%*	*$6,539*	*100%*	*100%*	*142*	*100%*	*100%*	*$40,505*	*100%*	*100%*
HOME IMPROVEMENT	Low	2	7.1%	$80	4.8%	21.9%	0	0.0%	6.6%	$0	0.0%	4.1%	0	0.0%	6.1%	$0	0.0%	3.5%	2	18.2%	8.2%	$80	11.5%	5.0%
	Moderate	2	7.1%	$47	2.8%	15.9%	1	11.1%	16.9%	$12	2.1%	11.8%	0	0.0%	16.1%	$0	0.0%	11.2%	1	9.1%	14.7%	$35	5.0%	11.6%
	Middle	5	17.9%	$259	15.6%	19.3%	2	22.2%	20.3%	$162	27.7%	15.9%	0	0.0%	21.9%	$0	0.0%	17.7%	3	27.3%	23.0%	$97	14.0%	20.8%
	Upper	19	67.9%	$1,279	76.8%	42.9%	6	66.7%	50.0%	$411	70.3%	56.9%	8	100.0%	52.0%	$386	100.0%	63.1%	5	45.5%	50.9%	$482	69.5%	59.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	6.2%	$0	0.0%	11.3%	0	0.0%	3.9%	$0	0.0%	4.5%	0	0.0%	3.2%	$0	0.0%	3.4%
	Total	*28*	*100%*	*$1,665*	*100%*	*100%*	*9*	*100%*	*100%*	*$585*	*100%*	*100%*	*8*	*100%*	*100%*	*$386*	*100%*	*100%*	*11*	*100%*	*100%*	*$694*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	$0	0.0%	21.9%	0	0.0%	2.2%	$0	0.0%	0.1%	0	0.0%	2.1%	$0	0.0%	0.1%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	15.9%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	19.3%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	42.9%	0	0.0%	8.7%	$0	0.0%	0.4%	0	0.0%	4.3%	$0	0.0%	0.7%	0	0.0%	2.1%	$0	0.0%	0.1%
	Unknown	1	100.0%	$14,000	100.0%	0.0%	0	0.0%	89.1%	$0	0.0%	99.5%	0	0.0%	93.6%	$0	0.0%	99.2%	1	100.0%	97.9%	$14,000	100.0%	99.9%
	Total	*1*	*100%*	*$14,000*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*1*	*100%*	*100%*	*$14,000*	*100%*	*100%*
OTHER PURPOSE LOC	Low	3	10.3%	$108	7.9%	21.9%	2	20.0%	6.4%	$38	12.0%	3.3%	1	7.7%	3.8%	$70	12.2%	1.7%	0	0.0%	4.4%	$0	0.0%	2.3%
	Moderate	7	24.1%	$198	14.4%	15.9%	1	10.0%	12.9%	$32	10.1%	8.5%	4	30.8%	12.0%	$91	15.9%	7.3%	2	33.3%	10.3%	$75	15.5%	6.4%
	Middle	6	20.7%	$166	12.1%	19.3%	4	40.0%	19.5%	$99	31.3%	12.7%	2	15.4%	18.2%	$67	11.7%	12.0%	0	0.0%	16.7%	$0	0.0%	11.8%
	Upper	13	44.8%	$901	65.6%	42.9%	3	30.0%	58.8%	$147	46.5%	72.4%	6	46.2%	64.4%	$344	60.1%	77.2%	4	66.7%	66.5%	$410	84.5%	77.6%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	2.5%	$0	0.0%	3.1%	0	0.0%	1.6%	$0	0.0%	1.9%	0	0.0%	2.1%	$0	0.0%	1.9%
	Total	*29*	*100%*	*$1,373*	*100%*	*100%*	*10*	*100%*	*100%*	*$316*	*100%*	*100%*	*13*	*100%*	*100%*	*$572*	*100%*	*100%*	*6*	*100%*	*100%*	*$485*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2
Assessment Area: SC Columbia

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	1	14.3%	$100	45.2%	21.9%	0	0.0%	10.8%	$0	0.0%	6.6%	0	0.0%	8.7%	$0	0.0%	5.4%	1	33.3%	4.0%	$100	82.6%	2.1%
	Moderate	1	14.3%	$25	11.3%	15.9%	0	0.0%	15.3%	$0	0.0%	11.4%	1	33.3%	20.3%	$25	30.5%	17.8%	0	0.0%	20.5%	$0	0.0%	11.6%
	Middle	1	14.3%	$11	5.0%	19.3%	0	0.0%	19.9%	$0	0.0%	18.6%	0	0.0%	17.7%	$0	0.0%	15.4%	1	33.3%	16.1%	$11	9.1%	10.7%
	Upper	4	57.1%	$85	38.5%	42.9%	1	100.0%	42.0%	$18	100.0%	47.3%	2	66.7%	45.0%	$57	69.5%	52.8%	1	33.3%	48.7%	$10	8.3%	64.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	11.9%	$0	0.0%	16.2%	0	0.0%	8.2%	$0	0.0%	8.6%	0	0.0%	10.7%	$0	0.0%	10.8%
	Total	*7*	*100%*	*$221*	*100%*	*100%*	*1*	*100%*	*100%*	*$18*	*100%*	*100%*	*3*	*100%*	*100%*	*$82*	*100%*	*100%*	*3*	*100%*	*100%*	*$121*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	21.9%	0	0.0%	0.5%	$0	0.0%	0.3%	0	0.0%	0.5%	$0	0.0%	0.3%	0	0.0%	0.1%	$0	0.0%	0.1%
	Moderate	0	0.0%	$0	0.0%	15.9%	0	0.0%	2.2%	$0	0.0%	1.6%	0	0.0%	0.6%	$0	0.0%	0.6%	0	0.0%	0.1%	$0	0.0%	0.1%
	Middle	0	0.0%	$0	0.0%	19.3%	0	0.0%	1.3%	$0	0.0%	0.7%	0	0.0%	0.9%	$0	0.0%	1.6%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	42.9%	0	0.0%	0.7%	$0	0.0%	0.3%	0	0.0%	2.3%	$0	0.0%	5.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	95.3%	$0	0.0%	97.0%	0	0.0%	95.8%	$0	0.0%	92.4%	0	0.0%	99.8%	$0	0.0%	99.9%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	38	4.8%	$3,786	1.9%	21.9%	15	7.0%	8.1%	$1,434	3.6%	4.2%	8	4.0%	6.5%	$734	1.7%	3.4%	15	4.0%	5.5%	$1,618	1.4%	2.9%
	Moderate	172	21.9%	$25,568	13.1%	15.9%	54	25.2%	20.1%	$7,291	18.1%	13.8%	44	21.8%	18.8%	$6,164	14.4%	12.5%	74	19.9%	17.3%	$12,113	10.8%	12.0%
	Middle	182	23.1%	$33,196	17.0%	19.3%	50	23.4%	20.7%	$8,243	20.4%	17.8%	46	22.8%	20.5%	$8,069	18.8%	17.5%	86	23.2%	18.5%	$16,884	15.0%	16.3%
	Upper	390	49.6%	$118,676	60.6%	42.9%	93	43.5%	32.6%	$22,986	57.0%	39.6%	104	51.5%	34.8%	$27,970	65.1%	42.8%	193	52.0%	35.0%	$67,720	60.2%	43.9%
	Unknown	5	0.6%	$14,618	7.5%	0.0%	2	0.9%	18.5%	$382	0.9%	24.7%	0	0.0%	19.4%	$0	0.0%	23.8%	3	0.8%	23.7%	$14,236	12.6%	24.9%
	Total	*787*	*100%*	*$195,844*	*100%*	*100%*	*214*	*100%*	*100%*	*$40,336*	*100%*	*100%*	*202*	*100%*	*100%*	*$42,937*	*100%*	*100%*	*371*	*100%*	*100%*	*$112,571*	*100%*	*100%*
Small Business						Total Businesses																		
Revenue	$1 Million or Less	63	58.9%	$5,607	34.2%	92.0%	17	65.4%	45.0%	$1,815	40.4%	32.2%	12	66.7%	43.6%	$786	27.1%	32.8%	34	54.0%	39.8%	$3,006	33.5%	28.3%
	Over $1 Million	35	32.7%	$10,605	64.7%	7.1%	9	34.6%					6	33.3%					20	31.7%				
	Total Rev. available	98	91.6%	$16,212	98.9%	99.1%	26	100.0%					18	100.0%					54	85.7%				
	Rev. Not Known	9	8.4%	$168	1.0%	0.9%	0	0.0%					0	0.0%					9	14.3%				
	Total	*107*	*100%*	*$16,380*	*100%*	*100%*	*26*	*100%*					*18*	*100%*					*63*	*100%*				
Loan Size	$100,000 or Less	65	60.7%	$1,616	9.9%		15	57.7%	91.7%	$344	7.7%	33.6%	10	55.6%	92.3%	$141	4.9%	35.4%	40	63.5%	87.8%	$1,131	12.6%	33.0%
	$100,001 - $250,000	18	16.8%	$3,145	19.2%		4	15.4%	4.1%	$765	17.0%	15.7%	3	16.7%	3.8%	$572	19.7%	15.1%	11	17.5%	7.0%	$1,808	20.1%	19.9%
	$250,001 - $1 Million	24	22.4%	$11,619	70.9%		7	26.9%	4.2%	$3,385	75.3%	50.7%	5	27.8%	3.9%	$2,189	75.4%	49.5%	12	19.0%	5.2%	$6,045	67.3%	47.1%
	Total	*107*	*100%*	*$16,380*	*100%*		*26*	*100%*	*100%*	*$4,494*	*100%*	*100%*	*18*	*100%*	*100%*	*$2,902*	*100%*	*100%*	*63*	*100%*	*100%*	*$8,984*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	49	77.8%	$1,031	18.4%																			
	$100,001 - $250,000	6	9.5%	$1,045	18.6%																			
	$250,001 - $1 Million	8	12.7%	$3,531	63.0%																			
	Total	*63*	*100%*	*$5,607*	*100%*																			
Small Farm						Total Farms																		
Revenue	$1 Million or Less	0	0.0%	$0	0.0%	95.8%	0	0.0%	36.8%	$0	0.0%	37.2%	0	0.0%	58.3%	$0	0.0%	61.1%	0	0.0%	45.5%	$0	0.0%	38.3%
	Over $1 Million	0	0.0%	$0	0.0%	4.2%	0	0.0%					0	0.0%					0	0.0%				
	Total Rev. available	0	0.0%	$0	0.0%	100.0%	0	0.0%					0	0.0%					0	0.0%				
	Not Known	0	0.0%	$0	0.0%	0.0%	0	0.0%					0	0.0%					0	0.0%				
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*					*0*	*0%*					*0*	*0%*				
Loan Size	$100,000 or Less	0	0.0%	$0	0.0%		0	0.0%	80.8%	$0	0.0%	22.4%	0	0.0%	80.9%	$0	0.0%	28.7%	0	0.0%	78.6%	$0	0.0%	29.0%
	$100,001 - $250,000	0	0.0%	$0	0.0%		0	0.0%	8.0%	$0	0.0%	17.6%	0	0.0%	11.3%	$0	0.0%	29.9%	0	0.0%	11.6%	$0	0.0%	27.9%
	$250,001 - $500,000	0	0.0%	$0	0.0%		0	0.0%	11.2%	$0	0.0%	60.0%	0	0.0%	7.8%	$0	0.0%	41.4%	0	0.0%	9.8%	$0	0.0%	43.1%
	Total	*0*	*0%*	*$0*	*0%*		*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	0	0.0%	$0	0.0%																			
	$100,001 - $250,000	0	0.0%	$0	0.0%																			
	$250,001 - $500,000	0	0.0%	$0	0.0%																			
	Total	*0*	*0%*	*$0*	*0%*																			

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue.
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2
Assessment Area: SC Greenville

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison 2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
HOME PURCHASE	Low	13	5.2%	$3,165	4.7%	4.0%	0	0.0%	2.9%	$0	0.0%	2.5%	6	5.8%	3.1%	$950	3.5%	2.5%	7	7.6%	3.4%	$2,215	9.0%	2.9%
	Moderate	20	7.9%	$3,930	5.9%	16.5%	4	7.1%	12.6%	$831	5.6%	8.9%	5	4.8%	12.3%	$760	2.8%	8.7%	11	12.0%	12.4%	$2,339	9.5%	9.1%
	Middle	69	27.4%	$15,690	23.4%	39.6%	14	25.0%	39.3%	$3,759	25.2%	34.8%	29	27.9%	39.2%	$6,016	22.0%	35.3%	26	28.3%	40.7%	$5,915	23.9%	37.2%
	Upper	150	59.5%	$44,217	66.0%	39.9%	38	67.9%	45.3%	$10,321	69.2%	53.8%	64	61.5%	45.4%	$19,661	71.8%	53.5%	48	52.2%	43.5%	$14,235	57.6%	50.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*252*	*100%*	*$67,002*	*100%*	*100%*	*56*	*100%*	*100%*	*$14,911*	*100%*	*100%*	*104*	*100%*	*100%*	*$27,387*	*100%*	*100%*	*92*	*100%*	*100%*	*$24,704*	*100%*	*100%*
REFINANCE	Low	3	1.7%	$1,620	3.8%	4.0%	0	0.0%	2.6%	$0	0.0%	1.9%	0	0.0%	2.7%	$0	0.0%	2.2%	3	2.6%	2.2%	$1,620	5.2%	2.2%
	Moderate	11	6.3%	$1,037	2.4%	16.5%	3	15.0%	11.9%	$166	6.4%	8.0%	3	7.5%	9.8%	$294	3.5%	6.7%	5	4.4%	7.5%	$577	1.8%	5.3%
	Middle	50	28.7%	$9,268	21.8%	39.6%	2	10.0%	38.2%	$139	5.4%	34.0%	14	35.0%	35.8%	$2,754	32.6%	30.3%	34	29.8%	34.8%	$6,375	20.3%	30.3%
	Upper	110	63.2%	$30,518	71.9%	39.9%	15	75.0%	47.4%	$2,276	88.2%	56.1%	23	57.5%	51.8%	$5,399	63.9%	60.9%	72	63.2%	55.4%	$22,843	72.7%	62.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*174*	*100%*	*$42,443*	*100%*	*100%*	*20*	*100%*	*100%*	*$2,581*	*100%*	*100%*	*40*	*100%*	*100%*	*$8,447*	*100%*	*100%*	*114*	*100%*	*100%*	*$31,415*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	$0	0.0%	4.0%	0	0.0%	2.8%	$0	0.0%	2.7%	0	0.0%	3.0%	$0	0.0%	3.5%	0	0.0%	2.9%	$0	0.0%	2.7%
	Moderate	6	11.5%	$311	9.9%	16.5%	3	13.0%	10.6%	$141	8.9%	7.3%	2	9.1%	9.5%	$150	13.6%	7.3%	1	14.3%	8.9%	$20	4.3%	8.1%
	Middle	12	23.1%	$561	17.8%	39.6%	6	26.1%	31.4%	$322	20.3%	25.7%	5	22.7%	34.0%	$202	18.3%	27.4%	1	14.3%	33.8%	$37	8.0%	28.8%
	Upper	34	65.4%	$2,282	72.4%	39.9%	14	60.9%	55.1%	$1,121	70.8%	64.4%	15	68.2%	53.5%	$754	68.2%	61.8%	5	71.4%	54.4%	$407	87.7%	60.5%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*52*	*100%*	*$3,154*	*100%*	*100%*	*23*	*100%*	*100%*	*$1,584*	*100%*	*100%*	*22*	*100%*	*100%*	*$1,106*	*100%*	*100%*	*7*	*100%*	*100%*	*$464*	*100%*	*100%*
						Multi-Family Units																		
MULTI FAMILY	Low	0	0.0%	$0	0.0%	6.6%	0	0.0%	5.1%	$0	0.0%	0.1%	0	0.0%	16.9%	$0	0.0%	10.7%	0	0.0%	23.3%	$0	0.0%	22.8%
	Moderate	0	0.0%	$0	0.0%	19.4%	0	0.0%	32.2%	$0	0.0%	6.3%	0	0.0%	20.8%	$0	0.0%	6.9%	0	0.0%	24.4%	$0	0.0%	11.6%
	Middle	1	100.0%	$20,995	100.0%	41.2%	0	0.0%	30.5%	$0	0.0%	18.7%	1	100.0%	32.5%	$20,995	100.0%	44.8%	0	0.0%	33.7%	$0	0.0%	30.8%
	Upper	0	0.0%	$0	0.0%	32.8%	0	0.0%	32.2%	$0	0.0%	74.9%	0	0.0%	29.9%	$0	0.0%	37.6%	0	0.0%	18.6%	$0	0.0%	34.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*1*	*100%*	*$20,995*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*1*	*100%*	*100%*	*$20,995*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	3	7.5%	$357	14.6%	4.0%	0	0.0%	1.7%	$0	0.0%	1.6%	3	23.1%	2.9%	$357	31.2%	3.4%	0	0.0%	2.4%	$0	0.0%	1.9%
	Moderate	3	7.5%	$215	8.8%	16.5%	3	15.0%	8.3%	$215	22.9%	6.7%	0	0.0%	7.0%	$0	0.0%	4.2%	0	0.0%	6.7%	$0	0.0%	4.4%
	Middle	14	35.0%	$542	22.2%	39.6%	6	30.0%	34.8%	$168	17.9%	29.5%	3	23.1%	32.0%	$156	13.6%	24.3%	5	71.4%	29.7%	$218	61.8%	26.9%
	Upper	20	50.0%	$1,325	54.3%	39.9%	11	55.0%	55.1%	$557	59.3%	62.3%	7	53.8%	58.2%	$633	55.2%	68.0%	2	28.6%	61.3%	$135	38.2%	66.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*40*	*100%*	*$2,439*	*100%*	*100%*	*20*	*100%*	*100%*	*$940*	*100%*	*100%*	*13*	*100%*	*100%*	*$1,146*	*100%*	*100%*	*7*	*100%*	*100%*	*$353*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2
Assessment Area: SC Greenville

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	2	15.4%	$26	5.1%	4.0%	0	0.0%	4.6%	$0	0.0%	4.7%	2	20.0%	4.5%	$26	9.3%	5.1%	0	0.0%	3.7%	$0	0.0%	2.8%
	Moderate	0	0.0%	$0	0.0%	16.5%	0	0.0%	9.3%	$0	0.0%	6.4%	0	0.0%	14.2%	$0	0.0%	10.5%	0	0.0%	8.3%	$0	0.0%	5.8%
	Middle	7	53.8%	$272	53.5%	39.6%	0	0.0%	38.4%	$0	0.0%	29.6%	5	50.0%	36.8%	$140	50.0%	29.0%	2	66.7%	36.8%	$132	57.9%	30.9%
	Upper	4	30.8%	$210	41.3%	39.9%	0	0.0%	47.7%	$0	0.0%	59.4%	3	30.0%	44.5%	$114	40.7%	55.4%	1	33.3%	51.2%	$96	42.1%	60.5%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*13*	*100%*	*$508*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*10*	*100%*	*100%*	*$280*	*100%*	*100%*	*3*	*100%*	*100%*	*$228*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	4.0%	0	0.0%	5.8%	$0	0.0%	6.3%	0	0.0%	3.8%	$0	0.0%	2.1%	0	0.0%	3.1%	$0	0.0%	1.4%
	Moderate	0	0.0%	$0	0.0%	16.5%	0	0.0%	17.4%	$0	0.0%	11.6%	0	0.0%	21.2%	$0	0.0%	15.8%	0	0.0%	19.5%	$0	0.0%	13.9%
	Middle	0	0.0%	$0	0.0%	39.6%	0	0.0%	44.5%	$0	0.0%	41.4%	0	0.0%	40.3%	$0	0.0%	37.8%	0	0.0%	40.9%	$0	0.0%	39.5%
	Upper	0	0.0%	$0	0.0%	39.9%	0	0.0%	32.2%	$0	0.0%	40.7%	0	0.0%	34.6%	$0	0.0%	44.3%	0	0.0%	36.5%	$0	0.0%	45.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	21	3.9%	$5,168	3.8%	4.0%	0	0.0%	2.8%	$0	0.0%	2.1%	11	5.8%	3.0%	$1,333	2.2%	3.1%	10	4.5%	2.8%	$3,835	6.7%	3.2%
	Moderate	40	7.5%	$5,493	4.0%	16.5%	13	10.9%	12.2%	$1,353	6.8%	8.4%	10	5.3%	11.4%	$1,204	2.0%	7.9%	17	7.6%	9.8%	$2,936	5.1%	7.2%
	Middle	153	28.8%	$47,328	34.7%	39.6%	28	23.5%	38.5%	$4,388	21.9%	32.3%	57	30.0%	37.6%	$30,263	51.0%	34.3%	68	30.5%	37.2%	$12,677	22.2%	33.3%
	Upper	318	59.8%	$78,552	57.5%	39.9%	78	65.5%	46.4%	$14,275	71.3%	57.3%	112	58.9%	48.0%	$26,561	44.7%	54.7%	128	57.4%	50.2%	$37,716	66.0%	56.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*532*	*100%*	*$136,541*	*100%*	*100%*	*119*	*100%*	*100%*	*$20,016*	*100%*	*100%*	*190*	*100%*	*100%*	*$59,361*	*100%*	*100%*	*223*	*100%*	*100%*	*$57,164*	*100%*	*100%*
						Total Businesses																		
SMALL BUSINESSES	Low	11	5.5%	$897	4.5%	7.2%	5	10.0%	6.3%	$365	6.5%	7.4%	3	8.8%	6.4%	$250	10.5%	8.3%	3	2.6%	6.4%	$282	2.3%	7.9%
	Moderate	24	12.0%	$2,675	13.3%	15.0%	9	18.0%	13.1%	$972	17.3%	13.5%	4	11.8%	13.1%	$497	20.8%	14.0%	11	9.5%	13.0%	$1,206	10.0%	14.4%
	Middle	51	25.5%	$4,695	23.4%	35.8%	11	22.0%	35.0%	$305	5.4%	33.7%	7	20.6%	34.6%	$626	26.2%	31.6%	33	28.4%	34.4%	$3,764	31.2%	31.8%
	Upper	114	57.0%	$11,822	58.8%	42.0%	25	50.0%	44.1%	$3,981	70.8%	44.7%	20	58.8%	44.2%	$1,013	42.5%	45.2%	69	59.5%	45.4%	$6,828	56.5%	45.5%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	1.5%	$0	0.0%	0.7%	0	0.0%	1.7%	$0	0.0%	0.9%	0	0.0%	0.7%	$0	0.0%	0.4%
	Total	*200*	*100%*	*$20,089*	*100%*	*100%*	*50*	*100%*	*100%*	*$5,623*	*100%*	*100%*	*34*	*100%*	*100%*	*$2,386*	*100%*	*100%*	*116*	*100%*	*100%*	*$12,080*	*100%*	*100%*
						Total Farms																		
SMALL FARM	Low	0	0.0%	$0	0.0%	1.1%	0	0.0%	2.3%	$0	0.0%	0.4%	0	0.0%	6.1%	$0	0.0%	10.8%	0	0.0%	1.1%	$0	0.0%	0.4%
	Moderate	0	0.0%	$0	0.0%	14.4%	0	0.0%	20.7%	$0	0.0%	18.4%	0	0.0%	16.2%	$0	0.0%	8.6%	0	0.0%	18.2%	$0	0.0%	15.4%
	Middle	0	0.0%	$0	0.0%	53.2%	0	0.0%	46.0%	$0	0.0%	23.9%	0	0.0%	39.4%	$0	0.0%	28.7%	0	0.0%	50.0%	$0	0.0%	44.5%
	Upper	0	0.0%	$0	0.0%	31.3%	0	0.0%	27.6%	$0	0.0%	54.1%	0	0.0%	34.3%	$0	0.0%	45.0%	0	0.0%	26.1%	$0	0.0%	34.5%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	3.4%	$0	0.0%	3.2%	0	0.0%	4.0%	$0	0.0%	7.0%	0	0.0%	4.5%	$0	0.0%	5.1%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2
Assessment Area: SC Greenville

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	2	0.8%	$269	0.4%	22.0%	0	0.0%	5.6%	$0	0.0%	2.9%	1	1.0%	5.8%	$164	0.6%	3.0%	1	1.1%	6.4%	$105	0.4%	3.5%
	Moderate	43	17.1%	$7,015	10.5%	16.4%	3	5.4%	19.0%	$355	2.4%	13.5%	16	15.4%	21.3%	$2,463	9.0%	15.3%	24	26.1%	23.2%	$4,197	17.0%	17.3%
	Middle	58	23.0%	$11,990	17.9%	18.5%	14	25.0%	22.4%	$2,893	19.4%	20.1%	22	21.2%	22.8%	$5,043	18.4%	20.6%	22	23.9%	23.4%	$4,054	16.4%	21.2%
	Upper	140	55.6%	$45,523	67.9%	43.1%	37	66.1%	38.2%	$11,154	74.8%	49.8%	59	56.7%	37.9%	$18,309	66.9%	49.3%	44	47.8%	37.0%	$16,060	65.0%	48.5%
	Unknown	9	3.6%	$2,205	3.3%	0.0%	2	3.6%	14.8%	$509	3.4%	13.7%	6	5.8%	12.3%	$1,408	5.1%	11.7%	1	1.1%	10.0%	$288	1.2%	9.5%
	Total	*252*	*100%*	*$67,002*	*100%*	*100%*	*56*	*100%*	*100%*	*$14,911*	*100%*	*100%*	*104*	*100%*	*100%*	*$27,387*	*100%*	*100%*	*92*	*100%*	*100%*	*$24,704*	*100%*	*100%*
REFINANCE	Low	7	4.0%	$464	1.1%	22.0%	1	5.0%	9.1%	$17	0.7%	4.8%	2	5.0%	6.7%	$52	0.6%	3.5%	4	3.5%	3.9%	$395	1.3%	2.0%
	Moderate	28	16.1%	$3,690	8.7%	16.4%	2	10.0%	17.6%	$137	5.3%	12.4%	7	17.5%	15.8%	$1,003	11.9%	10.4%	19	16.7%	13.5%	$2,550	8.1%	8.8%
	Middle	32	18.4%	$5,452	12.8%	18.5%	4	20.0%	23.1%	$315	12.2%	20.0%	14	35.0%	18.6%	$2,761	32.7%	15.1%	14	12.3%	18.9%	$2,376	7.6%	15.3%
	Upper	104	59.8%	$31,960	75.3%	43.1%	12	60.0%	39.3%	$2,087	80.9%	51.1%	17	42.5%	39.5%	$4,631	54.8%	50.2%	75	65.8%	44.4%	$25,242	80.4%	54.5%
	Unknown	3	1.7%	$877	2.1%	0.0%	1	5.0%	10.9%	$25	1.0%	11.6%	0	0.0%	19.4%	$0	0.0%	20.8%	2	1.8%	19.3%	$852	2.7%	19.4%
	Total	*174*	*100%*	*$42,443*	*100%*	*100%*	*20*	*100%*	*100%*	*$2,581*	*100%*	*100%*	*40*	*100%*	*100%*	*$8,447*	*100%*	*100%*	*114*	*100%*	*100%*	*$31,415*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	$0	0.0%	22.0%	0	0.0%	6.8%	$0	0.0%	4.6%	0	0.0%	5.7%	$0	0.0%	3.8%	0	0.0%	6.4%	$0	0.0%	3.9%
	Moderate	6	11.5%	$180	5.7%	16.4%	0	0.0%	12.5%	$0	0.0%	9.1%	6	27.3%	14.9%	$180	16.3%	10.1%	0	0.0%	13.4%	$0	0.0%	9.1%
	Middle	10	19.2%	$370	11.7%	18.5%	3	13.0%	21.3%	$96	6.1%	18.0%	6	27.3%	20.3%	$237	21.4%	14.6%	1	14.3%	19.0%	$37	8.0%	15.5%
	Upper	34	65.4%	$2,546	80.7%	43.1%	19	82.6%	52.7%	$1,450	91.5%	58.1%	10	45.5%	55.7%	$689	62.3%	67.2%	5	71.4%	57.0%	$407	87.7%	66.3%
	Unknown	2	3.8%	$58	1.8%	0.0%	1	4.3%	6.7%	$38	2.4%	10.2%	0	0.0%	3.4%	$0	0.0%	4.3%	1	14.3%	4.2%	$20	4.3%	5.1%
	Total	*52*	*100%*	*$3,154*	*100%*	*100%*	*23*	*100%*	*100%*	*$1,584*	*100%*	*100%*	*22*	*100%*	*100%*	*$1,106*	*100%*	*100%*	*7*	*100%*	*100%*	*$464*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	$0	0.0%	22.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	16.4%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	18.5%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	1.3%	$0	0.0%	0.1%	0	0.0%	1.2%	$0	0.0%	0.1%
	Upper	0	0.0%	$0	0.0%	43.1%	0	0.0%	3.4%	$0	0.0%	0.0%	0	0.0%	2.6%	$0	0.0%	0.2%	0	0.0%	3.5%	$0	0.0%	0.7%
	Unknown	1	100.0%	$20,995	100.0%	0.0%	0	0.0%	96.6%	$0	0.0%	100.0%	1	100.0%	96.1%	$20,995	100.0%	99.7%	0	0.0%	95.3%	$0	0.0%	99.2%
	Total	*1*	*100%*	*$20,995*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*1*	*100%*	*100%*	*$20,995*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	4	10.0%	$172	7.1%	22.0%	2	10.0%	6.9%	$65	6.9%	4.0%	2	15.4%	4.1%	$107	9.3%	2.9%	0	0.0%	3.9%	$0	0.0%	2.1%
	Moderate	4	10.0%	$179	7.3%	16.4%	2	10.0%	13.8%	$50	5.3%	9.3%	1	7.7%	12.8%	$100	8.7%	8.0%	1	14.3%	11.3%	$29	8.2%	7.2%
	Middle	5	12.5%	$307	12.6%	18.5%	5	25.0%	19.1%	$307	32.7%	14.9%	0	0.0%	19.4%	$0	0.0%	12.7%	0	0.0%	17.7%	$0	0.0%	12.6%
	Upper	24	60.0%	$1,615	66.2%	43.1%	9	45.0%	57.1%	$402	42.8%	68.4%	10	76.9%	61.1%	$939	81.9%	73.8%	5	71.4%	63.8%	$274	77.6%	75.2%
	Unknown	3	7.5%	$166	6.8%	0.0%	2	10.0%	3.1%	$116	12.3%	3.4%	0	0.0%	2.6%	$0	0.0%	2.6%	1	14.3%	3.3%	$50	14.2%	2.9%
	Total	*40*	*100%*	*$2,439*	*100%*	*100%*	*20*	*100%*	*100%*	*$940*	*100%*	*100%*	*13*	*100%*	*100%*	*$1,146*	*100%*	*100%*	*7*	*100%*	*100%*	*$353*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2
Assessment Area: SC Greenville

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	1	7.7%	$10	2.0%	22.0%	0	0.0%	9.3%	$0	0.0%	7.7%	1	10.0%	9.7%	$10	3.6%	5.9%	0	0.0%	6.6%	$0	0.0%	2.9%
	Moderate	1	7.7%	$112	22.0%	16.4%	0	0.0%	17.1%	$0	0.0%	14.5%	0	0.0%	17.8%	$0	0.0%	13.6%	1	33.3%	10.3%	$112	49.1%	8.0%
	Middle	1	7.7%	$20	3.9%	18.5%	0	0.0%	26.9%	$0	0.0%	21.6%	0	0.0%	23.9%	$0	0.0%	19.7%	1	33.3%	22.3%	$20	8.8%	17.0%
	Upper	10	76.9%	$366	72.0%	43.1%	0	0.0%	38.9%	$0	0.0%	47.4%	9	90.0%	40.1%	$270	96.4%	51.5%	1	33.3%	55.0%	$96	42.1%	63.7%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	7.9%	$0	0.0%	8.7%	0	0.0%	8.5%	$0	0.0%	9.3%	0	0.0%	5.8%	$0	0.0%	8.3%
	Total	*13*	*100%*	*$508*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*10*	*100%*	*100%*	*$280*	*100%*	*100%*	*3*	*100%*	*100%*	*$228*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	22.0%	0	0.0%	1.6%	$0	0.0%	1.1%	0	0.0%	0.5%	$0	0.0%	0.4%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	16.4%	0	0.0%	2.5%	$0	0.0%	2.3%	0	0.0%	1.2%	$0	0.0%	1.8%	0	0.0%	0.2%	$0	0.0%	0.2%
	Middle	0	0.0%	$0	0.0%	18.5%	0	0.0%	1.8%	$0	0.0%	1.3%	0	0.0%	1.7%	$0	0.0%	1.7%	0	0.0%	0.1%	$0	0.0%	0.1%
	Upper	0	0.0%	$0	0.0%	43.1%	0	0.0%	2.5%	$0	0.0%	3.5%	0	0.0%	1.7%	$0	0.0%	5.2%	0	0.0%	0.1%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	91.7%	$0	0.0%	91.8%	0	0.0%	95.0%	$0	0.0%	90.9%	0	0.0%	99.5%	$0	0.0%	99.7%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	14	2.6%	$915	0.7%	22.0%	3	2.5%	6.5%	$82	0.4%	2.9%	6	3.2%	6.0%	$333	0.6%	2.9%	5	2.2%	4.9%	$500	0.9%	2.5%
	Moderate	82	15.4%	$11,176	8.2%	16.4%	7	5.9%	17.8%	$542	2.7%	11.2%	30	15.8%	18.6%	$3,746	6.3%	12.2%	45	20.2%	17.1%	$6,888	12.0%	11.9%
	Middle	106	19.9%	$18,139	13.3%	18.5%	26	21.8%	22.0%	$3,611	18.0%	17.1%	42	22.1%	20.9%	$8,041	13.5%	16.8%	38	17.0%	20.3%	$6,487	11.3%	17.0%
	Upper	312	58.6%	$82,010	60.1%	43.1%	77	64.7%	39.2%	$15,093	75.4%	43.3%	105	55.3%	39.4%	$24,838	41.8%	45.8%	130	58.3%	41.3%	$42,079	73.6%	49.8%
	Unknown	18	3.4%	$24,301	17.8%	0.0%	6	5.0%	14.5%	$688	3.4%	25.4%	7	3.7%	15.2%	$22,403	37.7%	22.2%	5	2.2%	16.4%	$1,210	2.1%	18.8%
	Total	*532*	*100%*	*$136,541*	*100%*	*100%*	*119*	*100%*	*100%*	*$20,016*	*100%*	*100%*	*190*	*100%*	*100%*	*$59,361*	*100%*	*100%*	*223*	*100%*	*100%*	*$57,164*	*100%*	*100%*
Small Business						Total Businesses																		
Revenue	$1 Million or Less	121	60.5%	$7,472	37.2%	91.0%	36	72.0%	46.0%	$4,321	76.8%	36.3%	23	67.6%	48.2%	$899	37.7%	36.1%	62	53.4%	40.8%	$2,252	18.6%	27.3%
	Over $1 Million	59	29.5%	$12,093	60.2%	8.1%	12	24.0%					11	32.4%					36	31.0%				
	Total Rev. available	180	90.0%	$19,565	97.4%	99.1%	48	96.0%					34	100.0%					98	84.4%				
	Rev. Not Known	20	10.0%	$524	2.6%	0.9%	2	4.0%					0	0.0%					18	15.5%				
	Total	*200*	*100%*	*$20,089*	*100%*	*100%*	*50*	*100%*					*34*	*100%*					*116*	*100%*				
Loan Size	$100,000 or Less	151	75.5%	$4,839	24.1%		38	76.0%	91.7%	$1,304	23.2%	32.5%	27	79.4%	92.5%	$816	34.2%	34.8%	86	74.1%	86.1%	$2,719	22.5%	29.4%
	$100,001 - $250,000	29	14.5%	$5,191	25.8%		7	14.0%	4.0%	$1,304	23.2%	15.2%	5	14.7%	3.7%	$950	39.8%	15.7%	17	14.7%	7.8%	$2,937	24.3%	20.4%
	$250,001 - $1 Million	20	10.0%	$10,059	50.1%		5	10.0%	4.3%	$3,015	53.6%	52.4%	2	5.9%	3.8%	$620	26.0%	49.5%	13	11.2%	6.1%	$6,424	53.2%	50.1%
	Total	*200*	*100%*	*$20,089*	*100%*		*50*	*100%*	*100%*	*$5,623*	*100%*	*100%*	*34*	*100%*	*100%*	*$2,386*	*100%*	*100%*	*116*	*100%*	*100%*	*$12,080*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	110	90.9%	$3,355	44.9%																			
	$100,001 - $250,000	5	4.1%	$757	10.1%																			
	$250,001 - $1 Million	6	5.0%	$3,360	45.0%																			
	Total	*121*	*100%*	*$7,472*	*100%*																			
Small Farm						Total Farms																		
Revenue	$1 Million or Less	0	0.0%	$0	0.0%	99.4%	0	0.0%	35.6%	$0	0.0%	23.4%	0	0.0%	56.6%	$0	0.0%	66.2%	0	0.0%	33.0%	$0	0.0%	28.3%
	Over $1 Million	0	0.0%	$0	0.0%	0.6%	0	0.0%					0	0.0%					0	0.0%				
	Total Rev. available	0	0.0%	$0	0.0%	100.0%	0	0.0%					0	0.0%					0	0.0%				
	Not Known	0	0.0%	$0	0.0%	0.0%	0	0.0%					0	0.0%					0	0.0%				
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*					*0*	*0%*					*0*	*0%*				
Loan Size	$100,000 or Less	0	0.0%	$0	0.0%		0	0.0%	93.1%	$0	0.0%	51.3%	0	0.0%	97.0%	$0	0.0%	72.5%	0	0.0%	95.5%	$0	0.0%	59.5%
	$100,001 - $250,000	0	0.0%	$0	0.0%		0	0.0%	4.6%	$0	0.0%	23.0%	0	0.0%	2.0%	$0	0.0%	13.4%	0	0.0%	2.3%	$0	0.0%	12.9%
	$250,001 - $500,000	0	0.0%	$0	0.0%		0	0.0%	2.3%	$0	0.0%	25.7%	0	0.0%	1.0%	$0	0.0%	14.1%	0	0.0%	2.3%	$0	0.0%	27.7%
	Total	*0*	*0%*	*$0*	*0%*		*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	0	0.0%	$0	0.0%																			
	$100,001 - $250,000	0	0.0%	$0	0.0%																			
	$250,001 - $500,000	0	0.0%	$0	0.0%																			
	Total	*0*	*0%*	*$0*	*0%*																			

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue.
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2
Assessment Area: SC Hampton

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison 2018						2019						2020					
		Bank Count		Bank Dollar		Owner Occupied Units	Count Bank		Count Agg	Dollar Bank		Dollar Agg	Count Bank		Count Agg	Dollar Bank		Dollar Agg	Count Bank		Count Agg	Dollar Bank		Dollar Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
HOME PURCHASE	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	10.4%	0	0.0%	6.5%	$0	0.0%	5.8%	0	0.0%	21.2%	$0	0.0%	24.6%	0	0.0%	15.9%	$0	0.0%	19.7%
	Middle	6	75.0%	$601	75.7%	73.5%	4	100.0%	72.6%	$365	100.0%	73.0%	2	50.0%	57.6%	$236	55.0%	53.4%	0	0.0%	63.7%	$0	0.0%	63.6%
	Upper	2	25.0%	$193	24.3%	16.1%	0	0.0%	21.0%	$0	0.0%	21.3%	2	50.0%	21.2%	$193	45.0%	22.0%	0	0.0%	20.4%	$0	0.0%	16.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*8*	*100%*	*$794*	*100%*	*100%*	*4*	*100%*	*100%*	*$365*	*100%*	*100%*	*4*	*100%*	*100%*	*$429*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
REFINANCE	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	10.4%	0	0.0%	5.7%	$0	0.0%	5.0%	0	0.0%	15.9%	$0	0.0%	13.3%	0	0.0%	12.0%	$0	0.0%	13.7%
	Middle	2	100.0%	$167	100.0%	73.5%	0	0.0%	73.6%	$0	0.0%	78.3%	0	0.0%	58.7%	$0	0.0%	61.6%	2	100.0%	65.6%	$167	100.0%	63.6%
	Upper	0	0.0%	$0	0.0%	16.1%	0	0.0%	20.8%	$0	0.0%	16.7%	0	0.0%	25.4%	$0	0.0%	25.1%	0	0.0%	22.4%	$0	0.0%	22.6%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*2*	*100%*	*$167*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*2*	*100%*	*100%*	*$167*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	10.4%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	33.3%	$0	0.0%	59.1%
	Middle	2	100.0%	$61	100.0%	73.5%	1	100.0%	80.0%	$21	100.0%	95.6%	1	100.0%	80.0%	$40	100.0%	75.6%	0	0.0%	33.3%	$0	0.0%	22.7%
	Upper	0	0.0%	$0	0.0%	16.1%	0	0.0%	20.0%	$0	0.0%	4.4%	0	0.0%	20.0%	$0	0.0%	24.4%	0	0.0%	33.3%	$0	0.0%	18.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*2*	*100%*	*$61*	*100%*	*100%*	*1*	*100%*	*100%*	*$21*	*100%*	*100%*	*1*	*100%*	*100%*	*$40*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
MULTI FAMILY						Multi-Family Units																		
	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	96.2%	0	0.0%	100.0%	$0	0.0%	100.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	3.8%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*0%*	*$0*	*0%*	*0%*	*0*	*0%*	*0%*	*$0*	*0%*	*0%*
OTHER PURPOSE LOC	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	10.4%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	1	100.0%	$50	100.0%	73.5%	0	0.0%	0.0%	$0	0.0%	0.0%	1	100.0%	100.0%	$50	100.0%	100.0%	0	0.0%	50.0%	$0	0.0%	40.0%
	Upper	0	0.0%	$0	0.0%	16.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	50.0%	$0	0.0%	60.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*1*	*100%*	*$50*	*100%*	*100%*	*0*	*0%*	*0%*	*$0*	*0%*	*0%*	*1*	*100%*	*100%*	*$50*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2
Assessment Area: SC Hampton

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	10.4%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	12.5%	$0	0.0%	13.3%	0	0.0%	12.5%	$0	0.0%	9.5%
	Middle	0	0.0%	$0	0.0%	73.5%	0	0.0%	75.0%	$0	0.0%	89.9%	0	0.0%	87.5%	$0	0.0%	86.7%	0	0.0%	87.5%	$0	0.0%	90.5%
	Upper	0	0.0%	$0	0.0%	16.1%	0	0.0%	25.0%	$0	0.0%	10.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	10.4%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	20.0%	$0	0.0%	22.2%	0	0.0%	9.1%	$0	0.0%	17.3%
	Middle	0	0.0%	$0	0.0%	73.5%	0	0.0%	40.0%	$0	0.0%	50.9%	0	0.0%	40.0%	$0	0.0%	32.7%	0	0.0%	81.8%	$0	0.0%	65.6%
	Upper	0	0.0%	$0	0.0%	16.1%	0	0.0%	60.0%	$0	0.0%	49.1%	0	0.0%	40.0%	$0	0.0%	45.1%	0	0.0%	9.1%	$0	0.0%	17.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	10.4%	0	0.0%	5.7%	$0	0.0%	5.0%	0	0.0%	18.4%	$0	0.0%	20.3%	0	0.0%	14.1%	$0	0.0%	16.8%
	Middle	11	84.6%	$879	82.0%	73.5%	5	100.0%	72.5%	$386	100.0%	75.4%	4	66.7%	59.9%	$326	62.8%	56.8%	2	100.0%	65.4%	$167	100.0%	64.1%
	Upper	2	15.4%	$193	18.0%	16.1%	0	0.0%	21.8%	$0	0.0%	19.6%	2	33.3%	21.7%	$193	37.2%	22.9%	0	0.0%	20.6%	$0	0.0%	19.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*13*	*100%*	*$1,072*	*100%*	*100%*	*5*	*100%*	*100%*	*$386*	*100%*	*100%*	*6*	*100%*	*100%*	*$519*	*100%*	*100%*	*2*	*100%*	*100%*	*$167*	*100%*	*100%*
						Total Businesses																		
SMALL BUSINESSES	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	11.1%	0	0.0%	16.0%	$0	0.0%	36.7%	0	0.0%	9.6%	$0	0.0%	3.5%	0	0.0%	12.3%	$0	0.0%	16.9%
	Middle	9	69.2%	$476	67.9%	80.0%	2	66.7%	67.3%	$173	92.0%	53.5%	3	60.0%	71.7%	$75	31.9%	76.5%	4	80.0%	70.6%	$228	82.0%	65.8%
	Upper	4	30.8%	$225	32.1%	8.9%	1	33.3%	14.2%	$15	8.0%	9.2%	2	40.0%	12.8%	$160	68.1%	17.9%	1	20.0%	14.7%	$50	18.0%	15.7%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	2.5%	$0	0.0%	0.6%	0	0.0%	5.9%	$0	0.0%	2.1%	0	0.0%	2.5%	$0	0.0%	1.6%
	Total	*13*	*100%*	*$701*	*100%*	*100%*	*3*	*100%*	*100%*	*$188*	*100%*	*100%*	*5*	*100%*	*100%*	*$235*	*100%*	*100%*	*5*	*100%*	*100%*	*$278*	*100%*	*100%*
						Total Farms																		
SMALL FARM	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	4.3%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	8.3%	$0	0.0%	22.5%	0	0.0%	10.0%	$0	0.0%	1.0%
	Middle	0	0.0%	$0	0.0%	83.0%	0	0.0%	86.7%	$0	0.0%	96.9%	0	0.0%	83.3%	$0	0.0%	74.2%	0	0.0%	80.0%	$0	0.0%	98.5%
	Upper	0	0.0%	$0	0.0%	12.8%	0	0.0%	13.3%	$0	0.0%	3.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	10.0%	$0	0.0%	0.5%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	8.3%	$0	0.0%	3.4%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2
Assessment Area: SC Hampton

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	0	0.0%	$0	0.0%	22.5%	0	0.0%	6.5%	$0	0.0%	4.5%	0	0.0%	4.5%	$0	0.0%	2.7%	0	0.0%	7.0%	$0	0.0%	3.9%
	Moderate	2	25.0%	$243	30.6%	20.5%	0	0.0%	21.8%	$0	0.0%	18.7%	2	50.0%	17.4%	$243	56.6%	13.1%	0	0.0%	22.3%	$0	0.0%	16.3%
	Middle	3	37.5%	$277	34.9%	16.6%	2	50.0%	28.2%	$175	47.9%	28.1%	1	25.0%	29.5%	$102	23.8%	29.0%	0	0.0%	30.6%	$0	0.0%	27.8%
	Upper	2	25.0%	$199	25.1%	40.3%	1	25.0%	32.3%	$115	31.5%	34.8%	1	25.0%	37.1%	$84	19.6%	41.8%	0	0.0%	31.8%	$0	0.0%	39.7%
	Unknown	1	12.5%	$75	9.4%	0.0%	1	25.0%	11.3%	$75	20.5%	13.8%	0	0.0%	11.4%	$0	0.0%	13.3%	0	0.0%	8.3%	$0	0.0%	12.3%
	Total	*8*	*100%*	*$794*	*100%*	*100%*	*4*	*100%*	*100%*	*$365*	*100%*	*100%*	*4*	*100%*	*100%*	*$429*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
REFINANCE	Low	0	0.0%	$0	0.0%	22.5%	0	0.0%	7.5%	$0	0.0%	5.7%	0	0.0%	12.7%	$0	0.0%	5.9%	0	0.0%	4.0%	$0	0.0%	0.8%
	Moderate	0	0.0%	$0	0.0%	20.5%	0	0.0%	13.2%	$0	0.0%	6.0%	0	0.0%	14.3%	$0	0.0%	11.2%	0	0.0%	6.4%	$0	0.0%	3.8%
	Middle	1	50.0%	$71	42.5%	16.6%	0	0.0%	13.2%	$0	0.0%	9.4%	0	0.0%	12.7%	$0	0.0%	14.0%	1	50.0%	16.8%	$71	42.5%	12.3%
	Upper	1	50.0%	$96	57.5%	40.3%	0	0.0%	52.8%	$0	0.0%	64.8%	0	0.0%	46.0%	$0	0.0%	54.9%	1	50.0%	56.0%	$96	57.5%	66.9%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	13.2%	$0	0.0%	14.2%	0	0.0%	14.3%	$0	0.0%	14.0%	0	0.0%	16.8%	$0	0.0%	16.2%
	Total	*2*	*100%*	*$167*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*2*	*100%*	*100%*	*$167*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	$0	0.0%	22.5%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	20.0%	$0	0.0%	24.9%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	1	50.0%	$21	34.4%	20.5%	1	100.0%	20.0%	$21	100.0%	4.7%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	16.6%	0	0.0%	20.0%	$0	0.0%	4.4%	0	0.0%	20.0%	$0	0.0%	19.0%	0	0.0%	33.3%	$0	0.0%	22.7%
	Upper	1	50.0%	$40	65.6%	40.3%	0	0.0%	60.0%	$0	0.0%	90.9%	1	100.0%	60.0%	$40	100.0%	56.1%	0	0.0%	66.7%	$0	0.0%	77.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*2*	*100%*	*$61*	*100%*	*100%*	*1*	*100%*	*100%*	*$21*	*100%*	*100%*	*1*	*100%*	*100%*	*$40*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
MULTI FAMILY	Low	0	0.0%	$0	0.0%	22.5%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	20.5%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	16.6%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	40.3%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	100.0%	$0	0.0%	100.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*0%*	*$0*	*0%*	*0%*	*0*	*0%*	*0%*	*$0*	*0%*	*0%*
OTHER PURPOSE LOC	Low	0	0.0%	$0	0.0%	22.5%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	20.5%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	50.0%	$0	0.0%	60.0%
	Middle	0	0.0%	$0	0.0%	16.6%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	75.0%	$0	0.0%	75.2%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	1	100.0%	$50	100.0%	40.3%	0	0.0%	0.0%	$0	0.0%	0.0%	1	100.0%	25.0%	$50	100.0%	24.8%	0	0.0%	50.0%	$0	0.0%	40.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*1*	*100%*	*$50*	*100%*	*100%*	*0*	*0%*	*0%*	*$0*	*0%*	*0%*	*1*	*100%*	*100%*	*$50*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2
Assessment Area: SC Hampton

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	22.5%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	12.5%	$0	0.0%	15.2%	0	0.0%	12.5%	$0	0.0%	3.1%
	Moderate	0	0.0%	$0	0.0%	20.5%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	12.5%	$0	0.0%	13.3%	0	0.0%	12.5%	$0	0.0%	9.5%
	Middle	0	0.0%	$0	0.0%	16.6%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	37.5%	$0	0.0%	38.3%	0	0.0%	12.5%	$0	0.0%	7.6%
	Upper	0	0.0%	$0	0.0%	40.3%	0	0.0%	100.0%	$0	0.0%	100.0%	0	0.0%	37.5%	$0	0.0%	33.1%	0	0.0%	37.5%	$0	0.0%	47.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	25.0%	$0	0.0%	32.6%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	22.5%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	20.5%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	16.6%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	40.3%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	100.0%	$0	0.0%	100.0%	0	0.0%	100.0%	$0	0.0%	100.0%	0	0.0%	100.0%	$0	0.0%	100.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	0	0.0%	$0	0.0%	22.5%	0	0.0%	6.2%	$0	0.0%	4.5%	0	0.0%	7.4%	$0	0.0%	4.1%	0	0.0%	5.6%	$0	0.0%	2.4%
	Moderate	3	23.1%	$264	24.6%	20.5%	1	20.0%	18.1%	$21	5.4%	13.5%	2	33.3%	15.2%	$243	46.8%	12.0%	0	0.0%	14.7%	$0	0.0%	10.0%
	Middle	4	30.8%	$348	32.5%	16.6%	2	40.0%	22.3%	$175	45.3%	20.3%	1	16.7%	24.9%	$102	19.7%	24.0%	1	50.0%	23.2%	$71	42.5%	19.4%
	Upper	5	38.5%	$385	35.9%	40.3%	1	20.0%	38.9%	$115	29.8%	43.9%	3	50.0%	39.2%	$174	33.5%	44.8%	1	50.0%	41.2%	$96	57.5%	51.7%
	Unknown	1	7.7%	$75	7.0%	0.0%	1	20.0%	14.5%	$75	19.4%	17.8%	0	0.0%	13.4%	$0	0.0%	15.1%	0	0.0%	15.4%	$0	0.0%	16.6%
	Total	*13*	*100%*	*$1,072*	*100%*	*100%*	*5*	*100%*	*100%*	*$386*	*100%*	*100%*	*6*	*100%*	*100%*	*$519*	*100%*	*100%*	*2*	*100%*	*100%*	*$167*	*100%*	*100%*
Small Business						Total Businesses																		
Revenue	$1 Million or Less	8	61.5%	$316	45.1%	90.8%	2	66.7%	47.5%	$38	20.2%	40.2%	4	80.0%	35.8%	$225	95.7%	31.8%	2	40.0%	30.1%	$53	19.1%	34.4%
	Over $1 Million	3	23.1%	$360	51.4%	7.0%	1	33.3%					1	20.0%					1	20.0%				
	Total Rev. available	11	84.6%	$676	96.5%	97.8%	3	100.0%					5	100.0%					3	60.0%				
	Rev. Not Known	2	15.4%	$25	3.6%	2.2%	0	0.0%					0	0.0%					2	40.0%				
	Total	*13*	*100%*	*$701*	*100%*	*100%*	*3*	*100%*					*5*	*100%*					*5*	*100%*				
Loan Size	$100,000 or Less	10	76.9%	$201	28.7%		2	66.7%	92.6%	$38	20.2%	31.7%	4	80.0%	96.3%	$85	36.2%	53.1%	4	80.0%	93.3%	$78	28.1%	48.6%
	$100,001 - $250,000	3	23.1%	$500	71.3%		1	33.3%	3.1%	$150	79.8%	11.3%	1	20.0%	1.6%	$150	63.8%	12.1%	1	20.0%	5.5%	$200	71.9%	32.7%
	$250,001 - $1 Million	0	0.0%	$0	0.0%		0	0.0%	4.3%	$0	0.0%	57.0%	0	0.0%	2.1%	$0	0.0%	34.8%	0	0.0%	1.2%	$0	0.0%	18.7%
	Total	*13*	*100%*	*$701*	*100%*		*3*	*100%*	*100%*	*$188*	*100%*	*100%*	*5*	*100%*	*100%*	*$235*	*100%*	*100%*	*5*	*100%*	*100%*	*$278*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	7	87.5%	$166	52.5%																			
	$100,001 - $250,000	1	12.5%	$150	47.5%																			
	$250,001 - $1 Million	0	0.0%	$0	0.0%																			
	Total	*8*	*100%*	*$316*	*100%*																			
Small Farm						Total Farms																		
Revenue	$1 Million or Less	0	0.0%	$0	0.0%	89.4%	0	0.0%	6.7%	$0	0.0%	75.2%	0	0.0%	41.7%	$0	0.0%	30.3%	0	0.0%	30.0%	$0	0.0%	79.0%
	Over $1 Million	0	0.0%	$0	0.0%	10.6%	0	0.0%					0	0.0%					0	0.0%				
	Total Rev. available	0	0.0%	$0	0.0%	100.0%	0	0.0%					0	0.0%					0	0.0%				
	Not Known	0	0.0%	$0	0.0%	0.0%	0	0.0%					0	0.0%					0	0.0%				
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*					*0*	*0%*					*0*	*0%*				
Loan Size	$100,000 or Less	0	0.0%	$0	0.0%		0	0.0%	93.3%	$0	0.0%	24.8%	0	0.0%	100.0%	$0	0.0%	100.0%	0	0.0%	90.0%	$0	0.0%	24.7%
	$100,001 - $250,000	0	0.0%	$0	0.0%		0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	$250,001 - $500,000	0	0.0%	$0	0.0%		0	0.0%	6.7%	$0	0.0%	75.2%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	10.0%	$0	0.0%	75.3%
	Total	*0*	*0%*	*$0*	*0%*		*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	0	0.0%	$0	0.0%																			
	$100,001 - $250,000	0	0.0%	$0	0.0%																			
	$250,001 - $500,000	0	0.0%	$0	0.0%																			
	Total	*0*	*0%*	*$0*	*0%*																			

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue.
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2
Assessment Area: SC Spartanburg

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison 2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
HOME PURCHASE	Low	1	2.4%	$137	1.6%	2.3%	0	0.0%	1.1%	$0	0.0%	0.5%	0	0.0%	1.0%	$0	0.0%	0.5%	1	5.6%	1.3%	$137	2.9%	0.7%
	Moderate	6	14.3%	$958	10.9%	15.6%	2	16.7%	9.7%	$443	24.3%	7.1%	2	16.7%	10.2%	$143	6.1%	7.4%	2	11.1%	10.1%	$372	8.0%	7.7%
	Middle	16	38.1%	$2,540	28.8%	47.1%	6	50.0%	46.2%	$889	48.8%	42.6%	4	33.3%	46.3%	$593	25.3%	43.1%	6	33.3%	45.8%	$1,058	22.7%	43.4%
	Upper	19	45.2%	$5,186	58.8%	35.1%	4	33.3%	43.0%	$490	26.9%	49.8%	6	50.0%	42.5%	$1,607	68.6%	49.0%	9	50.0%	42.8%	$3,089	66.3%	48.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*42*	*100%*	*$8,821*	*100%*	*100%*	*12*	*100%*	*100%*	*$1,822*	*100%*	*100%*	*12*	*100%*	*100%*	*$2,343*	*100%*	*100%*	*18*	*100%*	*100%*	*$4,656*	*100%*	*100%*
REFINANCE	Low	0	0.0%	$0	0.0%	2.3%	0	0.0%	1.3%	$0	0.0%	0.5%	0	0.0%	1.1%	$0	0.0%	0.5%	0	0.0%	0.4%	$0	0.0%	0.2%
	Moderate	0	0.0%	$0	0.0%	15.6%	0	0.0%	11.1%	$0	0.0%	8.2%	0	0.0%	8.8%	$0	0.0%	6.1%	0	0.0%	7.2%	$0	0.0%	5.5%
	Middle	13	50.0%	$2,074	52.8%	47.1%	2	50.0%	46.1%	$110	22.4%	44.0%	4	66.7%	43.1%	$878	82.0%	39.3%	7	43.8%	42.7%	$1,086	45.9%	39.1%
	Upper	13	50.0%	$1,855	47.2%	35.1%	2	50.0%	41.5%	$382	77.6%	47.3%	2	33.3%	47.0%	$193	18.0%	54.0%	9	56.3%	49.7%	$1,280	54.1%	55.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*26*	*100%*	*$3,929*	*100%*	*100%*	*4*	*100%*	*100%*	*$492*	*100%*	*100%*	*6*	*100%*	*100%*	*$1,071*	*100%*	*100%*	*16*	*100%*	*100%*	*$2,366*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	$0	0.0%	2.3%	0	0.0%	0.5%	$0	0.0%	0.3%	0	0.0%	1.0%	$0	0.0%	0.5%	0	0.0%	1.2%	$0	0.0%	1.2%
	Moderate	2	18.2%	$95	13.7%	15.6%	1	25.0%	10.6%	$75	39.9%	8.4%	0	0.0%	9.3%	$0	0.0%	8.5%	1	16.7%	9.6%	$20	5.4%	8.2%
	Middle	1	9.1%	$55	7.9%	47.1%	0	0.0%	42.7%	$0	0.0%	38.1%	0	0.0%	47.6%	$0	0.0%	43.5%	1	16.7%	50.4%	$55	14.9%	50.5%
	Upper	8	72.7%	$545	78.4%	35.1%	3	75.0%	46.1%	$113	60.1%	53.1%	1	100.0%	42.2%	$138	100.0%	47.4%	4	66.7%	38.8%	$294	79.7%	40.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*11*	*100%*	*$695*	*100%*	*100%*	*4*	*100%*	*100%*	*$188*	*100%*	*100%*	*1*	*100%*	*100%*	*$138*	*100%*	*100%*	*6*	*100%*	*100%*	*$369*	*100%*	*100%*
MULTI FAMILY						Multi-Family Units																		
	Low	0	0.0%	$0	0.0%	11.6%	0	0.0%	11.1%	$0	0.0%	1.8%	0	0.0%	14.6%	$0	0.0%	13.4%	0	0.0%	23.7%	$0	0.0%	24.2%
	Moderate	0	0.0%	$0	0.0%	32.1%	0	0.0%	33.3%	$0	0.0%	37.0%	0	0.0%	24.4%	$0	0.0%	22.3%	0	0.0%	34.2%	$0	0.0%	38.5%
	Middle	0	0.0%	$0	0.0%	28.4%	0	0.0%	24.4%	$0	0.0%	17.0%	0	0.0%	39.0%	$0	0.0%	37.7%	0	0.0%	23.7%	$0	0.0%	29.8%
	Upper	0	0.0%	$0	0.0%	27.8%	0	0.0%	31.1%	$0	0.0%	44.2%	0	0.0%	22.0%	$0	0.0%	26.7%	0	0.0%	18.4%	$0	0.0%	7.5%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	$0	0.0%	2.3%	0	0.0%	0.7%	$0	0.0%	0.5%	0	0.0%	0.7%	$0	0.0%	0.4%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	1	14.3%	$60	25.8%	15.6%	1	100.0%	6.9%	$60	100.0%	4.3%	0	0.0%	11.2%	$0	0.0%	8.5%	0	0.0%	6.3%	$0	0.0%	4.4%
	Middle	4	57.1%	$108	46.4%	47.1%	0	0.0%	45.0%	$0	0.0%	43.9%	2	66.7%	43.9%	$28	35.9%	43.7%	2	66.7%	47.8%	$80	84.2%	45.8%
	Upper	2	28.6%	$65	27.9%	35.1%	0	0.0%	47.3%	$0	0.0%	51.2%	1	33.3%	44.2%	$50	64.1%	47.5%	1	33.3%	45.8%	$15	15.8%	49.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*7*	*100%*	*$233*	*100%*	*100%*	*1*	*100%*	*100%*	*$60*	*100%*	*100%*	*3*	*100%*	*100%*	*$78*	*100%*	*100%*	*3*	*100%*	*100%*	*$95*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2
Assessment Area: SC Spartanburg

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	2.3%	0	0.0%	1.2%	$0	0.0%	0.6%	0	0.0%	1.7%	$0	0.0%	1.0%	0	0.0%	2.4%	$0	0.0%	1.1%
	Moderate	0	0.0%	$0	0.0%	15.6%	0	0.0%	15.3%	$0	0.0%	11.7%	0	0.0%	10.8%	$0	0.0%	9.7%	0	0.0%	12.2%	$0	0.0%	11.6%
	Middle	2	50.0%	$35	26.1%	47.1%	0	0.0%	50.6%	$0	0.0%	48.4%	1	100.0%	49.2%	$10	100.0%	40.9%	1	50.0%	45.1%	$25	45.5%	43.0%
	Upper	2	50.0%	$99	73.9%	35.1%	1	100.0%	32.9%	$69	100.0%	39.4%	0	0.0%	38.3%	$0	0.0%	48.4%	1	50.0%	40.2%	$30	54.5%	44.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*4*	*100%*	*$134*	*100%*	*100%*	*1*	*100%*	*100%*	*$69*	*100%*	*100%*	*1*	*100%*	*100%*	*$10*	*100%*	*100%*	*2*	*100%*	*100%*	*$55*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	2.3%	0	0.0%	2.3%	$0	0.0%	1.0%	0	0.0%	1.0%	$0	0.0%	0.5%	0	0.0%	1.3%	$0	0.0%	0.6%
	Moderate	0	0.0%	$0	0.0%	15.6%	0	0.0%	11.2%	$0	0.0%	8.4%	0	0.0%	9.2%	$0	0.0%	6.5%	0	0.0%	9.0%	$0	0.0%	6.3%
	Middle	0	0.0%	$0	0.0%	47.1%	0	0.0%	48.8%	$0	0.0%	44.2%	0	0.0%	50.3%	$0	0.0%	46.7%	0	0.0%	51.4%	$0	0.0%	48.9%
	Upper	0	0.0%	$0	0.0%	35.1%	0	0.0%	37.7%	$0	0.0%	46.5%	0	0.0%	39.5%	$0	0.0%	46.4%	0	0.0%	38.3%	$0	0.0%	44.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	1	1.1%	$137	1.0%	2.3%	0	0.0%	1.1%	$0	0.0%	0.6%	0	0.0%	1.0%	$0	0.0%	1.4%	1	2.2%	0.9%	$137	1.8%	1.3%
	Moderate	9	10.0%	$1,113	8.1%	15.6%	4	18.2%	10.1%	$578	22.0%	9.7%	2	8.7%	9.9%	$143	3.9%	8.1%	3	6.7%	8.8%	$392	5.2%	7.9%
	Middle	36	40.0%	$4,812	34.8%	47.1%	8	36.4%	46.0%	$999	38.0%	40.7%	11	47.8%	45.6%	$1,509	41.5%	41.9%	17	37.8%	44.7%	$2,304	30.6%	41.3%
	Upper	44	48.9%	$7,750	56.1%	35.1%	10	45.5%	42.8%	$1,054	40.1%	48.9%	10	43.5%	43.5%	$1,988	54.6%	48.6%	24	53.3%	45.5%	$4,708	62.4%	49.5%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*90*	*100%*	*$13,812*	*100%*	*100%*	*22*	*100%*	*100%*	*$2,631*	*100%*	*100%*	*23*	*100%*	*100%*	*$3,640*	*100%*	*100%*	*45*	*100%*	*100%*	*$7,541*	*100%*	*100%*
SMALL BUSINESSES					Total Businesses																			
	Low	0	0.0%	$0	0.0%	2.1%	0	0.0%	1.5%	$0	0.0%	2.2%	0	0.0%	1.5%	$0	0.0%	2.0%	0	0.0%	1.5%	$0	0.0%	1.8%
	Moderate	9	11.8%	$1,431	8.8%	20.8%	1	6.7%	18.1%	$50	1.8%	22.8%	3	17.6%	17.8%	$539	15.6%	21.7%	5	11.4%	18.2%	$842	8.5%	23.6%
	Middle	38	50.0%	$10,567	65.3%	40.5%	7	46.7%	41.2%	$1,775	62.6%	38.1%	6	35.3%	41.2%	$2,208	63.9%	38.5%	25	56.8%	40.7%	$6,584	66.5%	37.3%
	Upper	29	38.2%	$4,195	25.9%	36.6%	7	46.7%	37.5%	$1,012	35.7%	35.8%	8	47.1%	37.9%	$706	20.4%	36.7%	14	31.8%	38.9%	$2,477	25.0%	36.9%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	1.7%	$0	0.0%	1.1%	0	0.0%	1.7%	$0	0.0%	1.1%	0	0.0%	0.7%	$0	0.0%	0.4%
	Total	*76*	*100%*	*$16,193*	*100%*	*100%*	*15*	*100%*	*100%*	*$2,837*	*100%*	*100%*	*17*	*100%*	*100%*	*$3,453*	*100%*	*100%*	*44*	*100%*	*100%*	*$9,903*	*100%*	*100%*
SMALL FARM					Total Farms																			
	Low	0	0.0%	$0	0.0%	0.6%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	17.8%	0	0.0%	12.5%	$0	0.0%	24.5%	0	0.0%	18.2%	$0	0.0%	18.8%	0	0.0%	19.5%	$0	0.0%	25.4%
	Middle	0	0.0%	$0	0.0%	53.8%	0	0.0%	54.2%	$0	0.0%	48.2%	0	0.0%	57.6%	$0	0.0%	48.1%	0	0.0%	56.1%	$0	0.0%	60.2%
	Upper	0	0.0%	$0	0.0%	27.8%	0	0.0%	25.0%	$0	0.0%	10.9%	0	0.0%	15.2%	$0	0.0%	11.0%	0	0.0%	22.0%	$0	0.0%	9.6%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	8.3%	$0	0.0%	16.5%	0	0.0%	9.1%	$0	0.0%	22.1%	0	0.0%	2.4%	$0	0.0%	4.9%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2
Assessment Area: SC Spartanburg

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																				
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	4	9.5%	$555	6.3%	21.6%	1	8.3%	5.0%	$180	9.9%	2.8%	1	8.3%	5.7%	$87	3.7%	3.3%	2	11.1%	7.0%	$288	6.2%	4.2%
	Moderate	11	26.2%	$1,681	19.1%	17.9%	3	25.0%	22.7%	$345	18.9%	17.0%	3	25.0%	23.3%	$421	18.0%	17.9%	5	27.8%	26.1%	$915	19.7%	21.0%
	Middle	8	19.0%	$1,214	13.8%	18.9%	6	50.0%	25.7%	$825	45.3%	24.6%	2	16.7%	27.3%	$389	16.6%	26.3%	0	0.0%	26.2%	$0	0.0%	25.7%
	Upper	19	45.2%	$5,371	60.9%	41.6%	2	16.7%	31.8%	$472	25.9%	41.5%	6	50.0%	30.9%	$1,446	61.7%	40.1%	11	61.1%	28.9%	$3,453	74.2%	37.5%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	14.8%	$0	0.0%	14.1%	0	0.0%	12.8%	$0	0.0%	12.5%	0	0.0%	11.9%	$0	0.0%	11.5%
	Total	*42*	*100%*	*$8,821*	*100%*	*100%*	*12*	*100%*	*100%*	*$1,822*	*100%*	*100%*	*12*	*100%*	*100%*	*$2,343*	*100%*	*100%*	*18*	*100%*	*100%*	*$4,656*	*100%*	*100%*
REFINANCE	Low	2	7.7%	$198	5.0%	21.6%	0	0.0%	9.3%	$0	0.0%	5.3%	0	0.0%	7.0%	$0	0.0%	3.8%	2	12.5%	4.6%	$198	8.4%	2.3%
	Moderate	4	15.4%	$411	10.5%	17.9%	0	0.0%	18.4%	$0	0.0%	13.8%	1	16.7%	13.3%	$90	8.4%	9.1%	3	18.8%	12.5%	$321	13.6%	8.7%
	Middle	6	23.1%	$779	19.8%	18.9%	2	50.0%	24.3%	$188	38.2%	22.5%	0	0.0%	22.7%	$0	0.0%	19.3%	4	25.0%	19.7%	$591	25.0%	16.4%
	Upper	11	42.3%	$1,862	47.4%	41.6%	2	50.0%	37.0%	$304	61.8%	47.1%	3	50.0%	34.0%	$497	46.4%	41.0%	6	37.5%	38.7%	$1,061	44.8%	47.3%
	Unknown	3	11.5%	$679	17.3%	0.0%	0	0.0%	11.1%	$0	0.0%	11.3%	2	33.3%	23.1%	$484	45.2%	26.8%	1	6.3%	24.5%	$195	8.2%	25.2%
	Total	*26*	*100%*	*$3,929*	*100%*	*100%*	*4*	*100%*	*100%*	*$492*	*100%*	*100%*	*6*	*100%*	*100%*	*$1,071*	*100%*	*100%*	*16*	*100%*	*100%*	*$2,366*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	$0	0.0%	21.6%	0	0.0%	6.7%	$0	0.0%	4.4%	0	0.0%	9.0%	$0	0.0%	6.7%	0	0.0%	6.1%	$0	0.0%	3.4%
	Moderate	0	0.0%	$0	0.0%	17.9%	0	0.0%	16.1%	$0	0.0%	12.6%	0	0.0%	12.4%	$0	0.0%	9.9%	0	0.0%	13.0%	$0	0.0%	11.1%
	Middle	3	27.3%	$95	13.7%	18.9%	1	25.0%	26.4%	$50	26.6%	23.2%	0	0.0%	23.9%	$0	0.0%	22.0%	2	33.3%	22.3%	$45	12.2%	19.1%
	Upper	8	72.7%	$600	86.3%	41.6%	3	75.0%	46.1%	$138	73.4%	52.4%	1	100.0%	52.2%	$138	100.0%	58.7%	4	66.7%	51.3%	$324	87.8%	55.7%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	4.7%	$0	0.0%	7.4%	0	0.0%	2.4%	$0	0.0%	2.6%	0	0.0%	7.2%	$0	0.0%	10.6%
	Total	*11*	*100%*	*$695*	*100%*	*100%*	*4*	*100%*	*100%*	*$188*	*100%*	*100%*	*1*	*100%*	*100%*	*$138*	*100%*	*100%*	*6*	*100%*	*100%*	*$369*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	$0	0.0%	21.6%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	17.9%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	18.9%	0	0.0%	2.2%	$0	0.0%	0.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	2.6%	$0	0.0%	0.2%
	Upper	0	0.0%	$0	0.0%	41.6%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	2.4%	$0	0.0%	0.2%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	97.8%	$0	0.0%	99.9%	0	0.0%	97.6%	$0	0.0%	99.8%	0	0.0%	97.4%	$0	0.0%	99.8%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	1	14.3%	$60	25.8%	21.6%	0	0.0%	6.7%	$0	0.0%	3.5%	0	0.0%	5.7%	$0	0.0%	3.2%	1	33.3%	4.3%	$60	63.2%	2.0%
	Moderate	0	0.0%	$0	0.0%	17.9%	0	0.0%	16.1%	$0	0.0%	14.1%	0	0.0%	16.2%	$0	0.0%	11.7%	0	0.0%	12.4%	$0	0.0%	8.7%
	Middle	3	42.9%	$93	39.9%	18.9%	1	100.0%	19.1%	$60	100.0%	15.3%	1	33.3%	25.7%	$18	23.1%	19.4%	1	33.3%	21.6%	$15	15.8%	14.7%
	Upper	3	42.9%	$80	34.3%	41.6%	0	0.0%	56.7%	$0	0.0%	65.9%	2	66.7%	50.1%	$60	76.9%	63.9%	1	33.3%	58.8%	$20	21.1%	70.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	1.5%	$0	0.0%	1.1%	0	0.0%	2.4%	$0	0.0%	1.9%	0	0.0%	2.9%	$0	0.0%	3.8%
	Total	*7*	*100%*	*$233*	*100%*	*100%*	*1*	*100%*	*100%*	*$60*	*100%*	*100%*	*3*	*100%*	*100%*	*$78*	*100%*	*100%*	*3*	*100%*	*100%*	*$95*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2
Assessment Area: SC Spartanburg

