



PUBLIC DISCLOSURE

February 26, 2024

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

NBH Bank
RSSD# 4210227

7800 East Orchard Road
Greenwood Village, Colorado 80111

Federal Reserve Bank of Kansas City
1 Memorial Drive
Kansas City, Missouri 64198

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

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INSTITUTION’S COMMUNITY REINVESTMENT ACT RATING

This institution is rated: Satisfactory

The following table indicates the performance level of NBH Bank (the bank) with respect to the lending, investment, and service tests.

Performance Levels	Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding			X
High Satisfactory	X	X	
Low Satisfactory			
Needs to Improve			
Substantial Noncompliance			
* The lending test is weighted more heavily than the investment and service tests in determining the overall rating.			

Major factors supporting the rating include:

Lending Test

- Lending levels reflect good responsiveness to assessment area (AA) credit needs, and the bank makes limited use of innovative and/or flexible lending practices in serving AA credit needs.
- A high percentage of the bank’s loans are originated within its delineated AAs.
- The bank’s distribution of loans by income level of geography (geographic distribution) is adequate.
- The bank’s distribution of loans among individuals of different income levels, including low- and moderate-income (LMI), and businesses and farms of different sizes (borrower distribution) is good.
- The bank is a leader in making community development (CD) loans.

Investment Test

- The bank makes a significant level of qualified CD investments and grants and is occasionally in a leadership position. In addition, the bank makes occasional use of innovative and/or complex investments to support CD initiatives and exhibits good responsiveness to credit and CD needs.

Service Test

- The bank’s delivery systems are reasonably accessible to geographies and/or individuals of different income levels in its AAs.

- The bank's record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly to low- and moderate-income (LMI) geographies and/or LMI individuals.
- Products, services, and business hours do not vary in a way that inconveniences its AAs, particularly LMI geographies and/or LMI individuals.
- The bank is a leader in providing CD services and is responsive to the available service opportunities.

INSTITUTION

DESCRIPTION OF INSTITUTION

The bank is an interstate financial institution headquartered in Greenwood Village, Colorado. The bank's characteristics include:

- The bank is a wholly owned subsidiary of National Bank Holdings Corporation, a two-bank holding company also located in Greenwood Village.
- The bank has total assets of \$9.8 billion as of September 30, 2023.
- The bank's primary business focus is commercial lending to small- and medium-sized businesses, as well as residential real estate lending. Refer to Table 1 below for additional detail on the bank's loan portfolio composition.
- The banking centers operate under the following unique brand names throughout the bank's eight-state footprint: Community Banks of Colorado (Colorado), Bank MidWest (Kansas and Missouri), Bank of Jackson Hole (Wyoming), and Hillcrest Bank (Idaho, New Mexico, Texas, and Utah).
- During the evaluation period, the bank operated 79 full-service banking offices in the states of Colorado (38), Missouri (22), Kansas (12), New Mexico (4), Texas (2), and Utah (1).
- Since the prior evaluation, the bank's holding company completed the acquisitions of two financial institutions in the latter half of 2022. The acquisitions resulted in the addition of 18 full-service branches, including seven additional banking offices within the bank's Utah operations (7), and newly expanded markets in the states of Wyoming (8) and Idaho (3), respectively.

Table 1

Composition of Loan Portfolio as of September 30, 2023		
Loan Type	\$(000)	%
Construction and Land Development	719,557	9.6
Farmland	131,830	1.8
1- to 4-Family Residential Real Estate	1,160,115	15.5
Multifamily Residential Real Estate	328,534	4.4
Nonfarm Nonresidential Real Estate	2,066,290	27.6
Agricultural	188,330	2.5
Commercial and Industrial	1,870,182	24.9
Consumer	19,377	0.3
Other	1,013,271	13.5
Gross Loans	7,497,486	100.0
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>		

The bank was rated Satisfactory under the Community Reinvestment Act (CRA) at its July 19, 2021 performance evaluation. There are no known legal, financial, or other factors impeding the bank’s ability to help meet the credit needs in its communities.

SCOPE OF EXAMINATION

Examiners utilized the Federal Financial Institutions Examination Council’s (FFIEC’s) *Interagency Examination Procedures for Large Institutions* to evaluate the bank’s CRA performance. The evaluation considered CRA performance context, including the bank’s asset size, financial condition, business strategy, and market competition, as well as AA demographic and economic characteristics, and credit needs. Examiners reviewed the following data:

- The bank’s home purchase, home refinance, home improvement, and multi-family loans reported on the bank’s 2020, 2021 and 2022 Home Mortgage Disclosure Act (HMDA) Loan/Application Registers (LARs);
- The bank’s small business and small farm loans reported on the bank’s 2020, 2021 and 2022 CRA LARs;
- CD loans originated from January 1, 2021 to December 31, 2022;
- Qualified investments that were made from January 1, 2021 to December 31, 2022, qualified investments made prior to but still outstanding during this period, and qualified grants, donations, or in-kind contributions of property made during this period; and,
- Retail banking services and CD services from January 1, 2021 to December 31, 2022.

Table 2 illustrates the bank’s presence in each AA by number of branches, including the type of performance review analysis applied in this evaluation of each AA (full-scope or limited-scope), the percentage of lending and deposits compared to the bank-wide and

the state level totals, and the bank's June 30, 2023 deposit market share as a percentage of all Federal Deposit Insurance Corporation (FDIC)-insured financial institutions. It is noted that no CRA analysis was conducted of the newly acquired financial institutions and their assessment area performance given low loan volumes between the acquisition dates and year-end 2022, resulting in an inability to render a meaningful conclusion at the time of this evaluation. However, community development activities conducted after the effective acquisition dates were given consideration and appropriate credit for the overall institution, as applicable.

The overall CRA rating was primarily influenced by the bank's CRA performance in the state of Colorado, followed by the Kansas City Multistate Metropolitan Statistical Area (MSA) AA, as these collective AAs represent a substantial portion of loan, deposit, and branch distributions among the bank's expansive operational footprint. Among the three loan products evaluated in the retail lending test, home mortgage loans, followed by small business loans, carried greater weight in the lending test conclusions due to the significant volume of loan originations, as well as the strategic emphasis at the institution-level. Small farm lending performance generally carried least weight in the conclusion of performance unless noted in the evaluation of individual AA performance.

Additionally, emphasis was placed on the bank's lending performance in comparison to aggregate lending data, as it is considered a representative indicator of credit demand. Lending was also compared to area demographic data to gauge performance in comparison to available opportunities, although considered to a lesser extent.

Table 2

Review Type and Market Share by AA								
Assessment Area	Review Type	Br. #	Percent of Bank's Lending by \$ ¹		Percent of Bank's Deposits by \$ ²		Deposit Market Share	
			Bank	State	Bank	State	% Market Share ²	Market Share Rank ³
Kansas City, MO-KS Multistate MSA		24	17.4	100.0	27.2	100.0	2.1	9 of 116
State of Colorado		38	61.7	100.0	46.6	100.0	1.7	15 of 126
Denver MSA	Full	8	19.8	32.1	24.7	53.1	1.5	12 of 67
Colorado Springs MSA AA	Full	5	25.3	41.0	3.8	8.3	2.4	10 of 41
Western Colorado	Full	18	10.0	16.2	13.7	29.5	4.6	6 of 47
Greeley MSA	Limited	3	2.8	4.5	2.9	6.3	3.2	10 of 25
Fort Collins MSA	Limited	1	1.7	2.7	0.7	1.5	0.5	19 of 26
Boulder MSA	Limited	1	1.0	1.7	0.1	0.2	0.1	32 of 33
Pueblo MSA	Limited	1	0.8	1.2	0.2	0.4	0.6	14 of 14
Grand Junction MSA	Limited	1	0.3	0.5	0.3	0.7	0.6	12 of 13
State of Utah		1	10.2	100.0	7.5	100.0	0.06	35 of 53
Salt Lake City CSA	Full	1	10.2	100.0	7.5	100.0	0.06	35 of 53
State of Kansas		2	4.4	100.0	9.0	100.0	0.8	30 of 252
Lawrence MSA	Full	1	3.3	74.7	0.8	41.2	1.6	14 of 22
Franklin County	Limited	1	1.1	25.3	1.1	58.8	13.4	2 of 10
State of Missouri		8	4.0	100.0	9.0	100.0	0.7	20 of 265
St Joseph Metropolitan	Full	3	1.3	31.4	3.0	33.2	7.0	4 of 22
Northwest Missouri	Full	3	1.2	30.7	2.7	30.5	15.7	2 of 8
Northeast Missouri	Limited	1	0.8	19.4	2.0	22.7	18.2	2 of 7
North Central Missouri	Limited	1	0.7	18.5	1.2	13.6	8.8	6 of 9
State of New Mexico		4	1.2	100.0	3.6	100.0	0.6	31 of 55
Taos County	Full	3	0.8	65.6	3.1	84.7	27.1	2 of 2
Albuquerque Metropolitan	Limited	1	0.4	34.4	0.6	15.3	0.2	18 of 23
State of Texas		2	1.1	100.0	3.5	100.0	0.02	267 of 475
Dallas Metropolitan	Full	1	0.7	61.0	3.0	85.0	0.07	55 of 113
Austin Metropolitan	Limited	1	0.4	39.0	0.5	15.0	0.07	47 of 57

^{1.} Based on the bank's HMDA, small business, and small farm lending used in the analysis.
^{2.} Based on the June 30, 2023 FDIC's Deposit Market Share Report.
^{3.} Based on the bank's ranking among FDIC-insured financial institutions in each AA.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Conclusions with respect to the lending performance for AAs that received a full-scope review are reflected in the body of this report. This performance evaluation first discusses the bank's overall performance, followed by an in-depth analysis of the bank's lending, investment, and service activities in its multistate, state, and individual AAs.

While conclusions with respect to the lending test were evaluated for three years, only 2022 lending tables for the AAs that received a full-scope review are reflected in the body of this report. The bank's 2020 and 2021 lending data can be found in Appendix E of this report while lending data for the AAs that received limited-scope reviews can be found in Appendix F.

LENDING TEST

The bank's overall lending test performance is high satisfactory. This conclusion is derived from the following aggregated state and multistate lending test ratings: outstanding in the Kansas City Multistate MSA AA; high satisfactory in the states of Utah, Kansas, and New Mexico; and low satisfactory in the states of Colorado, Missouri, and Texas.

Lending Activity

This performance criterion evaluates the bank's lending volume considering the bank's resources and business strategy and other information from the performance context. The bank's overall lending activities reflect good responsiveness to AA credit needs. Loan volumes were most significant in the state of Colorado, followed by the Kansas City Multistate MSA AA and the state of Utah. Loan volumes were lower relative to the aforementioned areas in the states of Kansas, Missouri, New Mexico, and Texas, where the bank's branch presence and deposit volumes reflect a smaller geographic footprint.

Table 3

Summary of Lending Activity Reviewed				
Loan Type	2020 – 2022			
	#	\$(000)	#%	\$%
Home Purchase	9,244	47.4	3,228,745	53.1
Home Improvement	632	3.2	53,508	0.9
Multifamily Housing	21	0.1	135,931	2.2
Loan Purpose Not Applicable	0	0	0	0
Other Purpose LOC	175	0.9	16,868	0.3
Other Purpose Closed-End	179	0.9	28,300	0.5
Refinancing	9,246	47.4	2,614,752	43.0
Total HMDA Loans	19,497		6,078,104	
Small Business Loans	5,315		844,334	
Small Farms Loans	415		37,496	
Total Loans	25,227	100.0	6,959,933	100.0

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

The bank makes limited use of innovative and/or flexible lending programs to serve AA credit needs, including LMI borrowers. During the evaluation period, the bank did not provide any lending that was considered particularly innovative, although the bank participates in numerous industry-recognized government-guaranteed lending programs, displaying flexibility in the way the bank serves its communities. Specific lending programs offered by the bank, and available throughout its AA network, include Federal Housing Administration (FHA), Veterans Administration (VA), and United States Department of Agriculture Farmers Home Administration (USDA FHA) loans for consumers seeking first-time residential real estate loans. Additionally, Small Business Administration (SBA) loans are available for the bank’s commercial customers, including SBA Program 504 and 7a loans.

Notable flexible home loan volumes in 2021 and 2022 include 1,491 VA loans totaling \$622.7 million (MM), 829 FHA loans totaling \$204.2MM, and 67 USDA FHA loans totaling \$12.7MM. The bank’s flexible loan volumes responsive to the needs of small businesses include 110 SBA Program 7(a) loans totaling \$222.4MM and 37 SBA Program 504 loans totaling \$74.8MM. Additionally, the bank originated 1,354 SBA Payment Protection Program (PPP) loans totaling \$143.5MM under the Second Draw program, which was considered particularly responsive to the needs of small businesses as a result of the Coronavirus Health Pandemic in 2020 (COVID-19 pandemic).

Assessment Area Concentration

This performance criterion evaluates the percentage of lending extended inside and outside of the bank’s AAs. As illustrated in Table 4, the bank originated a high percentage of loans, by number and dollar, inside its AAs.

Table 4

Lending Inside and Outside the Assessment Areas								
Loan Type	Inside				Outside			
	#	#%	\$(000)	%	#	#%	\$(000)	%
Home Purchase – Conventional	4,999	78.5	1,817,381	81.6	1,367	21.5	410,005	18.4
Home Purchase – FHA	828	61.7	238,585	73.5	513	38.3	86,096	26.5
Home Purchase – VA	1,047	68.1	479,844	70.9	490	31.9	196,834	29.1
Home Improvement	599	94.8	49,921	93.3	33	5.2	3,587	6.7
Multifamily Housing	11	52.4	62,103	45.7	10	47.6	73,828	54.3
Other Purpose LOC	167	95.4	15,724	93.2	8	4.6	1,144	6.8
Other Purpose Closed-End	159	88.8	23,457	82.9	20	11.2	4,843	17.1
Refinancing	8,107	87.7	2,298,661	87.9	1,139	12.3	316,091	12.1
Total HMDA Related	15,917	81.6	4,985,676	82.0	3,580	18.4	1,092,428	18.0
Total Small Business Related	4,707	88.6	647,773	76.7	608	11.4	196,561	23.3
Total Small Farm Related	380	91.6	33,906	90.4	35	8.4	3,590	9.6
Total Loans	21,004	83.3	5,667,354	81.4	4,223	16.7	1,292,579	18.6

Note: Percentages may not total 100.0 percent due to rounding.

Geographic Distribution of Loans

This performance criterion evaluates the bank’s distribution of lending within its AAs by income level of census tracts with consideration given to the dispersion of loans throughout the AAs. The bank’s overall geographic distribution of loans reflects adequate distribution among the different census tracts and dispersion throughout the AAs. This conclusion is derived from a good geographic distribution of loans in the Kansas City Multistate MSA AA, followed by an adequate distribution of loans in the states of Colorado, Utah, Kansas, and New Mexico. Poor geographic loan distributions were noted in the states of Missouri and Texas.

Lending to Borrowers of Different Income Levels and to Businesses and Farms of Different Sizes

This performance criterion evaluates the bank’s lending to borrowers of different income levels and businesses and farms of different revenue sizes. The bank’s lending has an overall good penetration among individuals of different income levels and businesses and farms of different sizes. This conclusion is derived from good penetration noted in the Kansas City Multistate MSA AA, and the states of Kansas, Missouri, and New Mexico and adequate penetration noted in the states of Colorado, Utah, and Texas.

Community Development Lending

This performance criterion evaluates the bank’s level of CD lending. The bank is a leader in making CD loans when considering the bank’s capacity, AA needs, and the availability of such opportunities. Additionally, the leader level of CD lending had a positive impact on the overall lending test rating.

Of the bank’s total bank-wide CD lending, the majority of lending by both number and dollar volume occurred in the states of Colorado and Utah, and the Kansas City Multistate MSA AA. The bank is considered a leader in making CD loans in the Kansas City Multistate MSA AA, as well as the states of Utah and Texas. A relatively high level of CD loans were noted in the states of Colorado and New Mexico, while a low level of CD lending occurred in the states of Kansas and Missouri.

As illustrated in Table 5, the bank provided financing that addressed needs across all CD categories and was most responsive to the economic development needs of the bank’s numerous AAs. Examples of responsive CD lending activities among all AAs include:

- The bank originated a \$20.6MM loan that was responsive to the revitalization and stabilization needs of an area. The proceeds financed a significant development project located in a moderate-income area and included within a local municipal plan that, upon completion, would provide substantial economic benefit and improvement to the area.
- The bank originated a \$20.2MM loan that was responsive to the affordable housing needs of a high-cost area. The proceeds provided financing for the construction of a large-scale, multifamily housing property with rent restrictions set in place to provide workforce housing in a high-cost recreational resort area in Colorado.
- The bank originated a \$15.0MM loan that was responsive to the economic development needs of an area small business located in a moderate-income tract.

Table 5

Community Development Loans – All		
Community Development Purpose	#	\$(000)
Affordable Housing	8	58,764
Community Services	17	32,165
Economic Development	106	313,846
Revitalization and Stabilization	5	23,990
Total Loans	136	428,765

INVESTMENT TEST

This performance criterion evaluates the bank's level of qualified grants, donations, or in-kind contributions of property made since the last evaluation that have a primary purpose of community development.

The bank's overall performance under the investment test is high satisfactory. This conclusion is derived from an outstanding investment test rating in the state of Texas, followed by high satisfactory investment test ratings in the Kansas City Multistate MSA AA, as well as the states of Colorado, Missouri, and New Mexico. Investment performance in the state of Utah is low satisfactory, while the state of Kansas is rated as needs to improve.

Table 6 illustrates the total volume of investment and donation activities by CD purpose, including an itemization of investments that remain on the bank's balance sheet (prior-period) and new investments made during the current evaluation period. Overall, the bank makes a significant level of qualified CD investments and grants and is occasionally in a leadership position. Additionally, while the bank makes occasional use of innovative and/or complex investments, the bank exhibits good responsiveness to the credit and CD needs of its AAs. The majority of investments were made in the state of Colorado comprising 47.0 percent by number and 77.6 percent by dollar volume of total investments, as well as the Kansas City multistate MSA AA, comprising 35.8 percent by number and 11.0 percent by dollar volume of total investments.

Investment vehicles generally consisted of mortgage-backed securities (MBS) that contain residential mortgages originated to LMI borrowers and were considered responsive to affordable housing needs. Other vehicles included a variety of investments in community development financial institutions (CDFIs) that provided benefits to area affordable housing needs, as well as funding for schools with a majority population of students who are eligible for free or reduced lunches. It is further illustrated in Table 6 that eight current-period investments totaling \$38.3MM occurred in areas outside of the bank's delineated AAs. These investments occurred in Colorado and Wyoming and were comprised of Treasury-certified CDFI funds that benefited schools with greater than 50.0 percent free or reduced lunch-eligible student populations, as well as funding for the benefit of affordable housing needs.

Examples of responsive CD investments include:

- The bank purchased 16 bundled MBS totaling \$4.4MM which were comprised of loans to LMI borrowers as part of specialized loan products with varying downpayment and credit flexibility features to support affordable homeownership.
- The bank purchased 26 MBS pools comprised of 111 collateralized mortgages totaling \$22.8MM originated to LMI borrowers that were responsive to affordable housing needs.

Table 6

Investments, Grants, and Donations – All								
Community Development Purpose	Prior Period Investments ¹		Current Investments ²		Donations		Total	
	#	\$(000)	#	\$(000)	#	\$(000)	#	\$(000)
Affordable Housing	79	12,804	47	11,060	11	30	137	23,894
Community Services	0	0	0	0	80	314	80	314
Economic Development	0	0	0	0	9	65	9	65
Revitalization and Stabilization	0	0	0	0	0	0	0	0
Outside Activities	0	0	8	38,302	0	0	8	38,302
Total	79	12,804	55	49,362	100	408	234	62,574
^{1.} Book Value of Investment ^{2.} Original Market Value of Investment								

In addition to its qualified investments, the bank also makes a significant volume of CD donations throughout its geographic footprint, although similar to investments, the majority of donations were made within the state of Colorado and the Kansas City Multistate MSA. The bank’s donation activity was particularly responsive to organizations that provide community services targeted to LMI individuals and families, including various non-profit entities and local grassroots agencies. Examples of the bank’s responsive philanthropic activities include:

- Two donations totaling \$50,000 as part of an area fundraising campaign. The proceeds of the donation supported an area organization that provides services to LMI individuals and families impacted by domestic abuse.
- Two donations totaling \$4,550 to an area organization that provides an array of educational, rehabilitative, and advocacy services to individuals living with disabilities that prevent them from attaining full independence and financial stability.

SERVICE TEST

The bank’s overall performance under the service test is outstanding. This conclusion is derived from outstanding service test ratings in the states of Colorado, Utah, Kansas, New Mexico, and Texas. The Kansas City Multistate MSA AA and state of Missouri are rated high satisfactory under their respective services tests.

Retail Banking Services

This performance criterion evaluates the bank’s level of service-delivery systems provided in each geographic census tract classification. Table 7 illustrates the distribution of bank offices and full-service automated teller machines (ATMs) by income level of geographies, as well as the number of branch openings/closings, and the volume of CD services provided during the evaluation period.

Branch locations and alternative delivery systems, such as drive-through facilities and online and mobile banking, are reasonably accessible to the bank's various geographies and to individuals of different income levels in each AA. Bank offices and full-service ATM locations generally align with the total percentage of census tracts by income level throughout the bank's AAs. Additionally, several of the bank's branches located in middle- and upper-income geographies are in close proximity to LMI tracts, further supporting the accessibility of the bank's branch and ATM network to all tract income levels.

The bank's record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly in LMI areas or to LMI individuals. It is noted that in addition to the branch closures illustrated in Table 7, the bank closed eight offices in a period of time prior to the current evaluation that were not incorporated into the assessment of branch accessibility at the prior evaluation due to timing of available branch data. Two branches were closed in LMI census tracts, including one branch in a low-income tract in the Kansas City Metropolitan AA and one branch in a moderate-income tract in the Western Colorado AA. The remaining closures occurred in middle- and upper-income tracts in the Denver MSA, Greeley MSA, Western Colorado, and Taos County AAs. With the exception of two office locations, the bank retained full-service, deposit-taking ATMs at each location, including the LMI locations, after the closures. As such, the additional closures noted above did not adversely impact the accessibility of banking services in LMI areas or to LMI individuals.

The bank's products, services, and business hours do not vary in a way that inconveniences its AAs, particularly LMI geographies and/or LMI individuals. Lobby hours and drive-through services vary by branch location, although most lobby hours operate seven to nine hours per day, Monday through Friday, while a significant portion of branches provide Saturday morning lobby accessibility. Additionally, drive-through window services are available at a substantial portion of branches with operating hours that generally align with the branch's lobby availability.

Table 7

Retail Banking and Community Development Services – All												
Branch Accessibility	Location of Branches by Tract (%)						Percent of Tracts ¹ (%)					
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
	2.5	24.1	48.1	25.3	0.0	100.0	7.4	25.2	37.5	27.2	2.8	100.0
	Location of ATMs by Tract (%)						Percent of Households by Tracts ¹ (%)					
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
2.5	28.1	42.1	27.3	0.0	100.0	6.8	25.4	39.3	27.6	1.0	100.0	
Changes in Branch Location	Number of Branches (#)						Net Change in Branch Locations (#)					
	Total Branches		Openings (#)		Closings (#)		Low	Mod	Mid	Upp	Unk	Total
	79		0		3		0	0	(2)	(1)	0	(3)
Community Development Services	Affordable Housing		Community Services		Economic Development		Revitalization & Stabilization		Total Services		Total Organizations	
	18		266		49		2		335		122	
^{1.} Based on 2022 FFIEC census tract definitions. Note: Total percentages may vary by 0.1 percent due to automated rounding differences.												

Community Development Services

This performance criterion evaluates the bank’s level of CD services. The bank is a leader in providing CD services, which is derived from leader-level performance conclusions in the states of Colorado, Utah, Kansas, New Mexico, and Texas. The Kansas City Multistate MSA AA and state of Missouri noted a relatively high level of CD services performed within each AA, respectively. As noted in Table 7, bank representatives provided 335 services to 122 area organizations, the significant majority of which were considered responsive within the category of community services to LMI individuals.

Examples of CD services provided include:

- 31 CD services performed by staff across the bank’s various AAs through a nationally recognized organization that provides resources and academic support for school-aged youth. The beneficiaries of the services were from schools with a student population of which the majority are eligible for free or reduced lunches under the National School Lunch Program (NSLP).
- 13 CD services to area food banks by staff members in capacities which included recurring board of directors (board) membership and financial literacy resources and educational programs.
- 18 CD services were performed by bank representatives to 11 area agencies which provide an array of services and resources in support of providing affordable housing. The capacities served by the bankers included recurring membership on the respective organization’s leadership board, as well as bank staff providing their financial expertise on the finance committee and loan approval committee of the respective organization.

FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

Compliance with the substantive provisions of antidiscrimination and other consumer protection laws and regulations, including the Equal Credit Opportunity Act and the Fair Housing Act, was considered as part of this CRA evaluation. No evidence of a pattern or practice of discrimination on a prohibited basis or of other illegal credit practices inconsistent with helping to meet community credit needs was identified.

KANSAS CITY, MO-KS MULTISTATE METROPOLITAN STATISTICAL AREA¹

CRA rating for Kansas City, MO-KS Multistate AA:

Outstanding

The Lending Test is rated:

Outstanding

The Investment Test is rated:

High Satisfactory

The Service Test is rated:

High Satisfactory

Major factors supporting the rating include:

Lending Test

- Lending levels reflect good responsiveness to AA credit needs, and the bank makes limited use of innovative and/or flexible lending practices in serving AA credit needs.
- The bank's distribution of loans by income level of geography is good.
- The bank's distribution of loans among individuals of different income levels, including LMI, and businesses and farms of different sizes is good.
- The bank is a leader in making CD loans within its AA.

Investment Test

- The bank makes a significant level of qualified CD investments and grants and is occasionally in a leadership position. In addition, the bank makes occasional use of innovative and/or complex investments to support CD initiatives and exhibits good responsiveness to the credit and CD needs throughout its AA.

Service Test

- The bank's delivery systems are accessible to geographies and/or individuals of different income levels throughout its AA.
- The bank's record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly to LMI geographies and/or LMI individuals.
- Products, services, and business hours do not vary in a way that inconveniences its AA, particularly LMI geographies and/or LMI individuals.
- The bank provides a relatively high level of CD services within its AA and is responsive to the available service opportunities.

¹ This rating reflects performance within the multistate metropolitan area. The statewide evaluations are adjusted and do not reflect performance in the parts of those states contained within the multistate metropolitan area.

SCOPE OF EXAMINATION

The scope of the review for the Kansas City, MO-KS Multistate MSA AA was consistent with the overall scope for the institution, including evaluations under the lending, investment, and service tests. The lending test analysis considered 2,091 home mortgage, 1,484 small business, and 81 small farm loans originated between January 1, 2020 and December 31, 2022.

Weighting of loan products was generally based on volume by number of originations, with the greatest weight on home mortgage lending, followed by small business lending, and less weight placed on small farm lending. Additionally, multifamily, other purpose closed/exempt, and purpose not applicable loans were not evaluated for this AA based on lending volumes too low to render meaningful analyses. However, other purpose lines of credit (LOC) originated in 2020 were evaluated based on having a sufficient volume.

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE KANSAS CITY MO-KS MULTISTATE METROLITAN AA

The bank's AA includes the entirety of the 14 counties that comprise the Kansas City MO-KS Multistate MSA, including Bates, Caldwell, Cass, Clay, Clinton, Jackson, Lafayette, Platte, and Ray Counties in the state of Missouri. Counties in the state of Kansas include Johnson, Leavenworth, Linn, Miami, and Wyandotte. Refer to Appendix C for a map of the AA and Appendix D for additional demographic data.

- The AA delineation remains unchanged since the prior CRA evaluation.
- The 2022 AA comprises 607 census tracts, including 58 low-, 152 moderate-, 220 middle-, 153 upper-, and 24 unknown-income tracts based on the most recent 2016-2020 American Community Survey (ACS) data.
- The AA delineation for years 2020 and 2021 was previously subdivided into 530 census tracts, including 79 low-, 120 moderate-, 176 middle-, 136 upper-, and 19 unknown-income census tracts based on 2011-2015 ACS data.
- The bank operates 24 of its 79 banking offices in the AA, including 5 offices located in moderate-, 12 in middle-, and 7 in upper-income tracts.
- The bank offers an automated teller machine (ATM) at each of its 24 locations, which includes 23 full-service and one cash-dispensing machine. The bank also operates four full-service and two cash-dispensing standalone ATMs in the AA.
- According to the June 30, 2023 FDIC Summary of Deposits Market Share Report, the bank ranked 9th of 116 FDIC-insured depository institutions operating from 667 locations in the AA, with a total deposit market share of 2.1 percent.

- A community contact recently conducted as part of the CRA evaluation of another financial institution with branches in the AA was reviewed to ascertain the credit needs of area communities, the responsiveness of area banks in meeting those credit needs, and for perspectives on local economic conditions. The contact represented an area affordable housing agency.

Table 8

Population Change			
Assessment Area: Kansas City, MO-KS Multistate MSA			
Area	2015 Population	2020 Population	Percent Change
Kansas City, MO-KS Multistate MSA	2,055,675	2,192,035	6.6
Johnson County, KS	566,814	609,863	7.6
Leavenworth County, KS	78,227	81,881	4.7
Linn County, KS	9,528	9,591	0.7
Miami County, KS	32,688	34,191	4.6
Wyandotte County, KS	160,806	169,245	5.2
Bates County, MO	16,643	16,042	(3.6)
Caldwell County, MO	9,083	8,815	(3.0)
Cass County, MO	100,781	107,824	7.0
Clay County, MO	230,361	253,335	10.0
Clinton County, MO	20,498	21,184	3.3
Jackson County, MO	680,905	717,204	5.3
Lafayette County, MO	32,916	32,984	0.2
Platte County, MO	93,394	106,718	14.3
Ray County, MO	23,031	23,158	0.6
Kansas	2,892,987	2,937,880	1.6
Missouri	6,045,448	6,154,913	1.8

*Source: 2020 U.S. Census Bureau Decennial Census
2011-2015 U.S. Census Bureau: American Community Survey*

- AA population growth between 2015 and 2020 surpassed rates in the states of Kansas and Missouri, with notable growth in counties close to, or contiguous to, the urban core of Kansas City, Missouri. Alternatively, low or declining population growth was noted in a number of counties located on the southern and eastern extremities of the AA that are sparsely populated and rural in nature.
- A majority of the AA population resides within Johnson and Jackson Counties, which include 1,327,067 residents, or 60.5 percent of the AA population.

Table 9

Median Family Income Change			
Assessment Area: Kansas City, MO-KS Multistate MSA			
Area	2015 Median Family Income	2020 Median Family Income	Percent Change
Kansas City, MO-KS Multistate MSA	79,346	86,562	9.1
Johnson County, KS	103,631	111,766	7.9
Leavenworth County, KS	83,668	89,588	7.1
Linn County, KS	63,534	64,986	2.3
Miami County, KS	81,671	87,341	6.9
Wyandotte County, KS	51,479	57,396	11.5
Bates County, MO	58,560	63,250	8.0
Caldwell County, MO	59,643	61,671	3.4
Cass County, MO	78,333	85,798	9.5
Clay County, MO	82,057	85,961	4.8
Clinton County, MO	70,755	73,936	4.5
Jackson County, MO	66,730	74,470	11.6
Lafayette County, MO	70,449	76,250	8.2
Platte County, MO	92,114	100,420	9.0
Ray County, MO	68,913	75,811	10.0
Kansas	72,535	77,620	7.0
Missouri	66,438	72,834	9.6
<i>Source: 2011-2015 U.S. Census Bureau: American Community Survey 2016-2020 U.S. Census Bureau: American Community Survey</i>			
<i>Note: Median family incomes have been inflation-adjusted and are expressed in 2020 dollars.</i>			

- Growth rates in median family income (MFI) have been positive between 2015 and 2020 in all the AA counties and in the states of Kansas and Missouri, with rates exceeding 10.0 percent in Wyandotte and Jackson Counties.
- Based on 2020 ACS data, the portion of AA families living below the poverty level, at 6.9 percent, was slightly below respective figures for the states of Kansas and Missouri, at 7.6 percent and 8.9 percent. The portion of families living below the poverty level in the 14 AA counties ranged from 3.0 percent in Platte County to 14.8 percent in Wyandotte County, despite their higher growth rates in MFI.

Table 10

Housing Cost Burden						
Assessment Area: Kansas City, MO-KS Multistate MSA						
Area	Cost Burden – Renters			Cost Burden – Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Kansas City, MO-KS Multistate MSA	73.2	27.8	39.0	59.0	26.4	16.4
Johnson County, KS	81.7	37.3	36.1	69.5	36.5	14.7
Leavenworth County, KS	71.3	25.2	33.6	58.5	25.2	15.5
Linn County, KS	54.1	2.1	31.5	64.5	9.3	25.7
Miami County, KS	61.5	23.1	33.4	70.7	35.8	20.8
Wyandotte County, KS	67.5	18.1	42.4	56.4	19.2	21.5
Bates County, MO	48.7	15.2	26.5	56.0	32.3	18.4
Caldwell County, MO	52.9	2.2	32.3	44.0	10.1	16.8
Cass County, MO	76.3	31.4	41.9	58.4	26.9	16.7
Clay County, MO	77.6	29.0	39.3	61.9	24.9	14.7
Clinton County, MO	57.3	19.0	29.3	48.1	17.7	14.3
Jackson County, MO	72.3	25.5	41.6	55.2	24.2	17.6
Lafayette County, MO	52.5	6.1	29.9	51.7	12.3	14.3
Platte County, MO	77.4	29.9	34.2	69.6	34.4	16.1
Ray County, MO	62.6	9.9	35.7	42.5	9.3	11.4
Kansas	73.0	26.6	38.4	57.7	24.8	15.6
Missouri	72.8	26.6	39.7	56.8	25.6	16.5

Source: U.S. Department of Housing and Urban Development (HUD), 2015 - 2019 Comprehensive Housing Affordability Strategy
Note: Cost Burden is housing cost that equals 30 percent or more of household income.

- The AA cost burden for both LMI renters and homeowners was consistent with statistics for the states of Kansas and Missouri.
- The AA housing affordability ratio² of 35.1 percent was similar to figures for the states of Kansas and Missouri, at 38.8 percent and 35.0 percent, respectively. Housing affordability ratios within the 14 AA counties ranged from 33.0 percent in Johnson County to 46.9 percent in Caldwell County.
- The median housing value in the AA counties ranged from \$107,000 in Wyandotte County to a high of \$277,500 in Johnson County, compared to statistics for the states of Kansas and Missouri, at \$157,600 and \$163,600, respectively.

² The housing affordability ratio is calculated by dividing the median household income by the median housing value. A lower ratio reflects less affordable housing.