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	21.6%	0	0.0%	12.9%	$0	0.0%	7.9%	0	0.0%	13.3%	$0	0.0%	7.3%	0	0.0%	12.2%	$0	0.0%	6.3%
	Moderate	0	0.0%	$0	0.0%	17.9%	0	0.0%	25.9%	$0	0.0%	16.2%	0	0.0%	17.5%	$0	0.0%	12.6%	0	0.0%	22.0%	$0	0.0%	20.4%
	Middle	0	0.0%	$0	0.0%	18.9%	0	0.0%	23.5%	$0	0.0%	28.8%	0	0.0%	30.8%	$0	0.0%	27.4%	0	0.0%	18.3%	$0	0.0%	17.1%
	Upper	4	100.0%	$134	100.0%	41.6%	1	100.0%	30.6%	$69	100.0%	40.6%	1	100.0%	35.0%	$10	100.0%	50.4%	2	100.0%	46.3%	$55	100.0%	51.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	7.1%	$0	0.0%	6.6%	0	0.0%	3.3%	$0	0.0%	2.3%	0	0.0%	1.2%	$0	0.0%	5.1%
	Total	*4*	*100%*	*$134*	*100%*	*100%*	*1*	*100%*	*100%*	*$69*	*100%*	*100%*	*1*	*100%*	*100%*	*$10*	*100%*	*100%*	*2*	*100%*	*100%*	*$55*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	21.6%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	17.9%	0	0.0%	0.5%	$0	0.0%	1.2%	0	0.0%	1.0%	$0	0.0%	1.2%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	18.9%	0	0.0%	0.9%	$0	0.0%	1.3%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	41.6%	0	0.0%	0.9%	$0	0.0%	0.0%	0	0.0%	1.5%	$0	0.0%	3.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	97.7%	$0	0.0%	97.4%	0	0.0%	97.4%	$0	0.0%	95.7%	0	0.0%	100.0%	$0	0.0%	100.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	7	7.8%	$813	5.9%	21.6%	1	4.5%	5.9%	$180	6.8%	3.0%	1	4.3%	6.1%	$87	2.4%	3.2%	5	11.1%	5.7%	$546	7.2%	3.2%
	Moderate	15	16.7%	$2,092	15.1%	17.9%	3	13.6%	20.8%	$345	13.1%	14.8%	4	17.4%	19.7%	$511	14.0%	14.2%	8	17.8%	18.9%	$1,236	16.4%	14.5%
	Middle	20	22.2%	$2,181	15.8%	18.9%	10	45.5%	24.6%	$1,123	42.7%	21.8%	3	13.0%	25.5%	$407	11.2%	22.5%	7	15.6%	22.4%	$651	8.6%	20.2%
	Upper	45	50.0%	$8,047	58.3%	41.6%	8	36.4%	33.5%	$983	37.4%	39.0%	13	56.5%	32.5%	$2,151	59.1%	37.9%	24	53.3%	33.3%	$4,913	65.2%	40.1%
	Unknown	3	3.3%	$679	4.9%	0.0%	0	0.0%	15.2%	$0	0.0%	21.5%	2	8.7%	16.2%	$484	13.3%	22.2%	1	2.2%	19.6%	$195	2.6%	21.9%
	Total	*90*	*100%*	*$13,812*	*100%*	*100%*	*22*	*100%*	*100%*	*$2,631*	*100%*	*100%*	*23*	*100%*	*100%*	*$3,640*	*100%*	*100%*	*45*	*100%*	*100%*	*$7,541*	*100%*	*100%*
Small Business						Total Businesses																		
Revenue	$1 Million or Less	33	43.4%	$2,639	16.3%	90.5%	8	53.3%	46.1%	$538	19.0%	38.9%	8	47.1%	44.4%	$216	6.3%	32.3%	17	38.6%	38.3%	$1,885	19.0%	29.4%
	Over $1 Million	40	52.6%	$13,316	82.2%	8.5%	7	46.7%					9	52.9%					24	54.5%				
	Total Rev. available	73	96.0%	$15,955	98.5%	99.0%	15	100.0%					17	100.0%					41	93.1%				
	Rev. Not Known	3	3.9%	$238	1.5%	1.0%	0	0.0%					0	0.0%					3	6.8%				
	Total	*76*	*100%*	*$16,193*	*100%*	*100%*	*15*	*100%*					*17*	*100%*					*44*	*100%*				
Loan Size	$100,000 or Less	35	46.1%	$1,054	6.5%		8	53.3%	91.9%	$305	10.8%	32.9%	9	52.9%	92.2%	$235	6.8%	34.4%	18	40.9%	84.3%	$514	5.2%	27.6%
	$100,000 - $250,000	12	15.8%	$1,982	12.2%		1	6.7%	4.0%	$174	6.1%	16.3%	1	5.9%	3.8%	$170	4.9%	15.8%	10	22.7%	8.4%	$1,638	16.5%	19.4%
	$250,001 - $1 Million	29	38.2%	$13,157	81.3%		6	40.0%	4.1%	$2,358	83.1%	50.9%	7	41.2%	3.9%	$3,048	88.3%	49.8%	16	36.4%	7.2%	$7,751	78.3%	53.0%
	Total	*76*	*100%*	*$16,193*	*100%*		*15*	*100%*	*100%*	*$2,837*	*100%*	*100%*	*17*	*100%*	*100%*	*$3,453*	*100%*	*100%*	*44*	*100%*	*100%*	*$9,903*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	29	87.9%	$859	32.6%																			
	$100,001 - $250,000	0	0.0%	$0	0.0%																			
	$250,001 - $1 Million	4	12.1%	$1,780	67.4%																			
	Total	*33*	*100%*	*$2,639*	*100%*																			
Small Farm						Total Farms																		
Revenue	$1 Million or Less	0	0.0%	$0	0.0%	97.0%	0	0.0%	54.2%	$0	0.0%	52.4%	0	0.0%	48.5%	$0	0.0%	41.8%	0	0.0%	43.9%	$0	0.0%	26.6%
	Over $1 Million	0	0.0%	$0	0.0%	2.4%	0	0.0%					0	0.0%					0	0.0%				
	Total Rev. available	0	0.0%	$0	0.0%	99.4%	0	0.0%					0	0.0%					0	0.0%				
	Not Known	0	0.0%	$0	0.0%	0.6%	0	0.0%					0	0.0%					0	0.0%				
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*					*0*	*0%*					*0*	*0%*				
Loan Size	$100,000 or Less	0	0.0%	$0	0.0%		0	0.0%	100.0%	$0	0.0%	100.0%	0	0.0%	100.0%	$0	0.0%	100.0%	0	0.0%	95.1%	$0	0.0%	72.2%
	$100,001 - $250,000	0	0.0%	$0	0.0%		0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	2.4%	$0	0.0%	11.1%
	$250,001 - $500,000	0	0.0%	$0	0.0%		0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	2.4%	$0	0.0%	16.7%
	Total	*0*	*0%*	*$0*	*0%*		*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	0	0.0%	$0	0.0%																			
	$100,001 - $250,000	0	0.0%	$0	0.0%																			
	$250,001 - $500,000	0	0.0%	$0	0.0%																			
	Total	*0*	*0%*	*$0*	*0%*																			

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue.
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2

Assessment Area: TN Clarksville

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison										Bank & Aggregate Lending Comparison																	
		2018					2019, 2020					2018						2019						2020					
		Count		Dollar		Owner Occupied Units	Count		Dollar		Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
												Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
HOME PURCHASE	Low	0	0.0%	$0	0.0%	0.7%	1	1.1%	$240	1.3%	0.6%	0	0.0%	0.2%	$0	0.0%	0.2%	1	2.5%	0.2%	$240	2.9%	0.2%	0	0.0%	0.4%	$0	0.0%	0.4%
	Moderate	2	5.7%	$419	7.1%	10.1%	9	9.8%	$1,363	7.2%	9.1%	2	5.7%	8.4%	$419	7.1%	7.3%	3	7.5%	7.7%	$492	5.9%	6.5%	6	11.5%	6.2%	$871	8.3%	4.6%
	Middle	21	60.0%	$2,753	46.8%	58.4%	50	54.3%	$9,508	50.5%	62.3%	21	60.0%	59.1%	$2,753	46.8%	53.5%	17	42.5%	60.5%	$3,128	37.6%	56.3%	33	63.5%	59.6%	$6,380	60.8%	55.3%
	Upper	12	34.3%	$2,707	46.0%	30.4%	32	34.8%	$7,699	40.9%	27.6%	12	34.3%	32.1%	$2,707	46.0%	38.9%	19	47.5%	31.3%	$4,465	53.6%	36.9%	13	25.0%	33.7%	$3,234	30.8%	39.5%
	Unknown	0	0.0%	$0	0.0%	0.4%	0	0.0%	$0	0.0%	0.4%	0	0.0%	0.1%	$0	0.0%	0.1%	0	0.0%	0.2%	$0	0.0%	0.2%	0	0.0%	0.1%	$0	0.0%	0.1%
	Total	*35*	*100%*	*$5,879*	*100%*	*100%*	*92*	*100%*	*$18,810*	*100%*	*100%*	*35*	*100%*	*100%*	*$5,879*	*100%*	*100%*	*40*	*100%*	*100%*	*$8,325*	*100%*	*100%*	*52*	*100%*	*100%*	*$10,485*	*100%*	*100%*
REFINANCE	Low	1	2.9%	$85	2.9%	0.7%	0	0.0%	$0	0.0%	0.6%	1	2.9%	0.4%	$85	2.9%	0.4%	0	0.0%	0.1%	$0	0.0%	0.1%	0	0.0%	0.2%	$0	0.0%	0.2%
	Moderate	3	8.8%	$151	5.1%	10.1%	12	8.3%	$993	5.4%	9.1%	3	8.8%	8.2%	$151	5.1%	6.1%	7	13.2%	6.3%	$381	6.5%	4.6%	5	5.4%	5.0%	$612	4.9%	3.9%
	Middle	19	55.9%	$1,419	47.6%	58.4%	79	54.5%	$8,835	48.0%	62.3%	19	55.9%	58.7%	$1,419	47.6%	53.8%	27	50.9%	58.8%	$2,731	46.3%	54.5%	52	56.5%	55.0%	$6,104	48.9%	50.3%
	Upper	11	32.4%	$1,325	44.5%	30.4%	54	37.2%	$8,561	46.6%	27.6%	11	32.4%	32.5%	$1,325	44.5%	39.4%	19	35.8%	34.6%	$2,790	47.3%	40.7%	35	38.0%	39.5%	$5,771	46.2%	45.3%
	Unknown	0	0.0%	$0	0.0%	0.4%	0	0.0%	$0	0.0%	0.4%	0	0.0%	0.3%	$0	0.0%	0.3%	0	0.0%	0.2%	$0	0.0%	0.2%	0	0.0%	0.3%	$0	0.0%	0.3%
	Total	*34*	*100%*	*$2,980*	*100%*	*100%*	*145*	*100%*	*$18,389*	*100%*	*100%*	*34*	*100%*	*100%*	*$2,980*	*100%*	*100%*	*53*	*100%*	*100%*	*$5,902*	*100%*	*100%*	*92*	*100%*	*100%*	*$12,487*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	$0	0.0%	0.7%	0	0.0%	$0	0.0%	0.6%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.9%	$0	0.0%	0.9%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	10.1%	5	7.5%	$182	4.5%	9.1%	0	0.0%	5.2%	$0	0.0%	4.6%	2	5.4%	8.7%	$105	4.9%	8.1%	3	10.0%	6.4%	$77	4.0%	5.7%
	Middle	8	33.3%	$813	46.7%	58.4%	42	62.7%	$2,325	57.7%	62.3%	8	33.3%	54.3%	$813	46.7%	51.6%	26	70.3%	59.1%	$1,480	69.6%	55.4%	16	53.3%	56.4%	$845	44.4%	51.2%
	Upper	16	66.7%	$928	53.3%	30.4%	20	29.9%	$1,522	37.8%	27.6%	16	66.7%	40.5%	$928	53.3%	43.8%	9	24.3%	31.3%	$541	25.4%	35.5%	11	36.7%	37.3%	$981	51.6%	43.0%
	Unknown	0	0.0%	$0	0.0%	0.4%	0	0.0%	$0	0.0%	0.4%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*24*	*100%*	*$1,741*	*100%*	*100%*	*67*	*100%*	*$4,029*	*100%*	*100%*	*24*	*100%*	*100%*	*$1,741*	*100%*	*100%*	*37*	*100%*	*100%*	*$2,126*	*100%*	*100%*	*30*	*100%*	*100%*	*$1,903*	*100%*	*100%*
MULTI FAMILY						Multi-Family Units					Multi-Family Units																		
	Low	0	0.0%	$0	0.0%	3.6%	0	0.0%	$0	0.0%	3.5%	0	0.0%	2.2%	$0	0.0%	0.6%	0	0.0%	3.1%	$0	0.0%	1.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	29.1%	0	0.0%	$0	0.0%	28.8%	0	0.0%	31.1%	$0	0.0%	28.8%	0	0.0%	29.2%	$0	0.0%	9.1%	0	0.0%	39.4%	$0	0.0%	25.2%
	Middle	0	0.0%	$0	0.0%	53.9%	0	0.0%	$0	0.0%	54.4%	0	0.0%	48.9%	$0	0.0%	42.5%	0	0.0%	47.7%	$0	0.0%	58.5%	0	0.0%	33.8%	$0	0.0%	34.6%
	Upper	0	0.0%	$0	0.0%	9.7%	0	0.0%	$0	0.0%	9.6%	0	0.0%	15.6%	$0	0.0%	16.5%	0	0.0%	13.8%	$0	0.0%	26.6%	0	0.0%	26.8%	$0	0.0%	40.2%
	Unknown	0	0.0%	$0	0.0%	3.7%	0	0.0%	$0	0.0%	3.7%	0	0.0%	2.2%	$0	0.0%	11.7%	0	0.0%	6.2%	$0	0.0%	4.8%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	$0	0.0%	0.7%	1	1.6%	$25	0.5%	0.6%	0	0.0%	0.4%	$0	0.0%	0.5%	1	2.5%	0.8%	$25	0.8%	0.3%	0	0.0%	1.1%	$0	0.0%	0.7%
	Moderate	1	5.0%	$40	3.3%	10.1%	4	6.3%	$160	3.5%	9.1%	1	5.0%	8.3%	$40	3.3%	8.2%	2	5.0%	3.2%	$50	1.6%	1.2%	2	8.7%	5.4%	$110	7.3%	6.3%
	Middle	9	45.0%	$499	40.7%	58.4%	33	52.4%	$2,365	52.0%	62.3%	9	45.0%	49.2%	$499	40.7%	46.8%	18	45.0%	52.8%	$1,426	46.7%	45.9%	15	65.2%	46.7%	$939	62.7%	40.6%
	Upper	10	50.0%	$686	56.0%	30.4%	25	39.7%	$1,999	43.9%	27.6%	10	50.0%	42.0%	$686	56.0%	44.5%	19	47.5%	43.2%	$1,551	50.8%	52.6%	6	26.1%	46.7%	$448	29.9%	52.5%
	Unknown	0	0.0%	$0	0.0%	0.4%	0	0.0%	$0	0.0%	0.4%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*20*	*100%*	*$1,225*	*100%*	*100%*	*63*	*100%*	*$4,549*	*100%*	*100%*	*20*	*100%*	*100%*	*$1,225*	*100%*	*100%*	*40*	*100%*	*100%*	*$3,052*	*100%*	*100%*	*23*	*100%*	*100%*	*$1,497*	*100%*	*100%*

Originations & Purchases
2018 and 2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2

Assessment Area: TN Clarksville

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison										Bank & Aggregate Lending Comparison																	
		2018					2019, 2020					2018						2019						2020					
		Count		Dollar		Owner Occupied Units	Count		Dollar		Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
												Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	0.7%	0	0.0%	$0	0.0%	0.6%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.5%	$0	0.0%	1.0%
	Moderate	0	0.0%	$0	0.0%	10.1%	1	7.1%	$59	6.1%	9.1%	0	0.0%	11.1%	$0	0.0%	12.9%	1	12.5%	6.9%	$59	18.4%	5.3%	0	0.0%	5.6%	$0	0.0%	4.5%
	Middle	1	50.0%	$72	50.7%	58.4%	6	42.9%	$498	51.7%	62.3%	1	50.0%	57.9%	$72	50.7%	56.1%	4	50.0%	65.3%	$197	61.6%	62.1%	2	33.3%	60.1%	$301	46.7%	52.8%
	Upper	1	50.0%	$70	49.3%	30.4%	7	50.0%	$407	42.2%	27.6%	1	50.0%	29.8%	$70	49.3%	28.4%	3	37.5%	27.3%	$64	20.0%	32.2%	4	66.7%	33.3%	$343	53.3%	40.9%
	Unknown	0	0.0%	$0	0.0%	0.4%	0	0.0%	$0	0.0%	0.4%	0	0.0%	1.3%	$0	0.0%	2.6%	0	0.0%	0.4%	$0	0.0%	0.3%	0	0.0%	0.5%	$0	0.0%	0.8%
	Total	*2*	*100%*	*$142*	*100%*	*100%*	*14*	*100%*	*$964*	*100%*	*100%*	*2*	*100%*	*100%*	*$142*	*100%*	*100%*	*8*	*100%*	*100%*	*$320*	*100%*	*100%*	*6*	*100%*	*100%*	*$644*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	0.7%	0	0.0%	$0	0.0%	0.6%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.2%	$0	0.0%	0.3%
	Moderate	0	0.0%	$0	0.0%	10.1%	0	0.0%	$0	0.0%	9.1%	0	0.0%	8.2%	$0	0.0%	5.2%	0	0.0%	7.6%	$0	0.0%	5.9%	0	0.0%	5.6%	$0	0.0%	3.5%
	Middle	0	0.0%	$0	0.0%	58.4%	0	0.0%	$0	0.0%	62.3%	0	0.0%	77.9%	$0	0.0%	80.1%	0	0.0%	69.3%	$0	0.0%	65.5%	0	0.0%	66.7%	$0	0.0%	61.4%
	Upper	0	0.0%	$0	0.0%	30.4%	0	0.0%	$0	0.0%	27.6%	0	0.0%	13.6%	$0	0.0%	14.4%	0	0.0%	23.1%	$0	0.0%	28.6%	0	0.0%	27.5%	$0	0.0%	34.7%
	Unknown	0	0.0%	$0	0.0%	0.4%	0	0.0%	$0	0.0%	0.4%	0	0.0%	0.3%	$0	0.0%	0.2%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	1	0.9%	$85	0.7%	0.7%	2	0.5%	$265	0.6%	0.6%	1	0.9%	0.2%	$85	0.7%	0.2%	2	1.1%	0.2%	$265	1.3%	0.2%	0	0.0%	0.3%	$0	0.0%	0.3%
	Moderate	6	5.2%	$610	5.1%	10.1%	31	8.1%	$2,757	5.9%	9.1%	6	5.2%	8.5%	$610	5.1%	8.4%	15	8.4%	7.5%	$1,087	5.5%	6.1%	16	7.9%	5.8%	$1,670	6.2%	5.1%
	Middle	58	50.4%	$5,556	46.4%	58.4%	210	55.1%	$23,531	50.3%	62.3%	58	50.4%	59.1%	$5,556	46.4%	53.3%	92	51.7%	60.2%	$8,962	45.4%	56.0%	118	58.1%	57.7%	$14,569	53.9%	52.7%
	Upper	50	43.5%	$5,716	47.8%	30.4%	138	36.2%	$20,188	43.2%	27.6%	50	43.5%	32.0%	$5,716	47.8%	37.2%	69	38.8%	31.9%	$9,411	47.7%	37.3%	69	34.0%	35.9%	$10,777	39.9%	41.7%
	Unknown	0	0.0%	$0	0.0%	0.4%	0	0.0%	$0	0.0%	0.4%	0	0.0%	0.2%	$0	0.0%	0.8%	0	0.0%	0.2%	$0	0.0%	0.4%	0	0.0%	0.2%	$0	0.0%	0.2%
	Total	*115*	*100%*	*$11,967*	*100%*	*100%*	*381*	*100%*	*$46,741*	*100%*	*100%*	*115*	*100%*	*100%*	*$11,967*	*100%*	*100%*	*178*	*100%*	*100%*	*$19,725*	*100%*	*100%*	*203*	*100%*	*100%*	*$27,016*	*100%*	*100%*
SMALL BUSINESSES						Total Businesses					Total Businesses																		
	Low	0	0.0%	$0	0.0%	5.0%	7	4.1%	$159	2.0%	4.3%	0	0.0%	3.6%	$0	0.0%	5.4%	1	2.9%	2.3%	$31	1.5%	2.8%	6	4.4%	3.4%	$128	2.1%	4.4%
	Moderate	6	23.1%	$197	21.8%	14.2%	22	13.0%	$1,086	13.4%	12.9%	6	23.1%	11.6%	$197	21.8%	9.0%	3	8.8%	11.0%	$35	1.7%	13.5%	19	14.1%	11.2%	$1,051	17.3%	10.3%
	Middle	15	57.7%	$580	64.3%	47.7%	79	46.7%	$4,132	51.1%	51.5%	15	57.7%	46.6%	$580	64.3%	50.1%	20	58.8%	47.2%	$1,700	83.7%	42.7%	59	43.7%	47.7%	$2,432	40.1%	48.1%
	Upper	5	19.2%	$125	13.9%	28.4%	47	27.8%	$2,029	25.1%	26.8%	5	19.2%	34.0%	$125	13.9%	31.8%	6	17.6%	35.4%	$189	9.3%	38.1%	41	30.4%	34.0%	$1,840	30.3%	34.3%
	Unknown	0	0.0%	$0	0.0%	4.8%	14	8.3%	$688	8.5%	4.5%	0	0.0%	3.5%	$0	0.0%	3.2%	4	11.8%	3.1%	$75	3.7%	2.5%	10	7.4%	3.3%	$613	10.1%	2.6%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%		0	0.0%	0.7%	$0	0.0%	0.4%	0	0.0%	1.1%	$0	0.0%	0.4%	0	0.0%	0.3%	$0	0.0%	0.2%
	Total	*26*	*100%*	*$902*	*100%*	*100%*	*169*	*100%*	*$8,094*	*100%*	*100%*	*26*	*100%*	*100%*	*$902*	*100%*	*100%*	*34*	*100%*	*100%*	*$2,030*	*100%*	*100%*	*135*	*100%*	*100%*	*$6,064*	*100%*	*100%*
SMALL FARM						Total Farms					Total Farms																		
	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	5.0%	0	0.0%	$0	0.0%	3.8%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	3.1%	$0	0.0%	1.3%
	Middle	0	0.0%	$0	0.0%	50.4%	1	100.0%	$27	100.0%	53.0%	0	0.0%	53.8%	$0	0.0%	37.2%	0	0.0%	75.8%	$0	0.0%	85.5%	1	100.0%	53.1%	$27	100.0%	39.7%
	Upper	3	100.0%	$400	100.0%	44.5%	0	0.0%	$0	0.0%	43.2%	3	100.0%	46.2%	$400	100.0%	62.8%	0	0.0%	24.2%	$0	0.0%	14.5%	0	0.0%	43.8%	$0	0.0%	58.9%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%		0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*3*	*100%*	*$400*	*100%*	*100%*	*1*	*100%*	*$27*	*100%*	*100%*	*3*	*100%*	*100%*	*$400*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*1*	*100%*	*100%*	*$27*	*100%*	*100%*

Originations & Purchases
2018 and 2020 FFIEC Census Data and D&B information, and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2

Assessment Area: TN Clarksville

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison										Bank & Aggregate Lending Comparison																	
		2018					2019, 2020					2018						2019						2020					
		Count		Dollar		Families by Family Income	Count		Dollar		Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
												Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	3	8.6%	$281	4.8%	18.5%	3	3.3%	$399	2.1%	18.7%	3	8.6%	2.8%	$281	4.8%	1.6%	1	2.5%	2.8%	$132	1.6%	1.7%	2	3.8%	2.5%	$267	2.5%	1.4%
	Moderate	6	17.1%	$728	12.4%	17.0%	25	27.2%	$4,175	22.2%	17.0%	6	17.1%	13.1%	$728	12.4%	8.9%	8	20.0%	13.1%	$1,218	14.6%	9.6%	17	32.7%	16.4%	$2,957	28.2%	12.6%
	Middle	15	42.9%	$2,309	39.3%	21.4%	26	28.3%	$5,118	27.2%	21.5%	15	42.9%	26.1%	$2,309	39.3%	23.8%	11	27.5%	29.6%	$2,017	24.2%	27.7%	15	28.8%	30.7%	$3,101	29.6%	29.4%
	Upper	9	25.7%	$2,024	34.4%	43.2%	35	38.0%	$8,535	45.4%	42.8%	9	25.7%	35.9%	$2,024	34.4%	43.5%	20	50.0%	35.2%	$4,958	59.6%	41.7%	15	28.8%	34.6%	$3,577	34.1%	41.1%
	Unknown	2	5.7%	$537	9.1%	0.0%	3	3.3%	$583	3.1%	0.0%	2	5.7%	22.1%	$537	9.1%	22.2%	0	0.0%	19.4%	$0	0.0%	19.3%	3	5.8%	15.7%	$583	5.6%	15.5%
	Total	*35*	*100%*	*$5,879*	*100%*	*100%*	*92*	*100%*	*$18,810*	*100%*	*100%*	*35*	*100%*	*100%*	*$5,879*	*100%*	*100%*	*40*	*100%*	*100%*	*$8,325*	*100%*	*100%*	*52*	*100%*	*100%*	*$10,485*	*100%*	*100%*
REFINANCE	Low	5	14.7%	$208	7.0%	18.5%	11	7.6%	$594	3.2%	18.7%	5	14.7%	4.7%	$208	7.0%	2.6%	7	13.2%	3.3%	$277	4.7%	1.7%	4	4.3%	1.5%	$317	2.5%	0.8%
	Moderate	10	29.4%	$626	21.0%	17.0%	30	20.7%	$2,540	13.8%	17.0%	10	29.4%	10.9%	$626	21.0%	6.9%	10	18.9%	7.3%	$619	10.5%	4.3%	20	21.7%	5.6%	$1,921	15.4%	3.6%
	Middle	6	17.6%	$570	19.1%	21.4%	34	23.4%	$3,626	19.7%	21.5%	6	17.6%	18.3%	$570	19.1%	15.6%	13	24.5%	12.8%	$1,234	20.9%	9.8%	21	22.8%	9.3%	$2,392	19.2%	7.3%
	Upper	11	32.4%	$1,259	42.2%	43.2%	67	46.2%	$11,029	60.0%	42.8%	11	32.4%	41.6%	$1,259	42.2%	49.3%	22	41.5%	27.7%	$3,414	57.8%	30.3%	45	48.9%	22.5%	$7,615	61.0%	24.1%
	Unknown	2	5.9%	$317	10.6%	0.0%	3	2.1%	$600	3.3%	0.0%	2	5.9%	24.5%	$317	10.6%	25.6%	1	1.9%	49.0%	$358	6.1%	54.0%	2	2.2%	61.1%	$242	1.9%	64.1%
	Total	*34*	*100%*	*$2,980*	*100%*	*100%*	*145*	*100%*	*$18,389*	*100%*	*100%*	*34*	*100%*	*100%*	*$2,980*	*100%*	*100%*	*53*	*100%*	*100%*	*$5,902*	*100%*	*100%*	*92*	*100%*	*100%*	*$12,487*	*100%*	*100%*
HOME IMPROVEMENT	Low	1	4.2%	$50	2.9%	18.5%	10	14.9%	$394	9.8%	18.7%	1	4.2%	6.7%	$50	2.9%	5.1%	7	18.9%	6.1%	$217	10.2%	3.1%	3	10.0%	3.2%	$177	9.3%	2.9%
	Moderate	3	12.5%	$280	16.1%	17.0%	10	14.9%	$764	19.0%	17.0%	3	12.5%	9.5%	$280	16.1%	11.8%	2	5.4%	11.3%	$141	6.6%	10.8%	8	26.7%	11.8%	$623	32.7%	9.4%
	Middle	4	16.7%	$332	19.1%	21.4%	17	25.4%	$991	24.6%	21.5%	4	16.7%	21.4%	$332	19.1%	18.0%	11	29.7%	22.6%	$655	30.8%	21.4%	6	20.0%	23.2%	$336	17.7%	20.0%
	Upper	16	66.7%	$1,079	62.0%	43.2%	29	43.3%	$1,860	46.2%	42.8%	16	66.7%	56.7%	$1,079	62.0%	54.8%	17	45.9%	55.2%	$1,113	52.4%	56.6%	12	40.0%	53.6%	$747	39.3%	57.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	1	1.5%	$20	0.5%	0.0%	0	0.0%	5.7%	$0	0.0%	10.3%	0	0.0%	4.8%	$0	0.0%	8.2%	1	3.3%	8.2%	$20	1.1%	10.5%
	Total	*24*	*100%*	*$1,741*	*100%*	*100%*	*67*	*100%*	*$4,029*	*100%*	*100%*	*24*	*100%*	*100%*	*$1,741*	*100%*	*100%*	*37*	*100%*	*100%*	*$2,126*	*100%*	*100%*	*30*	*100%*	*100%*	*$1,903*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	$0	0.0%	18.5%	0	0.0%	$0	0.0%	18.7%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	1.4%	$0	0.0%	0.1%
	Moderate	0	0.0%	$0	0.0%	17.0%	0	0.0%	$0	0.0%	17.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	21.4%	0	0.0%	$0	0.0%	21.5%	0	0.0%	2.2%	$0	0.0%	0.2%	0	0.0%	1.5%	$0	0.0%	0.2%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	43.2%	0	0.0%	$0	0.0%	42.8%	0	0.0%	13.3%	$0	0.0%	1.7%	0	0.0%	33.8%	$0	0.0%	7.6%	0	0.0%	28.2%	$0	0.0%	6.9%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	84.4%	$0	0.0%	98.1%	0	0.0%	64.6%	$0	0.0%	92.2%	0	0.0%	70.4%	$0	0.0%	93.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	2	10.0%	$30	2.4%	18.5%	4	6.3%	$66	1.5%	18.7%	2	10.0%	1.9%	$30	2.4%	1.4%	4	10.0%	4.0%	$66	2.2%	1.1%	0	0.0%	4.3%	$0	0.0%	3.1%
	Moderate	1	5.0%	$82	6.7%	17.0%	2	3.2%	$88	1.9%	17.0%	1	5.0%	10.6%	$82	6.7%	9.3%	1	2.5%	13.6%	$53	1.7%	6.3%	1	4.3%	14.1%	$35	2.3%	10.2%
	Middle	9	45.0%	$384	31.3%	21.4%	20	31.7%	$1,072	23.6%	21.5%	9	45.0%	23.5%	$384	31.3%	21.2%	13	32.5%	19.2%	$679	22.2%	12.7%	7	30.4%	28.3%	$393	26.3%	25.9%
	Upper	8	40.0%	$729	59.5%	43.2%	37	58.7%	$3,323	73.0%	42.8%	8	40.0%	61.0%	$729	59.5%	65.1%	22	55.0%	62.4%	$2,254	73.9%	79.7%	15	65.2%	52.2%	$1,069	71.4%	60.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	3.0%	$0	0.0%	3.1%	0	0.0%	0.8%	$0	0.0%	0.1%	0	0.0%	1.1%	$0	0.0%	0.7%
	Total	*20*	*100%*	*$1,225*	*100%*	*100%*	*63*	*100%*	*$4,549*	*100%*	*100%*	*20*	*100%*	*100%*	*$1,225*	*100%*	*100%*	*40*	*100%*	*100%*	*$3,052*	*100%*	*100%*	*23*	*100%*	*100%*	*$1,497*	*100%*	*100%*

Originations & Purchases

2018 and 2020 FFIEC Census Data and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2

Assessment Area: TN Clarksville

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018 Count #	2018 Count %	2018 Dollar $ (000s)	2018 Dollar $ %	2018 Families by Family Income %	2019, 2020 Count #	2019, 2020 Count %	2019, 2020 Dollar $ (000s)	2019, 2020 Dollar $ %	2019, 2020 Families by Family Income %	Bank & Aggregate Lending Comparison 2018 Count Bank #	2018 Count Bank %	2018 Count Agg %	2018 Dollar Bank $(000s)	2018 Dollar Bank $ %	2018 Dollar Agg $ %	2019 Count Bank #	2019 Count Bank %	2019 Count Agg %	2019 Dollar Bank $(000s)	2019 Dollar Bank $ %	2019 Dollar Agg $ %	2020 Count Bank #	2020 Count Bank %	2020 Count Agg %	2020 Dollar Bank $(000s)	2020 Dollar Bank $ %	2020 Dollar Agg $ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	18.5%	0	0.0%	$0	0.0%	18.7%	0	0.0%	3.0%	$0	0.0%	2.0%	0	0.0%	2.4%	$0	0.0%	2.3%	0	0.0%	5.2%	$0	0.0%	4.7%
	Moderate	0	0.0%	$0	0.0%	17.0%	2	14.3%	$51	5.3%	17.0%	0	0.0%	9.8%	$0	0.0%	9.0%	2	25.0%	14.7%	$51	15.9%	12.7%	0	0.0%	17.4%	$0	0.0%	13.1%
	Middle	1	50.0%	$70	49.3%	21.4%	2	14.3%	$68	7.1%	21.5%	1	50.0%	22.6%	$70	49.3%	18.8%	2	25.0%	26.1%	$68	21.3%	19.0%	0	0.0%	19.2%	$0	0.0%	15.4%
	Upper	1	50.0%	$72	50.7%	43.2%	10	71.4%	$845	87.7%	42.8%	1	50.0%	60.4%	$72	50.7%	63.5%	4	50.0%	55.1%	$201	62.8%	64.9%	6	100.0%	55.4%	$644	100.0%	57.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	4.3%	$0	0.0%	6.8%	0	0.0%	1.6%	$0	0.0%	1.1%	0	0.0%	2.8%	$0	0.0%	9.8%
	Total	*2*	*100%*	*$142*	*100%*	*100%*	*14*	*100%*	*$964*	*100%*	*100%*	*2*	*100%*	*100%*	*$142*	*100%*	*100%*	*8*	*100%*	*100%*	*$320*	*100%*	*100%*	*6*	*100%*	*100%*	*$644*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	18.5%	0	0.0%	$0	0.0%	18.7%	0	0.0%	0.3%	$0	0.0%	0.2%	0	0.0%	0.4%	$0	0.0%	0.3%	0	0.0%	0.2%	$0	0.0%	0.1%
	Moderate	0	0.0%	$0	0.0%	17.0%	0	0.0%	$0	0.0%	17.0%	0	0.0%	1.0%	$0	0.0%	0.5%	0	0.0%	0.4%	$0	0.0%	0.3%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	21.4%	0	0.0%	$0	0.0%	21.5%	0	0.0%	1.0%	$0	0.0%	0.9%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	43.2%	0	0.0%	$0	0.0%	42.8%	0	0.0%	1.4%	$0	0.0%	0.9%	0	0.0%	0.4%	$0	0.0%	0.0%	0	0.0%	0.2%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	96.3%	$0	0.0%	97.6%	0	0.0%	98.7%	$0	0.0%	99.4%	0	0.0%	99.6%	$0	0.0%	99.9%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	11	9.6%	$569	4.8%	18.5%	28	7.3%	$1,453	3.1%	18.7%	11	9.6%	3.0%	$569	4.8%	1.7%	19	10.7%	2.9%	$692	3.5%	1.6%	9	4.4%	2.1%	$761	2.8%	1.1%
	Moderate	20	17.4%	$1,716	14.3%	17.0%	69	18.1%	$7,618	16.3%	17.0%	20	17.4%	12.2%	$1,716	14.3%	8.0%	23	12.9%	11.4%	$2,082	10.6%	7.8%	46	22.7%	11.4%	$5,536	20.5%	8.4%
	Middle	35	30.4%	$3,665	30.6%	21.4%	99	26.0%	$10,875	23.3%	21.5%	35	30.4%	23.9%	$3,665	30.6%	20.9%	50	28.1%	24.6%	$4,653	23.6%	21.8%	49	24.1%	20.7%	$6,222	23.0%	19.1%
	Upper	45	39.1%	$5,163	43.1%	43.2%	178	46.7%	$25,592	54.8%	42.8%	45	39.1%	37.3%	$5,163	43.1%	41.5%	85	47.8%	33.8%	$11,940	60.5%	37.4%	93	45.8%	29.2%	$13,652	50.5%	32.6%
	Unknown	4	3.5%	$854	7.1%	0.0%	7	1.8%	$1,203	2.6%	0.0%	4	3.5%	23.6%	$854	7.1%	27.9%	1	0.6%	27.3%	$358	1.8%	31.4%	6	3.0%	36.6%	$845	3.1%	38.9%
	Total	*115*	*100%*	*$11,967*	*100%*	*100%*	*381*	*100%*	*$46,741*	*100%*	*100%*	*115*	*100%*	*100%*	*$11,967*	*100%*	*100%*	*178*	*100%*	*100%*	*$19,725*	*100%*	*100%*	*203*	*100%*	*100%*	*$27,016*	*100%*	*100%*
Small Business						Total Businesses					Total Businesses																		
Revenue	$1 Million or Less	23	88.5%	$532	59.0%	94.1%	107	63.3%	$3,879	47.9%	94.8%	23	88.5%	50.3%	$532	59.0%	38.6%	26	76.5%	53.0%	$1,278	63.0%	46.4%	81	60.0%	44.8%	$2,601	42.9%	37.7%
	Over $1 Million	3	11.5%	$370	41.0%	5.2%	33	19.5%	$3,709	45.8%	4.5%	3	11.5%					8	23.5%					25	18.5%				
	Rev. available	26	100.0%	$902	100.0%	99.3%	140	82.8%	$7,588	93.7%	99.3%	26	100.0%					34	100.0%					106	78.5%				
	Rev. Not Known	0	0.0%	$0	0.0%	0.8%	29	17.2%	$506	6.3%	0.7%	0	0.0%					0	0.0%					29	21.5%				
	Total	*26*	*100%*	*$902*	*100%*	*100%*	*169*	*100%*	*$8,094*	*100%*	*100%*	*26*	*100%*					*34*	*100%*					*135*	*100%*				
Loan Size	$100,000 or Less	25	96.2%	$602	66.7%		149	88.2%	$3,796	46.9%		25	96.2%	96.9%	$602	66.7%	49.9%	30	88.2%	96.6%	$1,004	49.5%	48.7%	119	88.1%	93.5%	$2,792	46.0%	43.9%
	$100,001-$250,000	0	0.0%	$0	0.0%		15	8.9%	$2,489	30.8%		0	0.0%	1.7%	$0	0.0%	14.2%	2	5.9%	1.8%	$423	20.8%	12.7%	13	9.6%	4.1%	$2,066	34.1%	20.1%
	$250,001-$1 Million	1	3.8%	$300	33.3%		5	3.0%	$1,809	22.3%		1	3.8%	1.4%	$300	33.3%	35.9%	2	5.9%	1.6%	$603	29.7%	38.7%	3	2.2%	2.4%	$1,206	19.9%	36.0%
	Total	*26*	*100%*	*$902*	*100%*		*169*	*100%*	*$8,094*	*100%*		*26*	*100%*	*100%*	*$902*	*100%*	*100%*	*34*	*100%*	*100%*	*$2,030*	*100%*	*100%*	*135*	*100%*	*100%*	*$6,064*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	23	100.0%	$532	100.0%		101	94.4%	$2,301	59.3%																			
	$100,001-$250,000	0	0.0%	$0	0.0%		4	3.7%	$765	19.7%																			
	$250,001-$1 Million	0	0.0%	$0	0.0%		2	1.9%	$813	21.0%																			
	Total	*23*	*100%*	*$532*	*100%*		*107*	*100%*	*$3,879*	*100%*																			
Small Farm						Total Farms					Total Farms																		
Revenue	$1 Million or Less	3	100.0%	$400	100.0%	97.5%	1	100.0%	$27	100.0%	98.5%	3	100.0%	41.0%	$400	100.0%	66.7%	0	0.0%	51.5%	$0	0.0%	43.0%	1	100.0%	43.8%	$27	100.0%	86.3%
	Over $1 Million	0	0.0%	$0	0.0%	1.7%	0	0.0%	$0	0.0%	0.8%	0	0.0%					0	0.0%					0	0.0%				
	Rev. available	3	100.0%	$400	100.0%	99.2%	1	100.0%	$27	100.0%	99.3%	3	100.0%					0	0.0%					1	100.0%				
	Not Known	0	0.0%	$0	0.0%	0.8%	0	0.0%	$0	0.0%	0.8%	0	0.0%					0	0.0%					0	0.0%				
	Total	*3*	*100%*	*$400*	*100%*	*100%*	*1*	*100%*	*$27*	*100%*	*100%*	*3*	*100%*					*0*	*0%*					*1*	*100%*				
Loan Size	$100,000 or Less	1	33.3%	$30	7.5%		1	100.0%	$27	100.0%		1	33.3%	94.9%	$30	7.5%	61.5%	0	0.0%	100.0%	$0	0.0%	100.0%	1	100.0%	84.4%	$27	100.0%	26.4%
	$100,001-$250,000	2	66.7%	$370	92.5%		0	0.0%	$0	0.0%		2	66.7%	5.1%	$370	92.5%	38.5%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	9.4%	$0	0.0%	32.4%
	$250,001-$500,000	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%		0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	6.3%	$0	0.0%	41.2%
	Total	*3*	*100%*	*$400*	*100%*		*1*	*100%*	*$27*	*100%*		*3*	*100%*	*100%*	*$400*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*1*	*100%*	*100%*	*$27*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	1	33.3%	$30	7.5%		1	100.0%	$27	100.0%																			
	$100,001-$250,000	2	66.7%	$370	92.5%		0	0.0%	$0	0.0%																			
	$250,001-$500,000	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%																			
	Total	*3*	*100%*	*$400*	*100%*		*1*	*100%*	*$27*	*100%*																			

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue.
2018 and 2020 FFIEC Census Data and D&B information, and 2015 ACS Data.

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2
Assessment Area: TN Cleveland

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
HOME PURCHASE	Low	3	2.3%	$333	1.3%	4.7%	1	2.6%	4.5%	$116	1.5%	2.5%	2	4.0%	4.7%	$217	2.3%	2.6%	0	0.0%	5.5%	$0	0.0%	3.3%
	Moderate	7	5.3%	$1,379	5.4%	3.2%	2	5.3%	4.5%	$696	9.3%	4.5%	2	4.0%	3.8%	$230	2.5%	3.3%	3	7.0%	3.8%	$453	5.1%	3.2%
	Middle	59	45.0%	$10,288	40.1%	45.6%	17	44.7%	47.1%	$3,129	41.7%	43.1%	26	52.0%	44.7%	$4,174	44.8%	40.6%	16	37.2%	43.9%	$2,985	33.7%	40.6%
	Upper	62	47.3%	$13,674	53.3%	46.4%	18	47.4%	43.9%	$3,564	47.5%	50.0%	20	40.0%	46.8%	$4,700	50.4%	53.5%	24	55.8%	46.9%	$5,410	61.1%	53.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*131*	*100%*	*$25,674*	*100%*	*100%*	*38*	*100%*	*100%*	*$7,505*	*100%*	*100%*	*50*	*100%*	*100%*	*$9,321*	*100%*	*100%*	*43*	*100%*	*100%*	*$8,848*	*100%*	*100%*
REFINANCE	Low	6	3.5%	$283	1.4%	4.7%	2	5.3%	4.8%	$144	4.1%	2.6%	2	4.1%	2.1%	$54	1.1%	1.0%	2	2.4%	1.8%	$85	0.7%	0.9%
	Moderate	5	2.9%	$843	4.2%	3.2%	0	0.0%	4.2%	$0	0.0%	3.8%	3	6.1%	3.6%	$595	12.5%	2.9%	2	2.4%	3.6%	$248	2.1%	3.3%
	Middle	71	41.3%	$8,196	41.0%	45.6%	21	55.3%	46.2%	$2,072	59.7%	41.0%	18	36.7%	45.9%	$1,689	35.5%	40.6%	32	37.6%	42.3%	$4,435	37.7%	38.6%
	Upper	90	52.3%	$10,684	53.4%	46.4%	15	39.5%	44.8%	$1,257	36.2%	52.6%	26	53.1%	48.3%	$2,417	50.8%	55.5%	49	57.6%	52.4%	$7,010	59.5%	57.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*172*	*100%*	*$20,006*	*100%*	*100%*	*38*	*100%*	*100%*	*$3,473*	*100%*	*100%*	*49*	*100%*	*100%*	*$4,755*	*100%*	*100%*	*85*	*100%*	*100%*	*$11,778*	*100%*	*100%*
HOME IMPROVEMENT	Low	4	4.1%	$111	1.7%	4.7%	0	0.0%	1.9%	$0	0.0%	0.5%	2	4.5%	5.5%	$75	3.1%	3.5%	2	6.1%	4.0%	$36	1.3%	2.0%
	Moderate	2	2.0%	$150	2.3%	3.2%	0	0.0%	4.7%	$0	0.0%	2.8%	0	0.0%	3.7%	$0	0.0%	5.6%	2	6.1%	5.0%	$150	5.3%	4.5%
	Middle	41	41.8%	$2,711	42.1%	45.6%	9	42.9%	50.5%	$533	44.1%	47.3%	20	45.5%	49.4%	$1,222	50.8%	47.5%	12	36.4%	42.6%	$956	33.9%	40.9%
	Upper	51	52.0%	$3,460	53.8%	46.4%	12	57.1%	43.0%	$675	55.9%	49.4%	22	50.0%	41.5%	$1,107	46.0%	43.4%	17	51.5%	48.5%	$1,678	59.5%	52.6%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*98*	*100%*	*$6,432*	*100%*	*100%*	*21*	*100%*	*100%*	*$1,208*	*100%*	*100%*	*44*	*100%*	*100%*	*$2,404*	*100%*	*100%*	*33*	*100%*	*100%*	*$2,820*	*100%*	*100%*
MULTI FAMILY					Multi-Family Units																			
	Low	0	0.0%	$0	0.0%	30.5%	0	0.0%	11.5%	$0	0.0%	12.7%	0	0.0%	19.2%	$0	0.0%	12.8%	0	0.0%	3.4%	$0	0.0%	2.1%
	Moderate	0	0.0%	$0	0.0%	19.1%	0	0.0%	7.7%	$0	0.0%	3.0%	0	0.0%	26.9%	$0	0.0%	9.9%	0	0.0%	13.8%	$0	0.0%	1.8%
	Middle	0	0.0%	$0	0.0%	43.5%	0	0.0%	53.8%	$0	0.0%	59.7%	0	0.0%	34.6%	$0	0.0%	7.8%	0	0.0%	62.1%	$0	0.0%	90.4%
	Upper	0	0.0%	$0	0.0%	6.8%	0	0.0%	26.9%	$0	0.0%	24.5%	0	0.0%	19.2%	$0	0.0%	69.5%	0	0.0%	20.7%	$0	0.0%	5.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	$0	0.0%	4.7%	0	0.0%	3.3%	$0	0.0%	3.4%	0	0.0%	1.5%	$0	0.0%	0.9%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	3	5.8%	$183	5.4%	3.2%	1	5.0%	3.3%	$106	7.4%	3.6%	1	5.6%	3.1%	$30	3.2%	3.9%	1	7.1%	4.4%	$47	4.8%	2.4%
	Middle	17	32.7%	$890	26.4%	45.6%	4	20.0%	36.3%	$145	10.1%	20.6%	7	38.9%	38.5%	$283	29.9%	39.1%	6	42.9%	44.1%	$462	46.9%	39.4%
	Upper	32	61.5%	$2,292	68.1%	46.4%	15	75.0%	57.1%	$1,181	82.5%	72.4%	10	55.6%	56.9%	$635	67.0%	56.1%	7	50.0%	51.5%	$476	48.3%	58.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*52*	*100%*	*$3,365*	*100%*	*100%*	*20*	*100%*	*100%*	*$1,432*	*100%*	*100%*	*18*	*100%*	*100%*	*$948*	*100%*	*100%*	*14*	*100%*	*100%*	*$985*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2
Assessment Area: TN Cleveland

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	1	5.9%	$10	1.3%	4.7%	1	11.1%	2.3%	$10	3.6%	0.4%	0	0.0%	2.5%	$0	0.0%	2.0%	0	0.0%	9.4%	$0	0.0%	4.3%
	Moderate	0	0.0%	$0	0.0%	3.2%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	10.0%	$0	0.0%	12.1%	0	0.0%	6.3%	$0	0.0%	4.5%
	Middle	7	41.2%	$254	31.9%	45.6%	3	33.3%	41.9%	$67	24.3%	40.9%	3	42.9%	37.5%	$147	30.7%	43.9%	1	100.0%	31.3%	$40	100.0%	21.9%
	Upper	9	52.9%	$531	66.8%	46.4%	5	55.6%	55.8%	$199	72.1%	58.7%	4	57.1%	50.0%	$332	69.3%	42.0%	0	0.0%	53.1%	$0	0.0%	69.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*17*	*100%*	*$795*	*100%*	*100%*	*9*	*100%*	*100%*	*$276*	*100%*	*100%*	*7*	*100%*	*100%*	*$479*	*100%*	*100%*	*1*	*100%*	*100%*	*$40*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	4.7%	0	0.0%	7.5%	$0	0.0%	4.7%	0	0.0%	3.8%	$0	0.0%	2.4%	0	0.0%	2.5%	$0	0.0%	1.6%
	Moderate	0	0.0%	$0	0.0%	3.2%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	1.9%	$0	0.0%	1.3%	0	0.0%	3.4%	$0	0.0%	4.1%
	Middle	0	0.0%	$0	0.0%	45.6%	0	0.0%	44.8%	$0	0.0%	38.7%	0	0.0%	54.7%	$0	0.0%	50.1%	0	0.0%	56.3%	$0	0.0%	51.8%
	Upper	0	0.0%	$0	0.0%	46.4%	0	0.0%	47.8%	$0	0.0%	56.5%	0	0.0%	39.6%	$0	0.0%	46.2%	0	0.0%	37.8%	$0	0.0%	42.5%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	14	3.0%	$737	1.3%	4.7%	4	3.2%	4.6%	$270	1.9%	2.7%	6	3.6%	3.8%	$346	1.9%	2.8%	4	2.3%	3.5%	$121	0.5%	2.0%
	Moderate	17	3.6%	$2,555	4.5%	3.2%	3	2.4%	4.3%	$802	5.8%	4.1%	6	3.6%	3.9%	$855	4.8%	3.7%	8	4.5%	3.8%	$898	3.7%	3.2%
	Middle	195	41.5%	$22,339	39.7%	45.6%	54	42.9%	46.6%	$5,946	42.8%	42.6%	74	44.0%	45.2%	$7,515	42.0%	38.5%	67	38.1%	43.4%	$8,878	36.3%	42.7%
	Upper	244	51.9%	$30,641	54.5%	46.4%	65	51.6%	44.6%	$6,876	49.5%	50.5%	82	48.8%	47.0%	$9,191	51.3%	55.0%	97	55.1%	49.4%	$14,574	59.6%	52.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*470*	*100%*	*$56,272*	*100%*	*100%*	*126*	*100%*	*100%*	*$13,894*	*100%*	*100%*	*168*	*100%*	*100%*	*$17,907*	*100%*	*100%*	*176*	*100%*	*100%*	*$24,471*	*100%*	*100%*
						Total Businesses																		
SMALL BUSINESSES	Low	6	3.7%	$288	2.5%	8.2%	0	0.0%	7.7%	$0	0.0%	7.5%	0	0.0%	8.0%	$0	0.0%	7.6%	6	5.6%	7.7%	$288	4.5%	7.4%
	Moderate	32	19.8%	$2,332	20.4%	10.6%	4	16.7%	8.8%	$389	18.9%	10.0%	5	16.1%	11.1%	$124	4.3%	13.7%	23	21.5%	11.5%	$1,819	28.1%	13.1%
	Middle	80	49.4%	$4,898	42.9%	49.4%	13	54.2%	43.0%	$530	25.7%	42.6%	13	41.9%	39.6%	$1,622	56.1%	44.4%	54	50.5%	46.2%	$2,746	42.5%	44.1%
	Upper	44	27.2%	$3,899	34.2%	31.8%	7	29.2%	38.8%	$1,143	55.4%	39.7%	13	41.9%	39.5%	$1,147	39.6%	34.0%	24	22.4%	33.9%	$1,609	24.9%	35.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	1.6%	$0	0.0%	0.2%	0	0.0%	1.9%	$0	0.0%	0.3%	0	0.0%	0.6%	$0	0.0%	0.1%
	Total	*162*	*100%*	*$11,417*	*100%*	*100%*	*24*	*100%*	*100%*	*$2,062*	*100%*	*100%*	*31*	*100%*	*100%*	*$2,893*	*100%*	*100%*	*107*	*100%*	*100%*	*$6,462*	*100%*	*100%*
						Total Farms																		
SMALL FARM	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	6.9%	$0	0.0%	3.1%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	0.0%	0	0.0%	2.4%	$0	0.0%	0.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	47.2%	0	0.0%	35.7%	$0	0.0%	40.3%	0	0.0%	34.5%	$0	0.0%	51.0%	0	0.0%	39.3%	$0	0.0%	50.3%
	Upper	3	100.0%	$45	100.0%	52.8%	1	100.0%	61.9%	$5	100.0%	59.6%	0	0.0%	58.6%	$0	0.0%	45.9%	2	100.0%	60.7%	$40	100.0%	49.7%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*3*	*100%*	*$45*	*100%*	*100%*	*1*	*100%*	*100%*	*$5*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*2*	*100%*	*100%*	*$40*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2
Assessment Area: TN Cleveland

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	7	5.3%	$706	2.7%	22.2%	0	0.0%	5.7%	$0	0.0%	3.4%	5	10.0%	4.4%	$475	5.1%	2.3%	2	4.7%	4.7%	$231	2.6%	2.7%
	Moderate	25	19.1%	$3,555	13.8%	16.8%	5	13.2%	19.2%	$638	8.5%	14.0%	10	20.0%	18.7%	$1,489	16.0%	13.5%	10	23.3%	20.7%	$1,428	16.1%	15.6%
	Middle	32	24.4%	$6,138	23.9%	18.4%	10	26.3%	22.0%	$1,853	24.7%	20.1%	9	18.0%	22.4%	$1,617	17.3%	20.1%	13	30.2%	23.9%	$2,668	30.2%	22.3%
	Upper	61	46.6%	$13,851	53.9%	42.6%	20	52.6%	34.2%	$4,171	55.6%	43.5%	23	46.0%	37.9%	$5,159	55.3%	47.0%	18	41.9%	31.8%	$4,521	51.1%	40.5%
	Unknown	6	4.6%	$1,424	5.5%	0.0%	3	7.9%	18.9%	$843	11.2%	19.0%	3	6.0%	16.7%	$581	6.2%	17.1%	0	0.0%	18.9%	$0	0.0%	18.9%
	Total	*131*	*100%*	*$25,674*	*100%*	*100%*	*38*	*100%*	*100%*	*$7,505*	*100%*	*100%*	*50*	*100%*	*100%*	*$9,321*	*100%*	*100%*	*43*	*100%*	*100%*	*$8,848*	*100%*	*100%*
REFINANCE	Low	22	12.8%	$1,122	5.6%	22.2%	7	18.4%	8.5%	$319	9.2%	4.7%	5	10.2%	5.2%	$225	4.7%	2.6%	10	11.8%	3.2%	$578	4.9%	1.6%
	Moderate	41	23.8%	$3,122	15.6%	16.8%	9	23.7%	16.3%	$783	22.5%	11.8%	17	34.7%	11.8%	$994	20.9%	7.7%	15	17.6%	12.9%	$1,345	11.4%	8.8%
	Middle	36	20.9%	$4,607	23.0%	18.4%	8	21.1%	21.4%	$1,129	32.5%	17.8%	10	20.4%	17.8%	$1,050	22.1%	15.5%	18	21.2%	18.0%	$2,428	20.6%	14.8%
	Upper	67	39.0%	$10,205	51.0%	42.6%	14	36.8%	35.0%	$1,242	35.8%	42.2%	15	30.6%	40.6%	$2,268	47.7%	47.3%	38	44.7%	37.3%	$6,695	56.8%	44.3%
	Unknown	6	3.5%	$950	4.7%	0.0%	0	0.0%	18.8%	$0	0.0%	23.5%	2	4.1%	24.5%	$218	4.6%	26.9%	4	4.7%	28.6%	$732	6.2%	30.5%
	Total	*172*	*100%*	*$20,006*	*100%*	*100%*	*38*	*100%*	*100%*	*$3,473*	*100%*	*100%*	*49*	*100%*	*100%*	*$4,755*	*100%*	*100%*	*85*	*100%*	*100%*	*$11,778*	*100%*	*100%*
HOME IMPROVEMENT	Low	9	9.2%	$311	4.8%	22.2%	2	9.5%	3.7%	$20	1.7%	0.9%	3	6.8%	8.5%	$175	7.3%	6.1%	4	12.1%	7.9%	$116	4.1%	3.0%
	Moderate	19	19.4%	$1,019	15.8%	16.8%	5	23.8%	15.0%	$311	25.7%	11.6%	9	20.5%	16.5%	$424	17.6%	12.5%	5	15.2%	13.9%	$284	10.1%	11.7%
	Middle	26	26.5%	$1,267	19.7%	18.4%	5	23.8%	30.8%	$206	17.1%	23.1%	15	34.1%	25.0%	$714	29.7%	20.1%	6	18.2%	16.8%	$347	12.3%	13.0%
	Upper	44	44.9%	$3,835	59.6%	42.6%	9	42.9%	43.0%	$671	55.5%	53.2%	17	38.6%	44.5%	$1,091	45.4%	50.5%	18	54.5%	59.4%	$2,073	73.5%	69.5%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	7.5%	$0	0.0%	11.2%	0	0.0%	5.5%	$0	0.0%	10.8%	0	0.0%	2.0%	$0	0.0%	2.8%
	Total	*98*	*100%*	*$6,432*	*100%*	*100%*	*21*	*100%*	*100%*	*$1,208*	*100%*	*100%*	*44*	*100%*	*100%*	*$2,404*	*100%*	*100%*	*33*	*100%*	*100%*	*$2,820*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	$0	0.0%	22.2%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	16.8%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	18.4%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	42.6%	0	0.0%	34.6%	$0	0.0%	21.9%	0	0.0%	26.9%	$0	0.0%	5.5%	0	0.0%	27.6%	$0	0.0%	5.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	65.4%	$0	0.0%	78.1%	0	0.0%	73.1%	$0	0.0%	94.5%	0	0.0%	72.4%	$0	0.0%	95.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	1	1.9%	$50	1.5%	22.2%	1	5.0%	7.7%	$50	3.5%	2.9%	0	0.0%	4.6%	$0	0.0%	2.6%	0	0.0%	1.5%	$0	0.0%	0.9%
	Moderate	12	23.1%	$617	18.3%	16.8%	3	15.0%	17.6%	$230	16.1%	12.3%	6	33.3%	15.4%	$280	29.5%	15.4%	3	21.4%	14.7%	$107	10.9%	7.8%
	Middle	11	21.2%	$452	13.4%	18.4%	6	30.0%	24.2%	$233	16.3%	16.8%	2	11.1%	15.4%	$54	5.7%	10.4%	3	21.4%	16.2%	$165	16.8%	11.5%
	Upper	27	51.9%	$2,224	66.1%	42.6%	10	50.0%	48.4%	$919	64.2%	63.8%	10	55.6%	64.6%	$614	64.8%	71.6%	7	50.0%	61.8%	$691	70.2%	75.2%
	Unknown	1	1.9%	$22	0.7%	0.0%	0	0.0%	2.2%	$0	0.0%	4.2%	0	0.0%	0.0%	$0	0.0%	0.0%	1	7.1%	5.9%	$22	2.2%	4.6%
	Total	*52*	*100%*	*$3,365*	*100%*	*100%*	*20*	*100%*	*100%*	*$1,432*	*100%*	*100%*	*18*	*100%*	*100%*	*$948*	*100%*	*100%*	*14*	*100%*	*100%*	*$985*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2
Assessment Area: TN Cleveland

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	2	11.8%	$30	3.8%	22.2%	2	22.2%	11.6%	$30	10.9%	4.4%	0	0.0%	2.5%	$0	0.0%	1.7%	0	0.0%	12.5%	$0	0.0%	9.3%
	Moderate	1	5.9%	$30	3.8%	16.8%	1	11.1%	16.3%	$30	10.9%	11.2%	0	0.0%	7.5%	$0	0.0%	2.5%	0	0.0%	9.4%	$0	0.0%	7.4%
	Middle	4	23.5%	$104	13.1%	18.4%	2	22.2%	20.9%	$52	18.8%	24.8%	1	14.3%	25.0%	$12	2.5%	20.8%	1	100.0%	15.6%	$40	100.0%	10.0%
	Upper	10	58.8%	$631	79.4%	42.6%	4	44.4%	44.2%	$164	59.4%	49.5%	6	85.7%	42.5%	$467	97.5%	33.8%	0	0.0%	46.9%	$0	0.0%	63.7%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	7.0%	$0	0.0%	10.1%	0	0.0%	22.5%	$0	0.0%	41.2%	0	0.0%	15.6%	$0	0.0%	9.6%
	Total	*17*	*100%*	*$795*	*100%*	*100%*	*9*	*100%*	*100%*	*$276*	*100%*	*100%*	*7*	*100%*	*100%*	*$479*	*100%*	*100%*	*1*	*100%*	*100%*	*$40*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	22.2%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	16.8%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	18.4%	0	0.0%	3.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	42.6%	0	0.0%	1.5%	$0	0.0%	2.9%	0	0.0%	1.9%	$0	0.0%	7.3%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	95.5%	$0	0.0%	97.1%	0	0.0%	98.1%	$0	0.0%	92.7%	0	0.0%	100.0%	$0	0.0%	100.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	41	8.7%	$2,219	3.9%	22.2%	12	9.5%	6.3%	$419	3.0%	3.5%	13	7.7%	4.8%	$875	4.9%	2.3%	16	9.1%	3.9%	$925	3.8%	2.0%
	Moderate	98	20.9%	$8,343	14.8%	16.8%	23	18.3%	17.6%	$1,992	14.3%	12.9%	42	25.0%	15.7%	$3,187	17.8%	10.5%	33	18.8%	16.0%	$3,164	12.9%	11.1%
	Middle	109	23.2%	$12,568	22.3%	18.4%	31	24.6%	21.6%	$3,473	25.0%	18.8%	37	22.0%	20.4%	$3,447	19.2%	16.9%	41	23.3%	20.0%	$5,648	23.1%	17.0%
	Upper	209	44.5%	$30,746	54.6%	42.6%	57	45.2%	34.6%	$7,167	51.6%	42.7%	71	42.3%	39.1%	$9,599	53.6%	43.9%	81	46.0%	34.8%	$13,980	57.1%	40.2%
	Unknown	13	2.8%	$2,396	4.3%	0.0%	3	2.4%	19.8%	$843	6.1%	22.1%	5	3.0%	20.2%	$799	4.5%	26.4%	5	2.8%	25.3%	$754	3.1%	29.7%
	Total	*470*	*100%*	*$56,272*	*100%*	*100%*	*126*	*100%*	*100%*	*$13,894*	*100%*	*100%*	*168*	*100%*	*100%*	*$17,907*	*100%*	*100%*	*176*	*100%*	*100%*	*$24,471*	*100%*	*100%*
Small Business						Total Businesses																		
Revenue	$1 Million or Less	103	63.6%	$4,148	36.3%	91.8%	17	70.8%	48.8%	$577	28.0%	40.5%	25	80.6%	45.1%	$1,253	43.3%	41.1%	61	57.0%	40.2%	$2,318	35.9%	35.8%
	Over $1 Million	33	20.4%	$6,318	55.3%	7.6%	7	29.2%					6	19.4%					20	18.7%				
	Total Rev. available	136	84.0%	$10,466	91.6%	99.4%	24	100.0%					31	100.0%					81	75.7%				
	Rev. Not Known	26	16.0%	$951	8.3%	0.6%	0	0.0%					0	0.0%					26	24.3%				
	Total	*162*	*100%*	*$11,417*	*100%*	*100%*	*24*	*100%*					*31*	*100%*					*107*	*100%*				
Loan Size	$100,000 or Less	132	81.5%	$3,852	33.7%		18	75.0%	89.9%	$595	28.9%	30.4%	24	77.4%	87.5%	$856	29.6%	25.7%	90	84.1%	82.7%	$2,401	37.2%	26.0%
	$100,001 - $250,000	19	11.7%	$3,088	27.0%		4	16.7%	6.1%	$767	37.2%	24.7%	4	12.9%	6.8%	$747	25.8%	21.3%	11	10.3%	10.0%	$1,574	24.4%	24.2%
	$250,001 - $1 Million	11	6.8%	$4,477	39.2%		2	8.3%	4.0%	$700	33.9%	44.8%	3	9.7%	5.7%	$1,290	44.6%	53.0%	6	5.6%	7.3%	$2,487	38.5%	49.8%
	Total	*162*	*100%*	*$11,417*	*100%*		*24*	*100%*	*100%*	*$2,062*	*100%*	*100%*	*31*	*100%*	*100%*	*$2,893*	*100%*	*100%*	*107*	*100%*	*100%*	*$6,462*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	96	93.2%	$2,568	61.9%																			
	$100,001 - $250,000	6	5.8%	$920	22.2%																			
	$250,001 - $1 Million	1	1.0%	$660	15.9%																			
	Total	*103*	*100%*	*$4,148*	*100%*																			
Small Farm						Total Farms																		
Revenue	$1 Million or Less	3	100.0%	$45	100.0%	96.6%	1	100.0%	47.6%	$5	100.0%	74.3%	0	0.0%	41.4%	$0	0.0%	25.0%	2	100.0%	39.3%	$40	100.0%	70.1%
	Over $1 Million	0	0.0%	$0	0.0%	3.4%	0	0.0%					0	0.0%					0	0.0%				
	Total Rev. available	3	100.0%	$45	100.0%	100.0%	1	100.0%					0	0.0%					2	100.0%				
	Not Known	0	0.0%	$0	0.0%	0.0%	0	0.0%					0	0.0%					0	0.0%				
	Total	*3*	*100%*	*$45*	*100%*	*100%*	*1*	*100%*					*0*	*0%*					*2*	*100%*				
Loan Size	$100,000 or Less	3	100.0%	$45	100.0%		1	100.0%	92.9%	$5	100.0%	66.9%	0	0.0%	96.6%	$0	0.0%	63.5%	2	100.0%	89.3%	$40	100.0%	44.8%
	$100,001 - $250,000	0	0.0%	$0	0.0%		0	0.0%	7.1%	$0	0.0%	33.1%	0	0.0%	3.4%	$0	0.0%	36.5%	0	0.0%	3.6%	$0	0.0%	10.1%
	$250,001 - $500,000	0	0.0%	$0	0.0%		0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	7.1%	$0	0.0%	45.2%
	Total	*3*	*100%*	*$45*	*100%*		*1*	*100%*	*100%*	*$5*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*2*	*100%*	*100%*	*$40*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	3	100.0%	$45	100.0%																			
	$100,001 - $250,000	0	0.0%	$0	0.0%																			
	$250,001 - $500,000	0	0.0%	$0	0.0%																			
	Total	*3*	*100%*	*$45*	*100%*																			

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue.
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2
Assessment Area: TN Eastern TN

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison 2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
HOME PURCHASE	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	23	18.5%	$3,846	17.5%	11.5%	5	12.2%	12.2%	$842	13.5%	10.9%	7	15.9%	12.0%	$1,070	14.2%	10.9%	11	28.2%	11.9%	$1,934	23.6%	10.4%
	Middle	80	64.5%	$13,609	62.0%	79.0%	28	68.3%	77.1%	$3,896	62.6%	77.2%	31	70.5%	77.4%	$5,315	70.5%	77.7%	21	53.8%	78.0%	$4,398	53.8%	78.2%
	Upper	21	16.9%	$4,494	20.5%	9.5%	8	19.5%	10.7%	$1,489	23.9%	11.9%	6	13.6%	10.7%	$1,159	15.4%	11.4%	7	17.9%	10.1%	$1,846	22.6%	11.5%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*124*	*100%*	*$21,949*	*100%*	*100%*	*41*	*100%*	*100%*	*$6,227*	*100%*	*100%*	*44*	*100%*	*100%*	*$7,544*	*100%*	*100%*	*39*	*100%*	*100%*	*$8,178*	*100%*	*100%*
REFINANCE	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	40	13.5%	$4,238	13.2%	11.5%	7	9.7%	9.3%	$413	7.0%	8.1%	11	13.4%	9.3%	$1,066	14.4%	8.6%	22	15.4%	10.5%	$2,759	14.7%	10.0%
	Middle	230	77.4%	$24,368	75.8%	79.0%	61	84.7%	81.4%	$5,207	87.7%	80.7%	65	79.3%	79.7%	$5,763	77.8%	79.2%	104	72.7%	76.4%	$13,398	71.2%	75.6%
	Upper	27	9.1%	$3,555	11.1%	9.5%	4	5.6%	9.3%	$314	5.3%	11.2%	6	7.3%	11.0%	$579	7.8%	12.2%	17	11.9%	13.1%	$2,662	14.1%	14.5%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*297*	*100%*	*$32,161*	*100%*	*100%*	*72*	*100%*	*100%*	*$5,934*	*100%*	*100%*	*82*	*100%*	*100%*	*$7,408*	*100%*	*100%*	*143*	*100%*	*100%*	*$18,819*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	20	11.3%	$1,514	15.1%	11.5%	12	19.7%	14.9%	$707	21.4%	13.9%	4	7.8%	13.2%	$367	11.5%	12.8%	4	6.2%	9.1%	$440	12.4%	11.5%
	Middle	125	70.6%	$6,400	63.8%	79.0%	41	67.2%	75.3%	$1,977	59.8%	74.7%	39	76.5%	73.2%	$2,457	77.2%	69.9%	45	69.2%	72.6%	$1,966	55.5%	67.2%
	Upper	32	18.1%	$2,115	21.1%	9.5%	8	13.1%	9.8%	$620	18.8%	11.4%	8	15.7%	13.7%	$360	11.3%	17.4%	16	24.6%	18.3%	$1,135	32.1%	21.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*177*	*100%*	*$10,029*	*100%*	*100%*	*61*	*100%*	*100%*	*$3,304*	*100%*	*100%*	*51*	*100%*	*100%*	*$3,184*	*100%*	*100%*	*65*	*100%*	*100%*	*$3,541*	*100%*	*100%*
MULTI FAMILY						Multi-Family Units																		
	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	45.1%	0	0.0%	25.0%	$0	0.0%	45.6%	0	0.0%	30.4%	$0	0.0%	35.5%	0	0.0%	56.5%	$0	0.0%	56.3%
	Middle	0	0.0%	$0	0.0%	49.9%	0	0.0%	66.7%	$0	0.0%	46.9%	0	0.0%	69.6%	$0	0.0%	64.5%	0	0.0%	43.5%	$0	0.0%	43.7%
	Upper	0	0.0%	$0	0.0%	5.0%	0	0.0%	8.3%	$0	0.0%	7.5%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	10	9.8%	$411	6.4%	11.5%	6	16.2%	11.5%	$220	9.5%	7.0%	3	7.0%	7.1%	$171	7.1%	5.8%	1	4.5%	5.9%	$20	1.2%	3.9%
	Middle	68	66.7%	$4,116	64.2%	79.0%	24	64.9%	76.3%	$1,596	69.1%	74.9%	30	69.8%	82.1%	$1,659	68.8%	82.7%	14	63.6%	80.4%	$861	50.9%	82.3%
	Upper	24	23.5%	$1,884	29.4%	9.5%	7	18.9%	12.2%	$494	21.4%	18.1%	10	23.3%	10.7%	$580	24.1%	11.4%	7	31.8%	13.7%	$810	47.9%	13.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*102*	*100%*	*$6,411*	*100%*	*100%*	*37*	*100%*	*100%*	*$2,310*	*100%*	*100%*	*43*	*100%*	*100%*	*$2,410*	*100%*	*100%*	*22*	*100%*	*100%*	*$1,691*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2
Assessment Area: TN Eastern TN

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	6	15.8%	$327	13.1%	11.5%	1	11.1%	11.8%	$15	2.2%	9.8%	2	14.3%	7.5%	$95	9.3%	31.3%	3	20.0%	16.9%	$217	27.7%	16.7%
	Middle	27	71.1%	$1,581	63.5%	79.0%	5	55.6%	75.5%	$246	35.7%	75.7%	12	85.7%	86.0%	$923	90.7%	60.5%	10	66.7%	74.0%	$412	52.7%	72.3%
	Upper	5	13.2%	$582	23.4%	9.5%	3	33.3%	12.7%	$429	62.2%	14.5%	0	0.0%	6.5%	$0	0.0%	8.1%	2	13.3%	9.1%	$153	19.6%	11.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*38*	*100%*	*$2,490*	*100%*	*100%*	*9*	*100%*	*100%*	*$690*	*100%*	*100%*	*14*	*100%*	*100%*	*$1,018*	*100%*	*100%*	*15*	*100%*	*100%*	*$782*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	11.5%	0	0.0%	15.3%	$0	0.0%	17.4%	0	0.0%	11.2%	$0	0.0%	10.0%	0	0.0%	10.4%	$0	0.0%	10.2%
	Middle	0	0.0%	$0	0.0%	79.0%	0	0.0%	79.0%	$0	0.0%	75.2%	0	0.0%	79.6%	$0	0.0%	81.3%	0	0.0%	81.3%	$0	0.0%	80.6%
	Upper	0	0.0%	$0	0.0%	9.5%	0	0.0%	5.6%	$0	0.0%	7.4%	0	0.0%	9.2%	$0	0.0%	8.7%	0	0.0%	8.3%	$0	0.0%	9.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	99	13.4%	$10,336	14.2%	11.5%	31	14.1%	11.6%	$2,197	11.9%	10.5%	27	11.5%	11.0%	$2,769	12.8%	10.9%	41	14.4%	11.3%	$5,370	16.3%	10.7%
	Middle	530	71.8%	$50,074	68.6%	79.0%	159	72.3%	78.1%	$12,922	70.0%	77.7%	177	75.6%	78.3%	$16,117	74.7%	77.7%	194	68.3%	77.1%	$21,035	63.7%	76.5%
	Upper	109	14.8%	$12,630	17.3%	9.5%	30	13.6%	10.2%	$3,346	18.1%	11.7%	30	12.8%	10.7%	$2,678	12.4%	11.5%	49	17.3%	11.6%	$6,606	20.0%	12.9%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*738*	*100%*	*$73,040*	*100%*	*100%*	*220*	*100%*	*100%*	*$18,465*	*100%*	*100%*	*234*	*100%*	*100%*	*$21,564*	*100%*	*100%*	*284*	*100%*	*100%*	*$33,011*	*100%*	*100%*
					Total Businesses																			
SMALL BUSINESSES	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	40	26.0%	$1,401	15.0%	28.4%	3	13.6%	22.8%	$8	0.5%	26.6%	7	21.9%	24.1%	$297	28.3%	30.1%	30	30.0%	25.9%	$1,096	16.8%	26.8%
	Middle	104	67.5%	$7,040	75.2%	64.1%	18	81.8%	68.5%	$1,731	97.6%	67.5%	22	68.8%	65.3%	$726	69.3%	65.1%	64	64.0%	65.4%	$4,583	70.1%	67.5%
	Upper	10	6.5%	$922	9.8%	7.5%	1	4.5%	6.6%	$35	2.0%	5.3%	3	9.4%	7.8%	$25	2.4%	4.2%	6	6.0%	8.0%	$862	13.2%	5.5%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	2.1%	$0	0.0%	0.6%	0	0.0%	2.7%	$0	0.0%	0.6%	0	0.0%	0.7%	$0	0.0%	0.2%
	Total	*154*	*100%*	*$9,363*	*100%*	*100%*	*22*	*100%*	*100%*	*$1,774*	*100%*	*100%*	*32*	*100%*	*100%*	*$1,048*	*100%*	*100%*	*100*	*100%*	*100%*	*$6,541*	*100%*	*100%*
					Total Farms																			
SMALL FARM	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	10.4%	0	0.0%	3.9%	$0	0.0%	6.5%	0	0.0%	12.7%	$0	0.0%	6.4%	0	0.0%	7.9%	$0	0.0%	9.4%
	Middle	4	100.0%	$362	100.0%	85.4%	0	0.0%	91.2%	$0	0.0%	89.9%	1	100.0%	80.3%	$3	100.0%	91.6%	3	100.0%	87.3%	$359	100.0%	88.4%
	Upper	0	0.0%	$0	0.0%	4.2%	0	0.0%	2.9%	$0	0.0%	3.4%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	3.2%	$0	0.0%	2.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	2.0%	$0	0.0%	0.3%	0	0.0%	7.0%	$0	0.0%	2.1%	0	0.0%	1.6%	$0	0.0%	0.2%
	Total	*4*	*100%*	*$362*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*1*	*100%*	*100%*	*$3*	*100%*	*100%*	*3*	*100%*	*100%*	*$359*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2
Assessment Area: TN Eastern TN

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	6	4.8%	$481	2.2%	20.4%	3	7.3%	4.5%	$168	2.7%	2.5%	1	2.3%	4.2%	$75	1.0%	2.2%	2	5.1%	4.0%	$238	2.9%	2.1%
	Moderate	19	15.3%	$2,161	9.8%	18.2%	3	7.3%	16.0%	$347	5.6%	11.1%	8	18.2%	16.4%	$834	11.1%	11.3%	8	20.5%	17.4%	$980	12.0%	12.0%
	Middle	37	29.8%	$5,833	26.6%	20.6%	15	36.6%	23.1%	$2,079	33.4%	20.1%	13	29.5%	22.5%	$1,982	26.3%	18.9%	9	23.1%	23.6%	$1,772	21.7%	20.1%
	Upper	58	46.8%	$12,921	58.9%	40.8%	18	43.9%	37.6%	$3,341	53.7%	47.9%	20	45.5%	40.8%	$4,392	58.2%	52.2%	20	51.3%	42.0%	$5,188	63.4%	53.3%
	Unknown	4	3.2%	$553	2.5%	0.0%	2	4.9%	18.8%	$292	4.7%	18.5%	2	4.5%	16.0%	$261	3.5%	15.4%	0	0.0%	13.0%	$0	0.0%	12.5%
	Total	*124*	*100%*	*$21,949*	*100%*	*100%*	*41*	*100%*	*100%*	*$6,227*	*100%*	*100%*	*44*	*100%*	*100%*	*$7,544*	*100%*	*100%*	*39*	*100%*	*100%*	*$8,178*	*100%*	*100%*
REFINANCE	Low	25	8.4%	$1,659	5.2%	20.4%	10	13.9%	7.7%	$475	8.0%	3.9%	6	7.3%	5.0%	$519	7.0%	2.4%	9	6.3%	3.7%	$665	3.5%	1.8%
	Moderate	53	17.8%	$3,967	12.3%	18.2%	9	12.5%	13.6%	$501	8.4%	9.6%	16	19.5%	12.6%	$1,022	13.8%	8.4%	28	19.6%	9.4%	$2,444	13.0%	6.0%
	Middle	75	25.3%	$6,991	21.7%	20.6%	19	26.4%	22.8%	$1,574	26.5%	20.1%	22	26.8%	17.7%	$1,967	26.6%	15.0%	34	23.8%	17.3%	$3,450	18.3%	13.7%
	Upper	132	44.4%	$18,342	57.0%	40.8%	33	45.8%	41.6%	$3,344	56.4%	51.1%	34	41.5%	40.7%	$3,642	49.2%	47.0%	65	45.5%	41.5%	$11,356	60.3%	49.3%
	Unknown	12	4.0%	$1,202	3.7%	0.0%	1	1.4%	14.3%	$40	0.7%	15.4%	4	4.9%	24.0%	$258	3.5%	27.2%	7	4.9%	28.1%	$904	4.8%	29.2%
	Total	*297*	*100%*	*$32,161*	*100%*	*100%*	*72*	*100%*	*100%*	*$5,934*	*100%*	*100%*	*82*	*100%*	*100%*	*$7,408*	*100%*	*100%*	*143*	*100%*	*100%*	*$18,819*	*100%*	*100%*
HOME IMPROVEMENT	Low	11	6.2%	$216	2.2%	20.4%	6	9.8%	8.2%	$120	3.6%	3.4%	1	2.0%	4.9%	$35	1.1%	3.6%	4	6.2%	5.7%	$61	1.7%	2.3%
	Moderate	28	15.8%	$1,203	12.0%	18.2%	8	13.1%	12.4%	$368	11.1%	9.1%	13	25.5%	16.6%	$533	16.7%	12.3%	7	10.8%	10.3%	$302	8.5%	8.4%
	Middle	45	25.4%	$2,231	22.2%	20.6%	11	18.0%	18.6%	$583	17.6%	17.7%	12	23.5%	27.8%	$582	18.3%	22.0%	22	33.8%	24.6%	$1,066	30.1%	19.7%
	Upper	93	52.5%	$6,379	63.6%	40.8%	36	59.0%	52.1%	$2,233	67.6%	50.1%	25	49.0%	45.4%	$2,034	63.9%	55.3%	32	49.2%	56.0%	$2,112	59.6%	67.4%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	8.8%	$0	0.0%	19.7%	0	0.0%	5.4%	$0	0.0%	6.8%	0	0.0%	3.4%	$0	0.0%	2.2%
	Total	*177*	*100%*	*$10,029*	*100%*	*100%*	*61*	*100%*	*100%*	*$3,304*	*100%*	*100%*	*51*	*100%*	*100%*	*$3,184*	*100%*	*100%*	*65*	*100%*	*100%*	*$3,541*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	$0	0.0%	20.4%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	18.2%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	20.6%	0	0.0%	8.3%	$0	0.0%	3.0%	0	0.0%	8.7%	$0	0.0%	2.1%	0	0.0%	4.3%	$0	0.0%	0.5%
	Upper	0	0.0%	$0	0.0%	40.8%	0	0.0%	25.0%	$0	0.0%	13.3%	0	0.0%	47.8%	$0	0.0%	36.0%	0	0.0%	47.8%	$0	0.0%	44.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	66.7%	$0	0.0%	83.7%	0	0.0%	43.5%	$0	0.0%	61.9%	0	0.0%	47.8%	$0	0.0%	54.6%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	6	5.9%	$193	3.0%	20.4%	4	10.8%	5.8%	$133	5.8%	4.0%	2	4.7%	5.4%	$60	2.5%	2.9%	0	0.0%	2.9%	$0	0.0%	2.3%
	Moderate	10	9.8%	$411	6.4%	18.2%	6	16.2%	18.0%	$243	10.5%	14.0%	3	7.0%	13.7%	$90	3.7%	9.7%	1	4.5%	12.7%	$78	4.6%	10.4%
	Middle	27	26.5%	$1,193	18.6%	20.6%	7	18.9%	23.7%	$357	15.5%	24.4%	13	30.2%	19.0%	$430	17.8%	15.9%	7	31.8%	26.5%	$406	24.0%	14.6%
	Upper	57	55.9%	$4,539	70.8%	40.8%	20	54.1%	52.5%	$1,577	68.3%	57.7%	23	53.5%	58.9%	$1,755	72.8%	69.7%	14	63.6%	56.9%	$1,207	71.4%	72.4%
	Unknown	2	2.0%	$75	1.2%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	2	4.7%	3.0%	$75	3.1%	1.8%	0	0.0%	1.0%	$0	0.0%	0.3%
	Total	*102*	*100%*	*$6,411*	*100%*	*100%*	*37*	*100%*	*100%*	*$2,310*	*100%*	*100%*	*43*	*100%*	*100%*	*$2,410*	*100%*	*100%*	*22*	*100%*	*100%*	*$1,691*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2
Assessment Area: TN Eastern TN

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	2	5.3%	$136	5.5%	20.4%	0	0.0%	10.8%	$0	0.0%	7.9%	1	7.1%	7.5%	$35	3.4%	2.3%	1	6.7%	10.4%	$101	12.9%	5.9%
	Moderate	8	21.1%	$391	15.7%	18.2%	3	33.3%	18.6%	$80	11.6%	13.8%	2	14.3%	18.3%	$175	17.2%	9.3%	3	20.0%	13.0%	$136	17.4%	8.6%
	Middle	6	15.8%	$272	10.9%	20.6%	0	0.0%	21.6%	$0	0.0%	12.3%	0	0.0%	19.4%	$0	0.0%	39.9%	6	40.0%	23.4%	$272	34.8%	17.2%
	Upper	22	57.9%	$1,691	67.9%	40.8%	6	66.7%	43.1%	$610	88.4%	58.0%	11	78.6%	44.1%	$808	79.4%	34.7%	5	33.3%	48.1%	$273	34.9%	61.4%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	5.9%	$0	0.0%	7.9%	0	0.0%	10.8%	$0	0.0%	13.8%	0	0.0%	5.2%	$0	0.0%	6.9%
	Total	*38*	*100%*	*$2,490*	*100%*	*100%*	*9*	*100%*	*100%*	*$690*	*100%*	*100%*	*14*	*100%*	*100%*	*$1,018*	*100%*	*100%*	*15*	*100%*	*100%*	*$782*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	20.4%	0	0.0%	0.8%	$0	0.0%	0.6%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	18.2%	0	0.0%	1.6%	$0	0.0%	2.6%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	20.6%	0	0.0%	2.4%	$0	0.0%	1.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	40.8%	0	0.0%	3.2%	$0	0.0%	4.7%	0	0.0%	1.0%	$0	0.0%	1.8%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	91.9%	$0	0.0%	91.0%	0	0.0%	99.0%	$0	0.0%	98.2%	0	0.0%	100.0%	$0	0.0%	100.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	50	6.8%	$2,685	3.7%	20.4%	23	10.5%	5.6%	$896	4.9%	2.9%	11	4.7%	4.5%	$724	3.4%	2.2%	16	5.6%	3.9%	$1,065	3.2%	1.9%
	Moderate	118	16.0%	$8,133	11.1%	18.2%	29	13.2%	14.9%	$1,539	8.3%	10.5%	42	17.9%	14.8%	$2,654	12.3%	10.0%	47	16.5%	13.0%	$3,940	11.9%	8.8%
	Middle	190	25.7%	$16,520	22.6%	20.6%	52	23.6%	22.3%	$4,593	24.9%	19.6%	60	25.6%	20.6%	$4,961	23.0%	17.3%	78	27.5%	20.2%	$6,966	21.1%	16.5%
	Upper	362	49.1%	$43,872	60.1%	40.8%	113	51.4%	38.9%	$11,105	60.1%	48.1%	113	48.3%	40.9%	$12,631	58.6%	49.7%	136	47.9%	41.6%	$20,136	61.0%	51.0%
	Unknown	18	2.4%	$1,830	2.5%	0.0%	3	1.4%	18.4%	$332	1.8%	18.9%	8	3.4%	19.2%	$594	2.8%	20.7%	7	2.5%	21.4%	$904	2.7%	21.8%
	Total	*738*	*100%*	*$73,040*	*100%*	*100%*	*220*	*100%*	*100%*	*$18,465*	*100%*	*100%*	*234*	*100%*	*100%*	*$21,564*	*100%*	*100%*	*284*	*100%*	*100%*	*$33,011*	*100%*	*100%*
Small Business						Total Businesses																		
Revenue	$1 Million or Less	92	59.7%	$3,516	37.6%	92.3%	19	86.4%	48.9%	$946	53.3%	40.6%	26	81.3%	48.6%	$573	54.7%	41.9%	47	47.0%	35.0%	$1,997	30.5%	31.4%
	Over $1 Million	25	16.2%	$5,079	54.2%	6.4%	3	13.6%					6	18.8%					16	16.0%				
	Total Rev. available	117	75.9%	$8,595	91.8%	98.7%	22	100.0%					32	100.1%					63	63.0%				
	Rev. Not Known	37	24.0%	$768	8.2%	1.3%	0	0.0%					0	0.0%					37	37.0%				
	Total	*154*	*100%*	*$9,363*	*100%*	*100%*	*22*	*100%*					*32*	*100%*					*100*	*100%*				
Loan Size	$100,000 or Less	133	86.4%	$3,251	34.7%		17	77.3%	90.6%	$451	25.4%	31.2%	31	96.9%	89.6%	$858	81.9%	30.5%	85	85.0%	84.5%	$1,942	29.7%	27.1%
	$100,001 - $250,000	13	8.4%	$2,206	23.6%		4	18.2%	4.8%	$650	36.6%	16.8%	1	3.1%	6.1%	$190	18.1%	21.5%	8	8.0%	9.4%	$1,366	20.9%	24.2%
	$250,001 - $1 Million	8	5.2%	$3,906	41.7%		1	4.5%	4.6%	$673	37.9%	52.0%	0	0.0%	4.4%	$0	0.0%	48.0%	7	7.0%	6.1%	$3,233	49.4%	48.8%
	Total	*154*	*100%*	*$9,363*	*100%*		*22*	*100%*	*100%*	*$1,774*	*100%*	*100%*	*32*	*100%*	*100%*	*$1,048*	*100%*	*100%*	*100*	*100%*	*100%*	*$6,541*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	86	93.5%	$2,001	56.9%																			
	$100,001 - $250,000	5	5.4%	$1,015	28.9%																			
	$250,001 - $1 Million	1	1.1%	$500	14.2%																			
	Total	*92*	*100%*	*$3,516*	*100%*																			
Small Farm						Total Farms																		
Revenue	$1 Million or Less	2	50.0%	$8	2.2%	95.8%	0	0.0%	43.1%	$0	0.0%	56.9%	1	100.0%	43.7%	$3	100.0%	66.5%	1	33.3%	41.3%	$5	1.4%	50.9%
	Over $1 Million	1	25.0%	$225	62.2%	2.1%	0	0.0%					0	0.0%					1	33.3%				
	Total Rev. available	3	75.0%	$233	64.4%	97.9%	0	0.0%					1	100.0%					2	66.6%				
	Not Known	1	25.0%	$129	35.6%	2.1%	0	0.0%					0	0.0%					1	33.3%				
	Total	*4*	*100%*	*$362*	*100%*	*100%*	*0*	*0%*					*1*	*100%*					*3*	*100%*				
Loan Size	$100,000 or Less	2	50.0%	$8	2.2%		0	0.0%	87.3%	$0	0.0%	42.9%	1	100.0%	93.0%	$3	100.0%	52.9%	1	33.3%	82.5%	$5	1.4%	36.7%
	$100,001 - $250,000	2	50.0%	$354	97.8%		0	0.0%	7.8%	$0	0.0%	22.2%	0	0.0%	5.6%	$0	0.0%	32.9%	2	66.7%	12.7%	$354	98.6%	38.8%
	$250,001 - $500,000	0	0.0%	$0	0.0%		0	0.0%	4.9%	$0	0.0%	34.9%	0	0.0%	1.4%	$0	0.0%	14.1%	0	0.0%	4.8%	$0	0.0%	24.5%
	Total	*4*	*100%*	*$362*	*100%*		*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*1*	*100%*	*100%*	*$3*	*100%*	*100%*	*3*	*100%*	*100%*	*$359*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	2	100.0%	$8	100.0%																			
	$100,001 - $250,000	0	0.0%	$0	0.0%																			
	$250,001 - $500,000	0	0.0%	$0	0.0%																			
	Total	*2*	*100%*	*$8*	*100%*																			

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue.
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2

Assessment Area: TN Jackson

Product Type	Tract Income Levels	Bank Lending & Demographic Data Comparison										Bank & Aggregate Lending Comparison																	
		2018					2019, 2020					2018						2019						2020					
		Count		Dollar		Owner Occupied Units	Count		Dollar		Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
												Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
HOME PURCHASE	Low	0	0.0%	$0	0.0%	2.9%	2	0.5%	$106	0.2%	2.0%	0	0.0%	0.3%	$0	0.0%	0.1%	1	0.5%	0.3%	$63	0.2%	0.1%	1	0.5%	0.6%	$43	0.1%	0.3%
	Moderate	13	9.4%	$1,365	7.5%	18.7%	52	12.6%	$6,966	10.6%	19.2%	13	9.4%	16.0%	$1,365	7.5%	11.8%	28	13.7%	17.4%	$3,492	11.2%	14.2%	24	11.5%	15.7%	$3,474	10.2%	12.8%
	Middle	80	58.0%	$9,809	53.6%	48.8%	201	48.7%	$27,363	41.8%	50.2%	80	58.0%	41.5%	$9,809	53.6%	37.5%	106	51.7%	43.0%	$13,531	43.3%	36.6%	95	45.7%	39.5%	$13,832	40.5%	33.4%
	Upper	45	32.6%	$7,142	39.0%	29.3%	158	38.3%	$30,993	47.4%	28.4%	45	32.6%	42.0%	$7,142	39.0%	50.5%	70	34.1%	39.3%	$14,161	45.3%	49.0%	88	42.3%	44.1%	$16,832	49.2%	53.5%
	Unknown	0	0.0%	$0	0.0%	0.2%	0	0.0%	$0	0.0%	0.2%	0	0.0%	0.2%	$0	0.0%	0.1%	0	0.0%	0.1%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*138*	*100%*	*$18,316*	*100%*	*100%*	*413*	*100%*	*$65,428*	*100%*	*100%*	*138*	*100%*	*100%*	*$18,316*	*100%*	*100%*	*205*	*100%*	*100%*	*$31,247*	*100%*	*100%*	*208*	*100%*	*100%*	*$34,181*	*100%*	*100%*
REFINANCE	Low	2	3.2%	$85	1.3%	2.9%	2	0.6%	$105	0.2%	2.0%	2	3.2%	1.5%	$85	1.3%	0.5%	1	0.9%	0.5%	$50	0.5%	0.3%	1	0.4%	0.2%	$55	0.2%	0.2%
	Moderate	10	16.1%	$590	9.2%	18.7%	71	20.3%	$7,396	17.4%	19.2%	10	16.1%	17.1%	$590	9.2%	16.6%	28	25.7%	14.9%	$2,676	26.8%	12.0%	43	17.9%	13.1%	$4,720	14.6%	10.9%
	Middle	36	58.1%	$3,900	61.0%	48.8%	158	45.3%	$16,913	39.9%	50.2%	36	58.1%	47.9%	$3,900	61.0%	42.7%	46	42.2%	42.7%	$3,851	38.6%	36.9%	112	46.7%	39.2%	$13,062	40.3%	34.9%
	Upper	14	22.6%	$1,820	28.5%	29.3%	117	33.5%	$17,963	42.4%	28.4%	14	22.6%	33.1%	$1,820	28.5%	40.0%	33	30.3%	41.7%	$3,372	33.8%	50.8%	84	35.0%	47.3%	$14,591	45.0%	54.0%
	Unknown	0	0.0%	$0	0.0%	0.2%	1	0.3%	$18	0.0%	0.2%	0	0.0%	0.4%	$0	0.0%	0.2%	1	0.9%	0.2%	$18	0.2%	0.1%	0	0.0%	0.1%	$0	0.0%	0.1%
	Total	*62*	*100%*	*$6,395*	*100%*	*100%*	*349*	*100%*	*$42,395*	*100%*	*100%*	*62*	*100%*	*100%*	*$6,395*	*100%*	*100%*	*109*	*100%*	*100%*	*$9,967*	*100%*	*100%*	*240*	*100%*	*100%*	*$32,428*	*100%*	*100%*
HOME IMPROVEMENT	Low	1	3.8%	$48	4.1%	2.9%	1	1.0%	$45	0.9%	2.0%	1	3.8%	1.3%	$48	4.1%	0.9%	0	0.0%	0.6%	$0	0.0%	0.2%	1	2.6%	0.9%	$45	2.5%	0.5%
	Moderate	4	15.4%	$125	10.5%	18.7%	24	23.5%	$1,062	21.0%	19.2%	4	15.4%	21.3%	$125	10.5%	17.7%	14	21.9%	19.5%	$540	16.7%	15.6%	10	26.3%	19.5%	$522	28.6%	13.6%
	Middle	16	61.5%	$599	50.5%	48.8%	48	47.1%	$2,224	44.0%	50.2%	16	61.5%	47.5%	$599	50.5%	41.3%	32	50.0%	55.0%	$1,461	45.3%	50.4%	16	42.1%	40.7%	$763	41.9%	41.5%
	Upper	5	19.2%	$413	34.9%	29.3%	29	28.4%	$1,719	34.0%	28.4%	5	19.2%	28.8%	$413	34.9%	38.4%	18	28.1%	24.9%	$1,226	38.0%	33.8%	11	28.9%	38.9%	$493	27.0%	44.3%
	Unknown	0	0.0%	$0	0.0%	0.2%	0	0.0%	$0	0.0%	0.2%	0	0.0%	1.3%	$0	0.0%	1.8%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*26*	*100%*	*$1,185*	*100%*	*100%*	*102*	*100%*	*$5,050*	*100%*	*100%*	*26*	*100%*	*100%*	*$1,185*	*100%*	*100%*	*64*	*100%*	*100%*	*$3,227*	*100%*	*100%*	*38*	*100%*	*100%*	*$1,823*	*100%*	*100%*
MULTI FAMILY					Multi-Family Units					Multi-Family Units																			
	Low	0	0.0%	$0	0.0%	16.7%	0	0.0%	$0	0.0%	14.2%	0	0.0%	3.8%	$0	0.0%	9.3%	0	0.0%	4.7%	$0	0.0%	19.9%	0	0.0%	3.8%	$0	0.0%	1.0%
	Moderate	0	0.0%	$0	0.0%	35.9%	0	0.0%	$0	0.0%	40.8%	0	0.0%	42.3%	$0	0.0%	28.5%	0	0.0%	30.2%	$0	0.0%	10.8%	0	0.0%	57.7%	$0	0.0%	82.9%
	Middle	0	0.0%	$0	0.0%	13.4%	0	0.0%	$0	0.0%	16.0%	0	0.0%	30.8%	$0	0.0%	15.1%	0	0.0%	37.2%	$0	0.0%	55.0%	0	0.0%	30.8%	$0	0.0%	14.2%
	Upper	0	0.0%	$0	0.0%	26.8%	0	0.0%	$0	0.0%	23.0%	0	0.0%	15.4%	$0	0.0%	41.4%	0	0.0%	25.6%	$0	0.0%	13.5%	0	0.0%	3.8%	$0	0.0%	1.1%
	Unknown	0	0.0%	$0	0.0%	7.1%	0	0.0%	$0	0.0%	6.1%	0	0.0%	7.7%	$0	0.0%	5.6%	0	0.0%	2.3%	$0	0.0%	0.8%	0	0.0%	3.8%	$0	0.0%	0.8%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	$0	0.0%	2.9%	0	0.0%	$0	0.0%	2.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	1.2%	$0	0.0%	0.7%	0	0.0%	1.9%	$0	0.0%	0.9%
	Moderate	1	3.2%	$66	2.8%	18.7%	9	15.0%	$314	7.4%	19.2%	1	3.2%	10.5%	$66	2.8%	9.0%	4	12.5%	12.0%	$78	4.2%	6.8%	5	17.9%	13.6%	$236	9.8%	7.1%
	Middle	16	51.6%	$1,157	49.6%	48.8%	27	45.0%	$1,651	38.7%	50.2%	16	51.6%	40.1%	$1,157	49.6%	34.1%	21	65.6%	52.7%	$1,299	69.9%	54.1%	6	21.4%	35.0%	$352	14.6%	35.0%
	Upper	14	45.2%	$1,111	47.6%	29.3%	24	40.0%	$2,298	53.9%	28.4%	14	45.2%	49.3%	$1,111	47.6%	56.9%	7	21.9%	34.1%	$481	25.9%	38.4%	17	60.7%	49.5%	$1,817	75.6%	57.0%
	Unknown	0	0.0%	$0	0.0%	0.2%	0	0.0%	$0	0.0%	0.2%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*31*	*100%*	*$2,334*	*100%*	*100%*	*60*	*100%*	*$4,263*	*100%*	*100%*	*31*	*100%*	*100%*	*$2,334*	*100%*	*100%*	*32*	*100%*	*100%*	*$1,858*	*100%*	*100%*	*28*	*100%*	*100%*	*$2,405*	*100%*	*100%*

Originations & Purchases
2018 and 2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2

Assessment Area: TN Jackson

Product Type	Tract Income Levels	Bank Lending & Demographic Data Comparison										Bank & Aggregate Lending Comparison																	
		2018					2019, 2020					2018						2019						2020					
		Count		Dollar		Owner Occupied Units	Count		Dollar		Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
												Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	2.9%	1	2.8%	$20	0.9%	2.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	1	5.9%	1.7%	$20	1.3%	0.3%
	Moderate	2	25.0%	$60	23.4%	18.7%	10	27.8%	$643	28.1%	19.2%	2	25.0%	29.0%	$60	23.4%	22.0%	4	21.1%	21.1%	$280	36.6%	23.1%	6	35.3%	16.7%	$363	23.8%	10.1%
	Middle	3	37.5%	$56	21.9%	48.8%	18	50.0%	$928	40.5%	50.2%	3	37.5%	29.0%	$56	21.9%	33.7%	12	63.2%	49.3%	$353	46.1%	38.0%	6	35.3%	51.7%	$575	37.7%	52.7%
	Upper	3	37.5%	$140	54.7%	29.3%	6	16.7%	$649	28.3%	28.4%	3	37.5%	41.9%	$140	54.7%	44.3%	2	10.5%	26.8%	$82	10.7%	37.3%	4	23.5%	30.0%	$567	37.2%	36.9%
	Unknown	0	0.0%	$0	0.0%	0.2%	1	2.8%	$50	2.2%	0.2%	0	0.0%	0.0%	$0	0.0%	0.0%	1	5.3%	2.8%	$50	6.5%	1.5%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*8*	*100%*	*$256*	*100%*	*100%*	*36*	*100%*	*$2,290*	*100%*	*100%*	*8*	*100%*	*100%*	*$256*	*100%*	*100%*	*19*	*100%*	*100%*	*$765*	*100%*	*100%*	*17*	*100%*	*100%*	*$1,525*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	2.9%	0	0.0%	$0	0.0%	2.0%	0	0.0%	3.9%	$0	0.0%	1.4%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	18.7%	0	0.0%	$0	0.0%	19.2%	0	0.0%	24.7%	$0	0.0%	21.7%	0	0.0%	14.3%	$0	0.0%	10.3%	0	0.0%	15.8%	$0	0.0%	12.0%
	Middle	0	0.0%	$0	0.0%	48.8%	0	0.0%	$0	0.0%	50.2%	0	0.0%	48.1%	$0	0.0%	47.3%	0	0.0%	55.1%	$0	0.0%	49.3%	0	0.0%	40.6%	$0	0.0%	34.2%
	Upper	1	100.0%	$71	100.0%	29.3%	0	0.0%	$0	0.0%	28.4%	1	100.0%	23.4%	$71	100.0%	29.6%	0	0.0%	30.6%	$0	0.0%	40.5%	0	0.0%	43.6%	$0	0.0%	53.8%
	Unknown	0	0.0%	$0	0.0%	0.2%	0	0.0%	$0	0.0%	0.2%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*1*	*100%*	*$71*	*100%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*1*	*100%*	*100%*	*$71*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	3	1.1%	$133	0.5%	2.9%	6	0.6%	$276	0.2%	2.0%	3	1.1%	0.7%	$133	0.5%	0.5%	2	0.5%	0.4%	$113	0.2%	1.2%	4	0.8%	0.5%	$163	0.2%	0.2%
	Moderate	30	11.3%	$2,206	7.7%	18.7%	166	17.3%	$16,381	13.7%	19.2%	30	11.3%	16.7%	$2,206	7.7%	13.5%	78	18.2%	16.7%	$7,066	15.0%	13.4%	88	16.6%	14.8%	$9,315	12.9%	12.8%
	Middle	151	56.8%	$15,521	54.4%	48.8%	452	47.1%	$49,079	41.1%	50.2%	151	56.8%	43.1%	$15,521	54.4%	38.1%	217	50.6%	43.9%	$20,495	43.5%	38.3%	235	44.3%	39.4%	$28,584	39.5%	34.0%
	Upper	82	30.8%	$10,697	37.5%	29.3%	334	34.8%	$53,622	44.9%	28.4%	82	30.8%	39.2%	$10,697	37.5%	47.6%	130	30.3%	38.8%	$19,322	41.1%	47.0%	204	38.4%	45.2%	$34,300	47.4%	52.9%
	Unknown	0	0.0%	$0	0.0%	0.2%	2	0.2%	$68	0.1%	0.2%	0	0.0%	0.3%	$0	0.0%	0.3%	2	0.5%	0.2%	$68	0.1%	0.1%	0	0.0%	0.1%	$0	0.0%	0.1%
	Total	*266*	*100%*	*$28,557*	*100%*	*100%*	*960*	*100%*	*$119,426*	*100%*	*100%*	*266*	*100%*	*100%*	*$28,557*	*100%*	*100%*	*429*	*100%*	*100%*	*$47,064*	*100%*	*100%*	*531*	*100%*	*100%*	*$72,362*	*100%*	*100%*
SMALL BUSINESSES					Total Businesses					Total Businesses																			
	Low	1	2.4%	$22	0.4%	2.5%	7	2.7%	$359	1.9%	1.7%	1	2.4%	2.2%	$22	0.4%	2.1%	1	1.5%	1.6%	$50	0.7%	1.3%	6	3.1%	1.2%	$309	2.8%	1.1%
	Moderate	9	21.4%	$1,729	29.4%	28.7%	88	33.8%	$7,647	40.6%	27.0%	9	21.4%	25.4%	$1,729	29.4%	24.2%	25	37.9%	23.4%	$3,643	47.8%	21.0%	63	32.5%	25.7%	$4,004	35.7%	26.5%
	Middle	20	47.6%	$1,607	27.3%	37.6%	101	38.8%	$6,128	32.5%	42.3%	20	47.6%	36.1%	$1,607	27.3%	30.9%	28	42.4%	40.6%	$1,831	24.0%	40.1%	73	37.6%	38.1%	$4,297	38.3%	35.2%
	Upper	10	23.8%	$1,709	29.0%	24.4%	56	21.5%	$3,395	18.0%	23.8%	10	23.8%	28.3%	$1,709	29.0%	29.8%	10	15.2%	26.7%	$1,066	14.0%	27.1%	46	23.7%	28.7%	$2,329	20.7%	26.8%
	Unknown	2	4.8%	$821	13.9%	6.9%	8	3.1%	$1,313	7.0%	5.2%	2	4.8%	7.6%	$821	13.9%	12.4%	2	3.0%	6.1%	$1,024	13.4%	10.2%	6	3.1%	6.0%	$289	2.6%	10.1%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%		0	0.0%	0.5%	$0	0.0%	0.5%	0	0.0%	1.5%	$0	0.0%	0.3%	0	0.0%	0.4%	$0	0.0%	0.3%
	Total	*42*	*100%*	*$5,888*	*100%*	*100%*	*260*	*100%*	*$18,842*	*100%*	*100%*	*42*	*100%*	*100%*	*$5,888*	*100%*	*100%*	*66*	*100%*	*100%*	*$7,614*	*100%*	*100%*	*194*	*100%*	*100%*	*$11,228*	*100%*	*100%*
SMALL FARM					Total Farms					Total Farms																			
	Low	0	0.0%	$0	0.0%	0.5%	0	0.0%	$0	0.0%	0.4%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	25.1%	4	14.3%	$350	7.4%	14.9%	0	0.0%	23.0%	$0	0.0%	14.1%	2	14.3%	18.8%	$175	6.3%	11.5%	2	14.3%	18.3%	$175	9.0%	16.0%
	Middle	6	100.0%	$527	100.0%	59.5%	19	67.9%	$2,780	58.6%	68.5%	6	100.0%	55.1%	$527	100.0%	44.6%	9	64.3%	61.3%	$1,609	57.5%	62.8%	10	71.4%	62.1%	$1,171	60.2%	63.7%
	Upper	0	0.0%	$0	0.0%	14.4%	5	17.9%	$1,613	34.0%	16.3%	0	0.0%	20.2%	$0	0.0%	35.4%	3	21.4%	18.2%	$1,013	36.2%	24.9%	2	14.3%	19.6%	$600	30.8%	20.3%
	Unknown	0	0.0%	$0	0.0%	0.5%	0	0.0%	$0	0.0%	0.0%	0	0.0%	1.7%	$0	0.0%	5.9%	0	0.0%	0.3%	$0	0.0%	0.6%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%		0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	1.3%	$0	0.0%	0.1%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*6*	*100%*	*$527*	*100%*	*100%*	*28*	*100%*	*$4,743*	*100%*	*100%*	*6*	*100%*	*100%*	*$527*	*100%*	*100%*	*14*	*100%*	*100%*	*$2,797*	*100%*	*100%*	*14*	*100%*	*100%*	*$1,946*	*100%*	*100%*

Originations & Purchases
2018 and 2020 FFIEC Census Data and D&B information, and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2

Assessment Area: TN Jackson

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison										Bank & Aggregate Lending Comparison																	
		2018					2019, 2020					2018						2019						2020					
		Count		Dollar		Families by Family Income	Count		Dollar		Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
												Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	17	12.3%	$1,427	7.8%	22.1%	35	8.5%	$2,811	4.3%	21.6%	17	12.3%	5.9%	$1,427	7.8%	3.1%	18	8.8%	4.0%	$1,249	4.0%	2.0%	17	8.2%	4.4%	$1,562	4.6%	2.3%
	Moderate	51	37.0%	$5,648	30.8%	17.8%	97	23.5%	$11,675	17.8%	18.0%	51	37.0%	19.1%	$5,648	30.8%	13.2%	48	23.4%	17.7%	$5,386	17.2%	12.1%	49	23.6%	19.5%	$6,289	18.4%	14.1%
	Middle	31	22.5%	$4,005	21.9%	18.7%	109	26.4%	$16,019	24.5%	19.1%	31	22.5%	20.6%	$4,005	21.9%	18.7%	56	27.3%	23.0%	$7,852	25.1%	20.3%	53	25.5%	23.0%	$8,167	23.9%	20.8%
	Upper	37	26.8%	$6,971	38.1%	41.4%	157	38.0%	$32,230	49.3%	41.3%	37	26.8%	33.4%	$6,971	38.1%	43.2%	77	37.6%	37.9%	$15,829	50.7%	49.1%	80	38.5%	37.3%	$16,401	48.0%	47.3%
	Unknown	2	1.4%	$265	1.4%	0.0%	15	3.6%	$2,693	4.1%	0.0%	2	1.4%	21.0%	$265	1.4%	22.0%	6	2.9%	17.4%	$931	3.0%	16.5%	9	4.3%	15.8%	$1,762	5.2%	15.5%
	Total	*138*	*100%*	*$18,316*	*100%*	*100%*	*413*	*100%*	*$65,428*	*100%*	*100%*	*138*	*100%*	*100%*	*$18,316*	*100%*	*100%*	*205*	*100%*	*100%*	*$31,247*	*100%*	*100%*	*208*	*100%*	*100%*	*$34,181*	*100%*	*100%*
REFINANCE	Low	6	9.7%	$230	3.6%	22.1%	29	8.3%	$1,494	3.5%	21.6%	6	9.7%	7.1%	$230	3.6%	3.9%	10	9.2%	4.9%	$388	3.9%	2.1%	19	7.9%	2.9%	$1,106	3.4%	1.2%
	Moderate	15	24.2%	$1,059	16.6%	17.8%	69	19.8%	$5,142	12.1%	18.0%	15	24.2%	16.9%	$1,059	16.6%	10.8%	30	27.5%	12.8%	$2,062	20.7%	7.6%	39	16.3%	8.9%	$3,080	9.5%	5.2%
	Middle	17	27.4%	$1,676	26.2%	18.7%	76	21.8%	$7,691	18.1%	19.1%	17	27.4%	19.5%	$1,676	26.2%	15.7%	25	22.9%	18.0%	$2,221	22.3%	13.3%	51	21.3%	16.6%	$5,470	16.9%	12.2%
	Upper	23	37.1%	$3,250	50.8%	41.4%	163	46.7%	$26,247	61.9%	41.3%	23	37.1%	43.3%	$3,250	50.8%	54.2%	41	37.6%	44.6%	$4,868	48.8%	52.6%	122	50.8%	51.2%	$21,379	65.9%	59.1%
	Unknown	1	1.6%	$180	2.8%	0.0%	12	3.4%	$1,821	4.3%	0.0%	1	1.6%	13.2%	$180	2.8%	15.3%	3	2.8%	19.7%	$428	4.3%	24.3%	9	3.8%	20.3%	$1,393	4.3%	22.3%
	Total	*62*	*100%*	*$6,395*	*100%*	*100%*	*349*	*100%*	*$42,395*	*100%*	*100%*	*62*	*100%*	*100%*	*$6,395*	*100%*	*100%*	*109*	*100%*	*100%*	*$9,967*	*100%*	*100%*	*240*	*100%*	*100%*	*$32,428*	*100%*	*100%*
HOME IMPROVEMENT	Low	3	11.5%	$65	5.5%	22.1%	12	11.8%	$292	5.8%	21.6%	3	11.5%	10.0%	$65	5.5%	4.5%	5	7.8%	6.5%	$105	3.3%	3.3%	7	18.4%	6.2%	$187	10.3%	2.2%
	Moderate	5	19.2%	$203	17.1%	17.8%	21	20.6%	$621	12.3%	18.0%	5	19.2%	7.5%	$203	17.1%	4.3%	15	23.4%	14.8%	$469	14.5%	10.1%	6	15.8%	13.3%	$152	8.3%	8.2%
	Middle	4	15.4%	$130	11.0%	18.7%	14	13.7%	$501	9.9%	19.1%	4	15.4%	16.3%	$130	11.0%	12.9%	11	17.2%	15.4%	$378	11.7%	9.9%	3	7.9%	17.7%	$123	6.7%	13.3%
	Upper	14	53.8%	$787	66.4%	41.4%	54	52.9%	$3,569	70.7%	41.3%	14	53.8%	50.0%	$787	66.4%	56.2%	32	50.0%	57.4%	$2,208	68.4%	68.6%	22	57.9%	58.4%	$1,361	74.7%	69.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	1	1.0%	$67	1.3%	0.0%	0	0.0%	16.3%	$0	0.0%	22.1%	1	1.6%	5.9%	$67	2.1%	8.1%	0	0.0%	4.4%	$0	0.0%	7.0%
	Total	*26*	*100%*	*$1,185*	*100%*	*100%*	*102*	*100%*	*$5,050*	*100%*	*100%*	*26*	*100%*	*100%*	*$1,185*	*100%*	*100%*	*64*	*100%*	*100%*	*$3,227*	*100%*	*100%*	*38*	*100%*	*100%*	*$1,823*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	$0	0.0%	22.1%	0	0.0%	$0	0.0%	21.6%	0	0.0%	3.8%	$0	0.0%	1.9%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	17.8%	0	0.0%	$0	0.0%	18.0%	0	0.0%	3.8%	$0	0.0%	0.7%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	18.7%	0	0.0%	$0	0.0%	19.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	2.3%	$0	0.0%	0.2%	0	0.0%	3.8%	$0	0.0%	0.7%
	Upper	0	0.0%	$0	0.0%	41.4%	0	0.0%	$0	0.0%	41.3%	0	0.0%	30.8%	$0	0.0%	19.3%	0	0.0%	25.6%	$0	0.0%	8.8%	0	0.0%	57.7%	$0	0.0%	27.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	61.5%	$0	0.0%	78.2%	0	0.0%	72.1%	$0	0.0%	90.9%	0	0.0%	38.5%	$0	0.0%	72.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	2	6.5%	$30	1.3%	22.1%	3	5.0%	$110	2.6%	21.6%	2	6.5%	5.3%	$30	1.3%	2.3%	3	9.4%	7.8%	$110	5.9%	3.5%	0	0.0%	2.9%	$0	0.0%	1.6%
	Moderate	6	19.4%	$362	15.5%	17.8%	10	16.7%	$571	13.4%	18.0%	6	19.4%	17.1%	$362	15.5%	12.5%	6	18.8%	13.8%	$240	12.9%	9.9%	4	14.3%	12.6%	$331	13.8%	9.6%
	Middle	6	19.4%	$260	11.1%	18.7%	10	16.7%	$417	9.8%	19.1%	6	19.4%	18.4%	$260	11.1%	15.5%	5	15.6%	14.4%	$186	10.0%	9.0%	5	17.9%	13.6%	$231	9.6%	9.1%
	Upper	15	48.4%	$1,453	62.3%	41.4%	31	51.7%	$2,710	63.6%	41.3%	15	48.4%	57.2%	$1,453	62.3%	66.7%	14	43.8%	58.7%	$943	50.8%	73.4%	17	60.7%	64.1%	$1,767	73.5%	75.7%
	Unknown	2	6.5%	$229	9.8%	0.0%	6	10.0%	$455	10.7%	0.0%	2	6.5%	2.0%	$229	9.8%	3.0%	4	12.5%	5.4%	$379	20.4%	4.3%	2	7.1%	6.8%	$76	3.2%	3.9%
	Total	*31*	*100%*	*$2,334*	*100%*	*100%*	*60*	*100%*	*$4,263*	*100%*	*100%*	*31*	*100%*	*100%*	*$2,334*	*100%*	*100%*	*32*	*100%*	*100%*	*$1,858*	*100%*	*100%*	*28*	*100%*	*100%*	*$2,405*	*100%*	*100%*

Originations & Purchases

2018 and 2020 FFIEC Census Data and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2

Assessment Area: TN Jackson

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018 Count #	2018 Count %	2018 Dollar $ (000s)	2018 Dollar $ %	2018 Families by Family Income %	2019, 2020 Count #	2019, 2020 Count %	2019, 2020 Dollar $ (000s)	2019, 2020 Dollar $ %	2019, 2020 Families by Family Income %	Bank & Aggregate Lending Comparison 2018 Count Bank #	2018 Count Bank %	2018 Count Agg %	2018 Dollar Bank $(000s)	2018 Dollar Bank $ %	2018 Dollar Agg $ %	2019 Count Bank #	2019 Count Bank %	2019 Count Agg %	2019 Dollar Bank $(000s)	2019 Dollar Bank $ %	2019 Dollar Agg $ %	2020 Count Bank #	2020 Count Bank %	2020 Count Agg %	2020 Dollar Bank $(000s)	2020 Dollar Bank $ %	2020 Dollar Agg $ %
OTHER PURPOSE CLOSED/EXEMPT	Low	3	37.5%	$61	23.8%	22.1%	4	11.1%	$77	3.4%	21.6%	3	37.5%	16.1%	$61	23.8%	6.2%	2	10.5%	7.0%	$41	5.4%	3.1%	2	11.8%	11.7%	$36	2.4%	4.4%
	Moderate	2	25.0%	$130	50.8%	17.8%	13	36.1%	$792	34.6%	18.0%	2	25.0%	19.4%	$130	50.8%	15.3%	7	36.8%	22.5%	$382	49.9%	13.0%	6	35.3%	20.0%	$410	26.9%	12.0%
	Middle	1	12.5%	$20	7.8%	18.7%	7	19.4%	$427	18.6%	19.1%	1	12.5%	19.4%	$20	7.8%	19.2%	3	15.8%	21.1%	$97	12.7%	13.5%	4	23.5%	21.7%	$330	21.6%	16.7%
	Upper	2	25.0%	$45	17.6%	41.4%	11	30.6%	$952	41.6%	41.3%	2	25.0%	45.2%	$45	17.6%	59.4%	7	36.8%	40.8%	$245	32.0%	58.5%	4	23.5%	35.0%	$707	46.4%	44.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	1	2.8%	$42	1.8%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	8.5%	$0	0.0%	11.9%	1	5.9%	11.7%	$42	2.8%	22.6%
	Total	*8*	*100%*	*$256*	*100%*	*100%*	*36*	*100%*	*$2,290*	*100%*	*100%*	*8*	*100%*	*100%*	*$256*	*100%*	*100%*	*19*	*100%*	*100%*	*$765*	*100%*	*100%*	*17*	*100%*	*100%*	*$1,525*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	22.1%	0	0.0%	$0	0.0%	21.6%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	17.8%	0	0.0%	$0	0.0%	18.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	1.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	18.7%	0	0.0%	$0	0.0%	19.1%	0	0.0%	2.6%	$0	0.0%	1.5%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	41.4%	0	0.0%	$0	0.0%	41.3%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	1.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	1	100.0%	$71	100.0%	0.0%	0	0.0%	$0	0.0%	0.0%	1	100.0%	97.4%	$71	100.0%	98.5%	0	0.0%	98.0%	$0	0.0%	100.0%	0	0.0%	100.0%	$0	0.0%	100.0%
	Total	*1*	*100%*	*$71*	*100%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*1*	*100%*	*100%*	*$71*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	31	11.7%	$1,813	6.3%	22.1%	83	8.6%	$4,784	4.0%	21.6%	31	11.7%	6.2%	$1,813	6.3%	3.2%	38	8.9%	4.4%	$1,893	4.0%	2.0%	45	8.5%	3.7%	$2,891	4.0%	1.8%
	Moderate	79	29.7%	$7,402	25.9%	17.8%	210	21.9%	$18,801	15.7%	18.0%	79	29.7%	17.7%	$7,402	25.9%	12.0%	106	24.7%	15.7%	$8,539	18.1%	10.1%	104	19.6%	14.1%	$10,262	14.2%	9.6%
	Middle	59	22.2%	$6,091	21.3%	18.7%	216	22.5%	$25,055	21.0%	19.1%	59	22.2%	19.5%	$6,091	21.3%	17.1%	100	23.3%	20.4%	$10,734	22.8%	16.8%	116	21.8%	19.3%	$14,321	19.8%	16.2%
	Upper	91	34.2%	$12,506	43.8%	41.4%	416	43.3%	$65,708	55.0%	41.3%	91	34.2%	36.6%	$12,506	43.8%	45.1%	171	39.9%	40.3%	$24,093	51.2%	48.0%	245	46.1%	43.3%	$41,615	57.5%	52.0%
	Unknown	6	2.3%	$745	2.6%	0.0%	35	3.6%	$5,078	4.3%	0.0%	6	2.3%	20.0%	$745	2.6%	22.6%	14	3.3%	19.1%	$1,805	3.8%	23.0%	21	4.0%	19.6%	$3,273	4.5%	20.4%
	Total	*266*	*100%*	*$28,557*	*100%*	*100%*	*960*	*100%*	*$119,426*	*100%*	*100%*	*266*	*100%*	*100%*	*$28,557*	*100%*	*100%*	*429*	*100%*	*100%*	*$47,064*	*100%*	*100%*	*531*	*100%*	*100%*	*$72,362*	*100%*	*100%*
Small Business						Total Businesses					Total Businesses																		
Revenue	$1 Million or Less	24	57.1%	$2,265	38.5%	89.1%	139	53.5%	$5,684	30.2%	89.8%	24	57.1%	46.3%	$2,265	38.5%	49.7%	37	56.1%	43.6%	$1,776	23.3%	45.9%	102	52.6%	43.4%	$3,908	34.8%	41.3%
	Over $1 Million	18	42.9%	$3,623	61.5%	10.0%	68	26.2%	$12,465	66.2%	9.2%	18	42.9%					29	43.9%					39	20.1%				
	Rev. available	42	100.0%	$5,888	100.0%	99.1%	207	79.7%	$18,149	96.4%	99.0%	42	100.0%					66	100.0%					141	72.7%				
	Rev. Not Known	0	0.0%	$0	0.0%	0.9%	53	20.4%	$693	3.7%	1.0%	0	0.0%					0	0.0%					53	27.3%				
	Total	*42*	*100%*	*$5,888*	*100%*	*100%*	*260*	*100%*	*$18,842*	*100%*	*100%*	*42*	*100%*					*66*	*100%*					*194*	*100%*				
Loan Size	$100,000 or Less	28	66.7%	$1,005	17.1%		219	84.2%	$5,754	30.5%		28	66.7%	84.5%	$1,005	17.1%	23.3%	52	78.8%	88.1%	$1,775	23.3%	31.3%	167	86.1%	84.1%	$3,979	35.4%	28.4%
	$100,001-$250,000	8	19.0%	$1,621	27.5%		19	7.3%	$3,136	16.6%		8	19.0%	8.2%	$1,621	27.5%	19.3%	3	4.5%	6.7%	$470	6.2%	20.3%	16	8.2%	9.3%	$2,666	23.7%	23.0%
	$250,001-$1 Million	6	14.3%	$3,262	55.4%		22	8.5%	$9,952	52.8%		6	14.3%	7.3%	$3,262	55.4%	57.3%	11	16.7%	5.2%	$5,369	70.5%	48.4%	11	5.7%	6.6%	$4,583	40.8%	48.5%
	Total	*42*	*100%*	*$5,888*	*100%*		*260*	*100%*	*$18,842*	*100%*		*42*	*100%*	*100%*	*$5,888*	*100%*	*100%*	*66*	*100%*	*100%*	*$7,614*	*100%*	*100%*	*194*	*100%*	*100%*	*$11,228*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	18	75.0%	$543	24.0%		128	92.1%	$3,109	54.7%																			
	$100,001-$250,000	5	20.8%	$1,116	49.3%		7	5.0%	$1,285	22.6%																			
	$250,001-$1 Million	1	4.2%	$606	26.8%		4	2.9%	$1,290	22.7%																			
	Total	*24*	*100%*	*$2,265*	*100%*		*139*	*100%*	*$5,684*	*100%*																			
Small Farm						Total Farms					Total Farms																		
Revenue	$1 Million or Less	6	100.0%	$527	100.0%	95.4%	13	46.4%	$1,650	34.8%	96.0%	6	100.0%	60.1%	$527	100.0%	82.5%	6	42.9%	51.8%	$909	32.5%	64.7%	7	50.0%	52.8%	$741	38.1%	67.5%
	Over $1 Million	0	0.0%	$0	0.0%	4.6%	13	46.4%	$3,057	64.5%	4.0%	0	0.0%					8	57.1%					5	35.7%				
	Rev. available	6	100.0%	$527	100.0%	100.0%	26	92.8%	$4,707	99.3%	100.0%	6	100.0%					14	100.0%					12	85.7%				
	Not Known	0	0.0%	$0	0.0%	0.0%	2	7.1%	$36	0.8%	0.0%	0	0.0%					0	0.0%					2	14.3%				
	Total	*6*	*100%*	*$527*	*100%*	*100%*	*28*	*100%*	*$4,743*	*100%*	*100%*	*6*	*100%*					*14*	*100%*					*14*	*100%*				
Loan Size	$100,000 or Less	4	66.7%	$127	24.1%		13	46.4%	$816	17.2%		4	66.7%	79.2%	$127	24.1%	28.7%	6	42.9%	75.4%	$467	16.7%	27.8%	7	50.0%	74.4%	$349	17.9%	23.3%
	$100,001-$250,000	2	33.3%	$400	75.9%		7	25.0%	$977	20.6%		2	33.3%	15.2%	$400	75.9%	38.5%	3	21.4%	16.0%	$380	13.6%	34.2%	4	28.6%	16.6%	$597	30.7%	35.8%
	$250,001-$500,000	0	0.0%	$0	0.0%		8	28.6%	$2,950	62.2%		0	0.0%	5.6%	$0	0.0%	32.8%	5	35.7%	8.6%	$1,950	69.7%	38.0%	3	21.4%	9.0%	$1,000	51.4%	40.9%
	Total	*6*	*100%*	*$527*	*100%*		*28*	*100%*	*$4,743*	*100%*		*6*	*100%*	*100%*	*$527*	*100%*	*100%*	*14*	*100%*	*100%*	*$2,797*	*100%*	*100%*	*14*	*100%*	*100%*	*$1,946*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	4	66.7%	$127	24.1%		8	61.5%	$586	35.5%																			
	$100,001-$250,000	2	33.3%	$400	75.9%		4	30.8%	$564	34.2%																			
	$250,001-$500,000	0	0.0%	$0	0.0%		1	7.7%	$500	30.3%																			
	Total	*6*	*100%*	*$527*	*100%*		*13*	*100%*	*$1,650*	*100%*																			

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue.
2018 and 2020 FFIEC Census Data and D&B information, and 2015 ACS Data.

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2
Assessment Area: TN Johnson City

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison 2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
HOME PURCHASE	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	14	16.5%	$1,504	8.2%	18.9%	7	19.4%	14.8%	$602	7.9%	10.8%	3	12.0%	15.4%	$379	7.8%	11.7%	4	16.7%	15.7%	$523	8.9%	12.2%
	Middle	31	36.5%	$6,196	33.8%	56.6%	13	36.1%	52.4%	$2,953	38.8%	47.1%	10	40.0%	52.8%	$1,955	40.3%	48.8%	8	33.3%	51.8%	$1,288	22.0%	48.5%
	Upper	40	47.1%	$10,612	58.0%	24.6%	16	44.4%	32.7%	$4,048	53.2%	42.0%	12	48.0%	31.7%	$2,513	51.8%	39.5%	12	50.0%	32.6%	$4,051	69.1%	39.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*85*	*100%*	*$18,312*	*100%*	*100%*	*36*	*100%*	*100%*	*$7,603*	*100%*	*100%*	*25*	*100%*	*100%*	*$4,847*	*100%*	*100%*	*24*	*100%*	*100%*	*$5,862*	*100%*	*100%*
REFINANCE	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	25	13.6%	$1,665	7.4%	18.9%	12	19.0%	15.5%	$819	15.0%	12.8%	4	7.7%	13.4%	$197	3.5%	9.9%	9	13.0%	11.7%	$649	5.7%	8.8%
	Middle	99	53.8%	$10,815	48.2%	56.6%	34	54.0%	53.6%	$2,922	53.6%	49.2%	28	53.8%	54.3%	$2,485	44.2%	48.9%	37	53.6%	51.7%	$5,408	47.5%	46.1%
	Upper	60	32.6%	$9,976	44.4%	24.6%	17	27.0%	30.9%	$1,714	31.4%	38.0%	20	38.5%	32.2%	$2,936	52.3%	41.2%	23	33.3%	36.5%	$5,326	46.8%	45.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*184*	*100%*	*$22,456*	*100%*	*100%*	*63*	*100%*	*100%*	*$5,455*	*100%*	*100%*	*52*	*100%*	*100%*	*$5,618*	*100%*	*100%*	*69*	*100%*	*100%*	*$11,383*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	9	13.2%	$513	11.6%	18.9%	2	10.5%	14.0%	$63	5.6%	12.8%	2	9.5%	10.8%	$55	4.0%	9.4%	5	17.9%	12.7%	$395	20.6%	12.0%
	Middle	37	54.4%	$2,168	49.0%	56.6%	14	73.7%	52.2%	$748	66.7%	48.6%	12	57.1%	53.5%	$898	64.7%	52.2%	11	39.3%	48.6%	$522	27.2%	45.1%
	Upper	22	32.4%	$1,746	39.4%	24.6%	3	15.8%	33.9%	$310	27.7%	38.7%	7	33.3%	35.7%	$436	31.4%	38.4%	12	42.9%	38.7%	$1,000	52.2%	42.9%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*68*	*100%*	*$4,427*	*100%*	*100%*	*19*	*100%*	*100%*	*$1,121*	*100%*	*100%*	*21*	*100%*	*100%*	*$1,389*	*100%*	*100%*	*28*	*100%*	*100%*	*$1,917*	*100%*	*100%*
MULTI FAMILY						Multi-Family Units																		
	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	27.7%	0	0.0%	31.1%	$0	0.0%	24.2%	0	0.0%	43.5%	$0	0.0%	30.8%	0	0.0%	36.2%	$0	0.0%	19.1%
	Middle	0	0.0%	$0	0.0%	43.5%	0	0.0%	46.7%	$0	0.0%	19.6%	0	0.0%	42.0%	$0	0.0%	55.3%	0	0.0%	43.1%	$0	0.0%	15.8%
	Upper	0	0.0%	$0	0.0%	28.8%	0	0.0%	22.2%	$0	0.0%	56.2%	0	0.0%	14.5%	$0	0.0%	13.9%	0	0.0%	20.7%	$0	0.0%	65.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	9	10.3%	$334	5.8%	18.9%	3	8.1%	7.1%	$78	3.9%	4.3%	3	11.1%	6.9%	$84	4.7%	5.7%	3	13.0%	5.1%	$172	8.9%	5.7%
	Middle	53	60.9%	$3,066	53.6%	56.6%	29	78.4%	54.5%	$1,529	76.7%	43.7%	13	48.1%	50.0%	$708	39.7%	45.0%	11	47.8%	53.3%	$829	42.7%	47.1%
	Upper	25	28.7%	$2,318	40.5%	24.6%	5	13.5%	38.4%	$387	19.4%	52.0%	11	40.7%	43.1%	$991	55.6%	49.3%	9	39.1%	41.6%	$940	48.4%	47.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*87*	*100%*	*$5,718*	*100%*	*100%*	*37*	*100%*	*100%*	*$1,994*	*100%*	*100%*	*27*	*100%*	*100%*	*$1,783*	*100%*	*100%*	*23*	*100%*	*100%*	*$1,941*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2
Assessment Area: TN Johnson City

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	3	16.7%	$56	6.8%	18.9%	0	0.0%	15.9%	$0	0.0%	18.6%	1	33.3%	16.1%	$17	6.1%	12.3%	2	25.0%	10.2%	$39	11.6%	5.3%
	Middle	10	55.6%	$465	56.5%	56.6%	5	71.4%	61.7%	$158	75.2%	54.1%	1	33.3%	52.4%	$80	28.9%	45.7%	4	50.0%	48.9%	$227	67.6%	33.4%
	Upper	5	27.8%	$302	36.7%	24.6%	2	28.6%	22.4%	$52	24.8%	27.2%	1	33.3%	31.5%	$180	65.0%	42.0%	2	25.0%	40.9%	$70	20.8%	61.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*18*	*100%*	*$823*	*100%*	*100%*	*7*	*100%*	*100%*	*$210*	*100%*	*100%*	*3*	*100%*	*100%*	*$277*	*100%*	*100%*	*8*	*100%*	*100%*	*$336*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	18.9%	0	0.0%	25.8%	$0	0.0%	27.5%	0	0.0%	22.4%	$0	0.0%	22.0%	0	0.0%	17.0%	$0	0.0%	14.2%
	Middle	0	0.0%	$0	0.0%	56.6%	0	0.0%	55.1%	$0	0.0%	50.1%	0	0.0%	56.6%	$0	0.0%	49.7%	0	0.0%	62.3%	$0	0.0%	59.3%
	Upper	0	0.0%	$0	0.0%	24.6%	0	0.0%	19.1%	$0	0.0%	22.4%	0	0.0%	21.1%	$0	0.0%	28.3%	0	0.0%	20.8%	$0	0.0%	26.5%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	60	13.6%	$4,072	7.9%	18.9%	24	14.8%	15.0%	$1,562	9.5%	12.7%	13	10.2%	14.7%	$732	5.3%	12.4%	23	15.1%	13.5%	$1,778	8.3%	11.1%
	Middle	230	52.0%	$22,710	43.9%	56.6%	95	58.6%	53.0%	$8,310	50.7%	45.0%	64	50.0%	53.1%	$6,126	44.0%	49.3%	71	46.7%	51.7%	$8,274	38.6%	44.9%
	Upper	152	34.4%	$24,954	48.2%	24.6%	43	26.5%	32.0%	$6,511	39.7%	42.3%	51	39.8%	32.1%	$7,056	50.7%	38.3%	58	38.2%	34.8%	$11,387	53.1%	44.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*442*	*100%*	*$51,736*	*100%*	*100%*	*162*	*100%*	*100%*	*$16,383*	*100%*	*100%*	*128*	*100%*	*100%*	*$13,914*	*100%*	*100%*	*152*	*100%*	*100%*	*$21,439*	*100%*	*100%*
						Total Businesses																		
SMALL BUSINESSES	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	22	16.9%	$727	11.5%	19.4%	2	10.5%	18.3%	$11	1.1%	17.4%	3	16.7%	18.3%	$39	6.0%	17.4%	17	18.3%	18.6%	$677	14.4%	16.5%
	Middle	69	53.1%	$3,778	59.9%	45.6%	11	57.9%	42.7%	$642	66.5%	31.3%	12	66.7%	43.8%	$565	87.5%	33.7%	46	49.5%	41.2%	$2,571	54.8%	36.5%
	Upper	39	30.0%	$1,799	28.5%	34.5%	6	31.6%	37.5%	$312	32.3%	50.8%	3	16.7%	36.3%	$42	6.5%	47.6%	30	32.3%	39.8%	$1,445	30.8%	46.8%
	Unknown	0	0.0%	$0	0.0%	0.5%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.1%	$0	0.0%	0.9%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	1.4%	$0	0.0%	0.5%	0	0.0%	1.6%	$0	0.0%	0.4%	0	0.0%	0.4%	$0	0.0%	0.1%
	Total	*130*	*100%*	*$6,304*	*100%*	*100%*	*19*	*100%*	*100%*	*$965*	*100%*	*100%*	*18*	*100%*	*100%*	*$646*	*100%*	*100%*	*93*	*100%*	*100%*	*$4,693*	*100%*	*100%*
						Total Farms																		
SMALL FARM	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	14.0%	0	0.0%	3.1%	$0	0.0%	3.8%	0	0.0%	10.8%	$0	0.0%	9.1%	0	0.0%	9.7%	$0	0.0%	11.0%
	Middle	3	100.0%	$46	100.0%	65.3%	0	0.0%	86.2%	$0	0.0%	87.9%	0	0.0%	84.6%	$0	0.0%	81.9%	3	100.0%	71.0%	$46	100.0%	56.4%
	Upper	0	0.0%	$0	0.0%	20.7%	0	0.0%	9.2%	$0	0.0%	7.5%	0	0.0%	3.1%	$0	0.0%	8.2%	0	0.0%	17.7%	$0	0.0%	31.6%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	1.5%	$0	0.0%	0.8%	0	0.0%	1.5%	$0	0.0%	0.8%	0	0.0%	1.6%	$0	0.0%	1.0%
	Total	*3*	*100%*	*$46*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*3*	*100%*	*100%*	*$46*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2
Assessment Area: TN Johnson City

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	4	4.7%	$458	2.5%	21.6%	3	8.3%	5.2%	$336	4.4%	2.5%	0	0.0%	4.3%	$0	0.0%	2.0%	1	4.2%	5.0%	$122	2.1%	2.1%
	Moderate	15	17.6%	$1,866	10.2%	16.6%	3	8.3%	14.3%	$215	2.8%	9.1%	7	28.0%	17.5%	$886	18.3%	11.5%	5	20.8%	18.1%	$765	13.1%	11.8%
	Middle	15	17.6%	$2,606	14.2%	21.7%	6	16.7%	20.2%	$894	11.8%	16.6%	3	12.0%	22.7%	$532	11.0%	18.8%	6	25.0%	23.1%	$1,180	20.1%	19.5%
	Upper	46	54.1%	$12,574	68.7%	40.2%	23	63.9%	44.2%	$6,037	79.4%	57.1%	13	52.0%	46.0%	$2,970	61.3%	58.6%	10	41.7%	46.3%	$3,567	60.8%	59.7%
	Unknown	5	5.9%	$808	4.4%	0.0%	1	2.8%	16.1%	$121	1.6%	14.7%	2	8.0%	9.6%	$459	9.5%	9.2%	2	8.3%	7.5%	$228	3.9%	6.8%
	Total	*85*	*100%*	*$18,312*	*100%*	*100%*	*36*	*100%*	*100%*	*$7,603*	*100%*	*100%*	*25*	*100%*	*100%*	*$4,847*	*100%*	*100%*	*24*	*100%*	*100%*	*$5,862*	*100%*	*100%*
REFINANCE	Low	11	6.0%	$465	2.1%	21.6%	8	12.7%	10.0%	$321	5.9%	5.1%	1	1.9%	5.9%	$20	0.4%	2.8%	2	2.9%	3.5%	$124	1.1%	1.5%
	Moderate	33	17.9%	$2,205	9.8%	16.6%	15	23.8%	15.2%	$1,018	18.7%	10.2%	8	15.4%	12.8%	$453	8.1%	7.7%	10	14.5%	11.2%	$734	6.4%	6.6%
	Middle	29	15.8%	$2,965	13.2%	21.7%	7	11.1%	20.1%	$747	13.7%	18.1%	12	23.1%	17.9%	$1,081	19.2%	13.5%	10	14.5%	16.2%	$1,137	10.0%	12.0%
	Upper	101	54.9%	$15,398	68.6%	40.2%	29	46.0%	44.6%	$2,957	54.2%	54.8%	31	59.6%	43.1%	$4,064	72.3%	50.5%	41	59.4%	44.2%	$8,377	73.6%	53.4%
	Unknown	10	5.4%	$1,423	6.3%	0.0%	4	6.3%	10.1%	$412	7.6%	11.7%	0	0.0%	20.2%	$0	0.0%	25.5%	6	8.7%	24.9%	$1,011	8.9%	26.5%
	Total	*184*	*100%*	*$22,456*	*100%*	*100%*	*63*	*100%*	*100%*	*$5,455*	*100%*	*100%*	*52*	*100%*	*100%*	*$5,618*	*100%*	*100%*	*69*	*100%*	*100%*	*$11,383*	*100%*	*100%*
HOME IMPROVEMENT	Low	10	14.7%	$266	6.0%	21.6%	3	15.8%	8.0%	$63	5.6%	3.9%	4	19.0%	5.7%	$78	5.6%	2.6%	3	10.7%	5.8%	$125	6.5%	3.5%
	Moderate	10	14.7%	$491	11.1%	16.6%	3	15.8%	14.6%	$108	9.6%	10.5%	2	9.5%	15.3%	$174	12.5%	11.4%	5	17.9%	13.4%	$209	10.9%	11.6%
	Middle	14	20.6%	$955	21.6%	21.7%	2	10.5%	14.6%	$85	7.6%	12.6%	4	19.0%	21.2%	$280	20.2%	19.0%	8	28.6%	20.5%	$590	30.8%	15.7%
	Upper	34	50.0%	$2,715	61.3%	40.2%	11	57.9%	58.1%	$865	77.2%	66.3%	11	52.4%	56.9%	$857	61.7%	65.6%	12	42.9%	57.5%	$993	51.8%	67.6%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	4.7%	$0	0.0%	6.6%	0	0.0%	0.8%	$0	0.0%	1.4%	0	0.0%	2.7%	$0	0.0%	1.6%
	Total	*68*	*100%*	*$4,427*	*100%*	*100%*	*19*	*100%*	*100%*	*$1,121*	*100%*	*100%*	*21*	*100%*	*100%*	*$1,389*	*100%*	*100%*	*28*	*100%*	*100%*	*$1,917*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	$0	0.0%	21.6%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	1.4%	$0	0.0%	0.5%	0	0.0%	1.7%	$0	0.0%	0.4%
	Moderate	0	0.0%	$0	0.0%	16.6%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	1.4%	$0	0.0%	0.3%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	21.7%	0	0.0%	2.2%	$0	0.0%	0.8%	0	0.0%	2.9%	$0	0.0%	0.7%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	40.2%	0	0.0%	26.7%	$0	0.0%	6.4%	0	0.0%	21.7%	$0	0.0%	6.4%	0	0.0%	17.2%	$0	0.0%	3.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	71.1%	$0	0.0%	92.8%	0	0.0%	72.5%	$0	0.0%	92.1%	0	0.0%	81.0%	$0	0.0%	96.5%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	11	12.6%	$381	6.7%	21.6%	6	16.2%	8.6%	$221	11.1%	5.2%	4	14.8%	9.8%	$137	7.7%	5.1%	1	4.3%	5.6%	$23	1.2%	2.3%
	Moderate	16	18.4%	$710	12.4%	16.6%	8	21.6%	15.7%	$321	16.1%	9.0%	5	18.5%	13.8%	$209	11.7%	10.6%	3	13.0%	13.1%	$180	9.3%	9.8%
	Middle	20	23.0%	$1,196	20.9%	21.7%	10	27.0%	20.2%	$281	14.1%	14.9%	3	11.1%	16.7%	$383	21.5%	15.4%	7	30.4%	20.6%	$532	27.4%	18.8%
	Upper	36	41.4%	$3,179	55.6%	40.2%	12	32.4%	54.0%	$1,160	58.2%	69.9%	14	51.9%	58.6%	$1,020	57.2%	68.4%	10	43.5%	59.3%	$999	51.5%	67.3%
	Unknown	4	4.6%	$252	4.4%	0.0%	1	2.7%	1.5%	$11	0.6%	0.9%	1	3.7%	1.1%	$34	1.9%	0.5%	2	8.7%	1.4%	$207	10.7%	1.7%
	Total	*87*	*100%*	*$5,718*	*100%*	*100%*	*37*	*100%*	*100%*	*$1,994*	*100%*	*100%*	*27*	*100%*	*100%*	*$1,783*	*100%*	*100%*	*23*	*100%*	*100%*	*$1,941*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2
Assessment Area: TN Johnson City