Table 11

Unemployment Rates					
Assessment Area: Kansas City, MO-KS Multistate MSA					
Area	2017	2018	2019	2020	2021
Kansas City, MO-KS Multistate MSA	3.8	3.3	3.1	6.1	4.2
Johnson County, KS	3.0	2.8	2.7	4.9	2.7
Leavenworth County, KS	3.9	3.6	3.4	5.6	3.3
Linn County, KS	5.9	5.8	5.9	7.0	4.3
Miami County, KS	3.7	3.5	3.3	4.8	2.9
Wyandotte County, KS	5.2	4.7	4.3	7.7	4.7
Bates County, MO	4.4	3.8	3.9	5.3	4.3
Caldwell County, MO	4.0	3.1	3.0	5.3	5.1
Cass County, MO	3.5	3.0	2.9	5.3	3.9
Clay County, MO	3.6	2.9	2.7	6.0	4.9
Clinton County, MO	4.0	3.2	2.9	5.9	5.3
Jackson County, MO	4.4	3.7	3.5	7.2	5.5
Lafayette County, MO	3.8	3.2	2.9	5.2	4.3
Platte County, MO	3.2	2.5	2.5	5.4	4.0
Ray County, MO	4.8	3.6	3.4	6.8	6.5
Kansas	3.6	3.3	3.1	5.7	3.2
Missouri	3.7	3.2	3.1	6.1	4.4

Source: Bureau of Labor Statistics: Local Area Unemployment Statistics

- Unemployment rates in the AA remained relatively aligned with the statewide figures for Kansas and Missouri from 2017 through 2021. During 2020, unemployment rates increased throughout the AA counties due to the COVID-19 pandemic before decreasing in 2021, although rates in the AA and state of Missouri remained higher than pre-pandemic levels.
- Major employers in the greater Kansas City metropolitan area include the Food and Drug Administration (46,189 employees), Ford Motor Inc. (7,260), T-Mobile (4,674), UMB Financial Corporation (1,878), and Tyson Foods (1,297).

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE KANSAS CITY MO-KS MULTISTATE METROLITAN AA

LENDING TEST

The bank’s performance under the lending test in the Kansas City MO-KS Multistate MSA AA is outstanding and was bolstered by the bank’s leadership in originating CD loans. As previously noted, the bank’s home mortgage lending carried greater weight in the analysis due to the relatively higher volume of lending compared to small business and small farm lending.

Lending Activity

The bank's lending activities reflect good responsiveness to AA credit needs. The bank makes limited use of innovative and/or flexible lending programs to serve AA credit needs, including to LMI borrowers. Refer to the Institution section of this report for a detailed description of the bank's flexible and innovative lending programs.

Geographic Distribution of Loans

The bank's geographic distribution of loans reflects good distribution among the different census tracts and dispersion throughout the AA. The distribution of home mortgage and small business lending reflects good penetration, while the distribution of small farm loans reflects excellent penetration.

Home Mortgage Lending

The geographic distribution of home mortgage lending is good. The distribution of 2022 home mortgage loans among low-income tracts was below the aggregate lending data by number, significantly above by dollar volume, and below the demographic figure, which represents the percentage of owner-occupied housing units in each census tract income level. Lending levels in moderate-income tracts were comparable to the aggregate lending data by number, dollar volume, and the demographic figure.

The geographic distribution of home mortgage lending in 2020 and 2021 reflected performance above 2022 lending patterns and contributed to the overall rating based on higher combined lending volumes.

An analysis of the dispersion of loans revealed several conspicuous lending gaps and lapses, including in LMI census tracts; however, these gaps did not impact the overall conclusion based on the bank's branching footprint (and limited levels of lending) relative to the AA as a whole. The AA was comprised of a total of 607 census tracts in 2022, of which many LMI census tracts are not located near the bank's branches; the bank also faces significant competition from other financial institutions in this market.

Home Purchase Loans

The geographic distribution of home purchase lending is good. The bank's 2022 home purchase lending in low-income tracts was comparable to the aggregate lending data and the demographic figure. Lending among moderate-income tracts was also comparable to the aggregate lending data and the demographic figure.

The geographic distribution of home purchase lending in 2020 and 2021 reflected penetration above 2022 lending patterns and supported the overall rating.

Home Refinance Loans

The geographic distribution of home refinance lending is excellent. The bank's 2022 home refinance lending in low-income census tracts was below the aggregate lending data by number, significantly below by aggregate dollar volume, and below the demographic figure. Lending in moderate-income census tracts was comparable to the aggregate lending data and to the demographic figure.

The geographic distribution of home refinance lending in 2020 and 2021 was significantly above 2022 lending patterns, particularly in moderate-income tracts, and supported the overall rating.

Home Improvement Loans

The geographic distribution of home improvement lending is excellent. The bank did not originate any home improvement loans in the AA's low-income census tracts in 2022. However, lending in moderate-income census tracts during 2022 was significantly above aggregate lending data by number, above by dollar volume, and comparable to the demographic figure.

The geographic distribution of home improvement lending in 2020 and 2021 was consistent with 2022 lending patterns.

Other Purpose Lines of Credit

The geographic distribution of other purpose lines of credit (LOC) lending is excellent. The bank had insufficient lending volume in 2021 and 2022 to render meaningful analyses, while 28 loans originated in 2020 were reviewed.

The bank's 2020 other purpose LOC lending in low-income census tracts was significantly above the aggregate lending data by number, comparable by dollar volume, and below the demographic figure. Lending in moderate-income census tracts was significantly above the aggregate lending data by number, dollar volume, and the demographic figure.

Table 12 (1 of 2)

Distribution of 2022 Home Mortgage Lending By Income Level of Geography							
Assessment Area: Kansas City, MO-KS Multistate MSA							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	8	2.9	4.3	1,511	2.1	2.3	4.2
Moderate	62	22.4	21.7	10,323	14.0	13.7	20.7
Middle	132	47.7	40.5	36,251	49.2	36.9	42.3
Upper	71	25.6	33.1	24,991	33.9	46.9	32.4
Unknown	4	1.4	0.5	605	0.8	0.3	0.4
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	277	100.0	100.0	73,681	100.0	100.0	100.0
Refinance Loans							
Low	2	1.7	3.3	67	0.4	2.0	4.2
Moderate	20	17.2	20.4	1,981	12.8	13.8	20.7
Middle	50	43.1	44.2	5,433	35.1	40.3	42.3
Upper	44	37.9	31.8	8,017	51.7	43.8	32.4
Unknown	0	0.0	0.3	0	0.0	0.2	0.4
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	116	100.0	100.0	15,498	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	2.2	0	0.0	1.8	4.2
Moderate	16	23.9	13.4	604	13.7	9.6	20.7
Middle	30	44.8	38.6	1,901	43.1	32.5	42.3
Upper	21	31.3	45.6	1,907	43.2	55.8	32.4
Unknown	0	0.0	0.3	0	0.0	0.2	0.4
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	67	100.0	100.0	4,412	100.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	1	25.0	13.7	8,200	42.4	6.8	11.4
Moderate	1	25.0	33.3	3,725	19.3	19.6	28.1
Middle	0	0.0	33.8	0	0.0	21.7	34.3
Upper	2	50.0	17.3	7,400	38.3	51.1	23.3
Unknown	0	0.0	1.8	0	0.0	0.8	2.9
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	4	100.0	100.0	19,325	100.0	100.0	100.0
Total Home Mortgage Loans							Owner Occupied Units %
Low	11	2.2	3.8	9,778	8.4	2.6	4.2
Moderate	116	22.9	20.5	17,737	15.3	14.1	20.7
Middle	222	43.9	41.3	43,980	38.0	35.9	42.3
Upper	153	30.2	34.0	43,780	37.8	47.0	32.4
Unknown	4	0.8	0.4	605	0.5	0.3	0.4
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	506	100.0	100.0	115,880	100.0	100.0	100.0

Source: 2022 FFIEC Census Data

2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Table 12 (2 of 2)

Distribution of 2022 Home Mortgage Lending By Income Level of Geography Assessment Area: Kansas City, MO-KS Multistate MSA							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Other Purpose LOC							
Low	0	0.0	1.1	0	0.0	1.0	4.2
Moderate	5	23.8	12.7	416	24.0	7.8	20.7
Middle	7	33.3	39.0	283	16.4	30.6	42.3
Upper	9	42.9	47.2	1,031	59.6	60.6	32.4
Unknown	0	0.0	0.1	0	0.0	0.1	0.4
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	21	100.0	100.0	1,730	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	5.1	0	0.0	3.0	4.2
Moderate	12	57.1	19.3	688	55.8	12.0	20.7
Middle	3	14.3	39.8	112	9.1	29.7	42.3
Upper	6	28.6	35.6	434	35.2	55.1	32.4
Unknown	0	0.0	0.2	0	0.0	0.1	0.4
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	21	100.0	100.0	1,234	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	2.6	0	0.0	1.6	4.2
Moderate	0	0.0	34.4	0	0.0	27.2	20.7
Middle	0	0.0	47.8	0	0.0	49.6	42.3
Upper	0	0.0	15.0	0	0.0	21.4	32.4
Unknown	0	0.0	0.2	0	0.0	0.2	0.4
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0

Source: 2022 FFIEC Census Data
2016-2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Small Business Lending

The geographic distribution of small business lending is good. The distribution of small business lending in 2022 among low-income tracts was below the aggregate lending data and below the demographic figure. However, lending in the AA’s moderate-income tracts was significantly above aggregate lending data by number, comparable by dollar volume, and above the demographic figure.

The geographic distribution of small business lending in 2020 and 2021 reflected performance consistent with 2022 lending patterns.

The bank’s loan dispersion by income level of AA geographies revealed gaps and lapses that included LMI tracts. However, similar to the bank’s home mortgage lending, these gaps were frequently the result of concentrated lending in close proximity to the bank’s

branches, of which a number are not reasonably assessable to the AA's significant volume of LMI tracts due to geographic barriers and distance. Thus, the gaps and lapses did not impact the overall conclusion.

Table 13

Distribution of 2022 Small Business Lending By Income Level of Geography							
Assessment Area: Kansas City, MO-KS Multistate MSA							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	\$%	
Low	5	3.4	5.3	1,162	3.1	6.7	5.9
Moderate	43	29.7	19.2	7,353	19.6	18.8	21.4
Middle	55	37.9	34.7	15,627	41.6	29.3	36.1
Upper	32	22.1	37.9	8,814	23.4	38.6	34.0
Unknown	10	6.9	2.4	4,646	12.4	6.5	2.6
Tract-Unk	0	0.0	0.4	0	0.0	0.1	
Total	145	100.0	100.0	37,602	100.0	100.0	100.0

Source: 2022 FFIEC Census Data
2022 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Small Farm Lending

The geographic distribution of small farm lending is excellent. There was not sufficient lending volume in 2022 to conduct a meaningful analysis with only 13 originations, although lending patterns in 2020 and 2021 noted excellent performance in both years.

The distribution of small farm lending in both 2020 and 2021 revealed no originations in the AA's low-income census tracts, although aggregate lending data and the demographic figure both had very low comparative values. However, the bank's lending in the AA's moderate-income tracts for both years was significantly above the aggregate lending data and the demographic figure.

The bank's loan dispersion of small farm lending by income level of AA geographies revealed gaps and lapses that included LMI tracts; however, this did not impact the overall conclusion given the bank's limited branching footprint (and limited volume of loans) relative to the AA as a whole, as stated previously.

Table 14

Distribution of 2022 Small Farm Lending By Income Level of Geography							
Assessment Area: Kansas City, MO-KS Multistate MSA							
Geographic Income Level	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	0	0.0	0.8	0	0.0	0.8	0.9
Moderate	3	23.1	23.4	87	7.9	24.0	19.1
Middle	6	46.2	58.4	769	70.2	57.0	55.8
Upper	4	30.8	16.5	240	21.9	17.6	24.0
Unknown	0	0.0	0.3	0	0.0	0.5	0.2
Tract-Unk	0	0.0	0.6	0	0.0	0.1	
Total	13	100.0	100.0	1,096	100.0	100.0	100.0

Source: 2022 FFIEC Census Data
2022 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Lending to Borrowers of Different Income Levels and to Businesses and Farms of Different Sizes

The bank’s lending has a good distribution among individuals of different income levels and businesses and farms of different sizes. The distribution of home mortgage lending reflects good performance, while small business and small farm lending both reflect excellent performance.

Home Mortgage Lending

The borrower distribution of home mortgage lending is good. The distribution of 2022 loans to low-income borrowers was above aggregate lending data and comparable to the demographic figure. Lending to moderate-income borrowers was comparable to aggregate data by number and dollar volume and above the demographic figure.

The borrower distribution of home mortgage lending in 2020 and 2021 was above 2022 levels and supported the overall rating based on higher combined lending volume.

Home Purchase Loans

The borrower distribution of home purchase lending is adequate. The distribution of 2022 home purchase loans to low-income borrowers was above aggregate lending data and below the demographic figure. Lending to moderate-income borrowers was comparable to the aggregate lending data and above the demographic figure.

The borrower distribution of home purchase lending in 2021 reflected performance above 2022 lending levels, while performance in 2020 was consistent with the 2022 distribution and supported the overall rating.

Home Refinance Loans

The borrower distribution of home refinance lending is good. The distribution of 2022 home refinance loans to low-income borrowers was above the aggregate lending data by number volume, comparable by dollar volume, and comparable to the demographic figure. Lending to moderate-income borrowers was comparable to both aggregate lending figures and significantly above the demographic figure.

The borrower distribution of home refinance lending in 2021 reflected performance above with 2022 levels, while 2020 performance was consistent with 2022 performance and supported the overall rating.

Home Improvement Loans

The borrower distribution of home improvement lending is excellent. The distribution of 2022 home improvement loans to low-income borrowers was significantly above the aggregate lending data and below the demographic figure. Lending to moderate-income borrowers was significantly above the aggregate lending data and above the demographic figure.

The borrower distribution of home improvement lending in 2020 and 2021 reflected consistent performance with 2022 levels.

Other Purpose Lines of Credit

The borrower distribution of other purpose LOC lending in 2020 was excellent. The bank had insufficient lending volume in 2021 and 2022 to render meaningful analyses, while 28 loans originated in 2020 were reviewed.

The bank's lending to low-income borrowers was significantly above the aggregate lending data by number, comparable by dollar volume, and below the demographic figure. Lending to moderate-income borrowers was above the aggregate lending data by number, comparable by dollar volume, and comparable to the demographic figure.

Table 15 (1 of 2)

Distribution of 2022 Home Mortgage Lending By Borrower Income Level Assessment Area: Kansas City, MO-KS Multistate MSA							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	35	12.6	9.1	4,930	6.7	4.5	20.5
Moderate	62	22.4	19.9	11,260	15.3	14.3	17.6
Middle	72	26.0	20.3	17,073	23.2	19.3	21.9
Upper	98	35.4	30.8	37,173	50.5	43.9	40.0
Unknown	10	3.6	19.9	3,245	4.4	18.0	0.0
Total	277	100.0	100.0	73,681	100.0	100.0	100.0
Refinance Loans							
Low	21	18.1	12.7	1,222	7.9	7.3	20.5
Moderate	31	26.7	22.4	3,187	20.6	17.4	17.6
Middle	27	23.3	21.8	3,688	23.8	21.2	21.9
Upper	32	27.6	27.4	6,772	43.7	37.9	40.0
Unknown	5	4.3	15.7	629	4.1	16.2	0.0
Total	116	100.0	100.0	15,498	100.0	100.0	100.0
Home Improvement Loans							
Low	7	10.4	6.7	347	7.9	4.1	20.5
Moderate	17	25.4	14.6	727	16.5	10.1	17.6
Middle	21	31.3	22.9	1,173	26.6	18.2	21.9
Upper	19	28.4	50.3	1,960	44.4	60.7	40.0
Unknown	3	4.5	5.4	205	4.6	6.8	0.0
Total	67	100.0	100.0	4,412	100.0	100.0	100.0
Total Home Mortgage Loans							
Low	69	13.7	9.9	6,705	6.9	5.2	20.5
Moderate	117	23.3	19.9	15,459	16.0	14.8	17.6
Middle	132	26.3	20.9	22,792	23.6	19.6	21.9
Upper	164	32.7	31.9	47,360	49.0	43.2	40.0
Unknown	20	4.0	17.4	4,239	4.4	17.3	0.0
Total	502	100.0	100.0	96,555	100.0	100.0	100.0
Source: 2022 FFIEC Census Data 2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.							

Table 15 (2 of 2)

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Assessment Area: Kansas City, MO-KS Multistate MSA							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Other Purpose LOC							
Low	2	9.5	6.1	60	3.5	3.2	20.5
Moderate	3	14.3	16.1	108	6.2	9.6	17.6
Middle	5	23.8	22.1	366	21.2	15.9	21.9
Upper	10	47.6	49.5	1,096	63.4	64.1	40.0
Unknown	1	4.8	6.2	100	5.8	7.2	0.0
Total	21	100.0	100.0	1,730	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	4	19.0	13.6	146	11.8	6.2	20.5
Moderate	4	19.0	19.4	177	14.3	12.6	17.6
Middle	7	33.3	19.8	492	39.9	12.8	21.9
Upper	5	23.8	38.4	359	29.1	53.6	40.0
Unknown	1	4.8	8.8	60	4.9	14.8	0.0
Total	21	100.0	100.0	1,234	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	4.2	0	0.0	3.2	20.5
Moderate	0	0.0	1.4	0	0.0	1.9	17.6
Middle	0	0.0	0.5	0	0.0	0.2	21.9
Upper	0	0.0	0.2	0	0.0	0.2	40.0
Unknown	0	0.0	93.7	0	0.0	94.5	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Small Business Lending

The borrower distribution of small business lending is excellent. The bank's 2022 distribution of lending to small businesses with gross annual revenues of \$1MM or less was comparable to aggregate lending data by number, and dollar volume, and below the demographic figure.

The distribution of loans originated in 2020 and 2021 to small businesses was above the level noted in 2022 and supported the overall excellent rating based on considerably higher lending volume during both years.

Table 16

Distribution of 2022 Small Business Lending By Revenue Size of Businesses							
Assessment Area: Kansas City, MO-KS Multistate MSA							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	61	42.1	52.1	12,110	32.2	31.8	90.8
Over \$1 Million	83	57.2		25,440	67.7		8.3
Revenue Unknown	1	0.7		52	0.1		0.9
Total	145	100.0		37,602	100.0		100.0
By Loan Size							
\$100,000 or Less	71	49.0	92.4	3,580	9.5	31.1	
\$100,001 - \$250,000	22	15.2	3.6	4,047	10.8	14.6	
\$250,001 - \$1 Million	52	35.9	4.0	29,975	79.7	54.3	
Total	145	100.0	100.0	37,602	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	34	55.7		1,730	14.3		
\$100,001 - \$250,000	9	14.8		1,626	13.4		
\$250,001 - \$1 Million	18	29.5		8,754	72.3		
Total	61	100.0		12,110	100.0		
<i>Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Small Farm Lending

The borrower distribution of small farm lending is excellent. Lending volume in 2022 was too low to conduct a meaningful analysis; thus, the evaluation was based on performance in 2021 and 2020. The bank’s distribution of lending to small farms with gross annual revenues of \$1MM or less in 2021 was significantly above aggregate lending data by number, comparable by dollar volume, and comparable to the demographic figure. In addition, 92.7 percent of the loans were for amounts of \$100,000 or less, which are generally amounts requested by smaller farming operations.

The distribution of small farm loans originated in 2020 reflected performance below 2021 levels; however, the bank’s distribution of lending to small farms was still above the aggregate lending data by number and comparable to the demographic figure.

Table 17

Distribution of 2022 Small Farm Lending By Revenue Size of Farms							
Assessment Area: Kansas City, MO-KS Multistate MSA							
	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	12	92.3	54.2	1,056	96.4	65.1	97.5
Over \$1 Million	0	0.0		0	0.0		2.1
Revenue Unknown	1	7.7		40	3.6		0.4
Total	13	100.0		1,096	100.0		100.0
By Loan Size							
\$100,000 or Less	11	84.6	84.1	478	43.6	31.7	
\$100,001 - \$250,000	1	7.7	9.1	225	20.5	26.0	
\$250,001 - \$500,000	1	7.7	6.8	393	35.9	42.3	
Total	13	100.0	100.0	1,096	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	10	83.3		438	41.5		
\$100,001 - \$250,000	1	8.3		225	21.3		
\$250,001 - \$500,000	1	8.3		393	37.2		
Total	12	100.0		1,056	100.0		
Source: 2022 FFIEC Census Data							
2022 Dun & Bradstreet Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Community Development Lending

The bank is a leader in providing CD loans. The bank originated 28 CD loans totaling \$85.0MM in this AA. The bank’s CD lending was generally responsive to the economic development needs within the AA, along with lending to area organizations that provide various community services and affordable housing to LMI individuals and families. Examples of the bank’s CD lending activities that were considered responsive to credit needs in the AA include:

- A \$8.2MM loan was originated for the construction of a 162-unit apartment complex that will provide affordable housing to LMI individuals and families.
- A \$7.0MM revolving line of credit renewal supported economic development for a farming and cattle operation located in a moderate-income census tract and employing a number of LMI individuals.

- A loan for \$2.8MM was originated to an organization that provides community services to disabled individuals by providing employment and rehabilitative services, thereby allowing clients to live independently.

Table 18

Community Development Loans – Kansas City, MO-KS Multistate MSA AA		
Community Development Purpose	#	\$(000)
Affordable Housing	1	8,200
Community Services	9	18,955
Economic Development	18	57,863
Revitalization and Stabilization	0	0
Total Loans	28	85,019

INVESTMENT TEST

The bank’s performance under the investment test in the Kansas City MO-KS Multistate MSA AA is High Satisfactory. The bank has a significant level of qualified CD investments and grants and is occasionally in a leadership position. In addition, the bank makes occasional use of innovative and/or complex investments, although it exhibits good responsiveness to the credit and CD needs of its AA. As noted in the overall Institution Investment Test section of this evaluation, the bank’s investment activity consists almost entirely of MBS that support affordable housing, as well as philanthropic donations to area organizations that primarily provide community services to LMI individuals and families.

Table 19 illustrates the breakdown of the bank’s CD investments within the AA, including prior period investments that remain in the bank’s securities portfolio, investments purchased during the current evaluation period, and CD donations made since the prior evaluation.

Examples of responsive CD donations include:

- Three donations totaling \$8,000 were made to a nationally-recognized housing organization that provides financing and constructs affordable housing for LMI individuals and families.
- Two community service donations totaling \$45,150 were made to a multi-faceted organization that provides vision rehabilitation, education, advocacy, and adaptive living services targeted to LMI individuals that experience vision loss.
- Three community service donations totaling \$12,500 were made to an organization that provides temporary housing/shelter and support services to domestic violence victims that are primarily comprised of LMI individuals.

Table 19

Investments, Grants, and Donations – Kansas City, MO-KS Multistate MSA AA								
Community Development Purpose	Prior Period Investments ¹		Current Investments ²		Donations		Total	
	#	\$(000)	#	\$(000)	#	\$(000)	#	\$(000)
Affordable Housing	40	5,381	8	1,435	3	8	51	6,824
Community Services	0	0	0	0	21	164	21	164
Economic Development	0	0	0	0	2	17	2	17
Revitalization and Stabilization	0	0	0	0	0	0	0	0
Total	40	5,381	8	1,435	26	189	74	7,005
^{1.} Book Value of Investment								
^{2.} Original Market Value of Investment								

SERVICE TEST

The bank’s performance under the service test in the Kansas City, MO-KS Multistate MSA AA is High Satisfactory.

Retail Banking Services

Branch locations and alternative delivery systems, such as drive-through facilities and online and mobile banking, are accessible to the bank’s various geographies and to individuals of different income levels in the AA. Six of the bank’s 24 branches and 10 of the bank’s 32 ATMs in this multi-state AA are located in LMI census tracts. The distribution of branches and ATMs throughout the AA compares similarly to the concentration of LMI tracts within the AA. Moreover, a number of the bank’s branch and ATM locations in the AA’s middle- and upper-income census tracts abut large concentrations of LMI census tracts, making these facilities accessible to populations residing in these areas.

The bank’s record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly in LMI areas or to LMI individuals. Since the prior evaluation, the bank has not opened or closed any branches within the AA.

The bank’s products, services, and business hours do not vary in a way that inconveniences its AA, particularly LMI geographies and/or LMI individuals. Bank operations and product offerings in the AA generally mirror those in other bank markets, which are described in the overall Institution Service Test – Retail Banking Services section of this evaluation.

Table 20

Retail Banking and Community Development Services – Kansas City, MO-KS Multistate MSA AA												
Branch Accessibility	Location of Branches by Tract (%)						Percent of Tracts¹ (%)					
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
	0.0	20.8	50.0	29.2	0.0	100.0	9.6	25.0	36.2	25.2	4.0	100.0
	Location of ATMs by Tract (%)						Percent of Households by Tracts¹ (%)					
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
3.2	29.0	38.7	29.0	0.0	100.0	7.1	24.9	40.4	26.9	0.7	100.0	
Changes in Branch Location	Number of Branches (#)						Net Change in Branch Locations (#)					
	Total Branches		Openings (#)	Closings (#)			Low	Mod	Mid	Upp	Unk	Total
	24		0	0			0	0	0	0	0	0
Community Development Services	Affordable Housing	Community Services	Economic Development	Revitalization & Stabilization	Total Services	Total Organizations						
	0	55	6	0	61	24						
^{1.} Based on 2022 FFIEC census tract definitions. Note: Total percentages may vary by 0.1 percent due to automated rounding differences.												

Community Development Services

The bank provides a relatively high level of CD services. As illustrated in the table above, bank employees supported 24 organizations throughout the AA, providing 61 CD services.

Examples of services provided by bank employees include:

- Four bank employees shared their expertise by hosting students at bank locations to provide financial education and guidance, as well as career counseling and a mock job interview. The participants attended a school in which 98.0 percent of the students qualified for the free and reduced lunch program.
- A bank employee served on the board of an organization that provides temporary shelter and supportive services for women experiencing abuse or neglect.
- A bank employee provided financial expertise to a non-profit economic development organization that focuses on launching, developing, promoting, sustaining, and growing minority-owned small businesses and small farms.

STATE OF COLORADO

CRA rating for Colorado:	Satisfactory
The Lending Test is rated:	Low Satisfactory
The Investment Test is rated:	High Satisfactory
The Service Test is rated:	Outstanding

Major factors supporting the rating include:

Lending Test

- Lending levels reflect good responsiveness to AA credit needs, and the bank makes limited use of innovative and/or flexible lending practices in serving AA credit needs.
- The bank's distribution of loans by income level of geography is adequate.
- The bank's distribution of loans among individuals of different income levels, including LMI, and businesses and farms of different sizes is adequate.
- The bank makes a relatively high level of CD loans within its state of Colorado AAs.

Investment Test

- The bank makes a significant level of qualified CD investments and grants and is occasionally in a leadership position. In addition, while the bank makes occasional use of innovative and/or complex investments to support CD initiatives, the bank exhibits good responsiveness to the credit and CD needs throughout its state of Colorado AAs.

Service Test

- The bank's delivery systems are reasonably accessible to geographies and/or individuals of different income levels throughout its AAs.
- The bank's record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly to LMI geographies and/or LMI individuals.
- Products, services, and business hours do not vary in a way that inconveniences its AAs, particularly LMI geographies and/or individuals.
- The bank is a leader in providing CD services within its state of Colorado AAs and is responsive to the available service opportunities.

SCOPE OF EXAMINATION

The scope of the review for the state of Colorado was consistent with the overall scope for the institution. Full-scope reviews were conducted for the Denver MSA, Colorado Springs MSA, and Western Colorado AAs. The Colorado Springs MSA AA received the greatest weight based on the highest volume of lending within the state as well as all the bank's 20 AAs, followed by the Denver MSA AA and the Western Colorado AA. Limited-scope reviews were conducted for the Greeley MSA, Fort Collins MSA, Boulder MSA, Pueblo MSA, and Grand Junction MSA AAs to ascertain if the bank's performance in those areas was generally consistent with its performance in the overall state evaluation.

During the evaluation, the bank originated a total of 12,963 loans in the state of Colorado, including 10,585 home mortgage, 2,255 small business, and 123 small farm loans. More weight was placed on the bank's home mortgage lending, followed by small business lending. Small farm lending was only evaluated in the Western Colorado AA due to minimal loan volumes across the remaining AAs and, as such, had a minimal impact on the overall performance conclusion for the state.

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN COLORADO

The bank delineates 8 of its 20 AAs and operates 38 of its 79 branches in the state of Colorado. Loan and deposit products and services offered in the state mirror those discussed in the overall Institution section of this report, with a primary emphasis on home mortgage and small business lending. However, the bank's AAs had a varying mix of lending products based on the needs of the bank's populated urban markets and lessor populated rural markets. Detailed descriptions of the bank's operations in each AA are provided in each AA analysis.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN COLORADO

LENDING TEST

The bank's performance under the lending test in the state of Colorado is low satisfactory. The lending test conclusion for the Denver MSA AA was good, the Colorado Springs MSA AA was adequate, and the Western Colorado AA was excellent. Overall, the ratings for the limited-scope reviews exceeded the bank's low satisfactory rating for the state.

Lending Activity

The bank's overall lending activities in the state of Colorado reflect adequate responsiveness to AA credit needs. The bank makes limited use of innovative and/or flexible lending programs to serve AA credit needs, including LMI borrowers. The lending

programs offered in the state generally mirror those outlined in the overall Lending Activity section of this report.

Geographic Distribution of Loans

The bank’s overall geographic distribution of lending within Colorado reflects adequate distribution among the different census tracts and dispersion throughout the AAs. This performance is consistent among the bank’s Denver MSA, Colorado Springs MSA, and Western Colorado AAs.

Lending to Borrowers of Different Income Levels and to Businesses and Farms of Different Sizes

The bank’s lending within Colorado has an overall adequate penetration among individuals of different income levels and businesses and farms of different sizes. This performance is consistent across the Denver MSA and Colorado Springs AAs, while performance was good in the Western Colorado AA.

Community Development Lending

The bank provides a relatively high level of CD loans within the state of Colorado. The bank originated 54 CD loans totaling \$204.8MM in AAs within the state, which comprises 39.7 percent of overall bank-wide CD loan volume by number and 47.8 percent by dollar volume. The bank was a leader in CD loan originations in the Denver MSA and Western Colorado MSA AAs, while the bank originated a low level of CD loans in the Colorado Springs MSA AA.

Approximately 50.0 percent of the bank’s CD lending by number and dollar volume in the state of Colorado occurred within the Denver MSA AA. While the bank made only a limited number of CD loans in the Colorado Springs MSA and the Western Colorado AAs at 11.1 percent and 16.7 percent, respectively, more weight was given to the bank’s performance in the Western Colorado AA (comprised of 30 nonmetropolitan counties) in the overall rating given the rural nature and limited presence of CD lending opportunities when compared to metropolitan areas.

Table 21

Community Development Loans – State of Colorado		
Community Development Purpose	#	\$(000)
Affordable Housing	3	32,136
Community Services	6	12,803
Economic Development	42	136,946
Revitalization and Stabilization	3	22,921
Outside Activities	0	0
Total Loans	54	204,805

INVESTMENT TEST

The bank’s overall performance under the investment test in the state of Colorado is high satisfactory. In the Denver MSA and Colorado Springs MSA AAs, the bank’s level of CD investments and grants is considered adequate, while the Western Colorado AA’s level is significant. The overall rating is driven by the bank’s higher level of investment and donation activity in the Western Colorado AA given its rural nature and limited presence of CD opportunities, compared to metropolitan areas.

For the bank’s limited-scope review AAs, the bank’s performance in three of the five AAs that received limited-scope reviews was above the performance in the full-scope review areas and the state (the Greeley MSA AA, the Fort Collins MSA AA, and the Grand Junction MSA AA), while one limited review AA noted consistent performance (the Boulder MSA AA) and one was below (the Pueblo MSA AA) the statewide performance.

Overall, the bank has a significant level of qualified CD investments and grants within Colorado and is occasionally in a leadership position. While the bank makes occasional use of innovative and/or complex investments, the bank exhibits good responsiveness to the credit and CD needs of its AAs. As illustrated in Table 22, the bank’s investments are primarily responsive to area affordable housing needs, while donations are particularly responsive to area organizations that support community services for LMI individuals.

Table 22

Investments, Grants, and Donations – State of Colorado								
Community Development Purpose	Prior Period Investments ¹		Current Investments ²		Donations		Total	
	#	\$(000)	#	\$(000)	#	\$(000)	#	\$(000)
Affordable Housing	29	5,968	27	7,297	3	3	59	13,267
Community Services	0	0	0	0	35	87	35	87
Economic Development	0	0	0	0	0	0	0	0
Revitalization and Stabilization	0	0	0	0	0	0	0	0
Outside Activities	0	0	7	35,000	0	0	7	35,000
Total	29	5,968	34	42,297	38	90	101	48,354
^{1.} Book Value of Investment ^{2.} Original Market Value of Investment								

SERVICE TEST

The bank’s overall performance under the service test in the state of Colorado is outstanding. The service test conclusions in the Denver MSA AA and Colorado Springs MSA AA are considered excellent, which is consistent with the overall state rating, with good performance in the Western Colorado AA.

For the bank’s five limited-scope review AAs, bank performance in three AAs was below the performance in the state of Colorado (the Greeley MSA, Pueblo MSA, and Grand Junction MSA AAs) and two AAs noted consistent performance (the Fort Collins MSA and Boulder MSA AAs).

Retail Banking Services

Branch locations and alternative delivery systems, such as drive-through facilities and online and mobile banking, within Colorado are reasonably accessible to the bank’s various geographies and to individuals of different income levels in each AA. Of the bank’s 38 full-service offices, 12 are located in LMI tracts. Additionally, the bank operates 19 of its 69 full-service ATMs in LMI tracts.

The bank’s record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly in LMI areas or to LMI individuals. The bank closed two branches during the evaluation period, both located in the Denver MSA AA, and in a middle- and upper-income tract, respectively.

The bank’s products, services, and business hours do not vary in a way that inconveniences its AAs, particularly LMI geographies and/or LMI individuals. The bank’s operations and product and service offerings in the state generally mirror those of the overall institution, which is described in the overall Retail Banking Services section of this evaluation.

Table 23

Retail Banking and Community Development Services – State of Colorado												
Branch Accessibility	Location of Branches by Tract (%)						Percent of Tracts ¹ (%)					
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
	5.3	26.3	44.7	23.7	0.0	100.0	4.0	23.8	40.2	29.6	2.4	100.0
	Location of ATMs by Tract (%)						Percent of Households by Tracts ¹ (%)					
Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total	
2.9	29.0	39.1	29.0	0.0	100.0	3.7	24.4	41.5	29.4	0.9	100.0	
Changes in Branch Location	Number of Branches (#)						Net Change in Branch Locations (#)					
	Total Branches		Openings (#)	Closings (#)			Low	Mod	Mid	Upp	Unk	Total
	38		0	2			0	0	(1)	(1)	0	(2)
Community Development Services	Affordable Housing	Community Services	Economic Development	Revitalization & Stabilization	Total Services	Total Organizations						
	11	136	18	1	166	60						

¹ Based on 2022 FFIEC census tract definitions.
Note: Total percentages may vary by 0.1 percent due to automated rounding differences.

Community Development Services

The bank is a leader in providing CD services within the state of Colorado. The bank is a leader in providing services in the Denver MSA AA and Colorado Springs MSA AA, with a relatively high level of performance in the Western Colorado AA.

**DENVER MSA ASSESSMENT AREA
METROPOLITAN AREA
(Full-Scope Review)**

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE DENVER MSA AA

The Denver MSA AA consists of the entirety of the ten counties that comprise the Denver-Aurora-Lakewood, Colorado MSA, including Adams, Arapahoe, Broomfield, Clear Creek, Denver, Douglas, Elbert, Gilpin, Jefferson, and Park Counties. Refer to Appendix C for a map of the AA and Appendix D for additional demographic data.

- The AA delineation remains unchanged since the prior CRA evaluation.
- The 2022 AA is comprised of 707 census tracts, including 37 low-, 179 moderate-, 258 middle-, 214 upper-, and 19 unknown-income tracts based on 2016-2020 ACS data.
- The AA for years 2020 and 2021 was previously subdivided into 621 census tracts, including 51 low-, 150 moderate-, 205 middle-, 207 upper-, and 8 unknown-income tracts.
- The bank operates 8 of its 38 Colorado banking offices in the AA, including 1 in a low-, 2 in moderate-, 3 in middle-, and 2 in upper-income tracts.
- The bank also operates a network of 20 full-service ATMs throughout the AA, including 1 in a low-, 5 in moderate-, 6 in middle-, and 8 in upper-income tracts.
- According to the June 30, 2023 FDIC Summary of Deposits Market Share Report, the bank ranked 12th of 67 FDIC-insured depository institutions operating from 587 locations in the AA, with a total deposit market share of 1.5 percent.
- A community contact recently conducted as part of the CRA evaluation of another financial institution with branches in the AA was reviewed to ascertain the credit needs of area communities, the responsiveness of area banks in meeting those credit needs, and for perspectives on local economic conditions. The contact represented an area CDFI that provides resources to various entrepreneurial and start-up businesses.

Table 24

Population Change			
Assessment Area: Denver MSA			
Area	2015 Population	2020 Population	Percent Change
Denver MSA	2,703,972	2,963,821	9.6%
Adams County, CO	471,206	519,572	10.3%
Arapahoe County, CO	608,310	655,070	7.7%
Broomfield County, CO	60,699	74,112	22.1%
Clear Creek County, CO	9,136	9,397	2.9%
Denver County, CO	649,654	715,522	10.1%
Douglas County, CO	306,974	357,978	16.6%
Elbert County, CO	23,855	26,062	9.3%
Gilpin County, CO	5,605	5,808	3.6%
Jefferson County, CO	552,344	582,910	5.5%
Park County, CO	16,189	17,390	7.4%
Colorado	5,278,906	5,773,714	9.4%

*Source: 2020 U.S. Census Bureau Decennial Census
2011-2015 U.S. Census Bureau: American Community Survey*

- Population trends between 2015 and 2020 reflect growth throughout each county in the AA at a rate generally consistent with the overall growth rate of the state of Colorado, with some exceptions.
- The population of the AA accounts for approximately 51.3 percent of the state of Colorado population.

Table 25

Median Family Income Change			
Assessment Area: Denver MSA			
Area	2015 Median Family Income	2020 Median Family Income	Percent Change
Denver MSA	88,302	103,157	16.8
Adams County, CO	72,786	83,853	15.2
Arapahoe County, CO	83,513	98,402	17.8
Broomfield County, CO	106,948	129,207	20.8
Clear Creek County, CO	94,577	109,327	15.6
Denver County, CO	76,243	93,236	22.3
Douglas County, CO	125,984	137,589	9.2
Elbert County, CO	105,472	115,382	9.4
Gilpin County, CO	82,701	111,832	35.2
Jefferson County, CO	94,579	108,867	15.1
Park County, CO	75,643	90,338	19.4
Colorado	81,753	92,752	13.5

*Source: 2011-2015 U.S. Census Bureau: American Community Survey
2016-2020 U.S. Census Bureau: American Community Survey*

Note: Median family incomes have been inflation-adjusted and are expressed in 2020 dollars.

- The change in the AA’s MFI from 2015 to 2020 outpaced the entire state and reflected significant positive growth throughout all of the AA counties. The highest growth rates occurred in Gilpin, Denver, and Broomfield Counties, with increases exceeding 20.0 percent.
- Based on 2016-2020 ACS data, the percentage of AA families living below the poverty level was 5.3 percent, which is below the Colorado statewide figure of 6.1 percent. Within the AA, Denver County had the highest percentage of families living below the poverty level, at 8.4 percent, while Clear Creek County had the lowest, at 1.2 percent.
- A community contact indicated that Colorado has had one of the fastest growing state populations (2023), which has impacted affordability. Additionally, lower income households have felt worse off financially, and fewer small businesses are operating due to COVID-19 pandemic impacts.

Table 26

Housing Cost Burden						
Assessment Area: Denver MSA						
Area	Cost Burden – Renters			Cost Burden – Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Denver MSA	80.2	49.3	45.8	65.3	38.5	21.1
Adams County, CO	82.5	47.4	50.3	66.1	34.5	24.0
Arapahoe County, CO	84.3	51.5	48.8	66.9	40.5	21.4
Broomfield County, CO	83.1	68.7	40.7	55.2	33.2	17.1
Clear Creek County, CO	67.3	21.1	43.5	42.2	21.3	21.2
Denver County, CO	74.7	45.4	43.0	66.6	36.6	22.8
Douglas County, CO	88.4	67.6	39.9	71.2	50.6	18.0
Elbert County, CO	45.3	20.0	23.5	73.7	47.7	26.8
Gilpin County, CO	84.8	16.7	42.1	63.8	29.9	24.5
Jefferson County, CO	84.3	48.2	47.5	61.8	37.7	19.4
Park County, CO	73.7	57.1	53.7	48.4	41.7	22.6
Colorado	79.1	46.6	46.3	62.5	37.5	21.2

Source: U.S. Department of Housing and Urban Development (HUD), 2015-2019 Comprehensive Housing Affordability Strategy
Note: Cost Burden is housing cost that equals 30 percent or more of household income.

- Housing affordability reflected similar circumstances throughout the AA counties with the greatest cost burden to low-income renters in Douglas County and to low-income homeowners in Elbert and Douglas Counties.
- The housing affordability ratio³ in the AA, at 20.1 percent, indicates a low-level of affordability in the AA, which is consistent with the state of Colorado figure of 20.3 percent. Housing affordability ratios within the 12 AA counties ranged from 17.0 percent in Denver County to 24.6 percent in Douglas County.

³ The housing affordability ratio is calculated by dividing the median household income by the median housing value. A lower ratio reflects less affordable housing.

Table 27

Unemployment Rates					
Assessment Area: Denver MSA					
Area	2017	2018	2019	2020	2021
Denver MSA	2.5	2.9	2.5	7.1	5.5
Adams County, CO	2.8	3.2	2.8	7.6	6.2
Arapahoe County, CO	2.6	3.0	2.5	7.5	5.8
Broomfield County, CO	2.4	2.7	2.3	6.2	4.5
Clear Creek County, CO	2.4	2.8	2.3	8.2	5.5
Denver County, CO	2.5	2.9	2.5	7.8	5.9
Douglas County, CO	2.2	2.6	2.2	5.4	4.1
Elbert County, CO	2.2	2.6	2.1	4.4	3.8
Gilpin County, CO	1.9	2.3	2.2	10.9	6.2
Jefferson County, CO	2.4	2.8	2.4	6.8	5.0
Park County, CO	2.2	2.6	2.3	5.5	4.1
Colorado	2.6	3.0	2.6	6.9	5.4

Source: Bureau of Labor Statistics: Local Area Unemployment Statistics

- Unemployment rates in the AA remained relatively aligned with the statewide figure for Colorado between 2017 and 2021. As illustrated, unemployment rates increased throughout the AA due to the COVID-19 pandemic in 2020 before decreasing in 2021, although rates were still higher than pre-pandemic levels.
- Major employers in the AA include Denver International Airport (35,000 employees), HealthONE Corporation (11,050), Lockheed Martin (14,000), Centura Health (8,310), SCL Health Systems (8,270), and Century Link (6,500).

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE DENVER MSA AA

LENDING TEST

The bank’s performance under the lending test in the Denver MSA AA is good and was bolstered by the bank’s leadership in originating CD loans. The bank’s home mortgage lending carried greater weight in the analysis due to the larger volume of lending compared to small business lending. An evaluation of the bank’s eight small farm loans originated during the three-year evaluation was not conducted due to volumes too minimal to conduct a meaningful analysis. Additionally, for the same factors applicable to small farm lending, an evaluation of multifamily, other purpose lines of credit, other purpose closed/exempt, and purpose not applicable loans were not evaluated under the home mortgage subset of products.

Lending Activity

The bank's lending activities reflect good responsiveness to AA credit needs. The evaluation of lending in this AA included 3,446 home mortgage and 710 small business loans originated between January 1, 2020 and December 31, 2022.

The bank makes limited use of innovative and/or flexible lending programs to serve AA credit needs, including LMI borrowers. A description of flexible lending products is discussed in the overall Institution section description.

Geographic Distribution of Loans

The bank's geographic distribution of loans reflects adequate distribution among the different census tracts and dispersion throughout the AA. This conclusion is derived from an adequate level of penetration noted in home mortgage lending and small business lending.

Home Mortgage Lending

The geographic distribution of home mortgage lending is adequate. The distribution of 2022 home mortgage loans among low-income tracts was comparable to the aggregate lending data and the demographic figure. Lending among moderate-income tracts was also comparable to the aggregate lending data and the demographic figure.

The geographic distribution of home mortgage lending in 2020 and 2021 reflected consistent performance with 2022 lending patterns.

An analysis of the dispersion of loans revealed conspicuous lending gaps and lapses, including in LMI census tract; however, this did not impact the overall conclusion based on the bank's limited branching footprint relative to the AA as a whole. The AA is comprised of 707 census tracts in 2022, where a majority of the AA's LMI tracts are located in far proximity to the bank's branches. The bank also faces significant competition from other financial institutions in this market.

Home Purchase Loans

The geographic distribution of home purchase lending is adequate. The bank's 2022 home purchase lending among low-income tracts was comparable to the aggregate lending data, as well as the demographic figure. Lending among moderate-income tracts was above the aggregate lending data by number volume and significantly above by dollar volume, and above the demographic figure.

The geographic distribution of home purchase lending in 2020 and 2021 reflected performance that was below 2022 lending patterns with levels that were comparable to the aggregate lending data. The overall conclusion was primarily influenced by the performance of 2020 and 2021 lending due to a larger volume of originations.

Home Refinance Loans

The geographic distribution of home refinance lending is adequate. The bank's 2022 home refinance lending in low-income tracts was comparable to the aggregate lending data and the demographic figure. Lending among moderate-income tracts was below the aggregate lending data by number volume and the demographic figure and reflected comparable performance to the aggregate lending data by dollar volume.

The geographic distribution of home refinance loans in 2020 and 2021 reflected performance above 2022 lending patterns and contributed to the overall rating based on higher combined lending volumes.

Home Improvement Loans

The geographic distribution of home improvement lending is adequate. The bank's 2022 home improvement lending in low-income tracts was comparable to the aggregate lending data and the demographic figure. Lending among moderate-income tracts was significantly below the aggregate lending data, as well as the demographic figure.

The geographic distribution of home improvement lending in 2020 and 2021 was above the performance of 2022 lending patterns and supported the overall rating.

Table 28 (1 of 2)

Distribution of 2022 Home Mortgage Lending By Income Level of Geography Assessment Area: Denver MSA							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	6	2.4	2.8	2,418	1.9	1.9	2.8
Moderate	69	27.6	21.1	30,174	24.2	15.9	21.2
Middle	88	35.2	36.6	42,273	33.9	34.4	37.6
Upper	87	34.8	38.9	49,883	40.0	47.0	37.9
Unknown	0	0.0	0.6	0	0.0	0.8	0.5
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	250	100.0	100.0	124,748	100.0	100.0	100.0
Refinance Loans							
Low	3	3.0	2.8	997	2.8	2.0	2.8
Moderate	14	14.0	22.8	5,050	14.2	17.5	21.2
Middle	52	52.0	37.6	16,832	47.3	34.5	37.6
Upper	30	30.0	36.4	11,868	33.4	45.4	37.9
Unknown	1	1.0	0.5	806	2.3	0.6	0.5
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	100	100.0	100.0	35,553	100.0	100.0	100.0
Home Improvement Loans							
Low	1	2.9	1.7	104	2.2	1.4	2.8
Moderate	1	2.9	14.7	151	3.2	10.9	21.2
Middle	11	32.4	35.5	1,175	24.9	30.9	37.6
Upper	21	61.8	47.7	3,292	69.7	56.3	37.9
Unknown	0	0.0	0.4	0	0.0	0.5	0.5
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	34	100.0	100.0	4,722	100.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	12.6	0	0.0	11.1	8.1
Moderate	0	0.0	30.9	0	0.0	29.4	35.1
Middle	0	0.0	35.5	0	0.0	41.6	33.8
Upper	0	0.0	18.3	0	0.0	16.9	20.4
Unknown	0	0.0	2.6	0	0.0	1.0	2.7
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans							Owner Occupied Units %
Low	10	2.5	2.6	3,519	2.1	2.6	2.8
Moderate	85	21.3	20.5	35,385	21.1	17.0	21.2
Middle	157	39.3	36.6	61,003	36.4	34.6	37.6
Upper	145	36.3	39.8	66,440	39.7	45.0	37.9
Unknown	2	0.5	0.5	1,056	0.6	0.8	0.5
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	399	100.0	100.0	167,403	100.0	100.0	100.0
Source: 2022 FFIEC Census Data 2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Table 28 (2 of 2)

Distribution of 2022 Home Mortgage Lending By Income Level of Geography Assessment Area: Denver MSA							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Other Purpose LOC							
Low	0	0.0	1.9	0	0.0	1.4	2.8
Moderate	1	10.0	16.4	10	1.1	11.1	21.2
Middle	4	40.0	34.8	239	25.5	29.8	37.6
Upper	5	50.0	46.6	690	73.5	57.2	37.9
Unknown	0	0.0	0.3	0	0.0	0.5	0.5
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	10	100.0	100.0	939	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	1.5	0	0.0	0.8	2.8
Moderate	0	0.0	16.5	0	0.0	8.0	21.2
Middle	2	40.0	34.2	484	33.6	21.9	37.6
Upper	2	40.0	46.9	707	49.1	67.3	37.9
Unknown	1	20.0	1.0	250	17.3	1.9	0.5
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	5	100.0	100.0	1,441	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	6.5	0	0.0	2.2	2.8
Moderate	0	0.0	34.5	0	0.0	32.5	21.2
Middle	0	0.0	39.6	0	0.0	46.4	37.6
Upper	0	0.0	18.5	0	0.0	17.4	37.9
Unknown	0	0.0	0.7	0	0.0	1.4	0.5
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Small Business Lending

The geographic distribution of small business lending is adequate. The distribution of small business lending in 2022 among low-income tracts was significantly above the aggregate lending data and the demographic figure. Lending among moderate-income tracts was comparable to the aggregate lending data and the demographic figure.

The geographic distribution of small business lending in 2020 and 2021 reflected consistent performance with 2022 lending patterns.

The bank’s loan dispersion by income level of AA geographies revealed conspicuous lending gaps and lapses that included LMI tracts. However, as stated previously, these gaps were frequently the result of concentrated lending in close proximity to the bank’s branches, several of which are located in far proximity to the AA’s LMI census tracts. The gaps and lapses did not impact the overall conclusion.

Table 29

Distribution of 2022 Small Business Lending By Income Level of Geography							
Assessment Area: Denver MSA							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	5	9.6	4.5	2,057	12.2	6.1	4.1
Moderate	11	21.2	22.3	3,671	21.8	24.7	21.1
Middle	15	28.8	32.3	5,512	32.7	29.4	34.3
Upper	20	38.5	37.8	5,268	31.2	35.0	37.5
Unknown	1	1.9	2.7	350	2.1	4.7	3.0
Tract-Unk	0	0.0	0.4	0	0.0	0.1	
Total	52	100.0	100.0	16,858	100.0	100.0	100.0

Source: 2022 FFIEC Census Data
2022 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Lending to Borrowers of Different Income Levels and to Businesses of Different Sizes

The bank’s lending has an adequate distribution among individuals of different income levels and businesses of different sizes. The distribution of home mortgage lending reflects adequate performance, while small business lending reflects good performance.

Home Mortgage Lending

The borrower distribution of home mortgage lending is adequate. The distribution of 2022 loans to low-income borrowers was comparable to the aggregate lending data and below the demographic figure. Lending to moderate-income borrowers was also comparable to the aggregate lending data and the demographic figure.

The borrower distribution of home mortgage lending in 2020 and 2021 was consistent with the bank’s 2022 lending patterns in the home mortgage lending products.

Home Purchase Loans

The borrower distribution of home purchase lending is adequate. The distribution of 2022 home purchase loans to low-income borrowers was comparable to the aggregate lending data and significantly below the demographic figure. Lending to moderate-income borrowers was comparable to the aggregate lending data, as well as the demographic figure.

The borrower distribution of home purchase lending in 2021 and 2020 reflected performance above 2022 penetration levels and supported the overall conclusion.

Home Refinance Loans

The borrower distribution of home refinance lending is adequate. The distribution of 2022 home refinance loans to low-income borrowers was comparable to the aggregate lending data and was below the demographic figure. Lending to moderate-income borrowers was comparable to the aggregate lending data and the demographic figure.

The borrower distribution of home refinance lending in 2020 and 2021 reflected consistent performance with 2022 penetration levels.

Home Improvement Loans

The borrower distribution of home improvement lending is adequate. The distribution of 2022 home improvement loans to low-income borrowers was above the aggregate lending data by number volume and significantly above by dollar volume, and below the demographic figure. Lending to moderate-income borrowers was below the aggregate lending data by number volume and significantly below by dollar volume, and below the demographic figure.

The borrower distribution of home improvement lending in 2020 and 2021 reflected consistent performance with 2022 penetration levels.

Table 30 (1 of 2)

Distribution of 2022 Home Mortgage Lending By Borrower Income Level Assessment Area: Denver MSA							
Borrower Income Level	Bank And Aggregate Loans					Families by Family Income %	
	Bank		Agg	Bank			
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	15	6.0	4.0	3,241	2.6	1.7	20.2
Moderate	44	17.6	17.0	15,527	12.4	11.5	18.2
Middle	79	31.6	23.8	36,895	29.6	21.3	21.9
Upper	110	44.0	37.9	67,945	54.5	47.8	39.7
Unknown	2	0.8	17.3	1,140	0.9	17.7	0.0
Total	250	100.0	100.0	124,748	100.0	100.0	100.0
Refinance Loans							
Low	13	13.0	14.3	2,065	5.8	8.8	20.2
Moderate	19	19.0	21.9	5,051	14.2	17.6	18.2
Middle	31	31.0	20.8	12,283	34.5	20.0	21.9
Upper	34	34.0	27.5	14,888	41.9	36.4	39.7
Unknown	3	3.0	15.4	1,266	3.6	17.1	0.0
Total	100	100.0	100.0	35,553	100.0	100.0	100.0
Home Improvement Loans							
Low	3	8.8	5.7	470	10.0	3.9	20.2
Moderate	2	5.9	15.7	90	1.9	9.9	18.2
Middle	11	32.4	25.3	1,486	31.5	20.0	21.9
Upper	16	47.1	50.5	2,575	54.5	62.4	39.7
Unknown	2	5.9	2.9	101	2.1	3.9	0.0
Total	34	100.0	100.0	4,722	100.0	100.0	100.0
Total Home Mortgage Loans							
Low	34	8.5	7.5	5,886	3.5	3.8	20.2
Moderate	67	16.8	18.4	20,958	12.5	13.1	18.2
Middle	123	30.8	23.1	51,014	30.5	20.7	21.9
Upper	168	42.1	36.9	87,038	52.0	45.7	39.7
Unknown	7	1.8	14.0	2,507	1.5	16.8	0.0
Total	399	100.0	100.0	167,403	100.0	100.0	100.0
<i>Source: 2022 FFIEC Census Data 2016-2020 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.</i>							

Table 30 (2 of 2)

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Assessment Area: Denver MSA							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Other Purpose LOC							
Low	3	30.0	6.7	110	11.7	4.4	20.2
Moderate	2	20.0	18.8	290	30.9	11.5	18.2
Middle	1	10.0	25.5	100	10.6	19.8	21.9
Upper	4	40.0	45.5	439	46.8	61.0	39.7
Unknown	0	0.0	3.4	0	0.0	3.3	0.0
Total	10	100.0	100.0	939	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	7.6	0	0.0	3.5	20.2
Moderate	0	0.0	17.9	0	0.0	7.5	18.2
Middle	1	20.0	22.5	250	17.3	11.0	21.9
Upper	4	80.0	44.2	1,191	82.7	63.6	39.7
Unknown	0	0.0	7.7	0	0.0	14.4	0.0
Total	5	100.0	100.0	1,441	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	2.2	0	0.0	0.5	20.2
Moderate	0	0.0	0.4	0	0.0	0.1	18.2
Middle	0	0.0	0.7	0	0.0	0.6	21.9
Upper	0	0.0	0.4	0	0.0	0.1	39.7
Unknown	0	0.0	96.4	0	0.0	98.8	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Small Business Lending

The borrower distribution of small business lending is good. The bank’s 2022 distribution of lending to small businesses with gross annual revenues of \$1MM or less was comparable to aggregate lending data by number volume and above by dollar volume and was below the demographic figure.

The distribution of loans originated in 2021 was consistent with the penetration levels noted in 2022, while lending in 2020 reflected penetration levels above the performance of 2022. The overall conclusion of performance in this product category was predominantly influenced by the performance in 2020 due to a significantly larger volume of lending.

Table 31

Distribution of 2022 Small Business Lending By Revenue Size of Businesses							
Assessment Area: Denver MSA							
	Bank And Aggregate Loans					Total Businesses %	
	Bank		Agg	Bank			Agg
	#	%	%	\$(000)	%		%
By Revenue							
\$1 Million or Less	22	42.3	54.5	7,749	46.0	34.0	92.8
Over \$1 Million	30	57.7		9,109	54.0		6.2
Revenue Unknown	0	0.0		0	0.0		1.0
Total	52	100.0		16,858	100.0		100.0
By Loan Size							
\$100,000 or Less	19	36.5	95.2	1,116	6.6	41.9	
\$100,001 - \$250,000	8	15.4	2.4	1,570	9.3	13.2	
\$250,001 - \$1 Million	25	48.1	2.4	14,172	84.1	45.0	
Total	52	100.0	100.0	16,858	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	8	36.4		392	5.1		
\$100,001 - \$250,000	2	9.1		329	4.2		
\$250,001 - \$1 Million	12	54.5		7,028	90.7		
Total	22	100.0		7,749	100.0		
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Community Development Lending

The bank is a leader in providing CD loans. The bank originated 26 CD loans totaling \$102.7MM in this AA. The bank’s CD lending was generally responsive to the economic development needs within the AA, along with lending to area organizations that provide various community services to LMI individuals and families. Examples of the bank’s CD lending activities that were considered responsive to credit needs in the AA include:

- The bank originated a \$20.6MM loan that was responsive to the revitalization and stabilization needs of the AA. The proceeds financed a significant development project located in a moderate-income area that will also bring jobs to the area, including for LMI individuals.
- The bank originated a \$13.8MM loan that was responsive to area economic development needs. The proceeds financed the construction of a hospitality facility that is located in a moderate-income area and within a designated enterprise zone.

- The bank originated an \$8.1MM loan in response to the COVID-19 pandemic to an area healthcare provider, which targets medical services to LMI individuals and families.

Table 32

Community Development Loans – Denver MSA AA		
Community Development Purpose	#	\$(000)
Affordable Housing	0	0
Community Services	4	12,297
Economic Development	19	67,491
Revitalization and Stabilization	3	22,921
Total Loans	26	102,709

INVESTMENT TEST

The bank’s performance under the investment test in the Denver MSA AA is adequate. The bank has an adequate level of qualified CD investments and grants but is rarely in a leadership position. In addition, the bank makes occasional use of innovative and/or complex investments and exhibits adequate responsiveness to the credit and CD needs of its AA. Overall, investment activities were primarily comprised of MBS that support area affordable housing needs, as well as philanthropic donations to area organizations that primarily provide community services to LMI individuals and families.

The table below illustrates the bank’s CD investments within the AA, including prior period investments that remain in the bank’s securities portfolio, investments purchased during the current evaluation period, and CD donations made since the prior evaluation.

Examples of responsive CD donations include:

- Three donations totaling \$9,400 made to an area agency which provides various health care and rehabilitative resources targeted for at-risk and homeless youth.
- Two donations totaling \$16,000 made to an area organization that provides various educational resources to youth, of which a majority of participants were from schools with a majority student population eligible for free or reduced lunches.
- One donation totaling \$1,500 to two area food banks for operating needs to serve LMI individuals.

Table 33

Investments, Grants, and Donations – Denver MSA AA								
Community Development Purpose	Prior Period Investments ¹		Current Investments ²		Donations		Total	
	#	\$(000)	#	\$(000)	#	\$(000)	#	\$(000)
Affordable Housing	20	4,348	6	1,611	0	0	26	5,959
Community Services	0	0	0	0	8	28	8	28
Economic Development	0	0	0	0	0	0	0	0
Revitalization and Stabilization	0	0	0	0	0	0	0	0
Total	20	4,348	6	1,611	8	28	34	5,987
^{1.} Book Value of Investment								
^{2.} Original Market Value of Investment								

SERVICE TEST

The bank’s performance under the service test in the Denver MSA AA is excellent.

Retail Banking Services

Branch locations and alternative delivery systems, such as drive-through facilities and online and mobile banking, are reasonably accessible to the bank’s various geographies and to individuals of different income levels in the AA. Three of the bank’s eight AA branches are located in LMI census tracts and 6 of the AA’s 20 full-service ATMs are located in LMI census tracts. The distribution of branches and ATMs throughout the AA compares similarly to the concentration of LMI tracts within the AA, although four AA counties do not have a branch or ATM presence. Moreover, a number of the bank’s branch and ATM locations in the AA’s middle- and upper-income census tracts are in proximity to LMI census tracts, making these facilities accessible to populations residing in Denver’s urban core and outlying suburbs.

The bank’s record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly in LMI areas or to LMI individuals. Since the prior evaluation, the bank closed two branches, each located in a middle- and upper-income tract, respectively.

The bank’s products, services, and business hours do not vary in a way that inconveniences its AA, particularly LMI geographies and/or LMI individuals. Bank operations and product offerings in the AA generally mirror those in all the bank’s markets, which are described in the overall Institution Service Test – Retail Banking Services section of this evaluation.

Table 34

Retail Banking and Community Development Services – Denver MSA AA												
Branch Accessibility	Location of Branches by Tract (%)						Percent of Tracts¹ (%)					
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
	12.5	25.0	37.5	25.0	0.0	100.0	5.2	25.3	36.5	30.3	2.7	100.0
	Location of ATMs by Tract (%)						Percent of Households by Tracts¹ (%)					
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
5.0	25.0	30.0	40.0	0.0	100.0	5.0	26.6	36.3	31.1	1.1	100.0	
Changes in Branch Location	Number of Branches (#)						Net Change in Branch Locations (#)					
	Total Branches		Openings (#)	Closings (#)			Low	Mod	Mid	Upp	Unk	Total
	8		0	2			0	0	(1)	(1)	0	(2)
Community Development Services	Affordable Housing	Community Services		Economic Development		Revitalization & Stabilization	Total Services		Total Organizations			
	0	46		13		0	59		20			
^{1.} Based on 2022 FFIEC census tract definitions. Note: Total percentages may vary by 0.1 percent due to automated rounding differences.												

Community Development Services

The bank is a leader in providing CD services. As illustrated in Table 34 above, bank employees supported 20 organizations throughout the AA, providing 59 CD services.

Examples of services provided by bank employees include:

- Four bank employees provided five CD services utilizing their financial expertise by serving on the loan committee for an area economic development organization that administers various SBA loan programs and access to small business funding sources for businesses who are unable to obtain credit from traditional financial institutions.
- Seven bank employees provided eight CD services by sharing their expertise through financial literacy instruction sessions or board service capacity for impactful area youth organizations that provide multiple educational resources for students. These CD services benefited student populations from area schools that were comprised of a majority student body that was eligible for free or reduced lunches.
- Two bank employees provided two CD services utilizing their financial expertise for an area economic development organization that provides educational resources and access to small business start-up capital for aspiring entrepreneurs.

**COLORADO SPRINGS MSA ASSESSMENT AREA
METROPOLITAN AREA
(Full-Scope Review)**

**DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE COLORADO SPRINGS
MSA AA**

The bank's Colorado Springs MSA AA consists of the entirety of El Paso and Teller Counties, which also comprise the Colorado Springs, Colorado MSA. Refer to Appendix C for a map of the AA and Appendix D for additional demographic data.

- The AA remains unchanged from the previous CRA evaluation.
- The 2022 AA comprises 175 census tracts, including 4 low-, 48 moderate-, 72 middle-, 49 upper-, and 2 unknown-income census tracts based on the most recent 2016-2020 ACS data.
- The 2020 and 2021 AA was previously subdivided into 136 census tracts, including 7 low-, 41 moderate-, 53 middle-, 33 upper-, and 2 unknown-income census tracts based on the most recent 2011-2015 ACS data.
- The bank operates 5 of its 79 banking offices in the AA. Two offices are located in moderate-, two in middle-, and one in an upper-income census tract(s). In addition to the branch footprint in the AA, the bank also operates two loan production offices in Colorado Springs that generated loans included in this evaluation.
- The bank operates ATMs at each of its five branch locations, including four full-service and one cash-dispensing, as well as one standalone cash-dispensing ATM in the AA.
- According to the June 30, 2023 FDIC Summary of Deposit Market Share Report, the bank ranked 10th of 41 FDIC-insured depository institutions operating from 132 locations in the AA, with a total deposit market share of 2.4 percent.
- A community contact recently conducted as part of the CRA evaluation of another financial institution with branches in the AA was reviewed to ascertain the credit needs of area communities, the responsiveness of area banks in meeting those credit needs, and for perspectives on local economic conditions. The contact represented an area economic development organization within the AA.

Table 35

Population Change			
Assessment Area: Colorado Springs MSA			
Area	2015 Population	2020 Population	Percent Change
Colorado Springs MSA	678,364	755,105	11.3
El Paso County, CO	655,024	730,395	11.5
Teller County, CO	23,340	24,710	5.9
Colorado	5,278,906	5,773,714	9.4
<i>Source: 2020 U.S. Census Bureau Decennial Census 2011-2015 U.S. Census Bureau: American Community Survey</i>			

- The AA population reflected growth that outpaced the state of Colorado between 2015 and 2020, with AA population growth driven by the increase in densely populated El Paso County.
- The AA includes 13.4 percent of the population of the state of Colorado, and El Paso County contains 96.6 percent of the MSA population based on 2020 Census data.
- A majority of AA residents reside in Colorado Springs, with a population of 480,213 based on 2020 Census data.

Table 36

Median Family Income Change			
Assessment Area: Colorado Springs MSA			
Area	2015 Median Family Income	2020 Median Family Income	Percent Change
Colorado Springs MSA	77,956	83,751	7.4
El Paso County, CO	77,763	84,078	8.1
Teller County, CO	83,626	78,439	(6.2)
Colorado	81,753	92,752	13.5
<i>Source: 2011-2015 U.S. Census Bureau: American Community Survey 2016-2020 U.S. Census Bureau: American Community Survey</i>			
<i>Note: Median family incomes have been inflation-adjusted and are expressed in 2020 dollars.</i>			

- The 2020 MFI in the AA lagged the statewide figure and was primarily weighted by the significantly larger population and higher MFI in El Paso County when compared to Teller County.
- Based on 2020 ACS data, the percentage of AA families living below the poverty level, at 6.5 percent, was slightly above the statewide figure of 6.1 percent.

Table 37

Housing Cost Burden						
Assessment Area: Colorado Springs MSA						
Area	Cost Burden – Renters			Cost Burden – Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Colorado Springs MSA	82.2	48.7	47.6	65.6	43.9	21.3
El Paso County, CO	82.5	48.7	47.7	65.8	43.8	21.1
Teller County, CO	68.2	52.8	40.3	61.7	46.7	24.4
Colorado	79.1	46.6	46.3	62.5	37.5	21.2

Source: U.S. Department of Housing and Urban Development (HUD), 2015-2019 Comprehensive Housing Affordability Strategy
Note: Cost Burden is housing cost that equals 30 percent or more of household income.

- The housing cost burden for AA renters and homeowners is generally consistent with the Colorado statewide figure for all of the income categories noted in Table 37.
- The housing affordability ratio⁴ of 23.5 percent in the AA denotes relatively low affordability and is similar to the statewide Colorado ratio of 20.3 percent.
- The low affordability of rents, specifically among low-income renters in El Paso County, may hinder the ability of LMI individuals and families to afford home ownership absent special loan programs that offer down-payment assistance or interest rate subsidies.

Table 38

Unemployment Rates					
Assessment Area: Colorado Springs MSA					
Area	2017	2018	2019	2020	2021
Colorado Springs MSA	3.0	3.6	3.1	6.9	5.6
El Paso County, CO	3.0	3.6	3.1	6.9	5.6
Teller County, CO	3.0	3.4	2.9	7.1	4.9
Colorado	2.6	3.0	2.6	6.9	5.4

Source: Bureau of Labor Statistics: Local Area Unemployment Statistics

- When compared to the MSA and statewide figures, Teller County experienced slightly higher unemployment at the onset of the COVID-19 pandemic in 2020, although Teller County’s unemployment decline in 2021 outpaced either of the two aforementioned areas.
- The U.S military is the largest employer in the Colorado Springs area, including Peterson Air Force Base, Schriever Air Force Base, the United States Air Force Academy, the Fort Carson Army Base, and the North American Air Defense Command (NORAD).
- Aside from the military, other major industries in the Colorado Springs area include aerospace, tourism, and technology.

⁴ The housing affordability ratio is calculated by dividing the median household income by the median housing value. A lower ratio reflects less affordable housing.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE COLORADO SPRINGS MSA AA

LENDING TEST

The bank's performance under the lending test in the Colorado Springs MSA AA is adequate. The lending test rating was bolstered by the bank's leadership position in originating CD loans in this AA.

Lending Activity

The bank's lending activities reflect good responsiveness to AA credit needs. The Colorado Springs MSA is a relatively small geographic area when compared to several of the bank's other primary markets and includes a limited number of the bank's branches. However, this AA had the highest volume of bank lending by number of loans, representing 25.3 percent of all loans subject to the lending test review. The evaluation of AA lending included 5,061 home mortgage and 263 small business loans originated between January 1, 2020 and December 31, 2022. Multifamily and small farm loans were not reviewed in this AA, as there were no loan originations for either product during the three-year evaluation period.

The bank makes limited use of innovative and/or flexible lending programs to serve AA credit needs, including LMI borrowers. A description of innovative and flexible lending programs is discussed in the overall Institution section of this evaluation.

Geographic Distribution of Loans

The bank's geographic distribution of loans reflects adequate distribution among the different census tracts and dispersion throughout the AA. The distribution of home mortgage and small business lending reflects adequate performance.