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	3	16.7%	$94	11.4%	21.6%	1	14.3%	15.0%	$25	11.9%	9.6%	0	0.0%	12.9%	$0	0.0%	5.9%	2	25.0%	12.5%	$69	20.5%	4.1%
	Moderate	5	27.8%	$161	19.6%	16.6%	3	42.9%	20.6%	$61	29.0%	16.3%	1	33.3%	23.4%	$80	28.9%	15.2%	1	12.5%	12.5%	$20	6.0%	6.6%
	Middle	4	22.2%	$140	17.0%	21.7%	2	28.6%	17.8%	$48	22.9%	13.1%	0	0.0%	19.4%	$0	0.0%	24.3%	2	25.0%	18.2%	$92	27.4%	12.0%
	Upper	6	33.3%	$428	52.0%	40.2%	1	14.3%	40.2%	$76	36.2%	47.4%	2	66.7%	36.3%	$197	71.1%	45.1%	3	37.5%	47.7%	$155	46.1%	69.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	6.5%	$0	0.0%	13.6%	0	0.0%	8.1%	$0	0.0%	9.5%	0	0.0%	9.1%	$0	0.0%	8.0%
	Total	*18*	*100%*	*$823*	*100%*	*100%*	*7*	*100%*	*100%*	*$210*	*100%*	*100%*	*3*	*100%*	*100%*	*$277*	*100%*	*100%*	*8*	*100%*	*100%*	*$336*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	21.6%	0	0.0%	1.1%	$0	0.0%	1.3%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	16.6%	0	0.0%	1.1%	$0	0.0%	1.2%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.9%	$0	0.0%	0.8%
	Middle	0	0.0%	$0	0.0%	21.7%	0	0.0%	1.1%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	40.2%	0	0.0%	2.2%	$0	0.0%	0.0%	0	0.0%	1.3%	$0	0.0%	5.2%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	94.4%	$0	0.0%	97.5%	0	0.0%	98.7%	$0	0.0%	94.8%	0	0.0%	99.1%	$0	0.0%	99.2%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	39	8.8%	$1,664	3.2%	21.6%	21	13.0%	6.8%	$966	5.9%	2.9%	9	7.0%	5.2%	$235	1.7%	2.2%	9	5.9%	4.3%	$463	2.2%	1.7%
	Moderate	79	17.9%	$5,433	10.5%	16.6%	32	19.8%	14.4%	$1,723	10.5%	8.5%	23	18.0%	15.5%	$1,802	13.0%	9.5%	24	15.8%	14.1%	$1,908	8.9%	8.5%
	Middle	82	18.6%	$7,862	15.2%	21.7%	27	16.7%	19.3%	$2,055	12.5%	15.1%	22	17.2%	20.4%	$2,276	16.4%	15.9%	33	21.7%	19.1%	$3,531	16.5%	14.4%
	Upper	223	50.5%	$34,294	66.3%	40.2%	76	46.9%	44.5%	$11,095	67.7%	51.5%	71	55.5%	45.1%	$9,108	65.5%	52.4%	76	50.0%	45.3%	$14,091	65.7%	52.5%
	Unknown	19	4.3%	$2,483	4.8%	0.0%	6	3.7%	15.0%	$544	3.3%	22.0%	3	2.3%	13.9%	$493	3.5%	20.0%	10	6.6%	17.2%	$1,446	6.7%	23.0%
	Total	*442*	*100%*	*$51,736*	*100%*	*100%*	*162*	*100%*	*100%*	*$16,383*	*100%*	*100%*	*128*	*100%*	*100%*	*$13,914*	*100%*	*100%*	*152*	*100%*	*100%*	*$21,439*	*100%*	*100%*
Small Business						Total Businesses																		
Revenue	$1 Million or Less	83	63.8%	$2,465	39.1%	91.8%	15	78.9%	51.4%	$512	53.1%	42.8%	13	72.2%	46.5%	$253	39.2%	41.3%	55	59.1%	38.0%	$1,700	36.2%	28.0%
	Over $1 Million	29	22.3%	$3,553	56.4%	7.3%	4	21.1%					5	27.8%					20	21.5%				
	Total Rev. available	112	86.1%	$6,018	95.5%	99.1%	19	100.0%					18	100.0%					75	80.6%				
	Rev. Not Known	18	13.8%	$286	4.5%	0.8%	0	0.0%					0	0.0%					18	19.4%				
	Total	*130*	*100%*	*$6,304*	*100%*	*100%*	*19*	*100%*					*18*	*100%*					*93*	*100%*				
Loan Size	$100,000 or Less	117	90.0%	$3,420	54.3%		18	94.7%	89.3%	$665	68.9%	30.5%	17	94.4%	90.9%	$496	76.8%	33.6%	82	88.2%	85.3%	$2,259	48.1%	29.6%
	$100,001 - $250,000	6	4.6%	$774	12.3%		0	0.0%	5.7%	$0	0.0%	20.0%	1	5.6%	4.6%	$150	23.2%	16.4%	5	5.4%	8.3%	$624	13.3%	20.8%
	$250,001 - $1 Million	7	5.4%	$2,110	33.5%		1	5.3%	5.0%	$300	31.1%	49.5%	0	0.0%	4.5%	$0	0.0%	50.0%	6	6.5%	6.4%	$1,810	38.6%	49.6%
	Total	*130*	*100%*	*$6,304*	*100%*		*19*	*100%*	*100%*	*$965*	*100%*	*100%*	*18*	*100%*	*100%*	*$646*	*100%*	*100%*	*93*	*100%*	*100%*	*$4,693*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	82	98.8%	$2,205	89.5%																			
	$100,001 - $250,000	0	0.0%	$0	0.0%																			
	$250,001 - $1 Million	1	1.2%	$260	10.5%																			
	Total	*83*	*100%*	*$2,465*	*100%*																			
Small Farm						Total Farms																		
Revenue	$1 Million or Less	3	100.0%	$46	100.0%	91.7%	0	0.0%	76.9%	$0	0.0%	91.2%	0	0.0%	75.4%	$0	0.0%	92.3%	3	100.0%	71.0%	$46	100.0%	91.2%
	Over $1 Million	0	0.0%	$0	0.0%	1.7%	0	0.0%					0	0.0%					0	0.0%				
	Total Rev. available	3	100.0%	$46	100.0%	93.4%	0	0.0%					0	0.0%					3	100.0%				
	Not Known	0	0.0%	$0	0.0%	6.6%	0	0.0%					0	0.0%					0	0.0%				
	Total	*3*	*100%*	*$46*	*100%*	*100%*	*0*	*0%*					*0*	*0%*					*3*	*100%*				
Loan Size	$100,000 or Less	3	100.0%	$46	100.0%		0	0.0%	90.8%	$0	0.0%	50.6%	0	0.0%	83.1%	$0	0.0%	35.8%	3	100.0%	91.9%	$46	100.0%	51.8%
	$100,001 - $250,000	0	0.0%	$0	0.0%		0	0.0%	6.2%	$0	0.0%	21.2%	0	0.0%	16.9%	$0	0.0%	64.2%	0	0.0%	4.8%	$0	0.0%	19.2%
	$250,001 - $500,000	0	0.0%	$0	0.0%		0	0.0%	3.1%	$0	0.0%	28.2%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	3.2%	$0	0.0%	29.0%
	Total	*3*	*100%*	*$46*	*100%*		*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*3*	*100%*	*100%*	*$46*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	3	100.0%	$46	100.0%																			
	$100,001 - $250,000	0	0.0%	$0	0.0%																			
	$250,001 - $500,000	0	0.0%	$0	0.0%																			
	Total	*3*	*100%*	*$46*	*100%*																			

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue.
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2
Assessment Area: TN Kingsport

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison 2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
HOME PURCHASE	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	13	18.6%	$1,114	9.1%	21.1%	8	25.8%	21.4%	$560	11.3%	14.9%	0	0.0%	23.7%	$0	0.0%	16.1%	5	22.7%	22.5%	$554	15.7%	15.6%
	Middle	27	38.6%	$4,768	38.8%	48.8%	16	51.6%	45.3%	$2,697	54.5%	45.0%	5	29.4%	42.2%	$1,231	32.4%	41.5%	6	27.3%	42.7%	$840	23.8%	42.1%
	Upper	30	42.9%	$6,392	52.1%	30.1%	7	22.6%	33.4%	$1,691	34.2%	40.1%	12	70.6%	34.1%	$2,568	67.6%	42.4%	11	50.0%	34.8%	$2,133	60.5%	42.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*70*	*100%*	*$12,274*	*100%*	*100%*	*31*	*100%*	*100%*	*$4,948*	*100%*	*100%*	*17*	*100%*	*100%*	*$3,799*	*100%*	*100%*	*22*	*100%*	*100%*	*$3,527*	*100%*	*100%*
REFINANCE	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	27	16.4%	$1,811	9.8%	21.1%	14	29.2%	19.3%	$950	22.8%	15.5%	7	17.1%	17.9%	$286	7.1%	13.5%	6	7.9%	13.4%	$575	5.6%	9.3%
	Middle	68	41.2%	$6,888	37.4%	48.8%	19	39.6%	44.7%	$1,799	43.1%	43.0%	17	41.5%	46.4%	$1,470	36.4%	46.0%	32	42.1%	43.4%	$3,619	35.4%	42.3%
	Upper	70	42.4%	$9,720	52.8%	30.1%	15	31.3%	36.0%	$1,424	34.1%	41.5%	17	41.5%	35.7%	$2,278	56.5%	40.5%	38	50.0%	43.1%	$6,018	58.9%	48.5%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*165*	*100%*	*$18,419*	*100%*	*100%*	*48*	*100%*	*100%*	*$4,173*	*100%*	*100%*	*41*	*100%*	*100%*	*$4,034*	*100%*	*100%*	*76*	*100%*	*100%*	*$10,212*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	17	18.1%	$962	14.7%	21.1%	5	13.9%	16.9%	$175	8.7%	15.4%	6	23.1%	17.7%	$427	26.6%	22.6%	6	18.8%	21.2%	$360	12.2%	18.7%
	Middle	47	50.0%	$3,214	49.0%	48.8%	22	61.1%	49.2%	$1,204	60.0%	47.7%	12	46.2%	54.1%	$685	42.7%	53.0%	13	40.6%	44.7%	$1,325	45.0%	43.9%
	Upper	30	31.9%	$2,382	36.3%	30.1%	9	25.0%	33.9%	$629	31.3%	36.9%	8	30.8%	28.2%	$492	30.7%	24.4%	13	40.6%	34.1%	$1,261	42.8%	37.4%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*94*	*100%*	*$6,558*	*100%*	*100%*	*36*	*100%*	*100%*	*$2,008*	*100%*	*100%*	*26*	*100%*	*100%*	*$1,604*	*100%*	*100%*	*32*	*100%*	*100%*	*$2,946*	*100%*	*100%*
MULTI FAMILY						Multi-Family Units																		
	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	44.7%	0	0.0%	32.1%	$0	0.0%	37.2%	0	0.0%	36.0%	$0	0.0%	6.7%	0	0.0%	58.3%	$0	0.0%	52.7%
	Middle	0	0.0%	$0	0.0%	37.5%	0	0.0%	46.4%	$0	0.0%	32.0%	0	0.0%	52.0%	$0	0.0%	14.6%	0	0.0%	29.2%	$0	0.0%	46.3%
	Upper	0	0.0%	$0	0.0%	17.8%	0	0.0%	21.4%	$0	0.0%	30.8%	0	0.0%	12.0%	$0	0.0%	78.8%	0	0.0%	12.5%	$0	0.0%	1.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	27	30.7%	$1,836	27.7%	21.1%	10	28.6%	18.3%	$774	28.2%	13.6%	11	34.4%	21.1%	$475	23.7%	13.2%	6	28.6%	10.0%	$587	31.2%	10.4%
	Middle	36	40.9%	$2,464	37.2%	48.8%	16	45.7%	37.2%	$1,150	42.0%	39.8%	14	43.8%	44.0%	$731	36.5%	49.5%	6	28.6%	41.8%	$583	31.0%	38.1%
	Upper	25	28.4%	$2,327	35.1%	30.1%	9	25.7%	44.4%	$816	29.8%	46.6%	7	21.9%	34.9%	$798	39.8%	37.4%	9	42.9%	48.2%	$713	37.9%	51.5%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*88*	*100%*	*$6,627*	*100%*	*100%*	*35*	*100%*	*100%*	*$2,740*	*100%*	*100%*	*32*	*100%*	*100%*	*$2,004*	*100%*	*100%*	*21*	*100%*	*100%*	*$1,883*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2
Assessment Area: TN Kingsport

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	2	20.0%	$178	31.7%	21.1%	1	16.7%	20.4%	$40	14.8%	17.8%	1	50.0%	14.6%	$138	84.1%	13.6%	0	0.0%	19.7%	$0	0.0%	8.5%
	Middle	4	40.0%	$175	31.2%	48.8%	2	33.3%	39.8%	$73	26.9%	40.6%	1	50.0%	49.0%	$26	15.9%	45.8%	1	50.0%	45.1%	$76	60.3%	62.2%
	Upper	4	40.0%	$208	37.1%	30.1%	3	50.0%	39.8%	$158	58.3%	41.5%	0	0.0%	36.5%	$0	0.0%	40.7%	1	50.0%	35.2%	$50	39.7%	29.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*10*	*100%*	*$561*	*100%*	*100%*	*6*	*100%*	*100%*	*$271*	*100%*	*100%*	*2*	*100%*	*100%*	*$164*	*100%*	*100%*	*2*	*100%*	*100%*	*$126*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	21.1%	0	0.0%	32.2%	$0	0.0%	31.0%	0	0.0%	28.6%	$0	0.0%	24.3%	0	0.0%	26.5%	$0	0.0%	20.0%
	Middle	0	0.0%	$0	0.0%	48.8%	0	0.0%	53.3%	$0	0.0%	51.4%	0	0.0%	47.6%	$0	0.0%	46.6%	0	0.0%	42.4%	$0	0.0%	41.5%
	Upper	0	0.0%	$0	0.0%	30.1%	0	0.0%	14.4%	$0	0.0%	17.6%	0	0.0%	23.8%	$0	0.0%	29.1%	0	0.0%	31.1%	$0	0.0%	38.5%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	86	20.1%	$5,901	13.3%	21.1%	38	24.4%	20.6%	$2,499	17.7%	16.2%	25	21.2%	21.5%	$1,326	11.4%	15.2%	23	15.0%	18.4%	$2,076	11.1%	15.8%
	Middle	182	42.6%	$17,509	39.4%	48.8%	75	48.1%	45.1%	$6,923	49.0%	44.0%	49	41.5%	44.5%	$4,143	35.7%	42.3%	58	37.9%	43.1%	$6,443	34.5%	42.6%
	Upper	159	37.2%	$21,029	47.3%	30.1%	43	27.6%	34.2%	$4,718	33.4%	39.8%	44	37.3%	34.0%	$6,136	52.9%	42.5%	72	47.1%	38.5%	$10,175	54.4%	41.6%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*427*	*100%*	*$44,439*	*100%*	*100%*	*156*	*100%*	*100%*	*$14,140*	*100%*	*100%*	*118*	*100%*	*100%*	*$11,605*	*100%*	*100%*	*153*	*100%*	*100%*	*$18,694*	*100%*	*100%*
						Total Businesses																		
SMALL BUSINESSES	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	55	33.7%	$8,525	60.2%	31.7%	13	33.3%	26.1%	$1,771	54.7%	26.6%	7	24.1%	24.8%	$1,545	54.9%	27.9%	35	36.8%	26.1%	$5,209	64.2%	29.0%
	Middle	82	50.3%	$4,588	32.4%	46.7%	17	43.6%	44.6%	$907	28.0%	45.0%	16	55.2%	46.5%	$948	33.7%	45.6%	49	51.6%	47.6%	$2,733	33.7%	46.5%
	Upper	26	16.0%	$1,053	7.4%	21.6%	9	23.1%	27.7%	$557	17.2%	27.7%	6	20.7%	27.1%	$321	11.4%	25.6%	11	11.6%	25.8%	$175	2.2%	24.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	1.6%	$0	0.0%	0.7%	0	0.0%	1.6%	$0	0.0%	0.9%	0	0.0%	0.5%	$0	0.0%	0.3%
	Total	*163*	*100%*	*$14,166*	*100%*	*100%*	*39*	*100%*	*100%*	*$3,235*	*100%*	*100%*	*29*	*100%*	*100%*	*$2,814*	*100%*	*100%*	*95*	*100%*	*100%*	*$8,117*	*100%*	*100%*
						Total Farms																		
SMALL FARM	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	13.9%	0	0.0%	9.7%	$0	0.0%	7.8%	0	0.0%	7.4%	$0	0.0%	1.3%	0	0.0%	8.8%	$0	0.0%	3.8%
	Middle	0	0.0%	$0	0.0%	54.5%	0	0.0%	61.3%	$0	0.0%	46.7%	0	0.0%	48.1%	$0	0.0%	17.5%	0	0.0%	44.1%	$0	0.0%	44.2%
	Upper	0	0.0%	$0	0.0%	31.7%	0	0.0%	29.0%	$0	0.0%	45.5%	0	0.0%	44.4%	$0	0.0%	81.2%	0	0.0%	47.1%	$0	0.0%	52.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2
Assessment Area: TN Kingsport

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	9	12.9%	$530	4.3%	19.8%	6	19.4%	7.0%	$351	7.1%	3.1%	1	5.9%	6.6%	$79	2.1%	2.8%	2	9.1%	7.3%	$100	2.8%	3.5%
	Moderate	21	30.0%	$2,250	18.3%	18.7%	11	35.5%	17.8%	$1,179	23.8%	11.1%	5	29.4%	21.7%	$461	12.1%	14.0%	5	22.7%	21.1%	$610	17.3%	14.2%
	Middle	18	25.7%	$3,077	25.1%	19.3%	4	12.9%	20.8%	$674	13.6%	17.8%	5	29.4%	23.1%	$1,005	26.5%	20.3%	9	40.9%	24.1%	$1,398	39.6%	21.3%
	Upper	19	27.1%	$5,853	47.7%	42.2%	9	29.0%	39.8%	$2,578	52.1%	53.9%	6	35.3%	38.8%	$2,254	59.3%	53.4%	4	18.2%	39.6%	$1,021	28.9%	53.7%
	Unknown	3	4.3%	$564	4.6%	0.0%	1	3.2%	14.7%	$166	3.4%	14.1%	0	0.0%	9.8%	$0	0.0%	9.5%	2	9.1%	7.9%	$398	11.3%	7.2%
	Total	*70*	*100%*	*$12,274*	*100%*	*100%*	*31*	*100%*	*100%*	*$4,948*	*100%*	*100%*	*17*	*100%*	*100%*	*$3,799*	*100%*	*100%*	*22*	*100%*	*100%*	*$3,527*	*100%*	*100%*
REFINANCE	Low	21	12.7%	$920	5.0%	19.8%	7	14.6%	10.0%	$283	6.8%	5.4%	7	17.1%	8.7%	$283	7.0%	3.7%	7	9.2%	4.4%	$354	3.5%	2.0%
	Moderate	19	11.5%	$1,177	6.4%	18.7%	7	14.6%	18.5%	$518	12.4%	12.6%	5	12.2%	16.2%	$221	5.5%	10.3%	7	9.2%	11.6%	$438	4.3%	7.3%
	Middle	38	23.0%	$3,875	21.0%	19.3%	15	31.3%	24.0%	$1,325	31.8%	22.3%	4	9.8%	17.8%	$308	7.6%	15.0%	19	25.0%	18.7%	$2,242	22.0%	14.5%
	Upper	82	49.7%	$11,680	63.4%	42.2%	19	39.6%	36.7%	$2,047	49.1%	47.5%	23	56.1%	38.0%	$2,954	73.2%	46.9%	40	52.6%	40.8%	$6,679	65.4%	49.3%
	Unknown	5	3.0%	$767	4.2%	0.0%	0	0.0%	10.7%	$0	0.0%	12.2%	2	4.9%	19.3%	$268	6.6%	24.1%	3	3.9%	24.4%	$499	4.9%	26.9%
	Total	*165*	*100%*	*$18,419*	*100%*	*100%*	*48*	*100%*	*100%*	*$4,173*	*100%*	*100%*	*41*	*100%*	*100%*	*$4,034*	*100%*	*100%*	*76*	*100%*	*100%*	*$10,212*	*100%*	*100%*
HOME IMPROVEMENT	Low	12	12.8%	$322	4.9%	19.8%	2	5.6%	8.8%	$35	1.7%	5.3%	3	11.5%	7.5%	$102	6.4%	4.4%	7	21.9%	9.8%	$185	6.3%	5.4%
	Moderate	17	18.1%	$877	13.4%	18.7%	4	11.1%	15.4%	$210	10.5%	12.4%	8	30.8%	18.6%	$410	25.6%	16.1%	5	15.6%	15.5%	$257	8.7%	9.9%
	Middle	29	30.9%	$1,927	29.4%	19.3%	16	44.4%	24.8%	$979	48.8%	23.4%	8	30.8%	25.8%	$608	37.9%	23.0%	5	15.6%	21.2%	$340	11.5%	16.5%
	Upper	35	37.2%	$3,409	52.0%	42.2%	14	38.9%	44.8%	$784	39.0%	48.1%	7	26.9%	44.4%	$484	30.2%	52.2%	14	43.8%	47.7%	$2,141	72.7%	60.5%
	Unknown	1	1.1%	$23	0.4%	0.0%	0	0.0%	6.3%	$0	0.0%	10.8%	0	0.0%	3.6%	$0	0.0%	4.3%	1	3.1%	5.7%	$23	0.8%	7.6%
	Total	*94*	*100%*	*$6,558*	*100%*	*100%*	*36*	*100%*	*100%*	*$2,008*	*100%*	*100%*	*26*	*100%*	*100%*	*$1,604*	*100%*	*100%*	*32*	*100%*	*100%*	*$2,946*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	$0	0.0%	19.8%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	18.7%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	4.0%	$0	0.0%	0.5%	0	0.0%	4.2%	$0	0.0%	0.2%
	Middle	0	0.0%	$0	0.0%	19.3%	0	0.0%	3.6%	$0	0.0%	0.5%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	4.2%	$0	0.0%	0.1%
	Upper	0	0.0%	$0	0.0%	42.2%	0	0.0%	28.6%	$0	0.0%	10.3%	0	0.0%	32.0%	$0	0.0%	5.8%	0	0.0%	4.2%	$0	0.0%	0.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	67.9%	$0	0.0%	89.2%	0	0.0%	64.0%	$0	0.0%	93.7%	0	0.0%	87.5%	$0	0.0%	99.6%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	12	13.6%	$436	6.6%	19.8%	4	11.4%	7.2%	$120	4.4%	3.7%	5	15.6%	8.4%	$171	8.5%	6.6%	3	14.3%	10.0%	$145	7.7%	5.1%
	Moderate	14	15.9%	$795	12.0%	18.7%	9	25.7%	18.9%	$382	13.9%	12.0%	3	9.4%	14.5%	$195	9.7%	9.9%	2	9.5%	18.8%	$218	11.6%	16.7%
	Middle	22	25.0%	$1,321	19.9%	19.3%	6	17.1%	21.1%	$326	11.9%	18.7%	9	28.1%	21.1%	$380	19.0%	15.9%	7	33.3%	17.6%	$615	32.7%	16.4%
	Upper	39	44.3%	$4,065	61.3%	42.2%	16	45.7%	50.6%	$1,912	69.8%	63.8%	15	46.9%	54.8%	$1,258	62.8%	62.5%	8	38.1%	49.4%	$895	47.5%	58.6%
	Unknown	1	1.1%	$10	0.2%	0.0%	0	0.0%	2.2%	$0	0.0%	1.9%	0	0.0%	1.2%	$0	0.0%	5.1%	1	4.8%	4.1%	$10	0.5%	3.2%
	Total	*88*	*100%*	*$6,627*	*100%*	*100%*	*35*	*100%*	*100%*	*$2,740*	*100%*	*100%*	*32*	*100%*	*100%*	*$2,004*	*100%*	*100%*	*21*	*100%*	*100%*	*$1,883*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2
Assessment Area: TN Kingsport

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	4	40.0%	$142	25.3%	19.8%	3	50.0%	12.4%	$116	42.8%	5.5%	1	50.0%	10.4%	$26	15.9%	7.9%	0	0.0%	11.3%	$0	0.0%	5.2%
	Moderate	1	10.0%	$110	19.6%	18.7%	1	16.7%	22.1%	$110	40.6%	18.7%	0	0.0%	20.8%	$0	0.0%	21.6%	0	0.0%	22.5%	$0	0.0%	13.9%
	Middle	2	20.0%	$45	8.0%	19.3%	2	33.3%	23.9%	$45	16.6%	16.3%	0	0.0%	24.0%	$0	0.0%	20.7%	0	0.0%	21.1%	$0	0.0%	16.7%
	Upper	2	20.0%	$188	33.5%	42.2%	0	0.0%	38.1%	$0	0.0%	55.8%	1	50.0%	41.7%	$138	84.1%	45.8%	1	50.0%	39.4%	$50	39.7%	56.2%
	Unknown	1	10.0%	$76	13.5%	0.0%	0	0.0%	3.5%	$0	0.0%	3.7%	0	0.0%	3.1%	$0	0.0%	4.0%	1	50.0%	5.6%	$76	60.3%	8.0%
	Total	*10*	*100%*	*$561*	*100%*	*100%*	*6*	*100%*	*100%*	*$271*	*100%*	*100%*	*2*	*100%*	*100%*	*$164*	*100%*	*100%*	*2*	*100%*	*100%*	*$126*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	19.8%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	18.7%	0	0.0%	1.1%	$0	0.0%	2.0%	0	0.0%	1.6%	$0	0.0%	0.6%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	19.3%	0	0.0%	1.1%	$0	0.0%	1.0%	0	0.0%	1.6%	$0	0.0%	1.9%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	42.2%	0	0.0%	2.2%	$0	0.0%	3.6%	0	0.0%	3.2%	$0	0.0%	6.0%	0	0.0%	0.8%	$0	0.0%	1.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	95.6%	$0	0.0%	93.4%	0	0.0%	93.7%	$0	0.0%	91.5%	0	0.0%	99.2%	$0	0.0%	98.7%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	58	13.6%	$2,350	5.3%	19.8%	22	14.1%	7.8%	$905	6.4%	3.6%	17	14.4%	7.3%	$661	5.7%	3.1%	19	12.4%	6.1%	$784	4.2%	2.7%
	Moderate	72	16.9%	$5,209	11.7%	18.7%	32	20.5%	17.5%	$2,399	17.0%	11.0%	21	17.8%	19.3%	$1,287	11.1%	12.5%	19	12.4%	16.3%	$1,523	8.1%	10.0%
	Middle	109	25.5%	$10,245	23.1%	19.3%	43	27.6%	21.5%	$3,349	23.7%	18.0%	26	22.0%	21.4%	$2,301	19.8%	17.9%	40	26.1%	20.9%	$4,595	24.6%	16.4%
	Upper	177	41.5%	$25,195	56.7%	42.2%	58	37.2%	38.9%	$7,321	51.8%	49.9%	52	44.1%	39.1%	$7,088	61.1%	49.5%	67	43.8%	39.8%	$10,786	57.7%	47.3%
	Unknown	11	2.6%	$1,440	3.2%	0.0%	1	0.6%	14.2%	$166	1.2%	17.5%	2	1.7%	13.0%	$268	2.3%	17.0%	8	5.2%	16.9%	$1,006	5.4%	23.6%
	Total	*427*	*100%*	*$44,439*	*100%*	*100%*	*156*	*100%*	*100%*	*$14,140*	*100%*	*100%*	*118*	*100%*	*100%*	*$11,605*	*100%*	*100%*	*153*	*100%*	*100%*	*$18,694*	*100%*	*100%*
Small Business						Total Businesses																		
Revenue	$1 Million or Less	100	61.3%	$3,451	24.4%	91.0%	26	66.7%	50.7%	$825	25.5%	44.9%	24	82.8%	42.8%	$1,151	40.9%	41.9%	50	52.6%	32.6%	$1,475	18.2%	25.9%
	Over $1 Million	39	23.9%	$9,983	70.5%	8.4%	13	33.3%					5	17.2%					21	22.1%				
	Total Rev. available	139	85.2%	$13,434	94.9%	99.4%	39	100.0%					29	100.0%					71	74.7%				
	Rev. Not Known	24	14.7%	$732	5.2%	0.6%	0	0.0%					0	0.0%					24	25.3%				
	Total	*163*	*100%*	*$14,166*	*100%*	*100%*	*39*	*100%*					*29*	*100%*					*95*	*100%*				
Loan Size	$100,000 or Less	130	79.8%	$3,644	25.7%		31	79.5%	89.3%	$1,013	31.3%	32.0%	23	79.3%	91.4%	$636	22.6%	37.9%	76	80.0%	83.6%	$1,995	24.6%	28.0%
	$100,001 - $250,000	21	12.9%	$3,551	25.1%		6	15.4%	6.4%	$922	28.5%	22.6%	3	10.3%	5.0%	$617	21.9%	19.2%	12	12.6%	9.9%	$2,012	24.8%	25.5%
	$250,001 - $1 Million	12	7.4%	$6,971	49.2%		2	5.1%	4.3%	$1,300	40.2%	45.4%	3	10.3%	3.7%	$1,561	55.5%	42.9%	7	7.4%	6.5%	$4,110	50.6%	46.5%
	Total	*163*	*100%*	*$14,166*	*100%*		*39*	*100%*	*100%*	*$3,235*	*100%*	*100%*	*29*	*100%*	*100%*	*$2,814*	*100%*	*100%*	*95*	*100%*	*100%*	*$8,117*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	91	91.0%	$2,002	58.0%																			
	$100,001 - $250,000	8	8.0%	$1,188	34.4%																			
	$250,001 - $1 Million	1	1.0%	$261	7.6%																			
	Total	*100*	*100%*	*$3,451*	*100%*																			
Small Farm						Total Farms																		
Revenue	$1 Million or Less	0	0.0%	$0	0.0%	95.0%	0	0.0%	61.3%	$0	0.0%	87.5%	0	0.0%	70.4%	$0	0.0%	66.5%	0	0.0%	70.6%	$0	0.0%	75.4%
	Over $1 Million	0	0.0%	$0	0.0%	0.0%	0	0.0%					0	0.0%					0	0.0%				
	Total Rev. available	0	0.0%	$0	0.0%	95.0%	0	0.0%					0	0.0%					0	0.0%				
	Not Known	0	0.0%	$0	0.0%	5.0%	0	0.0%					0	0.0%					0	0.0%				
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*					*0*	*0%*					*0*	*0%*				
Loan Size	$100,000 or Less	0	0.0%	$0	0.0%		0	0.0%	90.3%	$0	0.0%	53.9%	0	0.0%	85.2%	$0	0.0%	31.8%	0	0.0%	88.2%	$0	0.0%	41.2%
	$100,001 - $250,000	0	0.0%	$0	0.0%		0	0.0%	9.7%	$0	0.0%	46.1%	0	0.0%	7.4%	$0	0.0%	20.8%	0	0.0%	5.9%	$0	0.0%	19.1%
	$250,001 - $500,000	0	0.0%	$0	0.0%		0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	7.4%	$0	0.0%	47.4%	0	0.0%	5.9%	$0	0.0%	39.7%
	Total	*0*	*0%*	*$0*	*0%*		*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	0	0.0%	$0	0.0%																			
	$100,001 - $250,000	0	0.0%	$0	0.0%																			
	$250,001 - $500,000	0	0.0%	$0	0.0%																			
	Total	*0*	*0%*	*$0*	*0%*																			

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue.
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2

Assessment Area: TN Knoxville

Product Type	Tract Income Levels	Bank Lending & Demographic Data Comparison										Bank & Aggregate Lending Comparison																	
		2018					2019, 2020					2018						2019						2020					
		Count		Dollar		Owner Occupied Units	Count		Dollar		Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
												Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
HOME PURCHASE	Low	2	1.1%	$187	0.5%	2.6%	9	1.7%	$1,098	0.7%	2.6%	2	1.1%	1.9%	$187	0.5%	1.1%	2	0.9%	2.1%	$178	0.3%	1.3%	7	2.3%	2.3%	$920	1.0%	1.4%
	Moderate	24	13.4%	$3,655	8.8%	11.6%	57	11.0%	$9,040	5.7%	11.8%	24	13.4%	10.3%	$3,655	8.8%	7.2%	24	11.2%	11.4%	$3,420	5.3%	7.9%	33	10.9%	11.7%	$5,620	6.0%	8.2%
	Middle	79	44.1%	$16,058	38.8%	53.8%	238	45.9%	$59,656	37.7%	53.6%	79	44.1%	52.0%	$16,058	38.8%	46.8%	91	42.3%	50.5%	$23,374	36.1%	45.3%	147	48.5%	49.8%	$36,282	38.9%	45.2%
	Upper	74	41.3%	$21,506	51.9%	32.0%	214	41.3%	$88,299	55.9%	32.0%	74	41.3%	35.8%	$21,506	51.9%	44.9%	98	45.6%	36.0%	$37,863	58.4%	45.4%	116	38.3%	36.2%	$50,436	54.1%	45.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*179*	*100%*	*$41,406*	*100%*	*100%*	*518*	*100%*	*$158,093*	*100%*	*100%*	*179*	*100%*	*100%*	*$41,406*	*100%*	*100%*	*215*	*100%*	*100%*	*$64,835*	*100%*	*100%*	*303*	*100%*	*100%*	*$93,258*	*100%*	*100%*
REFINANCE	Low	5	1.8%	$224	0.8%	2.6%	16	1.7%	$985	0.5%	2.6%	5	1.8%	1.7%	$224	0.8%	1.0%	4	1.4%	1.5%	$215	0.4%	0.9%	12	1.8%	1.0%	$770	0.6%	0.5%
	Moderate	32	11.7%	$2,349	8.5%	11.6%	83	8.7%	$10,458	5.7%	11.8%	32	11.7%	9.7%	$2,349	8.5%	6.8%	29	10.0%	8.5%	$3,976	8.2%	5.9%	54	8.1%	7.3%	$6,482	4.8%	5.3%
	Middle	152	55.5%	$13,563	48.9%	53.8%	441	46.2%	$70,219	38.2%	53.6%	152	55.5%	53.0%	$13,563	48.9%	47.4%	136	46.9%	50.9%	$20,030	41.4%	45.0%	305	45.9%	47.8%	$50,189	37.0%	42.5%
	Upper	85	31.0%	$11,585	41.8%	32.0%	415	43.5%	$102,242	55.6%	32.0%	85	31.0%	35.6%	$11,585	41.8%	44.8%	121	41.7%	39.1%	$24,163	49.9%	48.1%	294	44.2%	43.9%	$78,079	57.6%	51.6%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*274*	*100%*	*$27,721*	*100%*	*100%*	*955*	*100%*	*$183,904*	*100%*	*100%*	*274*	*100%*	*100%*	*$27,721*	*100%*	*100%*	*290*	*100%*	*100%*	*$48,384*	*100%*	*100%*	*665*	*100%*	*100%*	*$135,520*	*100%*	*100%*
HOME IMPROVEMENT	Low	3	1.4%	$60	0.4%	2.6%	10	2.1%	$539	1.6%	2.6%	3	1.4%	2.0%	$60	0.4%	2.0%	5	2.1%	2.1%	$349	2.1%	2.1%	5	2.2%	1.7%	$190	1.1%	1.1%
	Moderate	22	10.3%	$1,408	9.0%	11.6%	38	8.1%	$2,083	6.1%	11.8%	22	10.3%	9.1%	$1,408	9.0%	7.5%	10	4.2%	9.8%	$417	2.5%	8.5%	28	12.1%	10.1%	$1,666	9.6%	6.8%
	Middle	89	41.8%	$5,887	37.6%	53.8%	206	43.9%	$13,481	39.2%	53.6%	89	41.8%	46.4%	$5,887	37.6%	42.9%	107	45.0%	44.7%	$6,719	39.6%	40.6%	99	42.9%	43.6%	$6,762	38.9%	41.1%
	Upper	99	46.5%	$8,288	53.0%	32.0%	215	45.8%	$18,263	53.1%	32.0%	99	46.5%	42.4%	$8,288	53.0%	47.6%	116	48.7%	43.4%	$9,493	55.9%	48.8%	99	42.9%	44.6%	$8,770	50.4%	51.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*213*	*100%*	*$15,643*	*100%*	*100%*	*469*	*100%*	*$34,366*	*100%*	*100%*	*213*	*100%*	*100%*	*$15,643*	*100%*	*100%*	*238*	*100%*	*100%*	*$16,978*	*100%*	*100%*	*231*	*100%*	*100%*	*$17,388*	*100%*	*100%*
MULTI FAMILY					Multi-Family Units					Multi-Family Units																			
	Low	0	0.0%	$0	0.0%	11.0%	0	0.0%	$0	0.0%	11.0%	0	0.0%	13.3%	$0	0.0%	14.4%	0	0.0%	4.1%	$0	0.0%	8.0%	0	0.0%	13.2%	$0	0.0%	6.1%
	Moderate	0	0.0%	$0	0.0%	32.1%	0	0.0%	$0	0.0%	32.1%	0	0.0%	35.9%	$0	0.0%	35.5%	0	0.0%	35.8%	$0	0.0%	24.4%	0	0.0%	34.0%	$0	0.0%	16.0%
	Middle	0	0.0%	$0	0.0%	36.2%	0	0.0%	$0	0.0%	36.2%	0	0.0%	37.5%	$0	0.0%	28.7%	0	0.0%	43.1%	$0	0.0%	38.5%	0	0.0%	37.7%	$0	0.0%	32.4%
	Upper	0	0.0%	$0	0.0%	20.4%	0	0.0%	$0	0.0%	20.4%	0	0.0%	12.5%	$0	0.0%	17.6%	0	0.0%	17.1%	$0	0.0%	29.2%	0	0.0%	15.1%	$0	0.0%	45.5%
	Unknown	0	0.0%	$0	0.0%	0.3%	0	0.0%	$0	0.0%	0.3%	0	0.0%	0.8%	$0	0.0%	3.7%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	5	2.3%	$175	1.2%	2.6%	16	3.4%	$613	1.7%	2.6%	5	2.3%	1.7%	$175	1.2%	1.2%	9	3.7%	1.7%	$435	2.4%	1.5%	7	3.2%	1.2%	$178	1.0%	0.5%
	Moderate	19	8.8%	$791	5.3%	11.6%	42	9.0%	$2,144	5.9%	11.8%	19	8.8%	7.1%	$791	5.3%	3.8%	20	8.1%	8.2%	$824	4.5%	4.4%	22	10.0%	6.4%	$1,320	7.4%	3.9%
	Middle	115	53.0%	$6,659	44.9%	53.8%	227	48.6%	$15,031	41.6%	53.6%	115	53.0%	47.5%	$6,659	44.9%	40.8%	125	50.8%	45.7%	$7,917	43.0%	36.8%	102	46.2%	44.8%	$7,114	40.1%	36.8%
	Upper	78	35.9%	$7,216	48.6%	32.0%	182	39.0%	$18,356	50.8%	32.0%	78	35.9%	43.7%	$7,216	48.6%	54.2%	92	37.4%	44.4%	$9,235	50.2%	57.3%	90	40.7%	47.6%	$9,121	51.4%	58.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*217*	*100%*	*$14,841*	*100%*	*100%*	*467*	*100%*	*$36,144*	*100%*	*100%*	*217*	*100%*	*100%*	*$14,841*	*100%*	*100%*	*246*	*100%*	*100%*	*$18,411*	*100%*	*100%*	*221*	*100%*	*100%*	*$17,733*	*100%*	*100%*

Originations & Purchases
2018 and 2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2

Assessment Area: TN Knoxville

Product Type	Tract Income Levels	Bank Lending & Demographic Data Comparison										Bank & Aggregate Lending Comparison																	
		2018					2019, 2020					2018						2019						2020					
		Count		Dollar		Owner Occupied Units	Count		Dollar		Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
												Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	2.6%	2	2.6%	$168	2.8%	2.6%	0	0.0%	3.3%	$0	0.0%	2.1%	2	4.7%	2.5%	$168	5.6%	2.7%	0	0.0%	2.7%	$0	0.0%	1.4%
	Moderate	3	7.9%	$169	8.3%	11.6%	9	11.5%	$496	8.2%	11.8%	3	7.9%	12.0%	$169	8.3%	7.4%	3	7.0%	13.8%	$47	1.6%	13.7%	6	17.1%	10.2%	$449	14.7%	8.1%
	Middle	15	39.5%	$783	38.3%	53.8%	42	53.8%	$2,304	38.0%	53.6%	15	39.5%	46.8%	$783	38.3%	41.3%	27	62.8%	50.2%	$1,471	48.8%	46.4%	15	42.9%	47.4%	$833	27.3%	41.9%
	Upper	20	52.6%	$1,092	53.4%	32.0%	25	32.1%	$3,095	51.0%	32.0%	20	52.6%	37.9%	$1,092	53.4%	49.2%	11	25.6%	33.5%	$1,326	44.0%	37.1%	14	40.0%	39.7%	$1,769	58.0%	48.6%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*38*	*100%*	*$2,044*	*100%*	*100%*	*78*	*100%*	*$6,063*	*100%*	*100%*	*38*	*100%*	*100%*	*$2,044*	*100%*	*100%*	*43*	*100%*	*100%*	*$3,012*	*100%*	*100%*	*35*	*100%*	*100%*	*$3,051*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	2.6%	0	0.0%	$0	0.0%	2.6%	0	0.0%	2.6%	$0	0.0%	1.7%	0	0.0%	4.0%	$0	0.0%	2.5%	0	0.0%	1.5%	$0	0.0%	0.8%
	Moderate	0	0.0%	$0	0.0%	11.6%	0	0.0%	$0	0.0%	11.8%	0	0.0%	11.5%	$0	0.0%	9.8%	0	0.0%	14.5%	$0	0.0%	10.2%	0	0.0%	13.0%	$0	0.0%	10.6%
	Middle	0	0.0%	$0	0.0%	53.8%	0	0.0%	$0	0.0%	53.6%	0	0.0%	54.4%	$0	0.0%	53.7%	0	0.0%	54.0%	$0	0.0%	51.1%	0	0.0%	60.6%	$0	0.0%	57.5%
	Upper	0	0.0%	$0	0.0%	32.0%	0	0.0%	$0	0.0%	32.0%	0	0.0%	31.4%	$0	0.0%	34.7%	0	0.0%	27.6%	$0	0.0%	36.2%	0	0.0%	25.0%	$0	0.0%	31.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.1%	$0	0.0%	0.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	15	1.6%	$646	0.6%	2.6%	53	2.1%	$3,403	0.8%	2.6%	15	1.6%	1.9%	$646	0.6%	1.9%	22	2.1%	2.0%	$1,345	0.9%	1.7%	31	2.1%	1.6%	$2,058	0.8%	1.2%
	Moderate	100	10.9%	$8,372	8.2%	11.6%	229	9.2%	$24,221	5.8%	11.8%	100	10.9%	10.2%	$8,372	8.2%	8.8%	86	8.3%	10.4%	$8,684	5.7%	8.5%	143	9.8%	9.4%	$15,537	5.8%	7.1%
	Middle	450	48.9%	$42,950	42.3%	53.8%	1,154	46.4%	$160,691	38.4%	53.6%	450	48.9%	51.8%	$42,950	42.3%	45.7%	486	47.1%	50.1%	$59,511	39.3%	44.5%	668	45.9%	48.6%	$101,180	37.9%	43.3%
	Upper	356	38.7%	$49,687	48.9%	32.0%	1,051	42.3%	$230,255	55.0%	32.0%	356	38.7%	36.1%	$49,687	48.9%	43.3%	438	42.4%	37.5%	$82,080	54.1%	45.2%	613	42.1%	40.4%	$148,175	55.5%	48.4%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.2%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*921*	*100%*	*$101,655*	*100%*	*100%*	*2,487*	*100%*	*$418,570*	*100%*	*100%*	*921*	*100%*	*100%*	*$101,655*	*100%*	*100%*	*1,032*	*100%*	*100%*	*$151,620*	*100%*	*100%*	*1,455*	*100%*	*100%*	*$266,950*	*100%*	*100%*
SMALL BUSINESSES					Total Businesses					Total Businesses																			
	Low	20	5.1%	$1,769	4.5%	4.3%	72	5.5%	$8,059	7.6%	4.2%	20	5.1%	3.8%	$1,769	4.5%	3.9%	18	6.5%	3.3%	$2,719	8.5%	3.9%	54	5.2%	3.2%	$5,340	7.3%	3.6%
	Moderate	54	13.9%	$7,791	19.9%	14.2%	224	17.1%	$23,267	22.0%	14.3%	54	13.9%	12.3%	$7,791	19.9%	12.5%	58	20.9%	12.3%	$8,510	26.5%	12.7%	166	16.1%	11.7%	$14,757	20.1%	11.8%
	Middle	142	36.5%	$10,198	26.1%	44.2%	475	36.3%	$28,530	27.0%	43.8%	142	36.5%	42.3%	$10,198	26.1%	41.4%	83	29.9%	44.7%	$6,756	21.0%	42.8%	392	38.1%	42.9%	$21,774	29.6%	40.6%
	Upper	171	44.0%	$18,462	47.3%	36.7%	526	40.2%	$43,943	41.6%	37.0%	171	44.0%	40.1%	$18,462	47.3%	40.8%	118	42.4%	37.7%	$13,660	42.5%	39.1%	408	39.7%	41.5%	$30,283	41.2%	42.7%
	Unknown	2	0.5%	$850	2.2%	0.6%	10	0.8%	$1,936	1.8%	0.7%	2	0.5%	0.5%	$850	2.2%	1.1%	1	0.4%	0.5%	$500	1.6%	1.0%	9	0.9%	0.5%	$1,436	2.0%	1.3%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%		0	0.0%	1.0%	$0	0.0%	0.2%	0	0.0%	1.5%	$0	0.0%	0.4%	0	0.0%	0.3%	$0	0.0%	0.1%
	Total	*389*	*100%*	*$39,070*	*100%*	*100%*	*1,307*	*100%*	*$105,735*	*100%*	*100%*	*389*	*100%*	*100%*	*$39,070*	*100%*	*100%*	*278*	*100%*	*100%*	*$32,145*	*100%*	*100%*	*1,029*	*100%*	*100%*	*$73,590*	*100%*	*100%*
SMALL FARM					Total Farms					Total Farms																			
	Low	0	0.0%	$0	0.0%	0.3%	0	0.0%	$0	0.0%	0.8%	0	0.0%	1.4%	$0	0.0%	0.3%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	12.4%	0	0.0%	$0	0.0%	13.6%	0	0.0%	11.0%	$0	0.0%	14.0%	0	0.0%	10.8%	$0	0.0%	4.8%	0	0.0%	12.3%	$0	0.0%	4.4%
	Middle	1	100.0%	$21	100.0%	60.1%	6	75.0%	$75	75.8%	54.1%	1	100.0%	68.5%	$21	100.0%	55.5%	0	0.0%	57.8%	$0	0.0%	43.9%	6	75.0%	56.9%	$75	75.8%	43.6%
	Upper	0	0.0%	$0	0.0%	26.9%	2	25.0%	$24	24.2%	31.2%	0	0.0%	19.2%	$0	0.0%	30.2%	0	0.0%	31.3%	$0	0.0%	51.3%	2	25.0%	27.7%	$24	24.2%	51.4%
	Unknown	0	0.0%	$0	0.0%	0.3%	0	0.0%	$0	0.0%	0.3%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%		0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	3.1%	$0	0.0%	0.6%
	Total	*1*	*100%*	*$21*	*100%*	*100%*	*8*	*100%*	*$99*	*100%*	*100%*	*1*	*100%*	*100%*	*$21*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*8*	*100%*	*100%*	*$99*	*100%*	*100%*

Originations & Purchases
2018 and 2020 FFIEC Census Data and D&B information, and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2

Assessment Area: TN Knoxville

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison										Bank & Aggregate Lending Comparison																	
		2018					2019, 2020					2018						2019						2020					
		Count		Dollar		Families by Family Income	Count		Dollar		Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
												Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	8	4.5%	$791	1.9%	21.2%	30	5.8%	$3,331	2.1%	21.5%	8	4.5%	6.5%	$791	1.9%	3.3%	12	5.6%	6.2%	$1,297	2.0%	3.1%	18	5.9%	6.7%	$2,034	2.2%	3.4%
	Moderate	30	16.8%	$4,127	10.0%	16.2%	107	20.7%	$16,924	10.7%	16.3%	30	16.8%	17.7%	$4,127	10.0%	12.2%	41	19.1%	18.4%	$6,057	9.3%	12.5%	66	21.8%	20.0%	$10,867	11.7%	13.7%
	Middle	37	20.7%	$6,282	15.2%	19.9%	86	16.6%	$17,109	10.8%	20.0%	37	20.7%	19.3%	$6,282	15.2%	17.1%	30	14.0%	22.1%	$6,190	9.5%	19.2%	56	18.5%	21.6%	$10,919	11.7%	19.0%
	Upper	92	51.4%	$27,073	65.4%	42.8%	277	53.5%	$116,154	73.5%	42.2%	92	51.4%	36.2%	$27,073	65.4%	47.7%	122	56.7%	40.9%	$49,290	76.0%	53.6%	155	51.2%	41.4%	$66,864	71.7%	54.2%
	Unknown	12	6.7%	$3,133	7.6%	0.0%	18	3.5%	$4,575	2.9%	0.0%	12	6.7%	20.4%	$3,133	7.6%	19.8%	10	4.7%	12.3%	$2,001	3.1%	11.6%	8	2.6%	10.4%	$2,574	2.8%	9.7%
	Total	*179*	*100%*	*$41,406*	*100%*	*100%*	*518*	*100%*	*$158,093*	*100%*	*100%*	*179*	*100%*	*100%*	*$41,406*	*100%*	*100%*	*215*	*100%*	*100%*	*$64,835*	*100%*	*100%*	*303*	*100%*	*100%*	*$93,258*	*100%*	*100%*
REFINANCE	Low	38	13.9%	$1,764	6.4%	21.2%	82	8.6%	$5,759	3.1%	21.5%	38	13.9%	9.3%	$1,764	6.4%	4.6%	35	12.1%	6.3%	$2,212	4.6%	3.0%	47	7.1%	3.9%	$3,547	2.6%	1.8%
	Moderate	56	20.4%	$3,966	14.3%	16.2%	149	15.6%	$14,731	8.0%	16.3%	56	20.4%	17.7%	$3,966	14.3%	12.5%	49	16.9%	14.3%	$3,770	7.8%	8.9%	100	15.0%	12.0%	$10,961	8.1%	7.8%
	Middle	63	23.0%	$5,426	19.6%	19.9%	206	21.6%	$26,149	14.2%	20.0%	63	23.0%	20.2%	$5,426	19.6%	17.4%	60	20.7%	19.3%	$7,344	15.2%	15.3%	146	22.0%	17.6%	$18,805	13.9%	14.4%
	Upper	114	41.6%	$16,145	58.2%	42.8%	492	51.5%	$131,762	71.6%	42.2%	114	41.6%	38.3%	$16,145	58.2%	50.6%	139	47.9%	41.8%	$33,683	69.6%	52.8%	353	53.1%	43.4%	$98,079	72.4%	52.5%
	Unknown	3	1.1%	$420	1.5%	0.0%	26	2.7%	$5,503	3.0%	0.0%	3	1.1%	14.4%	$420	1.5%	14.9%	7	2.4%	18.3%	$1,375	2.8%	19.9%	19	2.9%	23.1%	$4,128	3.0%	23.6%
	Total	*274*	*100%*	*$27,721*	*100%*	*100%*	*955*	*100%*	*$183,904*	*100%*	*100%*	*274*	*100%*	*100%*	*$27,721*	*100%*	*100%*	*290*	*100%*	*100%*	*$48,384*	*100%*	*100%*	*665*	*100%*	*100%*	*$135,520*	*100%*	*100%*
HOME IMPROVEMENT	Low	18	8.5%	$522	3.3%	21.2%	31	6.6%	$1,159	3.4%	21.5%	18	8.5%	7.7%	$522	3.3%	4.1%	21	8.8%	6.5%	$777	4.6%	3.9%	10	4.3%	6.6%	$382	2.2%	3.6%
	Moderate	35	16.4%	$1,194	7.6%	16.2%	55	11.7%	$2,571	7.5%	16.3%	35	16.4%	13.2%	$1,194	7.6%	9.4%	27	11.3%	14.1%	$1,209	7.1%	10.3%	28	12.1%	12.9%	$1,362	7.8%	8.0%
	Middle	44	20.7%	$2,561	16.4%	19.9%	101	21.5%	$5,443	15.8%	20.0%	44	20.7%	18.3%	$2,561	16.4%	15.4%	48	20.2%	19.1%	$2,066	12.2%	14.3%	53	22.9%	20.2%	$3,377	19.4%	15.7%
	Upper	113	53.1%	$11,121	71.1%	42.8%	274	58.4%	$24,645	71.7%	42.2%	113	53.1%	53.1%	$11,121	71.1%	60.9%	138	58.0%	56.5%	$12,678	74.7%	66.9%	136	58.9%	56.6%	$11,967	68.8%	69.2%
	Unknown	3	1.4%	$245	1.6%	0.0%	8	1.7%	$548	1.6%	0.0%	3	1.4%	7.7%	$245	1.6%	10.2%	4	1.7%	3.8%	$248	1.5%	4.7%	4	1.7%	3.7%	$300	1.7%	3.5%
	Total	*213*	*100%*	*$15,643*	*100%*	*100%*	*469*	*100%*	*$34,366*	*100%*	*100%*	*213*	*100%*	*100%*	*$15,643*	*100%*	*100%*	*238*	*100%*	*100%*	*$16,978*	*100%*	*100%*	*231*	*100%*	*100%*	*$17,388*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	$0	0.0%	21.2%	0	0.0%	$0	0.0%	21.5%	0	0.0%	0.8%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	16.2%	0	0.0%	$0	0.0%	16.3%	0	0.0%	0.8%	$0	0.0%	0.0%	0	0.0%	0.8%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	19.9%	0	0.0%	$0	0.0%	20.0%	0	0.0%	1.6%	$0	0.0%	0.2%	0	0.0%	2.4%	$0	0.0%	0.1%	0	0.0%	1.9%	$0	0.0%	0.1%
	Upper	0	0.0%	$0	0.0%	42.8%	0	0.0%	$0	0.0%	42.2%	0	0.0%	17.2%	$0	0.0%	2.5%	0	0.0%	17.1%	$0	0.0%	1.6%	0	0.0%	18.9%	$0	0.0%	2.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	79.7%	$0	0.0%	97.3%	0	0.0%	79.7%	$0	0.0%	98.3%	0	0.0%	79.2%	$0	0.0%	97.1%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	19	8.8%	$389	2.6%	21.2%	45	9.6%	$1,170	3.2%	21.5%	19	8.8%	7.9%	$389	2.6%	3.4%	33	13.4%	8.1%	$873	4.7%	3.9%	12	5.4%	4.2%	$297	1.7%	1.9%
	Moderate	41	18.9%	$1,823	12.3%	16.2%	71	15.2%	$3,396	9.4%	16.3%	41	18.9%	13.9%	$1,823	12.3%	8.2%	45	18.3%	12.5%	$2,058	11.2%	7.2%	26	11.8%	12.4%	$1,338	7.5%	7.7%
	Middle	51	23.5%	$2,496	16.8%	19.9%	109	23.3%	$5,803	16.1%	20.0%	51	23.5%	20.1%	$2,496	16.8%	15.4%	53	21.5%	19.7%	$2,733	14.8%	14.0%	56	25.3%	16.9%	$3,070	17.3%	11.1%
	Upper	104	47.9%	$10,029	67.6%	42.8%	229	49.0%	$25,189	69.7%	42.2%	104	47.9%	55.5%	$10,029	67.6%	70.9%	106	43.1%	56.1%	$12,309	66.9%	71.2%	123	55.7%	63.5%	$12,880	72.6%	76.8%
	Unknown	2	0.9%	$104	0.7%	0.0%	13	2.8%	$586	1.6%	0.0%	2	0.9%	2.5%	$104	0.7%	2.1%	9	3.7%	3.6%	$438	2.4%	3.7%	4	1.8%	3.0%	$148	0.8%	2.3%
	Total	*217*	*100%*	*$14,841*	*100%*	*100%*	*467*	*100%*	*$36,144*	*100%*	*100%*	*217*	*100%*	*100%*	*$14,841*	*100%*	*100%*	*246*	*100%*	*100%*	*$18,411*	*100%*	*100%*	*221*	*100%*	*100%*	*$17,733*	*100%*	*100%*

Originations & Purchases

2018 and 2020 FFIEC Census Data and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2

Assessment Area: TN Knoxville

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018 Count #	2018 Count %	2018 Dollar $ (000s)	2018 Dollar $ %	2018 Families by Family Income %	2019, 2020 Count #	2019, 2020 Count %	2019, 2020 Dollar $ (000s)	2019, 2020 Dollar $ %	2019, 2020 Families by Family Income %	Bank & Aggregate Lending Comparison 2018 Count Bank #	2018 Count Bank %	2018 Count Agg %	2018 Dollar Bank $(000s)	2018 Dollar Bank $ %	2018 Dollar Agg $ %	2019 Count Bank #	2019 Count Bank %	2019 Count Agg %	2019 Dollar Bank $(000s)	2019 Dollar Bank $ %	2019 Dollar Agg $ %	2020 Count Bank #	2020 Count Bank %	2020 Count Agg %	2020 Dollar Bank $(000s)	2020 Dollar Bank $ %	2020 Dollar Agg $ %
OTHER PURPOSE CLOSED/EXEMPT	Low	3	7.9%	$75	3.7%	21.2%	10	12.8%	$366	6.0%	21.5%	3	7.9%	12.2%	$75	3.7%	6.8%	5	11.6%	10.2%	$178	5.9%	4.9%	5	14.3%	7.2%	$188	6.2%	2.2%
	Moderate	8	21.1%	$396	19.4%	16.2%	16	20.5%	$715	11.8%	16.3%	8	21.1%	17.6%	$396	19.4%	12.3%	7	16.3%	14.0%	$215	7.1%	9.6%	9	25.7%	15.2%	$500	16.4%	9.5%
	Middle	9	23.7%	$528	25.8%	19.9%	18	23.1%	$2,029	33.5%	20.0%	9	23.7%	19.6%	$528	25.8%	13.2%	10	23.3%	21.7%	$992	32.9%	17.1%	8	22.9%	23.7%	$1,037	34.0%	15.2%
	Upper	18	47.4%	$1,045	51.1%	42.8%	32	41.0%	$2,845	46.9%	42.2%	18	47.4%	45.5%	$1,045	51.1%	62.7%	19	44.2%	48.6%	$1,519	50.4%	57.0%	13	37.1%	45.6%	$1,326	43.5%	67.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	2	2.6%	$108	1.8%	0.0%	0	0.0%	5.1%	$0	0.0%	5.0%	2	4.7%	5.4%	$108	3.6%	11.5%	0	0.0%	8.2%	$0	0.0%	5.8%
	Total	*38*	*100%*	*$2,044*	*100%*	*100%*	*78*	*100%*	*$6,063*	*100%*	*100%*	*38*	*100%*	*100%*	*$2,044*	*100%*	*100%*	*43*	*100%*	*100%*	*$3,012*	*100%*	*100%*	*35*	*100%*	*100%*	*$3,051*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	21.2%	0	0.0%	$0	0.0%	21.5%	0	0.0%	0.3%	$0	0.0%	0.4%	0	0.0%	0.6%	$0	0.0%	0.2%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	16.2%	0	0.0%	$0	0.0%	16.3%	0	0.0%	0.3%	$0	0.0%	0.0%	0	0.0%	0.9%	$0	0.0%	0.7%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	19.9%	0	0.0%	$0	0.0%	20.0%	0	0.0%	0.9%	$0	0.0%	0.9%	0	0.0%	0.6%	$0	0.0%	0.7%	0	0.0%	0.3%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	42.8%	0	0.0%	$0	0.0%	42.2%	0	0.0%	1.1%	$0	0.0%	0.8%	0	0.0%	3.7%	$0	0.0%	7.2%	0	0.0%	0.3%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	97.3%	$0	0.0%	98.0%	0	0.0%	94.3%	$0	0.0%	91.2%	0	0.0%	99.4%	$0	0.0%	100.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	86	9.3%	$3,541	3.5%	21.2%	198	8.0%	$11,785	2.8%	21.5%	86	9.3%	7.1%	$3,541	3.5%	3.4%	106	10.3%	6.3%	$5,337	3.5%	2.9%	92	6.3%	5.1%	$6,448	2.4%	2.5%
	Moderate	170	18.5%	$11,506	11.3%	16.2%	398	16.0%	$38,337	9.2%	16.3%	170	18.5%	16.7%	$11,506	11.3%	11.2%	169	16.4%	16.3%	$13,309	8.8%	10.3%	229	15.7%	15.2%	$25,028	9.4%	10.0%
	Middle	204	22.1%	$17,293	17.0%	19.9%	520	20.9%	$56,533	13.5%	20.0%	204	22.1%	18.8%	$17,293	17.0%	15.8%	201	19.5%	20.7%	$19,325	12.7%	16.3%	319	21.9%	19.1%	$37,208	13.9%	15.6%
	Upper	441	47.9%	$65,413	64.3%	42.8%	1,304	52.4%	$300,595	71.8%	42.2%	441	47.9%	37.1%	$65,413	64.3%	45.7%	524	50.8%	42.2%	$109,479	72.2%	49.9%	780	53.6%	42.8%	$191,116	71.6%	51.1%
	Unknown	20	2.2%	$3,902	3.8%	0.0%	67	2.7%	$11,320	2.7%	0.0%	20	2.2%	20.3%	$3,902	3.8%	24.0%	32	3.1%	14.5%	$4,170	2.8%	20.6%	35	2.4%	17.8%	$7,150	2.7%	20.9%
	Total	*921*	*100%*	*$101,655*	*100%*	*100%*	*2,487*	*100%*	*$418,570*	*100%*	*100%*	*921*	*100%*	*100%*	*$101,655*	*100%*	*100%*	*1,032*	*100%*	*100%*	*$151,620*	*100%*	*100%*	*1,455*	*100%*	*100%*	*$266,950*	*100%*	*100%*
Small Business					Total Businesses					Total Businesses																			
Revenue	$1 Million or Less	240	61.7%	$10,486	26.8%	90.0%	725	55.5%	$26,687	25.2%	90.5%	240	61.7%	46.7%	$10,486	26.8%	34.2%	162	58.3%	45.9%	$7,401	23.0%	32.1%	563	54.7%	39.8%	$19,286	26.2%	24.3%
	Over $1 Million	148	38.0%	$28,550	73.1%	9.4%	356	27.2%	$70,878	67.0%	8.8%	148	38.0%					116	41.7%					240	23.3%				
	Rev. available	388	99.7%	$39,036	99.9%	99.4%	1,081	82.7%	$97,565	92.2%	99.3%	388	99.7%					278	100.0%					803	78.0%				
	Rev. Not Known	1	0.3%	$34	0.1%	0.6%	226	17.3%	$8,170	7.7%	0.6%	1	0.3%					0	0.0%					226	22.0%				
	Total	*389*	*100%*	*$39,070*	*100%*	*100%*	*1,307*	*100%*	*$105,735*	*100%*	*100%*	*389*	*100%*					*278*	*100%*					*1,029*	*100%*				
Loan Size	$100,000 or Less	308	79.2%	$10,622	27.2%		1,061	81.2%	$29,768	28.2%		308	79.2%	89.0%	$10,622	27.2%	25.2%	211	75.9%	89.1%	$6,854	21.3%	26.9%	850	82.6%	82.9%	$22,914	31.1%	25.5%
	$100,001-$250,000	39	10.0%	$7,595	19.4%		141	10.8%	$24,085	22.8%		39	10.0%	5.1%	$7,595	19.4%	16.1%	28	10.1%	5.4%	$5,520	17.2%	17.0%	113	11.0%	9.5%	$18,565	25.2%	21.6%
	$250,001-$1 Million	42	10.8%	$20,853	53.4%		105	8.0%	$51,882	49.1%		42	10.8%	5.9%	$20,853	53.4%	58.7%	39	14.0%	5.5%	$19,771	61.5%	56.0%	66	6.4%	7.6%	$32,111	43.6%	52.9%
	Total	*389*	*100%*	*$39,070*	*100%*		*1,307*	*100%*	*$105,735*	*100%*		*389*	*100%*	*100%*	*$39,070*	*100%*	*100%*	*278*	*100%*	*100%*	*$32,145*	*100%*	*100%*	*1,029*	*100%*	*100%*	*$73,590*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	225	93.8%	$6,127	58.4%		691	95.3%	$16,914	63.4%																			
	$100,001-$250,000	10	4.2%	$1,938	18.5%		23	3.2%	$3,456	13.0%																			
	$250,001-$1 Million	5	2.1%	$2,421	23.1%		11	1.5%	$6,317	23.7%																			
	Total	*240*	*100%*	*$10,486*	*100%*		*725*	*100%*	*$26,687*	*100%*																			
Small Farm					Total Farms					Total Farms																			
Revenue	$1 Million or Less	1	100.0%	$21	100.0%	97.4%	7	87.5%	$78	78.8%	97.6%	1	100.0%	54.8%	$21	100.0%	84.2%	0	0.0%	43.4%	$0	0.0%	49.4%	7	87.5%	50.8%	$78	78.8%	45.5%
	Over $1 Million	0	0.0%	$0	0.0%	0.8%	0	0.0%	$0	0.0%	1.3%	0	0.0%					0	0.0%					0	0.0%				
	Rev. available	1	100.0%	$21	100.0%	98.2%	7	87.5%	$78	78.8%	98.9%	1	100.0%					0	0.0%					7	87.5%				
	Not Known	0	0.0%	$0	0.0%	1.8%	1	12.5%	$21	21.2%	1.1%	0	0.0%					0	0.0%					1	12.5%				
	Total	*1*	*100%*	*$21*	*100%*	*100%*	*8*	*100%*	*$99*	*100%*	*100%*	*1*	*100%*					*0*	*0%*					*8*	*100%*				
Loan Size	$100,000 or Less	1	100.0%	$21	100.0%		8	100.0%	$99	100.0%		1	100.0%	90.4%	$21	100.0%	43.5%	0	0.0%	91.6%	$0	0.0%	40.7%	8	100.0%	92.3%	$99	100.0%	41.6%
	$100,001-$250,000	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%		0	0.0%	6.8%	$0	0.0%	30.6%	0	0.0%	6.0%	$0	0.0%	28.2%	0	0.0%	3.1%	$0	0.0%	17.2%
	$250,001-$500,000	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%		0	0.0%	2.7%	$0	0.0%	25.9%	0	0.0%	2.4%	$0	0.0%	31.1%	0	0.0%	4.6%	$0	0.0%	41.2%
	Total	*1*	*100%*	*$21*	*100%*		*8*	*100%*	*$99*	*100%*		*1*	*100%*	*100%*	*$21*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*8*	*100%*	*100%*	*$99*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	1	100.0%	$21	100.0%		7	100.0%	$78	100.0%																			
	$100,001-$250,000	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%																			
	$250,001-$500,000	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%																			
	Total	*1*	*100%*	*$21*	*100%*		*7*	*100%*	*$78*	*100%*																			

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue.
2018 and 2020 FFIEC Census Data and D&B information, and 2015 ACS Data.