Home Mortgage Lending

The geographic distribution of home mortgage lending is adequate. Lending in both low- and moderate-income census tracts was comparable to aggregate lending data and comparable to the demographic figure.

The bank's lending performance in 2020 and 2021 was consistent with the 2022 distribution. The bank's loan dispersion among geographies of different income levels revealed no gaps or lapses.

Home Purchase Loans

The geographic distribution of home purchase lending is adequate. The bank's 2022 home purchase lending in low-income census tracts was comparable to aggregate lending data and above the demographic figure. Lending in moderate-income census tracts was comparable to the aggregate lending data by number and dollar volume, and to the demographic figure.

The geographic distribution of home purchase lending in 2020 and 2021 reflected penetration consistent with 2022 lending patterns.

Home Refinance Loans

The geographic distribution of home refinance lending is adequate. The bank's 2022 home refinance lending in low-income census tracts was comparable to aggregate lending data by number, below by dollar volume, and comparable to the demographic figure. Lending in moderate-income census tracts was comparable to the aggregate lending data by number and dollar volume, and to the demographic figure.

The geographic distribution of refinance lending in 2020 and 2021 reflected performance consistent with 2022 lending patterns.

Home Improvement Loans

The geographic distribution of home improvement lending is poor. The bank did not originate any home improvement loans in low-income tracts during 2022, which was significantly below aggregate lending data and the demographic figure, although aggregate lending data and the demographic figure represented a small fraction of home improvement lending in the AA. Lending in moderate-income census tracts was comparable to the aggregate lending data by number and dollar volume, and to the demographic figure.

The bank's level of home improvement lending in 2021 was too low to conduct a meaningful analysis. Performance in 2020 was below the distribution of home improvement lending in 2022 and supported the overall rating based on slightly higher lending volume in 2020.

Table 39 (1 of 2)

Distribution of 2022 Home Mortgage Lending By Income Level of Geography Assessment Area: Colorado Springs MSA							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	8	1.6	1.6	2,452	1.1	1.1	1.2
Moderate	76	14.8	18.2	27,098	11.9	14.4	20.0
Middle	194	37.7	39.0	80,325	35.3	36.1	43.4
Upper	237	46.0	41.1	117,862	51.8	48.2	35.2
Unknown	0	0.0	0.2	0	0.0	0.2	0.3
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	515	100.0	100.0	227,737	100.0	100.0	100.0
Refinance Loans							
Low	1	0.9	1.8	79	0.2	1.2	1.2
Moderate	17	15.5	20.2	4,324	12.7	15.7	20.0
Middle	53	48.2	44.1	15,665	46.2	40.8	43.4
Upper	39	35.5	33.8	13,873	40.9	42.1	35.2
Unknown	0	0.0	0.2	0	0.0	0.1	0.3
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	110	100.0	100.0	33,941	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	0.9	0	0.0	0.6	1.2
Moderate	4	16.0	15.3	272	10.7	12.4	20.0
Middle	10	40.0	40.1	691	27.2	34.6	43.4
Upper	11	44.0	43.4	1,576	62.1	52.2	35.2
Unknown	0	0.0	0.3	0	0.0	0.2	0.3
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	25	100.0	100.0	2,539	100.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	1.3	0	0.0	2.6	4.3
Moderate	0	0.0	47.5	0	0.0	50.9	45.1
Middle	0	0.0	41.3	0	0.0	34.7	33.1
Upper	0	0.0	10.0	0	0.0	11.8	17.2
Unknown	0	0.0	0.0	0	0.0	0.0	0.4
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans							Owner Occupied Units %
Low	9	1.4	1.5	2,531	1.0	1.2	1.2
Moderate	99	15.0	18.1	31,844	12.0	16.8	20.0
Middle	261	39.7	40.6	97,579	36.7	37.1	43.4
Upper	289	43.9	39.6	133,860	50.4	44.8	35.2
Unknown	0	0.0	0.2	0	0.0	0.1	0.3
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	658	100.0	100.0	265,814	100.0	100.0	100.0
Source: 2022 FFIEC Census Data 2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Table 39 (2 of 2)

Distribution of 2022 Home Mortgage Lending By Income Level of Geography Assessment Area: Colorado Springs MSA							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Other Purpose LOC							
Low	0	0.0	1.0	0	0.0	0.6	1.2
Moderate	1	50.0	13.4	50	33.3	10.5	20.0
Middle	1	50.0	41.2	100	66.7	35.8	43.4
Upper	0	0.0	44.2	0	0.0	52.9	35.2
Unknown	0	0.0	0.2	0	0.0	0.2	0.3
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	2	100.0	100.0	150	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	1.0	0	0.0	0.9	1.2
Moderate	1	16.7	16.7	100	6.9	11.5	20.0
Middle	3	50.0	38.5	798	55.1	29.5	43.4
Upper	2	33.3	43.8	549	37.9	58.1	35.2
Unknown	0	0.0	0.0	0	0.0	0.0	0.3
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	6	100.0	100.0	1,447	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	1.2	0	0.0	0.4	1.2
Moderate	0	0.0	27.9	0	0.0	18.5	20.0
Middle	0	0.0	51.2	0	0.0	53.4	43.4
Upper	0	0.0	19.8	0	0.0	27.7	35.2
Unknown	0	0.0	0.0	0	0.0	0.0	0.3
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Small Business Lending

The geographic distribution of small business lending is adequate. The bank’s volume of small business lending in 2022 was too low to conduct a meaningful analysis; however, adequate performance was noted for both 2021 and 2020.

The 2021 distribution of small business loans in low-income census tracts was comparable to the aggregate lending data by number, below by dollar volume, and comparable to the demographic figure. Lending in moderate-income census tracts was comparable to aggregate lending data by number, above by dollar volume, and comparable to the demographic figure.

The geographic distribution of small business lending in 2020 reflected penetration consistent with 2021 lending patterns.

An analysis of the bank’s loan dispersion among geographies of different income levels revealed some conspicuous gaps and lapses that included the LMI census tracts; however, this did not impact the overall conclusion given the bank’s limited branching footprint (and lower volume of lending) relative to the AA as a whole. The AA contains a total of 136 census tracts, and a significant portion of the AA is rural in nature, particularly in the eastern portion of El Paso County, where several moderate-income tracts are located.

Table 40

Distribution of 2022 Small Business Lending By Income Level of Geography							
Assessment Area: Colorado Springs MSA							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	0	0.0	1.1	0	0.0	0.9	1.2
Moderate	7	53.8	25.5	2,892	68.5	33.3	27.2
Middle	2	15.4	35.9	121	2.9	29.5	37.5
Upper	4	30.8	36.3	1,208	28.6	35.3	33.4
Unknown	0	0.0	0.5	0	0.0	0.8	0.7
Tract-Unk	0	0.0	0.6	0	0.0	0.3	
Total	13	100.0	100.0	4,221	100.0	100.0	100.0

Source: 2022 FFIEC Census Data
2022 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Lending to Borrowers of Different Income Levels and to Businesses of Different Sizes

The bank’s lending has an adequate distribution among individuals of different income levels and businesses of different sizes. The distribution of home mortgage lending was adequate, and the distribution of small business lending was good.

Home Mortgage Lending

The borrower distribution of home mortgage lending is adequate. The distribution of 2022 home mortgage loans to low-income borrowers was below the aggregate lending data and significantly below the demographic figure. Lending to moderate-income borrowers was comparable to the aggregate lending data and comparable to the demographic figure. In evaluating the bank’s performance, consideration was given to the high cost of residential real estate in the AA and the challenges this poses to lending to low-income borrowers, in particular.

The borrower distribution of home mortgage lending in 2020 and 2021 was consistent with the level noted in 2022.

Home Purchase Loans

The borrower distribution of home purchase lending is adequate. The distribution of 2022 home mortgage purchases to low-income borrowers was comparable to the aggregate lending data and significantly below the demographic figure. Lending to moderate-income borrowers was above aggregate lending data and comparable to the demographic figure.

The borrower distribution of home purchase lending in 2020 and 2021 reflected performance below 2022 levels and supported the overall rating based on higher combined lending volume for both years.

Home Refinance Loans

The borrower distribution of home refinance lending is adequate. The distribution of 2022 home refinance loans to low-income borrowers was below the aggregate lending data by number and dollar volume, and below the demographic figure. Lending to moderate-income borrowers was comparable to both aggregate lending figures, and to the demographic figure.

The borrower distribution of home refinance lending in 2020 and 2021 reflected performance consistent with 2022 levels.

Home Improvement Loans

The borrower distribution of home improvement lending is adequate. The bank had no home improvement loan originations to low-income borrowers in 2022, which was significantly below aggregate lending data as well as the demographic figure. However, lending to moderate-income borrowers in 2022 was comparable to the aggregate lending data by number, above by dollar volume, and comparable to the demographic figure.

The borrower distribution of home improvement lending in 2021 was not evaluated as volume was too low to render a meaningful analysis; however, the bank's 2020 distribution of home improvement loans reflected performance consistent with 2022 levels.

Table 41 (1 of 2)

Distribution of 2022 Home Mortgage Lending By Borrower Income Level Assessment Area: Colorado Springs MSA							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	11	2.1	2.4	2,338	1.0	1.2	18.8
Moderate	114	22.1	16.9	36,989	16.2	12.8	18.8
Middle	127	24.7	25.7	51,293	22.5	23.6	21.9
Upper	261	50.7	36.1	136,599	60.0	42.6	40.5
Unknown	2	0.4	18.9	518	0.2	19.9	0.0
Total	515	100.0	100.0	227,737	100.0	100.0	100.0
Refinance Loans							
Low	8	7.3	11.5	1,231	3.6	7.0	18.8
Moderate	23	20.9	20.7	6,391	18.8	16.9	18.8
Middle	39	35.5	24.3	12,995	38.3	24.0	21.9
Upper	35	31.8	26.9	12,519	36.9	33.5	40.5
Unknown	5	4.5	16.7	805	2.4	18.7	0.0
Total	110	100.0	100.0	33,941	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	5.2	0	0.0	3.4	18.8
Moderate	4	16.0	14.8	333	13.1	10.3	18.8
Middle	2	8.0	25.4	63	2.5	21.0	21.9
Upper	18	72.0	53.6	2,043	80.5	64.1	40.5
Unknown	1	4.0	1.0	100	3.9	1.3	0.0
Total	25	100.0	100.0	2,539	100.0	100.0	100.0
Total Home Mortgage Loans							
Low	20	3.0	5.4	3,669	1.4	2.8	18.8
Moderate	143	21.7	17.6	44,249	16.6	13.7	18.8
Middle	170	25.8	25.4	64,514	24.3	23.5	21.9
Upper	317	48.2	36.5	151,959	57.2	41.5	40.5
Unknown	8	1.2	15.0	1,423	0.5	18.5	0.0
Total	658	100.0	100.0	265,814	100.0	100.0	100.0
<i>Source: 2022 FFIEC Census Data 2016-2020 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.</i>							

Table 41 (2 of 2)

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Assessment Area: Colorado Springs MSA							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Other Purpose LOC							
Low	0	0.0	5.8	0	0.0	3.5	18.8
Moderate	1	50.0	16.8	50	33.3	11.4	18.8
Middle	1	50.0	28.2	100	66.7	23.4	21.9
Upper	0	0.0	47.4	0	0.0	59.7	40.5
Unknown	0	0.0	1.8	0	0.0	2.0	0.0
Total	2	100.0	100.0	150	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	1	16.7	7.5	100	6.9	4.9	18.8
Moderate	1	16.7	18.4	486	33.6	11.6	18.8
Middle	1	16.7	22.5	63	4.4	15.5	21.9
Upper	3	50.0	44.3	798	55.1	58.1	40.5
Unknown	0	0.0	7.3	0	0.0	9.9	0.0
Total	6	100.0	100.0	1,447	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	1.2	0	0.0	0.3	18.8
Moderate	0	0.0	2.3	0	0.0	1.7	18.8
Middle	0	0.0	0.0	0	0.0	0.0	21.9
Upper	0	0.0	0.0	0	0.0	0.0	40.5
Unknown	0	0.0	96.5	0	0.0	98.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Small Business Lending

The borrower distribution of small business lending is good. As previously noted, the bank’s volume of small business lending in 2022 was too low to analyze. The bank’s 2021 performance for loan originations to businesses with gross annual revenues of less than or equal to \$1MM was comparable to aggregate lending data by number, significantly below by dollar volume, and below the demographic figure.

Performance in 2020 was above the 2021 distribution, where the bank’s distribution of lending to small businesses was above aggregate lending data by number, which supported the overall rating based on higher lending volume during 2021.

Table 42

Distribution of 2022 Small Business Lending By Revenue Size of Businesses							
Assessment Area: Colorado Springs MSA							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	1	7.7	60.1	21	0.5	36.9	94.6
Over \$1 Million	11	84.6		3,942	93.4		4.5
Revenue Unknown	1	7.7		258	6.1		0.8
Total	13	100.0		4,221	100.0		100.0
By Loan Size							
\$100,000 or Less	4	30.8	96.7	201	4.8	47.2	
\$100,001 - \$250,000	2	15.4	1.6	429	10.2	11.5	
\$250,001 - \$1 Million	7	53.8	1.8	3,591	85.1	41.4	
Total	13	100.0	100.0	4,221	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	1	100.0		21	100.0		
\$100,001 - \$250,000	0	0.0		0	0.0		
\$250,001 - \$1 Million	0	0.0		0	0.0		
Total	1	100.0		21	100.0		
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Community Development Lending

The bank provides a low level of CD loans in the AA. The bank originated six CD loans totaling \$11.8MM in this AA that supported economic development credit needs. The loans included three PPP loans, two SBA 504 loans, and one commercial loan that supported the credit needs of area small businesses.

Table 43

Community Development Loans – Colorado Springs MSA AA		
Community Development Purpose	#	\$(000)
Affordable Housing	0	0
Community Services	0	0
Economic Development	6	11,795
Revitalization and Stabilization	0	0
Total Loans	6	11,795

INVESTMENT TEST

The bank’s performance under the investment test in the Colorado Springs MSA AA is adequate. The bank has an adequate level of qualified CD investments and grants but is rarely in a leadership position. In addition, the bank makes occasional use of innovative and/or complex investments and exhibits adequate responsiveness to the credit and CD needs of its AA. As noted in the overall Investment Test section of this evaluation, the bank’s investment activity consists almost entirely of MBS that support affordable housing, as well as philanthropic donations to area organizations that provide community services to LMI individuals and families.

Table 44 illustrates the breakdown of the bank’s CD investments within the AA, including prior period investments that remain in the bank’s securities portfolio, investments purchased during the current evaluation period, and CD donations made since the prior evaluation. CD donations consisted of:

- Two donations totaling \$5,000 to an area organization that provides housing and supportive services to families experiencing homelessness or at imminent risk of becoming homeless, in addition to life skills training, credit counseling, and individualized case management.
- One \$5,000 donation to an organization that provides an array of community services to LMI individuals and families.

Table 44

Investments, Grants, and Donations – Colorado Springs MSA AA								
Community Development Purpose	Prior Period Investments¹		Current Investments²		Donations		Total	
	#	\$(000)	#	\$(000)	#	\$(000)	#	\$(000)
Affordable Housing	4	707	5	1,109	0	0	9	1,816
Community Services	0	0	0	0	3	10	3	10
Economic Development	0	0	0	0	0	0	0	0
Revitalization and Stabilization	0	0	0	0	0	0	0	0
Total	4	707	5	1,109	3	10	12	1,826
^{1.} <i>Book Value of Investment</i>								
^{2.} <i>Original Market Value of Investment</i>								

SERVICE TEST

The bank’s performance under the service test in the Colorado Springs MSA AA is excellent.

Retail Banking Services

Branch locations and alternative delivery systems, such as drive-through facilities and online and mobile banking, are reasonably accessible to the bank’s various geographies and to individuals of different income levels in the AA. Two of the bank’s five AA branches and one of the bank’s five full-service ATMs are located in moderate-income census tracts, which is higher than the percent of LMI census tracts by income level, although there is a significant number of LMI census tracts in the AA that are not in close proximity to the bank’s branching footprint.

The bank’s record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly in LMI areas or to LMI individuals. The bank did not open or close any branches during the evaluation period.

The bank’s products, services, and business hours do not vary in a way that inconveniences its AA, particularly LMI geographies and/or LMI individuals. The bank’s hours of operation and product and service offerings in the AA generally mirror that of the institution overall, which are discussed in the overall Institution Service Test – Retail Banking Services section of this report.

Table 45

Retail Banking and Community Development Services – Colorado Springs MSA AA												
Branch Accessibility	Location of Branches by Tract (%)						Percent of Tracts¹ (%)					
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
	0.0	40.0	40.0	20.0	0.0	100.0	2.3	27.4	41.1	28.0	1.1	100.0
	Location of ATMs by Tract (%)						Percent of Households by Tracts¹ (%)					
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
0.0	42.9	28.6	28.6	0.0	100.0	2.0	27.4	41.7	28.6	0.3	100.0	
Changes in Branch Location	Number of Branches (#)						Net Change in Branch Locations (#)					
	Total Branches		Openings (#)	Closings (#)			Low	Mod	Mid	Upp	Unk	Total
	5		0	0			0	0	0	0	0	0
Community Development Services	Affordable Housing	Community Services	Economic Development	Revitalization & Stabilization	Total Services	Total Organizations						
	4	28	0	0	32	11						
¹ . Based on 2022 FFIEC census tract definitions. Note: Total percentages may vary by 0.1 percent due to automated rounding differences.												

Community Development Services

The bank provided an excellent level of CD services. Bank officers and staff provided 32 CD services to 11 organizations throughout the Colorado Springs MSA AA. As noted in the above table, these activities were primarily focused on community service and affordable housing organizations. Examples of CD services provided by bank employees include:

- A bank employee served on the board of an organization that provides affordable housing to LMI individuals and families.
- A bank employee served on the board of a nationally franchised organization that provides legal advocacy services for LMI children who have experienced abuse or neglect and are wards of the court system.
- A bank employee taught financial literacy classes to clients of an organization that focuses on LMI individuals and families that are frequently unable to meet their basic needs of housing, food, utilities, transportation, and health care.

**WESTERN COLORADO ASSESSMENT AREA
NONMETROPOLITAN AREA
(Full-Scope Review)**

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE WESTERN COLORADO AA

The bank's Western Colorado AA consists of the entireties of the following 30 counties: Alamosa, Archuleta, Chaffee, Conejos, Costilla, Crowley, Custer, Delta, Dolores, Eagle, Fremont, Garfield, Grand, Gunnison, Hinsdale, Huerfano, Lake, La Plata, Las Animas, Mineral, Montezuma, Montrose, Otero, Ouray, Pitkin, Rio Grande, Saguachie, San Juan, San Miguel, and Summit. Refer to Appendix C for a map of the AA and Appendix D for additional demographic data.

- There were no changes to the AA since the prior evaluation.
- The 2022 AA comprises 173 census tracts, including 2 low-, 33 moderate-, 82 middle-, 52 upper-, and 4 unknown-income census tracts.
- The 2020 and 2021 AA was previously subdivided into 139 census tracts, including 1 low-, 29 moderate-, 69 middle-, 37 upper-, and 3 unknown-income tracts.
- Given the size of the AA's footprint, which encompasses a significant volume of rural areas of Colorado, a number of middle-income census tracts in counties in the AA were designated by the Federal Financial Institutions Examination Council (FFIEC) as distressed and/or underserved during the evaluation period. Counties which contained distressed tracts include: Alamosa, Archuleta, Chaffee, Dolores, Gunnison, Hinsdale, Las Animas, Mineral, Ouray, Rio Grande, San Juan, and San Miguel. Huerfano and Mineral Counties contained distressed census tracts in addition to underserved tracts.
- The bank operates 18 of its 38 Colorado banking offices in the AA, including 1 in a low-, 3 in moderate-, 9 in middle-, and 5 in upper-income tracts.
- The bank also operates a network of 31 full-service ATMs throughout the AA, including 1 in a low-, 8 in moderate-, 14 in middle-, and 8 in upper-income tracts.
- According to the June 30, 2023 FDIC Summary of Deposits Market Share Report, the bank ranked 6th of 47 FDIC-insured depository institutions operating from 233 locations in the AA, with a total deposit market share of 4.6 percent.
- A community contact recently conducted as part of the CRA evaluation of another financial institution with branches in the AA was reviewed to ascertain the credit needs of area communities, the responsiveness of area banks in meeting those credit needs, and for perspectives on local economic conditions. The contact represented an area residential real estate firm and provided perspective in relation to area housing conditions and home affordability.

Table 46

Population Change			
Assessment Area: Western Colorado			
Area	2015 Population	2020 Population	Percent Change
Western Colorado	532,483	556,600	4.5
Alamosa County, CO	16,269	16,376	0.7
Archuleta County, CO	12,174	13,359	9.7
Chaffee County, CO	18,309	19,476	6.4
Conejos County, CO	8,249	7,461	(9.6)
Costilla County, CO	3,581	3,499	(2.3)
Crowley County, CO	5,551	5,922	6.7
Custer County, CO	4,303	4,704	9.3
Delta County, CO	30,214	31,196	3.3
Dolores County, CO	1,862	2,326	24.9
Eagle County, CO	52,576	55,731	6.0
Fremont County, CO	46,809	48,939	4.6
Garfield County, CO	57,076	61,685	8.1
Grand County, CO	14,411	15,717	9.1
Gunnison County, CO	15,651	16,918	8.1
Hinsdale County, CO	874	788	(9.8)
Huerfano County, CO	6,502	6,820	4.9
Lake County, CO	7,362	7,436	1.0
La Plata County, CO	53,182	55,638	4.6
Las Animas County, CO	14,503	14,555	0.4
Mineral County, CO	733	865	18.0
Montezuma County, CO	25,700	25,849	0.6
Montrose County, CO	40,815	42,679	4.6
Otero County, CO	18,572	18,690	0.6
Ouray County, CO	4,580	4,874	6.4
Pitkin County, CO	17,420	17,358	(0.4)
Rio Grande County, CO	11,745	11,539	(1.8)
Saguache County, CO	6,238	6,368	2.1
San Juan County, CO	606	705	16.3
San Miguel County, CO	7,676	8,072	5.2
Summit County, CO	28,940	31,055	7.3
NonMSA Colorado	688,010	712,118	3.5
Colorado	5,278,906	5,773,714	9.4

Source: 2020 U.S. Census Bureau Decennial Census
2011-2015 U.S. Census Bureau: American Community Survey

- The AA contains a significant breadth of population characteristics with varying population growth and decline at local county levels. Overall, the AA contains approximately 78.2 percent of the nonmetropolitan area population of Colorado.

- The AA contains 30 counties with notable contrasting population figures, including the counties of Garfield (61,685), Eagle (55,731), and La Plata (55,638) with relatively large population centers to the sparsely populated counties of Hinsdale (788 persons) and San Juan (705 persons).

Table 47

Median Family Income Change Assessment Area: Western Colorado			
Area	2015 Median Family Income	2020 Median Family Income	Percent Change
Western Colorado	66,719	74,293	11.4
Alamosa County, CO	53,432	51,810	(3.0)
Archuleta County, CO	65,373	66,429	1.6
Chaffee County, CO	68,107	70,603	3.7
Conejos County, CO	53,117	50,906	(4.2)
Costilla County, CO	44,503	45,032	1.2
Crowley County, CO	45,459	53,438	17.6
Custer County, CO	50,076	66,436	32.7
Delta County, CO	56,721	62,003	9.3
Dolores County, CO	42,508	68,750	61.7
Eagle County, CO	90,099	98,427	9.2
Fremont County, CO	53,506	67,029	25.3
Garfield County, CO	74,154	86,677	16.9
Grand County, CO	78,728	91,273	15.9
Gunnison County, CO	71,700	84,627	18.0
Hinsdale County, CO	73,237	59,219	(19.1)
Huerfano County, CO	47,974	50,991	6.3
Lake County, CO	69,652	83,773	20.3
La Plata County, CO	81,417	89,737	10.2
Las Animas County, CO	59,951	55,489	(7.4)
Mineral County, CO	71,473	65,000	(9.1)
Montezuma County, CO	56,811	61,099	7.5
Montrose County, CO	59,362	67,827	14.3
Otero County, CO	45,984	58,457	27.1
Ouray County, CO	82,216	79,048	(3.9)
Pitkin County, CO	111,879	97,643	(12.7)
Rio Grande County, CO	54,629	65,676	20.2
Saguache County, CO	48,516	54,044	11.4
San Juan County, CO	56,677	67,750	19.5
San Miguel County, CO	79,793	84,078	5.4
Summit County, CO	93,941	92,436	(1.6)
NonMSA Colorado	66,320	72,390	9.2
Colorado	81,753	92,752	13.5

*Source: 2011-2015 U.S. Census Bureau: American Community Survey
2016-2020 U.S. Census Bureau: American Community Survey*

Note: Median family incomes have been inflation-adjusted and are expressed in 2020 dollars.

- The MFI of the AA, as a whole, reflected growth between 2015 and 2020 at a greater pace than other nonmetropolitan areas of Colorado, with varying levels of change at the local county level.
- The most substantial MFI growth occurred in Dolores County, which reflects an increase of 61.7 percent between 2015 and 2020, followed by Custer County with an increase of 32.7 percent during the same period. Conversely, Hinsdale County, the second least populated AA county, experienced the greatest decline in MFI within the AA, at 19.1 percent.
- The figure for AA families below the poverty level, at 7.7 percent, was comparable to the figure for other nonmetropolitan areas, at 8.0 percent. At the individual AA county level, the highest concentration of families below poverty occurred in Costilla County where 20.6 percent of families were below poverty. Conversely, Pitkin County reflected the lowest concentration of families below poverty, at 1.6 percent.

Table 48

Housing Cost Burden						
Assessment Area: Western Colorado						
Area	Cost Burden – Renters			Cost Burden – Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Western Colorado	70.6	38.3	42.7	56.6	31.2	23.3
Alamosa County, CO	72.5	23.1	44.1	42.1	29.2	20.3
Archuleta County, CO	76.3	56.5	45.5	56.4	41.2	26.1
Chaffee County, CO	69.1	40.0	42.7	53.2	43.8	26.4
Conejos County, CO	49.8	0.0	32.7	47.8	16.2	22.5
Costilla County, CO	45.7	14.3	35.8	38.5	17.4	19.8
Crowley County, CO	40.6	19.0	27.5	55.4	13.6	22.7
Custer County, CO	90.3	33.3	54.6	54.8	22.1	24.6
Delta County, CO	73.1	26.6	50.0	58.3	23.6	22.2
Dolores County, CO	52.3	0.0	24.3	27.1	25.8	13.9
Eagle County, CO	86.4	53.7	48.9	76.3	44.3	31.2
Fremont County, CO	71.9	27.2	43.3	53.1	22.3	19.0
Garfield County, CO	68.1	55.6	37.4	64.3	43.7	22.4
Grand County, CO	73.3	28.6	36.9	42.6	55.7	23.6
Gunnison County, CO	83.6	34.1	43.4	55.6	40.4	20.3
Hinsdale County, CO	51.4	16.0	20.0	61.8	28.0	20.7
Huerfano County, CO	57.7	21.6	40.0	41.8	38.3	22.6
Lake County, CO	84.7	17.6	59.8	37.1	28.6	17.5
La Plata County, CO	74.3	46.4	48.0	54.3	39.4	22.1
Las Animas County, CO	63.9	29.3	42.1	58.1	25.8	26.5
Mineral County, CO	46.7	0.0	26.4	45.7	48.0	19.7
Montezuma County, CO	66.9	24.0	34.8	51.2	21.0	19.5
Montrose County, CO	67.0	34.3	40.5	60.9	22.1	22.6
Otero County, CO	56.7	17.0	39.9	54.2	15.3	20.5
Ouray County, CO	88.2	75.0	45.0	69.2	50.0	28.7
Pitkin County, CO	81.9	51.7	42.8	61.9	32.9	28.0
Rio Grande County, CO	52.5	32.8	37.6	44.3	32.9	18.8
Saguache County, CO	63.7	21.1	39.3	53.6	17.1	25.9
San Juan County, CO	100.0	62.5	33.3	27.3	53.3	18.3
San Miguel County, CO	87.9	36.0	46.7	68.2	42.6	28.8
Summit County, CO	82.2	42.0	42.5	75.1	29.6	26.4
NonMSA Colorado	69.3	35.7	41.0	55.5	30.2	22.6
Colorado	79.1	46.6	46.3	62.5	37.5	21.2

Source: U.S. Department of Housing and Urban Development (HUD), 2015-2019 Comprehensive Housing Affordability Strategy
Note: Cost Burden is housing cost that equals 30 percent or more of household income.

- The AA cost burden for low-income renters and homeowners generally mirrored the cost burden of other statewide nonmetropolitan areas. This is also consistent for moderate-income homeowners, while the housing cost burden for moderate-income renters is greater in the AA relative to other statewide nonmetropolitan areas.
- The overall AA housing affordability ratio⁵ of 20.1 percent was similar to the statewide nonmetropolitan figure of 20.3 percent.
- Housing affordability in the 30 counties in the AA ranged from 13.5 percent in Summit County to 49.2 percent in Crowley County.

⁵ The housing affordability ratio is calculated by dividing the median household income by the median housing value. A lower ratio reflects less affordable housing.

Table 49

Unemployment Rates					
Assessment Area: Western Colorado					
Area	2017	2018	2019	2020	2021
Western Colorado	2.8	3.2	2.8	7.3	5.0
Alamosa County, CO	3.2	3.7	3.3	6.1	5.5
Archuleta County, CO	2.8	3.2	3.0	7.2	4.9
Chaffee County, CO	2.2	2.5	2.3	6.0	4.0
Conejos County, CO	3.9	3.9	3.4	5.4	4.8
Costilla County, CO	3.3	4.1	3.7	6.9	6.0
Crowley County, CO	2.9	4.1	4.0	5.3	5.2
Custer County, CO	2.8	3.4	2.8	4.7	4.0
Delta County, CO	3.6	3.7	3.2	6.3	5.3
Dolores County, CO	2.7	2.6	2.8	6.5	4.7
Eagle County, CO	2.2	2.5	2.1	9.0	4.4
Fremont County, CO	4.0	4.8	4.3	7.4	6.9
Garfield County, CO	2.7	2.9	2.6	6.5	4.7
Grand County, CO	2.1	2.5	2.0	8.0	4.2
Gunnison County, CO	1.9	2.3	2.0	6.3	3.7
Hinsdale County, CO	2.1	2.5	3.2	4.0	3.6
Huerfano County, CO	5.3	6.1	5.4	9.0	8.2
Lake County, CO	2.0	2.4	2.2	7.7	4.4
La Plata County, CO	2.3	2.7	2.4	6.6	5.2
Las Animas County, CO	3.7	4.3	3.7	7.0	6.5
Mineral County, CO	1.7	2.6	2.3	5.6	5.0
Montezuma County, CO	3.7	4.4	4.0	6.9	5.6
Montrose County, CO	3.0	3.4	2.9	6.3	5.0
Otero County, CO	3.9	4.7	3.9	5.8	6.1
Ouray County, CO	2.7	3.2	2.8	7.7	4.5
Pitkin County, CO	2.9	3.5	3.0	9.9	5.5
Rio Grande County, CO	4.0	4.5	3.9	6.8	6.5
Saguache County, CO	4.1	4.3	3.8	6.7	5.9
San Juan County, CO	2.1	2.9	2.7	6.4	3.5
San Miguel County, CO	2.6	3.2	2.7	10.3	5.0
Summit County, CO	1.7	2.0	1.7	9.3	4.0
NonMSA Colorado	2.6	3.1	2.7	6.7	4.8
Colorado	2.6	3.0	2.6	6.9	5.4

Source: Bureau of Labor Statistics: Local Area Unemployment Statistics

- The expansive AA encapsulates several state-recognized regions of Colorado, including the Southwest Region, Central Western Slope, and San Luis Valley Region. Each area contains varying economic and industry-related

- characteristics, such as tourist and outdoor recreational destinations, agriculture and food industry, and energy and natural resources sectors, among local government, education, and health sectors.
- Unemployment rates in the AA remained relatively aligned with the statewide nonmetropolitan figure from 2017 through 2021. Consistent with other AAs, the COVID-19 pandemic is reflected in the 2020 data with significant spikes in unemployment rates at various levels throughout the AA. Throughout much of the AA in 2021, there was a sharp downward trend in unemployment levels, although most areas remained at pre-pandemic levels.
 - As of 2021 data, unemployment rates ranged from a high of 8.2 percent and 6.0 percent in Huerfano and Costilla Counties, respectively, to a low of 3.6 percent and 3.5 percent in Hinsdale and San Juan Counties, respectively.
 - A selection of employers throughout the expansive AA include Xcel Energy, San Luis Valley Rural Electric Cooperative, Telluride Ski and Golf Resort, StoneAge Manufacturing, and the Durango and Silverton Railroad.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE WESTERN COLORADO AA

LENDING TEST

The bank's performance under the lending test in the Western Colorado AA is excellent and was bolstered by the bank's leadership in originating CD loans within the AA. Additionally, home mortgage and small business lending carried equal weighting in the analysis due to relatively equal loan volumes, followed by small farm lending. There was no performance analysis conducted for the bank's multifamily, LOC, other purpose closed/exempt, and purpose not applicable loans under the home mortgage product lines due to insufficient volumes to conduct a meaningful analysis.

Lending Activity

The bank's lending activities reflect good responsiveness to AA credit needs. The analysis of lending in this AA included 1,080 home mortgage, 925 small business, and 94 small farm loans originated between January 1, 2020 and December 31, 2022.

The bank makes limited use of innovative and/or flexible lending programs to serve AA credit needs, including LMI borrowers. Refer to the Institution section of this report for a detailed description of the bank's flexible and innovative lending programs.

Geographic Distribution of Loans

The bank's geographic distribution of loans reflects adequate distribution among the different census tracts and dispersion throughout the AA. The distribution of home mortgage and small business lending reflects adequate penetration, while the distribution of small farm loans reflects excellent penetration.

Home Mortgage Lending

The geographic distribution of home mortgage lending is adequate. The distribution of 2022 home mortgage loans among low-income tracts was comparable to the aggregate lending data and above the demographic figure. Lending among moderate-income tracts was above the aggregate lending data and comparable to the demographic figure.

The geographic distribution of home mortgage lending in 2020 and 2021 reflected performance below 2022 lending patterns, as penetration levels were more comparable to the aggregate lending data figures. Additionally, the conclusion of home mortgage lending was primarily influenced by the performance noted in 2020 and 2021 due to a larger volume of originations occurring in these years.

An analysis of the dispersion of loans revealed some conspicuous lending gaps and lapses that include LMI tracts; however, this did not impact the overall conclusion given the vast geographic makeup of the AA. The expansive AA is comprised of 173 census tracts (2022) spread across 30 counties and over 300 miles. Additionally, a review of loan patterns and branch proximities to AA LMI tracts did not reveal arbitrary exclusions of LMI areas.

Home Purchase Loans

The geographic distribution of home purchase lending is adequate. The distribution of 2022 home purchase loans among low-income tracts was comparable to the aggregate lending data and above the demographic figure. Lending among moderate-income tracts was above the aggregate lending data by number volume and significantly above by dollar volume, while lending levels were comparable to the demographic figure.

The geographic distribution of home purchase lending in 2020 and 2021 reflected penetration below 2022 lending patterns, but supported the overall rating due to larger loan origination volumes occurring in these loan years.

Home Refinance Loans

The geographic distribution of home refinance lending is adequate. The distribution of 2022 home refinance loans in low-income tracts was above the aggregate lending data and significantly above the demographic figure. Lending among moderate-income tracts was above the aggregate lending data and comparable to the demographic figure.

The geographic distribution of home refinance lending in 2020 and 2021 reflected penetration below 2022 lending patterns and supported the overall rating due to larger loan origination volumes occurring in these loan years.

Home Improvement Loans

The geographic distribution of home improvement lending is good. The bank did not originate any home improvement loans in the AA's low-income census tracts in 2022. Lending in moderate-income census tracts during 2022 was above aggregate lending data by number, significantly above by dollar volume, and below the demographic figure.

The geographic distribution of home improvement lending in 2020 was above the 2022 lending patterns. There was no evaluation of 2021 home improvement lending due to insufficient loan volumes to conduct a meaningful analysis.

Table 50 (1 of 2)

Distribution of 2022 Home Mortgage Lending By Income Level of Geography Assessment Area: Western Colorado							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	5	3.8	2.2	2,225	3.4	2.4	0.5
Moderate	21	16.2	11.0	5,515	8.4	5.3	16.6
Middle	49	37.7	48.3	25,663	39.3	38.8	53.5
Upper	55	42.3	38.1	31,930	48.9	53.3	29.2
Unknown	0	0.0	0.5	0	0.0	0.2	0.3
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	130	100.0	100.0	65,333	100.0	100.0	100.0
Refinance Loans							
Low	2	4.7	1.0	332	1.9	0.8	0.5
Moderate	7	16.3	11.3	1,067	6.3	4.7	16.6
Middle	16	37.2	48.3	3,325	19.5	33.3	53.5
Upper	18	41.9	39.0	12,304	72.3	61.1	29.2
Unknown	0	0.0	0.4	0	0.0	0.2	0.3
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	43	100.0	100.0	17,028	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	1.2	0	0.0	1.7	0.5
Moderate	3	10.0	6.7	295	6.5	3.7	16.6
Middle	17	56.7	43.6	1,801	39.8	34.8	53.5
Upper	9	30.0	48.1	2,391	52.9	59.5	29.2
Unknown	1	3.3	0.5	35	0.8	0.2	0.3
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	30	100.0	100.0	4,522	100.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	0.0	0	0.0	0.0	2.8
Moderate	0	0.0	9.4	0	0.0	1.3	9.3
Middle	1	100.0	48.4	7,125	100.0	49.2	32.0
Upper	0	0.0	40.6	0	0.0	49.4	55.7
Unknown	0	0.0	1.6	0	0.0	0.1	0.2
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	1	100.0	100.0	7,125	100.0	100.0	100.0
Total Home Mortgage Loans							Owner Occupied Units %
Low	7	3.1	1.6	2,557	2.6	1.6	0.5
Moderate	35	15.6	10.6	7,078	7.3	4.6	16.6
Middle	91	40.6	47.5	38,855	40.2	36.1	53.5
Upper	90	40.2	39.9	48,131	49.8	57.4	29.2
Unknown	1	0.4	0.4	35	0.0	0.2	0.3
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	224	100.0	100.0	96,656	100.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Table 50 (2 of 2)

Distribution of 2022 Home Mortgage Lending By Income Level of Geography Assessment Area: Western Colorado							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	\$%	
Other Purpose LOC							
Low	0	0.0	1.3	0	0.0	1.7	0.5
Moderate	1	11.1	8.6	75	6.3	5.6	16.6
Middle	3	33.3	42.8	475	39.7	28.7	53.5
Upper	5	55.6	47.2	645	54.0	64.0	29.2
Unknown	0	0.0	0.1	0	0.0	0.0	0.3
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	9	100.0	100.0	1,195	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	1.2	0	0.0	0.5	0.5
Moderate	3	27.3	7.6	126	8.7	1.5	16.6
Middle	5	45.5	41.0	466	32.1	24.7	53.5
Upper	3	27.3	50.1	861	59.3	73.3	29.2
Unknown	0	0.0	0.1	0	0.0	0.0	0.3
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	11	100.0	100.0	1,453	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	3.5	0	0.0	7.0	0.5
Moderate	0	0.0	19.3	0	0.0	13.8	16.6
Middle	0	0.0	42.1	0	0.0	29.5	53.5
Upper	0	0.0	33.3	0	0.0	48.6	29.2
Unknown	0	0.0	1.8	0	0.0	1.2	0.3
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0

Source: 2022 FFIEC Census Data
2016-2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Small Business Lending

The geographic distribution of small business lending is adequate. The bank did not originate a small business loan in a low-income tract in 2022, which did not impact the conclusion due to a very limited volume of businesses operating in the AA’s low-income tracts, as well as the lack of reported aggregate loan data in such tracts. Lending in moderate-income tracts was above the aggregate lending data by number volume and significantly above by dollar volume, while penetration was comparable in relation to the demographic figure.

The geographic distribution of small business lending in 2020 and 2021 reflected consistent performance with 2022 lending patterns.

An analysis of the bank’s loan dispersion by income level of AA geographies revealed several conspicuous lending gaps and lapses that included LMI tracts; however, this did not impact the overall conclusion given the vast geographic makeup of the AA, concentrated lending near the branches, and limited volume of lending.

Table 51

Distribution of 2022 Small Business Lending By Income Level of Geography							
Assessment Area: Western Colorado							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	0	0.0	0.4	0	0.0	0.5	0.7
Moderate	7	11.9	9.3	2,024	19.4	8.3	13.5
Middle	24	40.7	41.1	3,983	38.2	40.7	43.7
Upper	28	47.5	44.1	4,419	42.4	47.9	41.2
Unknown	0	0.0	0.7	0	0.0	1.4	1.0
Tract-Unk	0	0.0	4.4	0	0.0	1.3	
Total	59	100.0	100.0	10,426	100.0	100.0	100.0

Source: 2022 FFIEC Census Data
2022 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Small Farm Lending

The geographic distribution of small farm lending is excellent. The bank did not originate a small farm loan in a low-income tract in 2022, which did not impact the conclusion due to a very limited volume of farm operations in the AA’s low-income tracts, as well as the lack of reported aggregate loan data in such tracts. However, the bank’s small farm lending in moderate-income tracts was significantly above aggregate lending data and the demographic figure.

The geographic distribution of small farm lending in 2021 reflected consistent performance with 2022 lending patterns, while 2020 reflected performance below 2022 and 2021 lending patterns.

An analysis of the bank’s loan dispersion by income level of AA geographies revealed several conspicuous lending gaps and lapses that included LMI tracts; however, this did not impact the overall conclusion given the vast geographic makeup of the AA, concentrated lending near the branches, and limited volume of lending.

Table 52

Distribution of 2022 Small Farm Lending By Income Level of Geography							
Assessment Area: Western Colorado							
Geographic Income Level	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	0	0.0	0.0	0	0.0	0.0	0.4
Moderate	12	60.0	23.7	765	54.3	23.9	21.7
Middle	8	40.0	59.5	645	45.7	63.5	58.1
Upper	0	0.0	14.6	0	0.0	12.2	19.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.3
Tract-Unk	0	0.0	2.2	0	0.0	0.4	
Total	20	100.0	100.0	1,410	100.0	100.0	100.0

Source: 2022 FFIEC Census Data
2022 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Lending to Borrowers of Different Income Levels and to Businesses and Farms of Different Sizes

The bank’s lending has a good distribution among individuals of different income levels and businesses and farms of different sizes. The distribution of home mortgage and small farm lending reflects adequate performance, while small business lending reflects excellent performance.

Home Mortgage Lending

The borrower distribution of home mortgage lending is adequate. The distribution of 2022 home mortgage loans to low-income borrowers was comparable to the aggregate lending data and significantly below the demographic figure. Lending to moderate-income borrowers was also comparable to the aggregate lending data but was below the demographic figure.

The borrower distribution of home mortgage loans in 2021 reflected consistent performance with 2022 lending patterns, while lending in 2020 was above the performance of 2022 lending patterns.

Home Purchase Loans

The borrower distribution of home purchase lending is adequate. The distribution of 2022 home purchase loans to low-income borrowers was comparable to the aggregate lending data and significantly below the demographic figure. Lending to moderate-income

borrowers was below the aggregate lending data by number volume and comparable by dollar volume, and below the demographic figure.

The borrower distribution of home purchase lending in 2021 reflected performance which was below 2022 penetration levels, while 2020 reflected performance which was above 2022 lending levels.

Home Refinance Loans

The borrower distribution of home refinance lending is adequate. The distribution of 2022 home refinance loans to low-income borrowers was comparable to the aggregate lending data and below the demographic figure. Lending to moderate-income borrowers was comparable to the aggregate lending data, as well as the demographic figure.

The borrower distribution of home refinance lending in 2021 and 2020 reflected consistent performance with 2022 lending patterns.

Home Improvement Loans

The borrower distribution of home improvement lending is excellent. The bank did not originate a home improvement loan to a low-income borrower in 2022; however, performance was comparable to aggregate lending data. In addition, both the bank and aggregate lenders were significantly below the demographic figure. Lending to moderate-income borrowers was significantly above the aggregate lending data and above the demographic figure and influenced the overall conclusion.

The borrower distribution of home improvement lending in 2020 reflected consistent performance with 2022 levels. No evaluation was conducted for 2021 home improvement loans due to having an insufficient loan volume to conduct a meaningful analysis.

Table 53 (1 of 2)

Distribution of 2022 Home Mortgage Lending By Borrower Income Level Assessment Area: Western Colorado							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	5	3.8	3.4	573	0.9	1.0	19.8
Moderate	9	6.9	11.0	1,782	2.7	4.0	17.2
Middle	24	18.5	15.9	6,484	9.9	8.2	21.1
Upper	90	69.2	54.4	55,658	85.2	63.4	42.0
Unknown	2	1.5	15.2	836	1.3	23.3	0.0
Total	130	100.0	100.0	65,333	100.0	100.0	100.0
Refinance Loans							
Low	4	9.3	9.4	312	1.8	3.6	19.8
Moderate	6	14.0	15.1	702	4.1	6.5	17.2
Middle	11	25.6	18.5	2,483	14.6	9.8	21.1
Upper	21	48.8	42.7	13,357	78.4	53.4	42.0
Unknown	1	2.3	14.3	174	1.0	26.7	0.0
Total	43	100.0	100.0	17,028	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	3.3	0	0.0	1.7	19.8
Moderate	7	23.3	9.8	315	7.0	4.4	17.2
Middle	6	20.0	16.2	310	6.9	8.7	21.1
Upper	15	50.0	64.1	3,827	84.6	75.6	42.0
Unknown	2	6.7	6.7	70	1.5	9.7	0.0
Total	30	100.0	100.0	4,522	100.0	100.0	100.0
Total Home Mortgage Loans							
Low	14	6.3	5.6	1,094	1.2	1.9	19.8
Moderate	22	9.9	12.1	2,799	3.1	4.6	17.2
Middle	45	20.2	16.7	9,505	10.6	8.3	21.1
Upper	136	61.0	51.6	74,803	83.5	60.9	42.0
Unknown	6	2.7	14.0	1,330	1.5	24.3	0.0
Total	223	100.0	100.0	89,531	100.0	100.0	100.0
<i>Source: 2022 FFIEC Census Data 2016-2020 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.</i>							

Table 53 (2 of 2)

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Assessment Area: Western Colorado							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Other Purpose LOC							
Low	0	0.0	5.0	0	0.0	2.6	19.8
Moderate	0	0.0	10.9	0	0.0	4.1	17.2
Middle	2	22.2	17.6	145	12.1	6.9	21.1
Upper	6	66.7	60.2	800	66.9	79.9	42.0
Unknown	1	11.1	6.2	250	20.9	6.6	0.0
Total	9	100.0	100.0	1,195	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	5	45.5	6.3	209	14.4	1.6	19.8
Moderate	0	0.0	8.0	0	0.0	1.6	17.2
Middle	2	18.2	11.2	83	5.7	2.7	21.1
Upper	4	36.4	61.0	1,161	79.9	64.2	42.0
Unknown	0	0.0	13.5	0	0.0	29.9	0.0
Total	11	100.0	100.0	1,453	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	1.8	0	0.0	0.7	19.8
Moderate	0	0.0	1.8	0	0.0	0.9	17.2
Middle	0	0.0	1.8	0	0.0	3.3	21.1
Upper	0	0.0	0.0	0	0.0	0.0	42.0
Unknown	0	0.0	94.7	0	0.0	95.1	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Small Business Lending

The borrower distribution of small business lending is excellent. The distribution of 2022 lending to small businesses with gross annual revenues of \$1MM or less was comparable to the aggregate lending data and significantly below the demographic figure.

The distribution of loans originated in 2020 and 2021 was above the level noted in 2022 and supported the overall rating based on considerably higher lending volume during both years.

Table 54

Distribution of 2022 Small Business Lending By Revenue Size of Businesses							
Assessment Area: Western Colorado							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	39	66.1	53.4	5,419	52.0	39.7	92.5
Over \$1 Million	18	30.5		4,789	45.9		6.1
Revenue Unknown	2	3.4		218	2.1		1.4
Total	59	100.0		10,426	100.0		100.0
By Loan Size							
\$100,000 or Less	38	64.4	94.2	1,642	15.7	38.4	
\$100,001 - \$250,000	6	10.2	2.8	1,211	11.6	14.7	
\$250,001 - \$1 Million	15	25.4	3.0	7,573	72.6	46.9	
Total	59	100.0	100.0	10,426	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	30	76.9		1,222	22.6		
\$100,001 - \$250,000	1	2.6		220	4.1		
\$250,001 - \$1 Million	8	20.5		3,977	73.4		
Total	39	100.0		5,419	100.0		
<i>Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Small Farm Lending

The borrower distribution of small farm lending is adequate. The distribution of 2022 lending to small farms with gross annual revenues of \$1MM or less was significantly above the aggregate lending data and comparable to the demographic figure.

However, the distribution of loans originated in 2020 and 2021 to small farms was below the level noted in 2022 and supported the overall rating based on larger lending volumes during both years.

Table 55

Distribution of 2022 Small Farm Lending By Revenue Size of Farms							
Assessment Area: Western Colorado							
	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	20	100.0	68.3	1,410	100.0	73.2	97.4
Over \$1 Million	0	0.0		0	0.0		2.5
Revenue Unknown	0	0.0		0	0.0		0.1
Total	20	100.0		1,410	100.0		100.0
By Loan Size							
\$100,000 or Less	15	75.0	88.4	683	48.4	38.9	
\$100,001 - \$250,000	5	25.0	6.9	727	51.6	26.0	
\$250,001 - \$500,000	0	0.0	4.7	0	0.0	35.1	
Total	20	100.0	100.0	1,410	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	15	75.0		683	48.4		
\$100,001 - \$250,000	5	25.0		727	51.6		
\$250,001 - \$500,000	0	0.0		0	0.0		
Total	20	100.0		1,410	100.0		
Source: 2022 FFIEC Census Data							
2022 Dun & Bradstreet Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Community Development Lending

The bank is a leader in providing CD loans. The bank originated nine CD loans totaling \$40.3MM in this AA with the majority of lending by dollar volume benefitting area affordable housing.

Examples of the bank’s CD lending activities that were considered responsive credit needs in the AA include:

- A \$20.2MM loan that was responsive to affordable housing needs. The proceeds provided financing for the construction of a large, multi-family housing property with rent restrictions to provide workforce housing in a high-cost recreational resort area within the AA.
- Two loans totaling \$12.0MM for the purpose of constructing an affordable housing complex for LMI individuals and families in a high-cost recreational resort area within the AA.

- A \$470.0M loan for the expansion of an area food pantry that serves multiple communities throughout the AA. The nonprofit organization provides an array of community services to LMI individuals and families beyond emergency food sources, including mentoring and mental health support services.

Table 56

Community Development Loans – Western Colorado AA		
Community Development Purpose	#	\$(000)
Affordable Housing	3	32,136
Community Services	2	506
Economic Development	4	7,655
Revitalization and Stabilization	0	0
Total Loans	9	40,297

INVESTMENT TEST

The bank’s performance under the investment test in the Western Colorado AA is good. The bank has a significant level of qualified CD investments and grants and is occasionally in a leadership position. While the bank makes occasional use of innovative and/or complex investments, it exhibits good responsiveness to the credit and CD needs of its AA. As noted in the overall Investment Test section of this evaluation, the bank’s investment activity consists almost entirely of MBS that support affordable housing, as well as philanthropic donations to area organizations that primarily provide community services to LMI individuals and families.

Table 64 below illustrates the breakdown of the bank’s CD investments within the AA, including prior period investments that remain in the bank’s securities portfolio, investments purchased during the current evaluation period, and CD donations made since the prior evaluation.

Examples of responsive CD donations include:

- Two donations totaling \$2,000 to an area food bank to support ongoing community services to LMI individuals.
- A donation of \$2,500 to an area organization that provides an array of community services for LMI individuals and families, including financial assistance and scholarship monies for students from LMI homes, financial assistance for medical services, and varying crisis resources.
- A donation of \$2,500 to an area educational facility for the purpose of funding a scholarship award for students attending an area college. The needs-based scholarship specifically provides financial assistance for student housing given the educational facility is located in a high-cost area.

Table 57

Investments, Grants, and Donations – Western Colorado AA								
Community Development Purpose	Prior Period Investments ¹		Current Investments ²		Donations		Total	
	#	\$(000)	#	\$(000)	#	\$(000)	#	\$(000)
Affordable Housing	2	345	5	1,283	1	0 ³	8	1,629
Community Services	0	0	0	0	14	12	14	12
Economic Development	0	0	0	0	0	0	0	0
Revitalization and Stabilization	0	0	0	0	0	0	0	0
Total	2	345	5	1,283	15	12	22	1,641
¹ Book Value of Investment ² Original Market Value of Investment ³ \$93.00 Donation								

SERVICE TEST

The bank’s performance under the service test in the Western Colorado AA is good.

Retail Banking Services

Branch locations and alternative delivery systems, such as drive-through facilities and online and mobile banking, are reasonably accessible to the bank’s various geographies and to individuals of different income levels in the AA. The bank operates 4 of its 18 branches and 8 of its 27 full-service ATMs in LMI tracts throughout the expansive AA, which aligns similarly with the distribution of the various income tracts within the AA.

The bank’s record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly in LMI areas or to LMI individuals. The bank did not open or close any branches during the evaluation period.

The bank’s products, services, and business hours do not vary in a way that inconveniences its AA, particularly LMI geographies and/or LMI individuals. The bank’s hours of operation and product and service offerings in the AA generally mirror that of the overall institution, which are discussed in the overall Institution Service Test – Retail Banking Services section of this report.

Table 58

Retail Banking and Community Development Services – Western Colorado AA												
Branch Accessibility	Location of Branches by Tract (%)						Percent of Tracts¹ (%)					
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
	5.6	16.7	50.0	27.8	0.0	100.0	1.2	19.1	47.4	30.1	2.3	100.0
	Location of ATMs by Tract (%)						Percent of Households by Tracts¹ (%)					
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
3.2	25.8	45.2	25.8	0.0	100.0	0.7	17.9	51.1	29.7	0.5	100.0	
Changes in Branch Location	Number of Branches (#)						Net Change in Branch Locations (#)					
	Total Branches		Openings (#)	Closings (#)			Low	Mod	Mid	Upp	Unk	Total
	18		0	0			0	0	0	0	0	0
Community Development Services	Affordable Housing	Community Services		Economic Development		Revitalization & Stabilization		Total Services		Total Organizations		
	5	35		5		1		46		23		
¹ Based on 2022 FFIEC census tract definitions. Note: Total percentages may vary by 0.1 percent due to automated rounding differences.												

Community Development Services

The bank provides a relatively high level of CD services, as bank staff provided 46 CD services to 23 area organizations throughout the AA. As noted in Table 65, these activities were primarily comprised of community services to LMI individuals, as well as a mixture of qualified CD services for the remaining CD purposes. Examples of CD services provided by bank employees include:

- Three bank employees provided eight CD services for the local chapter of a nationally-known community services organization that provides an array of services that benefit LMI individuals and families. In their capacities, the bankers provide their expertise with financial literacy instruction courses.
- A bank representative performed two CD services in a recurring board membership capacity for an area organization which is responsive to affordable housing needs.
- A bank representative performed two CD services in a recurring board membership capacity for an area economic development organization in a sparsely populated county within the AA. The organization provides various resources, including micro-loans to area small businesses for ongoing operational needs.

**OTHER COLORADO METROPOLITAN ASSESSMENT AREAS
(Limited-Scope Review)**

**DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE GREELEY MSA
ASSESSMENT AREA**

The bank's AA is comprised of Weld County in its entirety, which also comprises the Greeley, Colorado MSA. Refer to Appendix C for a map of the AA and Appendix D for additional demographic data.

- The 2022 AA is comprised of 83 census tracts, including 4 low-, 19 moderate-, 30 middle-, 29 upper-, and 1 unknown-income census tract based on the most recent 2016-2020 ACS data.
- The composition of the 2020 and 2021 AA consisted of 77 census tracts, including 7 low-, 16 moderate-, 26 middle-, 27 upper-, and 1 unknown-income census tract.
- Based on the 2020 ACS data, the AA population was 328,981, which reflects a 21.4 percent increase from the 2015 ACS data.
- The AA is home to 75,120 total families. According to 2020 ACS data, 19.5 percent of families are low-, 18.0 percent are moderate-, 22.7 percent are middle-, and 39.8 percent are upper-income.
- The bank operates three full-service branches, including two branches in middle-income tracts and one branch in an upper-income tract. The bank has not opened or closed any branches in this AA since the prior evaluation.
- According to the June 30, 2023 FDIC Deposit Market Share Report, the bank held a 3.2 percent market share of deposits in the AA, ranking 10th of 25 FDIC-insured financial institutions operating from 68 banking offices in the AA.

**DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE FORT COLLINS MSA
ASSESSMENT AREA**

The bank's AA is comprised of Larimer County in its entirety, which also comprises the Ft. Collins, Colorado MSA. Refer to Appendix C for a map of the AA and Appendix D for additional demographic data.

- The 2022 AA is comprised of 86 census tracts, including 1 low-, 16 moderate-, 52 middle-, 16 upper-, and 1 unknown-income census tract based on the most recent 2016-2020 ACS data.
- The composition of the 2020 and 2021 AA consisted of 73 census tracts, including 3 low-, 20 moderate-, 36 middle-, 13 upper-, and 1 unknown-income census tract.

- Based on the 2020 ACS data, the AA population was 359,066, which reflects a 12.8 percent increase from the 2015 ACS data.
- The AA is home to 83,921 total families. According to 2020 ACS data, 19.2 percent of families are low-, 18.3 percent are moderate-, 23.6 percent are middle-, and 38.9 percent are upper-income.
- The bank operates one full-service branch in a middle-income census tract in the AA. The bank has not opened or closed any branches in this AA since the prior evaluation.
- According to the June 30, 2023 FDIC Deposit Market Share Report, the bank held a 0.5 percent market share of deposits in the AA, ranking 19th of 26 FDIC-insured financial institutions operating from 90 banking offices in the AA.

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE BOULDER MSA ASSESSMENT AREA

The bank's AA is comprised of Boulder County in its entirety, which also comprised the Boulder, Colorado MSA. Refer to Appendix C for a map of the AA and Appendix D for additional demographic data.

- The 2022 AA is comprised of 78 census tracts, including 4 low-, 13 moderate-, 32 middle-, 26 upper-, and 3 unknown-income census tracts based on the most recent 2020 ACS data.
- The composition of the 2020 and 2021 AA consisted of 5 low-, 14 moderate-, 30 middle-, and 19 upper-income census tracts.
- Based on the 2020 ACS data, the AA population was 330,758, which reflects a 6.7 percent increase from the 2015 ACS data.
- The AA is home to 73,244 total families. According to 2020 ACS data, 20.5 percent of families are low-, 17.8 percent are moderate-, 21.3 percent are middle-, and 40.5 percent are upper-income.
- The bank operates one full-service branch in a moderate-income census tract in the AA. The bank has not opened or closed any branches in this AA since the prior evaluation.
- According to the June 30, 2023 FDIC Deposit Market Share Report, the bank held a 0.1 percent market share of deposits in the AA, ranking 32nd of 33 FDIC-insured financial institutions operating from 88 banking offices in the AA.

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE PUEBLO MSA ASSESSMENT AREA

The bank's AA is comprised of the Pueblo, Colorado MSA, which includes Pueblo County in its entirety. Refer to Appendix C for a map of the AA and Appendix D for additional demographic data.

- There have been no changes to the AA since the prior evaluation. The 2022 AA comprises 58 census tracts, including 3 low-, 14 moderate-, 20 middle-, 18 upper-, and 3 unknown-income census tracts based on the most recent 2020 ACS data.
- The composition of the 2020 and 2021 AA consisted of 55 census tracts, including 3 low-, 16 moderate-, 18 middle-, 15 upper-, and 3 unknown-income census tracts based on 2011-2015 ACS data.
- Based on 2020 ACS data, the AA population was 168,162, which reflects a 4.1 percent increase from the 2015 ACS data.
- The AA is home to 40,227 total families. According to 2020 ACS data, 22.4 percent of families are low-, 16.7 percent are moderate-, 19.3 percent are middle-, and 41.6 percent are upper-income.
- The bank operates one full-service branch in a moderate-income census tract in the AA. The bank has not opened or closed any branches in this AA since the prior evaluation.
- According to the June 30, 2023 FDIC Deposit Market Share Report, the bank held a 0.6 percent market share of deposits in the AA, ranking 14th of 14 FDIC-insured financial institutions operating from 37 banking offices in the AA.

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE GRAND JUNCTION MSA ASSESSMENT AREA

The bank's AA is comprised of the Grand Junction, Colorado MSA, which includes Mesa County in its entirety. Refer to Appendix C for a map of the AA and Appendix D for additional demographic data.

- There have been no changes to the AA since the prior evaluation. The 2022 AA comprises 33 census tracts, including 1 low-, 10 moderate-, 14 middle-, and 8 upper-income census tracts based on the most recent 2020 ACS data.
- The composition of the 2020 and 2021 AA consisted of 29 census tracts, including 7 moderate-, 16 middle-, and 6 upper-income census tracts based on 2015 ACS data.
- Based on 2020 ACS data, the AA population was 155,703, which reflects a 5.3 percent increase from the 2015 ACS data.
- The AA is home to 37,528 total families. According to 2020 ACS data, 19.4 percent of families are low-, 18.8 are percent moderate-, 22.3 percent are middle-, and 39.5 percent are upper-income.
- The bank operates one full-service banking office in a moderate-income census tract within the AA. The bank has not opened or closed any branches in this AA since the prior evaluation.
- According to the June 30, 2023 FDIC Deposit Market Share Report, the bank held a 0.6 percent market share of deposits in the AA, ranking 12th of 13 FDIC-insured financial institutions operating from 37 banking offices in the AA.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE LIMITED-SCOPE COLORADO METROPOLITAN AREAS

The state of Colorado AAs listed in the table below were reviewed using limited-scope examination procedures. Conclusions regarding the institution’s CRA performance are drawn from a review of available facts and data, including performance figures, aggregate lending comparisons, and demographic information. The conclusions regarding the bank’s performance in these areas do not change the rating for the state of Colorado.

Table 59

Assessment Area	Lending Test	Investment Test	Service Test
Greeley MSA	Exceeds	Exceeds	Below
Fort Collins MSA	Exceeds	Exceeds	Consistent
Boulder MSA	Exceeds	Consistent	Consistent
Pueblo MSA	Exceeds	Below	Below
Grand Junction MSA	Consistent	Exceeds	Below

**STATE OF UTAH/
SALT LAKE CITY COMBINED METROPOLITAN STATISTICAL AREA**

CRA rating for Utah:	Satisfactory
The Lending Test is rated:	High Satisfactory
The Investment Test is rated:	Low Satisfactory
The Service Test is rated:	Outstanding

Major factors supporting the rating include:

Lending Test

- Lending levels reflect good responsiveness to AA credit needs, and the bank makes limited use of innovative and/or flexible lending practices in serving AA credit needs.
- The bank's distribution of loans by income level of geography is adequate.
- The bank's distribution of loans among individuals of different income levels, including LMI, and businesses of different sizes is adequate.
- The bank is a leader in making CD loans within its Utah AA.

Investment Test

- The bank makes an adequate level of qualified CD investments and grants and is rarely in a leadership position. In addition, the bank makes occasional use of innovative and/or complex investments to support CD initiatives and exhibits adequate responsiveness to the credit and CD needs throughout its Utah AA.

Service Test

- The bank's delivery systems are reasonably accessible to geographies and/or individuals of different income levels throughout its AA.
- The bank's record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly to LMI geographies and/or LMI individuals.
- Products, services, and business hours do not vary in a way that inconveniences its AA, particularly LMI geographies and/or individuals.
- The bank is a leader in providing CD services within its Utah AA and is responsive to the available service opportunities.

SCOPE OF EXAMINATION

The scope of the review for the state of Utah was consistent with the overall scope for the institution. A full-scope review was conducted for the Salt Lake City Combined Statistical Area (CSA), which is the bank's only delineated AA subject to review in the state of Utah. Therefore, the Utah statewide performance will be discussed concurrently with the bank's performance in the Salt Lake City CSA AA.

A total of 2,136 loans were reviewed in the state of Utah, including 1,908 home mortgage and 225 small business loans originated between January 1, 2020 and December 31, 2022. More weight was applied to the bank's home mortgage lending in the state of Utah, followed by small business lending based on the loan volume for each respective product. Additionally, home improvement and multifamily mortgage loans and small farm loans were not evaluated for this AA due to lending volumes too low to render meaningful analyses.

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN UTAH

The bank delineates 1 of its 20 AAs and operates 6 of its 79 branches in the state of Utah. Loan and deposit products and services offered in the state mirror those discussed in the overall Institution section of this report, with a primary emphasis on home mortgage and small business lending. Detailed descriptions of the bank's operations in the Salt Lake City CSA AA are provided in the analysis of the AA that follows.

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE SALT LAKE CITY CSA AA

The bank's Salt Lake City CSA AA consists of the Salt Lake City, Utah MSA, which is comprised of Salt Lake and Tooele Counties in their entireties; the Provo-Orem, Utah MSA, which is comprised of Juab and Utah Counties in their entireties; and, the Ogden-Clearfield, Utah MSA, which is comprised of Box Elder, Davis, Morgan, and Weber Counties in their entireties. Refer to Appendix C for a map of the AA and Appendix D for additional demographic data.

- There were no changes to the AA delineation since the prior evaluation.
- The 2022 AA is comprised of 565 census tracts, including 17 low-, 114 moderate-, 277 middle-, 148 upper-, and 9 unknown-income census tracts based on the most recent 2016-2020 ACS data.
- The 2020 and 2021 AA was previously subdivided into 470 census tracts, including 23 low-, 100 moderate-, 204 middle-, and 138 upper-, and 5 unknown- income census tracts based on 2011-2015 ACS data.

- The bank operates 6 of its 79 offices in the AA, including 5 in middle- and 1 in an upper-income census tract(s). Five of the bank’s offices maintain onsite cash-dispensing only ATMs.
- According to the June 30, 2023 FDIC Summary of Deposits Market Share Report, the bank ranked 35th of 53 FDIC-insured depository institutions operating from 376 locations in the AA, with a total deposit market share of 0.06 percent.
- A community contact recently conducted as part of the CRA evaluation of another financial institution with branches in the AA was reviewed to ascertain the credit needs of area communities, the responsiveness of area banks in meeting those credit needs, and for perspectives on local economic conditions. The contact represented an area economic development organization within the AA.

Table 60

Population Change			
Assessment Area: Salt Lake City CSA			
Area	2015 Population	2020 Population	Percent Change
Salt Lake City CSA	2,325,531	2,623,984	12.8
Box Elder County, UT	50,991	57,666	13.1
Davis County, UT	323,374	362,679	12.2
Juab County, UT	10,400	11,786	13.3
Morgan County, UT	10,276	12,295	19.6
Salt Lake County, UT	1,078,958	1,185,238	9.9
Tooele County, UT	60,893	72,698	19.4
Utah County, UT	551,957	659,399	19.5
Weber County, UT	238,682	262,223	9.9
Ogden-Clearfield, UT MSA	623,323	694,863	11.5
Provo-Orem, UT MSA	562,357	671,185	19.4
Salt Lake City, UT MSA	1,139,851	1,257,936	10.4
Utah	2,903,379	3,271,616	12.7

*Source: 2020 U.S. Census Bureau Decennial Census
2011-2015 U.S. Census Bureau: American Community Survey*

- Demographic statistics in the AA generally mirror those of the state, as the AA comprised 80.2 percent of the Utah state population in 2020.
- Salt Lake County is the most populous county in the state and includes 46.4 percent of the AA population.
- Salt Lake City, the county seat of Salt Lake County and the state capital of Utah, had a population of 199,587 in 2020, ranking as the largest city in the state.

Table 61

Median Family Income Change Assessment Area: Salt Lake City CSA			
Area	2015 Median Family Income	2020 Median Family Income	Percent Change
Salt Lake City CSA	77,005	86,750	12.7
Box Elder County, UT	67,787	73,446	8.3
Davis County, UT	85,622	96,482	12.7
Juab County, UT	63,794	76,736	20.3
Morgan County, UT	98,332	101,572	3.3
Salt Lake County, UT	78,719	90,815	15.4
Tooele County, UT	75,714	83,730	10.6
Utah County, UT	73,745	83,938	13.8
Weber County, UT	71,089	80,961	13.9
Ogden-Clearfield, UT MSA	78,384	88,021	12.3
Provo-Orem, UT MSA	73,474	83,669	13.9
Salt Lake City, UT MSA	78,501	90,360	15.1
Utah	75,188	84,590	12.5
<i>Source: 2011-2015 U.S. Census Bureau: American Community Survey 2016-2020 U.S. Census Bureau: American Community Survey</i>			
<i>Note: Median family incomes have been inflation-adjusted and are expressed in 2020 dollars.</i>			

- The change in AA MFI from 2015 to 2020 reflected positive and widely varying growth throughout all of the AA counties. The highest growth rates occurred in Juab, Salt Lake, and Weber Counties, with growth in Juab County exceeding 20.0 percent, compared to relatively low growth in Morgan County, at 3.3 percent.
- Based on 2020 ACS data, 5.7 percent of AA families lived below the poverty level. Morgan County had the lowest percentage of families living below the poverty level, at 1.0 percent, while Juab County had the highest level, at 9.1 percent.