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2

Assessment Area: TN Middle TN

Product Type	Tract Income Levels	Bank Lending & Demographic Data Comparison										Bank & Aggregate Lending Comparison																	
		2018					2019, 2020					2018						2019						2020					
		Count		Dollar		Owner Occupied Units	Count		Dollar		Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
												Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
HOME PURCHASE	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	3	4.2%	$330	2.7%	7.8%	20	11.5%	$3,233	8.8%	8.0%	3	4.2%	7.5%	$330	2.7%	5.6%	10	11.5%	7.1%	$1,213	7.7%	5.7%	10	11.5%	7.6%	$2,020	9.7%	6.3%
	Middle	50	70.4%	$8,884	71.8%	69.3%	106	60.9%	$21,220	58.0%	67.4%	50	70.4%	71.8%	$8,884	71.8%	71.6%	55	63.2%	71.0%	$9,921	62.6%	70.3%	51	58.6%	69.4%	$11,299	54.5%	68.3%
	Upper	18	25.4%	$3,151	25.5%	22.9%	48	27.6%	$12,133	33.2%	24.6%	18	25.4%	20.7%	$3,151	25.5%	22.8%	22	25.3%	21.9%	$4,706	29.7%	23.9%	26	29.9%	23.0%	$7,427	35.8%	25.4%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*71*	*100%*	*$12,365*	*100%*	*100%*	*174*	*100%*	*$36,586*	*100%*	*100%*	*71*	*100%*	*100%*	*$12,365*	*100%*	*100%*	*87*	*100%*	*100%*	*$15,840*	*100%*	*100%*	*87*	*100%*	*100%*	*$20,746*	*100%*	*100%*
REFINANCE	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	8	8.1%	$678	7.3%	7.8%	23	7.6%	$2,513	5.6%	8.0%	8	8.1%	5.9%	$678	7.3%	4.3%	8	7.0%	5.7%	$1,017	6.5%	4.6%	15	7.9%	4.5%	$1,496	5.1%	3.6%
	Middle	67	67.7%	$5,694	61.6%	69.3%	195	64.1%	$28,238	63.2%	67.4%	67	67.7%	72.1%	$5,694	61.6%	71.8%	77	67.0%	70.9%	$10,002	64.2%	70.2%	118	62.4%	70.1%	$18,236	62.7%	69.2%
	Upper	24	24.2%	$2,865	31.0%	22.9%	86	28.3%	$13,909	31.1%	24.6%	24	24.2%	22.0%	$2,865	31.0%	23.8%	30	26.1%	23.4%	$4,563	29.3%	25.2%	56	29.6%	25.3%	$9,346	32.1%	27.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*99*	*100%*	*$9,237*	*100%*	*100%*	*304*	*100%*	*$44,660*	*100%*	*100%*	*99*	*100%*	*100%*	*$9,237*	*100%*	*100%*	*115*	*100%*	*100%*	*$15,582*	*100%*	*100%*	*189*	*100%*	*100%*	*$29,078*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	3	6.5%	$139	6.0%	7.8%	7	5.6%	$205	2.3%	8.0%	3	6.5%	4.3%	$139	6.0%	2.9%	5	6.9%	7.4%	$160	3.3%	9.6%	2	3.8%	5.3%	$45	1.2%	4.2%
	Middle	34	73.9%	$1,828	78.7%	69.3%	77	62.1%	$5,693	64.8%	67.4%	34	73.9%	71.4%	$1,828	78.7%	75.3%	41	56.9%	65.1%	$3,159	64.3%	63.3%	36	69.2%	68.7%	$2,534	65.5%	68.0%
	Upper	9	19.6%	$355	15.3%	22.9%	40	32.3%	$2,882	32.8%	24.6%	9	19.6%	24.3%	$355	15.3%	21.8%	26	36.1%	27.5%	$1,595	32.5%	27.0%	14	26.9%	26.0%	$1,287	33.3%	27.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*46*	*100%*	*$2,322*	*100%*	*100%*	*124*	*100%*	*$8,780*	*100%*	*100%*	*46*	*100%*	*100%*	*$2,322*	*100%*	*100%*	*72*	*100%*	*100%*	*$4,914*	*100%*	*100%*	*52*	*100%*	*100%*	*$3,866*	*100%*	*100%*
MULTI FAMILY						Multi-Family Units					Multi-Family Units																		
	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	49.2%	0	0.0%	$0	0.0%	49.8%	0	0.0%	38.7%	$0	0.0%	35.8%	0	0.0%	53.6%	$0	0.0%	68.6%	0	0.0%	42.4%	$0	0.0%	19.8%
	Middle	0	0.0%	$0	0.0%	42.4%	0	0.0%	$0	0.0%	41.8%	0	0.0%	51.6%	$0	0.0%	32.7%	0	0.0%	35.7%	$0	0.0%	26.6%	0	0.0%	48.5%	$0	0.0%	14.2%
	Upper	0	0.0%	$0	0.0%	8.3%	0	0.0%	$0	0.0%	8.4%	0	0.0%	9.7%	$0	0.0%	31.5%	0	0.0%	10.7%	$0	0.0%	4.8%	0	0.0%	9.1%	$0	0.0%	66.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	3	5.9%	$120	3.8%	7.8%	7	7.2%	$185	3.6%	8.0%	3	5.9%	2.9%	$120	3.8%	2.0%	4	8.0%	4.8%	$115	4.0%	4.3%	3	6.4%	4.7%	$70	3.2%	3.4%
	Middle	37	72.5%	$2,535	79.6%	69.3%	64	66.0%	$3,408	67.1%	67.4%	37	72.5%	75.7%	$2,535	79.6%	70.4%	34	68.0%	70.9%	$1,973	69.0%	69.9%	30	63.8%	66.8%	$1,435	64.7%	67.8%
	Upper	11	21.6%	$528	16.6%	22.9%	26	26.8%	$1,486	29.3%	24.6%	11	21.6%	21.4%	$528	16.6%	27.7%	12	24.0%	24.2%	$773	27.0%	25.8%	14	29.8%	28.5%	$713	32.1%	28.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*51*	*100%*	*$3,183*	*100%*	*100%*	*97*	*100%*	*$5,079*	*100%*	*100%*	*51*	*100%*	*100%*	*$3,183*	*100%*	*100%*	*50*	*100%*	*100%*	*$2,861*	*100%*	*100%*	*47*	*100%*	*100%*	*$2,218*	*100%*	*100%*

Originations & Purchases
2018 and 2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2

Assessment Area: TN Middle TN

Product Type	Tract Income Levels	Bank Lending & Demographic Data Comparison										Bank & Aggregate Lending Comparison																	
		2018					2019, 2020					2018						2019						2020					
		Count		Dollar		Owner Occupied Units	Count		Dollar		Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
												Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	2	11.8%	$122	18.4%	7.8%	2	6.9%	$120	5.8%	8.0%	2	11.8%	7.9%	$122	18.4%	8.4%	1	5.3%	6.1%	$20	1.4%	6.9%	1	10.0%	6.1%	$100	16.5%	5.3%
	Middle	13	76.5%	$495	74.8%	69.3%	12	41.4%	$818	39.8%	67.4%	13	76.5%	73.0%	$495	74.8%	74.6%	6	31.6%	63.5%	$487	33.6%	54.3%	6	60.0%	67.9%	$331	54.6%	62.7%
	Upper	2	11.8%	$45	6.8%	22.9%	15	51.7%	$1,119	54.4%	24.6%	2	11.8%	19.0%	$45	6.8%	17.0%	12	63.2%	30.4%	$944	65.1%	38.8%	3	30.0%	26.0%	$175	28.9%	32.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*17*	*100%*	*$662*	*100%*	*100%*	*29*	*100%*	*$2,057*	*100%*	*100%*	*17*	*100%*	*100%*	*$662*	*100%*	*100%*	*19*	*100%*	*100%*	*$1,451*	*100%*	*100%*	*10*	*100%*	*100%*	*$606*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	7.8%	0	0.0%	$0	0.0%	8.0%	0	0.0%	9.3%	$0	0.0%	5.4%	0	0.0%	9.7%	$0	0.0%	7.4%	0	0.0%	4.8%	$0	0.0%	3.8%
	Middle	0	0.0%	$0	0.0%	69.3%	0	0.0%	$0	0.0%	67.4%	0	0.0%	69.3%	$0	0.0%	76.8%	0	0.0%	79.0%	$0	0.0%	81.9%	0	0.0%	71.6%	$0	0.0%	66.4%
	Upper	0	0.0%	$0	0.0%	22.9%	0	0.0%	$0	0.0%	24.6%	0	0.0%	21.3%	$0	0.0%	17.9%	0	0.0%	11.3%	$0	0.0%	10.6%	0	0.0%	23.6%	$0	0.0%	29.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	19	6.7%	$1,389	5.0%	7.8%	59	8.1%	$6,256	6.4%	8.0%	19	6.7%	6.9%	$1,389	5.0%	5.9%	28	8.2%	6.7%	$2,525	6.2%	6.2%	31	8.1%	6.1%	$3,731	6.6%	5.2%
	Middle	201	70.8%	$19,436	70.0%	69.3%	454	62.4%	$59,377	61.1%	67.4%	201	70.8%	71.9%	$19,436	70.0%	70.8%	213	62.1%	70.7%	$25,542	62.8%	69.6%	241	62.6%	69.7%	$33,835	59.9%	67.5%
	Upper	64	22.5%	$6,944	25.0%	22.9%	215	29.5%	$31,529	32.4%	24.6%	64	22.5%	21.2%	$6,944	25.0%	23.2%	102	29.7%	22.5%	$12,581	31.0%	24.2%	113	29.4%	24.3%	$18,948	33.5%	27.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*284*	*100%*	*$27,769*	*100%*	*100%*	*728*	*100%*	*$97,162*	*100%*	*100%*	*284*	*100%*	*100%*	*$27,769*	*100%*	*100%*	*343*	*100%*	*100%*	*$40,648*	*100%*	*100%*	*385*	*100%*	*100%*	*$56,514*	*100%*	*100%*
SMALL BUSINESSES						Total Businesses					Total Businesses																		
	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	15	26.8%	$1,529	26.4%	16.8%	50	17.4%	$3,208	19.1%	17.2%	15	26.8%	13.1%	$1,529	26.4%	15.1%	6	14.3%	13.6%	$379	11.7%	13.6%	44	18.0%	14.5%	$2,829	20.8%	15.0%
	Middle	28	50.0%	$2,861	49.4%	60.9%	171	59.6%	$11,409	67.8%	59.4%	28	50.0%	60.5%	$2,861	49.4%	58.9%	25	59.5%	60.0%	$2,603	80.2%	63.0%	146	59.6%	61.7%	$8,806	64.8%	60.1%
	Upper	13	23.2%	$1,407	24.3%	22.2%	66	23.0%	$2,208	13.1%	23.5%	13	23.2%	24.4%	$1,407	24.3%	25.4%	11	26.2%	24.1%	$263	8.1%	22.7%	55	22.4%	23.1%	$1,945	14.3%	24.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%		0	0.0%	2.0%	$0	0.0%	0.6%	0	0.0%	2.3%	$0	0.0%	0.7%	0	0.0%	0.7%	$0	0.0%	0.1%
	Total	*56*	*100%*	*$5,797*	*100%*	*100%*	*287*	*100%*	*$16,825*	*100%*	*100%*	*56*	*100%*	*100%*	*$5,797*	*100%*	*100%*	*42*	*100%*	*100%*	*$3,245*	*100%*	*100%*	*245*	*100%*	*100%*	*$13,580*	*100%*	*100%*
SMALL FARM						Total Farms					Total Farms																		
	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	3.1%	0	0.0%	$0	0.0%	3.6%	0	0.0%	2.3%	$0	0.0%	0.9%	0	0.0%	1.8%	$0	0.0%	0.6%	0	0.0%	1.6%	$0	0.0%	0.6%
	Middle	14	100.0%	$1,106	100.0%	75.0%	12	80.0%	$1,391	84.6%	71.6%	14	100.0%	77.9%	$1,106	100.0%	81.2%	4	100.0%	72.6%	$615	100.0%	72.6%	8	72.7%	78.6%	$776	75.3%	87.4%
	Upper	0	0.0%	$0	0.0%	21.8%	3	20.0%	$254	15.4%	24.8%	0	0.0%	19.4%	$0	0.0%	17.8%	0	0.0%	23.7%	$0	0.0%	25.8%	3	27.3%	19.8%	$254	24.7%	12.0%
	Unknown	0	0.0%	$0	0.0%	0.1%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%		0	0.0%	0.3%	$0	0.0%	0.1%	0	0.0%	1.8%	$0	0.0%	1.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*14*	*100%*	*$1,106*	*100%*	*100%*	*15*	*100%*	*$1,645*	*100%*	*100%*	*14*	*100%*	*100%*	*$1,106*	*100%*	*100%*	*4*	*100%*	*100%*	*$615*	*100%*	*100%*	*11*	*100%*	*100%*	*$1,030*	*100%*	*100%*

Originations & Purchases
2018 and 2020 FFIEC Census Data and D&B information, and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2

Assessment Area: TN Middle TN

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison										Bank & Aggregate Lending Comparison																	
		2018					2019, 2020					2018						2019						2020					
		Count		Dollar		Families by Family Income	Count		Dollar		Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
												Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	4	5.6%	$309	2.5%	19.8%	11	6.3%	$1,172	3.2%	19.7%	4	5.6%	2.9%	$309	2.5%	1.5%	5	5.7%	3.0%	$506	3.2%	1.6%	6	6.9%	2.6%	$666	3.2%	1.3%
	Moderate	9	12.7%	$825	6.7%	17.7%	33	19.0%	$4,236	11.6%	17.5%	9	12.7%	15.2%	$825	6.7%	10.3%	17	19.5%	14.0%	$2,033	12.8%	9.6%	16	18.4%	14.7%	$2,203	10.6%	10.1%
	Middle	19	26.8%	$2,597	21.0%	19.3%	39	22.4%	$5,908	16.1%	19.3%	19	26.8%	22.4%	$2,597	21.0%	19.5%	22	25.3%	23.0%	$3,001	18.9%	20.0%	17	19.5%	23.6%	$2,907	14.0%	20.4%
	Upper	39	54.9%	$8,634	69.8%	43.2%	83	47.7%	$23,695	64.8%	43.5%	39	54.9%	37.9%	$8,634	69.8%	47.3%	40	46.0%	39.8%	$9,941	62.8%	49.3%	43	49.4%	40.5%	$13,754	66.3%	50.5%
	Unknown	0	0.0%	$0	0.0%	0.0%	8	4.6%	$1,575	4.3%	0.0%	0	0.0%	21.6%	$0	0.0%	21.4%	3	3.4%	20.2%	$359	2.3%	19.5%	5	5.7%	18.5%	$1,216	5.9%	17.7%
	Total	*71*	*100%*	*$12,365*	*100%*	*100%*	*174*	*100%*	*$36,586*	*100%*	*100%*	*71*	*100%*	*100%*	*$12,365*	*100%*	*100%*	*87*	*100%*	*100%*	*$15,840*	*100%*	*100%*	*87*	*100%*	*100%*	*$20,746*	*100%*	*100%*
REFINANCE	Low	15	15.2%	$737	8.0%	19.8%	23	7.6%	$1,212	2.7%	19.7%	15	15.2%	7.4%	$737	8.0%	3.9%	12	10.4%	4.7%	$617	4.0%	2.3%	11	5.8%	2.8%	$595	2.0%	1.2%
	Moderate	14	14.1%	$855	9.3%	17.7%	46	15.1%	$4,067	9.1%	17.5%	14	14.1%	15.2%	$855	9.3%	10.3%	25	21.7%	10.9%	$2,055	13.2%	6.6%	21	11.1%	8.4%	$2,012	6.9%	5.1%
	Middle	30	30.3%	$2,607	28.2%	19.3%	65	21.4%	$6,866	15.4%	19.3%	30	30.3%	20.5%	$2,607	28.2%	17.2%	22	19.1%	18.4%	$2,286	14.7%	14.8%	43	22.8%	17.7%	$4,580	15.8%	13.5%
	Upper	37	37.4%	$4,788	51.8%	43.2%	164	53.9%	$31,744	71.1%	43.5%	37	37.4%	45.8%	$4,788	51.8%	56.2%	53	46.1%	44.3%	$10,248	65.8%	51.5%	111	58.7%	45.8%	$21,496	73.9%	52.3%
	Unknown	3	3.0%	$250	2.7%	0.0%	6	2.0%	$771	1.7%	0.0%	3	3.0%	11.1%	$250	2.7%	12.4%	3	2.6%	21.6%	$376	2.4%	24.8%	3	1.6%	25.4%	$395	1.4%	27.8%
	Total	*99*	*100%*	*$9,237*	*100%*	*100%*	*304*	*100%*	*$44,660*	*100%*	*100%*	*99*	*100%*	*100%*	*$9,237*	*100%*	*100%*	*115*	*100%*	*100%*	*$15,582*	*100%*	*100%*	*189*	*100%*	*100%*	*$29,078*	*100%*	*100%*
HOME IMPROVEMENT	Low	5	10.9%	$155	6.7%	19.8%	6	4.8%	$224	2.6%	19.7%	5	10.9%	8.9%	$155	6.7%	6.3%	2	2.8%	4.8%	$80	1.6%	2.5%	4	7.7%	6.4%	$144	3.7%	3.7%
	Moderate	4	8.7%	$90	3.9%	17.7%	24	19.4%	$1,073	12.2%	17.5%	4	8.7%	11.8%	$90	3.9%	10.1%	14	19.4%	14.1%	$653	13.3%	11.3%	10	19.2%	12.5%	$420	10.9%	6.9%
	Middle	11	23.9%	$578	24.9%	19.3%	22	17.7%	$1,102	12.6%	19.3%	11	23.9%	20.7%	$578	24.9%	19.7%	12	16.7%	20.1%	$733	14.9%	15.9%	10	19.2%	18.1%	$369	9.5%	13.2%
	Upper	25	54.3%	$1,466	63.1%	43.2%	72	58.1%	$6,381	72.7%	43.5%	25	54.3%	51.3%	$1,466	63.1%	50.8%	44	61.1%	58.4%	$3,448	70.2%	67.3%	28	53.8%	55.8%	$2,933	75.9%	64.0%
	Unknown	1	2.2%	$33	1.4%	0.0%	0	0.0%	$0	0.0%	0.0%	1	2.2%	7.2%	$33	1.4%	13.1%	0	0.0%	2.6%	$0	0.0%	2.9%	0	0.0%	7.2%	$0	0.0%	12.2%
	Total	*46*	*100%*	*$2,322*	*100%*	*100%*	*124*	*100%*	*$8,780*	*100%*	*100%*	*46*	*100%*	*100%*	*$2,322*	*100%*	*100%*	*72*	*100%*	*100%*	*$4,914*	*100%*	*100%*	*52*	*100%*	*100%*	*$3,866*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	$0	0.0%	19.8%	0	0.0%	$0	0.0%	19.7%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	17.7%	0	0.0%	$0	0.0%	17.5%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	3.0%	$0	0.0%	0.4%
	Middle	0	0.0%	$0	0.0%	19.3%	0	0.0%	$0	0.0%	19.3%	0	0.0%	6.5%	$0	0.0%	2.0%	0	0.0%	3.6%	$0	0.0%	1.1%	0	0.0%	6.1%	$0	0.0%	0.8%
	Upper	0	0.0%	$0	0.0%	43.2%	0	0.0%	$0	0.0%	43.5%	0	0.0%	25.8%	$0	0.0%	17.2%	0	0.0%	32.1%	$0	0.0%	14.9%	0	0.0%	33.3%	$0	0.0%	6.9%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	67.7%	$0	0.0%	80.8%	0	0.0%	64.3%	$0	0.0%	83.9%	0	0.0%	57.6%	$0	0.0%	91.8%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	2	3.9%	$44	1.4%	19.8%	8	8.2%	$194	3.8%	19.7%	2	3.9%	2.9%	$44	1.4%	2.3%	3	6.0%	4.2%	$50	1.7%	2.4%	5	10.6%	4.7%	$144	6.5%	2.5%
	Moderate	7	13.7%	$338	10.6%	17.7%	10	10.3%	$391	7.7%	17.5%	7	13.7%	9.5%	$338	10.6%	5.4%	9	18.0%	12.5%	$344	12.0%	9.0%	1	2.1%	9.3%	$47	2.1%	8.2%
	Middle	15	29.4%	$949	29.8%	19.3%	26	26.8%	$1,286	25.3%	19.3%	15	29.4%	18.1%	$949	29.8%	13.9%	14	28.0%	20.4%	$580	20.3%	15.7%	12	25.5%	20.2%	$706	31.8%	17.2%
	Upper	26	51.0%	$1,807	56.8%	43.2%	52	53.6%	$3,174	62.5%	43.5%	26	51.0%	66.2%	$1,807	56.8%	74.8%	24	48.0%	60.6%	$1,887	66.0%	71.4%	28	59.6%	61.1%	$1,287	58.0%	65.6%
	Unknown	1	2.0%	$45	1.4%	0.0%	1	1.0%	$34	0.7%	0.0%	1	2.0%	3.3%	$45	1.4%	3.5%	0	0.0%	2.4%	$0	0.0%	1.5%	1	2.1%	4.7%	$34	1.5%	6.6%
	Total	*51*	*100%*	*$3,183*	*100%*	*100%*	*97*	*100%*	*$5,079*	*100%*	*100%*	*51*	*100%*	*100%*	*$3,183*	*100%*	*100%*	*50*	*100%*	*100%*	*$2,861*	*100%*	*100%*	*47*	*100%*	*100%*	*$2,218*	*100%*	*100%*

Originations & Purchases

2018 and 2020 FFIEC Census Data and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2

Assessment Area: TN Middle TN

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018 Count #	2018 Count %	2018 Dollar $ (000s)	2018 Dollar $ %	2018 Families by Family Income %	2019, 2020 Count #	2019, 2020 Count %	2019, 2020 Dollar $ (000s)	2019, 2020 Dollar $ %	2019, 2020 Families by Family Income %	Bank & Aggregate Lending Comparison 2018 Count Bank #	2018 Count Bank %	2018 Count Agg %	2018 Dollar Bank $(000s)	2018 Dollar Bank $ %	2018 Dollar Agg $ %	2019 Count Bank #	2019 Count Bank %	2019 Count Agg %	2019 Dollar Bank $(000s)	2019 Dollar Bank $ %	2019 Dollar Agg $ %	2020 Count Bank #	2020 Count Bank %	2020 Count Agg %	2020 Dollar Bank $(000s)	2020 Dollar Bank $ %	2020 Dollar Agg $ %
OTHER PURPOSE CLOSED/EXEMPT	Low	2	11.8%	$78	11.8%	19.8%	1	3.4%	$25	1.2%	19.7%	2	11.8%	10.3%	$78	11.8%	6.7%	0	0.0%	6.1%	$0	0.0%	3.8%	1	10.0%	4.6%	$25	4.1%	2.5%
	Moderate	2	11.8%	$71	10.7%	17.7%	5	17.2%	$102	5.0%	17.5%	2	11.8%	18.3%	$71	10.7%	14.8%	2	10.5%	18.9%	$44	3.0%	13.1%	3	30.0%	17.6%	$58	9.6%	10.5%
	Middle	4	23.5%	$196	29.6%	19.3%	7	24.1%	$471	22.9%	19.3%	4	23.5%	24.6%	$196	29.6%	20.2%	5	26.3%	20.3%	$346	23.8%	20.3%	2	20.0%	21.4%	$125	20.6%	13.8%
	Upper	9	52.9%	$317	47.9%	43.2%	16	55.2%	$1,459	70.9%	43.5%	9	52.9%	43.7%	$317	47.9%	52.1%	12	63.2%	52.0%	$1,061	73.1%	60.3%	4	40.0%	45.0%	$398	65.7%	57.7%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	3.2%	$0	0.0%	6.2%	0	0.0%	2.7%	$0	0.0%	2.5%	0	0.0%	11.5%	$0	0.0%	15.4%
	Total	*17*	*100%*	*$662*	*100%*	*100%*	*29*	*100%*	*$2,057*	*100%*	*100%*	*17*	*100%*	*100%*	*$662*	*100%*	*100%*	*19*	*100%*	*100%*	*$1,451*	*100%*	*100%*	*10*	*100%*	*100%*	*$606*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	19.8%	0	0.0%	$0	0.0%	19.7%	0	0.0%	0.7%	$0	0.0%	0.3%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	17.7%	0	0.0%	$0	0.0%	17.5%	0	0.0%	4.0%	$0	0.0%	4.5%	0	0.0%	1.6%	$0	0.0%	1.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	19.3%	0	0.0%	$0	0.0%	19.3%	0	0.0%	2.0%	$0	0.0%	2.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.5%	$0	0.0%	0.4%
	Upper	0	0.0%	$0	0.0%	43.2%	0	0.0%	$0	0.0%	43.5%	0	0.0%	0.7%	$0	0.0%	0.0%	0	0.0%	0.8%	$0	0.0%	4.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	92.7%	$0	0.0%	93.1%	0	0.0%	97.6%	$0	0.0%	94.9%	0	0.0%	99.5%	$0	0.0%	99.6%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	28	9.9%	$1,323	4.8%	19.8%	49	6.7%	$2,827	2.9%	19.7%	28	9.9%	4.4%	$1,323	4.8%	2.2%	22	6.4%	3.7%	$1,253	3.1%	1.8%	27	7.0%	2.8%	$1,574	2.8%	1.3%
	Moderate	36	12.7%	$2,179	7.8%	17.7%	118	16.2%	$9,869	10.2%	17.5%	36	12.7%	14.8%	$2,179	7.8%	9.9%	67	19.5%	12.8%	$5,129	12.6%	8.4%	51	13.2%	11.3%	$4,740	8.4%	7.4%
	Middle	79	27.8%	$6,927	24.9%	19.3%	159	21.8%	$15,633	16.1%	19.3%	79	27.8%	21.4%	$6,927	24.9%	18.2%	75	21.9%	20.9%	$6,946	17.1%	17.8%	84	21.8%	20.2%	$8,687	15.4%	16.4%
	Upper	136	47.9%	$17,012	61.3%	43.2%	387	53.2%	$66,453	68.4%	43.5%	136	47.9%	40.6%	$17,012	61.3%	48.7%	173	50.4%	42.1%	$26,585	65.4%	49.9%	214	55.6%	43.1%	$39,868	70.5%	50.3%
	Unknown	5	1.8%	$328	1.2%	0.0%	15	2.1%	$2,380	2.4%	0.0%	5	1.8%	18.9%	$328	1.2%	21.0%	6	1.7%	20.5%	$735	1.8%	22.1%	9	2.3%	22.7%	$1,645	2.9%	24.7%
	Total	*284*	*100%*	*$27,769*	*100%*	*100%*	*728*	*100%*	*$97,162*	*100%*	*100%*	*284*	*100%*	*100%*	*$27,769*	*100%*	*100%*	*343*	*100%*	*100%*	*$40,648*	*100%*	*100%*	*385*	*100%*	*100%*	*$56,514*	*100%*	*100%*
Small Business					Total Businesses					Total Businesses																			
Revenue	$1 Million or Less	40	71.4%	$1,493	25.8%	91.2%	166	57.8%	$4,569	27.2%	91.6%	40	71.4%	44.7%	$1,493	25.8%	49.2%	31	73.8%	44.3%	$975	30.0%	49.6%	135	55.1%	41.1%	$3,594	26.5%	39.7%
	Over $1 Million	16	28.6%	$4,304	74.2%	7.6%	59	20.6%	$10,882	64.7%	7.4%	16	28.6%					11	26.2%					48	19.6%				
	Rev. available	56	100.0%	$5,797	100.0%	98.8%	225	78.4%	$15,451	91.9%	99.0%	56	100.0%					42	100.0%					183	74.7%				
	Rev. Not Known	0	0.0%	$0	0.0%	1.2%	62	21.6%	$1,374	8.2%	1.0%	0	0.0%					0	0.0%					62	25.3%				
	Total	*56*	*100%*	*$5,797*	*100%*	*100%*	*287*	*100%*	*$16,825*	*100%*	*100%*	*56*	*100%*					*42*	*100%*					*245*	*100%*				
Loan Size	$100,000 or Less	43	76.8%	$1,123	19.4%		247	86.1%	$6,090	36.2%		43	76.8%	90.8%	$1,123	19.4%	29.5%	37	88.1%	92.4%	$995	30.7%	37.1%	210	85.7%	86.6%	$5,095	37.5%	30.3%
	$100,001-$250,000	7	12.5%	$1,360	23.5%		28	9.8%	$4,683	27.8%		7	12.5%	4.7%	$1,360	23.5%	17.8%	2	4.8%	4.5%	$450	13.9%	20.8%	26	10.6%	8.0%	$4,233	31.2%	23.2%
	$250,001-$1 Million	6	10.7%	$3,314	57.2%		12	4.2%	$6,052	36.0%		6	10.7%	4.5%	$3,314	57.2%	52.7%	3	7.1%	3.1%	$1,800	55.5%	42.0%	9	3.7%	5.4%	$4,252	31.3%	46.6%
	Total	*56*	*100%*	*$5,797*	*100%*		*287*	*100%*	*$16,825*	*100%*		*56*	*100%*	*100%*	*$5,797*	*100%*	*100%*	*42*	*100%*	*100%*	*$3,245*	*100%*	*100%*	*245*	*100%*	*100%*	*$13,580*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	38	95.0%	$820	54.9%		161	97.0%	$3,848	84.2%																			
	$100,001-$250,000	1	2.5%	$210	14.1%		5	3.0%	$721	15.8%																			
	$250,001-$1 Million	1	2.5%	$463	31.0%		0	0.0%	$0	0.0%																			
	Total	*40*	*100%*	*$1,493*	*100%*		*166*	*100%*	*$4,569*	*100%*																			
Small Farm					Total Farms					Total Farms																			
Revenue	$1 Million or Less	14	100.0%	$1,106	100.0%	97.1%	8	53.3%	$1,287	78.2%	97.2%	14	100.0%	50.8%	$1,106	100.0%	82.9%	4	100.0%	56.2%	$615	100.0%	81.1%	4	36.4%	55.6%	$672	65.2%	79.2%
	Over $1 Million	0	0.0%	$0	0.0%	1.6%	2	13.3%	$331	20.1%	2.0%	0	0.0%					0	0.0%					2	18.2%				
	Rev. available	14	100.0%	$1,106	100.0%	98.7%	10	66.6%	$1,618	98.3%	99.2%	14	100.0%					4	100.0%					6	54.6%				
	Not Known	0	0.0%	$0	0.0%	1.3%	5	33.3%	$27	1.6%	0.8%	0	0.0%					0	0.0%					5	45.5%				
	Total	*14*	*100%*	*$1,106*	*100%*	*100%*	*15*	*100%*	*$1,645*	*100%*	*100%*	*14*	*100%*					*4*	*100%*					*11*	*100%*				
Loan Size	$100,000 or Less	11	78.6%	$514	46.5%		11	73.3%	$533	32.4%		11	78.6%	91.0%	$514	46.5%	49.2%	3	75.0%	90.5%	$215	35.0%	46.7%	8	72.7%	82.9%	$318	30.9%	30.4%
	$100,001-$250,000	3	21.4%	$592	53.5%		2	13.3%	$412	25.0%		3	21.4%	7.7%	$592	53.5%	38.1%	0	0.0%	6.2%	$0	0.0%	24.6%	2	18.2%	10.1%	$412	40.0%	28.7%
	$250,001-$500,000	0	0.0%	$0	0.0%		2	13.3%	$700	42.6%		0	0.0%	1.3%	$0	0.0%	12.7%	1	25.0%	3.3%	$400	65.0%	28.6%	1	9.1%	7.0%	$300	29.1%	40.9%
	Total	*14*	*100%*	*$1,106*	*100%*		*15*	*100%*	*$1,645*	*100%*		*14*	*100%*	*100%*	*$1,106*	*100%*	*100%*	*4*	*100%*	*100%*	*$615*	*100%*	*100%*	*11*	*100%*	*100%*	*$1,030*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	11	78.6%	$514	46.5%		5	62.5%	$415	32.2%																			
	$100,001-$250,000	3	21.4%	$592	53.5%		1	12.5%	$172	13.4%																			
	$250,001-$500,000	0	0.0%	$0	0.0%		2	25.0%	$700	54.4%																			
	Total	*14*	*100%*	*$1,106*	*100%*		*8*	*100%*	*$1,287*	*100%*																			

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue.
2018 and 2020 FFIEC Census Data and D&B information, and 2015 ACS Data.

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2

Assessment Area: TN Morristown

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison										Bank & Aggregate Lending Comparison																	
		2018					2019, 2020					2018						2019						2020					
		Count		Dollar		Owner Occupied Units	Count		Dollar		Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
												Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
HOME PURCHASE	Low	0	0.0%	$0	0.0%	1.0%	1	2.8%	$99	1.0%	0.8%	0	0.0%	1.4%	$0	0.0%	0.8%	1	8.3%	1.4%	$99	3.4%	0.9%	0	0.0%	1.0%	$0	0.0%	0.5%
	Moderate	2	20.0%	$273	21.1%	14.6%	2	5.6%	$298	3.1%	17.1%	2	20.0%	13.1%	$273	21.1%	9.9%	1	8.3%	14.7%	$182	6.2%	11.0%	1	4.2%	16.3%	$116	1.7%	12.4%
	Middle	6	60.0%	$778	60.3%	73.8%	25	69.4%	$7,864	81.4%	63.5%	6	60.0%	76.5%	$778	60.3%	79.8%	7	58.3%	66.0%	$2,137	72.9%	69.1%	18	75.0%	63.3%	$5,727	85.0%	66.7%
	Upper	2	20.0%	$240	18.6%	10.6%	8	22.2%	$1,403	14.5%	18.6%	2	20.0%	9.0%	$240	18.6%	9.5%	3	25.0%	17.9%	$512	17.5%	19.0%	5	20.8%	19.4%	$891	13.2%	20.4%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*10*	*100%*	*$1,291*	*100%*	*100%*	*36*	*100%*	*$9,664*	*100%*	*100%*	*10*	*100%*	*100%*	*$1,291*	*100%*	*100%*	*12*	*100%*	*100%*	*$2,930*	*100%*	*100%*	*24*	*100%*	*100%*	*$6,734*	*100%*	*100%*
REFINANCE	Low	2	11.1%	$149	11.5%	1.0%	0	0.0%	$0	0.0%	0.8%	2	11.1%	0.6%	$149	11.5%	0.4%	0	0.0%	0.4%	$0	0.0%	0.2%	0	0.0%	0.2%	$0	0.0%	0.1%
	Moderate	2	11.1%	$128	9.9%	14.6%	5	6.6%	$336	3.5%	17.1%	2	11.1%	9.2%	$128	9.9%	6.0%	2	9.1%	13.4%	$97	4.8%	9.7%	3	5.6%	9.6%	$239	3.2%	7.5%
	Middle	12	66.7%	$872	67.2%	73.8%	53	69.7%	$7,046	73.6%	63.5%	12	66.7%	78.6%	$872	67.2%	81.9%	14	63.6%	67.8%	$1,314	65.1%	71.9%	39	72.2%	68.6%	$5,732	75.9%	71.3%
	Upper	2	11.1%	$149	11.5%	10.6%	18	23.7%	$2,190	22.9%	18.6%	2	11.1%	11.6%	$149	11.5%	11.7%	6	27.3%	18.4%	$607	30.1%	18.3%	12	22.2%	21.6%	$1,583	21.0%	21.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*18*	*100%*	*$1,298*	*100%*	*100%*	*76*	*100%*	*$9,572*	*100%*	*100%*	*18*	*100%*	*100%*	*$1,298*	*100%*	*100%*	*22*	*100%*	*100%*	*$2,018*	*100%*	*100%*	*54*	*100%*	*100%*	*$7,554*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	$0	0.0%	1.0%	0	0.0%	$0	0.0%	0.8%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.7%	$0	0.0%	0.2%
	Moderate	0	0.0%	$0	0.0%	14.6%	0	0.0%	$0	0.0%	17.1%	0	0.0%	12.0%	$0	0.0%	12.0%	0	0.0%	14.7%	$0	0.0%	13.8%	0	0.0%	8.8%	$0	0.0%	6.1%
	Middle	7	58.3%	$502	79.8%	73.8%	12	60.0%	$890	79.9%	63.5%	7	58.3%	72.9%	$502	79.8%	75.0%	4	50.0%	63.3%	$267	81.7%	65.9%	8	66.7%	62.8%	$623	79.2%	70.0%
	Upper	5	41.7%	$127	20.2%	10.6%	8	40.0%	$224	20.1%	18.6%	5	41.7%	15.0%	$127	20.2%	13.0%	4	50.0%	22.0%	$60	18.3%	20.3%	4	33.3%	27.7%	$164	20.8%	23.7%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*12*	*100%*	*$629*	*100%*	*100%*	*20*	*100%*	*$1,114*	*100%*	*100%*	*12*	*100%*	*100%*	*$629*	*100%*	*100%*	*8*	*100%*	*100%*	*$327*	*100%*	*100%*	*12*	*100%*	*100%*	*$787*	*100%*	*100%*
MULTI FAMILY						Multi-Family Units					Multi-Family Units																		
	Low	0	0.0%	$0	0.0%	7.5%	0	0.0%	$0	0.0%	7.2%	0	0.0%	11.1%	$0	0.0%	1.5%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	4.5%	$0	0.0%	5.7%
	Moderate	0	0.0%	$0	0.0%	29.7%	0	0.0%	$0	0.0%	30.0%	0	0.0%	38.9%	$0	0.0%	51.2%	0	0.0%	30.4%	$0	0.0%	29.4%	0	0.0%	18.2%	$0	0.0%	40.2%
	Middle	0	0.0%	$0	0.0%	62.0%	0	0.0%	$0	0.0%	59.4%	0	0.0%	50.0%	$0	0.0%	47.3%	0	0.0%	60.9%	$0	0.0%	65.2%	0	0.0%	63.6%	$0	0.0%	45.5%
	Upper	0	0.0%	$0	0.0%	0.9%	0	0.0%	$0	0.0%	3.5%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	8.7%	$0	0.0%	5.4%	0	0.0%	13.6%	$0	0.0%	8.6%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	$0	0.0%	1.0%	1	2.4%	$15	0.9%	0.8%	0	0.0%	0.9%	$0	0.0%	0.3%	0	0.0%	0.0%	$0	0.0%	0.0%	1	4.5%	0.9%	$15	1.2%	0.2%
	Moderate	2	14.3%	$27	3.5%	14.6%	1	2.4%	$100	5.7%	17.1%	2	14.3%	6.3%	$27	3.5%	6.4%	0	0.0%	6.7%	$0	0.0%	4.1%	1	4.5%	6.5%	$100	8.3%	6.0%
	Middle	11	78.6%	$493	64.0%	73.8%	25	61.0%	$1,021	58.3%	63.5%	11	78.6%	84.7%	$493	64.0%	80.5%	14	73.7%	66.4%	$434	79.8%	73.2%	11	50.0%	64.5%	$587	48.6%	65.8%
	Upper	1	7.1%	$250	32.5%	10.6%	14	34.1%	$616	35.2%	18.6%	1	7.1%	8.1%	$250	32.5%	12.7%	5	26.3%	26.8%	$110	20.2%	22.8%	9	40.9%	28.0%	$506	41.9%	28.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*14*	*100%*	*$770*	*100%*	*100%*	*41*	*100%*	*$1,752*	*100%*	*100%*	*14*	*100%*	*100%*	*$770*	*100%*	*100%*	*19*	*100%*	*100%*	*$544*	*100%*	*100%*	*22*	*100%*	*100%*	*$1,208*	*100%*	*100%*

Originations & Purchases
2018 and 2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2

Assessment Area: TN Morristown

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison										Bank & Aggregate Lending Comparison																	
		2018					2019, 2020					2018						2019						2020					
		Count		Dollar		Owner Occupied Units	Count		Dollar		Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
												Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	1	16.7%	$70	21.4%	1.0%	0	0.0%	$0	0.0%	0.8%	1	16.7%	2.6%	$70	21.4%	1.8%	0	0.0%	1.5%	$0	0.0%	1.1%	0	0.0%	2.0%	$0	0.0%	2.0%
	Moderate	1	16.7%	$30	9.2%	14.6%	1	8.3%	$20	5.9%	17.1%	1	16.7%	10.4%	$30	9.2%	13.5%	0	0.0%	15.2%	$0	0.0%	10.5%	1	25.0%	16.3%	$20	12.6%	10.6%
	Middle	2	33.3%	$90	27.5%	73.8%	9	75.0%	$186	54.5%	63.5%	2	33.3%	74.0%	$90	27.5%	70.3%	7	87.5%	66.7%	$162	89.0%	69.2%	2	50.0%	67.3%	$24	15.1%	73.5%
	Upper	2	33.3%	$137	41.9%	10.6%	2	16.7%	$135	39.6%	18.6%	2	33.3%	13.0%	$137	41.9%	14.4%	1	12.5%	16.7%	$20	11.0%	19.2%	1	25.0%	14.3%	$115	72.3%	13.9%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*6*	*100%*	*$327*	*100%*	*100%*	*12*	*100%*	*$341*	*100%*	*100%*	*6*	*100%*	*100%*	*$327*	*100%*	*100%*	*8*	*100%*	*100%*	*$182*	*100%*	*100%*	*4*	*100%*	*100%*	*$159*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	1.0%	0	0.0%	$0	0.0%	0.8%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	2.3%	$0	0.0%	1.6%	0	0.0%	1.3%	$0	0.0%	0.7%
	Moderate	0	0.0%	$0	0.0%	14.6%	0	0.0%	$0	0.0%	17.1%	0	0.0%	22.0%	$0	0.0%	14.7%	0	0.0%	10.5%	$0	0.0%	7.8%	0	0.0%	18.1%	$0	0.0%	14.2%
	Middle	0	0.0%	$0	0.0%	73.8%	0	0.0%	$0	0.0%	63.5%	0	0.0%	69.2%	$0	0.0%	74.9%	0	0.0%	62.8%	$0	0.0%	66.8%	0	0.0%	62.6%	$0	0.0%	65.3%
	Upper	0	0.0%	$0	0.0%	10.6%	0	0.0%	$0	0.0%	18.6%	0	0.0%	8.8%	$0	0.0%	10.4%	0	0.0%	24.4%	$0	0.0%	23.8%	0	0.0%	18.1%	$0	0.0%	19.7%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	3	5.0%	$219	5.1%	1.0%	2	1.1%	$114	0.5%	0.8%	3	5.0%	1.2%	$219	5.1%	0.7%	1	1.4%	1.0%	$99	1.6%	0.6%	1	0.9%	0.7%	$15	0.1%	0.6%
	Moderate	7	11.7%	$458	10.6%	14.6%	9	4.9%	$754	3.4%	17.1%	7	11.7%	12.2%	$458	10.6%	11.2%	3	4.3%	14.0%	$279	4.6%	11.0%	6	5.2%	13.0%	$475	2.9%	11.1%
	Middle	38	63.3%	$2,735	63.4%	73.8%	124	67.0%	$17,007	75.8%	63.5%	38	63.3%	76.7%	$2,735	63.4%	78.3%	46	66.7%	66.4%	$4,314	71.9%	69.9%	78	67.2%	65.7%	$12,693	77.2%	68.0%
	Upper	12	20.0%	$903	20.9%	10.6%	50	27.0%	$4,568	20.4%	18.6%	12	20.0%	9.9%	$903	20.9%	9.7%	19	27.5%	18.6%	$1,309	21.8%	18.5%	31	26.7%	20.6%	$3,259	19.8%	20.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*60*	*100%*	*$4,315*	*100%*	*100%*	*185*	*100%*	*$22,443*	*100%*	*100%*	*60*	*100%*	*100%*	*$4,315*	*100%*	*100%*	*69*	*100%*	*100%*	*$6,001*	*100%*	*100%*	*116*	*100%*	*100%*	*$16,442*	*100%*	*100%*
SMALL BUSINESSES						Total Businesses					Total Businesses																		
	Low	2	22.2%	$233	21.8%	8.8%	6	6.5%	$166	2.6%	7.7%	2	22.2%	7.0%	$233	21.8%	9.2%	2	10.0%	5.4%	$35	1.9%	10.4%	4	5.6%	6.0%	$131	2.9%	11.3%
	Moderate	3	33.3%	$92	8.6%	23.2%	9	9.8%	$344	5.4%	23.7%	3	33.3%	20.7%	$92	8.6%	21.5%	1	5.0%	19.1%	$76	4.2%	28.0%	8	11.1%	21.0%	$268	5.9%	27.2%
	Middle	4	44.4%	$746	69.7%	61.8%	67	72.8%	$4,600	72.8%	53.7%	4	44.4%	63.5%	$746	69.7%	62.6%	13	65.0%	54.1%	$1,004	55.3%	45.4%	54	75.0%	56.0%	$3,596	79.8%	46.7%
	Upper	0	0.0%	$0	0.0%	6.2%	10	10.9%	$1,213	19.2%	14.8%	0	0.0%	6.9%	$0	0.0%	6.5%	4	20.0%	18.3%	$700	38.6%	15.3%	6	8.3%	16.6%	$513	11.4%	14.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%		0	0.0%	1.8%	$0	0.0%	0.3%	0	0.0%	3.2%	$0	0.0%	0.8%	0	0.0%	0.4%	$0	0.0%	0.1%
	Total	*9*	*100%*	*$1,071*	*100%*	*100%*	*92*	*100%*	*$6,323*	*100%*	*100%*	*9*	*100%*	*100%*	*$1,071*	*100%*	*100%*	*20*	*100%*	*100%*	*$1,815*	*100%*	*100%*	*72*	*100%*	*100%*	*$4,508*	*100%*	*100%*
SMALL FARM						Total Farms					Total Farms																		
	Low	0	0.0%	$0	0.0%	1.2%	0	0.0%	$0	0.0%	0.0%	0	0.0%	3.1%	$0	0.0%	1.1%	0	0.0%	3.8%	$0	0.0%	0.5%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	9.9%	0	0.0%	$0	0.0%	15.4%	0	0.0%	6.3%	$0	0.0%	1.5%	0	0.0%	7.7%	$0	0.0%	0.7%	0	0.0%	13.8%	$0	0.0%	5.2%
	Middle	0	0.0%	$0	0.0%	72.8%	1	100.0%	$137	100.0%	66.3%	0	0.0%	81.3%	$0	0.0%	83.1%	0	0.0%	76.9%	$0	0.0%	93.4%	1	100.0%	79.3%	$137	100.0%	93.8%
	Upper	0	0.0%	$0	0.0%	16.0%	0	0.0%	$0	0.0%	18.3%	0	0.0%	9.4%	$0	0.0%	14.3%	0	0.0%	11.5%	$0	0.0%	5.4%	0	0.0%	6.9%	$0	0.0%	1.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%		0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*1*	*100%*	*$137*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*1*	*100%*	*100%*	*$137*	*100%*	*100%*

Originations & Purchases
2018 and 2020 FFIEC Census Data and D&B information, and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2

Assessment Area: TN Morristown

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison										Bank & Aggregate Lending Comparison																	
		2018					2019, 2020					2018						2019						2020					
		Count		Dollar		Families by Family Income	Count		Dollar		Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
												Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	1	10.0%	$67	5.2%	22.1%	1	2.8%	$110	1.1%	21.7%	1	10.0%	4.3%	$67	5.2%	2.0%	0	0.0%	4.4%	$0	0.0%	2.1%	1	4.2%	3.6%	$110	1.6%	1.7%
	Moderate	3	30.0%	$267	20.7%	18.1%	4	11.1%	$414	4.3%	18.0%	3	30.0%	17.2%	$267	20.7%	11.4%	1	8.3%	20.9%	$72	2.5%	13.7%	3	12.5%	21.5%	$342	5.1%	14.6%
	Middle	3	30.0%	$470	36.4%	19.8%	6	16.7%	$1,186	12.3%	19.9%	3	30.0%	23.1%	$470	36.4%	19.8%	2	16.7%	23.8%	$351	12.0%	20.5%	4	16.7%	22.0%	$835	12.4%	18.6%
	Upper	3	30.0%	$487	37.7%	40.0%	22	61.1%	$7,251	75.0%	40.3%	3	30.0%	38.4%	$487	37.7%	49.6%	8	66.7%	38.6%	$2,408	82.2%	51.6%	14	58.3%	39.7%	$4,843	71.9%	52.5%
	Unknown	0	0.0%	$0	0.0%	0.0%	3	8.3%	$703	7.3%	0.0%	0	0.0%	16.9%	$0	0.0%	17.2%	1	8.3%	12.4%	$99	3.4%	12.1%	2	8.3%	13.1%	$604	9.0%	12.5%
	Total	*10*	*100%*	*$1,291*	*100%*	*100%*	*36*	*100%*	*$9,664*	*100%*	*100%*	*10*	*100%*	*100%*	*$1,291*	*100%*	*100%*	*12*	*100%*	*100%*	*$2,930*	*100%*	*100%*	*24*	*100%*	*100%*	*$6,734*	*100%*	*100%*
REFINANCE	Low	5	27.8%	$286	22.0%	22.1%	8	10.5%	$408	4.3%	21.7%	5	27.8%	6.8%	$286	22.0%	3.6%	4	18.2%	6.2%	$198	9.8%	2.7%	4	7.4%	3.2%	$210	2.8%	1.5%
	Moderate	5	27.8%	$288	22.2%	18.1%	11	14.5%	$892	9.3%	18.0%	5	27.8%	14.1%	$288	22.2%	9.2%	3	13.6%	14.0%	$263	13.0%	8.8%	8	14.8%	10.8%	$629	8.3%	6.8%
	Middle	1	5.6%	$114	8.8%	19.8%	14	18.4%	$1,175	12.3%	19.9%	1	5.6%	22.9%	$114	8.8%	18.5%	4	18.2%	19.4%	$228	11.3%	15.8%	10	18.5%	16.4%	$947	12.5%	13.2%
	Upper	7	38.9%	$610	47.0%	40.0%	42	55.3%	$7,012	73.3%	40.3%	7	38.9%	41.3%	$610	47.0%	50.6%	11	50.0%	39.5%	$1,329	65.9%	49.5%	31	57.4%	42.5%	$5,683	75.2%	50.5%
	Unknown	0	0.0%	$0	0.0%	0.0%	1	1.3%	$85	0.9%	0.0%	0	0.0%	14.9%	$0	0.0%	18.1%	0	0.0%	20.9%	$0	0.0%	23.3%	1	1.9%	27.2%	$85	1.1%	28.0%
	Total	*18*	*100%*	*$1,298*	*100%*	*100%*	*76*	*100%*	*$9,572*	*100%*	*100%*	*18*	*100%*	*100%*	*$1,298*	*100%*	*100%*	*22*	*100%*	*100%*	*$2,018*	*100%*	*100%*	*54*	*100%*	*100%*	*$7,554*	*100%*	*100%*
HOME IMPROVEMENT	Low	1	8.3%	$25	4.0%	22.1%	0	0.0%	$0	0.0%	21.7%	1	8.3%	14.3%	$25	4.0%	7.8%	0	0.0%	4.0%	$0	0.0%	4.2%	0	0.0%	5.1%	$0	0.0%	3.0%
	Moderate	2	16.7%	$25	4.0%	18.1%	1	5.0%	$10	0.9%	18.0%	2	16.7%	11.3%	$25	4.0%	7.7%	1	12.5%	16.0%	$10	3.1%	12.8%	0	0.0%	16.1%	$0	0.0%	10.2%
	Middle	2	16.7%	$177	28.1%	19.8%	5	25.0%	$353	31.7%	19.9%	2	16.7%	21.1%	$177	28.1%	17.6%	3	37.5%	30.7%	$175	53.5%	27.7%	2	16.7%	19.0%	$178	22.6%	15.2%
	Upper	7	58.3%	$402	63.9%	40.0%	14	70.0%	$751	67.4%	40.3%	7	58.3%	49.6%	$402	63.9%	60.5%	4	50.0%	45.3%	$142	43.4%	50.2%	10	83.3%	54.7%	$609	77.4%	63.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	3.8%	$0	0.0%	6.4%	0	0.0%	4.0%	$0	0.0%	5.1%	0	0.0%	5.1%	$0	0.0%	8.5%
	Total	*12*	*100%*	*$629*	*100%*	*100%*	*20*	*100%*	*$1,114*	*100%*	*100%*	*12*	*100%*	*100%*	*$629*	*100%*	*100%*	*8*	*100%*	*100%*	*$327*	*100%*	*100%*	*12*	*100%*	*100%*	*$787*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	$0	0.0%	22.1%	0	0.0%	$0	0.0%	21.7%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	18.1%	0	0.0%	$0	0.0%	18.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	19.8%	0	0.0%	$0	0.0%	19.9%	0	0.0%	11.1%	$0	0.0%	1.9%	0	0.0%	4.3%	$0	0.0%	1.8%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	40.0%	0	0.0%	$0	0.0%	40.3%	0	0.0%	33.3%	$0	0.0%	6.1%	0	0.0%	30.4%	$0	0.0%	18.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	55.6%	$0	0.0%	92.0%	0	0.0%	65.2%	$0	0.0%	80.2%	0	0.0%	100.0%	$0	0.0%	100.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	4	28.6%	$62	8.1%	22.1%	6	14.6%	$160	9.1%	21.7%	4	28.6%	6.3%	$62	8.1%	2.2%	2	10.5%	8.7%	$70	12.9%	4.1%	4	18.2%	10.3%	$90	7.5%	6.2%
	Moderate	3	21.4%	$180	23.4%	18.1%	7	17.1%	$229	13.1%	18.0%	3	21.4%	9.9%	$180	23.4%	7.0%	2	10.5%	17.4%	$23	4.2%	11.7%	5	22.7%	10.3%	$206	17.1%	5.5%
	Middle	2	14.3%	$85	11.0%	19.8%	14	34.1%	$438	25.0%	19.9%	2	14.3%	23.4%	$85	11.0%	18.0%	8	42.1%	20.8%	$228	41.9%	18.1%	6	27.3%	20.6%	$210	17.4%	17.9%
	Upper	5	35.7%	$443	57.5%	40.0%	13	31.7%	$790	45.1%	40.3%	5	35.7%	60.4%	$443	57.5%	72.7%	7	36.8%	51.7%	$223	41.0%	65.2%	6	27.3%	55.1%	$567	46.9%	66.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	1	2.4%	$135	7.7%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	1.3%	$0	0.0%	0.9%	1	4.5%	3.7%	$135	11.2%	4.2%
	Total	*14*	*100%*	*$770*	*100%*	*100%*	*41*	*100%*	*$1,752*	*100%*	*100%*	*14*	*100%*	*100%*	*$770*	*100%*	*100%*	*19*	*100%*	*100%*	*$544*	*100%*	*100%*	*22*	*100%*	*100%*	*$1,208*	*100%*	*100%*

Originations & Purchases

2018 and 2020 FFIEC Census Data and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2

Assessment Area: TN Morristown

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018 Count #	2018 Count %	2018 Dollar $ (000s)	2018 Dollar $ %	2018 Families by Family Income %	2019, 2020 Count #	2019, 2020 Count %	2019, 2020 Dollar $ (000s)	2019, 2020 Dollar $ %	2019, 2020 Families by Family Income %	Bank & Aggregate Lending Comparison 2018 Count Bank #	2018 Count Bank %	2018 Count Agg %	2018 Dollar Bank $(000s)	2018 Dollar Bank $ %	2018 Dollar Agg $ %	2019 Count Bank #	2019 Count Bank %	2019 Count Agg %	2019 Dollar Bank $(000s)	2019 Dollar Bank $ %	2019 Dollar Agg $ %	2020 Count Bank #	2020 Count Bank %	2020 Count Agg %	2020 Dollar Bank $(000s)	2020 Dollar Bank $ %	2020 Dollar Agg $ %
OTHER PURPOSE CLOSED/EXEMPT	Low	2	33.3%	$40	12.2%	22.1%	1	8.3%	$10	2.9%	21.7%	2	33.3%	10.4%	$40	12.2%	5.5%	0	0.0%	10.6%	$0	0.0%	8.5%	1	25.0%	8.2%	$10	6.3%	3.8%
	Moderate	1	16.7%	$80	24.5%	18.1%	2	16.7%	$40	11.7%	18.0%	1	16.7%	18.2%	$80	24.5%	13.4%	2	25.0%	18.2%	$40	22.0%	16.5%	0	0.0%	8.2%	$0	0.0%	5.8%
	Middle	1	16.7%	$70	21.4%	19.8%	4	33.3%	$83	24.3%	19.9%	1	16.7%	22.1%	$70	21.4%	28.6%	3	37.5%	25.8%	$63	34.6%	23.0%	1	25.0%	20.4%	$20	12.6%	11.4%
	Upper	1	16.7%	$120	36.7%	40.0%	4	33.3%	$194	56.9%	40.3%	1	16.7%	45.5%	$120	36.7%	50.0%	3	37.5%	37.9%	$79	43.4%	46.2%	1	25.0%	46.9%	$115	72.3%	59.4%
	Unknown	1	16.7%	$17	5.2%	0.0%	1	8.3%	$14	4.1%	0.0%	1	16.7%	3.9%	$17	5.2%	2.5%	0	0.0%	7.6%	$0	0.0%	5.8%	1	25.0%	16.3%	$14	8.8%	19.6%
	Total	*6*	*100%*	*$327*	*100%*	*100%*	*12*	*100%*	*$341*	*100%*	*100%*	*6*	*100%*	*100%*	*$327*	*100%*	*100%*	*8*	*100%*	*100%*	*$182*	*100%*	*100%*	*4*	*100%*	*100%*	*$159*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	22.1%	0	0.0%	$0	0.0%	21.7%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	1.2%	$0	0.0%	0.2%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	18.1%	0	0.0%	$0	0.0%	18.0%	0	0.0%	1.1%	$0	0.0%	3.8%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.6%	$0	0.0%	0.1%
	Middle	0	0.0%	$0	0.0%	19.8%	0	0.0%	$0	0.0%	19.9%	0	0.0%	1.1%	$0	0.0%	1.2%	0	0.0%	2.3%	$0	0.0%	2.5%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	40.0%	0	0.0%	$0	0.0%	40.3%	0	0.0%	2.2%	$0	0.0%	4.5%	0	0.0%	2.3%	$0	0.0%	7.4%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	95.6%	$0	0.0%	90.5%	0	0.0%	94.2%	$0	0.0%	90.0%	0	0.0%	99.4%	$0	0.0%	99.9%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	13	21.7%	$480	11.1%	22.1%	16	8.6%	$688	3.1%	21.7%	13	21.7%	5.4%	$480	11.1%	2.4%	6	8.7%	5.1%	$268	4.5%	2.3%	10	8.6%	3.5%	$420	2.6%	1.6%
	Moderate	14	23.3%	$840	19.5%	18.1%	25	13.5%	$1,585	7.1%	18.0%	14	23.3%	15.4%	$840	19.5%	10.1%	9	13.0%	17.8%	$408	6.8%	11.4%	16	13.8%	15.6%	$1,177	7.2%	10.2%
	Middle	9	15.0%	$916	21.2%	19.8%	43	23.2%	$3,235	14.4%	19.9%	9	15.0%	22.3%	$916	21.2%	18.2%	20	29.0%	22.0%	$1,045	17.4%	18.2%	23	19.8%	18.7%	$2,190	13.3%	15.2%
	Upper	23	38.3%	$2,062	47.8%	40.0%	95	51.4%	$15,998	71.3%	40.3%	23	38.3%	39.5%	$2,062	47.8%	47.3%	33	47.8%	38.8%	$4,181	69.7%	49.4%	62	53.4%	40.4%	$11,817	71.9%	49.2%
	Unknown	1	1.7%	$17	0.4%	0.0%	6	3.2%	$937	4.2%	0.0%	1	1.7%	17.4%	$17	0.4%	21.9%	1	1.4%	16.3%	$99	1.6%	18.6%	5	4.3%	21.8%	$838	5.1%	23.8%
	Total	*60*	*100%*	*$4,315*	*100%*	*100%*	*185*	*100%*	*$22,443*	*100%*	*100%*	*60*	*100%*	*100%*	*$4,315*	*100%*	*100%*	*69*	*100%*	*100%*	*$6,001*	*100%*	*100%*	*116*	*100%*	*100%*	*$16,442*	*100%*	*100%*
Small Business					Total Businesses					Total Businesses																			
Revenue	$1 Million or Less	5	55.6%	$543	50.7%	90.7%	50	54.3%	$2,152	34.0%	91.0%	5	55.6%	47.3%	$543	50.7%	35.8%	13	65.0%	41.5%	$655	36.1%	40.0%	37	51.4%	31.1%	$1,497	33.2%	26.7%
	Over $1 Million	4	44.4%	$528	49.3%	8.1%	21	22.8%	$3,673	58.1%	7.9%	4	44.4%					7	35.0%					14	19.4%				
	Rev. available	9	100.0%	$1,071	100.0%	98.8%	71	77.1%	$5,825	92.1%	98.9%	9	100.0%					20	100.0%					51	70.8%				
	Rev. Not Known	0	0.0%	$0	0.0%	1.2%	21	22.8%	$498	7.9%	1.1%	0	0.0%					0	0.0%					21	29.2%				
	Total	*9*	*100%*	*$1,071*	*100%*	*100%*	*92*	*100%*	*$6,323*	*100%*	*100%*	*9*	*100%*					*20*	*100%*					*72*	*100%*				
Loan Size	$100,000 or Less	5	55.6%	$135	12.6%		75	81.5%	$2,337	37.0%		5	55.6%	91.2%	$135	12.6%	30.0%	14	70.0%	92.3%	$402	22.1%	28.9%	61	84.7%	87.3%	$1,935	42.9%	29.3%
	$100,001-$250,000	2	22.2%	$356	33.2%		13	14.1%	$2,049	32.4%		2	22.2%	4.4%	$356	33.2%	18.5%	4	20.0%	3.9%	$630	34.7%	17.4%	9	12.5%	6.8%	$1,419	31.5%	20.0%
	$250,001-$1 Million	2	22.2%	$580	54.2%		4	4.3%	$1,937	30.6%		2	22.2%	4.4%	$580	54.2%	51.5%	2	10.0%	3.8%	$783	43.1%	53.7%	2	2.8%	5.9%	$1,154	25.6%	50.7%
	Total	*9*	*100%*	*$1,071*	*100%*		*92*	*100%*	*$6,323*	*100%*		*9*	*100%*	*100%*	*$1,071*	*100%*	*100%*	*20*	*100%*	*100%*	*$1,815*	*100%*	*100%*	*72*	*100%*	*100%*	*$4,508*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	3	60.0%	$58	10.7%		46	92.0%	$1,345	62.5%																			
	$100,001-$250,000	1	20.0%	$156	28.7%		3	6.0%	$444	20.6%																			
	$250,001-$1 Million	1	20.0%	$329	60.6%		1	2.0%	$363	16.9%																			
	Total	*5*	*100%*	*$543*	*100%*		*50*	*100%*	*$2,152*	*100%*																			
Small Farm					Total Farms					Total Farms																			
Revenue	$1 Million or Less	0	0.0%	$0	0.0%	90.1%	0	0.0%	$0	0.0%	94.2%	0	0.0%	34.4%	$0	0.0%	39.9%	0	0.0%	42.3%	$0	0.0%	58.6%	0	0.0%	27.6%	$0	0.0%	25.0%
	Over $1 Million	0	0.0%	$0	0.0%	0.0%	1	100.0%	$137	100.0%	0.0%	0	0.0%					0	0.0%					1	100.0%				
	Rev. available	0	0.0%	$0	0.0%	90.1%	1	100.0%	$137	100.0%	94.2%	0	0.0%					0	0.0%					1	100.0%				
	Not Known	0	0.0%	$0	0.0%	9.9%	0	0.0%	$0	0.0%	5.8%	0	0.0%					0	0.0%					0	0.0%				
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*1*	*100%*	*$137*	*100%*	*100%*	*0*	*0%*					*0*	*0%*					*1*	*100%*				
Loan Size	$100,000 or Less	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%		0	0.0%	87.5%	$0	0.0%	40.5%	0	0.0%	100.0%	$0	0.0%	100.0%	0	0.0%	89.7%	$0	0.0%	49.7%
	$100,001-$250,000	0	0.0%	$0	0.0%		1	100.0%	$137	100.0%		0	0.0%	9.4%	$0	0.0%	32.2%	0	0.0%	0.0%	$0	0.0%	0.0%	1	100.0%	6.9%	$137	100.0%	16.4%
	$250,001-$500,000	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%		0	0.0%	3.1%	$0	0.0%	27.2%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	3.4%	$0	0.0%	33.9%
	Total	*0*	*0%*	*$0*	*0%*		*1*	*100%*	*$137*	*100%*		*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*1*	*100%*	*100%*	*$137*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%																			
	$100,001-$250,000	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%																			
	$250,001-$500,000	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%																			
	Total	*0*	*0%*	*$0*	*0%*		*0*	*0%*	*$0*	*0%*																			

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue.
2018 and 2020 FFIEC Census Data and D&B information, and 2015 ACS Data.

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2

Assessment Area: TN Western TN

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison										Bank & Aggregate Lending Comparison																	
		2018					2019, 2020					2018						2019						2020					
		Count		Dollar		Owner Occupied Units	Count		Dollar		Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
												Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
HOME PURCHASE	Low	0	0.0%	$0	0.0%	0.4%	1	0.2%	$192	0.3%	0.5%	0	0.0%	0.7%	$0	0.0%	0.3%	1	0.4%	0.6%	$192	0.7%	0.2%	0	0.0%	0.6%	$0	0.0%	0.3%
	Moderate	15	5.1%	$1,427	3.7%	6.5%	42	8.7%	$4,805	7.7%	7.8%	15	5.1%	5.4%	$1,427	3.7%	4.6%	27	11.4%	8.2%	$2,992	10.2%	7.2%	15	6.1%	7.5%	$1,813	5.5%	6.9%
	Middle	217	73.3%	$26,593	69.8%	79.5%	335	69.5%	$40,515	65.0%	76.0%	217	73.3%	75.2%	$26,593	69.8%	71.9%	155	65.4%	71.3%	$17,909	61.2%	68.8%	180	73.5%	73.0%	$22,606	68.4%	71.5%
	Upper	64	21.6%	$10,081	26.5%	13.6%	104	21.6%	$16,800	27.0%	15.7%	64	21.6%	18.6%	$10,081	26.5%	23.1%	54	22.8%	19.9%	$8,170	27.9%	23.8%	50	20.4%	18.9%	$8,630	26.1%	21.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.1%	$0	0.0%	0.2%	0	0.0%	0.1%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*296*	*100%*	*$38,101*	*100%*	*100%*	*482*	*100%*	*$62,312*	*100%*	*100%*	*296*	*100%*	*100%*	*$38,101*	*100%*	*100%*	*237*	*100%*	*100%*	*$29,263*	*100%*	*100%*	*245*	*100%*	*100%*	*$33,049*	*100%*	*100%*
REFINANCE	Low	0	0.0%	$0	0.0%	0.4%	0	0.0%	$0	0.0%	0.5%	0	0.0%	0.3%	$0	0.0%	0.2%	0	0.0%	0.5%	$0	0.0%	0.2%	0	0.0%	0.2%	$0	0.0%	0.1%
	Moderate	12	6.7%	$954	6.3%	6.5%	29	8.9%	$2,624	7.7%	7.8%	12	6.7%	5.6%	$954	6.3%	5.5%	11	11.1%	7.0%	$734	8.7%	6.2%	18	8.0%	5.6%	$1,890	7.3%	5.2%
	Middle	134	74.9%	$10,944	72.6%	79.5%	236	72.6%	$24,382	71.2%	76.0%	134	74.9%	78.5%	$10,944	72.6%	76.4%	71	71.7%	74.2%	$6,202	73.9%	72.3%	165	73.0%	71.8%	$18,180	70.4%	69.2%
	Upper	33	18.4%	$3,179	21.1%	13.6%	60	18.5%	$7,223	21.1%	15.7%	33	18.4%	15.6%	$3,179	21.1%	17.8%	17	17.2%	18.2%	$1,457	17.4%	21.3%	43	19.0%	22.3%	$5,766	22.3%	25.5%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.1%	$0	0.0%	0.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.1%	$0	0.0%	0.0%
	Total	*179*	*100%*	*$15,077*	*100%*	*100%*	*325*	*100%*	*$34,229*	*100%*	*100%*	*179*	*100%*	*100%*	*$15,077*	*100%*	*100%*	*99*	*100%*	*100%*	*$8,393*	*100%*	*100%*	*226*	*100%*	*100%*	*$25,836*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	$0	0.0%	0.4%	0	0.0%	$0	0.0%	0.5%	0	0.0%	0.3%	$0	0.0%	0.1%	0	0.0%	0.3%	$0	0.0%	0.1%	0	0.0%	0.5%	$0	0.0%	0.3%
	Moderate	5	5.8%	$214	5.1%	6.5%	12	9.0%	$423	7.5%	7.8%	5	5.8%	5.4%	$214	5.1%	7.7%	5	6.3%	6.0%	$203	6.0%	3.9%	7	12.7%	12.3%	$220	9.9%	9.5%
	Middle	68	79.1%	$3,230	76.8%	79.5%	102	76.1%	$4,460	79.3%	76.0%	68	79.1%	75.1%	$3,230	76.8%	70.9%	63	79.7%	76.3%	$2,782	82.0%	80.9%	39	70.9%	69.2%	$1,678	75.2%	71.7%
	Upper	13	15.1%	$759	18.1%	13.6%	20	14.9%	$743	13.2%	15.7%	13	15.1%	19.2%	$759	18.1%	21.3%	11	13.9%	17.4%	$409	12.1%	15.1%	9	16.4%	18.0%	$334	15.0%	18.5%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*86*	*100%*	*$4,203*	*100%*	*100%*	*134*	*100%*	*$5,626*	*100%*	*100%*	*86*	*100%*	*100%*	*$4,203*	*100%*	*100%*	*79*	*100%*	*100%*	*$3,394*	*100%*	*100%*	*55*	*100%*	*100%*	*$2,232*	*100%*	*100%*
MULTI FAMILY						Multi-Family Units					Multi-Family Units																		
	Low	0	0.0%	$0	0.0%	1.5%	0	0.0%	$0	0.0%	1.7%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	12.3%	0	0.0%	$0	0.0%	14.0%	0	0.0%	6.5%	$0	0.0%	8.8%	0	0.0%	10.5%	$0	0.0%	4.9%	0	0.0%	17.9%	$0	0.0%	52.4%
	Middle	0	0.0%	$0	0.0%	69.1%	0	0.0%	$0	0.0%	65.0%	0	0.0%	71.0%	$0	0.0%	55.5%	0	0.0%	73.7%	$0	0.0%	67.3%	0	0.0%	71.4%	$0	0.0%	35.5%
	Upper	0	0.0%	$0	0.0%	12.5%	0	0.0%	$0	0.0%	14.0%	0	0.0%	22.6%	$0	0.0%	35.7%	0	0.0%	15.8%	$0	0.0%	27.8%	0	0.0%	7.1%	$0	0.0%	3.7%
	Unknown	0	0.0%	$0	0.0%	4.6%	0	0.0%	$0	0.0%	5.2%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	3.6%	$0	0.0%	8.4%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	$0	0.0%	0.4%	0	0.0%	$0	0.0%	0.5%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	6.5%	5	6.3%	$210	6.1%	7.8%	0	0.0%	5.5%	$0	0.0%	4.7%	2	4.8%	5.9%	$105	5.7%	6.9%	3	8.1%	4.1%	$105	6.7%	3.8%
	Middle	44	81.5%	$2,132	81.6%	79.5%	59	74.7%	$2,566	74.8%	76.0%	44	81.5%	76.7%	$2,132	81.6%	77.4%	32	76.2%	70.3%	$1,382	74.6%	64.6%	27	73.0%	68.9%	$1,184	75.0%	64.9%
	Upper	10	18.5%	$481	18.4%	13.6%	15	19.0%	$654	19.1%	15.7%	10	18.5%	17.7%	$481	18.4%	17.9%	8	19.0%	23.9%	$365	19.7%	28.4%	7	18.9%	27.0%	$289	18.3%	31.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*54*	*100%*	*$2,613*	*100%*	*100%*	*79*	*100%*	*$3,430*	*100%*	*100%*	*54*	*100%*	*100%*	*$2,613*	*100%*	*100%*	*42*	*100%*	*100%*	*$1,852*	*100%*	*100%*	*37*	*100%*	*100%*	*$1,578*	*100%*	*100%*

Originations & Purchases
2018 and 2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2

Assessment Area: TN Western TN

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison										Bank & Aggregate Lending Comparison																	
		2018					2019, 2020					2018						2019						2020					
		Count		Dollar		Owner Occupied Units	Count		Dollar		Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
												Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	0.4%	0	0.0%	$0	0.0%	0.5%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	2	10.0%	$75	7.5%	6.5%	1	3.7%	$15	1.0%	7.8%	2	10.0%	8.6%	$75	7.5%	9.9%	1	6.7%	10.4%	$15	2.7%	8.0%	0	0.0%	4.5%	$0	0.0%	2.7%
	Middle	17	85.0%	$744	74.5%	79.5%	19	70.4%	$974	64.0%	76.0%	17	85.0%	78.4%	$744	74.5%	68.3%	9	60.0%	70.1%	$353	64.3%	74.7%	10	83.3%	81.8%	$621	63.8%	81.3%
	Upper	1	5.0%	$180	18.0%	13.6%	7	25.9%	$534	35.1%	15.7%	1	5.0%	13.0%	$180	18.0%	21.8%	5	33.3%	19.4%	$181	33.0%	17.2%	2	16.7%	13.6%	$353	36.2%	16.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*20*	*100%*	*$999*	*100%*	*100%*	*27*	*100%*	*$1,523*	*100%*	*100%*	*20*	*100%*	*100%*	*$999*	*100%*	*100%*	*15*	*100%*	*100%*	*$549*	*100%*	*100%*	*12*	*100%*	*100%*	*$974*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	0.4%	0	0.0%	$0	0.0%	0.5%	0	0.0%	0.5%	$0	0.0%	0.5%	0	0.0%	3.6%	$0	0.0%	1.5%	0	0.0%	1.1%	$0	0.0%	0.4%
	Moderate	0	0.0%	$0	0.0%	6.5%	0	0.0%	$0	0.0%	7.8%	0	0.0%	7.8%	$0	0.0%	9.7%	0	0.0%	8.9%	$0	0.0%	8.3%	0	0.0%	8.5%	$0	0.0%	9.3%
	Middle	0	0.0%	$0	0.0%	79.5%	0	0.0%	$0	0.0%	76.0%	0	0.0%	80.4%	$0	0.0%	80.0%	0	0.0%	67.0%	$0	0.0%	67.1%	0	0.0%	71.4%	$0	0.0%	71.7%
	Upper	0	0.0%	$0	0.0%	13.6%	0	0.0%	$0	0.0%	15.7%	0	0.0%	11.3%	$0	0.0%	9.8%	0	0.0%	20.5%	$0	0.0%	23.1%	0	0.0%	19.0%	$0	0.0%	18.5%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	0	0.0%	$0	0.0%	0.4%	1	0.1%	$192	0.2%	0.5%	0	0.0%	0.5%	$0	0.0%	0.2%	1	0.2%	0.6%	$192	0.4%	0.2%	0	0.0%	0.4%	$0	0.0%	0.2%
	Moderate	34	5.4%	$2,670	4.4%	6.5%	89	8.5%	$8,077	7.5%	7.8%	34	5.4%	5.6%	$2,670	4.4%	5.1%	46	9.7%	7.7%	$4,049	9.3%	6.8%	43	7.5%	6.7%	$4,028	6.3%	6.9%
	Middle	480	75.6%	$43,643	71.6%	79.5%	751	71.7%	$72,897	68.1%	76.0%	480	75.6%	76.3%	$43,643	71.6%	73.0%	330	69.9%	72.3%	$28,628	65.9%	70.2%	421	73.2%	72.4%	$44,269	69.5%	69.8%
	Upper	121	19.1%	$14,680	24.1%	13.6%	206	19.7%	$25,954	24.2%	15.7%	121	19.1%	17.5%	$14,680	24.1%	21.5%	95	20.1%	19.4%	$10,582	24.4%	22.8%	111	19.3%	20.5%	$15,372	24.1%	22.9%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.1%	$0	0.0%	0.2%	0	0.0%	0.1%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.2%
	Total	*635*	*100%*	*$60,993*	*100%*	*100%*	*1,047*	*100%*	*$107,120*	*100%*	*100%*	*635*	*100%*	*100%*	*$60,993*	*100%*	*100%*	*472*	*100%*	*100%*	*$43,451*	*100%*	*100%*	*575*	*100%*	*100%*	*$63,669*	*100%*	*100%*
SMALL BUSINESSES						Total Businesses					Total Businesses																		
	Low	0	0.0%	$0	0.0%	0.8%	0	0.0%	$0	0.0%	1.0%	0	0.0%	0.2%	$0	0.0%	0.2%	0	0.0%	0.4%	$0	0.0%	0.3%	0	0.0%	0.4%	$0	0.0%	0.5%
	Moderate	2	1.9%	$13	0.2%	8.6%	21	9.3%	$1,489	9.4%	10.0%	2	1.9%	6.7%	$13	0.2%	6.5%	9	15.8%	8.7%	$508	10.5%	7.9%	12	7.1%	8.4%	$981	8.9%	9.3%
	Middle	84	80.0%	$4,734	79.5%	75.9%	168	74.3%	$11,095	69.8%	72.2%	84	80.0%	72.3%	$4,734	79.5%	72.1%	40	70.2%	67.1%	$3,499	72.3%	67.5%	128	75.7%	68.9%	$7,596	68.7%	68.1%
	Upper	19	18.1%	$1,206	20.3%	14.2%	37	16.4%	$3,306	20.8%	16.3%	19	18.1%	19.2%	$1,206	20.3%	20.4%	8	14.0%	21.4%	$831	17.2%	23.5%	29	17.2%	21.6%	$2,475	22.4%	21.4%
	Unknown	0	0.0%	$0	0.0%	0.5%	0	0.0%	$0	0.0%	0.5%	0	0.0%	0.2%	$0	0.0%	0.2%	0	0.0%	0.1%	$0	0.0%	0.1%	0	0.0%	0.2%	$0	0.0%	0.4%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%		0	0.0%	1.4%	$0	0.0%	0.5%	0	0.0%	2.4%	$0	0.0%	0.7%	0	0.0%	0.5%	$0	0.0%	0.2%
	Total	*105*	*100%*	*$5,953*	*100%*	*100%*	*226*	*100%*	*$15,890*	*100%*	*100%*	*105*	*100%*	*100%*	*$5,953*	*100%*	*100%*	*57*	*100%*	*100%*	*$4,838*	*100%*	*100%*	*169*	*100%*	*100%*	*$11,052*	*100%*	*100%*
SMALL FARM						Total Farms					Total Farms																		
	Low	0	0.0%	$0	0.0%	0.8%	0	0.0%	$0	0.0%	1.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.2%	$0	0.0%	0.1%	0	0.0%	0.2%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	3.4%	1	2.8%	$28	0.8%	4.9%	0	0.0%	3.3%	$0	0.0%	2.1%	0	0.0%	3.0%	$0	0.0%	2.1%	1	5.0%	2.8%	$28	1.6%	2.6%
	Middle	16	80.0%	$1,929	69.3%	80.4%	30	83.3%	$3,265	88.1%	77.1%	16	80.0%	76.0%	$1,929	69.3%	77.3%	14	87.5%	71.5%	$1,673	84.8%	72.2%	16	80.0%	71.8%	$1,592	91.9%	72.0%
	Upper	4	20.0%	$854	30.7%	15.5%	5	13.9%	$412	11.1%	17.0%	4	20.0%	20.0%	$854	30.7%	20.0%	2	12.5%	24.7%	$300	15.2%	25.5%	3	15.0%	25.2%	$112	6.5%	25.4%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.2%	$0	0.0%	0.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%		0	0.0%	0.5%	$0	0.0%	0.6%	0	0.0%	0.6%	$0	0.0%	0.1%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*20*	*100%*	*$2,783*	*100%*	*100%*	*36*	*100%*	*$3,705*	*100%*	*100%*	*20*	*100%*	*100%*	*$2,783*	*100%*	*100%*	*16*	*100%*	*100%*	*$1,973*	*100%*	*100%*	*20*	*100%*	*100%*	*$1,732*	*100%*	*100%*

Originations & Purchases
2018 and 2020 FFIEC Census Data and D&B information, and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2

Assessment Area: TN Western TN

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison										Bank & Aggregate Lending Comparison																	
		2018					2019, 2020					2018						2019						2020					
		Count		Dollar		Families by Family Income	Count		Dollar		Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
												Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	22	7.4%	$1,438	3.8%	20.4%	33	6.8%	$2,185	3.5%	20.7%	22	7.4%	5.5%	$1,438	3.8%	2.8%	18	7.6%	5.5%	$1,129	3.9%	2.9%	15	6.1%	5.5%	$1,056	3.2%	2.9%
	Moderate	73	24.7%	$6,127	16.1%	18.0%	122	25.3%	$11,291	18.1%	17.9%	73	24.7%	18.9%	$6,127	16.1%	12.8%	55	23.2%	17.1%	$4,803	16.4%	11.7%	67	27.3%	19.1%	$6,488	19.6%	13.1%
	Middle	76	25.7%	$8,910	23.4%	19.7%	130	27.0%	$15,422	24.7%	19.6%	76	25.7%	21.8%	$8,910	23.4%	19.9%	60	25.3%	21.5%	$6,376	21.8%	18.7%	70	28.6%	23.1%	$9,046	27.4%	20.6%
	Upper	118	39.9%	$20,560	54.0%	41.8%	188	39.0%	$32,094	51.5%	41.8%	118	39.9%	34.8%	$20,560	54.0%	44.5%	98	41.4%	38.9%	$16,240	55.5%	49.8%	90	36.7%	35.6%	$15,854	48.0%	46.1%
	Unknown	7	2.4%	$1,066	2.8%	0.0%	9	1.9%	$1,320	2.1%	0.0%	7	2.4%	19.0%	$1,066	2.8%	20.0%	6	2.5%	16.9%	$715	2.4%	16.8%	3	1.2%	16.8%	$605	1.8%	17.3%
	Total	*296*	*100%*	*$38,101*	*100%*	*100%*	*482*	*100%*	*$62,312*	*100%*	*100%*	*296*	*100%*	*100%*	*$38,101*	*100%*	*100%*	*237*	*100%*	*100%*	*$29,263*	*100%*	*100%*	*245*	*100%*	*100%*	*$33,049*	*100%*	*100%*
REFINANCE	Low	15	8.4%	$665	4.4%	20.4%	24	7.4%	$964	2.8%	20.7%	15	8.4%	9.3%	$665	4.4%	4.6%	11	11.1%	6.3%	$315	3.8%	2.5%	13	5.8%	3.4%	$649	2.5%	1.3%
	Moderate	41	22.9%	$2,685	17.8%	18.0%	49	15.1%	$3,273	9.6%	17.9%	41	22.9%	16.1%	$2,685	17.8%	11.9%	17	17.2%	13.5%	$924	11.0%	7.7%	32	14.2%	8.6%	$2,349	9.1%	4.9%
	Middle	46	25.7%	$3,491	23.2%	19.7%	82	25.2%	$7,289	21.3%	19.6%	46	25.7%	21.2%	$3,491	23.2%	18.2%	21	21.2%	18.5%	$1,690	20.1%	14.8%	61	27.0%	17.2%	$5,599	21.7%	13.0%
	Upper	74	41.3%	$7,909	52.5%	41.8%	162	49.8%	$21,001	61.4%	41.8%	74	41.3%	43.3%	$7,909	52.5%	52.4%	49	49.5%	47.1%	$5,259	62.7%	54.6%	113	50.0%	48.6%	$15,742	60.9%	55.1%
	Unknown	3	1.7%	$327	2.2%	0.0%	8	2.5%	$1,702	5.0%	0.0%	3	1.7%	10.2%	$327	2.2%	12.8%	1	1.0%	14.6%	$205	2.4%	20.4%	7	3.1%	22.2%	$1,497	5.8%	25.7%
	Total	*179*	*100%*	*$15,077*	*100%*	*100%*	*325*	*100%*	*$34,229*	*100%*	*100%*	*179*	*100%*	*100%*	*$15,077*	*100%*	*100%*	*99*	*100%*	*100%*	*$8,393*	*100%*	*100%*	*226*	*100%*	*100%*	*$25,836*	*100%*	*100%*
HOME IMPROVEMENT	Low	8	9.3%	$148	3.5%	20.4%	7	5.2%	$214	3.8%	20.7%	8	9.3%	6.7%	$148	3.5%	2.9%	5	6.3%	7.0%	$169	5.0%	4.4%	2	3.6%	9.5%	$45	2.0%	6.7%
	Moderate	11	12.8%	$446	10.6%	18.0%	21	15.7%	$868	15.4%	17.9%	11	12.8%	12.1%	$446	10.6%	8.9%	13	16.5%	15.2%	$567	16.7%	11.0%	8	14.5%	12.8%	$301	13.5%	9.1%
	Middle	24	27.9%	$878	20.9%	19.7%	39	29.1%	$1,621	28.8%	19.6%	24	27.9%	22.6%	$878	20.9%	19.5%	23	29.1%	19.9%	$959	28.3%	18.3%	16	29.1%	23.2%	$662	29.7%	22.5%
	Upper	41	47.7%	$2,506	59.6%	41.8%	67	50.0%	$2,923	52.0%	41.8%	41	47.7%	51.9%	$2,506	59.6%	58.2%	38	48.1%	54.4%	$1,699	50.1%	63.2%	29	52.7%	51.7%	$1,224	54.8%	58.3%
	Unknown	2	2.3%	$225	5.4%	0.0%	0	0.0%	$0	0.0%	0.0%	2	2.3%	6.7%	$225	5.4%	10.4%	0	0.0%	3.5%	$0	0.0%	3.1%	0	0.0%	2.8%	$0	0.0%	3.5%
	Total	*86*	*100%*	*$4,203*	*100%*	*100%*	*134*	*100%*	*$5,626*	*100%*	*100%*	*86*	*100%*	*100%*	*$4,203*	*100%*	*100%*	*79*	*100%*	*100%*	*$3,394*	*100%*	*100%*	*55*	*100%*	*100%*	*$2,232*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	$0	0.0%	20.4%	0	0.0%	$0	0.0%	20.7%	0	0.0%	3.2%	$0	0.0%	3.1%	0	0.0%	5.3%	$0	0.0%	0.7%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	18.0%	0	0.0%	$0	0.0%	17.9%	0	0.0%	3.2%	$0	0.0%	1.1%	0	0.0%	5.3%	$0	0.0%	1.8%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	19.7%	0	0.0%	$0	0.0%	19.6%	0	0.0%	3.2%	$0	0.0%	0.8%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	10.7%	$0	0.0%	2.1%
	Upper	0	0.0%	$0	0.0%	41.8%	0	0.0%	$0	0.0%	41.8%	0	0.0%	41.9%	$0	0.0%	17.7%	0	0.0%	47.4%	$0	0.0%	32.1%	0	0.0%	39.3%	$0	0.0%	13.5%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	48.4%	$0	0.0%	77.2%	0	0.0%	42.1%	$0	0.0%	65.3%	0	0.0%	50.0%	$0	0.0%	84.4%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	3	5.6%	$85	3.3%	20.4%	3	3.8%	$40	1.2%	20.7%	3	5.6%	7.8%	$85	3.3%	4.8%	3	7.1%	9.0%	$40	2.2%	4.7%	0	0.0%	6.1%	$0	0.0%	5.8%
	Moderate	5	9.3%	$150	5.7%	18.0%	8	10.1%	$355	10.3%	17.9%	5	9.3%	15.7%	$150	5.7%	12.1%	6	14.3%	8.1%	$255	13.8%	7.2%	2	5.4%	8.2%	$100	6.3%	4.9%
	Middle	12	22.2%	$467	17.9%	19.7%	16	20.3%	$524	15.3%	19.6%	12	22.2%	20.6%	$467	17.9%	19.0%	8	19.0%	19.4%	$306	16.5%	17.4%	8	21.6%	19.4%	$218	13.8%	15.7%
	Upper	33	61.1%	$1,886	72.2%	41.8%	51	64.6%	$2,485	72.4%	41.8%	33	61.1%	55.2%	$1,886	72.2%	63.3%	25	59.5%	61.3%	$1,251	67.5%	67.8%	26	70.3%	62.8%	$1,234	78.2%	71.3%
	Unknown	1	1.9%	$25	1.0%	0.0%	1	1.3%	$26	0.8%	0.0%	1	1.9%	0.6%	$25	1.0%	0.8%	0	0.0%	2.3%	$0	0.0%	3.0%	1	2.7%	3.6%	$26	1.6%	2.3%
	Total	*54*	*100%*	*$2,613*	*100%*	*100%*	*79*	*100%*	*$3,430*	*100%*	*100%*	*54*	*100%*	*100%*	*$2,613*	*100%*	*100%*	*42*	*100%*	*100%*	*$1,852*	*100%*	*100%*	*37*	*100%*	*100%*	*$1,578*	*100%*	*100%*

Originations & Purchases

2018 and 2020 FFIEC Census Data and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2

Assessment Area: TN Western TN

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018 Count #	2018 Count %	2018 Dollar $ (000s)	2018 Dollar $ %	2018 Families by Family Income %	2019, 2020 Count #	2019, 2020 Count %	2019, 2020 Dollar $ (000s)	2019, 2020 Dollar $ %	2019, 2020 Families by Family Income %	Bank & Aggregate Lending Comparison 2018 Count Bank #	2018 Count Bank %	2018 Count Agg %	2018 Dollar Bank $(000s)	2018 Dollar Bank $ %	2018 Dollar Agg $ %	2019 Count Bank #	2019 Count Bank %	2019 Count Agg %	2019 Dollar Bank $(000s)	2019 Dollar Bank $ %	2019 Dollar Agg $ %	2020 Count Bank #	2020 Count Bank %	2020 Count Agg %	2020 Dollar Bank $(000s)	2020 Dollar Bank $ %	2020 Dollar Agg $ %
OTHER PURPOSE CLOSED/EXEMPT	Low	2	10.0%	$55	5.5%	20.4%	2	7.4%	$46	3.0%	20.7%	2	10.0%	9.3%	$55	5.5%	5.0%	2	13.3%	11.8%	$46	8.4%	7.4%	0	0.0%	9.8%	$0	0.0%	6.4%
	Moderate	9	45.0%	$369	36.9%	18.0%	3	11.1%	$85	5.6%	17.9%	9	45.0%	24.7%	$369	36.9%	20.6%	3	20.0%	19.4%	$85	15.5%	14.5%	0	0.0%	20.5%	$0	0.0%	10.5%
	Middle	3	15.0%	$74	7.4%	19.7%	9	33.3%	$364	23.9%	19.6%	3	15.0%	20.4%	$74	7.4%	16.2%	5	33.3%	25.0%	$204	37.2%	25.1%	4	33.3%	14.4%	$160	16.4%	9.6%
	Upper	6	30.0%	$501	50.2%	41.8%	12	44.4%	$1,012	66.4%	41.8%	6	30.0%	42.0%	$501	50.2%	53.3%	5	33.3%	40.3%	$214	39.0%	47.6%	7	58.3%	48.5%	$798	81.9%	63.9%
	Unknown	0	0.0%	$0	0.0%	0.0%	1	3.7%	$16	1.1%	0.0%	0	0.0%	3.7%	$0	0.0%	4.8%	0	0.0%	3.5%	$0	0.0%	5.3%	1	8.3%	6.8%	$16	1.6%	9.5%
	Total	*20*	*100%*	*$999*	*100%*	*100%*	*27*	*100%*	*$1,523*	*100%*	*100%*	*20*	*100%*	*100%*	*$999*	*100%*	*100%*	*15*	*100%*	*100%*	*$549*	*100%*	*100%*	*12*	*100%*	*100%*	*$974*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	20.4%	0	0.0%	$0	0.0%	20.7%	0	0.0%	0.5%	$0	0.0%	0.3%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	18.0%	0	0.0%	$0	0.0%	17.9%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	1.8%	$0	0.0%	2.7%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	19.7%	0	0.0%	$0	0.0%	19.6%	0	0.0%	4.4%	$0	0.0%	3.2%	0	0.0%	0.9%	$0	0.0%	1.4%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	41.8%	0	0.0%	$0	0.0%	41.8%	0	0.0%	2.9%	$0	0.0%	0.2%	0	0.0%	1.8%	$0	0.0%	3.3%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	92.2%	$0	0.0%	96.3%	0	0.0%	95.5%	$0	0.0%	92.7%	0	0.0%	100.0%	$0	0.0%	100.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	50	7.9%	$2,391	3.9%	20.4%	69	6.6%	$3,449	3.2%	20.7%	50	7.9%	6.6%	$2,391	3.9%	3.3%	39	8.3%	6.0%	$1,699	3.9%	2.8%	30	5.2%	4.6%	$1,750	2.7%	2.1%
	Moderate	139	21.9%	$9,777	16.0%	18.0%	203	19.4%	$15,872	14.8%	17.9%	139	21.9%	17.3%	$9,777	16.0%	12.2%	94	19.9%	15.4%	$6,634	15.3%	10.1%	109	19.0%	13.7%	$9,238	14.5%	8.7%
	Middle	161	25.4%	$13,820	22.7%	19.7%	276	26.4%	$25,220	23.5%	19.6%	161	25.4%	21.1%	$13,820	22.7%	18.9%	117	24.8%	20.1%	$9,535	21.9%	17.2%	159	27.7%	19.8%	$15,685	24.6%	16.3%
	Upper	272	42.8%	$33,362	54.7%	41.8%	480	45.8%	$59,515	55.6%	41.8%	272	42.8%	38.0%	$33,362	54.7%	46.2%	215	45.6%	42.3%	$24,663	56.8%	51.2%	265	46.1%	41.7%	$34,852	54.7%	49.6%
	Unknown	13	2.0%	$1,643	2.7%	0.0%	19	1.8%	$3,064	2.9%	0.0%	13	2.0%	17.0%	$1,643	2.7%	19.4%	7	1.5%	16.2%	$920	2.1%	18.6%	12	2.1%	20.3%	$2,144	3.4%	23.2%
	Total	*635*	*100%*	*$60,993*	*100%*	*100%*	*1,047*	*100%*	*$107,120*	*100%*	*100%*	*635*	*100%*	*100%*	*$60,993*	*100%*	*100%*	*472*	*100%*	*100%*	*$43,451*	*100%*	*100%*	*575*	*100%*	*100%*	*$63,669*	*100%*	*100%*
Small Business						Total Businesses					Total Businesses																		
Revenue	$1 Million or Less	83	79.0%	$3,061	51.4%	89.6%	121	53.5%	$5,817	36.6%	89.6%	83	79.0%	56.2%	$3,061	51.4%	58.7%	37	64.9%	52.9%	$2,514	52.0%	60.0%	84	49.7%	53.1%	$3,303	29.9%	49.3%
	Over $1 Million	21	20.0%	$2,821	47.4%	8.6%	51	22.6%	$9,181	57.8%	8.7%	21	20.0%					20	35.1%					31	18.3%				
	Rev. available	104	99.0%	$5,882	98.8%	98.2%	172	76.1%	$14,998	94.4%	98.3%	104	99.0%					57	100.0%					115	68.0%				
	Rev. Not Known	1	1.0%	$71	1.2%	1.8%	54	23.9%	$892	5.6%	1.7%	1	1.0%					0	0.0%					54	32.0%				
	Total	*105*	*100%*	*$5,953*	*100%*	*100%*	*226*	*100%*	*$15,890*	*100%*	*100%*	*105*	*100%*					*57*	*100%*					*169*	*100%*				
Loan Size	$100,000 or Less	93	88.6%	$3,191	53.6%		182	80.5%	$4,494	28.3%		93	88.6%	89.4%	$3,191	53.6%	35.5%	42	73.7%	89.7%	$1,136	23.5%	37.6%	140	82.8%	85.8%	$3,358	30.4%	32.1%
	$100,001-$250,000	9	8.6%	$1,432	24.1%		28	12.4%	$4,391	27.6%		9	8.6%	6.7%	$1,432	24.1%	23.9%	10	17.5%	7.5%	$1,797	37.1%	29.7%	18	10.7%	9.4%	$2,594	23.5%	25.6%
	$250,001-$1 Million	3	2.9%	$1,330	22.3%		16	7.1%	$7,005	44.1%		3	2.9%	3.9%	$1,330	22.3%	40.6%	5	8.8%	2.8%	$1,905	39.4%	32.7%	11	6.5%	4.8%	$5,100	46.1%	42.3%
	Total	*105*	*100%*	*$5,953*	*100%*		*226*	*100%*	*$15,890*	*100%*		*105*	*100%*	*100%*	*$5,953*	*100%*	*100%*	*57*	*100%*	*100%*	*$4,838*	*100%*	*100%*	*169*	*100%*	*100%*	*$11,052*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	78	94.0%	$2,192	71.6%		104	86.0%	$2,443	42.0%																			
	$100,001-$250,000	5	6.0%	$869	28.4%		14	11.6%	$2,191	37.7%																			
	$250,001-$1 Million	0	0.0%	$0	0.0%		3	2.5%	$1,183	20.3%																			
	Total	*83*	*100%*	*$3,061*	*100%*		*121*	*100%*	*$5,817*	*100%*																			
Small Farm						Total Farms					Total Farms																		
Revenue	$1 Million or Less	12	60.0%	$1,684	60.5%	96.8%	25	69.4%	$2,566	69.3%	96.3%	12	60.0%	67.5%	$1,684	60.5%	77.3%	13	81.3%	67.8%	$1,370	69.4%	73.7%	12	60.0%	68.4%	$1,196	69.1%	75.0%
	Over $1 Million	8	40.0%	$1,099	39.5%	3.2%	7	19.4%	$1,008	27.2%	3.7%	8	40.0%					3	18.8%					4	20.0%				
	Rev. available	20	100.0%	$2,783	100.0%	100.0%	32	88.8%	$3,574	96.5%	100.0%	20	100.0%					16	100.1%					16	80.0%				
	Not Known	0	0.0%	$0	0.0%	0.0%	4	11.1%	$131	3.5%	0.0%	0	0.0%					0	0.0%					4	20.0%				
	Total	*20*	*100%*	*$2,783*	*100%*	*100%*	*36*	*100%*	*$3,705*	*100%*	*100%*	*20*	*100%*					*16*	*100%*					*20*	*100%*				
Loan Size	$100,000 or Less	10	50.0%	$424	15.2%		27	75.0%	$1,300	35.1%		10	50.0%	81.6%	$424	15.2%	35.3%	11	68.8%	79.5%	$618	31.3%	33.2%	16	80.0%	75.5%	$682	39.4%	27.9%
	$100,001-$250,000	6	30.0%	$1,004	36.1%		4	11.1%	$852	23.0%		6	30.0%	13.3%	$1,004	36.1%	35.9%	2	12.5%	14.8%	$402	20.4%	35.5%	2	10.0%	16.2%	$450	26.0%	34.1%
	$250,001-$500,000	4	20.0%	$1,355	48.7%		5	13.9%	$1,553	41.9%		4	20.0%	5.0%	$1,355	48.7%	28.8%	3	18.8%	5.7%	$953	48.3%	31.3%	2	10.0%	8.3%	$600	34.6%	38.0%
	Total	*20*	*100%*	*$2,783*	*100%*		*36*	*100%*	*$3,705*	*100%*		*20*	*100%*	*100%*	*$2,783*	*100%*	*100%*	*16*	*100%*	*100%*	*$1,973*	*100%*	*100%*	*20*	*100%*	*100%*	*$1,732*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	6	50.0%	$229	13.6%		19	76.0%	$964	37.6%																			
	$100,001-$250,000	4	33.3%	$705	41.9%		2	8.0%	$402	15.7%																			
	$250,001-$500,000	2	16.7%	$750	44.5%		4	16.0%	$1,200	46.8%																			
	Total	*12*	*100%*	*$1,684*	*100%*		*25*	*100%*	*$2,566*	*100%*																			

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue.
2018 and 2020 FFIEC Census Data and D&B information, and 2015 ACS Data.

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2
Assessment Area: TX Austin

Product Type	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
HOME PURCHASE	Low	17	5.6%	$6,526	3.3%	4.4%	9	7.9%	4.2%	$3,810	5.8%	4.0%	5	5.9%	3.7%	$1,490	2.9%	3.5%	3	2.9%	4.4%	$1,226	1.5%	4.0%
	Moderate	11	3.6%	$4,552	2.3%	15.0%	2	1.8%	13.1%	$440	0.7%	10.1%	2	2.4%	13.2%	$1,186	2.3%	10.5%	7	6.7%	12.6%	$2,926	3.7%	10.0%
	Middle	73	24.0%	$29,881	15.2%	37.8%	36	31.6%	42.7%	$15,522	23.8%	36.5%	14	16.5%	43.5%	$4,925	9.5%	36.8%	23	21.9%	45.4%	$9,434	11.8%	38.8%
	Upper	201	66.1%	$155,122	78.7%	42.6%	66	57.9%	39.6%	$45,389	69.5%	49.2%	63	74.1%	39.3%	$43,192	83.6%	49.0%	72	68.6%	37.5%	$66,541	83.0%	47.0%
	Unknown	2	0.7%	$1,035	0.5%	0.2%	1	0.9%	0.3%	$180	0.3%	0.2%	1	1.2%	0.3%	$855	1.7%	0.2%	0	0.0%	0.2%	$0	0.0%	0.1%
	Total	*304*	*100%*	*$197,116*	*100%*	*100%*	*114*	*100%*	*100%*	*$65,341*	*100%*	*100%*	*85*	*100%*	*100%*	*$51,648*	*100%*	*100%*	*105*	*100%*	*100%*	*$80,127*	*100%*	*100%*
REFINANCE	Low	6	2.0%	$1,656	0.9%	4.4%	1	2.2%	3.9%	$241	1.0%	3.2%	1	1.7%	3.8%	$100	0.3%	3.4%	4	2.0%	3.3%	$1,315	1.1%	3.1%
	Moderate	12	4.0%	$3,080	1.7%	15.0%	2	4.4%	14.0%	$165	0.7%	9.6%	5	8.5%	11.6%	$1,196	3.5%	8.2%	5	2.5%	9.9%	$1,719	1.4%	7.8%
	Middle	67	22.2%	$19,766	10.9%	37.8%	12	26.7%	39.7%	$3,487	13.9%	31.9%	14	23.7%	37.6%	$3,301	9.7%	30.6%	41	20.7%	35.7%	$12,978	10.6%	30.1%
	Upper	216	71.5%	$156,759	86.2%	42.6%	30	66.7%	42.0%	$21,235	84.5%	55.1%	39	66.1%	46.8%	$29,399	86.5%	57.6%	147	74.2%	51.0%	$106,125	86.5%	59.0%
	Unknown	1	0.3%	$527	0.3%	0.2%	0	0.0%	0.3%	$0	0.0%	0.2%	0	0.0%	0.2%	$0	0.0%	0.3%	1	0.5%	0.1%	$527	0.4%	0.1%
	Total	*302*	*100%*	*$181,788*	*100%*	*100%*	*45*	*100%*	*100%*	*$25,128*	*100%*	*100%*	*59*	*100%*	*100%*	*$33,996*	*100%*	*100%*	*198*	*100%*	*100%*	*$122,664*	*100%*	*100%*
HOME IMPROVEMENT	Low	1	1.9%	$40	0.9%	4.4%	1	3.8%	3.1%	$40	1.8%	2.5%	0	0.0%	3.1%	$0	0.0%	3.1%	0	0.0%	3.7%	$0	0.0%	4.4%
	Moderate	8	14.8%	$448	9.7%	15.0%	3	11.5%	10.3%	$170	7.5%	8.0%	3	21.4%	10.2%	$190	14.6%	8.4%	2	14.3%	8.3%	$88	8.4%	6.5%
	Middle	23	42.6%	$1,397	30.1%	37.8%	15	57.7%	36.2%	$995	43.6%	30.5%	4	28.6%	33.9%	$221	16.9%	26.3%	4	28.6%	31.4%	$181	17.2%	25.6%
	Upper	22	40.7%	$2,751	59.3%	42.6%	7	26.9%	50.2%	$1,075	47.1%	58.9%	7	50.0%	52.6%	$894	68.5%	62.0%	8	57.1%	56.5%	$782	74.4%	63.4%
	Unknown	0	0.0%	$0	0.0%	0.2%	0	0.0%	0.1%	$0	0.0%	0.1%	0	0.0%	0.1%	$0	0.0%	0.3%	0	0.0%	0.2%	$0	0.0%	0.1%
	Total	*54*	*100%*	*$4,636*	*100%*	*100%*	*26*	*100%*	*100%*	*$2,280*	*100%*	*100%*	*14*	*100%*	*100%*	*$1,305*	*100%*	*100%*	*14*	*100%*	*100%*	*$1,051*	*100%*	*100%*
MULTI FAMILY						Multi-Family Units																		
	Low	0	0.0%	$0	0.0%	22.2%	0	0.0%	19.7%	$0	0.0%	17.4%	0	0.0%	25.3%	$0	0.0%	17.2%	0	0.0%	17.0%	$0	0.0%	17.0%
	Moderate	0	0.0%	$0	0.0%	15.8%	0	0.0%	19.1%	$0	0.0%	12.8%	0	0.0%	24.1%	$0	0.0%	21.2%	0	0.0%	24.1%	$0	0.0%	18.1%
	Middle	0	0.0%	$0	0.0%	34.4%	0	0.0%	34.2%	$0	0.0%	41.8%	0	0.0%	22.8%	$0	0.0%	26.4%	0	0.0%	39.0%	$0	0.0%	39.2%
	Upper	1	100.0%	$27,390	100.0%	24.8%	0	0.0%	23.7%	$0	0.0%	26.0%	0	0.0%	25.3%	$0	0.0%	27.8%	1	100.0%	18.4%	$27,390	100.0%	25.5%
	Unknown	0	0.0%	$0	0.0%	2.8%	0	0.0%	3.3%	$0	0.0%	2.1%	0	0.0%	2.5%	$0	0.0%	7.4%	0	0.0%	1.4%	$0	0.0%	0.2%
	Total	*1*	*100%*	*$27,390*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*1*	*100%*	*100%*	*$27,390*	*100%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	$0	0.0%	4.4%	0	0.0%	1.3%	$0	0.0%	1.0%	0	0.0%	1.9%	$0	0.0%	1.1%	0	0.0%	2.0%	$0	0.0%	1.4%
	Moderate	3	5.8%	$145	2.3%	15.0%	1	7.7%	7.4%	$45	2.8%	4.0%	1	3.7%	6.6%	$25	0.7%	4.5%	1	8.3%	5.2%	$75	6.7%	2.2%
	Middle	18	34.6%	$1,329	21.0%	37.8%	4	30.8%	31.1%	$152	9.6%	23.6%	9	33.3%	30.1%	$849	23.4%	21.7%	5	41.7%	24.3%	$328	29.3%	15.1%
	Upper	31	59.6%	$4,855	76.7%	42.6%	8	61.5%	60.1%	$1,389	87.6%	71.4%	17	63.0%	61.0%	$2,750	75.9%	72.6%	6	50.0%	68.5%	$716	64.0%	81.3%
	Unknown	0	0.0%	$0	0.0%	0.2%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.3%	$0	0.0%	0.1%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*52*	*100%*	*$6,329*	*100%*	*100%*	*13*	*100%*	*100%*	*$1,586*	*100%*	*100%*	*27*	*100%*	*100%*	*$3,624*	*100%*	*100%*	*12*	*100%*	*100%*	*$1,119*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2
Assessment Area: TX Austin

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	1	4.2%	$25	0.6%	4.4%	0	0.0%	4.4%	$0	0.0%	3.9%	0	0.0%	3.7%	$0	0.0%	2.9%	1	8.3%	2.9%	$25	0.9%	0.9%
	Moderate	0	0.0%	$0	0.0%	15.0%	0	0.0%	12.1%	$0	0.0%	6.9%	0	0.0%	10.1%	$0	0.0%	4.4%	0	0.0%	10.5%	$0	0.0%	4.1%
	Middle	10	41.7%	$633	14.6%	37.8%	1	25.0%	39.7%	$42	14.9%	21.4%	5	62.5%	38.6%	$301	25.2%	20.6%	4	33.3%	34.0%	$290	10.2%	14.5%
	Upper	13	54.2%	$3,674	84.8%	42.6%	3	75.0%	43.5%	$239	85.1%	67.3%	3	37.5%	47.3%	$895	74.8%	72.0%	7	58.3%	52.1%	$2,540	89.0%	78.2%
	Unknown	0	0.0%	$0	0.0%	0.2%	0	0.0%	0.3%	$0	0.0%	0.5%	0	0.0%	0.3%	$0	0.0%	0.1%	0	0.0%	0.5%	$0	0.0%	2.2%
	Total	*24*	*100%*	*$4,332*	*100%*	*100%*	*4*	*100%*	*100%*	*$281*	*100%*	*100%*	*8*	*100%*	*100%*	*$1,196*	*100%*	*100%*	*12*	*100%*	*100%*	*$2,855*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	4.4%	0	0.0%	4.7%	$0	0.0%	3.6%	0	0.0%	3.4%	$0	0.0%	3.6%	0	0.0%	4.1%	$0	0.0%	3.1%
	Moderate	0	0.0%	$0	0.0%	15.0%	0	0.0%	20.3%	$0	0.0%	15.9%	0	0.0%	20.7%	$0	0.0%	13.4%	0	0.0%	22.8%	$0	0.0%	14.6%
	Middle	0	0.0%	$0	0.0%	37.8%	0	0.0%	46.2%	$0	0.0%	37.6%	0	0.0%	47.3%	$0	0.0%	39.6%	0	0.0%	48.6%	$0	0.0%	42.5%
	Upper	0	0.0%	$0	0.0%	42.6%	0	0.0%	28.4%	$0	0.0%	42.7%	0	0.0%	28.4%	$0	0.0%	43.2%	0	0.0%	24.2%	$0	0.0%	39.3%
	Unknown	0	0.0%	$0	0.0%	0.2%	0	0.0%	0.4%	$0	0.0%	0.2%	0	0.0%	0.3%	$0	0.0%	0.2%	0	0.0%	0.3%	$0	0.0%	0.4%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	25	3.4%	$8,247	2.0%	4.4%	11	5.4%	4.1%	$4,091	4.3%	5.3%	6	3.1%	3.8%	$1,590	1.7%	4.7%	8	2.3%	3.8%	$2,566	1.1%	4.1%
	Moderate	34	4.6%	$8,225	2.0%	15.0%	8	4.0%	13.3%	$820	0.9%	10.3%	11	5.7%	12.7%	$2,597	2.8%	10.8%	15	4.4%	11.3%	$4,808	2.0%	9.3%
	Middle	191	25.9%	$53,006	12.6%	37.8%	68	33.7%	41.9%	$20,198	21.3%	36.2%	46	23.8%	41.4%	$9,597	10.5%	34.1%	77	22.5%	40.0%	$23,211	9.9%	34.3%
	Upper	484	65.7%	$350,551	83.1%	42.6%	114	56.4%	40.4%	$69,327	73.3%	47.7%	129	66.8%	41.8%	$77,130	84.0%	49.5%	241	70.5%	44.7%	$204,094	86.8%	52.1%
	Unknown	3	0.4%	$1,562	0.4%	0.2%	1	0.5%	0.3%	$180	0.2%	0.4%	1	0.5%	0.2%	$855	0.9%	0.9%	1	0.3%	0.2%	$527	0.2%	0.2%
	Total	*737*	*100%*	*$421,591*	*100%*	*100%*	*202*	*100%*	*100%*	*$94,616*	*100%*	*100%*	*193*	*100%*	*100%*	*$91,769*	*100%*	*100%*	*342*	*100%*	*100%*	*$235,206*	*100%*	*100%*
					Total Businesses																			
SMALL BUSINESSES	Low	54	10.4%	$3,099	6.8%	7.0%	15	11.7%	7.4%	$888	7.1%	8.0%	6	6.3%	7.2%	$162	1.8%	8.1%	33	11.2%	7.5%	$2,049	8.6%	8.8%
	Moderate	95	18.3%	$8,637	19.0%	12.7%	20	15.6%	12.9%	$1,767	14.1%	12.7%	17	17.7%	12.5%	$2,091	22.9%	13.4%	58	19.7%	12.5%	$4,779	20.0%	12.6%
	Middle	177	34.1%	$19,000	41.8%	32.0%	41	32.0%	31.7%	$4,645	37.2%	31.1%	39	40.6%	31.5%	$4,300	47.2%	30.3%	97	32.9%	32.3%	$10,055	42.1%	30.9%
	Upper	192	37.0%	$14,719	32.4%	47.0%	52	40.6%	45.6%	$5,193	41.6%	46.1%	34	35.4%	46.3%	$2,564	28.1%	45.9%	106	35.9%	46.1%	$6,962	29.2%	46.0%
	Unknown	1	0.2%	$30	0.1%	1.3%	0	0.0%	0.9%	$0	0.0%	1.2%	0	0.0%	0.9%	$0	0.0%	1.2%	1	0.3%	0.9%	$30	0.1%	1.2%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	1.6%	$0	0.0%	1.0%	0	0.0%	1.6%	$0	0.0%	1.0%	0	0.0%	0.6%	$0	0.0%	0.5%
	Total	*519*	*100%*	*$45,485*	*100%*	*100%*	*128*	*100%*	*100%*	*$12,493*	*100%*	*100%*	*96*	*100%*	*100%*	*$9,117*	*100%*	*100%*	*295*	*100%*	*100%*	*$23,875*	*100%*	*100%*
					Total Farms																			
SMALL FARM	Low	0	0.0%	$0	0.0%	3.8%	0	0.0%	3.7%	$0	0.0%	3.2%	0	0.0%	3.6%	$0	0.0%	3.9%	0	0.0%	2.6%	$0	0.0%	3.1%
	Moderate	0	0.0%	$0	0.0%	12.6%	0	0.0%	18.6%	$0	0.0%	29.5%	0	0.0%	19.3%	$0	0.0%	19.7%	0	0.0%	21.0%	$0	0.0%	22.6%
	Middle	3	100.0%	$935	100.0%	34.9%	0	0.0%	42.2%	$0	0.0%	43.8%	0	0.0%	43.4%	$0	0.0%	44.3%	3	100.0%	39.7%	$935	100.0%	50.4%
	Upper	0	0.0%	$0	0.0%	48.2%	0	0.0%	33.2%	$0	0.0%	22.6%	0	0.0%	29.8%	$0	0.0%	30.4%	0	0.0%	34.9%	$0	0.0%	23.1%
	Unknown	0	0.0%	$0	0.0%	0.4%	0	0.0%	0.3%	$0	0.0%	0.1%	0	0.0%	0.3%	$0	0.0%	0.1%	0	0.0%	0.7%	$0	0.0%	0.2%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	1.9%	$0	0.0%	0.8%	0	0.0%	3.6%	$0	0.0%	1.6%	0	0.0%	1.1%	$0	0.0%	0.7%
	Total	*3*	*100%*	*$935*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*3*	*100%*	*100%*	*$935*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2
Assessment Area: TX Austin

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	2	0.7%	$383	0.2%	22.1%	0	0.0%	2.5%	$0	0.0%	1.3%	1	1.2%	3.5%	$123	0.2%	1.8%	1	1.0%	3.9%	$260	0.3%	2.0%
	Moderate	17	5.6%	$3,534	1.8%	16.2%	6	5.3%	14.3%	$1,129	1.7%	9.8%	5	5.9%	17.7%	$995	1.9%	12.3%	6	5.7%	18.5%	$1,410	1.8%	12.7%
	Middle	25	8.2%	$7,615	3.9%	19.6%	13	11.4%	22.2%	$3,881	5.9%	19.0%	7	8.2%	23.2%	$2,028	3.9%	20.2%	5	4.8%	22.1%	$1,706	2.1%	19.2%
	Upper	256	84.2%	$182,576	92.6%	42.0%	94	82.5%	47.8%	$60,181	92.1%	58.1%	72	84.7%	43.3%	$48,502	93.9%	53.8%	90	85.7%	45.7%	$73,893	92.2%	54.9%
	Unknown	4	1.3%	$3,008	1.5%	0.0%	1	0.9%	13.1%	$150	0.2%	11.8%	0	0.0%	12.3%	$0	0.0%	11.9%	3	2.9%	9.8%	$2,858	3.6%	11.2%
	Total	*304*	*100%*	*$197,116*	*100%*	*100%*	*114*	*100%*	*100%*	*$65,341*	*100%*	*100%*	*85*	*100%*	*100%*	*$51,648*	*100%*	*100%*	*105*	*100%*	*100%*	*$80,127*	*100%*	*100%*
REFINANCE	Low	10	3.3%	$1,078	0.6%	22.1%	1	2.2%	6.9%	$68	0.3%	3.7%	3	5.1%	5.0%	$303	0.9%	2.4%	6	3.0%	2.6%	$707	0.6%	1.3%
	Moderate	22	7.3%	$3,537	1.9%	16.2%	9	20.0%	16.8%	$1,247	5.0%	10.7%	3	5.1%	13.6%	$539	1.6%	8.2%	10	5.1%	11.2%	$1,751	1.4%	7.5%
	Middle	24	7.9%	$4,858	2.7%	19.6%	2	4.4%	22.3%	$194	0.8%	17.2%	9	15.3%	20.5%	$1,894	5.6%	16.1%	13	6.6%	19.3%	$2,770	2.3%	16.2%
	Upper	243	80.5%	$171,498	94.3%	42.0%	33	73.3%	43.0%	$23,619	94.0%	57.2%	44	74.6%	45.1%	$31,260	92.0%	56.6%	166	83.8%	49.2%	$116,619	95.1%	57.1%
	Unknown	3	1.0%	$817	0.4%	0.0%	0	0.0%	11.1%	$0	0.0%	11.3%	0	0.0%	15.9%	$0	0.0%	16.6%	3	1.5%	17.8%	$817	0.7%	17.8%
	Total	*302*	*100%*	*$181,788*	*100%*	*100%*	*45*	*100%*	*100%*	*$25,128*	*100%*	*100%*	*59*	*100%*	*100%*	*$33,996*	*100%*	*100%*	*198*	*100%*	*100%*	*$122,664*	*100%*	*100%*
HOME IMPROVEMENT	Low	4	7.4%	$102	2.2%	22.1%	1	3.8%	3.7%	$40	1.8%	2.8%	2	14.3%	5.3%	$36	2.8%	3.1%	1	7.1%	3.8%	$26	2.5%	2.4%
	Moderate	9	16.7%	$646	13.9%	16.2%	4	15.4%	10.7%	$331	14.5%	8.2%	3	21.4%	14.1%	$205	15.7%	8.9%	2	14.3%	12.0%	$110	10.5%	8.1%
	Middle	13	24.1%	$665	14.3%	19.6%	8	30.8%	21.4%	$402	17.6%	16.4%	2	14.3%	19.8%	$145	11.1%	14.6%	3	21.4%	17.7%	$118	11.2%	15.2%
	Upper	28	51.9%	$3,223	69.5%	42.0%	13	50.0%	60.5%	$1,507	66.1%	65.5%	7	50.0%	58.8%	$919	70.4%	70.1%	8	57.1%	65.1%	$797	75.8%	71.9%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	3.7%	$0	0.0%	7.0%	0	0.0%	2.0%	$0	0.0%	3.2%	0	0.0%	1.4%	$0	0.0%	2.4%
	Total	*54*	*100%*	*$4,636*	*100%*	*100%*	*26*	*100%*	*100%*	*$2,280*	*100%*	*100%*	*14*	*100%*	*100%*	*$1,305*	*100%*	*100%*	*14*	*100%*	*100%*	*$1,051*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	$0	0.0%	22.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	16.2%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	19.6%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	42.0%	0	0.0%	2.0%	$0	0.0%	0.1%	0	0.0%	2.5%	$0	0.0%	0.1%	0	0.0%	2.1%	$0	0.0%	0.2%
	Unknown	1	100.0%	$27,390	100.0%	0.0%	0	0.0%	98.0%	$0	0.0%	99.9%	0	0.0%	97.5%	$0	0.0%	99.9%	1	100.0%	97.9%	$27,390	100.0%	99.8%
	Total	*1*	*100%*	*$27,390*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*1*	*100%*	*100%*	*$27,390*	*100%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	$0	0.0%	22.1%	0	0.0%	4.8%	$0	0.0%	3.6%	0	0.0%	7.8%	$0	0.0%	4.2%	0	0.0%	6.5%	$0	0.0%	3.1%
	Moderate	5	9.6%	$162	2.6%	16.2%	2	15.4%	11.0%	$105	6.6%	6.1%	2	7.4%	12.8%	$44	1.2%	7.9%	1	8.3%	10.8%	$13	1.2%	6.4%
	Middle	17	32.7%	$1,153	18.2%	19.6%	1	7.7%	18.1%	$24	1.5%	11.4%	8	29.6%	16.7%	$526	14.5%	9.4%	8	66.7%	11.9%	$603	53.9%	6.2%
	Upper	28	53.8%	$4,906	77.5%	42.0%	9	69.2%	63.8%	$1,439	90.7%	77.4%	16	59.3%	59.4%	$2,964	81.8%	75.4%	3	25.0%	69.4%	$503	45.0%	83.6%
	Unknown	2	3.8%	$108	1.7%	0.0%	1	7.7%	2.3%	$18	1.1%	1.5%	1	3.7%	3.4%	$90	2.5%	3.2%	0	0.0%	1.4%	$0	0.0%	0.8%
	Total	*52*	*100%*	*$6,329*	*100%*	*100%*	*13*	*100%*	*100%*	*$1,586*	*100%*	*100%*	*27*	*100%*	*100%*	*$3,624*	*100%*	*100%*	*12*	*100%*	*100%*	*$1,119*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2
Assessment Area: TX Austin

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	5	20.8%	$201	4.6%	22.1%	2	50.0%	5.8%	$101	35.9%	2.4%	2	25.0%	7.4%	$65	5.4%	2.9%	1	8.3%	5.2%	$35	1.2%	1.7%
	Moderate	4	16.7%	$101	2.3%	16.2%	0	0.0%	14.0%	$0	0.0%	6.4%	1	12.5%	13.8%	$25	2.1%	5.0%	3	25.0%	12.9%	$76	2.7%	4.6%
	Middle	3	12.5%	$589	13.6%	19.6%	0	0.0%	23.9%	$0	0.0%	13.5%	1	12.5%	22.2%	$61	5.1%	10.0%	2	16.7%	15.3%	$528	18.5%	4.8%
	Upper	12	50.0%	$3,441	79.4%	42.0%	2	50.0%	50.4%	$180	64.1%	67.3%	4	50.0%	51.0%	$1,045	87.4%	71.6%	6	50.0%	58.5%	$2,216	77.6%	73.9%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	5.9%	$0	0.0%	10.4%	0	0.0%	5.7%	$0	0.0%	10.5%	0	0.0%	8.1%	$0	0.0%	14.9%
	Total	*24*	*100%*	*$4,332*	*100%*	*100%*	*4*	*100%*	*100%*	*$281*	*100%*	*100%*	*8*	*100%*	*100%*	*$1,196*	*100%*	*100%*	*12*	*100%*	*100%*	*$2,855*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	22.1%	0	0.0%	2.4%	$0	0.0%	1.3%	0	0.0%	1.3%	$0	0.0%	0.6%	0	0.0%	0.5%	$0	0.0%	0.2%
	Moderate	0	0.0%	$0	0.0%	16.2%	0	0.0%	3.3%	$0	0.0%	1.8%	0	0.0%	2.1%	$0	0.0%	1.4%	0	0.0%	0.3%	$0	0.0%	0.2%
	Middle	0	0.0%	$0	0.0%	19.6%	0	0.0%	3.0%	$0	0.0%	2.8%	0	0.0%	1.0%	$0	0.0%	1.2%	0	0.0%	0.1%	$0	0.0%	0.1%
	Upper	0	0.0%	$0	0.0%	42.0%	0	0.0%	7.4%	$0	0.0%	10.9%	0	0.0%	7.3%	$0	0.0%	8.6%	0	0.0%	0.3%	$0	0.0%	0.7%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	83.9%	$0	0.0%	83.1%	0	0.0%	88.2%	$0	0.0%	88.2%	0	0.0%	98.9%	$0	0.0%	98.7%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	21	2.8%	$1,764	0.4%	22.1%	4	2.0%	3.4%	$209	0.2%	1.5%	8	4.1%	4.0%	$527	0.6%	1.8%	9	2.6%	3.2%	$1,028	0.4%	1.6%
	Moderate	57	7.7%	$7,980	1.9%	16.2%	21	10.4%	14.4%	$2,812	3.0%	8.7%	14	7.3%	16.2%	$1,808	2.0%	10.0%	22	6.4%	14.2%	$3,360	1.4%	9.4%
	Middle	82	11.1%	$14,880	3.5%	19.6%	24	11.9%	21.8%	$4,501	4.8%	16.3%	27	14.0%	22.0%	$4,654	5.1%	17.0%	31	9.1%	20.0%	$5,725	2.4%	16.5%
	Upper	567	76.9%	$365,644	86.7%	42.0%	151	74.8%	46.7%	$86,926	91.9%	51.2%	143	74.1%	43.9%	$84,690	92.3%	49.7%	273	79.8%	47.1%	$194,028	82.5%	53.3%
	Unknown	10	1.4%	$31,323	7.4%	0.0%	2	1.0%	13.7%	$168	0.2%	22.3%	1	0.5%	14.0%	$90	0.1%	21.5%	7	2.0%	15.6%	$31,065	13.2%	19.2%
	Total	*737*	*100%*	*$421,591*	*100%*	*100%*	*202*	*100%*	*100%*	*$94,616*	*100%*	*100%*	*193*	*100%*	*100%*	*$91,769*	*100%*	*100%*	*342*	*100%*	*100%*	*$235,206*	*100%*	*100%*
Small Business						Total Businesses																		
Revenue	$1 Million or Less	278	53.6%	$8,638	19.0%	92.6%	79	61.7%	42.6%	$2,418	19.4%	33.0%	55	57.3%	47.5%	$1,307	14.3%	35.5%	144	48.8%	39.4%	$4,913	20.6%	25.1%
	Over $1 Million	182	35.1%	$33,858	74.4%	6.1%	46	35.9%					40	41.7%					96	32.5%				
	Total Rev. available	460	88.7%	$42,496	93.4%	98.7%	125	97.6%					95	99.0%					240	81.3%				
	Rev. Not Known	59	11.4%	$2,989	6.6%	1.3%	3	2.3%					1	1.0%					55	18.6%				
	Total	*519*	*100%*	*$45,485*	*100%*	*100%*	*128*	*100%*					*96*	*100%*					*295*	*100%*				
Loan Size	$100,000 or Less	426	82.1%	$13,287	29.2%		111	86.7%	94.5%	$3,918	31.4%	42.5%	80	83.3%	94.8%	$2,407	26.4%	44.7%	235	79.7%	88.4%	$6,962	29.2%	34.4%
	$100,000 - $250,000	49	9.4%	$8,671	19.1%		6	4.7%	2.8%	$1,234	9.9%	14.0%	9	9.4%	2.7%	$1,899	20.8%	14.0%	34	11.5%	6.8%	$5,538	23.2%	20.5%
	$250,001 - $1 Million	44	8.5%	$23,527	51.7%		11	8.6%	2.7%	$7,341	58.8%	43.5%	7	7.3%	2.5%	$4,811	52.8%	41.3%	26	8.8%	4.8%	$11,375	47.6%	45.1%
	Total	*519*	*100%*	*$45,485*	*100%*		*128*	*100%*	*100%*	*$12,493*	*100%*	*100%*	*96*	*100%*	*100%*	*$9,117*	*100%*	*100%*	*295*	*100%*	*100%*	*$23,875*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	270	97.1%	$6,710	77.7%																			
	$100,001 - $250,000	7	2.5%	$1,323	15.3%																			
	$250,001 - $1 Million	1	0.4%	$605	7.0%																			
	Total	*278*	*100%*	*$8,638*	*100%*																			
Small Farm						Total Farms																		
Revenue	$1 Million or Less	1	33.3%	$39	4.2%	99.1%	0	0.0%	40.1%	$0	0.0%	43.4%	0	0.0%	56.0%	$0	0.0%	72.2%	1	33.3%	57.4%	$39	4.2%	55.9%
	Over $1 Million	0	0.0%	$0	0.0%	0.9%	0	0.0%					0	0.0%					0	0.0%				
	Total Rev. available	1	33.3%	$39	4.2%	100.0%	0	0.0%					0	0.0%					1	33.3%				
	Not Known	2	66.7%	$896	95.8%	0.1%	0	0.0%					0	0.0%					2	66.7%				
	Total	*3*	*100%*	*$935*	*100%*	*100%*	*0*	*0%*					*0*	*0%*					*3*	*100%*				
Loan Size	$100,000 or Less	1	33.3%	$39	4.2%		0	0.0%	91.0%	$0	0.0%	41.6%	0	0.0%	91.0%	$0	0.0%	43.7%	1	33.3%	85.3%	$39	4.2%	31.4%
	$100,001 - $250,000	0	0.0%	$0	0.0%		0	0.0%	6.5%	$0	0.0%	29.7%	0	0.0%	6.3%	$0	0.0%	27.0%	0	0.0%	8.8%	$0	0.0%	25.3%
	$250,001 - $500,000	2	66.7%	$896	95.8%		0	0.0%	2.5%	$0	0.0%	28.7%	0	0.0%	2.7%	$0	0.0%	29.3%	2	66.7%	5.9%	$896	95.8%	43.3%
	Total	*3*	*100%*	*$935*	*100%*		*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*3*	*100%*	*100%*	*$935*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	1	100.0%	$39	100.0%																			
	$100,001 - $250,000	0	0.0%	$0	0.0%																			
	$250,001 - $500,000	0	0.0%	$0	0.0%																			
	Total	*1*	*100%*	*$39*	*100%*																			

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2
Assessment Area: TX Cass

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison 2018						2019						2020					
		Bank Count		Bank Dollar		Owner Occupied Units	Count Bank		Count Agg	Dollar Bank		Dollar Agg	Count Bank		Count Agg	Dollar Bank		Dollar Agg	Count Bank		Count Agg	Dollar Bank		Dollar Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
HOME PURCHASE	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	1	11.1%	$36	3.7%	9.1%	0	0.0%	8.0%	$0	0.0%	7.2%	1	20.0%	7.5%	$36	6.4%	7.3%	0	0.0%	7.9%	$0	0.0%	8.9%
	Middle	8	88.9%	$943	96.3%	90.9%	0	0.0%	92.0%	$0	0.0%	92.8%	4	80.0%	92.5%	$527	93.6%	92.7%	4	100.0%	92.1%	$416	100.0%	91.1%
	Upper	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*9*	*100%*	*$979*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*5*	*100%*	*100%*	*$563*	*100%*	*100%*	*4*	*100%*	*100%*	*$416*	*100%*	*100%*
REFINANCE	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	1	10.0%	$190	15.3%	9.1%	0	0.0%	11.0%	$0	0.0%	11.6%	0	0.0%	6.8%	$0	0.0%	6.8%	1	16.7%	7.9%	$190	19.3%	8.2%
	Middle	9	90.0%	$1,052	84.7%	90.9%	2	100.0%	89.0%	$96	100.0%	88.4%	2	100.0%	93.2%	$159	100.0%	93.2%	5	83.3%	92.1%	$797	80.7%	91.8%
	Upper	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*10*	*100%*	*$1,242*	*100%*	*100%*	*2*	*100%*	*100%*	*$96*	*100%*	*100%*	*2*	*100%*	*100%*	*$159*	*100%*	*100%*	*6*	*100%*	*100%*	*$987*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	9.1%	0	0.0%	7.7%	$0	0.0%	6.4%	0	0.0%	4.8%	$0	0.0%	2.9%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	9	100.0%	$663	100.0%	90.9%	2	100.0%	92.3%	$120	100.0%	93.6%	2	100.0%	95.2%	$63	100.0%	97.1%	5	100.0%	100.0%	$480	100.0%	100.0%
	Upper	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*9*	*100%*	*$663*	*100%*	*100%*	*2*	*100%*	*100%*	*$120*	*100%*	*100%*	*2*	*100%*	*100%*	*$63*	*100%*	*100%*	*5*	*100%*	*100%*	*$480*	*100%*	*100%*
						Multi-Family Units																		
MULTI FAMILY	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	6.8%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	93.2%	0	0.0%	100.0%	$0	0.0%	100.0%	0	0.0%	100.0%	$0	0.0%	100.0%	0	0.0%	100.0%	$0	0.0%	100.0%
	Upper	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	1	50.0%	$63	66.3%	9.1%	0	0.0%	0.0%	$0	0.0%	0.0%	1	50.0%	50.0%	$63	66.3%	31.7%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	1	50.0%	$32	33.7%	90.9%	0	0.0%	0.0%	$0	0.0%	0.0%	1	50.0%	50.0%	$32	33.7%	68.3%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*2*	*100%*	*$95*	*100%*	*100%*	*0*	*0%*	*0%*	*$0*	*0%*	*0%*	*2*	*100%*	*100%*	*$95*	*100%*	*100%*	*0*	*0%*	*0%*	*$0*	*0%*	*0%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2
Assessment Area: TX Cass

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	2	50.0%	$161	38.2%	9.1%	2	100.0%	11.1%	$161	100.0%	13.2%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	2	50.0%	$260	61.8%	90.9%	0	0.0%	88.9%	$0	0.0%	86.8%	1	100.0%	100.0%	$126	100.0%	100.0%	1	100.0%	100.0%	$134	100.0%	100.0%
	Upper	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*4*	*100%*	*$421*	*100%*	*100%*	*2*	*100%*	*100%*	*$161*	*100%*	*100%*	*1*	*100%*	*100%*	*$126*	*100%*	*100%*	*1*	*100%*	*100%*	*$134*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	9.1%	0	0.0%	7.7%	$0	0.0%	8.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	2.9%	$0	0.0%	8.0%
	Middle	0	0.0%	$0	0.0%	90.9%	0	0.0%	92.3%	$0	0.0%	92.0%	0	0.0%	100.0%	$0	0.0%	100.0%	0	0.0%	97.1%	$0	0.0%	92.0%
	Upper	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	5	14.7%	$450	13.2%	9.1%	2	33.3%	8.8%	$161	42.7%	8.4%	2	16.7%	7.4%	$99	9.8%	7.1%	1	6.3%	7.4%	$190	9.4%	8.3%
	Middle	29	85.3%	$2,950	86.8%	90.9%	4	66.7%	91.2%	$216	57.3%	91.6%	10	83.3%	92.6%	$907	90.2%	92.9%	15	93.8%	92.6%	$1,827	90.6%	91.7%
	Upper	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*34*	*100%*	*$3,400*	*100%*	*100%*	*6*	*100%*	*100%*	*$377*	*100%*	*100%*	*12*	*100%*	*100%*	*$1,006*	*100%*	*100%*	*16*	*100%*	*100%*	*$2,017*	*100%*	*100%*
SMALL BUSINESSES					Total Businesses																			
	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	5.2%	0	0.0%	5.3%	$0	0.0%	2.3%	0	0.0%	8.0%	$0	0.0%	12.4%	0	0.0%	5.3%	$0	0.0%	0.8%
	Middle	32	100.0%	$1,679	100.0%	94.8%	13	100.0%	90.5%	$328	100.0%	95.2%	10	100.0%	85.6%	$301	100.0%	84.7%	9	100.0%	92.4%	$1,050	100.0%	98.3%
	Upper	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	4.2%	$0	0.0%	2.4%	0	0.0%	6.4%	$0	0.0%	2.8%	0	0.0%	2.3%	$0	0.0%	0.9%
	Total	*32*	*100%*	*$1,679*	*100%*	*100%*	*13*	*100%*	*100%*	*$328*	*100%*	*100%*	*10*	*100%*	*100%*	*$301*	*100%*	*100%*	*9*	*100%*	*100%*	*$1,050*	*100%*	*100%*
SMALL FARM					Total Farms																			
	Low	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	13.6%	0	0.0%	32.5%	$0	0.0%	42.2%	0	0.0%	23.1%	$0	0.0%	34.4%	0	0.0%	26.1%	$0	0.0%	24.8%
	Middle	3	100.0%	$905	100.0%	86.4%	2	100.0%	67.5%	$405	100.0%	57.8%	0	0.0%	76.9%	$0	0.0%	65.6%	1	100.0%	73.9%	$500	100.0%	75.2%
	Upper	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*3*	*100%*	*$905*	*100%*	*100%*	*2*	*100%*	*100%*	*$405*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*1*	*100%*	*100%*	*$500*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2
Assessment Area: TX Cass

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	1	11.1%	$98	10.0%	22.8%	0	0.0%	6.4%	$0	0.0%	3.5%	0	0.0%	4.0%	$0	0.0%	2.3%	1	25.0%	5.4%	$98	23.6%	3.0%
	Moderate	3	33.3%	$289	29.5%	20.0%	0	0.0%	13.4%	$0	0.0%	8.3%	1	20.0%	14.1%	$87	15.5%	8.6%	2	50.0%	13.0%	$202	48.6%	9.8%
	Middle	3	33.3%	$197	20.1%	19.7%	0	0.0%	23.7%	$0	0.0%	21.6%	2	40.0%	18.9%	$81	14.4%	16.2%	1	25.0%	27.2%	$116	27.9%	23.8%
	Upper	2	22.2%	$395	40.3%	37.5%	0	0.0%	42.5%	$0	0.0%	51.6%	2	40.0%	48.3%	$395	70.2%	59.0%	0	0.0%	38.9%	$0	0.0%	47.6%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	14.0%	$0	0.0%	15.0%	0	0.0%	14.7%	$0	0.0%	13.9%	0	0.0%	15.5%	$0	0.0%	15.7%
	Total	*9*	*100%*	*$979*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*5*	*100%*	*100%*	*$563*	*100%*	*100%*	*4*	*100%*	*100%*	*$416*	*100%*	*100%*
REFINANCE	Low	1	10.0%	$48	3.9%	22.8%	1	50.0%	7.3%	$48	50.0%	2.4%	0	0.0%	6.0%	$0	0.0%	2.7%	0	0.0%	1.7%	$0	0.0%	0.5%
	Moderate	2	20.0%	$149	12.0%	20.0%	1	50.0%	9.2%	$48	50.0%	4.8%	1	50.0%	13.5%	$101	63.5%	6.9%	0	0.0%	4.1%	$0	0.0%	2.1%
	Middle	2	20.0%	$310	25.0%	19.7%	0	0.0%	22.0%	$0	0.0%	16.4%	0	0.0%	15.8%	$0	0.0%	13.0%	2	33.3%	14.5%	$310	31.4%	10.3%
	Upper	5	50.0%	$735	59.2%	37.5%	0	0.0%	54.1%	$0	0.0%	67.7%	1	50.0%	50.4%	$58	36.5%	57.2%	4	66.7%	57.7%	$677	68.6%	62.7%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	7.3%	$0	0.0%	8.6%	0	0.0%	14.3%	$0	0.0%	20.1%	0	0.0%	22.0%	$0	0.0%	24.4%
	Total	*10*	*100%*	*$1,242*	*100%*	*100%*	*2*	*100%*	*100%*	*$96*	*100%*	*100%*	*2*	*100%*	*100%*	*$159*	*100%*	*100%*	*6*	*100%*	*100%*	*$987*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	$0	0.0%	22.8%	0	0.0%	7.7%	$0	0.0%	20.6%	0	0.0%	4.8%	$0	0.0%	0.8%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	1	11.1%	$20	3.0%	20.0%	1	50.0%	23.1%	$20	16.7%	6.4%	0	0.0%	23.8%	$0	0.0%	13.8%	0	0.0%	25.0%	$0	0.0%	5.7%
	Middle	1	11.1%	$24	3.6%	19.7%	0	0.0%	15.4%	$0	0.0%	12.9%	0	0.0%	19.0%	$0	0.0%	18.9%	1	20.0%	16.7%	$24	5.0%	8.8%
	Upper	7	77.8%	$619	93.4%	37.5%	1	50.0%	46.2%	$100	83.3%	53.7%	2	100.0%	52.4%	$63	100.0%	66.5%	4	80.0%	58.3%	$456	95.0%	85.5%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	7.7%	$0	0.0%	6.4%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*9*	*100%*	*$663*	*100%*	*100%*	*2*	*100%*	*100%*	*$120*	*100%*	*100%*	*2*	*100%*	*100%*	*$63*	*100%*	*100%*	*5*	*100%*	*100%*	*$480*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	$0	0.0%	22.8%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	20.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	19.7%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	37.5%	0	0.0%	25.0%	$0	0.0%	26.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	33.3%	$0	0.0%	11.7%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	75.0%	$0	0.0%	73.9%	0	0.0%	100.0%	$0	0.0%	100.0%	0	0.0%	66.7%	$0	0.0%	88.3%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	$0	0.0%	22.8%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	1	50.0%	$63	66.3%	20.0%	0	0.0%	0.0%	$0	0.0%	0.0%	1	50.0%	25.0%	$63	66.3%	17.6%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	1	50.0%	$32	33.7%	19.7%	0	0.0%	0.0%	$0	0.0%	0.0%	1	50.0%	25.0%	$32	33.7%	9.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	37.5%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	50.0%	$0	0.0%	73.4%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*2*	*100%*	*$95*	*100%*	*100%*	*0*	*0%*	*0%*	*$0*	*0%*	*0%*	*2*	*100%*	*100%*	*$95*	*100%*	*100%*	*0*	*0%*	*0%*	*$0*	*0%*	*0%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2
Assessment Area: TX Cass

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	22.8%	0	0.0%	5.6%	$0	0.0%	5.2%	0	0.0%	20.0%	$0	0.0%	13.7%	0	0.0%	14.3%	$0	0.0%	5.3%
	Moderate	0	0.0%	$0	0.0%	20.0%	0	0.0%	22.2%	$0	0.0%	22.8%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	14.3%	$0	0.0%	9.9%
	Middle	2	50.0%	$256	60.8%	19.7%	1	50.0%	22.2%	$130	80.7%	23.7%	1	100.0%	40.0%	$126	100.0%	51.4%	0	0.0%	14.3%	$0	0.0%	14.3%
	Upper	2	50.0%	$165	39.2%	37.5%	1	50.0%	50.0%	$31	19.3%	48.3%	0	0.0%	40.0%	$0	0.0%	34.9%	1	100.0%	57.1%	$134	100.0%	70.5%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*4*	*100%*	*$421*	*100%*	*100%*	*2*	*100%*	*100%*	*$161*	*100%*	*100%*	*1*	*100%*	*100%*	*$126*	*100%*	*100%*	*1*	*100%*	*100%*	*$134*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	22.8%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	20.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	19.7%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	37.5%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	100.0%	$0	0.0%	100.0%	0	0.0%	100.0%	$0	0.0%	100.0%	0	0.0%	100.0%	$0	0.0%	100.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	2	5.9%	$146	4.3%	22.8%	1	16.7%	6.4%	$48	12.7%	3.3%	0	0.0%	4.6%	$0	0.0%	2.4%	1	6.3%	3.8%	$98	4.9%	1.9%
	Moderate	7	20.6%	$521	15.3%	20.0%	2	33.3%	12.5%	$68	18.0%	7.4%	3	25.0%	14.2%	$251	25.0%	8.2%	2	12.5%	9.3%	$202	10.0%	6.2%
	Middle	9	26.5%	$819	24.1%	19.7%	1	16.7%	22.1%	$130	34.5%	19.4%	4	33.3%	18.2%	$239	23.8%	15.4%	4	25.0%	20.8%	$450	22.3%	17.0%
	Upper	16	47.1%	$1,914	56.3%	37.5%	2	33.3%	44.3%	$131	34.7%	54.4%	5	41.7%	48.3%	$516	51.3%	58.0%	9	56.3%	44.2%	$1,267	62.8%	51.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	14.7%	$0	0.0%	15.6%	0	0.0%	14.7%	$0	0.0%	15.9%	0	0.0%	22.0%	$0	0.0%	23.2%
	Total	*34*	*100%*	*$3,400*	*100%*	*100%*	*6*	*100%*	*100%*	*$377*	*100%*	*100%*	*12*	*100%*	*100%*	*$1,006*	*100%*	*100%*	*16*	*100%*	*100%*	*$2,017*	*100%*	*100%*
Small Business						Total Businesses																		
Revenue	$1 Million or Less	29	90.6%	$884	52.7%	90.9%	13	100.0%	43.5%	$328	100.0%	60.7%	10	100.0%	46.8%	$301	100.0%	62.2%	6	66.7%	33.9%	$255	24.3%	41.9%
	Over $1 Million	2	6.3%	$785	46.8%	6.8%	0	0.0%					0	0.0%					2	22.2%				
	Total Rev. available	31	96.9%	$1,669	99.5%	97.7%	13	100.0%					10	100.0%					8	88.9%				
	Rev. Not Known	1	3.1%	$10	0.6%	2.3%	0	0.0%					0	0.0%					1	11.1%				
	Total	*32*	*100%*	*$1,679*	*100%*	*100%*	*13*	*100%*					*10*	*100%*					*9*	*100%*				
Loan Size	$100,000 or Less	31	96.9%	$939	55.9%		13	100.0%	94.0%	$328	100.0%	36.0%	10	100.0%	92.9%	$301	100.0%	38.0%	8	88.9%	92.0%	$310	29.5%	37.4%
	$100,001 - $250,000	0	0.0%	$0	0.0%		0	0.0%	3.5%	$0	0.0%	15.0%	0	0.0%	4.8%	$0	0.0%	21.5%	0	0.0%	5.0%	$0	0.0%	20.6%
	$250,001 - $1 Million	1	3.1%	$740	44.1%		0	0.0%	2.5%	$0	0.0%	48.9%	0	0.0%	2.2%	$0	0.0%	40.6%	1	11.1%	3.0%	$740	70.5%	42.0%
	Total	*32*	*100%*	*$1,679*	*100%*		*13*	*100%*	*100%*	*$328*	*100%*	*100%*	*10*	*100%*	*100%*	*$301*	*100%*	*100%*	*9*	*100%*	*100%*	*$1,050*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	29	100.0%	$884	100.0%																			
	$100,001 - $250,000	0	0.0%	$0	0.0%																			
	$250,001 - $1 Million	0	0.0%	$0	0.0%																			
	Total	*29*	*100%*	*$884*	*100%*																			
Small Farm						Total Farms																		
Revenue	$1 Million or Less	1	33.3%	$5	0.6%	94.9%	1	50.0%	67.5%	$5	1.2%	77.3%	0	0.0%	73.1%	$0	0.0%	90.1%	0	0.0%	73.9%	$0	0.0%	61.4%
	Over $1 Million	2	66.7%	$900	99.4%	5.1%	1	50.0%					0	0.0%					1	100.0%				
	Total Rev. available	3	100.0%	$905	100.0%	100.0%	2	100.0%					0	0.0%					1	100.0%				
	Not Known	0	0.0%	$0	0.0%	0.0%	0	0.0%					0	0.0%					0	0.0%				
	Total	*3*	*100%*	*$905*	*100%*	*100%*	*2*	*100%*					*0*	*0%*					*1*	*100%*				
Loan Size	$100,000 or Less	1	33.3%	$5	0.6%		1	50.0%	82.5%	$5	1.2%	23.9%	0	0.0%	96.2%	$0	0.0%	82.0%	0	0.0%	56.5%	$0	0.0%	10.1%
	$100,001 - $250,000	0	0.0%	$0	0.0%		0	0.0%	10.0%	$0	0.0%	31.5%	0	0.0%	3.8%	$0	0.0%	18.0%	0	0.0%	17.4%	$0	0.0%	21.9%
	$250,001 - $500,000	2	66.7%	$900	99.4%		1	50.0%	7.5%	$400	98.8%	44.7%	0	0.0%	0.0%	$0	0.0%	0.0%	1	100.0%	26.1%	$500	100.0%	68.0%
	Total	*3*	*100%*	*$905*	*100%*		*2*	*100%*	*100%*	*$405*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*1*	*100%*	*100%*	*$500*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	1	100.0%	$5	100.0%																			
	$100,001 - $250,000	0	0.0%	$0	0.0%																			
	$250,001 - $500,000	0	0.0%	$0	0.0%																			
	Total	*1*	*100%*	*$5*	*100%*																			