Table 62

Housing Cost Burden Assessment Area: Salt Lake City CSA						
Area	Cost Burden – Renters			Cost Burden – Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Salt Lake City CSA	76.1	31.4	40.4	62.2	33.4	17.6
Box Elder County, UT	67.1	11.6	31.8	62.0	26.7	16.1
Davis County, UT	80.0	28.8	37.2	59.7	30.8	14.8
Juab County, UT	37.1	12.1	21.5	34.5	24.3	15.0
Morgan County, UT	43.9	14.8	22.4	45.3	40.6	15.7
Salt Lake County, UT	77.5	33.0	40.7	64.8	35.6	18.6
Tooele County, UT	69.3	34.5	39.7	61.8	31.6	17.9
Utah County, UT	78.4	35.2	43.6	62.8	36.6	17.9
Weber County, UT	66.4	20.8	37.7	57.2	26.1	17.1
Ogden-Clearfield, UT MSA	71.7	23.8	36.8	58.4	28.6	15.8
Provo-Orem, UT MSA	77.8	34.8	43.3	61.7	36.2	17.9
Salt Lake City, UT MSA	77.2	33.1	40.7	64.6	35.3	18.6
Utah	74.6	31.4	40.2	59.8	32.6	17.8

Source: U.S. Department of Housing and Urban Development (HUD), 2015-2019 Comprehensive Housing Affordability Strategy
Note: Cost Burden is housing cost that equals 30 percent or more of household income.

- Housing affordability varied substantially throughout the AA counties, with the greatest cost burden to LMI renters in Utah County and to low-income homeowners in Salt Lake County.
- The housing affordability ratio in the AA was low, at 24.3 percent, with ratios within the eight AA counties ranging from 22.9 percent in Utah County to 32.4 percent in Tooele County.
- The median housing value in the AA counties ranged from a low of \$226,200 in Box Elder County to a high of \$417,600 in Morgan County, compared to the figure of \$317,305 for the entire AA.

Table 63

Unemployment Rates					
Assessment Area: Salt Lake City CSA					
Area	2017	2018	2019	2020	2021
Salt Lake City CSA	3.0	2.8	2.5	4.6	2.6
Box Elder County, UT	3.2	2.8	2.6	4.4	2.4
Davis County, UT	3.0	2.7	2.4	4.1	2.4
Juab County, UT	3.3	2.8	2.5	3.0	2.0
Morgan County, UT	2.8	2.6	2.4	3.4	2.1
Salt Lake County, UT	3.0	2.8	2.5	5.1	2.8
Tooele County, UT	3.5	3.2	2.8	4.7	2.9
Utah County, UT	2.8	2.7	2.4	3.8	2.3
Weber County, UT	3.5	3.3	2.9	4.9	2.9
Ogden-Clearfield, UT MSA	3.2	3.0	2.6	4.4	2.6
Provo-Orem, UT MSA	2.8	2.7	2.4	3.8	2.3
Salt Lake City, UT MSA	3.0	2.9	2.5	5.1	2.8
Utah	3.1	2.9	2.6	4.7	2.7

Source: Bureau of Labor Statistics: Local Area Unemployment Statistics

- Unemployment rates were relatively low and stable in the eight AA counties from 2017 to 2019 and remained lower in 2020 at the onset of the COVID-19 pandemic when compared to other parts of the country.
- Major employers in the AA include Intermountain Healthcare, University of Utah, Wal-Mart Associates, State of Utah, Brigham Young University, Hill Airforce Base (civilian employment), and Davis County School District.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE SALT LAKE CITY CSA AA

LENDING TEST

The bank’s performance under the lending test in the state of Utah/Salt Lake City CSA AA is good and was bolstered by the bank’s leadership in originating CD loans.

Lending Activity

The bank’s lending activities reflect good responsiveness to AA credit needs. The bank makes limited use of innovative and/or flexible lending programs to serve AA credit needs, including LMI borrowers. During this evaluation period, the bank did not participate in any lending that was considered particularly innovative; however, the bank participated in a number of industry-recognized government-guaranteed lending programs, displaying flexibility in the way the bank serves its communities. A description of the bank’s flexible

lending products is discussed in the overall Institution Lending Activity section of this evaluation.

Geographic Distribution of Loans

The bank's geographic distribution of loans reflects adequate distribution among the different census tracts and dispersion throughout the AA for home mortgage and small business lending.

Home Mortgage Lending

The geographic distribution of home mortgage lending is adequate. The distribution of 2022 home mortgage loans among both low- and moderate-income census tracts was comparable to the aggregate lending data by number, dollar volume, and to the demographic figure.

The geographic distribution of home mortgage lending in 2020 and 2021 reflected penetration consistent with 2022 lending patterns.

The bank's loan dispersion among geographies of different income levels revealed conspicuous lending gaps that included LMI census tracts; however, this did not impact the overall conclusion given the bank's limited branching footprint relative to the AA as a whole. The AA was comprised of 565 census tracts in 2022, in which lending is concentrated in the eastern portion of the AA near the bank's branches.

Home Purchase Loans

The geographic distribution of home purchase lending is poor. The distribution of 2022 home purchase loans among low-income tracts was comparable to the aggregate lending data by number, dollar volume, and comparable to the demographic figure. Lending in moderate-income tracts was below both of the aggregate lending statistics and below the demographic figure.

The geographic distribution of home purchase lending in 2020 was consistent with the 2022 distribution and supported the overall rating, while performance in 2021 was above the levels noted in 2020 and 2022.

Home Refinance Loans

The geographic distribution of home refinance lending is adequate. The bank's 2022 home refinance lending was comparable to the aggregate lending data by number, dollar volume, and the demographic figure in both low- and moderate-income census tracts.

The geographic distribution of home refinance lending in 2020 and 2021 reflected performance consistent with 2022 levels.

Table 64 (1 of 2)

Distribution of 2022 Home Mortgage Lending By Income Level of Geography Assessment Area: Salt Lake City CSA							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	2	0.8	1.2	341	0.3	0.9	0.7
Moderate	24	9.9	15.6	9,479	7.3	11.9	15.7
Middle	123	50.6	53.0	60,478	46.8	50.2	52.5
Upper	94	38.7	30.3	58,946	45.6	37.0	31.1
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	243	100.0	100.0	129,244	100.0	100.0	100.0
Refinance Loans							
Low	1	1.1	0.7	288	0.7	0.6	0.7
Moderate	15	15.8	15.4	5,270	12.5	11.6	15.7
Middle	47	49.5	54.0	20,774	49.3	50.2	52.5
Upper	32	33.7	29.9	15,814	37.5	37.6	31.1
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	95	100.0	100.0	42,146	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	0.5	0	0.0	0.4	0.7
Moderate	1	8.3	10.7	65	4.3	7.9	15.7
Middle	5	41.7	53.4	765	50.7	46.6	52.5
Upper	6	50.0	35.4	680	45.0	45.0	31.1
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	12	100.0	100.0	1,510	100.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	9.3	0	0.0	5.1	9.3
Moderate	0	0.0	36.6	0	0.0	30.5	35.7
Middle	0	0.0	39.7	0	0.0	39.8	43.1
Upper	0	0.0	13.9	0	0.0	24.1	11.6
Unknown	0	0.0	0.5	0	0.0	0.5	0.3
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans							Owner Occupied Units %
Low	3	0.8	0.9	629	0.4	1.0	0.7
Moderate	41	11.5	14.5	15,137	8.7	12.4	15.7
Middle	178	49.9	53.4	82,918	47.6	49.3	52.5
Upper	135	37.8	31.3	75,619	43.4	37.3	31.1
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	357	100.0	100.0	174,303	100.0	100.0	100.0
Source: 2022 FFIEC Census Data 2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Table 64 (2 of 2)

Distribution of 2022 Home Mortgage Lending By Income Level of Geography Assessment Area: Salt Lake City CSA							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Other Purpose LOC							
Low	0	0.0	0.5	0	0.0	0.3	0.7
Moderate	0	0.0	10.9	0	0.0	6.7	15.7
Middle	3	60.0	51.7	901	94.0	43.4	52.5
Upper	2	40.0	36.9	58	6.0	49.6	31.1
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	5	100.0	100.0	959	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	0.7	0	0.0	0.4	0.7
Moderate	1	50.0	13.5	323	72.7	9.8	15.7
Middle	0	0.0	56.1	0	0.0	44.9	52.5
Upper	1	50.0	29.7	121	27.3	45.0	31.1
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	2	100.0	100.0	444	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	1.3	0	0.0	0.5	0.7
Moderate	0	0.0	23.0	0	0.0	7.7	15.7
Middle	0	0.0	57.9	0	0.0	70.3	52.5
Upper	0	0.0	17.9	0	0.0	21.4	31.1
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0

Source: 2022 FFIEC Census Data
2016-2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Small Business Lending

The geographic distribution of small business lending is adequate. The distribution of 2022 small business loans in low-income census tracts was below the aggregate lending data by number, significantly below by dollar volume, and below the demographic figure. Lending in moderate-income census tracts was significantly above the aggregate lending data by number, above by dollar volume, and above the demographic figure.

The geographic distribution of small business lending in 2020 and 2021 reflected penetration below 2022 lending patterns and supported the overall rating based on a higher combined lending volume over the two-year period.

An analysis of loan dispersion revealed conspicuous gaps and lapses that included LMI census tracts. Similar to home mortgage lending, the bank’s small business loans were

generally concentrated near its branch locations, and there were a low number of small business loans dispersed among the AA's 565 census tracts in 2022. Based on these factors, the dispersion of lending in the AA had no impact on the overall rating.

Table 65

Distribution of 2022 Small Business Lending By Income Level of Geography							
Assessment Area: Salt Lake City CSA							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	1	1.1	2.2	100	0.3	2.9	2.7
Moderate	21	22.3	14.9	7,417	22.9	16.8	16.8
Middle	47	50.0	49.0	17,610	54.3	52.2	50.0
Upper	24	25.5	32.9	7,039	21.7	27.0	29.8
Unknown	1	1.1	0.4	265	0.8	0.9	0.7
Tract-Unk	0	0.0	0.7	0	0.0	0.2	
Total	94	100.0	100.0	32,431	100.0	100.0	100.0

Source: 2022 FFIEC Census Data
2022 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Lending to Borrowers of Different Income Levels and to Businesses of Different Sizes

The bank's lending has an adequate distribution among individuals of different income levels and businesses of different sizes. The distribution of home mortgage and small business lending both reflected adequate performance.

Home Mortgage Lending

The borrower distribution of home mortgage lending is adequate. The distribution of 2022 loans to low-income borrowers was significantly below the aggregate lending data as well as the demographic figure. However, lending to moderate-income borrowers was comparable to the aggregate lending data and to the demographic figure.

The borrower distribution of home mortgage lending in 2020 and 2021 was consistent with lending in 2022.

Home Purchase Loans

The borrower distribution of home purchase lending is adequate. The distribution of 2022 home purchase loans to low-income borrowers was significantly below aggregate lending data as well as the demographic figure. Lending to moderate-income borrowers was comparable to the aggregate lending data by number, dollar volume, and the demographic figure.

The borrower distribution of home purchase lending in 2020 and 2021 reflected performance consistent with 2022 levels.

Home Refinance Loans

The borrower distribution of home refinance lending is adequate. The distribution of 2022 home mortgage refinance loans to low-income borrowers was below the aggregate lending data and significantly below the demographic figure. Lending to moderate-income borrowers was comparable to aggregate lending data and comparable to the demographic figure.

The borrower distribution of home refinance lending in 2020 and 2021 reflected performance consistent with 2022 levels.

Table 66 (1 of 2)

Distribution of 2022 Home Mortgage Lending By Borrower Income Level Assessment Area: Salt Lake City CSA							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	0	0.0	2.6	0	0.0	1.3	17.5
Moderate	43	17.7	17.3	14,984	11.6	12.3	19.4
Middle	76	31.3	28.2	34,717	26.9	25.2	24.1
Upper	122	50.2	35.1	78,472	60.7	43.6	39.0
Unknown	2	0.8	16.7	1,071	0.8	17.7	0.0
Total	243	100.0	100.0	129,244	100.0	100.0	100.0
Refinance Loans							
Low	5	5.3	11.1	1,356	3.2	7.5	17.5
Moderate	17	17.9	22.1	5,552	13.2	17.6	19.4
Middle	34	35.8	24.7	13,320	31.6	22.9	24.1
Upper	37	38.9	30.2	19,503	46.3	37.8	39.0
Unknown	2	2.1	11.9	2,415	5.7	14.2	0.0
Total	95	100.0	100.0	42,146	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	4.7	0	0.0	3.4	17.5
Moderate	1	8.3	17.8	75	5.0	11.3	19.4
Middle	1	8.3	30.0	205	13.6	23.6	24.1
Upper	9	75.0	45.7	1,165	77.2	59.4	39.0
Unknown	1	8.3	1.8	65	4.3	2.3	0.0
Total	12	100.0	100.0	1,510	100.0	100.0	100.0
Total Home Mortgage Loans							
Low	5	1.4	6.1	1,356	0.8	3.5	17.5
Moderate	63	17.6	19.1	21,055	12.1	13.9	19.4
Middle	113	31.7	27.3	48,740	28.0	24.2	24.1
Upper	171	47.9	35.6	99,601	57.1	43.1	39.0
Unknown	5	1.4	11.8	3,551	2.0	15.4	0.0
Total	357	100.0	100.0	174,303	100.0	100.0	100.0
Source: 2022 FFIEC Census Data 2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.							

Table 66 (2 of 2)

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Assessment Area: Salt Lake City CSA							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Other Purpose LOC							
Low	0	0.0	5.2	0	0.0	2.9	17.5
Moderate	0	0.0	18.3	0	0.0	10.2	19.4
Middle	2	40.0	28.7	498	51.9	21.3	24.1
Upper	3	60.0	44.6	461	48.1	62.4	39.0
Unknown	0	0.0	3.2	0	0.0	3.2	0.0
Total	5	100.0	100.0	959	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	7.5	0	0.0	4.5	17.5
Moderate	2	100.0	21.2	444	100.0	11.7	19.4
Middle	0	0.0	31.4	0	0.0	22.2	24.1
Upper	0	0.0	35.6	0	0.0	55.1	39.0
Unknown	0	0.0	4.3	0	0.0	6.5	0.0
Total	2	100.0	100.0	444	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	2.6	0	0.0	0.9	17.5
Moderate	0	0.0	1.3	0	0.0	0.7	19.4
Middle	0	0.0	0.0	0	0.0	0.0	24.1
Upper	0	0.0	0.0	0	0.0	0.0	39.0
Unknown	0	0.0	96.2	0	0.0	98.4	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Small Business Lending

The borrower distribution of small business lending is adequate. The distribution of 2022 lending among businesses with annual revenues of \$1MM or less reflected penetration comparable to aggregate lending data by number, significantly above by dollar volume, and below the demographic figure.

The distribution of small business loans originated in 2020 and 2021 reflected performance consistent with 2022 levels.

Table 67

Distribution of 2022 Small Business Lending By Revenue Size of Businesses							
Assessment Area: Salt Lake City CSA							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	48	51.1	45.2	16,015	49.4	28.2	91.3
Over \$1 Million	37	39.4		13,452	41.5		7.3
Revenue Unknown	9	9.6		2,964	9.1		1.3
Total	94	100.0		32,431	100.0		100.0
By Loan Size							
\$100,000 or Less	26	27.7	94.2	1,779	5.5	42.5	
\$100,001 - \$250,000	22	23.4	3.1	4,137	12.8	15.2	
\$250,001 - \$1 Million	46	48.9	2.6	26,515	81.8	42.3	
Total	94	100.0	100.0	32,431	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	14	29.2		873	5.5		
\$100,001 - \$250,000	10	20.8		2,055	12.8		
\$250,001 - \$1 Million	24	50.0		13,087	81.7		
Total	48	100.0		16,015	100.0		
<i>Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Community Development Lending

The bank is a leader in providing CD loans. The bank originated 31 CD loans totaling \$102.0MM in the Salt Lake City CSA AA. The bank’s CD lending was exclusively responsive to economic development needs. Examples of CD loans include:

- The bank originated an SBA 504 loan for \$2.3MM to construct a building that will relocate an area restaurant in a low-income census tract.
- The bank originated an SBA 504 loan for \$9.1MM to finance a new manufacturing facility that manufactures wood products and containers used for stacking, storing, and transporting merchandise and supports economic development in the area.

Table 68

Community Development Loans Salt Lake City CSA AA		
Community Development Purpose	#	\$(000)
Affordable Housing	0	0
Community Services	0	0
Economic Development	31	101,990
Revitalization and Stabilization	0	0
Outside Activities	0	0
Total Loans	31	101,990

INVESTMENT TEST

The bank’s performance under the investment test in the state of Utah/Salt Lake City CSA AA is Low Satisfactory. The bank has an adequate level of qualified CD investments and grants but is rarely in a leadership position. The bank makes occasional use of innovative and/or complex investments and exhibits adequate responsiveness to the credit and CD needs of its AA. The bank’s investments in this AA were limited to two affordable housing MBS that provided living quarters to LMI individuals and families.

The bank’s level of donation activity was consistent with its overall level of investment activity in the AA and consisted of seven donations totaling \$40,700. Examples of responsive donations in the AA include:

- A donation totaling \$15,000 to an organization that provides affordable housing solutions to LMI families.
- A donation totaling \$10,000 that provides financial literacy and life skills education to LMI students.

Table 69

Investments, Grants, and Donations Salt Lake City CSA AA								
Community Development Purpose	Prior Period Investments¹		Current Investments²		Donations		Total	
	#	\$(000)	#	\$(000)	#	\$(000)	#	\$(000)
Affordable Housing	2	442	0	0	1	15	3	457
Community Services	0	0	0	0	4	18	4	18
Economic Development	0	0	0	0	2	8	2	8
Revitalization and Stabilization	0	0	0	0	0	0	0	0
Outside Activities	0	0	0	0	0	0	0	0
Total	2	442	0	0	7	41	9	483

^{1.} Book Value of Investment
^{2.} Original Market Value of Investment

SERVICE TEST

The bank's performance under the service test in the state of Utah/Salt Lake City CSA AA is Outstanding.

Retail Banking Services

Branch locations and alternative delivery systems, such as drive-through facilities and online and mobile banking, are reasonably accessible to the bank's various geographies and to individuals of different income levels in the AA. The bank operates one branch location without an ATM in a middle-income census tract. This AA encompasses a vast area in the state of Utah, and the bank added five additional branches in the Salt Lake City CSA AA as part of a recent acquisition in September 2022. These offices were not included in this evaluation based on limited lending volume and did not impact the Service Test rating for this evaluation. However, it is noted that these additional branches will provide broader access to banking services in the AA, including to LMI census tracts and individuals.

The bank's record of opening and closing branches has generally not adversely affected the accessibility of its delivery systems, particularly in LMI areas or to LMI individuals. The bank has not opened or closed any branches in this AA during the evaluation period since the September 2022 acquisition was not included in this evaluation.

The bank's products, services, and business hours do not vary in a way that inconveniences its AA, particularly LMI geographies and/or LMI individuals. The bank's hours of operation and product and service offerings in the AA generally mirror that of the overall institution, which are described in the overall Institution Service Test – Retail Banking Services section of this evaluation.

Table 70

Retail Banking and Community Development Services – Salt Lake City CSA AA												
Branch Accessibility	Location of Branches by Tract (%)						Percent of Tracts¹ (%)					
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
	0.0	0.0	100.0	0.0	0.0	100.0	3.0	20.2	49.0	26.2	1.6	100.0
	Location of ATMs by Tract (%)						Percent of Households by Tracts¹ (%)					
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
0.0	0.0	0.0	0.0	0.0	0.0	2.6	21.4	50.3	25.7	0.1	100.0	
Changes in Branch Location	Number of Branches (#)						Net Change in Branch Locations (#)					
	Total Branches		Openings (#)	Closings (#)			Low	Mod	Mid	Upp	Unk	Total
	1		0	0			0	0	0	0	0	0
Community Development Services	Affordable Housing	Community Services	Economic Development	Revitalization & Stabilization		Total Services	Total Organizations					
	3	27	2	0		32	8					
^{1.} Based on 2022 FFIEC census tract definitions. Note: Total percentages may vary by 0.1 percent due to automated rounding differences.												

Community Development Services

The bank is a leader in providing CD services. Bank employees supported 8 area organizations in the AA by providing 32 total CD services. The services primarily supported agencies that provide community services to LMI individuals and families, as well as organizations that support area economic development and affordable housing efforts. Examples of CD services performed by the bank include:

- Six bank employees provided financial expertise by teaching financial literacy classes at a school in which a majority of students were from LMI families.
- Two bank employees provided financial expertise to a national organization that constructs and assists with the financing of affordable housing for LMI individuals and families. One employee reviewed critical home repair applications and the loan portfolio, while the other employee served on the finance committee.
- A bank employee provided technical expertise related to his position with the bank for an economic development organization that provides several programs intended to promote and facilitate small business growth.

STATE OF KANSAS

CRA rating for Kansas:	Satisfactory
The Lending Test is rated:	High Satisfactory
The Investment Test is rated:	Needs to Improve
The Service Test is rated:	Outstanding

Major factors supporting the rating include:

Lending Test

- Lending levels reflect good responsiveness to AA credit needs, and the bank makes limited use of innovative and/or flexible lending practices in serving AA credit needs.
- The bank's distribution of loans by income level of geography is adequate.
- The bank's distribution of loans among individuals of different income levels, including LMI, and businesses of different sizes is good.
- The bank makes a low level of CD loans within its state of Kansas AAs.

Investment Test

- The bank makes a poor level of qualified CD investments and grants. In addition, the bank makes rare use of innovative and/or complex investments to support CD initiatives and exhibits poor responsiveness to the credit and CD needs throughout its state of Kansas AAs.

Service Test

- The bank's delivery systems are reasonably accessible to geographies and/or individuals of different income levels throughout its AAs.
- The bank's record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly to LMI geographies and/or LMI individuals.
- Products, services, and business hours do not vary in a way that inconveniences the AAs, particularly LMI geographies and/or individuals.
- The bank is a leader in providing CD services within its state of Kansas AAs and is responsive to the available service opportunities.

SCOPE OF EXAMINATION

The scope of the review for the state of Kansas was consistent with the overall scope for the institution. A full-scope review was conducted for the Lawrence MSA AA, followed by a limited-scope review conducted on the Franklin County AA to ascertain if the bank's

performance in this area was generally consistent with its performance in the overall state evaluation. The statewide conclusion was primarily derived from the bank's CRA activities within the full-scope reviewed Lawrence MSA AA given a more detailed analysis conducted in this AA and larger volume of lending activities.

A total of 907 loans were reviewed in the state of Kansas, including 738 home mortgage and 169 small business loans. More weight was placed on the bank's home mortgage lending in the analysis, followed by small business lending. The bank originated 14 small farm loans within the state during the review period; however, this product was not evaluated as the volume of loans was too minimal to conduct a meaningful performance analysis.

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN KANSAS

The bank delineates 2 of its 20 AAs and operates 2 of its 79 total branches in the state of Kansas. The two AAs abut each other in the northeastern portion of Kansas and include the City of Lawrence (Lawrence MSA AA), home to the University of Kansas, and the lesser-populated Franklin County AA, with a collection of much smaller towns and communities scattered throughout. Loan and deposit products and services offered in the state mirror those discussed in the overall Institution section of this report, with a primary emphasis on home mortgage and small business lending. Detailed descriptions of the bank's operations in each AA are provided in each AA analysis.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN KANSAS

LENDING TEST

The bank's performance under the lending test in the state of Kansas is high satisfactory. The conclusion was derived from good performance noted in the Lawrence MSA AA, while performance in the limited-reviewed Franklin County AA reflected consistent performance.

Lending Activity

The bank's overall lending activities in the state of Kansas reflect good responsiveness to AA credit needs. The bank makes limited use of innovative and/or flexible lending programs to serve AA credit needs, including LMI borrowers. The lending programs offered in the state generally mirror those outlined in the overall Institution Lending Activity section of this report.

Geographic Distribution of Loans

The bank's overall geographic distribution of lending within the state of Kansas reflects adequate distribution among the different census tracts and dispersion throughout the AAs based on an adequate distribution of lending in the Lawrence MSA AA.

Lending to Borrowers of Different Income Levels and to Businesses of Different Sizes

The bank's lending within the state of Kansas has an overall good level of penetration among individuals of different income levels and businesses of different sizes based on good penetration noted in the Lawrence MSA AA.

Community Development Lending

The bank makes a low level of CD loans within the state of Kansas. The bank originated a total of five CD loans totaling \$1.0MM in the two AAs within the state, which represents the lowest level of CD lending by dollar volume among all states in which the bank operates. Four of the five loans were originated within the Lawrence MSA AA, while one loan was originated in the Franklin County AA. It is noted that the one loan in the Franklin County AA (a limited-scope review AA) was the largest by dollar volume, totaling \$500,116 for the benefit of affordable housing needs.

Table 71

Community Development Loans – State of Kansas		
Community Development Purpose	#	\$(000)
Affordable Housing	1	500
Community Services	2	406
Economic Development	1	19
Revitalization and Stabilization	1	99
Total Loans	5	1,025

INVESTMENT TEST

The bank's overall performance under the investment test in the state of Kansas is needs to improve.

The bank has an overall poor level of qualified CD investments and grants in the state of Kansas, as the bank did not make any investments or donations in the Lawrence MSA AA. Performance was also consistent in the Franklin County AA, which received a limited-scope review. In addition, the bank makes rare use of innovative and/or complex investments and exhibits poor responsiveness to the credit and CD needs of its AAs.

As illustrated in Table 79, the bank’s total investments and philanthropic activity in the state was comprised of five donations totaling \$3,800 to four organizations that provide community services to LMI individuals and families. The total number and dollar volume of investments in Kansas represents the lowest among the bank’s statewide AAs.

Table 72

Investments, Grants, and Donations – State of Kansas								
Community Development Purpose	Prior Period Investments ¹		Current Investments ²		Donations		Total	
	#	\$(000)	#	\$(000)	#	\$(000)	#	\$(000)
Affordable Housing	0	0	0	0	0	0	0	0
Community Services	0	0	0	0	5	4	5	4
Economic Development	0	0	0	0	0	0	0	0
Revitalization and Stabilization	0	0	0	0	0	0	0	0
Total	0	0	0	0	5	4	5	4

^{1.} Book Value of Investment
^{2.} Original Market Value of Investment

SERVICE TEST

The bank’s overall performance under the service test in the state of Kansas is outstanding, which is based on an excellent service test in the Lawrence MSA AA and consistent performance noted in the Franklin County AA.

Retail Banking Services

Branch locations and alternative delivery systems, such as drive-through facilities and online and mobile banking, within Kansas are reasonably accessible to the bank’s various geographies and to individuals of different income levels in each AA. The bank operates two full-service branches, one in a middle- and one in an upper-income tract. Additionally, the bank operates three full-service ATMs, one of which is located in a moderate-income tract.

The bank’s record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly in LMI areas or to LMI individuals. Since the prior evaluation, the bank has not opened or closed any branch facilities in its two AAs.

The bank’s products, services, and business hours do not vary in a way that inconveniences its AAs, particularly LMI geographies and/or LMI individuals. Lobby hours and drive-through hours are generally consistent across AAs and offer similar products and services.

Table 73

Retail Banking and Community Development Services – State of Kansas												
Branch Accessibility	Location of Branches by Tract (%)						Percent of Tracts¹ (%)					
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
	0.0	0.0	50.0	50.0	0.0	100.0	0.0	21.2	54.5	18.2	6.1	100.0
	Location of ATMs by Tract (%)						Percent of Households by Tracts¹ (%)					
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
0.0	33.3	33.3	33.3	0.0	100.0	0.0	20.2	55.5	21.4	2.9	100.0	
Changes in Branch Location	Number of Branches (#)						Net Change in Branch Locations (#)					
	Total Branches		Openings (#)	Closings (#)			Low	Mod	Mid	Upp	Unk	Total
	2		0	0			0	0	0	0	0	0
Community Development Services	Affordable Housing	Community Services	Economic Development	Revitalization & Stabilization	Total Services	Total Organizations						
	2	6	0	0	8	6						
¹ Based on 2022 FFIEC census tract definitions. Note: Total percentages may vary by 0.1 percent due to automated rounding differences.												

Community Development Services

The bank is a leader in providing CD services within the state of Kansas. Four bank employees performed eight qualified CD services from the bank’s two-branch footprint in the state, which was responsive to organizations that provide community services to LMI individuals and support area affordable housing needs.

**LAWRENCE MSA ASSESSMENT AREA
METROPOLITAN AREA
(Full-Scope Review)**

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE LAWRENCE MSA AA

The bank's Lawrence MSA AA consists of the entirety of Douglas County, KS, which is the single county that comprises the Lawrence, Kansas MSA. Refer to Appendix C for a map of the AA and Appendix D for additional demographic data.

- The AA remains unchanged since the prior CRA evaluation.
- The 2022 AA is comprised of 27 census tracts, including 7 moderate-, 13 middle-, 5 upper-, and 2 unknown-income tracts based on 2020 ACS data.
- The composition of the 2020 and 2021 AA was previously divided into 22 tracts, including 2 low-, 7 moderate-, 8 middle-, and 5 upper-income tracts.
- The bank operates one full-service branch in the AA, located in an upper-income tract in the northwestern portion of the city of Lawrence. The bank operates two full-service ATMs in the AA, including one at the main branch location and the additional unit as a stand-alone ATM located in a moderate-income tract in downtown Lawrence.
- According to the June 30, 2023 FDIC Deposit Market Share Report, the bank held a 1.6 percent market share of deposits in the AA, ranking 14th of 22 FDIC-insured financial institutions operating from 44 banking offices in the AA.
- A contact with a member of the local community was conducted in order to ascertain the credit needs of area communities, the responsiveness of area banks in meeting those credit needs, and for perspectives on local economic conditions. The contact represented an area economic development organization within the AA.

Table 74

Population Change			
Assessment Area: Lawrence MSA			
Area	2015 Population	2020 Population	Percent Change
Lawrence MSA	114,967	118,785	3.3
Kansas	2,892,987	2,937,880	1.6
<i>Source: 2020 U.S. Census Bureau Decennial Census 2011-2015 U.S. Census Bureau: American Community Survey</i>			

- As Table 81 illustrates, the population between 2015 and 2020 reflects growth at a rate which was more than double that of the overall state of Kansas.
- The AA contains a unique population characteristic with a significant concentration of its 118,785 persons represented in the 18 to 24 years age-range, at 23.8 percent, which is more than double the statewide average of 10.0 percent. This is attributed to the presence of the University of Kansas, located within the city of Lawrence, which factors into other demographic components in the remaining discussion.

Table 75

Median Family Income Change			
Assessment Area: Lawrence MSA			
Area	2015 Median Family Income	2020 Median Family Income	Percent Change
Lawrence MSA 2022	79,490	90,062	13.3
Kansas	72,535	77,620	7.0

*Source: 2011-2015 U.S. Census Bureau: American Community Survey
2016-2020 U.S. Census Bureau: American Community Survey*

Note: Median family incomes have been inflation-adjusted and are expressed in 2020 dollars.

- The AA’s MFI reflected a substantial growth between 2015 and 2020, outpacing the overall statewide figure.
- The AA’s families below poverty figure, at 6.8 percent, is slightly lower than the overall statewide figure of 7.6 percent; however, the concentration of households below poverty, at 16.1 percent, represents a notable deviation from the statewide figure of 11.6 percent.

Table 76

Housing Cost Burden						
Assessment Area: Lawrence MSA						
Area	Cost Burden – Renters			Cost Burden – Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Lawrence MSA	80.5	22.7	46.1	69.7	27.3	16.3
Kansas	73.0	26.6	38.4	57.7	24.8	15.6

Source: U.S. Department of Housing and Urban Development (HUD), 2015-2019 Comprehensive Housing Affordability Strategy

Note: Cost Burden is housing cost that equals 30 percent or more of household income.

- Housing affordability reflected greater challenges for all renters and, particularly, low-income renters relative to statewide figures. Additionally, home-ownership was less affordable for LMI owners, as well as all owners relative to the statewide figures.

- The housing affordability ratio⁶ in the AA was 28.6 percent, which was significantly lower than the statewide figure of 38.8 percent.
- Median housing values in the AA were notably higher than the statewide average, at \$212,420 and \$157,600, respectively, further demonstrating affordability challenges in the AA.
- Consistent with a large university presence and student-housing needs, the AA contained a larger composition of rental units, at 46.3 percent of total housing units, relative to the statewide figure of 30.1 percent.

Table 77

Unemployment Rates					
Assessment Area: Lawrence MSA					
Area	2017	2018	2019	2020	2021
Lawrence MSA	3.2	3.0	2.9	5.8	3.1
Kansas	3.6	3.3	3.1	5.7	3.2

Source: Bureau of Labor Statistics: Local Area Unemployment Statistics

- Unemployment rates in the AA remained relatively aligned with the statewide figures year-over-year.
- Major employers in the AA include The University of Kansas (8,845), Lawrence Memorial Hospital (1,945), Lawrence Public Schools (1,660), Berry Global Manufacturing (1,115), and Hallmark Cards (885).

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE LAWRENCE MSA AA

LENDING TEST

The bank’s performance under the lending test in the Lawrence MSA AA is good. The bank’s home mortgage loan performance carried greater weight in the analysis due to a larger volume of lending when compared to the bank’s small business lending volume. An evaluation of the bank’s small farm loans originated during the three-year evaluation period was not conducted due to volume too minimal to conduct a meaningful analysis. Additionally, and for the same factors applicable to small farm lending, an evaluation of home improvement, multifamily, other purpose lines of credit, other purpose closed/exempt, and purpose not applicable loans were not evaluated under the home mortgage subset of products.

⁶ The housing affordability ratio is calculated by dividing the median household income by the median housing value. A lower ratio reflects less affordable housing.

It is noted that, and discussed in the description of AA characteristics, the 2021 and 2020 AA contained low-income tracts, which was not present in the 2022 AA tract distributions. Conclusions for all lending performance accounted for the changes among tract dispositions over the evaluation period.

Lending Activity

The bank's lending activities reflect good responsiveness to AA credit needs. The evaluation of lending in this AA included 576 home mortgage and 111 small business loans originated between January 1, 2020 and December 31, 2022.

The bank makes limited use of innovative and/or flexible lending programs to serve AA credit needs, including to LMI borrowers. A description of flexible lending products is discussed in the overall Institution section description.

Geographic Distribution of Loans

The bank's geographic distribution of loans reflects adequate distribution among the different census tracts and dispersion throughout the AA. The conclusion is derived from an adequate level of penetration noted in home mortgage lending and small business lending.

Home Mortgage Lending

The geographic distribution of home mortgage lending is adequate. The distribution of 2022 home mortgage loans among moderate-income tracts is comparable to the aggregate lending data, as well as the demographic figure.

The geographic distribution of home mortgage lending in 2021 reflected consistent performance with 2022 lending patterns, while 2020 reflected performance above both latter years. In both years, the bank's lending among low-income tracts was comparable to aggregate lending data.

An analysis of the dispersion of loans revealed no lending gaps or lapses that would impact the performance conclusion.

Home Purchase Loans

The geographic distribution of home purchase lending is adequate. The distribution of 2022 home purchase loans among moderate-income tracts was comparable to the aggregate lending data and the demographic figure.

The geographic distribution of home mortgage lending in 2020 and 2021 reflected performance consistent with 2022 lending patterns. In both years, the bank's lending among low-income tracts was comparable to aggregate lending data.