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2
Assessment Area: TX Dallas

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
HOME PURCHASE	Low	12	3.5%	$2,887	1.9%	5.5%	6	3.9%	3.7%	$1,314	2.0%	2.5%	5	4.6%	4.1%	$1,324	2.6%	2.7%	1	1.2%	3.9%	$249	0.7%	2.7%
	Moderate	44	12.7%	$14,546	9.5%	20.3%	23	14.9%	12.9%	$6,540	9.9%	8.4%	15	13.8%	12.9%	$6,201	12.0%	8.7%	6	7.2%	12.5%	$1,805	5.1%	8.5%
	Middle	75	21.7%	$25,019	16.3%	26.3%	30	19.5%	27.9%	$8,896	13.5%	22.9%	24	22.0%	29.5%	$9,668	18.7%	24.5%	21	25.3%	31.0%	$6,455	18.2%	25.9%
	Upper	214	61.8%	$110,560	72.2%	47.8%	95	61.7%	55.4%	$49,304	74.6%	66.1%	64	58.7%	53.2%	$34,205	66.3%	63.8%	55	66.3%	52.3%	$27,051	76.1%	62.6%
	Unknown	1	0.3%	$203	0.1%	0.1%	0	0.0%	0.2%	$0	0.0%	0.1%	1	0.9%	0.3%	$203	0.4%	0.2%	0	0.0%	0.3%	$0	0.0%	0.3%
	Total	*346*	*100%*	*$153,215*	*100%*	*100%*	*154*	*100%*	*100%*	*$66,054*	*100%*	*100%*	*109*	*100%*	*100%*	*$51,601*	*100%*	*100%*	*83*	*100%*	*100%*	*$35,560*	*100%*	*100%*
REFINANCE	Low	8	2.9%	$1,777	1.9%	5.5%	2	3.2%	2.5%	$377	1.9%	1.4%	2	3.4%	2.5%	$217	1.3%	1.8%	4	2.5%	2.1%	$1,183	2.1%	1.7%
	Moderate	40	14.3%	$7,719	8.4%	20.3%	15	24.2%	14.5%	$3,307	16.5%	8.8%	10	16.9%	11.2%	$2,475	15.2%	6.7%	15	9.4%	7.8%	$1,937	3.5%	5.1%
	Middle	64	22.9%	$12,386	13.5%	26.3%	12	19.4%	29.7%	$2,355	11.7%	23.5%	14	23.7%	26.2%	$2,856	17.5%	20.1%	38	23.9%	23.7%	$7,175	12.9%	19.0%
	Upper	168	60.0%	$70,139	76.2%	47.8%	33	53.2%	53.2%	$14,048	69.9%	66.2%	33	55.9%	60.0%	$10,769	66.0%	71.3%	102	64.2%	66.3%	$45,322	81.5%	74.0%
	Unknown	0	0.0%	$0	0.0%	0.1%	0	0.0%	0.1%	$0	0.0%	0.1%	0	0.0%	0.1%	$0	0.0%	0.1%	0	0.0%	0.1%	$0	0.0%	0.1%
	Total	*280*	*100%*	*$92,021*	*100%*	*100%*	*62*	*100%*	*100%*	*$20,087*	*100%*	*100%*	*59*	*100%*	*100%*	*$16,317*	*100%*	*100%*	*159*	*100%*	*100%*	*$55,617*	*100%*	*100%*
HOME IMPROVEMENT	Low	2	1.7%	$50	0.4%	5.5%	2	5.3%	2.3%	$50	1.4%	1.9%	0	0.0%	2.8%	$0	0.0%	1.9%	0	0.0%	1.8%	$0	0.0%	1.3%
	Moderate	9	7.5%	$1,160	9.7%	20.3%	4	10.5%	11.9%	$785	21.4%	9.7%	3	7.5%	11.5%	$218	5.9%	8.9%	2	4.8%	7.9%	$157	3.4%	5.7%
	Middle	30	25.0%	$2,275	19.0%	26.3%	7	18.4%	22.8%	$429	11.7%	19.1%	10	25.0%	23.0%	$676	18.4%	19.1%	13	31.0%	19.2%	$1,170	25.4%	16.2%
	Upper	79	65.8%	$8,465	70.8%	47.8%	25	65.8%	62.8%	$2,400	65.5%	69.1%	27	67.5%	62.7%	$2,786	75.7%	69.9%	27	64.3%	71.0%	$3,279	71.2%	76.6%
	Unknown	0	0.0%	$0	0.0%	0.1%	0	0.0%	0.1%	$0	0.0%	0.2%	0	0.0%	0.1%	$0	0.0%	0.2%	0	0.0%	0.1%	$0	0.0%	0.2%
	Total	*120*	*100%*	*$11,950*	*100%*	*100%*	*38*	*100%*	*100%*	*$3,664*	*100%*	*100%*	*40*	*100%*	*100%*	*$3,680*	*100%*	*100%*	*42*	*100%*	*100%*	*$4,606*	*100%*	*100%*
MULTI FAMILY						Multi-Family Units																		
	Low	0	0.0%	$0	0.0%	24.6%	0	0.0%	26.5%	$0	0.0%	20.3%	0	0.0%	25.3%	$0	0.0%	17.3%	0	0.0%	23.1%	$0	0.0%	18.2%
	Moderate	0	0.0%	$0	0.0%	26.4%	0	0.0%	32.7%	$0	0.0%	24.4%	0	0.0%	35.1%	$0	0.0%	21.7%	0	0.0%	38.5%	$0	0.0%	24.4%
	Middle	2	66.7%	$71,030	69.4%	24.1%	1	100.0%	20.0%	$31,900	100.0%	21.1%	0	0.0%	18.8%	$0	0.0%	23.9%	1	50.0%	22.5%	$39,130	55.6%	28.4%
	Upper	1	33.3%	$31,304	30.6%	24.2%	0	0.0%	19.7%	$0	0.0%	31.3%	0	0.0%	20.7%	$0	0.0%	37.0%	1	50.0%	15.7%	$31,304	44.4%	28.9%
	Unknown	0	0.0%	$0	0.0%	0.8%	0	0.0%	1.1%	$0	0.0%	2.9%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.3%	$0	0.0%	0.0%
	Total	*3*	*100%*	*$102,334*	*100%*	*100%*	*1*	*100%*	*100%*	*$31,900*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*2*	*100%*	*100%*	*$70,434*	*100%*	*100%*
OTHER PURPOSE LOC	Low	2	2.8%	$105	1.7%	5.5%	1	5.3%	1.8%	$55	4.0%	1.1%	0	0.0%	1.8%	$0	0.0%	0.9%	1	3.6%	2.0%	$50	2.0%	1.1%
	Moderate	6	8.3%	$430	6.9%	20.3%	0	0.0%	9.0%	$0	0.0%	6.0%	2	8.0%	9.9%	$180	7.6%	5.9%	4	14.3%	7.6%	$250	10.1%	4.8%
	Middle	19	26.4%	$1,291	20.6%	26.3%	10	52.6%	22.6%	$674	48.6%	16.1%	5	20.0%	21.6%	$397	16.7%	15.7%	4	14.3%	18.1%	$220	8.9%	12.0%
	Upper	45	62.5%	$4,428	70.8%	47.8%	8	42.1%	66.4%	$658	47.4%	76.6%	18	72.0%	66.6%	$1,807	75.8%	77.2%	19	67.9%	72.3%	$1,963	79.1%	82.1%
	Unknown	0	0.0%	$0	0.0%	0.1%	0	0.0%	0.2%	$0	0.0%	0.2%	0	0.0%	0.2%	$0	0.0%	0.1%	0	0.0%	0.1%	$0	0.0%	0.0%
	Total	*72*	*100%*	*$6,254*	*100%*	*100%*	*19*	*100%*	*100%*	*$1,387*	*100%*	*100%*	*25*	*100%*	*100%*	*$2,384*	*100%*	*100%*	*28*	*100%*	*100%*	*$2,483*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2
Assessment Area: TX Dallas

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	2	7.1%	$120	1.9%	5.5%	1	11.1%	3.4%	$60	10.7%	1.7%	1	8.3%	3.0%	$60	3.2%	1.6%	0	0.0%	3.1%	$0	0.0%	1.3%
	Moderate	2	7.1%	$100	1.6%	20.3%	1	11.1%	15.2%	$90	16.0%	9.0%	1	8.3%	13.8%	$10	0.5%	7.3%	0	0.0%	11.8%	$0	0.0%	6.3%
	Middle	6	21.4%	$468	7.4%	26.3%	3	33.3%	26.0%	$194	34.6%	16.9%	3	25.0%	24.8%	$274	14.4%	15.8%	0	0.0%	23.7%	$0	0.0%	13.3%
	Upper	18	64.3%	$5,631	89.1%	47.8%	4	44.4%	55.4%	$217	38.7%	72.5%	7	58.3%	58.4%	$1,553	81.9%	75.3%	7	100.0%	61.1%	$3,861	100.0%	74.9%
	Unknown	0	0.0%	$0	0.0%	0.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.2%	$0	0.0%	4.1%
	Total	*28*	*100%*	*$6,319*	*100%*	*100%*	*9*	*100%*	*100%*	*$561*	*100%*	*100%*	*12*	*100%*	*100%*	*$1,897*	*100%*	*100%*	*7*	*100%*	*100%*	*$3,861*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	5.5%	0	0.0%	5.2%	$0	0.0%	2.8%	0	0.0%	5.0%	$0	0.0%	2.7%	0	0.0%	4.1%	$0	0.0%	2.2%
	Moderate	0	0.0%	$0	0.0%	20.3%	0	0.0%	26.2%	$0	0.0%	16.1%	0	0.0%	27.1%	$0	0.0%	16.1%	0	0.0%	26.9%	$0	0.0%	15.5%
	Middle	0	0.0%	$0	0.0%	26.3%	0	0.0%	33.8%	$0	0.0%	28.0%	0	0.0%	35.8%	$0	0.0%	29.4%	0	0.0%	36.5%	$0	0.0%	31.3%
	Upper	0	0.0%	$0	0.0%	47.8%	0	0.0%	34.8%	$0	0.0%	53.1%	0	0.0%	32.1%	$0	0.0%	51.8%	0	0.0%	32.5%	$0	0.0%	51.0%
	Unknown	0	0.0%	$0	0.0%	0.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.1%	0	0.0%	0.1%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	26	3.1%	$4,939	1.3%	5.5%	12	4.2%	3.4%	$1,856	1.5%	4.4%	8	3.3%	3.5%	$1,601	2.1%	3.7%	6	1.9%	2.9%	$1,482	0.9%	3.0%
	Moderate	101	11.9%	$23,955	6.4%	20.3%	43	15.2%	13.6%	$10,722	8.7%	10.5%	31	12.7%	12.6%	$9,084	12.0%	9.3%	27	8.4%	10.3%	$4,149	2.4%	7.6%
	Middle	196	23.1%	$112,469	30.2%	26.3%	63	22.3%	28.1%	$44,448	35.9%	22.7%	56	22.9%	28.2%	$13,871	18.3%	23.1%	77	24.0%	27.0%	$54,150	31.4%	22.4%
	Upper	525	61.8%	$230,527	62.0%	47.8%	165	58.3%	54.7%	$66,627	53.9%	61.9%	149	60.8%	55.4%	$51,120	67.4%	63.9%	211	65.7%	59.6%	$112,780	65.4%	66.8%
	Unknown	1	0.1%	$203	0.1%	0.1%	0	0.0%	0.1%	$0	0.0%	0.5%	1	0.4%	0.2%	$203	0.3%	0.2%	0	0.0%	0.2%	$0	0.0%	0.2%
	Total	*849*	*100%*	*$372,093*	*100%*	*100%*	*283*	*100%*	*100%*	*$123,653*	*100%*	*100%*	*245*	*100%*	*100%*	*$75,879*	*100%*	*100%*	*321*	*100%*	*100%*	*$172,561*	*100%*	*100%*
SMALL BUSINESSES					Total Businesses																			
	Low	127	10.8%	$15,855	13.9%	7.9%	39	8.9%	7.1%	$4,917	15.5%	8.8%	28	9.3%	7.0%	$2,762	8.9%	8.3%	60	13.6%	7.5%	$8,176	15.9%	9.0%
	Moderate	271	22.9%	$24,440	21.4%	19.0%	107	24.5%	18.3%	$6,281	19.9%	21.2%	76	25.2%	18.2%	$8,690	27.9%	20.6%	88	19.9%	18.1%	$9,469	18.4%	20.5%
	Middle	340	28.8%	$28,175	24.7%	25.3%	147	33.6%	23.0%	$9,457	29.9%	22.3%	91	30.1%	23.0%	$7,052	22.6%	22.0%	102	23.1%	23.8%	$11,666	22.7%	23.6%
	Upper	431	36.5%	$41,615	36.4%	47.1%	140	32.0%	49.5%	$8,562	27.1%	44.9%	105	34.8%	49.7%	$12,158	39.0%	46.6%	186	42.1%	49.1%	$20,895	40.6%	44.5%
	Unknown	12	1.0%	$4,094	3.6%	0.8%	4	0.9%	1.0%	$2,420	7.6%	2.3%	2	0.7%	0.9%	$475	1.5%	1.9%	6	1.4%	1.0%	$1,199	2.3%	2.1%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	1.1%	$0	0.0%	0.5%	0	0.0%	1.1%	$0	0.0%	0.6%	0	0.0%	0.4%	$0	0.0%	0.3%
	Total	*1,181*	*100%*	*$114,179*	*100%*	*100%*	*437*	*100%*	*100%*	*$31,637*	*100%*	*100%*	*302*	*100%*	*100%*	*$31,137*	*100%*	*100%*	*442*	*100%*	*100%*	*$51,405*	*100%*	*100%*
SMALL FARM					Total Farms																			
	Low	1	33.3%	$500	88.5%	3.6%	0	0.0%	1.2%	$0	0.0%	2.1%	0	0.0%	1.9%	$0	0.0%	3.6%	1	50.0%	3.3%	$500	97.1%	8.4%
	Moderate	1	33.3%	$50	8.8%	9.8%	1	100.0%	10.3%	$50	100.0%	10.2%	0	0.0%	7.6%	$0	0.0%	5.0%	0	0.0%	10.7%	$0	0.0%	13.0%
	Middle	0	0.0%	$0	0.0%	29.4%	0	0.0%	36.9%	$0	0.0%	38.1%	0	0.0%	36.6%	$0	0.0%	39.8%	0	0.0%	30.8%	$0	0.0%	25.0%
	Upper	1	33.3%	$15	2.7%	56.8%	0	0.0%	50.1%	$0	0.0%	48.9%	0	0.0%	51.1%	$0	0.0%	50.5%	1	50.0%	54.2%	$15	2.9%	53.0%
	Unknown	0	0.0%	$0	0.0%	0.4%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	1.5%	$0	0.0%	0.7%	0	0.0%	2.8%	$0	0.0%	1.1%	0	0.0%	1.0%	$0	0.0%	0.7%
	Total	*3*	*100%*	*$565*	*100%*	*100%*	*1*	*100%*	*100%*	*$50*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*2*	*100%*	*100%*	*$515*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2
Assessment Area: TX Dallas

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	7	2.0%	$1,010	0.7%	23.8%	2	1.3%	2.7%	$205	0.3%	1.3%	2	1.8%	3.4%	$274	0.5%	1.5%	3	3.6%	3.8%	$531	1.5%	1.8%
	Moderate	30	8.7%	$5,592	3.6%	16.4%	13	8.4%	12.3%	$2,324	3.5%	7.6%	9	8.3%	15.1%	$1,564	3.0%	9.5%	8	9.6%	16.5%	$1,704	4.8%	10.8%
	Middle	44	12.7%	$10,413	6.8%	17.3%	24	15.6%	19.2%	$5,306	8.0%	15.7%	10	9.2%	20.8%	$2,313	4.5%	17.1%	10	12.0%	22.5%	$2,794	7.9%	19.3%
	Upper	250	72.3%	$128,606	83.9%	42.6%	109	70.8%	50.8%	$54,146	82.0%	62.1%	84	77.1%	47.6%	$45,601	88.4%	59.2%	57	68.7%	47.6%	$28,859	81.2%	58.1%
	Unknown	15	4.3%	$7,594	5.0%	0.0%	6	3.9%	15.0%	$4,073	6.2%	13.3%	4	3.7%	13.1%	$1,849	3.6%	12.7%	5	6.0%	9.6%	$1,672	4.7%	9.9%
	Total	*346*	*100%*	*$153,215*	*100%*	*100%*	*154*	*100%*	*100%*	*$66,054*	*100%*	*100%*	*109*	*100%*	*100%*	*$51,601*	*100%*	*100%*	*83*	*100%*	*100%*	*$35,560*	*100%*	*100%*
REFINANCE	Low	13	4.6%	$1,067	1.2%	23.8%	2	3.2%	6.5%	$223	1.1%	3.2%	2	3.4%	4.5%	$119	0.7%	2.0%	9	5.7%	2.4%	$725	1.3%	1.0%
	Moderate	31	11.1%	$3,692	4.0%	16.4%	6	9.7%	14.5%	$491	2.4%	9.1%	11	18.6%	11.4%	$1,368	8.4%	6.3%	14	8.8%	8.4%	$1,833	3.3%	5.0%
	Middle	55	19.6%	$8,778	9.5%	17.3%	12	19.4%	20.1%	$1,355	6.7%	15.6%	15	25.4%	17.5%	$2,838	17.4%	12.9%	28	17.6%	16.6%	$4,585	8.2%	12.9%
	Upper	165	58.9%	$71,902	78.1%	42.6%	40	64.5%	45.7%	$17,572	87.5%	59.9%	30	50.8%	50.0%	$11,517	70.6%	61.7%	95	59.7%	55.3%	$42,813	77.0%	63.9%
	Unknown	16	5.7%	$6,582	7.2%	0.0%	2	3.2%	13.3%	$446	2.2%	12.3%	1	1.7%	16.5%	$475	2.9%	17.1%	13	8.2%	17.3%	$5,661	10.2%	17.2%
	Total	*280*	*100%*	*$92,021*	*100%*	*100%*	*62*	*100%*	*100%*	*$20,087*	*100%*	*100%*	*59*	*100%*	*100%*	*$16,317*	*100%*	*100%*	*159*	*100%*	*100%*	*$55,617*	*100%*	*100%*
HOME IMPROVEMENT	Low	4	3.3%	$153	1.3%	23.8%	4	10.5%	4.5%	$153	4.2%	2.9%	0	0.0%	5.0%	$0	0.0%	2.9%	0	0.0%	3.2%	$0	0.0%	1.9%
	Moderate	13	10.8%	$484	4.1%	16.4%	5	13.2%	9.1%	$230	6.3%	6.3%	4	10.0%	10.2%	$135	3.7%	7.4%	4	9.5%	9.2%	$119	2.6%	6.9%
	Middle	23	19.2%	$1,858	15.5%	17.3%	4	10.5%	15.1%	$261	7.1%	12.0%	10	25.0%	17.0%	$782	21.3%	13.4%	9	21.4%	14.1%	$815	17.7%	10.5%
	Upper	75	62.5%	$9,056	75.8%	42.6%	24	63.2%	64.1%	$2,955	80.6%	67.7%	25	62.5%	63.2%	$2,681	72.9%	70.6%	26	61.9%	69.2%	$3,420	74.3%	75.4%
	Unknown	5	4.2%	$399	3.3%	0.0%	1	2.6%	7.2%	$65	1.8%	11.0%	1	2.5%	4.7%	$82	2.2%	5.7%	3	7.1%	4.3%	$252	5.5%	5.2%
	Total	*120*	*100%*	*$11,950*	*100%*	*100%*	*38*	*100%*	*100%*	*$3,664*	*100%*	*100%*	*40*	*100%*	*100%*	*$3,680*	*100%*	*100%*	*42*	*100%*	*100%*	*$4,606*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	$0	0.0%	23.8%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	16.4%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.3%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	17.3%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.3%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	42.6%	0	0.0%	1.6%	$0	0.0%	0.2%	0	0.0%	1.1%	$0	0.0%	0.1%	0	0.0%	3.0%	$0	0.0%	0.2%
	Unknown	3	100.0%	$102,334	100.0%	0.0%	1	100.0%	98.4%	$31,900	100.0%	99.8%	0	0.0%	98.9%	$0	0.0%	99.9%	2	100.0%	96.4%	$70,434	100.0%	99.8%
	Total	*3*	*100%*	*$102,334*	*100%*	*100%*	*1*	*100%*	*100%*	*$31,900*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*2*	*100%*	*100%*	*$70,434*	*100%*	*100%*
OTHER PURPOSE LOC	Low	1	1.4%	$17	0.3%	23.8%	0	0.0%	5.3%	$0	0.0%	3.0%	1	4.0%	6.2%	$17	0.7%	3.8%	0	0.0%	5.6%	$0	0.0%	3.0%
	Moderate	9	12.5%	$556	8.9%	16.4%	3	15.8%	11.4%	$157	11.3%	7.4%	2	8.0%	10.7%	$259	10.9%	7.0%	4	14.3%	10.1%	$140	5.6%	5.5%
	Middle	9	12.5%	$748	12.0%	17.3%	2	10.5%	16.7%	$96	6.9%	11.6%	4	16.0%	16.0%	$430	18.0%	10.5%	3	10.7%	14.7%	$222	8.9%	9.9%
	Upper	50	69.4%	$4,818	77.0%	42.6%	11	57.9%	62.7%	$1,019	73.5%	74.3%	18	72.0%	63.2%	$1,678	70.4%	74.7%	21	75.0%	67.6%	$2,121	85.4%	77.7%
	Unknown	3	4.2%	$115	1.8%	0.0%	3	15.8%	3.9%	$115	8.3%	3.6%	0	0.0%	4.0%	$0	0.0%	4.0%	0	0.0%	2.0%	$0	0.0%	3.9%
	Total	*72*	*100%*	*$6,254*	*100%*	*100%*	*19*	*100%*	*100%*	*$1,387*	*100%*	*100%*	*25*	*100%*	*100%*	*$2,384*	*100%*	*100%*	*28*	*100%*	*100%*	*$2,483*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2
Assessment Area: TX Dallas

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison 2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	23.8%	0	0.0%	4.9%	$0	0.0%	2.5%	0	0.0%	6.1%	$0	0.0%	2.6%	0	0.0%	4.4%	$0	0.0%	1.6%
	Moderate	2	7.1%	$80	1.3%	16.4%	0	0.0%	12.1%	$0	0.0%	7.0%	2	16.7%	15.0%	$80	4.2%	8.3%	0	0.0%	9.3%	$0	0.0%	4.4%
	Middle	2	7.1%	$175	2.8%	17.3%	1	11.1%	17.1%	$40	7.1%	10.1%	0	0.0%	16.4%	$0	0.0%	9.8%	1	14.3%	14.8%	$135	3.5%	8.2%
	Upper	23	82.1%	$5,933	93.9%	42.6%	8	88.9%	54.7%	$521	92.9%	66.3%	9	75.0%	54.8%	$1,686	88.9%	69.0%	6	85.7%	60.8%	$3,726	96.5%	71.1%
	Unknown	1	3.6%	$131	2.1%	0.0%	0	0.0%	11.2%	$0	0.0%	14.1%	1	8.3%	7.6%	$131	6.9%	10.4%	0	0.0%	10.6%	$0	0.0%	14.8%
	Total	*28*	*100%*	*$6,319*	*100%*	*100%*	*9*	*100%*	*100%*	*$561*	*100%*	*100%*	*12*	*100%*	*100%*	*$1,897*	*100%*	*100%*	*7*	*100%*	*100%*	*$3,861*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	23.8%	0	0.0%	1.1%	$0	0.0%	0.7%	0	0.0%	0.3%	$0	0.0%	0.1%	0	0.0%	0.1%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	16.4%	0	0.0%	2.0%	$0	0.0%	1.1%	0	0.0%	0.7%	$0	0.0%	0.4%	0	0.0%	0.1%	$0	0.0%	0.1%
	Middle	0	0.0%	$0	0.0%	17.3%	0	0.0%	2.0%	$0	0.0%	1.0%	0	0.0%	0.4%	$0	0.0%	0.4%	0	0.0%	0.0%	$0	0.0%	0.1%
	Upper	0	0.0%	$0	0.0%	42.6%	0	0.0%	3.7%	$0	0.0%	3.8%	0	0.0%	4.3%	$0	0.0%	5.7%	0	0.0%	0.2%	$0	0.0%	0.7%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	91.1%	$0	0.0%	93.5%	0	0.0%	94.4%	$0	0.0%	93.3%	0	0.0%	99.6%	$0	0.0%	99.1%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	25	2.9%	$2,247	0.6%	23.8%	8	2.8%	3.7%	$581	0.5%	1.5%	5	2.0%	3.8%	$410	0.5%	1.6%	12	3.7%	2.9%	$1,256	0.7%	1.3%
	Moderate	85	10.0%	$10,404	2.8%	16.4%	27	9.5%	12.4%	$3,202	2.6%	6.9%	28	11.4%	13.4%	$3,406	4.5%	7.6%	30	9.3%	11.5%	$3,796	2.2%	7.1%
	Middle	133	15.7%	$21,972	5.9%	17.3%	43	15.2%	18.7%	$7,058	5.7%	13.5%	39	15.9%	19.1%	$6,363	8.4%	14.1%	51	15.9%	18.4%	$8,551	5.0%	14.6%
	Upper	563	66.3%	$220,315	59.2%	42.6%	192	67.8%	49.0%	$76,213	61.6%	53.7%	166	67.8%	48.2%	$63,163	83.2%	54.6%	205	63.9%	50.6%	$80,939	46.9%	57.5%
	Unknown	43	5.1%	$117,155	31.5%	0.0%	13	4.6%	16.3%	$36,599	29.6%	24.5%	7	2.9%	15.6%	$2,537	3.3%	22.2%	23	7.2%	16.6%	$78,019	45.2%	19.5%
	Total	*849*	*100%*	*$372,093*	*100%*	*100%*	*283*	*100%*	*100%*	*$123,653*	*100%*	*100%*	*245*	*100%*	*100%*	*$75,879*	*100%*	*100%*	*321*	*100%*	*100%*	*$172,561*	*100%*	*100%*
Small Business						Total Businesses																		
Revenue	$1 Million or Less	680	57.6%	$29,530	25.9%	92.0%	246	56.3%	42.0%	$10,723	33.9%	32.7%	198	65.6%	47.4%	$8,757	28.1%	33.3%	236	53.4%	37.8%	$10,050	19.6%	24.1%
	Over $1 Million	422	35.7%	$73,602	64.5%	6.9%	181	41.4%					100	33.1%					141	31.9%				
	Total Rev. available	1,102	93.3%	$103,132	90.4%	98.9%	427	97.7%					298	98.7%					377	85.3%				
	Rev. Not Known	79	6.7%	$11,047	9.7%	1.1%	10	2.3%					4	1.3%					65	14.7%				
	Total	*1,181*	*100%*	*$114,179*	*100%*	*100%*	*437*	*100%*					*302*	*100%*					*442*	*100%*				
Loan Size	$100,000 or Less	987	83.6%	$35,529	31.1%		408	93.4%	93.5%	$17,502	55.3%	38.5%	254	84.1%	94.0%	$8,249	26.5%	40.4%	325	73.5%	87.7%	$9,778	19.0%	32.5%
	$100,001 - $250,000	85	7.2%	$14,188	12.4%		10	2.3%	3.2%	$1,984	6.3%	14.3%	17	5.6%	3.0%	$2,869	9.2%	14.4%	58	13.1%	7.0%	$9,335	18.2%	19.9%
	$250,001 - $1 Million	109	9.2%	$64,462	56.5%		19	4.3%	3.3%	$12,151	38.4%	47.2%	31	10.3%	3.0%	$20,019	64.3%	45.1%	59	13.3%	5.3%	$32,292	62.8%	47.6%
	Total	*1,181*	*100%*	*$114,179*	*100%*		*437*	*100%*	*100%*	*$31,637*	*100%*	*100%*	*302*	*100%*	*100%*	*$31,137*	*100%*	*100%*	*442*	*100%*	*100%*	*$51,405*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	639	94.0%	$18,006	61.0%																			
	$100,001 - $250,000	23	3.4%	$3,293	11.2%																			
	$250,001 - $1 Million	18	2.6%	$8,231	27.9%																			
	Total	*680*	*100%*	*$29,530*	*100%*																			
Small Farm						Total Farms																		
Revenue	$1 Million or Less	1	33.3%	$15	2.7%	98.7%	0	0.0%	49.7%	$0	0.0%	55.9%	0	0.0%	57.5%	$0	0.0%	60.6%	1	50.0%	58.6%	$15	2.9%	61.1%
	Over $1 Million	2	66.7%	$550	97.3%	1.1%	1	100.0%					0	0.0%					1	50.0%				
	Total Rev. available	3	100.0%	$565	100.0%	99.8%	1	100.0%					0	0.0%					2	100.0%				
	Not Known	0	0.0%	$0	0.0%	0.1%	0	0.0%					0	0.0%					0	0.0%				
	Total	*3*	*100%*	*$565*	*100%*	*100%*	*1*	*100%*					*0*	*0%*					*2*	*100%*				
Loan Size	$100,000 or Less	2	66.7%	$65	11.5%		1	100.0%	91.3%	$50	100.0%	42.1%	0	0.0%	92.5%	$0	0.0%	46.4%	1	50.0%	88.7%	$15	2.9%	41.3%
	$100,001 - $250,000	0	0.0%	$0	0.0%		0	0.0%	5.4%	$0	0.0%	25.3%	0	0.0%	4.1%	$0	0.0%	18.5%	0	0.0%	7.1%	$0	0.0%	23.7%
	$250,001 - $500,000	1	33.3%	$500	88.5%		0	0.0%	3.3%	$0	0.0%	32.6%	0	0.0%	3.4%	$0	0.0%	35.1%	1	50.0%	4.2%	$500	97.1%	35.0%
	Total	*3*	*100%*	*$565*	*100%*		*1*	*100%*	*100%*	*$50*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*2*	*100%*	*100%*	*$515*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	1	100.0%	$15	100.0%																			
	$100,001 - $250,000	0	0.0%	$0	0.0%																			
	$250,001 - $500,000	0	0.0%	$0	0.0%																			
	Total	*1*	*100%*	*$15*	*100%*																			

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2

Assessment Area: TX Ft. Worth

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison										Bank & Aggregate Lending Comparison																	
		2018					2019, 2020					2018						2019						2020					
		Count		Dollar		Owner Occupied Units	Count		Dollar		Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
												Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
HOME PURCHASE	Low	1	1.8%	$90	0.5%	5.7%	2	1.9%	$850	2.3%	5.2%	1	1.8%	3.0%	$90	0.5%	1.7%	1	2.2%	2.7%	$650	3.7%	1.6%	1	1.7%	3.0%	$200	1.0%	1.8%
	Moderate	9	15.8%	$2,037	10.4%	18.3%	11	10.6%	$2,396	6.4%	18.8%	9	15.8%	14.4%	$2,037	10.4%	10.7%	4	8.7%	15.2%	$1,063	6.0%	11.5%	7	12.1%	14.1%	$1,333	6.7%	11.0%
	Middle	12	21.1%	$2,811	14.4%	36.0%	29	27.9%	$8,441	22.5%	34.4%	12	21.1%	36.4%	$2,811	14.4%	30.7%	9	19.6%	35.4%	$2,519	14.3%	30.0%	20	34.5%	36.9%	$5,922	30.0%	31.3%
	Upper	35	61.4%	$14,612	74.7%	39.9%	62	59.6%	$25,755	68.8%	41.5%	35	61.4%	46.2%	$14,612	74.7%	56.9%	32	69.6%	46.7%	$13,442	76.1%	56.8%	30	51.7%	46.1%	$12,313	62.3%	55.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*57*	*100%*	*$19,550*	*100%*	*100%*	*104*	*100%*	*$37,442*	*100%*	*100%*	*57*	*100%*	*100%*	*$19,550*	*100%*	*100%*	*46*	*100%*	*100%*	*$17,674*	*100%*	*100%*	*58*	*100%*	*100%*	*$19,768*	*100%*	*100%*
REFINANCE	Low	1	4.2%	$110	2.3%	5.7%	1	0.9%	$562	1.5%	5.2%	1	4.2%	2.1%	$110	2.3%	1.2%	0	0.0%	1.5%	$0	0.0%	0.9%	1	1.2%	1.1%	$562	1.9%	0.7%
	Moderate	4	16.7%	$522	10.9%	18.3%	10	8.9%	$1,258	3.4%	18.8%	4	16.7%	13.9%	$522	10.9%	9.3%	3	10.7%	11.9%	$441	6.1%	8.2%	7	8.3%	9.8%	$817	2.7%	7.2%
	Middle	6	25.0%	$1,054	22.1%	36.0%	21	18.8%	$4,122	11.0%	34.4%	6	25.0%	37.3%	$1,054	22.1%	29.4%	8	28.6%	32.6%	$1,082	15.1%	25.5%	13	15.5%	29.4%	$3,040	10.1%	23.4%
	Upper	13	54.2%	$3,087	64.7%	39.9%	80	71.4%	$31,463	84.1%	41.5%	13	54.2%	46.7%	$3,087	64.7%	60.1%	17	60.7%	53.9%	$5,653	78.8%	65.3%	63	75.0%	59.7%	$25,810	85.4%	68.7%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*24*	*100%*	*$4,773*	*100%*	*100%*	*112*	*100%*	*$37,405*	*100%*	*100%*	*24*	*100%*	*100%*	*$4,773*	*100%*	*100%*	*28*	*100%*	*100%*	*$7,176*	*100%*	*100%*	*84*	*100%*	*100%*	*$30,229*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	$0	0.0%	5.7%	2	6.1%	$215	7.2%	5.2%	0	0.0%	2.1%	$0	0.0%	1.5%	1	6.3%	2.9%	$130	10.0%	2.5%	1	5.9%	2.2%	$85	5.1%	1.6%
	Moderate	0	0.0%	$0	0.0%	18.3%	7	21.2%	$329	11.1%	18.8%	0	0.0%	12.5%	$0	0.0%	9.7%	6	37.5%	12.4%	$257	19.8%	9.3%	1	5.9%	11.1%	$72	4.3%	9.1%
	Middle	5	26.3%	$252	18.4%	36.0%	7	21.2%	$675	22.7%	34.4%	5	26.3%	32.8%	$252	18.4%	29.2%	2	12.5%	30.7%	$185	14.3%	27.5%	5	29.4%	28.8%	$490	29.2%	24.7%
	Upper	14	73.7%	$1,115	81.6%	39.9%	17	51.5%	$1,754	59.0%	41.5%	14	73.7%	52.6%	$1,115	81.6%	59.6%	7	43.8%	54.0%	$724	55.9%	60.7%	10	58.8%	57.9%	$1,030	61.4%	64.7%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*19*	*100%*	*$1,367*	*100%*	*100%*	*33*	*100%*	*$2,973*	*100%*	*100%*	*19*	*100%*	*100%*	*$1,367*	*100%*	*100%*	*16*	*100%*	*100%*	*$1,296*	*100%*	*100%*	*17*	*100%*	*100%*	*$1,677*	*100%*	*100%*
MULTI FAMILY					Multi-Family Units					Multi-Family Units																			
	Low	0	0.0%	$0	0.0%	17.0%	0	0.0%	$0	0.0%	16.4%	0	0.0%	16.4%	$0	0.0%	11.3%	0	0.0%	18.3%	$0	0.0%	15.7%	0	0.0%	20.4%	$0	0.0%	13.8%
	Moderate	0	0.0%	$0	0.0%	31.5%	1	50.0%	$30,592	35.3%	32.2%	0	0.0%	33.6%	$0	0.0%	22.5%	1	100.0%	31.7%	$30,592	100.0%	26.6%	0	0.0%	34.7%	$0	0.0%	31.2%
	Middle	0	0.0%	$0	0.0%	33.2%	0	0.0%	$0	0.0%	31.2%	0	0.0%	32.9%	$0	0.0%	42.7%	0	0.0%	26.1%	$0	0.0%	27.1%	0	0.0%	25.2%	$0	0.0%	22.2%
	Upper	1	100.0%	$45,125	100.0%	18.3%	1	50.0%	$56,140	64.7%	20.3%	1	100.0%	17.1%	$45,125	100.0%	23.6%	0	0.0%	23.9%	$0	0.0%	30.6%	1	100.0%	19.7%	$56,140	100.0%	32.7%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*1*	*100%*	*$45,125*	*100%*	*100%*	*2*	*100%*	*$86,732*	*100%*	*100%*	*1*	*100%*	*100%*	*$45,125*	*100%*	*100%*	*1*	*100%*	*100%*	*$30,592*	*100%*	*100%*	*1*	*100%*	*100%*	*$56,140*	*100%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	$0	0.0%	5.7%	0	0.0%	$0	0.0%	5.2%	0	0.0%	2.2%	$0	0.0%	1.4%	0	0.0%	2.0%	$0	0.0%	1.0%	0	0.0%	0.8%	$0	0.0%	0.3%
	Moderate	0	0.0%	$0	0.0%	18.3%	0	0.0%	$0	0.0%	18.8%	0	0.0%	11.9%	$0	0.0%	7.7%	0	0.0%	11.9%	$0	0.0%	7.3%	0	0.0%	8.9%	$0	0.0%	4.5%
	Middle	2	33.3%	$41	9.3%	36.0%	4	23.5%	$355	23.9%	34.4%	2	33.3%	28.7%	$41	9.3%	22.4%	2	28.6%	30.2%	$168	20.8%	21.7%	2	20.0%	22.8%	$187	27.7%	15.0%
	Upper	4	66.7%	$400	90.7%	39.9%	13	76.5%	$1,128	76.1%	41.5%	4	66.7%	57.2%	$400	90.7%	68.5%	5	71.4%	55.9%	$641	79.2%	70.0%	8	80.0%	67.5%	$487	72.3%	80.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*6*	*100%*	*$441*	*100%*	*100%*	*17*	*100%*	*$1,483*	*100%*	*100%*	*6*	*100%*	*100%*	*$441*	*100%*	*100%*	*7*	*100%*	*100%*	*$809*	*100%*	*100%*	*10*	*100%*	*100%*	*$674*	*100%*	*100%*

Originations & Purchases
2018 and 2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2

Assessment Area: TX Ft. Worth

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison										Bank & Aggregate Lending Comparison																	
		2018					2019, 2020					2018						2019						2020					
		Count		Dollar		Owner Occupied Units	Count		Dollar		Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
												Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	5.7%	0	0.0%	$0	0.0%	5.2%	0	0.0%	4.3%	$0	0.0%	2.6%	0	0.0%	3.8%	$0	0.0%	1.8%	0	0.0%	2.2%	$0	0.0%	1.1%
	Moderate	2	66.7%	$68	51.5%	18.3%	1	10.0%	$20	0.9%	18.8%	2	66.7%	18.6%	$68	51.5%	11.4%	1	25.0%	12.4%	$20	4.1%	8.8%	0	0.0%	16.7%	$0	0.0%	10.3%
	Middle	1	33.3%	$64	48.5%	36.0%	3	30.0%	$315	13.8%	34.4%	1	33.3%	32.1%	$64	48.5%	25.7%	2	50.0%	34.6%	$103	20.9%	29.4%	1	16.7%	31.5%	$212	11.8%	20.8%
	Upper	0	0.0%	$0	0.0%	39.9%	6	60.0%	$1,949	85.3%	41.5%	0	0.0%	44.9%	$0	0.0%	60.2%	1	25.0%	49.2%	$370	75.1%	60.0%	5	83.3%	49.6%	$1,579	88.2%	67.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*3*	*100%*	*$132*	*100%*	*100%*	*10*	*100%*	*$2,284*	*100%*	*100%*	*3*	*100%*	*100%*	*$132*	*100%*	*100%*	*4*	*100%*	*100%*	*$493*	*100%*	*100%*	*6*	*100%*	*100%*	*$1,791*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	5.7%	0	0.0%	$0	0.0%	5.2%	0	0.0%	4.7%	$0	0.0%	2.5%	0	0.0%	3.5%	$0	0.0%	1.6%	0	0.0%	3.1%	$0	0.0%	1.5%
	Moderate	0	0.0%	$0	0.0%	18.3%	0	0.0%	$0	0.0%	18.8%	0	0.0%	22.7%	$0	0.0%	17.8%	0	0.0%	20.7%	$0	0.0%	25.6%	0	0.0%	19.3%	$0	0.0%	13.7%
	Middle	0	0.0%	$0	0.0%	36.0%	0	0.0%	$0	0.0%	34.4%	0	0.0%	41.6%	$0	0.0%	37.8%	0	0.0%	44.6%	$0	0.0%	34.0%	0	0.0%	43.4%	$0	0.0%	36.4%
	Upper	0	0.0%	$0	0.0%	39.9%	0	0.0%	$0	0.0%	41.5%	0	0.0%	31.0%	$0	0.0%	42.0%	0	0.0%	31.2%	$0	0.0%	38.8%	0	0.0%	34.3%	$0	0.0%	48.4%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	2	1.8%	$200	0.3%	5.7%	5	1.8%	$1,627	1.0%	5.2%	2	1.8%	2.9%	$200	0.3%	2.4%	2	2.0%	2.4%	$780	1.3%	3.0%	3	1.7%	2.1%	$847	0.8%	1.9%
	Moderate	15	13.6%	$2,627	3.7%	18.3%	30	10.8%	$34,595	20.6%	18.8%	15	13.6%	14.5%	$2,627	3.7%	11.6%	15	14.7%	14.2%	$32,373	55.8%	12.4%	15	8.5%	12.2%	$2,222	2.0%	10.3%
	Middle	26	23.6%	$4,222	5.9%	36.0%	64	23.0%	$13,908	8.3%	34.4%	26	23.6%	36.5%	$4,222	5.9%	31.5%	23	22.5%	34.5%	$4,057	7.0%	28.5%	41	23.3%	33.2%	$9,851	8.9%	27.1%
	Upper	67	60.9%	$64,339	90.1%	39.9%	179	64.4%	$118,189	70.2%	41.5%	67	60.9%	46.1%	$64,339	90.1%	54.5%	62	60.8%	48.8%	$20,830	35.9%	56.2%	117	66.5%	52.6%	$97,359	88.3%	60.7%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*110*	*100%*	*$71,388*	*100%*	*100%*	*278*	*100%*	*$168,319*	*100%*	*100%*	*110*	*100%*	*100%*	*$71,388*	*100%*	*100%*	*102*	*100%*	*100%*	*$58,040*	*100%*	*100%*	*176*	*100%*	*100%*	*$110,279*	*100%*	*100%*
SMALL BUSINESSES					Total Businesses					Total Businesses																			
	Low	13	7.1%	$688	4.9%	7.4%	12	4.6%	$1,368	4.3%	6.8%	13	7.1%	7.2%	$688	4.9%	8.3%	3	3.0%	6.7%	$115	1.0%	8.7%	9	5.6%	7.0%	$1,253	6.3%	8.6%
	Moderate	50	27.5%	$5,546	39.8%	20.6%	77	29.7%	$14,258	44.5%	21.1%	50	27.5%	20.8%	$5,546	39.8%	24.0%	30	30.3%	21.3%	$5,865	48.5%	24.0%	47	29.4%	21.5%	$8,393	42.0%	24.2%
	Middle	41	22.5%	$4,133	29.7%	30.6%	77	29.7%	$9,297	29.0%	28.3%	41	22.5%	27.9%	$4,133	29.7%	27.2%	34	34.3%	25.5%	$3,443	28.5%	21.9%	43	26.9%	25.6%	$5,854	29.3%	22.7%
	Upper	78	42.9%	$3,560	25.6%	41.3%	93	35.9%	$7,152	22.3%	43.7%	78	42.9%	42.6%	$3,560	25.6%	39.6%	32	32.3%	44.9%	$2,665	22.0%	44.4%	61	38.1%	45.3%	$4,487	22.4%	43.8%
	Unknown	0	0.0%	$0	0.0%	0.1%	0	0.0%	$0	0.0%	0.1%	0	0.0%	0.1%	$0	0.0%	0.2%	0	0.0%	0.1%	$0	0.0%	0.2%	0	0.0%	0.1%	$0	0.0%	0.2%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%		0	0.0%	1.4%	$0	0.0%	0.8%	0	0.0%	1.5%	$0	0.0%	0.8%	0	0.0%	0.6%	$0	0.0%	0.4%
	Total	*182*	*100%*	*$13,927*	*100%*	*100%*	*259*	*100%*	*$32,075*	*100%*	*100%*	*182*	*100%*	*100%*	*$13,927*	*100%*	*100%*	*99*	*100%*	*100%*	*$12,088*	*100%*	*100%*	*160*	*100%*	*100%*	*$19,987*	*100%*	*100%*
SMALL FARM					Total Farms					Total Farms																			
	Low	0	0.0%	$0	0.0%	3.2%	0	0.0%	$0	0.0%	2.5%	0	0.0%	1.6%	$0	0.0%	0.4%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	1.5%	$0	0.0%	0.2%
	Moderate	0	0.0%	$0	0.0%	12.7%	0	0.0%	$0	0.0%	11.4%	0	0.0%	17.6%	$0	0.0%	13.9%	0	0.0%	11.9%	$0	0.0%	8.9%	0	0.0%	12.5%	$0	0.0%	8.6%
	Middle	0	0.0%	$0	0.0%	29.0%	0	0.0%	$0	0.0%	25.3%	0	0.0%	29.5%	$0	0.0%	39.7%	0	0.0%	33.3%	$0	0.0%	44.7%	0	0.0%	30.9%	$0	0.0%	38.9%
	Upper	0	0.0%	$0	0.0%	55.1%	0	0.0%	$0	0.0%	60.8%	0	0.0%	48.7%	$0	0.0%	43.6%	0	0.0%	50.3%	$0	0.0%	42.4%	0	0.0%	53.7%	$0	0.0%	50.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%		0	0.0%	2.6%	$0	0.0%	2.4%	0	0.0%	4.4%	$0	0.0%	4.1%	0	0.0%	1.5%	$0	0.0%	2.1%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*

Originations & Purchases
2018 and 2020 FFIEC Census Data and D&B information, and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2

Assessment Area: TX Ft. Worth

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison										Bank & Aggregate Lending Comparison																	
		2018					2019, 2020					2018						2019						2020					
		Count		Dollar		Families by Family Income	Count		Dollar		Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
												Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	2	3.5%	$190	1.0%	23.1%	1	1.0%	$174	0.5%	22.9%	2	3.5%	3.5%	$190	1.0%	1.9%	1	2.2%	2.8%	$174	1.0%	1.5%	0	0.0%	3.9%	$0	0.0%	2.2%
	Moderate	6	10.5%	$1,035	5.3%	16.3%	12	11.5%	$2,331	6.2%	16.2%	6	10.5%	15.8%	$1,035	5.3%	11.4%	3	6.5%	16.8%	$607	3.4%	11.6%	9	15.5%	21.0%	$1,724	8.7%	15.5%
	Middle	7	12.3%	$1,585	8.1%	19.3%	16	15.4%	$3,636	9.7%	19.3%	7	12.3%	23.6%	$1,585	8.1%	21.1%	8	17.4%	24.8%	$1,811	10.2%	21.2%	8	13.8%	26.5%	$1,825	9.2%	23.8%
	Upper	41	71.9%	$16,625	85.0%	41.3%	71	68.3%	$30,109	80.4%	41.6%	41	71.9%	40.7%	$16,625	85.0%	52.3%	32	69.6%	40.7%	$14,407	81.5%	51.5%	39	67.2%	38.3%	$15,702	79.4%	47.8%
	Unknown	1	1.8%	$115	0.6%	0.0%	4	3.8%	$1,192	3.2%	0.0%	1	1.8%	16.2%	$115	0.6%	13.3%	2	4.3%	14.8%	$675	3.8%	14.2%	2	3.4%	10.3%	$517	2.6%	10.7%
	Total	*57*	*100%*	*$19,550*	*100%*	*100%*	*104*	*100%*	*$37,442*	*100%*	*100%*	*57*	*100%*	*100%*	*$19,550*	*100%*	*100%*	*46*	*100%*	*100%*	*$17,674*	*100%*	*100%*	*58*	*100%*	*100%*	*$19,768*	*100%*	*100%*
REFINANCE	Low	1	4.2%	$110	2.3%	23.1%	4	3.6%	$347	0.9%	22.9%	1	4.2%	7.4%	$110	2.3%	4.1%	2	7.1%	4.2%	$158	2.2%	2.0%	2	2.4%	2.7%	$189	0.6%	1.3%
	Moderate	3	12.5%	$326	6.8%	16.3%	11	9.8%	$1,226	3.3%	16.2%	3	12.5%	14.9%	$326	6.8%	10.2%	5	17.9%	11.8%	$649	9.0%	7.1%	6	7.1%	10.3%	$577	1.9%	6.6%
	Middle	7	29.2%	$1,007	21.1%	19.3%	22	19.6%	$3,955	10.6%	19.3%	7	29.2%	21.6%	$1,007	21.1%	17.9%	5	17.9%	18.8%	$913	12.7%	14.0%	17	20.2%	18.0%	$3,042	10.1%	14.0%
	Upper	13	54.2%	$3,330	69.8%	41.3%	71	63.4%	$30,940	82.7%	41.6%	13	54.2%	42.7%	$3,330	69.8%	55.2%	16	57.1%	45.3%	$5,456	76.0%	55.3%	55	65.5%	45.3%	$25,484	84.3%	54.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	4	3.6%	$937	2.5%	0.0%	0	0.0%	13.3%	$0	0.0%	12.6%	0	0.0%	19.9%	$0	0.0%	21.5%	4	4.8%	23.6%	$937	3.1%	24.1%
	Total	*24*	*100%*	*$4,773*	*100%*	*100%*	*112*	*100%*	*$37,405*	*100%*	*100%*	*24*	*100%*	*100%*	*$4,773*	*100%*	*100%*	*28*	*100%*	*100%*	*$7,176*	*100%*	*100%*	*84*	*100%*	*100%*	*$30,229*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	$0	0.0%	23.1%	2	6.1%	$69	2.3%	22.9%	0	0.0%	5.3%	$0	0.0%	3.7%	1	6.3%	4.7%	$50	3.9%	3.2%	1	5.9%	4.7%	$19	1.1%	2.6%
	Moderate	4	21.1%	$311	22.8%	16.3%	6	18.2%	$366	12.3%	16.2%	4	21.1%	11.6%	$311	22.8%	9.3%	4	25.0%	14.2%	$235	18.1%	10.7%	2	11.8%	13.2%	$131	7.8%	9.8%
	Middle	4	21.1%	$225	16.5%	19.3%	6	18.2%	$545	18.3%	19.3%	4	21.1%	18.6%	$225	16.5%	14.0%	3	18.8%	18.9%	$210	16.2%	15.9%	3	17.6%	19.5%	$335	20.0%	17.3%
	Upper	10	52.6%	$791	57.9%	41.3%	19	57.6%	$1,993	67.0%	41.6%	10	52.6%	58.2%	$791	57.9%	63.2%	8	50.0%	58.3%	$801	61.8%	64.1%	11	64.7%	59.9%	$1,192	71.1%	66.7%
	Unknown	1	5.3%	$40	2.9%	0.0%	0	0.0%	$0	0.0%	0.0%	1	5.3%	6.3%	$40	2.9%	9.9%	0	0.0%	4.0%	$0	0.0%	6.0%	0	0.0%	2.7%	$0	0.0%	3.6%
	Total	*19*	*100%*	*$1,367*	*100%*	*100%*	*33*	*100%*	*$2,973*	*100%*	*100%*	*19*	*100%*	*100%*	*$1,367*	*100%*	*100%*	*16*	*100%*	*100%*	*$1,296*	*100%*	*100%*	*17*	*100%*	*100%*	*$1,677*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	$0	0.0%	23.1%	0	0.0%	$0	0.0%	22.9%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	16.3%	0	0.0%	$0	0.0%	16.2%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	19.3%	0	0.0%	$0	0.0%	19.3%	0	0.0%	1.3%	$0	0.0%	0.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.7%	$0	0.0%	0.1%
	Upper	0	0.0%	$0	0.0%	41.3%	0	0.0%	$0	0.0%	41.6%	0	0.0%	2.0%	$0	0.0%	0.2%	0	0.0%	2.8%	$0	0.0%	0.1%	0	0.0%	6.1%	$0	0.0%	0.4%
	Unknown	1	100.0%	$45,125	100.0%	0.0%	2	100.0%	$86,732	100.0%	0.0%	1	100.0%	96.7%	$45,125	100.0%	99.7%	1	100.0%	97.2%	$30,592	100.0%	99.9%	1	100.0%	93.2%	$56,140	100.0%	99.5%
	Total	*1*	*100%*	*$45,125*	*100%*	*100%*	*2*	*100%*	*$86,732*	*100%*	*100%*	*1*	*100%*	*100%*	*$45,125*	*100%*	*100%*	*1*	*100%*	*100%*	*$30,592*	*100%*	*100%*	*1*	*100%*	*100%*	*$56,140*	*100%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	$0	0.0%	23.1%	0	0.0%	$0	0.0%	22.9%	0	0.0%	6.9%	$0	0.0%	5.2%	0	0.0%	5.0%	$0	0.0%	2.6%	0	0.0%	7.0%	$0	0.0%	3.3%
	Moderate	1	16.7%	$70	15.9%	16.3%	1	5.9%	$45	3.0%	16.2%	1	16.7%	13.9%	$70	15.9%	10.2%	0	0.0%	12.8%	$0	0.0%	7.0%	1	10.0%	13.3%	$45	6.7%	6.7%
	Middle	2	33.3%	$41	9.3%	19.3%	1	5.9%	$25	1.7%	19.3%	2	33.3%	23.5%	$41	9.3%	16.4%	0	0.0%	20.2%	$0	0.0%	13.8%	1	10.0%	14.6%	$25	3.7%	10.6%
	Upper	3	50.0%	$330	74.8%	41.3%	13	76.5%	$1,316	88.7%	41.6%	3	50.0%	54.0%	$330	74.8%	67.0%	6	85.7%	58.8%	$791	97.8%	73.8%	7	70.0%	62.2%	$525	77.9%	76.9%
	Unknown	0	0.0%	$0	0.0%	0.0%	2	11.8%	$97	6.5%	0.0%	0	0.0%	1.7%	$0	0.0%	1.2%	1	14.3%	3.3%	$18	2.2%	2.9%	1	10.0%	2.9%	$79	11.7%	2.4%
	Total	*6*	*100%*	*$441*	*100%*	*100%*	*17*	*100%*	*$1,483*	*100%*	*100%*	*6*	*100%*	*100%*	*$441*	*100%*	*100%*	*7*	*100%*	*100%*	*$809*	*100%*	*100%*	*10*	*100%*	*100%*	*$674*	*100%*	*100%*

Originations & Purchases

2018 and 2020 FFIEC Census Data and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2

Assessment Area: TX Ft. Worth

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018 Count #	2018 Count %	2018 Dollar $ (000s)	2018 Dollar $ %	2018 Families by Family Income %	2019, 2020 Count #	2019, 2020 Count %	2019, 2020 Dollar $ (000s)	2019, 2020 Dollar $ %	2019, 2020 Families by Family Income %	Bank & Aggregate Lending Comparison 2018 Count Bank #	2018 Count Bank %	2018 Count Agg %	2018 Dollar Bank $(000s)	2018 Dollar Bank $ %	2018 Dollar Agg $ %	2019 Count Bank #	2019 Count Bank %	2019 Count Agg %	2019 Dollar Bank $(000s)	2019 Dollar Bank $ %	2019 Dollar Agg $ %	2020 Count Bank #	2020 Count Bank %	2020 Count Agg %	2020 Dollar Bank $(000s)	2020 Dollar Bank $ %	2020 Dollar Agg $ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	23.1%	1	10.0%	$20	0.9%	22.9%	0	0.0%	5.9%	$0	0.0%	3.4%	1	25.0%	7.8%	$20	4.1%	3.5%	0	0.0%	7.5%	$0	0.0%	3.5%
	Moderate	0	0.0%	$0	0.0%	16.3%	1	10.0%	$25	1.1%	16.2%	0	0.0%	15.2%	$0	0.0%	8.8%	1	25.0%	15.0%	$25	5.1%	9.5%	0	0.0%	12.5%	$0	0.0%	7.4%
	Middle	1	33.3%	$40	30.3%	19.3%	1	10.0%	$212	9.3%	19.3%	1	33.3%	21.4%	$40	30.3%	15.8%	0	0.0%	21.2%	$0	0.0%	14.6%	1	16.7%	19.6%	$212	11.8%	13.7%
	Upper	2	66.7%	$92	69.7%	41.3%	7	70.0%	$2,027	88.7%	41.6%	2	66.7%	44.7%	$92	69.7%	57.1%	2	50.0%	48.6%	$448	90.9%	60.1%	5	83.3%	51.2%	$1,579	88.2%	66.5%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	12.9%	$0	0.0%	14.9%	0	0.0%	7.5%	$0	0.0%	12.3%	0	0.0%	9.3%	$0	0.0%	8.8%
	Total	*3*	*100%*	*$132*	*100%*	*100%*	*10*	*100%*	*$2,284*	*100%*	*100%*	*3*	*100%*	*100%*	*$132*	*100%*	*100%*	*4*	*100%*	*100%*	*$493*	*100%*	*100%*	*6*	*100%*	*100%*	*$1,791*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	23.1%	0	0.0%	$0	0.0%	22.9%	0	0.0%	1.2%	$0	0.0%	0.7%	0	0.0%	0.4%	$0	0.0%	0.2%	0	0.0%	0.1%	$0	0.0%	0.1%
	Moderate	0	0.0%	$0	0.0%	16.3%	0	0.0%	$0	0.0%	16.2%	0	0.0%	1.4%	$0	0.0%	0.7%	0	0.0%	0.2%	$0	0.0%	0.1%	0	0.0%	0.2%	$0	0.0%	0.2%
	Middle	0	0.0%	$0	0.0%	19.3%	0	0.0%	$0	0.0%	19.3%	0	0.0%	1.9%	$0	0.0%	1.0%	0	0.0%	0.3%	$0	0.0%	0.3%	0	0.0%	0.1%	$0	0.0%	0.1%
	Upper	0	0.0%	$0	0.0%	41.3%	0	0.0%	$0	0.0%	41.6%	0	0.0%	2.9%	$0	0.0%	3.0%	0	0.0%	1.8%	$0	0.0%	2.3%	0	0.0%	0.4%	$0	0.0%	1.6%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	$0	0.0%	0.0%	0	0.0%	92.6%	$0	0.0%	94.6%	0	0.0%	97.2%	$0	0.0%	97.1%	0	0.0%	99.1%	$0	0.0%	98.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	3	2.7%	$300	0.4%	23.1%	8	2.9%	$610	0.4%	22.9%	3	2.7%	4.5%	$300	0.4%	2.2%	5	4.9%	3.3%	$402	0.7%	1.5%	3	1.7%	3.2%	$208	0.2%	1.6%
	Moderate	14	12.7%	$1,742	2.4%	16.3%	31	11.2%	$3,993	2.4%	16.2%	14	12.7%	14.9%	$1,742	2.4%	9.9%	13	12.7%	14.8%	$1,516	2.6%	9.0%	18	10.2%	14.7%	$2,477	2.2%	10.1%
	Middle	21	19.1%	$2,898	4.1%	19.3%	46	16.5%	$8,373	5.0%	19.3%	21	19.1%	22.2%	$2,898	4.1%	18.1%	16	15.7%	22.1%	$2,934	5.1%	16.6%	30	17.0%	21.1%	$5,439	4.9%	17.3%
	Upper	69	62.7%	$21,168	29.7%	41.3%	181	65.1%	$66,385	39.4%	41.6%	69	62.7%	40.8%	$21,168	29.7%	47.8%	64	62.7%	42.0%	$21,903	37.7%	46.7%	117	66.5%	40.8%	$44,482	40.3%	47.6%
	Unknown	3	2.7%	$45,280	63.4%	0.0%	12	4.3%	$88,958	52.9%	0.0%	3	2.7%	17.5%	$45,280	63.4%	22.0%	4	3.9%	17.8%	$31,285	53.9%	26.2%	8	4.5%	20.2%	$57,673	52.3%	23.3%
	Total	*110*	*100%*	*$71,388*	*100%*	*100%*	*278*	*100%*	*$168,319*	*100%*	*100%*	*110*	*100%*	*100%*	*$71,388*	*100%*	*100%*	*102*	*100%*	*100%*	*$58,040*	*100%*	*100%*	*176*	*100%*	*100%*	*$110,279*	*100%*	*100%*
Small Business						Total Businesses					Total Businesses																		
Revenue	$1 Million or Less	119	65.4%	$7,163	51.4%	92.3%	149	57.5%	$5,868	18.3%	92.9%	119	65.4%	42.1%	$7,163	51.4%	34.0%	57	57.6%	46.3%	$1,807	14.9%	34.8%	92	57.5%	37.6%	$4,061	20.3%	25.2%
	Over $1 Million	58	31.9%	$6,495	46.6%	6.5%	94	36.3%	$25,007	78.0%	6.0%	58	31.9%					42	42.4%					52	32.5%				
	Rev. available	177	97.3%	$13,658	98.0%	98.8%	243	93.8%	$30,875	96.3%	98.9%	177	97.3%					99	100.0%					144	90.0%				
	Rev. Not Known	5	2.7%	$269	1.9%	1.2%	16	6.2%	$1,200	3.7%	1.0%	5	2.7%					0	0.0%					16	10.0%				
	Total	*182*	*100%*	*$13,927*	*100%*	*100%*	*259*	*100%*	*$32,075*	*100%*	*100%*	*182*	*100%*					*99*	*100%*					*160*	*100%*				
Loan Size	$100,000 or Less	164	90.1%	$6,363	45.7%		199	76.8%	$6,078	18.9%		164	90.1%	92.1%	$6,363	45.7%	34.6%	77	77.8%	92.9%	$2,669	22.1%	37.4%	122	76.3%	87.0%	$3,409	17.1%	32.0%
	$100,001-$250,000	8	4.4%	$1,530	11.0%		26	10.0%	$4,381	13.7%		8	4.4%	3.9%	$1,530	11.0%	15.6%	11	11.1%	3.5%	$1,997	16.5%	14.7%	15	9.4%	7.4%	$2,384	11.9%	20.0%
	$250,001-$1 Million	10	5.5%	$6,034	43.3%		34	13.1%	$21,616	67.4%		10	5.5%	4.0%	$6,034	43.3%	49.8%	11	11.1%	3.6%	$7,422	61.4%	47.9%	23	14.4%	5.6%	$14,194	71.0%	48.0%
	Total	*182*	*100%*	*$13,927*	*100%*		*259*	*100%*	*$32,075*	*100%*		*182*	*100%*	*100%*	*$13,927*	*100%*	*100%*	*99*	*100%*	*100%*	*$12,088*	*100%*	*100%*	*160*	*100%*	*100%*	*$19,987*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	113	95.0%	$3,383	47.2%		141	94.6%	$3,687	62.8%																			
	$100,001-$250,000	1	0.8%	$156	2.2%		5	3.4%	$842	14.3%																			
	$250,001-$1 Million	5	4.2%	$3,624	50.6%		3	2.0%	$1,339	22.8%																			
	Total	*119*	*100%*	*$7,163*	*100%*		*149*	*100%*	*$5,868*	*100%*																			
Small Farm						Total Farms					Total Farms																		
Revenue	$1 Million or Less	0	0.0%	$0	0.0%	97.9%	0	0.0%	$0	0.0%	98.5%	0	0.0%	44.0%	$0	0.0%	47.6%	0	0.0%	48.4%	$0	0.0%	50.4%	0	0.0%	55.1%	$0	0.0%	56.2%
	Over $1 Million	0	0.0%	$0	0.0%	1.9%	0	0.0%	$0	0.0%	1.5%	0	0.0%					0	0.0%					0	0.0%				
	Rev. available	0	0.0%	$0	0.0%	99.8%	0	0.0%	$0	0.0%	100.0%	0	0.0%					0	0.0%					0	0.0%				
	Not Known	0	0.0%	$0	0.0%	0.1%	0	0.0%	$0	0.0%	0.0%	0	0.0%					0	0.0%					0	0.0%				
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*					*0*	*0%*					*0*	*0%*				
Loan Size	$100,000 or Less	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%		0	0.0%	91.7%	$0	0.0%	43.6%	0	0.0%	92.5%	$0	0.0%	49.8%	0	0.0%	91.2%	$0	0.0%	55.1%
	$100,001-$250,000	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%		0	0.0%	4.7%	$0	0.0%	20.8%	0	0.0%	5.7%	$0	0.0%	27.6%	0	0.0%	5.9%	$0	0.0%	22.9%
	$250,001-$500,000	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%		0	0.0%	3.6%	$0	0.0%	35.6%	0	0.0%	1.9%	$0	0.0%	22.6%	0	0.0%	2.9%	$0	0.0%	22.0%
	Total	*0*	*0%*	*$0*	*0%*		*0*	*0%*	*$0*	*0%*		*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%																			
	$100,001-$250,000	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%																			
	$250,001-$500,000	0	0.0%	$0	0.0%		0	0.0%	$0	0.0%																			
	Total	*0*	*0%*	*$0*	*0%*		*0*	*0%*	*$0*	*0%*																			

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue
2018 and 2020 FFIEC Census Data and D&B information, and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2

Assessment Area: TX Longview

Product Type	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
HOME PURCHASE	Low	0	0.0%	$0	0.0%	1.4%	0	0.0%	0.7%	$0	0.0%	0.5%	0	0.0%	1.7%	$0	0.0%	1.3%	0	0.0%	0.9%	$0	0.0%	0.8%
	Moderate	0	0.0%	$0	0.0%	12.4%	0	0.0%	5.5%	$0	0.0%	3.0%	0	0.0%	5.6%	$0	0.0%	3.1%	0	0.0%	5.8%	$0	0.0%	3.4%
	Middle	6	50.0%	$849	33.0%	57.9%	3	75.0%	59.9%	$424	74.6%	57.1%	3	50.0%	56.3%	$425	40.7%	52.8%	0	0.0%	61.2%	$0	0.0%	55.9%
	Upper	6	50.0%	$1,724	67.0%	28.3%	1	25.0%	33.9%	$144	25.4%	39.5%	3	50.0%	36.4%	$620	59.3%	42.8%	2	100.0%	32.0%	$960	100.0%	39.9%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.1%	$0	0.0%	0.1%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*12*	*100%*	*$2,573*	*100%*	*100%*	*4*	*100%*	*100%*	*$568*	*100%*	*100%*	*6*	*100%*	*100%*	*$1,045*	*100%*	*100%*	*2*	*100%*	*100%*	*$960*	*100%*	*100%*
REFINANCE	Low	0	0.0%	$0	0.0%	1.4%	0	0.0%	1.2%	$0	0.0%	0.9%	0	0.0%	0.7%	$0	0.0%	0.7%	0	0.0%	1.1%	$0	0.0%	1.1%
	Moderate	4	12.1%	$355	10.4%	12.4%	3	18.8%	6.3%	$320	20.6%	3.9%	0	0.0%	4.1%	$0	0.0%	1.9%	1	8.3%	2.7%	$35	2.6%	1.4%
	Middle	20	60.6%	$1,808	53.2%	57.9%	10	62.5%	60.1%	$864	55.6%	55.3%	2	40.0%	63.0%	$228	44.1%	60.6%	8	66.7%	55.2%	$716	53.9%	50.6%
	Upper	9	27.3%	$1,236	36.4%	28.3%	3	18.8%	32.4%	$370	23.8%	39.9%	3	60.0%	32.2%	$289	55.9%	36.8%	3	25.0%	41.0%	$577	43.4%	46.9%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*33*	*100%*	*$3,399*	*100%*	*100%*	*16*	*100%*	*100%*	*$1,554*	*100%*	*100%*	*5*	*100%*	*100%*	*$517*	*100%*	*100%*	*12*	*100%*	*100%*	*$1,328*	*100%*	*100%*
HOME IMPROVEMENT	Low	1	7.1%	$25	2.9%	1.4%	1	25.0%	2.8%	$25	7.9%	1.9%	0	0.0%	1.3%	$0	0.0%	2.2%	0	0.0%	3.4%	$0	0.0%	6.3%
	Moderate	0	0.0%	$0	0.0%	12.4%	0	0.0%	14.1%	$0	0.0%	8.9%	0	0.0%	13.3%	$0	0.0%	8.1%	0	0.0%	8.6%	$0	0.0%	5.0%
	Middle	9	64.3%	$529	60.7%	57.9%	3	75.0%	52.1%	$292	92.1%	52.2%	2	66.7%	61.3%	$85	45.9%	55.3%	4	57.1%	65.5%	$152	41.2%	64.2%
	Upper	4	28.6%	$317	36.4%	28.3%	0	0.0%	31.0%	$0	0.0%	36.9%	1	33.3%	24.0%	$100	54.1%	34.3%	3	42.9%	22.4%	$217	58.8%	24.6%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*14*	*100%*	*$871*	*100%*	*100%*	*4*	*100%*	*100%*	*$317*	*100%*	*100%*	*3*	*100%*	*100%*	*$185*	*100%*	*100%*	*7*	*100%*	*100%*	*$369*	*100%*	*100%*
						Multi-Family Units																		
MULTI FAMILY	Low	0	0.0%	$0	0.0%	9.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	9.5%	0	0.0%	30.4%	$0	0.0%	14.7%	0	0.0%	19.2%	$0	0.0%	14.2%	0	0.0%	10.5%	$0	0.0%	0.9%
	Middle	0	0.0%	$0	0.0%	47.6%	0	0.0%	56.5%	$0	0.0%	62.4%	0	0.0%	65.4%	$0	0.0%	63.1%	0	0.0%	78.9%	$0	0.0%	85.4%
	Upper	0	0.0%	$0	0.0%	33.7%	0	0.0%	13.0%	$0	0.0%	22.9%	0	0.0%	15.4%	$0	0.0%	22.7%	0	0.0%	10.5%	$0	0.0%	13.7%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	$0	0.0%	1.4%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	12.4%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	11.1%	$0	0.0%	12.4%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	3	60.0%	$110	37.0%	57.9%	2	66.7%	56.3%	$85	49.4%	48.8%	1	50.0%	55.6%	$25	20.0%	40.9%	0	0.0%	80.0%	$0	0.0%	62.5%
	Upper	2	40.0%	$187	63.0%	28.3%	1	33.3%	43.8%	$87	50.6%	51.2%	1	50.0%	33.3%	$100	80.0%	46.7%	0	0.0%	20.0%	$0	0.0%	37.5%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*5*	*100%*	*$297*	*100%*	*100%*	*3*	*100%*	*100%*	*$172*	*100%*	*100%*	*2*	*100%*	*100%*	*$125*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2

Assessment Area: TX Longview

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	1.4%	0	0.0%	2.6%	$0	0.0%	4.7%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	1	50.0%	$25	22.7%	12.4%	1	50.0%	13.2%	$25	22.7%	10.3%	0	0.0%	3.8%	$0	0.0%	1.3%	0	0.0%	10.5%	$0	0.0%	4.8%
	Middle	1	50.0%	$85	77.3%	57.9%	1	50.0%	47.4%	$85	77.3%	49.1%	0	0.0%	65.4%	$0	0.0%	64.9%	0	0.0%	42.1%	$0	0.0%	22.1%
	Upper	0	0.0%	$0	0.0%	28.3%	0	0.0%	36.8%	$0	0.0%	35.9%	0	0.0%	30.8%	$0	0.0%	33.8%	0	0.0%	47.4%	$0	0.0%	73.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*2*	*100%*	*$110*	*100%*	*100%*	*2*	*100%*	*100%*	*$110*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	1.4%	0	0.0%	1.3%	$0	0.0%	0.8%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.6%	$0	0.0%	0.3%
	Moderate	0	0.0%	$0	0.0%	12.4%	0	0.0%	10.7%	$0	0.0%	4.4%	0	0.0%	16.3%	$0	0.0%	8.8%	0	0.0%	9.9%	$0	0.0%	7.2%
	Middle	0	0.0%	$0	0.0%	57.9%	0	0.0%	68.0%	$0	0.0%	64.1%	0	0.0%	56.5%	$0	0.0%	58.6%	0	0.0%	63.0%	$0	0.0%	60.5%
	Upper	0	0.0%	$0	0.0%	28.3%	0	0.0%	20.0%	$0	0.0%	30.7%	0	0.0%	27.2%	$0	0.0%	32.5%	0	0.0%	26.5%	$0	0.0%	32.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	1	1.5%	$25	0.3%	1.4%	1	3.4%	0.9%	$25	0.9%	0.5%	0	0.0%	1.4%	$0	0.0%	1.0%	0	0.0%	1.0%	$0	0.0%	0.8%
	Moderate	5	7.6%	$380	5.2%	12.4%	4	13.8%	6.4%	$345	12.7%	5.0%	0	0.0%	6.0%	$0	0.0%	4.0%	1	4.8%	5.0%	$35	1.3%	2.6%
	Middle	39	59.1%	$3,381	46.6%	57.9%	19	65.5%	59.7%	$1,750	64.3%	57.7%	8	50.0%	58.0%	$763	40.8%	55.5%	12	57.1%	59.1%	$868	32.7%	57.6%
	Upper	21	31.8%	$3,464	47.8%	28.3%	5	17.2%	33.0%	$601	22.1%	36.9%	8	50.0%	34.6%	$1,109	59.2%	39.4%	8	38.1%	34.9%	$1,754	66.0%	39.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*66*	*100%*	*$7,250*	*100%*	*100%*	*29*	*100%*	*100%*	*$2,721*	*100%*	*100%*	*16*	*100%*	*100%*	*$1,872*	*100%*	*100%*	*21*	*100%*	*100%*	*$2,657*	*100%*	*100%*
						Total Businesses																		
SMALL BUSINESSES	Low	10	12.8%	$415	6.1%	9.3%	2	14.3%	8.9%	$194	13.4%	12.2%	0	0.0%	9.3%	$0	0.0%	11.0%	8	14.3%	9.2%	$221	5.3%	11.9%
	Moderate	5	6.4%	$49	0.7%	10.6%	0	0.0%	9.4%	$0	0.0%	8.8%	1	12.5%	8.2%	$5	0.4%	8.6%	4	7.1%	8.9%	$44	1.1%	7.6%
	Middle	33	42.3%	$2,287	33.4%	53.5%	6	42.9%	52.3%	$1,083	74.7%	55.0%	2	25.0%	51.2%	$87	7.1%	50.6%	25	44.6%	51.8%	$1,117	26.9%	53.2%
	Upper	30	38.5%	$4,087	59.8%	26.3%	6	42.9%	26.0%	$173	11.9%	23.3%	5	62.5%	27.7%	$1,142	92.5%	28.4%	19	33.9%	29.0%	$2,772	66.7%	26.0%
	Unknown	0	0.0%	$0	0.0%	0.3%	0	0.0%	0.3%	$0	0.0%	0.3%	0	0.0%	0.5%	$0	0.0%	0.9%	0	0.0%	0.4%	$0	0.0%	1.1%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	3.1%	$0	0.0%	0.5%	0	0.0%	3.1%	$0	0.0%	0.5%	0	0.0%	0.8%	$0	0.0%	0.1%
	Total	*78*	*100%*	*$6,838*	*100%*	*100%*	*14*	*100%*	*100%*	*$1,450*	*100%*	*100%*	*8*	*100%*	*100%*	*$1,234*	*100%*	*100%*	*56*	*100%*	*100%*	*$4,154*	*100%*	*100%*
						Total Farms																		
SMALL FARM	Low	0	0.0%	$0	0.0%	4.6%	0	0.0%	7.1%	$0	0.0%	1.3%	0	0.0%	2.5%	$0	0.0%	0.2%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	4.6%	0	0.0%	3.6%	$0	0.0%	3.1%	0	0.0%	2.5%	$0	0.0%	1.8%	0	0.0%	2.6%	$0	0.0%	0.4%
	Middle	0	0.0%	$0	0.0%	72.3%	0	0.0%	50.0%	$0	0.0%	39.2%	0	0.0%	70.0%	$0	0.0%	83.7%	0	0.0%	78.9%	$0	0.0%	58.6%
	Upper	0	0.0%	$0	0.0%	18.5%	0	0.0%	35.7%	$0	0.0%	55.7%	0	0.0%	25.0%	$0	0.0%	14.3%	0	0.0%	15.8%	$0	0.0%	40.7%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	3.6%	$0	0.0%	0.7%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	2.6%	$0	0.0%	0.3%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2

Assessment Area: TX Longview

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	0	0.0%	$0	0.0%	23.4%	0	0.0%	3.0%	$0	0.0%	1.8%	0	0.0%	2.7%	$0	0.0%	1.3%	0	0.0%	3.1%	$0	0.0%	2.0%
	Moderate	2	16.7%	$209	8.1%	15.6%	1	25.0%	15.6%	$79	13.9%	11.0%	1	16.7%	14.5%	$130	12.4%	10.2%	0	0.0%	15.5%	$0	0.0%	10.7%
	Middle	2	16.7%	$274	10.6%	19.0%	1	25.0%	22.1%	$144	25.4%	19.6%	1	16.7%	23.0%	$130	12.4%	20.4%	0	0.0%	24.3%	$0	0.0%	20.6%
	Upper	7	58.3%	$1,900	73.8%	42.0%	1	25.0%	40.9%	$155	27.3%	52.3%	4	66.7%	44.4%	$785	75.1%	54.3%	2	100.0%	43.5%	$960	100.0%	55.2%
	Unknown	1	8.3%	$190	7.4%	0.0%	1	25.0%	18.3%	$190	33.5%	15.2%	0	0.0%	15.5%	$0	0.0%	13.8%	0	0.0%	13.5%	$0	0.0%	11.6%
	Total	*12*	*100%*	*$2,573*	*100%*	*100%*	*4*	*100%*	*100%*	*$568*	*100%*	*100%*	*6*	*100%*	*100%*	*$1,045*	*100%*	*100%*	*2*	*100%*	*100%*	*$960*	*100%*	*100%*
REFINANCE	Low	3	9.1%	$80	2.4%	23.4%	1	6.3%	6.1%	$14	0.9%	3.6%	0	0.0%	4.2%	$0	0.0%	2.0%	2	16.7%	2.3%	$66	5.0%	1.1%
	Moderate	10	30.3%	$828	24.4%	15.6%	6	37.5%	14.1%	$371	23.9%	10.1%	2	40.0%	14.2%	$263	50.9%	7.6%	2	16.7%	7.6%	$194	14.6%	4.5%
	Middle	2	6.1%	$232	6.8%	19.0%	1	6.3%	18.3%	$120	7.7%	13.2%	1	20.0%	12.9%	$112	21.7%	8.6%	0	0.0%	14.6%	$0	0.0%	10.4%
	Upper	18	54.5%	$2,259	66.5%	42.0%	8	50.0%	48.1%	$1,049	67.5%	59.0%	2	40.0%	40.5%	$142	27.5%	49.2%	8	66.7%	46.1%	$1,068	80.4%	54.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	13.4%	$0	0.0%	14.2%	0	0.0%	28.1%	$0	0.0%	32.7%	0	0.0%	29.4%	$0	0.0%	29.9%
	Total	*33*	*100%*	*$3,399*	*100%*	*100%*	*16*	*100%*	*100%*	*$1,554*	*100%*	*100%*	*5*	*100%*	*100%*	*$517*	*100%*	*100%*	*12*	*100%*	*100%*	*$1,328*	*100%*	*100%*
HOME IMPROVEMENT	Low	1	7.1%	$25	2.9%	23.4%	1	25.0%	9.9%	$25	7.9%	6.2%	0	0.0%	12.0%	$0	0.0%	10.0%	0	0.0%	3.4%	$0	0.0%	2.2%
	Moderate	2	14.3%	$35	4.0%	15.6%	0	0.0%	9.9%	$0	0.0%	4.6%	0	0.0%	13.3%	$0	0.0%	8.9%	2	28.6%	12.1%	$35	9.5%	13.1%
	Middle	5	35.7%	$345	39.6%	19.0%	0	0.0%	9.9%	$0	0.0%	12.9%	3	100.0%	18.7%	$185	100.0%	20.2%	2	28.6%	17.2%	$160	43.4%	17.4%
	Upper	6	42.9%	$466	53.5%	42.0%	3	75.0%	57.7%	$292	92.1%	54.7%	0	0.0%	46.7%	$0	0.0%	52.8%	3	42.9%	58.6%	$174	47.2%	57.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	12.7%	$0	0.0%	21.6%	0	0.0%	9.3%	$0	0.0%	8.1%	0	0.0%	8.6%	$0	0.0%	10.1%
	Total	*14*	*100%*	*$871*	*100%*	*100%*	*4*	*100%*	*100%*	*$317*	*100%*	*100%*	*3*	*100%*	*100%*	*$185*	*100%*	*100%*	*7*	*100%*	*100%*	*$369*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	$0	0.0%	23.4%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	15.6%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	3.8%	$0	0.0%	1.7%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	19.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	42.0%	0	0.0%	4.3%	$0	0.0%	0.2%	0	0.0%	15.4%	$0	0.0%	3.8%	0	0.0%	10.5%	$0	0.0%	0.4%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	95.7%	$0	0.0%	99.8%	0	0.0%	80.8%	$0	0.0%	94.5%	0	0.0%	89.5%	$0	0.0%	99.6%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	$0	0.0%	23.4%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	2	40.0%	$85	28.6%	15.6%	2	66.7%	25.0%	$85	49.4%	10.1%	0	0.0%	11.1%	$0	0.0%	2.8%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	2	40.0%	$112	37.7%	19.0%	1	33.3%	12.5%	$87	50.6%	9.7%	1	50.0%	22.2%	$25	20.0%	6.4%	0	0.0%	40.0%	$0	0.0%	28.1%
	Upper	1	20.0%	$100	33.7%	42.0%	0	0.0%	50.0%	$0	0.0%	69.0%	1	50.0%	66.7%	$100	80.0%	90.8%	0	0.0%	60.0%	$0	0.0%	71.9%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	12.5%	$0	0.0%	11.2%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*5*	*100%*	*$297*	*100%*	*100%*	*3*	*100%*	*100%*	*$172*	*100%*	*100%*	*2*	*100%*	*100%*	*$125*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*

Originations & Purchases

2020 FFIEC Census Data and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2
Assessment Area: TX Longview

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	1	50.0%	$25	22.7%	23.4%	1	50.0%	10.5%	$25	22.7%	7.7%	0	0.0%	19.2%	$0	0.0%	9.7%	0	0.0%	5.3%	$0	0.0%	1.1%
	Moderate	0	0.0%	$0	0.0%	15.6%	0	0.0%	7.9%	$0	0.0%	4.6%	0	0.0%	19.2%	$0	0.0%	20.8%	0	0.0%	15.8%	$0	0.0%	3.2%
	Middle	0	0.0%	$0	0.0%	19.0%	0	0.0%	18.4%	$0	0.0%	14.0%	0	0.0%	19.2%	$0	0.0%	14.3%	0	0.0%	42.1%	$0	0.0%	24.7%
	Upper	1	50.0%	$85	77.3%	42.0%	1	50.0%	42.1%	$85	77.3%	48.7%	0	0.0%	42.3%	$0	0.0%	55.1%	0	0.0%	21.1%	$0	0.0%	15.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	21.1%	$0	0.0%	25.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	15.8%	$0	0.0%	55.7%
	Total	*2*	*100%*	*$110*	*100%*	*100%*	*2*	*100%*	*100%*	*$110*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	23.4%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	15.6%	0	0.0%	1.3%	$0	0.0%	0.7%	0	0.0%	2.2%	$0	0.0%	1.7%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	19.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	42.0%	0	0.0%	1.3%	$0	0.0%	1.0%	0	0.0%	1.1%	$0	0.0%	1.1%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	97.3%	$0	0.0%	98.3%	0	0.0%	96.7%	$0	0.0%	97.1%	0	0.0%	100.0%	$0	0.0%	100.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	5	7.6%	$130	1.8%	23.4%	3	10.3%	3.7%	$64	2.4%	1.8%	0	0.0%	3.3%	$0	0.0%	1.4%	2	9.5%	2.6%	$66	2.5%	1.4%
	Moderate	16	24.2%	$1,157	16.0%	15.6%	9	31.0%	14.5%	$535	19.7%	8.9%	3	18.8%	13.9%	$393	21.0%	8.8%	4	19.0%	11.6%	$229	8.6%	7.0%
	Middle	11	16.7%	$963	13.3%	19.0%	3	10.3%	20.1%	$351	12.9%	15.3%	6	37.5%	19.7%	$452	24.1%	15.8%	2	9.5%	19.3%	$160	6.0%	14.1%
	Upper	33	50.0%	$4,810	66.3%	42.0%	13	44.8%	41.2%	$1,581	58.1%	44.3%	7	43.8%	41.9%	$1,027	54.9%	47.6%	13	61.9%	42.2%	$2,202	82.9%	46.6%
	Unknown	1	1.5%	$190	2.6%	0.0%	1	3.4%	20.5%	$190	7.0%	29.7%	0	0.0%	21.1%	$0	0.0%	26.4%	0	0.0%	24.2%	$0	0.0%	30.9%
	Total	*66*	*100%*	*$7,250*	*100%*	*100%*	*29*	*100%*	*100%*	*$2,721*	*100%*	*100%*	*16*	*100%*	*100%*	*$1,872*	*100%*	*100%*	*21*	*100%*	*100%*	*$2,657*	*100%*	*100%*
Small Business						Total Businesses																		
Revenue	$1 Million or Less	57	73.1%	$1,726	25.2%	90.0%	11	78.6%	42.4%	$320	22.1%	46.3%	6	75.0%	41.5%	$134	10.9%	38.2%	40	71.4%	35.5%	$1,272	30.6%	28.4%
	Over $1 Million	14	17.9%	$4,960	72.5%	8.9%	3	21.4%					2	25.0%					9	16.1%				
	Total Rev. available	71	91.0%	$6,686	97.7%	98.9%	14	100.0%					8	100.0%					49	87.5%				
	Rev. Not Known	7	9.0%	$152	2.2%	1.1%	0	0.0%					0	0.0%					7	12.5%				
	Total	*78*	*100%*	*$6,838*	*100%*	*100%*	*14*	*100%*					*8*	*100%*					*56*	*100%*				
Loan Size	$100,000 or Less	65	83.3%	$1,523	22.3%		12	85.7%	84.1%	$314	21.7%	27.8%	7	87.5%	85.3%	$234	19.0%	28.6%	46	82.1%	79.7%	$975	23.5%	25.3%
	$100,000 - $250,000	8	10.3%	$1,267	18.5%		1	7.1%	9.3%	$136	9.4%	22.4%	0	0.0%	8.8%	$0	0.0%	23.4%	7	12.5%	11.9%	$1,131	27.2%	23.8%
	$250,001 - $1 Million	5	6.4%	$4,048	59.2%		1	7.1%	6.6%	$1,000	69.0%	49.8%	1	12.5%	5.9%	$1,000	81.0%	48.0%	3	5.4%	8.4%	$2,048	49.3%	50.8%
	Total	*78*	*100%*	*$6,838*	*100%*		*14*	*100%*	*100%*	*$1,450*	*100%*	*100%*	*8*	*100%*	*100%*	*$1,234*	*100%*	*100%*	*56*	*100%*	*100%*	*$4,154*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	52	91.2%	$1,027	59.5%																			
	$100,001 - $250,000	5	8.8%	$699	40.5%																			
	$250,001 - $1 Million	0	0.0%	$0	0.0%																			
	Total	*57*	*100%*	*$1,726*	*100%*																			
Small Farm						Total Farms																		
Revenue	$1 Million or Less	0	0.0%	$0	0.0%	98.5%	0	0.0%	71.4%	$0	0.0%	87.0%	0	0.0%	70.0%	$0	0.0%	53.1%	0	0.0%	68.4%	$0	0.0%	75.3%
	Over $1 Million	0	0.0%	$0	0.0%	1.5%	0	0.0%					0	0.0%					0	0.0%				
	Total Rev. available	0	0.0%	$0	0.0%	100.0%	0	0.0%					0	0.0%					0	0.0%				
	Not Known	0	0.0%	$0	0.0%	0.0%	0	0.0%					0	0.0%					0	0.0%				
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*					*0*	*0%*					*0*	*0%*				
Loan Size	$100,000 or Less	0	0.0%	$0	0.0%		0	0.0%	85.7%	$0	0.0%	52.1%	0	0.0%	85.0%	$0	0.0%	38.8%	0	0.0%	86.8%	$0	0.0%	45.2%
	$100,001 - $250,000	0	0.0%	$0	0.0%		0	0.0%	10.7%	$0	0.0%	20.8%	0	0.0%	10.0%	$0	0.0%	28.9%	0	0.0%	10.5%	$0	0.0%	39.2%
	$250,001 - $500,000	0	0.0%	$0	0.0%		0	0.0%	3.6%	$0	0.0%	27.0%	0	0.0%	5.0%	$0	0.0%	32.4%	0	0.0%	2.6%	$0	0.0%	15.6%
	Total	*0*	*0%*	*$0*	*0%*		*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	0	0.0%	$0	0.0%																			
	$100,001 - $250,000	0	0.0%	$0	0.0%																			
	$250,001 - $500,000	0	0.0%	$0	0.0%																			
	Total	*0*	*0%*	*$0*	*0%*																			

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2

Assessment Area: TX Nacogdoches Angelina Anderson

Product Type	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
HOME PURCHASE	Low	0	0.0%	$0	0.0%	1.0%	0	0.0%	0.3%	$0	0.0%	0.1%	0	0.0%	0.1%	$0	0.0%	0.1%	0	0.0%	0.3%	$0	0.0%	0.1%
	Moderate	14	15.7%	$1,755	12.4%	14.0%	4	18.2%	11.2%	$505	14.5%	8.3%	3	9.1%	11.8%	$226	4.3%	8.4%	7	20.6%	11.6%	$1,024	18.9%	8.2%
	Middle	59	66.3%	$8,878	62.6%	70.6%	16	72.7%	69.4%	$2,577	73.9%	68.4%	24	72.7%	71.0%	$3,565	67.3%	71.6%	19	55.9%	70.9%	$2,736	50.6%	70.7%
	Upper	16	18.0%	$3,557	25.1%	14.3%	2	9.1%	19.1%	$405	11.6%	23.2%	6	18.2%	17.0%	$1,507	28.4%	19.8%	8	23.5%	17.1%	$1,645	30.4%	20.9%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.1%	$0	0.0%	0.0%
	Total	*89*	*100%*	*$14,190*	*100%*	*100%*	*22*	*100%*	*100%*	*$3,487*	*100%*	*100%*	*33*	*100%*	*100%*	*$5,298*	*100%*	*100%*	*34*	*100%*	*100%*	*$5,405*	*100%*	*100%*
REFINANCE	Low	0	0.0%	$0	0.0%	1.0%	0	0.0%	0.4%	$0	0.0%	0.2%	0	0.0%	0.7%	$0	0.0%	0.2%	0	0.0%	0.2%	$0	0.0%	0.1%
	Moderate	8	10.4%	$553	5.8%	14.0%	3	13.0%	12.4%	$175	9.2%	11.9%	2	13.3%	7.3%	$117	9.3%	4.2%	3	7.7%	7.9%	$261	4.1%	5.8%
	Middle	51	66.2%	$5,694	59.6%	70.6%	16	69.6%	67.5%	$1,219	64.4%	64.6%	11	73.3%	70.9%	$958	76.2%	71.7%	24	61.5%	68.5%	$3,517	54.9%	67.0%
	Upper	18	23.4%	$3,312	34.6%	14.3%	4	17.4%	19.8%	$499	26.4%	23.3%	2	13.3%	21.0%	$182	14.5%	23.9%	12	30.8%	23.5%	$2,631	41.1%	27.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*77*	*100%*	*$9,559*	*100%*	*100%*	*23*	*100%*	*100%*	*$1,893*	*100%*	*100%*	*15*	*100%*	*100%*	*$1,257*	*100%*	*100%*	*39*	*100%*	*100%*	*$6,409*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	$0	0.0%	1.0%	0	0.0%	1.1%	$0	0.0%	0.2%	0	0.0%	1.0%	$0	0.0%	0.1%	0	0.0%	3.8%	$0	0.0%	3.5%
	Moderate	6	14.0%	$310	9.2%	14.0%	2	18.2%	14.8%	$150	19.4%	13.7%	3	13.0%	10.8%	$102	6.3%	7.0%	1	11.1%	15.4%	$58	6.0%	8.2%
	Middle	31	72.1%	$2,655	79.1%	70.6%	7	63.6%	65.9%	$505	65.3%	65.7%	18	78.3%	79.4%	$1,373	84.5%	83.2%	6	66.7%	67.3%	$777	80.9%	78.3%
	Upper	6	14.0%	$392	11.7%	14.3%	2	18.2%	18.2%	$118	15.3%	20.5%	2	8.7%	8.8%	$149	9.2%	9.7%	2	22.2%	13.5%	$125	13.0%	10.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*43*	*100%*	*$3,357*	*100%*	*100%*	*11*	*100%*	*100%*	*$773*	*100%*	*100%*	*23*	*100%*	*100%*	*$1,624*	*100%*	*100%*	*9*	*100%*	*100%*	*$960*	*100%*	*100%*
MULTI FAMILY						Multi-Family Units																		
	Low	0	0.0%	$0	0.0%	0.7%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	2.9%	$0	0.0%	1.2%	0	0.0%	11.5%	$0	0.0%	34.5%
	Moderate	0	0.0%	$0	0.0%	39.4%	0	0.0%	45.0%	$0	0.0%	17.7%	0	0.0%	38.2%	$0	0.0%	18.8%	0	0.0%	50.0%	$0	0.0%	24.1%
	Middle	0	0.0%	$0	0.0%	35.8%	0	0.0%	50.0%	$0	0.0%	81.9%	0	0.0%	44.1%	$0	0.0%	36.8%	0	0.0%	23.1%	$0	0.0%	10.8%
	Upper	0	0.0%	$0	0.0%	24.0%	0	0.0%	5.0%	$0	0.0%	0.4%	0	0.0%	14.7%	$0	0.0%	43.2%	0	0.0%	15.4%	$0	0.0%	30.6%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	$0	0.0%	1.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	14.0%	0	0.0%	5.0%	$0	0.0%	2.6%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	14.3%	$0	0.0%	9.6%
	Middle	5	83.3%	$284	75.7%	70.6%	3	100.0%	80.0%	$119	100.0%	76.2%	1	50.0%	61.9%	$150	62.2%	37.5%	1	100.0%	78.6%	$15	100.0%	88.9%
	Upper	1	16.7%	$91	24.3%	14.3%	0	0.0%	15.0%	$0	0.0%	21.2%	1	50.0%	38.1%	$91	37.8%	62.5%	0	0.0%	7.1%	$0	0.0%	1.5%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*6*	*100%*	*$375*	*100%*	*100%*	*3*	*100%*	*100%*	*$119*	*100%*	*100%*	*2*	*100%*	*100%*	*$241*	*100%*	*100%*	*1*	*100%*	*100%*	*$15*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2

Assessment Area: TX Nacogdoches Angelina Anderson

Product Type	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	1.0%	0	0.0%	1.4%	$0	0.0%	0.8%	0	0.0%	2.8%	$0	0.0%	1.2%	0	0.0%	1.9%	$0	0.0%	0.5%
	Moderate	3	16.7%	$144	8.2%	14.0%	1	14.3%	12.9%	$12	2.4%	8.6%	0	0.0%	13.9%	$0	0.0%	11.1%	2	100.0%	7.4%	$132	100.0%	6.2%
	Middle	11	61.1%	$1,284	73.5%	70.6%	5	71.4%	70.0%	$472	95.5%	70.8%	6	66.7%	58.3%	$812	72.4%	59.7%	0	0.0%	70.4%	$0	0.0%	68.6%
	Upper	4	22.2%	$320	18.3%	14.3%	1	14.3%	15.7%	$10	2.0%	19.8%	3	33.3%	25.0%	$310	27.6%	27.9%	0	0.0%	20.4%	$0	0.0%	24.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*18*	*100%*	*$1,748*	*100%*	*100%*	*7*	*100%*	*100%*	*$494*	*100%*	*100%*	*9*	*100%*	*100%*	*$1,122*	*100%*	*100%*	*2*	*100%*	*100%*	*$132*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	1.0%	0	0.0%	1.2%	$0	0.0%	2.0%	0	0.0%	2.0%	$0	0.0%	1.6%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	14.0%	0	0.0%	18.5%	$0	0.0%	16.6%	0	0.0%	18.0%	$0	0.0%	13.3%	0	0.0%	13.0%	$0	0.0%	10.0%
	Middle	0	0.0%	$0	0.0%	70.6%	0	0.0%	75.3%	$0	0.0%	74.2%	0	0.0%	76.0%	$0	0.0%	82.6%	0	0.0%	71.0%	$0	0.0%	69.9%
	Upper	0	0.0%	$0	0.0%	14.3%	0	0.0%	4.9%	$0	0.0%	7.2%	0	0.0%	4.0%	$0	0.0%	2.5%	0	0.0%	15.2%	$0	0.0%	20.1%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.7%	$0	0.0%	0.1%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	0	0.0%	$0	0.0%	1.0%	0	0.0%	0.4%	$0	0.0%	0.2%	0	0.0%	0.4%	$0	0.0%	0.2%	0	0.0%	0.4%	$0	0.0%	1.8%
	Moderate	31	13.3%	$2,762	9.4%	14.0%	10	15.2%	11.9%	$842	12.4%	9.8%	8	9.8%	11.2%	$445	4.7%	8.7%	13	15.3%	10.6%	$1,475	11.4%	8.1%
	Middle	157	67.4%	$18,795	64.3%	70.6%	47	71.2%	69.2%	$4,892	72.3%	69.1%	60	73.2%	70.7%	$6,858	71.9%	67.9%	50	58.8%	69.7%	$7,045	54.5%	66.4%
	Upper	45	19.3%	$7,672	26.2%	14.3%	9	13.6%	18.6%	$1,032	15.3%	21.0%	14	17.1%	17.6%	$2,239	23.5%	23.2%	22	25.9%	19.3%	$4,401	34.1%	23.6%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.1%	$0	0.0%	0.0%
	Total	*233*	*100%*	*$29,229*	*100%*	*100%*	*66*	*100%*	*100%*	*$6,766*	*100%*	*100%*	*82*	*100%*	*100%*	*$9,542*	*100%*	*100%*	*85*	*100%*	*100%*	*$12,921*	*100%*	*100%*
						Total Businesses																		
SMALL BUSINESSES	Low	2	1.4%	$183	1.6%	1.6%	0	0.0%	0.8%	$0	0.0%	0.7%	0	0.0%	0.9%	$0	0.0%	0.7%	2	3.0%	1.0%	$183	3.5%	0.9%
	Moderate	36	25.5%	$2,826	25.0%	27.1%	16	28.1%	25.1%	$1,183	27.0%	22.0%	0	0.0%	23.2%	$0	0.0%	23.2%	20	29.9%	24.2%	$1,643	31.5%	25.2%
	Middle	79	56.0%	$6,542	57.8%	58.1%	30	52.6%	57.6%	$1,938	44.2%	61.5%	11	64.7%	58.9%	$1,535	89.0%	62.7%	38	56.7%	59.3%	$3,069	58.9%	60.2%
	Upper	24	17.0%	$1,766	15.6%	13.3%	11	19.3%	14.3%	$1,263	28.8%	15.1%	6	35.3%	14.3%	$189	11.0%	12.6%	7	10.4%	15.0%	$314	6.0%	13.5%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	2.2%	$0	0.0%	0.7%	0	0.0%	2.8%	$0	0.0%	0.8%	0	0.0%	0.6%	$0	0.0%	0.2%
	Total	*141*	*100%*	*$11,317*	*100%*	*100%*	*57*	*100%*	*100%*	*$4,384*	*100%*	*100%*	*17*	*100%*	*100%*	*$1,724*	*100%*	*100%*	*67*	*100%*	*100%*	*$5,209*	*100%*	*100%*
						Total Farms																		
SMALL FARM	Low	0	0.0%	$0	0.0%	0.7%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.2%	$0	0.0%	0.0%	0	0.0%	0.2%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	7.5%	0	0.0%	4.4%	$0	0.0%	5.9%	0	0.0%	5.2%	$0	0.0%	5.3%	0	0.0%	3.4%	$0	0.0%	2.1%
	Middle	1	33.3%	$162	73.6%	63.4%	1	50.0%	63.5%	$162	76.4%	63.4%	0	0.0%	60.7%	$0	0.0%	61.7%	0	0.0%	64.8%	$0	0.0%	63.8%
	Upper	2	66.7%	$58	26.4%	28.4%	1	50.0%	31.8%	$50	23.6%	30.5%	0	0.0%	32.9%	$0	0.0%	32.6%	1	100.0%	31.7%	$8	100.0%	34.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	0.3%	$0	0.0%	0.2%	0	0.0%	1.0%	$0	0.0%	0.4%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*3*	*100%*	*$220*	*100%*	*100%*	*2*	*100%*	*100%*	*$212*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*1*	*100%*	*100%*	*$8*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2

Assessment Area: TX Nacogdoches Angelina Anderson

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison 2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	6	6.7%	$495	3.5%	22.6%	3	13.6%	3.1%	$220	6.3%	1.5%	0	0.0%	2.6%	$0	0.0%	1.2%	3	8.8%	3.3%	$275	5.1%	1.6%
	Moderate	14	15.7%	$1,279	9.0%	17.8%	3	13.6%	13.6%	$227	6.5%	8.9%	7	21.2%	12.3%	$598	11.3%	7.8%	4	11.8%	14.4%	$454	8.4%	8.8%
	Middle	26	29.2%	$3,744	26.4%	19.7%	5	22.7%	18.7%	$752	21.6%	15.4%	6	18.2%	23.2%	$834	15.7%	19.4%	15	44.1%	21.1%	$2,158	39.9%	17.2%
	Upper	38	42.7%	$7,654	53.9%	39.8%	10	45.5%	47.8%	$2,179	62.5%	58.2%	17	51.5%	47.2%	$3,085	58.2%	57.8%	11	32.4%	48.7%	$2,390	44.2%	60.3%
	Unknown	5	5.6%	$1,018	7.2%	0.0%	1	4.5%	16.8%	$109	3.1%	16.1%	3	9.1%	14.7%	$781	14.7%	13.9%	1	2.9%	12.6%	$128	2.4%	12.0%
	Total	*89*	*100%*	*$14,190*	*100%*	*100%*	*22*	*100%*	*100%*	*$3,487*	*100%*	*100%*	*33*	*100%*	*100%*	*$5,298*	*100%*	*100%*	*34*	*100%*	*100%*	*$5,405*	*100%*	*100%*
REFINANCE	Low	4	5.2%	$155	1.6%	22.6%	2	8.7%	4.0%	$79	4.2%	1.9%	1	6.7%	2.7%	$33	2.6%	1.1%	1	2.6%	1.4%	$43	0.7%	0.5%
	Moderate	10	13.0%	$615	6.4%	17.8%	3	13.0%	9.6%	$167	8.8%	5.7%	3	20.0%	6.0%	$178	14.2%	3.3%	4	10.3%	6.8%	$270	4.2%	3.8%
	Middle	17	22.1%	$1,392	14.6%	19.7%	9	39.1%	22.0%	$614	32.4%	15.3%	3	20.0%	14.9%	$212	16.9%	9.8%	5	12.8%	17.0%	$566	8.8%	12.3%
	Upper	44	57.1%	$7,148	74.8%	39.8%	9	39.1%	47.9%	$1,033	54.6%	57.1%	7	46.7%	53.4%	$740	58.9%	58.2%	28	71.8%	51.3%	$5,375	83.9%	57.8%
	Unknown	2	2.6%	$249	2.6%	0.0%	0	0.0%	16.6%	$0	0.0%	20.1%	1	6.7%	23.0%	$94	7.5%	27.6%	1	2.6%	23.5%	$155	2.4%	25.5%
	Total	*77*	*100%*	*$9,559*	*100%*	*100%*	*23*	*100%*	*100%*	*$1,893*	*100%*	*100%*	*15*	*100%*	*100%*	*$1,257*	*100%*	*100%*	*39*	*100%*	*100%*	*$6,409*	*100%*	*100%*
HOME IMPROVEMENT	Low	1	2.3%	$15	0.4%	22.6%	0	0.0%	6.8%	$0	0.0%	4.1%	1	4.3%	5.9%	$15	0.9%	3.8%	0	0.0%	1.9%	$0	0.0%	0.8%
	Moderate	9	20.9%	$403	12.0%	17.8%	1	9.1%	9.1%	$25	3.2%	5.5%	5	21.7%	19.6%	$260	16.0%	19.1%	3	33.3%	19.2%	$118	12.3%	14.6%
	Middle	8	18.6%	$604	18.0%	19.7%	5	45.5%	21.6%	$434	56.1%	19.7%	3	13.0%	20.6%	$170	10.5%	15.3%	0	0.0%	11.5%	$0	0.0%	7.4%
	Upper	25	58.1%	$2,335	69.6%	39.8%	5	45.5%	53.4%	$314	40.6%	61.7%	14	60.9%	51.0%	$1,179	72.6%	59.6%	6	66.7%	53.8%	$842	87.7%	59.7%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	9.1%	$0	0.0%	9.0%	0	0.0%	2.9%	$0	0.0%	2.2%	0	0.0%	13.5%	$0	0.0%	17.4%
	Total	*43*	*100%*	*$3,357*	*100%*	*100%*	*11*	*100%*	*100%*	*$773*	*100%*	*100%*	*23*	*100%*	*100%*	*$1,624*	*100%*	*100%*	*9*	*100%*	*100%*	*$960*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	$0	0.0%	22.6%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	17.8%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	19.7%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	39.8%	0	0.0%	15.0%	$0	0.0%	2.5%	0	0.0%	20.6%	$0	0.0%	4.0%	0	0.0%	15.4%	$0	0.0%	6.8%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	85.0%	$0	0.0%	97.5%	0	0.0%	79.4%	$0	0.0%	96.0%	0	0.0%	84.6%	$0	0.0%	93.2%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	$0	0.0%	22.6%	0	0.0%	7.5%	$0	0.0%	3.9%	0	0.0%	4.8%	$0	0.0%	1.1%	0	0.0%	7.1%	$0	0.0%	4.3%
	Moderate	1	16.7%	$91	24.3%	17.8%	0	0.0%	5.0%	$0	0.0%	5.5%	1	50.0%	14.3%	$91	37.8%	10.2%	0	0.0%	7.1%	$0	0.0%	1.5%
	Middle	1	16.7%	$15	4.0%	19.7%	0	0.0%	12.5%	$0	0.0%	5.9%	0	0.0%	9.5%	$0	0.0%	8.9%	1	100.0%	21.4%	$15	100.0%	11.8%
	Upper	4	66.7%	$269	71.7%	39.8%	3	100.0%	72.5%	$119	100.0%	83.0%	1	50.0%	66.7%	$150	62.2%	79.1%	0	0.0%	64.3%	$0	0.0%	82.4%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	2.5%	$0	0.0%	1.6%	0	0.0%	4.8%	$0	0.0%	0.7%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*6*	*100%*	*$375*	*100%*	*100%*	*3*	*100%*	*100%*	*$119*	*100%*	*100%*	*2*	*100%*	*100%*	*$241*	*100%*	*100%*	*1*	*100%*	*100%*	*$15*	*100%*	*100%*

Originations & Purchases

2020 FFIEC Census Data and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2
Assessment Area: TX Nacogdoches Angelina Anderson

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	1	5.6%	$12	0.7%	22.6%	1	14.3%	11.4%	$12	2.4%	6.8%	0	0.0%	8.3%	$0	0.0%	4.7%	0	0.0%	9.3%	$0	0.0%	5.5%
	Moderate	4	22.2%	$239	13.7%	17.8%	1	14.3%	20.0%	$47	9.5%	13.1%	2	22.2%	16.7%	$130	11.6%	11.4%	1	50.0%	14.8%	$62	47.0%	9.4%
	Middle	4	22.2%	$190	10.9%	19.7%	2	28.6%	11.4%	$50	10.1%	7.0%	1	11.1%	5.6%	$70	6.2%	3.5%	1	50.0%	22.2%	$70	53.0%	23.3%
	Upper	8	44.4%	$1,182	67.6%	39.8%	3	42.9%	47.1%	$385	77.9%	58.3%	5	55.6%	62.5%	$797	71.0%	73.1%	0	0.0%	48.1%	$0	0.0%	58.3%
	Unknown	1	5.6%	$125	7.2%	0.0%	0	0.0%	10.0%	$0	0.0%	14.8%	1	11.1%	6.9%	$125	11.1%	7.3%	0	0.0%	5.6%	$0	0.0%	3.4%
	Total	*18*	*100%*	*$1,748*	*100%*	*100%*	*7*	*100%*	*100%*	*$494*	*100%*	*100%*	*9*	*100%*	*100%*	*$1,122*	*100%*	*100%*	*2*	*100%*	*100%*	*$132*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	22.6%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	17.8%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	19.7%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	39.8%	0	0.0%	1.2%	$0	0.0%	2.8%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	98.8%	$0	0.0%	97.2%	0	0.0%	100.0%	$0	0.0%	100.0%	0	0.0%	100.0%	$0	0.0%	100.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	12	5.2%	$677	2.3%	22.6%	6	9.1%	3.5%	$311	4.6%	1.6%	2	2.4%	2.8%	$48	0.5%	1.1%	4	4.7%	2.5%	$318	2.5%	1.1%
	Moderate	38	16.3%	$2,627	9.0%	17.8%	8	12.1%	12.4%	$466	6.9%	7.5%	18	22.0%	11.0%	$1,257	13.2%	6.1%	12	14.1%	11.1%	$904	7.0%	6.4%
	Middle	56	24.0%	$5,945	20.3%	19.7%	21	31.8%	18.4%	$1,850	27.3%	13.7%	13	15.9%	20.3%	$1,286	13.5%	14.9%	22	25.9%	18.7%	$2,809	21.7%	14.2%
	Upper	119	51.1%	$18,588	63.6%	39.8%	30	45.5%	46.8%	$4,030	59.6%	52.7%	44	53.7%	48.0%	$5,951	62.4%	52.0%	45	52.9%	47.9%	$8,607	66.6%	55.6%
	Unknown	8	3.4%	$1,392	4.8%	0.0%	1	1.5%	18.9%	$109	1.6%	24.6%	5	6.1%	17.8%	$1,000	10.5%	25.8%	2	2.4%	19.7%	$283	2.2%	22.7%
	Total	*233*	*100%*	*$29,229*	*100%*	*100%*	*66*	*100%*	*100%*	*$6,766*	*100%*	*100%*	*82*	*100%*	*100%*	*$9,542*	*100%*	*100%*	*85*	*100%*	*100%*	*$12,921*	*100%*	*100%*
Small Business						Total Businesses																		
Revenue	$1 Million or Less	97	68.8%	$3,508	31.0%	91.9%	46	80.7%	42.5%	$1,567	35.7%	42.2%	13	76.5%	45.0%	$293	17.0%	43.2%	38	56.7%	43.9%	$1,648	31.6%	38.1%
	Over $1 Million	34	24.1%	$7,628	67.4%	6.9%	11	19.3%					4	23.5%					19	28.4%				
	Total Rev. available	131	92.9%	$11,136	98.4%	98.8%	57	100.0%					17	100.0%					57	85.1%				
	Rev. Not Known	10	7.1%	$181	1.6%	1.2%	0	0.0%					0	0.0%					10	14.9%				
	Total	*141*	*100%*	*$11,317*	*100%*	*100%*	*57*	*100%*					*17*	*100%*					*67*	*100%*				
Loan Size	$100,000 or Less	116	82.3%	$3,108	27.5%		48	84.2%	90.8%	$1,177	26.8%	38.4%	15	88.2%	91.1%	$342	19.8%	38.3%	53	79.1%	87.5%	$1,589	30.5%	35.5%
	$100,001 - $250,000	12	8.5%	$1,652	14.6%		4	7.0%	5.8%	$575	13.1%	22.3%	0	0.0%	5.1%	$0	0.0%	19.3%	8	11.9%	7.7%	$1,077	20.7%	22.8%
	$250,001 - $1 Million	13	9.2%	$6,557	57.9%		5	8.8%	3.3%	$2,632	60.0%	39.3%	2	11.8%	3.8%	$1,382	80.2%	42.3%	6	9.0%	4.8%	$2,543	48.8%	41.7%
	Total	*141*	*100%*	*$11,317*	*100%*		*57*	*100%*	*100%*	*$4,384*	*100%*	*100%*	*17*	*100%*	*100%*	*$1,724*	*100%*	*100%*	*67*	*100%*	*100%*	*$5,209*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	88	90.7%	$1,856	52.9%																			
	$100,001 - $250,000	7	7.2%	$1,002	28.6%																			
	$250,001 - $1 Million	2	2.1%	$650	18.5%																			
	Total	*97*	*100%*	*$3,508*	*100%*																			
Small Farm						Total Farms																		
Revenue	$1 Million or Less	2	66.7%	$58	26.4%	97.0%	1	50.0%	75.1%	$50	23.6%	75.9%	0	0.0%	83.9%	$0	0.0%	77.9%	1	100.0%	75.4%	$8	100.0%	74.6%
	Over $1 Million	1	33.3%	$162	73.6%	2.6%	1	50.0%					0	0.0%					0	0.0%				
	Total Rev. available	3	100.0%	$220	100.0%	99.6%	2	100.0%					0	0.0%					1	100.0%				
	Not Known	0	0.0%	$0	0.0%	0.4%	0	0.0%					0	0.0%					0	0.0%				
	Total	*3*	*100%*	*$220*	*100%*	*100%*	*2*	*100%*					*0*	*0%*					*1*	*100%*				
Loan Size	$100,000 or Less	2	66.7%	$58	26.4%		1	50.0%	86.6%	$50	23.6%	48.1%	0	0.0%	88.4%	$0	0.0%	52.5%	1	100.0%	86.5%	$8	100.0%	48.2%
	$100,001 - $250,000	1	33.3%	$162	73.6%		1	50.0%	10.8%	$162	76.4%	33.2%	0	0.0%	9.0%	$0	0.0%	29.0%	0	0.0%	10.5%	$0	0.0%	31.1%
	$250,001 - $500,000	0	0.0%	$0	0.0%		0	0.0%	2.7%	$0	0.0%	18.7%	0	0.0%	2.6%	$0	0.0%	18.5%	0	0.0%	3.0%	$0	0.0%	20.7%
	Total	*3*	*100%*	*$220*	*100%*		*2*	*100%*	*100%*	*$212*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*1*	*100%*	*100%*	*$8*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	2	100.0%	$58	100.0%																			
	$100,001 - $250,000	0	0.0%	$0	0.0%																			
	$250,001 - $500,000	0	0.0%	$0	0.0%																			
	Total	*2*	*100%*	*$58*	*100%*																			

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2

Assessment Area: TX Tyler

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
HOME PURCHASE	Low	0	0.0%	$0	0.0%	0.9%	0	0.0%	0.7%	$0	0.0%	0.4%	0	0.0%	0.2%	$0	0.0%	0.1%	0	0.0%	0.3%	$0	0.0%	0.2%
	Moderate	14	14.9%	$2,782	11.2%	19.9%	1	7.7%	12.7%	$41	1.0%	8.3%	8	26.7%	13.2%	$1,280	20.7%	9.0%	5	9.8%	12.4%	$1,461	10.0%	7.7%
	Middle	23	24.5%	$5,469	22.0%	40.9%	4	30.8%	39.4%	$1,176	29.3%	37.7%	6	20.0%	39.7%	$962	15.5%	37.9%	13	25.5%	41.3%	$3,331	22.7%	39.9%
	Upper	57	60.6%	$16,621	66.8%	38.3%	8	61.5%	47.3%	$2,802	69.7%	53.7%	16	53.3%	46.8%	$3,946	63.8%	53.0%	33	64.7%	46.0%	$9,873	67.3%	52.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*94*	*100%*	*$24,872*	*100%*	*100%*	*13*	*100%*	*100%*	*$4,019*	*100%*	*100%*	*30*	*100%*	*100%*	*$6,188*	*100%*	*100%*	*51*	*100%*	*100%*	*$14,665*	*100%*	*100%*
REFINANCE	Low	0	0.0%	$0	0.0%	0.9%	0	0.0%	0.3%	$0	0.0%	0.1%	0	0.0%	0.4%	$0	0.0%	0.2%	0	0.0%	0.2%	$0	0.0%	0.1%
	Moderate	12	14.0%	$1,390	8.6%	19.9%	6	30.0%	15.4%	$669	23.8%	10.8%	2	12.5%	11.4%	$129	5.7%	6.8%	4	8.0%	7.7%	$592	5.3%	5.4%
	Middle	29	33.7%	$3,776	23.4%	40.9%	6	30.0%	40.5%	$433	15.4%	37.8%	8	50.0%	43.7%	$1,084	47.7%	42.8%	15	30.0%	39.4%	$2,259	20.4%	37.6%
	Upper	45	52.3%	$10,991	68.0%	38.3%	8	40.0%	43.8%	$1,706	60.8%	51.3%	6	37.5%	44.5%	$1,059	46.6%	50.1%	31	62.0%	52.8%	$8,226	74.3%	56.9%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*86*	*100%*	*$16,157*	*100%*	*100%*	*20*	*100%*	*100%*	*$2,808*	*100%*	*100%*	*16*	*100%*	*100%*	*$2,272*	*100%*	*100%*	*50*	*100%*	*100%*	*$11,077*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	$0	0.0%	0.9%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.7%	$0	0.0%	0.5%
	Moderate	3	14.3%	$164	11.2%	19.9%	1	14.3%	17.2%	$80	14.2%	13.7%	2	20.0%	10.7%	$84	13.2%	7.4%	0	0.0%	15.2%	$0	0.0%	10.1%
	Middle	7	33.3%	$374	25.7%	40.9%	3	42.9%	40.6%	$167	29.6%	42.9%	3	30.0%	40.0%	$163	25.7%	37.4%	1	25.0%	35.5%	$44	17.0%	36.9%
	Upper	11	52.4%	$920	63.1%	38.3%	3	42.9%	42.2%	$318	56.3%	43.4%	5	50.0%	49.3%	$387	61.0%	55.2%	3	75.0%	48.6%	$215	83.0%	52.5%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*21*	*100%*	*$1,458*	*100%*	*100%*	*7*	*100%*	*100%*	*$565*	*100%*	*100%*	*10*	*100%*	*100%*	*$634*	*100%*	*100%*	*4*	*100%*	*100%*	*$259*	*100%*	*100%*
MULTI FAMILY						Multi-Family Units																		
	Low	0	0.0%	$0	0.0%	2.8%	0	0.0%	3.2%	$0	0.0%	1.5%	0	0.0%	6.0%	$0	0.0%	2.3%	0	0.0%	10.0%	$0	0.0%	3.7%
	Moderate	0	0.0%	$0	0.0%	25.9%	0	0.0%	25.8%	$0	0.0%	32.5%	0	0.0%	30.0%	$0	0.0%	26.3%	0	0.0%	22.9%	$0	0.0%	22.0%
	Middle	0	0.0%	$0	0.0%	44.5%	0	0.0%	29.0%	$0	0.0%	27.8%	0	0.0%	42.0%	$0	0.0%	58.6%	0	0.0%	41.4%	$0	0.0%	45.2%
	Upper	2	100.0%	$5,060	100.0%	26.8%	0	0.0%	41.9%	$0	0.0%	38.3%	1	100.0%	22.0%	$2,460	100.0%	12.8%	1	100.0%	25.7%	$2,600	100.0%	29.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*2*	*100%*	*$5,060*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*1*	*100%*	*100%*	*$2,460*	*100%*	*100%*	*1*	*100%*	*100%*	*$2,600*	*100%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	$0	0.0%	0.9%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	2	9.5%	$71	5.7%	19.9%	0	0.0%	5.6%	$0	0.0%	4.0%	0	0.0%	14.7%	$0	0.0%	15.0%	2	40.0%	7.1%	$71	34.6%	1.7%
	Middle	3	14.3%	$114	9.2%	40.9%	1	12.5%	33.3%	$70	16.9%	33.6%	1	12.5%	20.6%	$25	4.1%	13.6%	1	20.0%	35.7%	$19	9.3%	55.6%
	Upper	16	76.2%	$1,052	85.0%	38.3%	7	87.5%	61.1%	$345	83.1%	62.4%	7	87.5%	64.7%	$592	95.9%	71.5%	2	40.0%	57.1%	$115	56.1%	42.7%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*21*	*100%*	*$1,237*	*100%*	*100%*	*8*	*100%*	*100%*	*$415*	*100%*	*100%*	*8*	*100%*	*100%*	*$617*	*100%*	*100%*	*5*	*100%*	*100%*	*$205*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2

Assessment Area: TX Tyler

Product Type	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %	#	%	%	#	%	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	$0	0.0%	0.9%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	1	7.7%	$44	5.7%	19.9%	1	25.0%	22.2%	$44	19.5%	15.4%	0	0.0%	7.1%	$0	0.0%	6.7%	0	0.0%	14.5%	$0	0.0%	9.9%
	Middle	4	30.8%	$358	46.1%	40.9%	1	25.0%	40.4%	$60	26.5%	39.3%	3	75.0%	45.5%	$298	81.4%	39.5%	0	0.0%	39.1%	$0	0.0%	45.8%
	Upper	8	61.5%	$375	48.3%	38.3%	2	50.0%	37.4%	$122	54.0%	45.3%	1	25.0%	47.5%	$68	18.6%	53.9%	5	100.0%	46.4%	$185	100.0%	44.4%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*13*	*100%*	*$777*	*100%*	*100%*	*4*	*100%*	*100%*	*$226*	*100%*	*100%*	*4*	*100%*	*100%*	*$366*	*100%*	*100%*	*5*	*100%*	*100%*	*$185*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	0.9%	0	0.0%	0.7%	$0	0.0%	0.5%	0	0.0%	1.0%	$0	0.0%	0.5%	0	0.0%	2.0%	$0	0.0%	1.4%
	Moderate	0	0.0%	$0	0.0%	19.9%	0	0.0%	19.1%	$0	0.0%	9.1%	0	0.0%	21.2%	$0	0.0%	13.1%	0	0.0%	19.7%	$0	0.0%	12.3%
	Middle	0	0.0%	$0	0.0%	40.9%	0	0.0%	39.7%	$0	0.0%	44.8%	0	0.0%	41.3%	$0	0.0%	35.1%	0	0.0%	36.8%	$0	0.0%	38.0%
	Upper	0	0.0%	$0	0.0%	38.3%	0	0.0%	40.4%	$0	0.0%	45.6%	0	0.0%	36.5%	$0	0.0%	51.4%	0	0.0%	41.5%	$0	0.0%	48.3%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	0	0.0%	$0	0.0%	0.9%	0	0.0%	0.6%	$0	0.0%	0.3%	0	0.0%	0.3%	$0	0.0%	0.4%	0	0.0%	0.4%	$0	0.0%	0.4%
	Moderate	32	13.5%	$4,451	9.0%	19.9%	9	17.3%	13.7%	$834	10.4%	9.7%	12	17.4%	12.9%	$1,493	11.9%	10.4%	11	9.5%	10.7%	$2,124	7.3%	7.8%
	Middle	66	27.8%	$10,091	20.4%	40.9%	15	28.8%	39.6%	$1,906	23.7%	37.6%	21	30.4%	40.7%	$2,532	20.2%	41.2%	30	25.9%	40.2%	$5,653	19.5%	39.3%
	Upper	139	58.6%	$35,019	70.7%	38.3%	28	53.8%	46.2%	$5,293	65.9%	52.4%	36	52.2%	46.1%	$8,512	67.9%	48.0%	75	64.7%	48.6%	$21,214	73.2%	52.4%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*237*	*100%*	*$49,561*	*100%*	*100%*	*52*	*100%*	*100%*	*$8,033*	*100%*	*100%*	*69*	*100%*	*100%*	*$12,537*	*100%*	*100%*	*116*	*100%*	*100%*	*$28,991*	*100%*	*100%*
						Total Businesses																		
SMALL BUSINESSES	Low	27	13.2%	$2,679	14.7%	6.8%	5	8.2%	7.0%	$819	13.3%	7.6%	5	11.1%	6.2%	$850	16.9%	5.6%	17	17.2%	6.3%	$1,010	14.4%	6.8%
	Moderate	51	24.9%	$5,352	29.4%	18.4%	24	39.3%	17.7%	$3,021	48.9%	19.6%	6	13.3%	17.1%	$973	19.4%	16.2%	21	21.2%	17.9%	$1,358	19.4%	18.8%
	Middle	57	27.8%	$5,124	28.2%	35.3%	12	19.7%	31.8%	$980	15.9%	26.9%	20	44.4%	33.5%	$2,089	41.6%	33.1%	25	25.3%	32.7%	$2,055	29.4%	31.3%
	Upper	70	34.1%	$5,042	27.7%	39.4%	20	32.8%	40.1%	$1,358	22.0%	44.3%	14	31.1%	41.3%	$1,115	22.2%	44.5%	36	36.4%	42.4%	$2,569	36.7%	42.8%
	Unknown	0	0.0%	$0	0.0%	0.1%	0	0.0%	0.3%	$0	0.0%	0.0%	0	0.0%	0.2%	$0	0.0%	0.0%	0	0.0%	0.3%	$0	0.0%	0.1%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	3.1%	$0	0.0%	1.6%	0	0.0%	1.7%	$0	0.0%	0.4%	0	0.0%	0.3%	$0	0.0%	0.2%
	Total	*205*	*100%*	*$18,197*	*100%*	*100%*	*61*	*100%*	*100%*	*$6,178*	*100%*	*100%*	*45*	*100%*	*100%*	*$5,027*	*100%*	*100%*	*99*	*100%*	*100%*	*$6,992*	*100%*	*100%*
						Total Farms																		
SMALL FARM	Low	0	0.0%	$0	0.0%	2.0%	0	0.0%	1.5%	$0	0.0%	4.7%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.5%	$0	0.0%	0.2%
	Moderate	0	0.0%	$0	0.0%	14.1%	0	0.0%	10.6%	$0	0.0%	6.9%	0	0.0%	19.6%	$0	0.0%	10.9%	0	0.0%	13.4%	$0	0.0%	10.1%
	Middle	0	0.0%	$0	0.0%	48.5%	0	0.0%	61.6%	$0	0.0%	51.9%	0	0.0%	56.2%	$0	0.0%	55.7%	0	0.0%	51.0%	$0	0.0%	44.4%
	Upper	2	100.0%	$102	100.0%	35.4%	0	0.0%	25.8%	$0	0.0%	36.4%	0	0.0%	24.2%	$0	0.0%	33.4%	2	100.0%	35.1%	$102	100.0%	45.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Tr Unknown	0	0.0%	$0	0.0%		0	0.0%	0.5%	$0	0.0%	0.1%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Total	*2*	*100%*	*$102*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*2*	*100%*	*100%*	*$102*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2

Assessment Area: TX Tyler

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison 2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	2	2.1%	$136	0.5%	21.9%	1	7.7%	3.9%	$41	1.0%	2.0%	0	0.0%	5.0%	$0	0.0%	2.6%	1	2.0%	3.1%	$95	0.6%	1.4%
	Moderate	16	17.0%	$2,599	10.4%	17.7%	0	0.0%	14.7%	$0	0.0%	9.5%	12	40.0%	18.8%	$1,830	29.6%	13.0%	4	7.8%	15.8%	$769	5.2%	10.3%
	Middle	17	18.1%	$3,166	12.7%	18.7%	3	23.1%	21.2%	$502	12.5%	17.7%	4	13.3%	23.7%	$677	10.9%	20.9%	10	19.6%	23.2%	$1,987	13.5%	19.2%
	Upper	56	59.6%	$18,383	73.9%	41.7%	8	61.5%	45.1%	$3,296	82.0%	57.1%	14	46.7%	38.3%	$3,681	59.5%	50.3%	34	66.7%	45.1%	$11,406	77.8%	56.5%
	Unknown	3	3.2%	$588	2.4%	0.0%	1	7.7%	15.0%	$180	4.5%	13.8%	0	0.0%	14.2%	$0	0.0%	13.2%	2	3.9%	12.7%	$408	2.8%	12.6%
	Total	*94*	*100%*	*$24,872*	*100%*	*100%*	*13*	*100%*	*100%*	*$4,019*	*100%*	*100%*	*30*	*100%*	*100%*	*$6,188*	*100%*	*100%*	*51*	*100%*	*100%*	*$14,665*	*100%*	*100%*
REFINANCE	Low	6	7.0%	$344	2.1%	21.9%	3	15.0%	7.2%	$133	4.7%	3.5%	3	18.8%	5.2%	$211	9.3%	2.2%	0	0.0%	1.7%	$0	0.0%	0.7%
	Moderate	14	16.3%	$1,174	7.3%	17.7%	5	25.0%	15.2%	$359	12.8%	9.5%	2	12.5%	13.3%	$115	5.1%	7.7%	7	14.0%	7.4%	$700	6.3%	4.3%
	Middle	12	14.0%	$1,309	8.1%	18.7%	3	15.0%	20.6%	$313	11.1%	16.4%	2	12.5%	17.5%	$159	7.0%	13.0%	7	14.0%	15.6%	$837	7.6%	11.3%
	Upper	53	61.6%	$13,002	80.5%	41.7%	9	45.0%	45.9%	$2,003	71.3%	59.3%	9	56.3%	43.4%	$1,787	78.7%	55.0%	35	70.0%	50.6%	$9,212	83.2%	59.3%
	Unknown	1	1.2%	$328	2.0%	0.0%	0	0.0%	11.1%	$0	0.0%	11.3%	0	0.0%	20.7%	$0	0.0%	22.1%	1	2.0%	24.7%	$328	3.0%	24.3%
	Total	*86*	*100%*	*$16,157*	*100%*	*100%*	*20*	*100%*	*100%*	*$2,808*	*100%*	*100%*	*16*	*100%*	*100%*	*$2,272*	*100%*	*100%*	*50*	*100%*	*100%*	*$11,077*	*100%*	*100%*
HOME IMPROVEMENT	Low	1	4.8%	$44	3.0%	21.9%	0	0.0%	4.7%	$0	0.0%	2.9%	0	0.0%	7.3%	$0	0.0%	5.9%	1	25.0%	7.2%	$44	17.0%	2.9%
	Moderate	8	38.1%	$554	38.0%	17.7%	2	28.6%	18.0%	$175	31.0%	11.9%	4	40.0%	14.0%	$229	36.1%	10.2%	2	50.0%	8.7%	$150	57.9%	7.8%
	Middle	3	14.3%	$140	9.6%	18.7%	2	28.6%	18.8%	$115	20.4%	14.0%	1	10.0%	19.3%	$25	3.9%	20.3%	0	0.0%	15.9%	$0	0.0%	11.4%
	Upper	8	38.1%	$680	46.6%	41.7%	2	28.6%	51.6%	$235	41.6%	59.3%	5	50.0%	53.3%	$380	59.9%	58.4%	1	25.0%	56.5%	$65	25.1%	54.9%
	Unknown	1	4.8%	$40	2.7%	0.0%	1	14.3%	7.0%	$40	7.1%	11.9%	0	0.0%	6.0%	$0	0.0%	5.2%	0	0.0%	11.6%	$0	0.0%	23.1%
	Total	*21*	*100%*	*$1,458*	*100%*	*100%*	*7*	*100%*	*100%*	*$565*	*100%*	*100%*	*10*	*100%*	*100%*	*$634*	*100%*	*100%*	*4*	*100%*	*100%*	*$259*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	$0	0.0%	21.9%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	17.7%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	18.7%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Upper	0	0.0%	$0	0.0%	41.7%	0	0.0%	9.7%	$0	0.0%	5.6%	0	0.0%	4.0%	$0	0.0%	0.8%	0	0.0%	5.7%	$0	0.0%	1.0%
	Unknown	2	100.0%	$5,060	100.0%	0.0%	0	0.0%	90.3%	$0	0.0%	94.4%	1	100.0%	96.0%	$2,460	100.0%	99.2%	1	100.0%	94.3%	$2,600	100.0%	99.0%
	Total	*2*	*100%*	*$5,060*	*100%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*1*	*100%*	*100%*	*$2,460*	*100%*	*100%*	*1*	*100%*	*100%*	*$2,600*	*100%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	$0	0.0%	21.9%	0	0.0%	5.6%	$0	0.0%	4.4%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	10.7%	$0	0.0%	3.8%
	Moderate	1	4.8%	$25	2.0%	17.7%	0	0.0%	5.6%	$0	0.0%	2.4%	1	12.5%	20.6%	$25	4.1%	13.8%	0	0.0%	7.1%	$0	0.0%	3.8%
	Middle	6	28.6%	$241	19.5%	18.7%	4	50.0%	25.0%	$195	47.0%	14.0%	1	12.5%	17.6%	$25	4.1%	12.4%	1	20.0%	3.6%	$21	10.2%	0.5%
	Upper	13	61.9%	$955	77.2%	41.7%	4	50.0%	61.1%	$220	53.0%	78.3%	5	62.5%	58.8%	$551	89.3%	73.2%	4	80.0%	71.4%	$184	89.8%	83.8%
	Unknown	1	4.8%	$16	1.3%	0.0%	0	0.0%	2.8%	$0	0.0%	0.8%	1	12.5%	2.9%	$16	2.6%	0.5%	0	0.0%	7.1%	$0	0.0%	8.0%
	Total	*21*	*100%*	*$1,237*	*100%*	*100%*	*8*	*100%*	*100%*	*$415*	*100%*	*100%*	*8*	*100%*	*100%*	*$617*	*100%*	*100%*	*5*	*100%*	*100%*	*$205*	*100%*	*100%*

Originations & Purchases
2020 FFIEC Census Data and 2015 ACS Data

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2

Assessment Area: TX Tyler

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019, 2020					Bank & Aggregate Lending Comparison																	
							2018						2019						2020					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	2	15.4%	$112	14.4%	21.9%	1	25.0%	12.1%	$44	19.5%	7.2%	1	25.0%	10.1%	$68	18.6%	6.3%	0	0.0%	5.8%	$0	0.0%	1.7%
	Moderate	4	30.8%	$190	24.5%	17.7%	1	25.0%	20.2%	$60	26.5%	11.3%	0	0.0%	19.2%	$0	0.0%	12.2%	3	60.0%	13.0%	$130	70.3%	5.8%
	Middle	3	23.1%	$147	18.9%	18.7%	1	25.0%	18.2%	$22	9.7%	15.7%	2	50.0%	22.2%	$125	34.2%	15.1%	0	0.0%	17.4%	$0	0.0%	18.4%
	Upper	4	30.8%	$328	42.2%	41.7%	1	25.0%	36.4%	$100	44.2%	48.1%	1	25.0%	44.4%	$173	47.3%	53.9%	2	40.0%	52.2%	$55	29.7%	59.2%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	13.1%	$0	0.0%	17.7%	0	0.0%	4.0%	$0	0.0%	12.4%	0	0.0%	11.6%	$0	0.0%	14.9%
	Total	*13*	*100%*	*$777*	*100%*	*100%*	*4*	*100%*	*100%*	*$226*	*100%*	*100%*	*4*	*100%*	*100%*	*$366*	*100%*	*100%*	*5*	*100%*	*100%*	*$185*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	$0	0.0%	21.9%	0	0.0%	1.4%	$0	0.0%	1.2%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Moderate	0	0.0%	$0	0.0%	17.7%	0	0.0%	2.1%	$0	0.0%	2.2%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Middle	0	0.0%	$0	0.0%	18.7%	0	0.0%	0.7%	$0	0.0%	0.9%	0	0.0%	1.0%	$0	0.0%	0.3%	0	0.0%	0.3%	$0	0.0%	0.4%
	Upper	0	0.0%	$0	0.0%	41.7%	0	0.0%	1.4%	$0	0.0%	10.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
	Unknown	0	0.0%	$0	0.0%	0.0%	0	0.0%	94.3%	$0	0.0%	85.8%	0	0.0%	99.0%	$0	0.0%	99.7%	0	0.0%	99.7%	$0	0.0%	99.6%
	Total	*0*	*0%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*
HMDA TOTALS	Low	11	4.6%	$636	1.3%	21.9%	5	9.6%	4.6%	$218	2.7%	2.2%	4	5.8%	5.0%	$279	2.2%	2.2%	2	1.7%	2.5%	$139	0.5%	1.0%
	Moderate	43	18.1%	$4,542	9.2%	17.7%	8	15.4%	14.5%	$594	7.4%	9.1%	19	27.5%	17.0%	$2,199	17.5%	10.2%	16	13.8%	11.4%	$1,749	6.0%	6.8%
	Middle	41	17.3%	$5,003	10.1%	18.7%	13	25.0%	20.3%	$1,147	14.3%	16.5%	10	14.5%	21.5%	$1,011	8.1%	16.6%	18	15.5%	18.8%	$2,845	9.8%	14.1%
	Upper	134	56.5%	$33,348	67.3%	41.7%	24	46.2%	44.0%	$5,854	72.9%	54.9%	34	49.3%	39.1%	$6,572	52.4%	45.5%	76	65.5%	46.0%	$20,922	72.2%	52.8%
	Unknown	8	3.4%	$6,032	12.2%	0.0%	2	3.8%	16.5%	$220	2.7%	17.3%	2	2.9%	17.4%	$2,476	19.7%	25.5%	4	3.4%	21.4%	$3,336	11.5%	25.2%
	Total	*237*	*100%*	*$49,561*	*100%*	*100%*	*52*	*100%*	*100%*	*$8,033*	*100%*	*100%*	*69*	*100%*	*100%*	*$12,537*	*100%*	*100%*	*116*	*100%*	*100%*	*$28,991*	*100%*	*100%*
Small Business						Total Businesses																		
Revenue	$1 Million or Less	132	64.4%	$4,905	27.0%	92.1%	39	63.9%	40.0%	$1,242	20.1%	37.4%	29	64.4%	44.0%	$1,492	29.7%	40.3%	64	64.6%	40.5%	$2,171	31.0%	28.8%
	Over $1 Million	58	28.3%	$12,542	68.9%	6.8%	20	32.8%					15	33.3%					23	23.2%				
	Total Rev. available	190	92.7%	$17,447	95.9%	98.9%	59	96.7%					44	97.7%					87	87.8%				
	Rev. Not Known	15	7.3%	$750	4.1%	1.0%	2	3.3%					1	2.2%					12	12.1%				
	Total	*205*	*100%*	*$18,197*	*100%*	*100%*	*61*	*100%*					*45*	*100%*					*99*	*100%*				
Loan Size	$100,000 or Less	158	77.1%	$4,698	25.8%		49	80.3%	90.0%	$1,806	29.2%	32.9%	30	66.7%	90.0%	$712	14.2%	34.5%	79	79.8%	84.2%	$2,180	31.2%	28.8%
	$100,001 - $250,000	28	13.7%	$5,132	28.2%		5	8.2%	5.3%	$1,084	17.5%	18.3%	8	17.8%	5.4%	$1,438	28.6%	18.8%	15	15.2%	9.1%	$2,610	37.3%	21.7%
	$250,001 - $1 Million	19	9.3%	$8,367	46.0%		7	11.5%	4.7%	$3,288	53.2%	48.8%	7	15.6%	4.5%	$2,877	57.2%	46.7%	5	5.1%	6.6%	$2,202	31.5%	49.5%
	Total	*205*	*100%*	*$18,197*	*100%*		*61*	*100%*	*100%*	*$6,178*	*100%*	*100%*	*45*	*100%*	*100%*	*$5,027*	*100%*	*100%*	*99*	*100%*	*100%*	*$6,992*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	123	93.2%	$3,163	64.5%																			
	$100,001 - $250,000	8	6.1%	$1,313	26.8%																			
	$250,001 - $1 Million	1	0.8%	$429	8.7%																			
	Total	*132*	*100%*	*$4,905*	*100%*																			
Small Farm						Total Farms																		
Revenue	$1 Million or Less	1	50.0%	$17	16.7%	96.5%	0	0.0%	70.7%	$0	0.0%	74.0%	0	0.0%	77.8%	$0	0.0%	73.4%	1	50.0%	67.0%	$17	16.7%	65.6%
	Over $1 Million	1	50.0%	$85	83.3%	3.0%	0	0.0%					0	0.0%					1	50.0%				
	Total Rev. available	2	100.0%	$102	100.0%	99.5%	0	0.0%					0	0.0%					2	100.0%				
	Not Known	0	0.0%	$0	0.0%	0.5%	0	0.0%					0	0.0%					0	0.0%				
	Total	*2*	*100%*	*$102*	*100%*	*100%*	*0*	*0%*					*0*	*0%*					*2*	*100%*				
Loan Size	$100,000 or Less	2	100.0%	$102	100.0%		0	0.0%	87.9%	$0	0.0%	43.9%	0	0.0%	90.2%	$0	0.0%	47.4%	2	100.0%	85.6%	$102	100.0%	43.6%
	$100,001 - $250,000	0	0.0%	$0	0.0%		0	0.0%	7.6%	$0	0.0%	23.0%	0	0.0%	5.2%	$0	0.0%	18.7%	0	0.0%	10.3%	$0	0.0%	29.7%
	$250,001 - $500,000	0	0.0%	$0	0.0%		0	0.0%	4.5%	$0	0.0%	33.1%	0	0.0%	4.6%	$0	0.0%	33.9%	0	0.0%	4.1%	$0	0.0%	26.7%
	Total	*2*	*100%*	*$102*	*100%*		*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*0*	*0%*	*100%*	*$0*	*0%*	*100%*	*2*	*100%*	*100%*	*$102*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	1	100.0%	$17	100.0%																			
	$100,001 - $250,000	0	0.0%	$0	0.0%																			
	$250,001 - $500,000	0	0.0%	$0	0.0%																			
	Total	*1*	*100%*	*$17*	*100%*																			

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue
2020 FFIEC Census Data and D&B Information, and 2015 ACS Data