Home Refinance Loans

The geographic distribution of home refinance lending is good. The conclusion of performance within this product category was primarily determined by the bank's 2021 and 2020 lending levels, as the bank's 2022 home refinance lending volume was too limited to conduct a meaningful analysis. Lending in 2021 reflected performance that was comparable to the aggregate lending data, while 2020 lending reflected performance which was significantly above the aggregate lending data, including among low-income tracts.

Table 78 (1 of 2)

Distribution of 2022 Home Mortgage Lending By Income Level of Geography Assessment Area: Lawrence MSA							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	20	18.0	21.8	4,544	15.2	16.1	17.9
Middle	54	48.6	49.1	12,778	42.7	47.1	54.0
Upper	36	32.4	28.2	12,413	41.4	35.6	27.9
Unknown	1	0.9	0.9	213	0.7	1.1	0.1
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	111	100.0	100.0	29,948	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	3	21.4	19.5	813	21.8	15.2	17.9
Middle	7	50.0	52.8	1,622	43.5	50.7	54.0
Upper	4	28.6	24.3	1,297	34.8	29.6	27.9
Unknown	0	0.0	3.4	0	0.0	4.5	0.1
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	14	100.0	100.0	3,732	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	11.2	0	0.0	7.9	17.9
Middle	2	66.7	56.3	121	66.9	55.6	54.0
Upper	1	33.3	31.1	60	33.1	32.7	27.9
Unknown	0	0.0	1.5	0	0.0	3.8	0.1
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	3	100.0	100.0	181	100.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	37.5	0	0.0	50.9	28.2
Middle	0	0.0	27.5	0	0.0	8.8	40.9
Upper	0	0.0	5.0	0	0.0	27.8	24.1
Unknown	0	0.0	30.0	0	0.0	12.5	6.8
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans							Owner Occupied Units %
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	23	17.6	20.3	5,357	15.6	19.0	17.9
Middle	65	49.6	50.6	14,731	42.9	44.5	54.0
Upper	42	32.1	27.1	14,020	40.8	33.4	27.9
Unknown	1	0.8	2.0	213	0.6	3.0	0.1
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	131	100.0	100.0	34,321	100.0	100.0	100.0
Source: 2022 FFIEC Census Data 2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Table 78 (2 of 2)

Distribution of 2022 Home Mortgage Lending By Income Level of Geography Assessment Area: Lawrence MSA							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Other Purpose LOC							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	6.8	0	0.0	4.8	17.9
Middle	0	0.0	50.8	0	0.0	39.5	54.0
Upper	1	100.0	42.4	250	100.0	55.7	27.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.1
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	1	100.0	100.0	250	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	20.0	0	0.0	16.8	17.9
Middle	2	100.0	54.1	210	100.0	46.5	54.0
Upper	0	0.0	25.9	0	0.0	36.6	27.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.1
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	2	100.0	100.0	210	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	27.3	0	0.0	22.2	17.9
Middle	0	0.0	72.7	0	0.0	77.8	54.0
Upper	0	0.0	0.0	0	0.0	0.0	27.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.1
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0

Source: 2022 FFIEC Census Data
2016-2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Small Business Lending

The geographic distribution of small business lending is adequate. The conclusion of performance within this product category was influenced by the bank’s 2021 and 2020 lending levels, as the bank’s 2022 small business loan volume was too low to conduct a meaningful analysis. The bank’s small business lending in 2021 and 2020 reflected performance that was comparable to the aggregate lending data and the demographic figure, including among low-income tracts.

An analysis of the dispersion of loans revealed no lending gaps or lapses that would impact the performance conclusion.

Table 79

Distribution of 2022 Small Business Lending By Income Level of Geography							
Assessment Area: Lawrence MSA							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	24.7	0	0.0	31.1	27.3
Middle	7	87.5	46.2	736	77.1	42.5	45.1
Upper	1	12.5	26.0	219	22.9	24.0	22.7
Unknown	0	0.0	2.7	0	0.0	2.2	4.9
Tract-Unk	0	0.0	0.5	0	0.0	0.1	
Total	8	100.0	100.0	955	100.0	100.0	100.0

Source: 2022 FFIEC Census Data
2022 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Lending to Borrowers of Different Income Levels and to Businesses of Different Sizes

The bank’s lending has a good distribution among individuals of different income levels and businesses of different sizes. The conclusion is derived from good penetration levels in home mortgage lending among borrowers of different income levels, followed by excellent penetration noted in lending to small businesses.

Home Mortgage Lending

The borrower distribution of home mortgage lending is good. The distribution of 2022 home mortgage loans to low-income borrowers was comparable to the aggregate lending data and below the demographic figure. Lending to moderate-income borrowers was comparable to the aggregate lending data by number volume and above by dollar volume, as well as above the demographic figure.

The distribution of home mortgage lending in 2021 and 2020 reflected penetration levels that were above 2022 lending patterns and influenced the overall conclusion.

Home Purchase Loans

The borrower distribution of home purchase lending is adequate. The distribution of 2022 home purchase loans to low-income borrowers was comparable to the aggregate lending data and below the demographic figure. Lending to moderate-income borrowers was

comparable to the aggregate lending data by number volume and above by dollar volume, as well as above the demographic figure.

The distribution of home purchase lending in 2021 and 2020 reflected penetration levels that were above 2022 lending patterns and influenced the overall conclusion.

Table 80 (1 of 2)

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Assessment Area: Lawrence MSA							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	11	9.9	8.7	1,744	5.8	4.5	19.6
Moderate	29	26.1	21.4	6,617	22.1	15.9	18.8
Middle	30	27.0	20.8	8,355	27.9	20.5	22.6
Upper	40	36.0	35.2	12,973	43.3	44.6	38.9
Unknown	1	0.9	13.9	259	0.9	14.5	0.0
Total	111	100.0	100.0	29,948	100.0	100.0	100.0
Refinance Loans							
Low	2	14.3	12.1	274	7.3	7.3	19.6
Moderate	2	14.3	22.4	336	9.0	17.8	18.8
Middle	4	28.6	21.8	1,241	33.3	20.7	22.6
Upper	6	42.9	30.7	1,881	50.4	41.4	38.9
Unknown	0	0.0	13.0	0	0.0	12.8	0.0
Total	14	100.0	100.0	3,732	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	7.3	0	0.0	5.3	19.6
Moderate	0	0.0	15.0	0	0.0	10.6	18.8
Middle	0	0.0	21.4	0	0.0	20.0	22.6
Upper	3	100.0	48.1	181	100.0	53.1	38.9
Unknown	0	0.0	8.3	0	0.0	11.1	0.0
Total	3	100.0	100.0	181	100.0	100.0	100.0
Total Home Mortgage Loans							
Low	14	10.7	9.7	2,088	6.1	5.4	19.6
Moderate	32	24.4	21.6	7,093	20.7	16.5	18.8
Middle	34	26.0	21.0	9,596	28.0	20.5	22.6
Upper	50	38.2	34.7	15,285	44.5	43.8	38.9
Unknown	1	0.8	13.0	259	0.8	13.9	0.0
Total	131	100.0	100.0	34,321	100.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							
Multifamily loans are not included in the borrower distribution analysis.							

Table 80 (2 of 2)

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Assessment Area: Lawrence MSA							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Other Purpose LOC							
Low	0	0.0	16.9	0	0.0	11.8	19.6
Moderate	0	0.0	27.1	0	0.0	18.7	18.8
Middle	0	0.0	15.3	0	0.0	15.9	22.6
Upper	1	100.0	35.6	250	100.0	50.3	38.9
Unknown	0	0.0	5.1	0	0.0	3.4	0.0
Total	1	100.0	100.0	250	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	1	50.0	9.4	70	33.3	8.9	19.6
Moderate	1	50.0	30.6	140	66.7	35.0	18.8
Middle	0	0.0	22.4	0	0.0	17.3	22.6
Upper	0	0.0	34.1	0	0.0	36.0	38.9
Unknown	0	0.0	3.5	0	0.0	2.9	0.0
Total	2	100.0	100.0	210	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	19.6
Moderate	0	0.0	9.1	0	0.0	9.2	18.8
Middle	0	0.0	0.0	0	0.0	0.0	22.6
Upper	0	0.0	0.0	0	0.0	0.0	38.9
Unknown	0	0.0	90.9	0	0.0	90.8	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Small Business Lending

The borrower distribution of small business lending is excellent. The bank’s small business lending in 2022 was not evaluated due to an insufficient volume of lending to conduct an analysis. As such, the conclusion of performance was influenced by the bank’s small business lending in 2021 and 2020.

Lending to small businesses with gross annual revenues of \$1MM or less in 2021 reflected a concentration of loans that was significantly above the aggregate lending data by number volume and was comparable by dollar volume and to the demographic figure. Lending in 2020 was consistent with 2021, and also reflected penetration that was significantly above the aggregate lending data by number volume, while below by dollar volume, but was comparable to the demographic figure.

Table 81

Distribution of 2022 Small Business Lending By Revenue Size of Businesses							
Assessment Area: Lawrence MSA							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	6	75.0	54.0	763	79.9	35.3	91.6
Over \$1 Million	2	25.0		192	20.1		7.4
Revenue Unknown	0	0.0		0	0.0		0.9
Total	8	100.0		955	100.0		100.0
By Loan Size							
\$100,000 or Less	5	62.5	93.7	343	35.9	39.6	
\$100,001 - \$250,000	3	37.5	3.6	612	64.1	18.3	
\$250,001 - \$1 Million	0	0.0	2.7	0	0.0	42.1	
Total	8	100.0	100.0	955	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	3	50.0		151	19.8		
\$100,001 - \$250,000	3	50.0		612	80.2		
\$250,001 - \$1 Million	0	0.0		0	0.0		
Total	6	100.0		763	100.0		
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Community Development Lending

The bank makes a low level of CD loans in the AA. The bank originated four CD loans totaling \$524.5M in this AA which were responsive to area community service needs of LMI individuals, as well as small businesses. Additionally, one CD loan was responsive to area revitalization and stabilization needs. Specific examples of CD lending include:

- Two CD loans totaling \$406.3M provided financing for two area agencies that provide emergency care services and housing for individuals, of which the predominant recipients are LMI.
- One CD loan totaling \$99.4M was responsive to area revitalization and stabilization needs due to impacts of the COVID-19 pandemic by providing ongoing payroll support for a nonprofit agency that employs LMI individuals and is located in a moderate-income tract.

- The remaining CD loan for \$18.8M was made to an area nonprofit agency which provided payroll financing to support job retention for a workforce comprised of LMI individuals.

Table 82

Community Development Loans – Lawrence MSA AA		
Community Development Purpose	#	\$(000)
Affordable Housing	0	0
Community Services	2	406
Economic Development	1	19
Revitalization and Stabilization	1	99
Total Loans	4	525

INVESTMENT TEST

The bank’s performance under the investment test in the Lawrence MSA AA is poor. The bank has a poor level of qualified CD investments and grants. In addition, the bank makes rare use of innovative and/or complex investments and exhibits poor responsiveness to the credit and CD needs of its AA.

During the three-year evaluation period, the bank’s investment activity within the AA was limited to three donations totaling \$3,250. Based on a review of similarly situated financial institutions, along with the metropolitan composition of the Lawrence MSA, opportunities for investments are present in the AA.

Table 83

Investments, Grants, and Donations – Lawrence MSA AA								
Community Development Purpose	Prior Period Investments¹		Current Investments²		Donations		Total	
	#	\$(000)	#	\$(000)	#	\$(000)	#	\$(000)
Affordable Housing	0	0	0	0	0	0	0	0
Community Services	0	0	0	0	3	3	3	3
Economic Development	0	0	0	0	0	0	0	0
Revitalization and Stabilization	0	0	0	0	0	0	0	0
Total	0	0	0	0	3	3	3	3
^{1.} <i>Book Value of Investment</i> ^{2.} <i>Original Market Value of Investment</i>								

SERVICE TEST

The bank’s performance under the service test in the Lawrence MSA AA is excellent.

Retail Banking Services

Branch locations and alternative delivery systems, such as drive-through facilities and online and mobile banking, are reasonably accessible to the bank’s various geographies and to individuals of different income levels in the AA. The bank’s sole AA branch, with a full-service ATM unit on its premises, is located in an upper-income tract in the northwest portion of the city of Lawrence, located approximately 2.5 miles from the AA’s concentration of moderate-income tracts. Additionally, a full-service ATM is located in a moderate-income tract in the downtown portion of Lawrence.

The bank’s record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly in LMI areas or to LMI individuals. Since the prior evaluation, the bank has not opened or closed any branches in the AA.

The bank’s products, services, and business hours do not vary in a way that inconveniences its AA, particularly LMI geographies and/or LMI individuals. The bank’s hours of operations generally mirror those discussed in the overall Institution Services Test - Retail Banking Services section of this report, as well as the products offered in the AA.

Table 84

Retail Banking and Community Development Services – Lawrence MSA AA												
Branch Accessibility	Location of Branches by Tract (%)						Percent of Tracts ¹ (%)					
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
	0.0	0.0	0.0	100.0	0.0	100.0	0.0	25.9	48.1	18.5	7.4	100.0
	Location of ATMs by Tract (%)						Percent of Households by Tracts ¹ (%)					
Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total	
0.0	50.0	0.0	50.0	0.0	100.0	0.0	24.5	48.3	23.7	3.5	100.0	
Changes in Branch Location	Number of Branches (#)						Net Change in Branch Locations (#)					
	Total Branches		Openings (#)	Closings (#)			Low	Mod	Mid	Upp	Unk	Total
	1		0	0			-	-	-	-	-	-
Community Development Services	Affordable Housing	Community Services	Economic Development	Revitalization & Stabilization		Total Services	Total Organizations					
	2	4	0	0		6	5					

¹. Based on 2022 FFIEC census tract definitions.
Note: Total percentages may vary by 0.1 percent due to automated rounding differences.

Community Development Services

The bank is a leader in providing CD services given the bank's limited presence in the market. During the evaluation period, five bank representatives provided six CD services to five area organizations. The CD services were responsive to area affordable housing needs, as well as to organizations that provide community services to LMI individuals and families. Examples of CD services include:

- Two bank employees provided their financial expertise by teaching financial literacy courses at an area organization that provides community services to LMI individuals, such as emergency access to food sources, diapers, and other basic needs.
- A bank employee provided financial expertise through board membership for an area organization that is responsive to area affordable housing needs.
- A bank employee provided financial expertise through board membership for an organization that provides educational resources for prospective homebuyers, including access to subsidized, affordable housing.

**FRANKLIN COUNTY ASSESSMENT AREA
NONMETROPOLITAN AREA
(Limited-Scope Review)**

**DESCRIPTION OF THE INSTITUTION’S OPERATIONS IN THE FRANKLIN COUNTY
AA**

The bank’s AA is comprised of the entirety of Franklin County, Kansas. Refer to Appendix C for a map of the AA and Appendix D for additional demographic data.

- The 2022 AA is comprised of six total census tracts including five middle- and one upper-income tract(s) based on 2020 ACS data.
- The composition of the 2021 AA consisted of five census tracts, including one moderate-, three middle-, and one upper-income tract based on 2015 ACS data.
- Based on 2020 ACS data, the AA population was 25,996, which reflects less than a one percent increase from the 2015 ACS data.
- The AA is home to 6,815 total families. According to 2020 ACS data, 15.9 percent of families are low-, 20.3 percent are moderate-, 23.5 percent are middle-, and 40.4 percent are upper-income.
- The bank operates one full-service branch with an onsite full-service ATM in the county seat of Ottawa, located in a middle-income tract.
- According to the June 30, 2022 FDIC Deposit Market Share Report, the bank held a 13.4 percent market share of deposits, ranking second of ten financial institutions operating from 13 offices in the AA.

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE FRANKLIN
COUNTY AA**

The Franklin County AA was reviewed using limited-scope examination procedures. Conclusions regarding the institution’s CRA performance are drawn from a review of available facts and data, including performance figures, aggregate lending comparisons, and demographic information. The conclusions regarding the bank’s performance in this area do not change the rating for the state of Kansas.

Table 85

Assessment Area	Lending Test	Investment Test	Service Test
Franklin County	Consistent	Consistent	Consistent

STATE OF MISSOURI

CRA rating for Missouri:	Satisfactory
The Lending Test is rated:	Low Satisfactory
The Investment Test is rated:	High Satisfactory
The Service Test is rated:	High Satisfactory

Major factors supporting the rating include:

Lending Test

- Lending levels reflect adequate responsiveness to AA credit needs, and the bank makes limited use of innovative and/or flexible lending practices in serving AA credit needs.
- The bank's distribution of loans by income level of geography is poor.
- The bank's distribution of loans among individuals of different income levels, including LMI, and businesses and farms of different sizes (borrower distribution) is good.
- The bank makes a low level of CD loans within its state of Missouri AAs.

Investment Test

- The bank makes a significant level of qualified CD investments and grants and is occasionally in a leadership position. In addition, the bank makes occasional use of innovative and/or complex investments to support CD initiatives and exhibits good responsiveness to credit and CD needs throughout its state of Missouri AAs.

Service Test

- The bank's delivery systems are reasonably accessible to geographies and/or individuals of different income levels throughout its AAs.
- The bank's record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly to LMI geographies and/or LMI individuals.
- Products, services, and business hours do not vary in a way that inconveniences its AAs, particularly LMI geographies and/or individuals.
- The bank provides a relatively high level of CD services within its state of Missouri AAs and is responsive to the available service opportunities.

SCOPE OF EXAMINATION

The scope of the review for the state of Missouri was consistent with the overall scope for the institution. Full-scope reviews were conducted for the St. Joseph Metropolitan and Northwest Missouri AAs. Limited-scope reviews were conducted for the Northeast Missouri and North Central Missouri AAs to ascertain if the bank's performance in those areas was generally consistent with its performance in the overall state evaluation. Weighting among AAs in determination of state performance was even between the St. Joseph Metropolitan and Northwest Missouri AAs given a relatively similar branch presence and loan and deposit volumes within the state.

During the evaluation period, the bank originated a total of 844 loans in the state of Missouri, including 478 home mortgage, 207 small business, and 159 small farm loans. More weight was placed on the bank's home mortgage lending, followed by small business lending and small farm lending. Additionally, the evaluation of small farm lending was only conducted in the Northwest Missouri AA due to an insufficient volume of small farm lending in the remaining state of Missouri AAs to conduct meaningful analyses.

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN MISSOURI

The bank delineates 4 of its 20 AAs and operates 8 of its 79 branches in the state of Missouri. With the exception of the relatively more populated city of St. Joseph (St. Joseph Metropolitan AA), the bank's remaining AA footprint in Missouri is primarily comprised of lessor populated communities, such as Maryville (Northwest Missouri AA), Chillicothe (North Central Missouri AA), and Kirksville (Northeast Missouri AA). Loan and deposit products and services offered throughout the state of Missouri AAs generally mirror those discussed in the overall Institution section of this report, with a primary emphasis on home mortgage and small business lending. Small farm lending accompanies home mortgage lending as the two primary products in the Northwest Missouri AA, but otherwise is not a voluminous loan product in the state. Detailed descriptions of the bank's operations in each AA are provided in each AA analysis.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN MISSOURI

LENDING TEST

The bank's performance under the lending test in Missouri is low satisfactory. This conclusion is derived from good and adequate lending test conclusions noted in the Northwest Missouri and St. Joseph Metropolitan AAs, respectively. Consistent lending test performance was noted in both of the limited-scope reviewed AAs.

Lending Activity

The bank’s overall lending activities in the state reflect adequate responsiveness to AA credit needs. The bank makes limited use of innovative and/or flexible lending programs to serve AA credit needs, including LMI borrowers. The lending programs offered in the state generally mirror those outlined in the overall Institution Lending Activity section of this report. The loan products and origination volumes appear consistent with the credit needs of the bank’s Missouri AAs.

Geographic Distribution of Loans

The bank’s overall geographic distribution of lending within the state reflects poor distribution among the different census tracts and dispersion throughout the AAs. This conclusion is driven by adequate penetration noted in the Northwest Missouri AA and poor penetration and dispersion, particularly among LMI tracts, in the St. Joseph Metropolitan AA.

Lending to Borrowers of Different Income Levels and to Businesses and Farms of Different Sizes

The bank’s lending within the state has an overall good penetration among individuals of different income levels and businesses and farms of different sizes. This conclusion is derived from good performance noted in the St. Joseph Metropolitan and Northwest Missouri AAs.

Community Development Lending

The bank originated a low level of CD loans within the state of Missouri. This conclusion is supported by a low level of CD lending within the Northwest Missouri and St. Joseph Metropolitan AAs. The bank originated four CD loans totaling \$1.2MM in AAs within the state, with the majority of lending by dollar volume (89.2 percent) occurring within the North Central Missouri AA, which received a limited-scope review. As illustrated in Table 93 below, the composition of CD lending was responsive to area affordable housing, economic development, and revitalization and stabilization needs.

Table 86

Community Development Loans – State of Missouri		
Community Development Purpose	#	\$(000)
Affordable Housing	1	106
Community Services	0	0
Economic Development	2	159
Revitalization and Stabilization	1	970
Total Loans	4	1,235

INVESTMENT TEST

The bank’s overall performance under the investment test in the state of Missouri is high satisfactory. This conclusion is derived from good investment test performance in the St. Joseph Metropolitan AA, followed by adequate investment test performance in the Northwest Missouri AA. Investment activities in the limited-scope reviewed AAs both were below the performance noted in the statewide rating.

The bank has a significant level of qualified CD investments and grants within Missouri and is occasionally in a leadership position. In addition, while the bank makes occasional use of innovative and/or complex investments, it exhibits good responsiveness to the credit and CD needs of its AAs. Of the bank’s total investments and donation activity in the state of Missouri, the bank made the majority by number and dollar volume in the St. Joseph Metropolitan AA, which contributed to the overall rating.

As illustrated in Table 94, the bank’s investments are primarily responsive to area affordable housing needs, while donations are particularly responsive to area organizations that support community services for LMI individuals.

Table 87

Investments, Grants, and Donations – State of Missouri								
Community Development Purpose	Prior Period Investments ¹		Current Investments ²		Donations		Total	
	#	\$(000)	#	\$(000)	#	\$(000)	#	\$(000)
Affordable Housing	3	228	3	358	3	2	9	587
Community Services	0	0	0	0	7	18	7	18
Economic Development	0	0	0	0	0	0	0	0
Revitalization and Stabilization	0	0	0	0	0	0	0	0
Total	3	228	3	358	10	19	16	605

^{1.} Book Value of Investment
^{2.} Original Market Value of Investment

SERVICE TEST

The bank’s overall performance under the service test in the state of Missouri is high satisfactory. This conclusion is derived from a good service test conclusion in the St. Joseph Metropolitan AA, followed by adequate service test performance in the Northwest Missouri AA. Service test performance in the limited-scope review AAs exceeded the statewide performance rating.

Retail Banking Services

Branch locations and alternative delivery systems within Missouri, such as drive-through facilities and online and mobile banking, are reasonably accessible to the bank’s various

geographies and to individuals of different income levels in each AA. The bank operates 8 full-service facilities in Missouri, including 2 branches in moderate-, 5 in middle-, and 1 in an upper-income tract(s). Additionally, 11 full-service ATMs are distributed among its AAs' footprints, including 2 in moderate-, 7 in middle-, and 2 in upper-income tracts.

The bank's record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly in LMI areas or to LMI individuals. During the evaluation, the bank closed one full-service branch located in a middle-income tract in Carrollton (North Central Missouri AA).

The bank's products, services, and business hours do not vary in a way that inconveniences its AAs, particularly LMI geographies and/or LMI individuals. The bank's operations and product and service offerings in the state generally mirror those of the overall institution, which is described in the overall Institution Service Test – Retail Banking Services section of this evaluation.

Table 88

Retail Banking and Community Development Services – State of Missouri												
Branch Accessibility	Location of Branches by Tract (%)						Percent of Tracts ¹ (%)					
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
	0.0	25.0	62.5	12.5	0.0	100.0	3.3	13.1	62.3	19.7	1.6	100.0
	Location of ATMs by Tract (%)						Percent of Households by Tracts ¹ (%)					
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
0.0	16.7	66.7	16.7	0.0	100.0	2.8	11.2	63.1	22.9	0.0	100.0	
Changes in Branch Location	Number of Branches (#)						Net Change in Branch Locations (#)					
	Total Branches		Openings (#)		Closings (#)		Low	Mod	Mid	Upp	Unk	Total
	8		0		1		0	0	(1)	0	0	(1)
Community Development Services	Affordable Housing		Community Services		Economic Development		Revitalization & Stabilization		Total Services		Total Organizations	
	2		21		2		1		26		15	
¹ Based on 2022 FFIEC census tract definitions. Note: Total percentages may vary by 0.1 percent due to automated rounding differences.												

Community Development Services

The bank provides a relatively high level of CD services within the state of Missouri. The bank provided a relatively high level of CD services in the St. Joseph Metropolitan AA, while an adequate level of CD services were performed in the Northwest Missouri AA. As the above table illustrates, bank representatives provided 26 services to 15 area organizations throughout Missouri, including a substantial portion to organizations that provide community services to LMI individuals and families.

**ST. JOSEPH METROPOLITAN ASSESSMENT AREA
METROPOLITAN AREA
(Full-Scope Review)**

**DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE ST. JOSEPH
METROPOLITAN AA**

The bank's St. Joseph Metropolitan AA consists of entireties of Andrew, Buchanan, and Dekalb Counties, which represent three of the four counties (Doniphan County, Kansas excluded) that comprise the St. Joseph, Missouri-Kansas MSA. Refer to Appendix C for a map of the AA and Appendix D for additional demographic data.

- There were no changes to the AA delineation since the prior evaluation.
- The AA in 2022 was comprised of 34 total income tracts, including 2 low-, 6 moderate-, 22 middle-, and 4 upper-income tracts, based on 2016-2020 ACS data.
- The AA in 2021 and 2020 was comprised of a total of 31 income tracts, including 1 low-, 7 moderate-, 17 middle-, and 6 upper-income tracts, based on 2015 ACS data.
- The bank operates three full-service branches in the AA, each operating in their own county within the three-county AA. One branch is located within the St. Joseph city limits in a middle-income tract, one branch is located in rural Savannah in a middle-income tract, and the final branch is located in rural Cameron in an upper-income tract. Each branch contains a full-service ATM on its premises.
- According to the June 30, 2023 FDIC Deposit Market Share Report, the bank held a 7.0 percent market share of deposits, ranking 4th of 22 financial institutions operating from 46 banking offices in the AA.
- A community contact recently conducted as part of the CRA evaluation of another financial institution with branches in the AA was reviewed to ascertain the credit needs of area communities, the responsiveness of area banks in meeting those credit needs, and for perspectives on local economic conditions. The contact represented an area economic development organization within the AA.

Table 89

Population Change			
Assessment Area: St Joseph Metropolitan			
Area	2015 Population	2020 Population	Percent Change
St Joseph Metropolitan	119,671	113,957	(4.8)
Andrew County, MO	17,328	18,135	4.7
Buchanan County, MO	89,561	84,793	(5.3)
DeKalb County, MO	12,782	11,029	(13.7)
St. Joseph, MO-KS MSA	127,530	121,467	(4.8)
Missouri	6,045,448	6,154,913	1.8

*Source: 2020 U.S. Census Bureau Decennial Census
2011-2015 U.S. Census Bureau: American Community Survey*

- The AA population experienced a decline between 2015 and 2020, particularly in the lessor-populated DeKalb County, but realized at the overall MSA-level as well.
- A community member indicated that a significant portion of the population commutes into St. Joseph, but reside in the Kansas City, Missouri area or other outlying cities due to housing accessibility.

Table 90

Median Family Income Change			
Assessment Area: St Joseph Metropolitan			
Area	2015 Median Family Income	2020 Median Family Income	Percent Change
St Joseph Metropolitan	65,464	66,270	1.2
Andrew County, MO	76,523	76,775	0.3
Buchanan County, MO	63,757	63,176	(0.9)
DeKalb County, MO	60,187	74,327	23.5
St. Joseph, MO-KS MSA	65,358	66,409	1.6
Missouri	66,438	72,834	9.6

*Source: 2011-2015 U.S. Census Bureau: American Community Survey
2016-2020 U.S. Census Bureau: American Community Survey*

Note: Median family incomes have been inflation-adjusted and are expressed in 2020 dollars.

- As the table illustrates, MFI growth was stagnant in the AA between 2015 and 2020, although DeKalb County reflected a substantial growth in MFI during the same time period.

Table 91

Housing Cost Burden						
Assessment Area: St Joseph Metropolitan						
Area	Cost Burden – Renters			Cost Burden – Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
St Joseph Metropolitan	66.7	26.5	34.4	54.9	21.5	14.1
Andrew County, MO	65.9	22.7	27.2	51.7	24.5	15.6
Buchanan County, MO	68.3	28.1	35.9	57.0	22.5	14.0
DeKalb County, MO	51.9	14.5	26.7	44.1	8.2	11.7
St. Joseph, MO-KS MSA	66.1	26.0	34.1	54.8	21.6	14.3
Missouri	72.8	26.6	39.7	56.8	25.6	16.5

Source: U.S. Department of Housing and Urban Development (HUD), 2015-2019 Comprehensive Housing Affordability Strategy
Note: Cost Burden is housing cost that equals 30 percent or more of household income.

- The housing cost burden for LMI AA renters and LMI homeowners was generally consistent with the statewide affordability figures, with variations among individual counties that comprise the AA. DeKalb County reflected the greatest level of affordability among AA counties.
- The overall AA housing affordability ratio⁷ of 40.7 percent reflects greater affordability in the AA relative to the overall statewide figure of 35.0 percent.
- A community member indicated a lack of affordable housing in the area, particularly for LMI individuals. The contact further indicated that partnerships within the area have assembled a housing taskforce to address affordable housing and workforce housing needs.

Table 92

Unemployment Rates					
Assessment Area: St Joseph Metropolitan					
Area	2017	2018	2019	2020	2021
St Joseph Metropolitan	3.5	2.9	2.9	4.7	3.7
Andrew County, MO	3.2	2.6	2.6	4.0	3.0
Buchanan County, MO	3.5	2.9	2.9	4.9	3.8
DeKalb County, MO	3.9	3.1	2.9	4.5	3.8
St. Joseph, MO-KS MSA	3.5	2.9	2.9	4.7	3.6
Missouri	3.7	3.2	3.1	6.1	4.4

Source: Bureau of Labor Statistics: Local Area Unemployment Statistics

- Unemployment rates in the AA remained below statewide figures between 2017 and 2021.

⁷ The housing affordability ratio is calculated by dividing the median household income by the median housing value. A lower ratio reflects less affordable housing.

- A community member corroborated the area's lower unemployment rate and highlighted major employment sources in the AA to include agricultural technology, food processing, logistics and distribution, healthcare, and skilled manufacturing.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE ST. JOSEPH METROPOLITAN AA

LENDING TEST

The bank's performance under the lending test in the St. Joseph Metropolitan AA is adequate. Within this analysis, the bank's home mortgage lending carried greater weight due to the larger volume of lending compared to small business lending.

Lending Activity

The bank's lending activities reflect adequate responsiveness to AA credit needs. The evaluation of lending in this AA included 177 home mortgage and 78 small business loans originated between January 1, 2020 and December 31, 2022. Due to insufficient volumes to conduct an analysis, the bank's 11 small farm loan originations were not included in this AA evaluation. Additionally, in the evaluation of the bank's home mortgage lending products, the bank's home purchase, home improvement, multifamily, other purpose closed/exempt, and purpose not applicable loans were not evaluated for this AA based on lending volumes too low to render meaningful analyses.

The bank makes limited use of innovative and/or flexible lending programs to serve AA credit needs, including to LMI borrowers. A description of flexible lending products is discussed in the overall Institution section description.

Geographic Distribution of Loans

The bank's geographic distribution of loans reflects a very poor distribution of lending among the different census tracts and dispersion throughout the AA. The distribution of home mortgage loans reflects poor penetration, while small business lending reflected very poor penetration levels.

Home Mortgage Lending

The geographic distribution of home mortgage lending is poor. The bank did not originate a home mortgage loan in the AA's only low-income tract in 2022. Demographic data suggests that opportunities are limited relative to other tract levels, as only 0.6 percent of AA homeowners reside in the low-income tract; additionally, no other lender reported loan volumes in the tract, based on the aggregate lending data. The bank's home mortgage

lending in moderate-income tracts reflected a concentration of lending that was significantly below aggregate lending data, as well as the demographic figure.

The distribution of lending in 2021 and 2020 reflected consistent performance with 2022 lending patterns and given the overall low level of lending in LMI tracts, the bank's performance is considered poor.

An analysis of the dispersion of loans aligns with the overall performance conclusion, as conspicuous gaps and lapses in lending were noted, particularly with respect to the dispersion of lending among LMI tracts.

Home Refinance Loans

The geographic distribution of home refinance lending is poor. The evaluation of home refinance lending included only 2021 and 2020 loans, as 2022 origination volumes were too limited to conduct an analysis.

The bank did not originate any home refinance loans in the sole low-income tract in 2021. Consistent with the discussion of overall home mortgage lending, the demographic data and aggregate lending data reveals limited opportunities to lend in the low-income tract. The bank only originated one of its 41 home refinance loans in a moderate-income tract in 2021, which was significantly below the aggregate lending data and the demographic figure, supporting the poor performance conclusion.

In 2020, the bank also lacked any originations of home refinance loans in the low-income tract, although similar circumstances as 2021 lending performance were present and considered. Home refinance lending among moderate-income tracts was comprised of one loan, which represents a concentration of lending below the aggregate data, as well as significantly below the demographic figure.

Table 93 (1 of 2)

Distribution of 2022 Home Mortgage Lending By Income Level of Geography Assessment Area: St Joseph Metropolitan								
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %	
	Bank		Agg	Bank		Agg		
	#	%	%	\$(000)	%	%		
Home Purchase Loans								
Low	0	0.0	4.5	0	0.0	2.2	2.7	
Moderate	2	11.8	14.6	193	5.8	9.2	12.5	
Middle	12	70.6	64.7	2,818	84.4	65.1	67.6	
Upper	3	17.6	16.2	328	9.8	23.5	17.2	
Unknown	0	0.0	0.0	0	0.0	0.0	0.0	
Tract-Unk	0	0.0	0.0	0	0.0	0.0		
Total	17	100.0	100.0	3,339	100.0	100.0	100.0	
Refinance Loans								
Low	0	0.0	3.5	0	0.0	1.7	2.7	
Moderate	0	0.0	8.2	0	0.0	5.1	12.5	
Middle	13	68.4	70.2	884	54.7	70.4	67.6	
Upper	6	31.6	18.1	733	45.3	22.8	17.2	
Unknown	0	0.0	0.0	0	0.0	0.0	0.0	
Tract-Unk	0	0.0	0.0	0	0.0	0.0		
Total	19	100.0	100.0	1,617	100.0	100.0	100.0	
Home Improvement Loans								
Low	0	0.0	1.7	0	0.0	1.1	2.7	
Moderate	0	0.0	6.6	0	0.0	4.7	12.5	
Middle	5	62.5	73.6	285	76.2	75.6	67.6	
Upper	3	37.5	18.2	89	23.8	18.6	17.2	
Unknown	0	0.0	0.0	0	0.0	0.0	0.0	
Tract-Unk	0	0.0	0.0	0	0.0	0.0		
Total	8	100.0	100.0	374	100.0	100.0	100.0	
Multifamily Loans							Multi-family Units	
Low	0	0.0	7.1	0	0.0	1.0	4.4	
Moderate	0	0.0	28.6	0	0.0	44.9	13.0	
Middle	0	0.0	60.7	0	0.0	51.3	71.2	
Upper	0	0.0	3.6	0	0.0	2.8	11.4	
Unknown	0	0.0	0.0	0	0.0	0.0	0.0	
Tract-Unk	0	0.0	0.0	0	0.0	0.0		
Total	0	0.0	100.0	0	0.0	100.0	100.0	
Total Home Mortgage Loans							Owner Occupied	
Low	0	0.0	4.0	0	0.0	2.0	2.7	
Moderate	3	6.3	12.7	208	3.8	9.7	12.5	
Middle	33	68.8	66.7	4,091	75.1	66.0	67.6	
Upper	12	25.0	16.6	1,150	21.1	22.3	17.2	
Unknown	0	0.0	0.0	0	0.0	0.0	0.0	
Tract-Unk	0	0.0	0.0	0	0.0	0.0		
Total	48	100.0	100.0	5,449	100.0	100.0	100.0	
Source: 2022 FFIEC Census Data								
2016-2020 U.S. Census Bureau: American Community Survey								
Note: Percentages may not total 100.0 percent due to rounding.								

Table 93 (2 of 2)

Distribution of 2022 Home Mortgage Lending By Income Level of Geography Assessment Area: St Joseph Metropolitan							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Other Purpose LOC							
Low	0	0.0	0.0	0	0.0	0.0	2.7
Moderate	0	0.0	6.9	0	0.0	3.5	12.5
Middle	2	100.0	62.1	72	100.0	50.2	67.6
Upper	0	0.0	31.0	0	0.0	46.3	17.2
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	2	100.0	100.0	72	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	1.6	0	0.0	1.1	2.7
Moderate	1	50.0	19.4	15	31.9	13.2	12.5
Middle	1	50.0	67.7	32	68.1	72.3	67.6
Upper	0	0.0	9.7	0	0.0	11.0	17.2
Unknown	0	0.0	1.6	0	0.0	2.3	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	2	100.0	100.0	47	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	2.7
Moderate	0	0.0	16.2	0	0.0	12.3	12.5
Middle	0	0.0	75.7	0	0.0	73.4	67.6
Upper	0	0.0	8.1	0	0.0	14.4	17.2
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Small Business Lending

The geographic distribution of small business lending is very poor, which is attributed to lending performance which was significantly below aggregate loan data performance and demographic figures. The evaluation of small business lending included only 2021 and 2020 loans, as 2022 origination volumes were too low to conduct an analysis. Refer to the tables in Appendix F for detailed loan and demographic information.

In 2021, the bank did not originate any small business loans in a low-income tract. The bank originated two small business loans in moderate-income tracts which, by concentration of lending, was below the aggregate lending data, as well as below the demographic figure in such tracts.

The bank’s performance in 2020 reflected similar lending patterns; however, the bank originated two loans in the low-income tracts, while no lending occurred in moderate-income tracts. While low-income tract penetration reflected comparable performance with aggregate lending data and demographic data, the lack of lending in moderate-income tracts reflected performance which was significantly below the aggregate lending data, as well as the demographic figure.

An analysis of the dispersion of loans aligns with the overall performance conclusion, as gaps and lapses in lending were noted, particularly with respect to the dispersion of lending among LMI tracts.

Table 94

Distribution of 2022 Small Business Lending By Income Level of Geography							
Assessment Area: St Joseph Metropolitan							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	\$%	
Low	0	0.0	5.5	0	0.0	4.7	5.3
Moderate	1	14.3	8.1	75	17.6	6.2	8.1
Middle	4	57.1	65.8	279	65.5	66.5	68.8
Upper	2	28.6	19.7	72	16.9	22.2	17.8
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.9	0	0.0	0.4	
Total	7	100.0	100.0	426	100.0	100.0	100.0

Source: 2022 FFIEC Census Data
2022 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Lending to Borrowers of Different Income Levels and to Businesses of Different Sizes

The bank’s lending has a good distribution of lending among individuals of different income levels and businesses of different sizes. The distribution of home mortgage loans reflects good penetration, while the small business loan distribution reflects excellent penetration.

Home Mortgage Lending

The borrower distribution of home mortgage lending is good. The distribution of 2022 home mortgage loans to low-income borrowers was significantly above the aggregate lending data and comparable to the demographic figure. Lending to moderate-income borrowers was comparable to the aggregate lending data and the demographic figure.

The borrower distribution of 2021 and 2020 home mortgage lending was above the performance of 2022 lending patterns and influenced the conclusion in this product category due to a larger volume of lending in 2021 and 2020.

Home Refinance Loans

The borrower distribution of home refinance lending is good. Consistent with the geographic distribution, there was no borrower distribution analysis of 2022 home refinance lending due to a limited volume of lending.

The distribution of 2021 home refinance lending to low-income borrowers was significantly above the aggregate lending data by number volume, and above by dollar volume, although below the demographic figure. Lending to moderate-income borrowers was above the aggregate lending data by number volume, and comparable by dollar volume, as well as above the demographic figure.

The borrower distribution of 2020 home refinance lending to low-income borrowers was significantly above the aggregate lending data but significantly below the demographic figure. Lending to moderate-income borrowers was above the aggregate lending data and comparable to the demographic figure.

Table 95 (1 of 2)

Distribution of 2022 Home Mortgage Lending By Borrower Income Level Assessment Area: St Joseph Metropolitan							
Borrower Income Level	Bank And Aggregate Loans					Families by Family Income %	
	Bank		Agg	Bank			Agg
	#	%	%	\$(000)	%		%
Home Purchase Loans							
Low	4	23.5	9.1	427	12.8	4.4	19.4
Moderate	4	23.5	23.0	466	14.0	17.1	18.9
Middle	4	23.5	20.1	674	20.2	19.9	20.7
Upper	5	29.4	25.8	1,772	53.1	38.5	41.0
Unknown	0	0.0	22.0	0	0.0	20.1	0.0
Total	17	100.0	100.0	3,339	100.0	100.0	100.0
Refinance Loans							
Low	4	21.1	9.1	141	8.7	5.3	19.4
Moderate	2	10.5	20.6	193	11.9	16.8	18.9
Middle	7	36.8	23.4	743	45.9	23.5	20.7
Upper	6	31.6	30.7	540	33.4	37.5	41.0
Unknown	0	0.0	16.2	0	0.0	16.9	0.0
Total	19	100.0	100.0	1,617	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	7.4	0	0.0	3.3	19.4
Moderate	1	12.5	21.5	25	6.7	18.9	18.9
Middle	1	12.5	20.7	20	5.3	20.4	20.7
Upper	6	75.0	43.8	329	88.0	52.5	41.0
Unknown	0	0.0	6.6	0	0.0	4.8	0.0
Total	8	100.0	100.0	374	100.0	100.0	100.0
Total Home Mortgage Loans							
Low	8	16.7	9.0	568	10.4	4.6	19.4
Moderate	10	20.8	22.1	771	14.1	17.1	18.9
Middle	12	25.0	20.8	1,437	26.4	20.7	20.7
Upper	17	35.4	27.9	2,641	48.5	38.3	41.0
Unknown	1	2.1	20.3	32	0.6	19.3	0.0
Total	48	100.0	100.0	5,449	100.0	100.0	100.0
<i>Source: 2022 FFIEC Census Data 2016-2020 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.</i>							

Table 95 (2 of 2)

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Assessment Area: St Joseph Metropolitan							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Other Purpose LOC							
Low	0	0.0	10.3	0	0.0	4.7	19.4
Moderate	1	50.0	27.6	40	55.6	14.8	18.9
Middle	0	0.0	13.8	0	0.0	16.4	20.7
Upper	0	0.0	41.4	0	0.0	61.3	41.0
Unknown	1	50.0	6.9	32	44.4	2.8	0.0
Total	2	100.0	100.0	72	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	11.3	0	0.0	8.9	19.4
Moderate	2	100.0	25.8	47	100.0	25.6	18.9
Middle	0	0.0	19.4	0	0.0	21.0	20.7
Upper	0	0.0	30.6	0	0.0	33.6	41.0
Unknown	0	0.0	12.9	0	0.0	10.9	0.0
Total	2	100.0	100.0	47	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	19.4
Moderate	0	0.0	0.0	0	0.0	0.0	18.9
Middle	0	0.0	2.7	0	0.0	3.3	20.7
Upper	0	0.0	0.0	0	0.0	0.0	41.0
Unknown	0	0.0	97.3	0	0.0	96.7	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Small Business Lending

The borrower distribution of small business lending is excellent. The conclusion is based on the bank’s performance in 2021 and 2020 as the bank had a limited volume of lending in 2022 that prevented a meaningful analysis.

In 2021 and 2020, the bank’s distribution of loans to small businesses with annual gross revenue of \$1MM or less was significantly above the aggregate lending data by number volume and comparable to the demographic figure in both evaluated years.

Table 96

Distribution of 2022 Small Business Lending By Revenue Size of Businesses							
Assessment Area: St Joseph Metropolitan							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	2	28.6	54.1	79	18.5	37.6	89.1
Over \$1 Million	5	71.4		347	81.5		9.8
Revenue Unknown	0	0.0		0	0.0		1.1
Total	7	100.0		426	100.0		100.0
By Loan Size							
\$100,000 or Less	7	100.0	94.9	426	100.0	45.7	
\$100,001 - \$250,000	0	0.0	3.0	0	0.0	16.3	
\$250,001 - \$1 Million	0	0.0	2.1	0	0.0	38.0	
Total	7	100.0	100.0	426	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	2	100.0		79	100.0		
\$100,001 - \$250,000	0	0.0		0	0.0		
\$250,001 - \$1 Million	0	0.0		0	0.0		
Total	2	100.0		79	100.0		
<i>Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Community Development Lending

The bank originated a low level of CD loans in the AA. The bank originated one CD loan totaling \$105,500 to an organization that provides resources and access to affordable housing for LMI individuals.

Table 97

Community Development Loans –St. Joseph Metropolitan AA		
Community Development Purpose	#	\$(000)
Affordable Housing	1	106
Community Services	0	0
Economic Development	0	0
Revitalization and Stabilization	0	0
Total Loans	1	106

INVESTMENT TEST

The bank’s performance under the investment test in the St. Joseph Metropolitan AA is good. The bank has a significant level of qualified CD investments and grants and is occasionally in a leadership position. While the bank makes occasional use of innovative and/or complex investments, it exhibits good responsiveness to the credit and CD needs of its AA. Consistent with the bank’s predominant investment strategies, the largest dollar composition of investments is comprised of MBS that is responsive to area affordable housing needs. The bank’s philanthropic donation activities include:

- A total of \$1,750 donated to an area organization that provides affordable housing resources and services for LMI individuals.
- A donation of \$250 to a fund that pays for membership dues for individuals without the ability to pay for a recreational and childcare facility in a rural portion of the AA.

Table 98

Investments, Grants, and Donations – St. Joseph Metropolitan AA								
Community Development Purpose	Prior Period Investments¹		Current Investments²		Donations		Total	
	#	\$(000)	#	\$(000)	#	\$(000)	#	\$(000)
Affordable Housing	2	170	2	204	3	2	7	376
Community Services	0	0	0	0	1	0 ³	1	0 ³
Economic Development	0	0	0	0	0	0	0	0
Revitalization and Stabilization	0	0	0	0	0	0	0	0
Total	2	170	2	204	4	2	8	376
^{1.} <i>Book Value of Investment</i> ^{2.} <i>Original Market Value of Investment</i> ^{3.} <i>\$250.00 Donation</i>								

SERVICE TEST

The bank’s performance under the service test in the St. Joseph Metropolitan AA is good.

Retail Banking Services

Branch locations and alternative delivery systems, such as drive-through facilities and online and mobile banking, are accessible to the bank’s various geographies and to individuals of different income levels in the AA. The bank operates three branches in the AA, of which two are located in middle-income tracts and one in an upper-income tract. The bank’s St. Joseph and Cameron branches both operate approximately one mile or less from the AA’s LMI tracts, enhancing accessibility of bank services to these areas.

The bank’s record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly in LMI areas or to LMI individuals. Since the prior evaluation, the bank has not opened or closed any branches in the AA.

The bank’s products, services, and business hours do not vary in a way that inconveniences its AA, particularly LMI geographies and/or LMI individuals. The bank’s hours of operation and product and service offerings in the AA generally mirror that of the overall institution, which are discussed in the overall Institution Service Test – Retail Banking Services section of this report.

Table 99

Retail Banking and Community Development Services – St Joseph Metropolitan AA												
Branch Accessibility	Location of Branches by Tract (%)						Percent of Tracts¹ (%)					
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
	0.0	0.0	66.7	33.3	0.0	100.0	5.9	17.6	64.7	11.8	0.0	100.0
	Location of ATMs by Tract (%)						Percent of Households by Tracts¹ (%)					
Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total	
0.0	0.0	66.7	33.3	0.0	100.0	4.8	14.4	65.9	14.9	0.0	100.0	
Changes in Branch Location	Number of Branches (#)						Net Change in Branch Locations (#)					
	Total Branches		Openings (#)		Closings (#)		Low	Mod	Mid	Upp	Unk	Total
	3		0		0		0	0	0	0	0	0
Community Development Services	Affordable Housing	Community Services	Economic Development	Revitalization & Stabilization	Total Services	Total Organizations						
	0	7	1	0	8	5						

¹. Based on 2022 FFIEC census tract definitions.
Note: Total percentages may vary by 0.1 percent due to automated rounding differences.

Community Development Services

The bank provides a relatively high level of CD services. Bank employees provided eight services to five area organizations throughout the AA, including organizations that provide community services to LMI individuals, as well as provide resources for small businesses.

Examples of CD services include:

- Two bank employees provided their expertise with financial literacy instruction for an area organization that provides community services to LMI individuals.
- Three bank employees provided their financial expertise at an area educational event attended by 200 students from a school district which contains a majority population eligible for free or reduced lunches.
- A bank employee provided educational resources for small business owners and entrepreneurs at an area nonprofit economic development agency.

**NORTHWEST MISSOURI ASSESSMENT AREA
NONMETROPOLITAN AREA
(Full-Scope Review)**

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE NORTHWEST MISSOURI AA

The Northwest Missouri AA consists of Atchison, Holt, and Nodaway Counties in their entireties. Refer to Appendix C for a map of the AA and Appendix D for additional demographic data.

- There have been no changes to the AA since the prior evaluation.
- The 2022 AA is comprised of 11 census tracts, including 8 middle- and 3 upper-income tracts. Census tracts in Atchison County were designated as distressed and underserved middle-income tracts by the FFIEC, and tracts in Holt County also were designated as underserved.
- The 2021 and 2020 AA was comprised of 10 census tracts, including 8 middle- and 2 upper-income tracts.
- The bank operates three of its eight full-service Missouri branches in the AA, all located in middle-income tracts. Two of three branches contain a full-service ATM on the premises, while an additional stand-alone full-service ATM operates in an upper-income tract.
- According to the June 30, 2023 FDIC Summary of Deposits Market Share Report, the bank ranked 2nd of 8 FDIC-insured depository institutions operating from 16 locations in the AA, with a total deposit market share of 15.7 percent.
- A community contact recently conducted as part of the CRA evaluation of another financial institution with branches in the AA was reviewed to ascertain the credit needs of area communities, the responsiveness of area banks in meeting those credit needs, and for perspectives on local economic conditions. The contact represented an area economic development organization within the AA.

Table 100

Population Change Assessment Area: Northwest Missouri			
Area	2015 Population	2020 Population	Percent Change
Northwest Missouri	33,241	30,769	(7.4)
Atchison County, MO	5,440	5,305	(2.5)
Holt County, MO	4,615	4,223	(8.5)
Nodaway County, MO	23,186	21,241	(8.4)
NonMSA Missouri	1,550,288	1,505,909	(2.9)
Missouri	6,045,448	6,154,913	1.8

*Source: 2020 U.S. Census Bureau Decennial Census
2011-2015 U.S. Census Bureau: American Community Survey*

- The AA experienced a population decline, based on 2015 and 2020 data. The declining trend fares similarly to other nonmetropolitan areas of Missouri, although the AA’s pace of decline was at a higher pace.
- As Table 108 illustrates, Nodaway County contains the largest population of the three AA counties, which includes the city of Maryville and the location of Northwest Missouri State University (8,000 student population).

Table 101

Median Family Income Change Assessment Area: Northwest Missouri			
Area	2015 Median Family Income	2020 Median Family Income	Percent Change
Northwest Missouri	58,074	64,101	10.4
Atchison County, MO	62,852	57,734	(8.1)
Holt County, MO	59,512	58,625	(1.5)
Nodaway County, MO	57,400	67,279	17.2
NonMSA Missouri	52,816	56,957	7.8
Missouri	66,438	72,834	9.6
<i>Source: 2011-2015 U.S. Census Bureau: American Community Survey 2016-2020 U.S. Census Bureau: American Community Survey</i>			
<i>Note: Median family incomes have been inflation-adjusted and are expressed in 2020 dollars.</i>			

- MFI within the AA experienced growth as a whole, which is driven primarily by notable MFI growth in Nodaway County; however, MFI decline was noted in the remaining two counties that comprise the AA.
- AA families below poverty, at 9.0 percent, reflected a figure consistent with the overall state of Missouri figure, at 8.9 percent, and was lower than the figure for other nonmetropolitan statewide areas, at 12.1 percent.

Table 102

Housing Cost Burden Assessment Area: Northwest Missouri						
Area	Cost Burden – Renters			Cost Burden – Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Northwest Missouri	64.1	16.8	32.1	50.3	19.7	12.8
Atchison County, MO	56.6	7.7	23.5	52.4	17.5	13.4
Holt County, MO	60.7	3.5	18.4	50.6	14.3	13.2
Nodaway County, MO	65.7	20.9	35.8	49.2	23.2	12.3
NonMSA Missouri	66.4	26.6	35.9	52.7	23.9	16.6
Missouri	72.8	26.6	39.7	56.8	25.6	16.5
<i>Source: U.S. Department of Housing and Urban Development (HUD), 2015-2019 Comprehensive Housing Affordability Strategy</i>						
<i>Note: Cost Burden is housing cost that equals 30 percent or more of household income.</i>						

- As the table illustrates, the AA reflected, generally, more affordable housing relative to other nonmetropolitan statewide areas and the statewide figures, particularly for moderate-income renters and homeowners, although all income-levels reflected greater affordability.
- Additionally, the overall AA housing affordability ratio of 42.6 percent compared to the statewide nonmetropolitan figure and statewide figure of 38.0 percent and 35.0 percent, respectively, further demonstrates an affordability advantage in the AA relative to the comparative data.

Table 103

Unemployment Rates					
Assessment Area: Northwest Missouri					
Area	2017	2018	2019	2020	2021
Northwest Missouri	3.4	2.7	2.9	4.2	3.0
Atchison County, MO	3.5	2.4	3.5	4.0	3.2
Holt County, MO	2.9	2.3	2.6	3.3	2.9
Nodaway County, MO	3.6	2.9	2.8	4.4	2.9
NonMSA Missouri	4.4	3.7	3.8	6.1	4.4
Missouri	3.7	3.2	3.1	6.1	4.4

Source: Bureau of Labor Statistics: Local Area Unemployment Statistics

- Unemployment in the AA remained lower than statewide figures, and nearly a percentage lower than other nonmetropolitan statewide areas in the year-over-year data.
- The AA is comprised primarily of rural, agricultural-centric and manufacturing business sectors, as well as local government- and education-related sectors. Major employers in the AA include: Kawasaki Motor Manufacturing, Federal-Mogul, Mosaic Medical Center, Northwest Missouri State University, and the Maryville R-II School District.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE NORTHWEST MISSOURI AA

LENDING TEST

The bank’s performance under the lending test in the Northwest Missouri AA is good. For this evaluation, the bank’s home mortgage lending and small farm lending were generally weighted equally due to both product lines comprising a large portion of lending in the AA. Small business lending was not evaluated due to loan volumes too minimal to conduct a thorough analysis. Additionally, the performance analysis included only the evaluation of total home mortgage lending, excluding a detailed analysis of home purchase, home refinance, home improvement, multifamily, other purpose lines of credit, other purpose

closed/exempt, and purpose not applicable lending within the home mortgage product line due to insufficient volumes to conduct a more thorough analysis.

Lending Activity

The bank's lending activities reflect good responsive responsiveness to AA credit needs. The analysis of lending in this AA included 118 home mortgage and 104 small farm loans originated between January 1, 2020 and December 31, 2022. As discussed, an analysis of the bank's 37 small business loans was not conducted due to the limited volume of lending over the three-year evaluation period.

The bank makes limited use of innovative and/or flexible lending programs to serve AA credit needs, including to LMI borrowers. Refer to the Institution section of this report for a detailed description of the bank's flexible and innovative lending programs.

Geographic Distribution of Loans

The bank's geographic distribution of loans reflects an adequate distribution among the different census tracts and dispersion throughout the AA. The distribution of home mortgage and small farm loans reflected adequate penetration.

Home Mortgage Lending

The geographic distribution of home mortgage lending is adequate. As referenced in the description of the institution's operations section, the AA did not contain LMI tracts during the evaluation period. As such, the analysis evaluated the distribution of lending among the AA's middle- and upper-income tracts.

The distribution of 2022 home mortgage loans in middle-income tracts was above the aggregate lending data by number and significantly above by dollar volume, while also above the demographic figure. Lending among upper-income tracts was significantly below the aggregate lending data, as well as the demographic figure.

The geographic distribution of 2021 and 2020 lending reflected consistent performance and circumstances as 2022 lending patterns.

An analysis of the dispersion of lending among the various income tracts revealed no gaps or lapses in lending which would impact the performance conclusion.

Table 104 (1 of 2)

Distribution of 2022 Home Mortgage Lending By Income Level of Geography Assessment Area: Northwest Missouri							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0.0
Middle	6	85.7	62.0	1,037	87.6	55.2	65.6
Upper	1	14.3	38.0	147	12.4	44.8	34.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	7	100.0	100.0	1,184	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0.0
Middle	14	87.5	58.4	740	84.5	50.4	65.6
Upper	2	12.5	40.4	136	15.5	47.9	34.4
Unknown	0	0.0	1.1	0	0.0	1.6	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	16	100.0	100.0	876	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0.0
Middle	4	100.0	53.6	390	100.0	58.8	65.6
Upper	0	0.0	46.4	0	0.0	41.2	34.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	4	100.0	100.0	390	100.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0.0
Middle	0	0.0	42.9	0	0.0	26.7	39.7
Upper	0	0.0	57.1	0	0.0	73.3	60.3
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans							Owner Occupied Units %
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0.0
Middle	25	89.3	60.3	2,182	88.5	52.2	65.6
Upper	3	10.7	39.3	283	11.5	47.4	34.4
Unknown	0	0.0	0.3	0	0.0	0.4	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	28	100.0	100.0	2,465	100.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Table 104 (2 of 2)

Assessment Area: Northwest Missouri							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Other Purpose LOC							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0.0
Middle	0	0.0	50.0	0	0.0	36.3	65.6
Upper	0	0.0	50.0	0	0.0	63.7	34.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0.0
Middle	1	100.0	87.5	15	100.0	91.1	65.6
Upper	0	0.0	12.5	0	0.0	8.9	34.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	1	100.0	100.0	15	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0.0
Middle	0	0.0	100.0	0	0.0	100.0	65.6
Upper	0	0.0	0.0	0	0.0	0.0	34.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Small Farm Lending

The geographic distribution of small farm lending is adequate. The distribution of 2022 small farm loans in middle-income tracts was comparable to the aggregate lending data, as well as the demographic figure. Lending among upper-income tracts was significantly below the aggregate lending data, as well as the demographic figure.

The geographic distribution of 2021 and 2020 lending reflected consistent performance and circumstances as 2022 lending patterns.

An analysis of the dispersion of lending among the various income tracts revealed no gaps or lapses in lending which would impact the performance conclusion.

Table 105

Distribution of 2022 Small Farm Lending By Income Level of Geography							
Assessment Area: Northwest Missouri							
Geographic Income Level	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0.0
Middle	33	94.3	81.2	4,069	98.9	82.2	78.9
Upper	2	5.7	18.0	46	1.1	17.7	21.1
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.8	0	0.0	0.1	
Total	35	100.0	100.0	4,115	100.0	100.0	100.0

Source: 2022 FFIEC Census Data
2022 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Lending to Borrowers of Different Income Levels and Farms of Different Sizes

The bank’s lending has a good distribution among individuals of different income level and farms of different sizes. The borrower distribution of home mortgage lending reflects excellent penetration, and the distribution of small farm lending reflects good penetration.

Home Mortgage Lending

The borrower distribution of home mortgage lending is excellent. The bank did not originate a home mortgage loan to a low-income borrower in 2022, which was below the aggregate lending data and significantly below the demographic figure. Lending to moderate-income borrowers was comparable to the aggregate lending data by number volume, above by dollar volume, and reflected a concentration of loans that was significantly above the demographic figure.

The distribution of 2021 and 2020 home mortgage lending was above the performance of 2022 lending and influenced the overall conclusion due to a larger volume of lending occurring in these two years.

Table 106 (1 of 2)

Distribution of 2022 Home Mortgage Lending By Borrower Income Level Assessment Area: Northwest Missouri							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	0	0.0	4.3	0	0.0	2.2	16.0
Moderate	1	14.3	21.0	160	13.5	14.0	13.7
Middle	2	28.6	20.3	263	22.2	18.6	23.0
Upper	4	57.1	37.0	761	64.3	47.0	47.2
Unknown	0	0.0	17.5	0	0.0	18.2	0.0
Total	7	100.0	100.0	1,184	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	3.9	0	0.0	2.1	16.0
Moderate	5	31.3	20.8	329	37.6	14.9	13.7
Middle	4	25.0	26.4	180	20.5	25.6	23.0
Upper	5	31.3	41.0	172	19.6	50.0	47.2
Unknown	2	12.5	7.9	195	22.3	7.3	0.0
Total	16	100.0	100.0	876	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	10.7	0	0.0	1.7	16.0
Moderate	0	0.0	17.9	0	0.0	5.8	13.7
Middle	0	0.0	10.7	0	0.0	20.6	23.0
Upper	3	75.0	53.6	265	67.9	64.5	47.2
Unknown	1	25.0	7.1	125	32.1	7.4	0.0
Total	4	100.0	100.0	390	100.0	100.0	100.0
Total Home Mortgage Loans							
Low	0	0.0	4.5	0	0.0	2.2	16.0
Moderate	6	21.4	20.4	489	19.8	13.9	13.7
Middle	6	21.4	21.2	443	18.0	20.3	23.0
Upper	13	46.4	39.5	1,213	49.2	48.5	47.2
Unknown	3	10.7	14.3	320	13.0	15.0	0.0
Total	28	100.0	100.0	2,465	100.0	100.0	100.0
<i>Source: 2022 FFIEC Census Data 2016-2020 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.</i>							

Table 106 (2 of 2)

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Assessment Area: Northwest Missouri							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Other Purpose LOC							
Low	0	0.0	0.0	0	0.0	0.0	16.0
Moderate	0	0.0	0.0	0	0.0	0.0	13.7
Middle	0	0.0	16.7	0	0.0	27.3	23.0
Upper	0	0.0	66.7	0	0.0	66.4	47.2
Unknown	0	0.0	16.7	0	0.0	6.3	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	12.5	0	0.0	10.5	16.0
Moderate	0	0.0	12.5	0	0.0	11.4	13.7
Middle	0	0.0	0.0	0	0.0	0.0	23.0
Upper	1	100.0	75.0	15	100.0	78.0	47.2
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	1	100.0	100.0	15	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	16.0
Moderate	0	0.0	0.0	0	0.0	0.0	13.7
Middle	0	0.0	0.0	0	0.0	0.0	23.0
Upper	0	0.0	0.0	0	0.0	0.0	47.2
Unknown	0	0.0	100.0	0	0.0	100.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Small Farm Lending

The borrower distribution of small farm lending is good. The distribution of 2022 loans to small farms with gross annual revenues of \$1MM or less reflected a concentration of lending that was significantly above the aggregate lending data by number volume, above by dollar volume, and comparable to the demographic figure.

The distribution of 2021 and 2020 loans reflected performance below 2022 lending patterns. Specifically, the bank’s lending to small farms in 2021 was comparable to aggregate lending data by number volume but significantly below by dollar volume, and also below the demographic figure. The bank’s lending to small farms in 2020 was above aggregate lending data by number but also significantly below by dollar volume and below the demographic figure.

Table 107

Distribution of 2022 Small Farm Lending By Revenue Size of Farms							
Assessment Area: Northwest Missouri							
	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	28	80.0	48.3	3,437	83.5	66.1	99.2
Over \$1 Million	7	20.0		678	16.5		0.8
Revenue Unknown	0	0.0		0	0.0		0.0
Total	35	100.0		4,115	100.0		100.0
By Loan Size							
\$100,000 or Less	23	65.7	85.1	968	23.5	31.9	
\$100,001 - \$250,000	6	17.1	8.0	847	20.6	22.3	
\$250,001 - \$500,000	6	17.1	6.9	2,300	55.9	45.8	
Total	35	100.0	100.0	4,115	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	18	64.3		739	21.5		
\$100,001 - \$250,000	5	17.9		698	20.3		
\$250,001 - \$500,000	5	17.9		2,000	58.2		
Total	28	100.0		3,437	100.0		
<i>Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Community Development Lending

The bank originated a low level of CD loans. The bank originated one CD loan totaling \$27,600 in the AA during the evaluation period, which was originated to an area nonprofit that is responsive to area economic development needs. While CD lending volume is low in the AA, it is acknowledged that opportunities for CD lending in the AA, which is primarily rural and more sparsely populated, are generally less than larger, metropolitan areas.

Table 108

Community Development Loans – Northwest Missouri AA		
Community Development Purpose	#	\$(000)
Affordable Housing	0	0
Community Services	0	0
Economic Development	1	28
Revitalization and Stabilization	0	0
Total Loans	1	28

INVESTMENT TEST

The bank’s performance under the investment test in the Northwest Missouri AA is adequate. The bank makes an adequate volume of qualified CD investments and grants but is rarely in a leadership position. In addition, the bank makes occasional use of innovative and/or complex investments and exhibits adequate responsiveness to the credit and CD needs of its AA.

Consistent with the bank’s predominant investment strategies, the largest dollar composition of investments is comprised of MBS that are responsive to area affordable housing needs. Additionally, the bank’s philanthropic donation activity consisted of one donation totaling \$500 to the local chapter of an area organization that provides educational and support services predominantly to LMI children.

Table 109

Investments, Grants, and Donations – Northwest Missouri AA								
Community Development Purpose	Prior Period Investments¹		Current Investments²		Donations		Total	
	#	\$(000)	#	\$(000)	#	\$(000)	#	\$(000)
Affordable Housing	1	58	1	154	0	0	2	212
Community Services	0	0	0	0	1	1 ³	1	1
Economic Development	0	0	0	0	0	0	0	0
Revitalization and Stabilization	0	0	0	0	0	0	0	0
Total	1	58	1	154	1	1³	3	212
^{1.} <i>Book Value of Investment</i> ^{2.} <i>Original Market Value of Investment</i> ^{3.} <i>\$500.00 Donation</i>								

SERVICE TEST

The bank’s performance under the service test in the Northwest Missouri AA is adequate.

Retail Banking Services

Branch locations and alternative delivery systems, such as drive-through facilities and online and mobile banking, are reasonably accessible to the bank’s various geographies and to individuals of different income levels in the AA. The bank operates its three branches and full-service ATMs in middle-income tracts throughout the AA and are distributed in a way that reasonably services the three-county AA footprint.

The bank’s record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly in LMI areas or to LMI individuals. There have been no branches opened or closed since the prior evaluation period.

The bank’s products, services, and business hours do not vary in a way that inconveniences its AA, particularly LMI geographies and/or LMI individuals. The bank’s hours of operation and product and service offerings in the AA generally mirror that of the overall institution, which are discussed in the overall Institution Service Test – Retail Banking Services section of this report.

Table 110

Retail Banking and Community Development Services – Northwest Missouri AA												
Branch Accessibility	Location of Branches by Tract (%)						Percent of Tracts¹ (%)					
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
	0.0	0.0	100.0	0.0	0.0	100.0	0.0	0.0	72.7	27.3	0.0	100.0
	Location of ATMs by Tract (%)						Percent of Households by Tracts¹ (%)					
Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total	
0.0	0.0	66.7	33.3	0.0	100.0	0.0	0.0	64.0	36.0	0.0	100.0	
Changes in Branch Location	Number of Branches (#)						Net Change in Branch Locations (#)					
	Total Branches		Openings (#)		Closings (#)		Low	Mod	Mid	Upp	Unk	Total
	3		0		0		0	0	0	0	0	0
Community Development Services	Affordable Housing		Community Services		Economic Development		Revitalization & Stabilization		Total Services		Total Organizations	
	0		6		1		0		7		2	

¹ Based on 2022 FFIEC census tract definitions.
Note: Total percentages may vary by 0.1 percent due to automated rounding differences.

Community Development Services

The bank makes an adequate level of CD services in the AA. Bank employees provided seven CD services during the evaluation which were comprised of the following activities:

- A bank employee provided their financial expertise through service on the board of an area organization that provides resources in support of small businesses and economic development needs of the rural AA.
- Six bank employees taught financial literacy instruction at an area event attended by students from area schools that contain a majority population eligible for free or reduced lunch programs.

OTHER MISSOURI NONMETROPOLITAN ASSESSMENT AREAS
(Limited-Scope Review)

**DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE NORTH CENTRAL
MISSOURI NONMETROPOLITAN ASSESSMENT AREA**

The bank's North Central Missouri AA is comprised of the nonmetropolitan counties of Carroll and Livingston Counties in their entirety. Refer to Appendix C for a map of the AA and Appendix D for additional demographic data.

- There have been no changes to the AA or census tract designations since the prior evaluation.
- The 2022 AA is comprised of eight census tracts, including one moderate-, four middle-, and three upper-income census tracts based on 2016-2020 ACS data. Census tracts in Carroll County are also designated as distressed middle-income tracts by the FFIEC.
- Based on 2020 ACS data, the AA population was 23,052, which reflects a 4.5 percent decline from the 2015 ACS data.
- The AA is home to 6,206 total families. According to 2020 ACS data, 18.3 percent of families are low-, 14.9 percent are moderate-, 21.1 percent are middle-, and 45.7 percent are upper-income.
- The bank operates one full-service branch in a moderate-income census tract in the AA. The bank has not opened any branches in the AA since the prior evaluation, although one branch in a middle-income census tract was closed.
- According to the June 30, 2023 FDIC Deposit Market Share Report, the bank held an 8.8 percent market share of deposits in the AA, ranking 6th of 9 FDIC-insured financial institutions operating from 16 banking offices in the AA.

**DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE NORTHEAST
MISSOURI NONMETROPOLITAN ASSESSMENT AREA**

The bank's Northeast Missouri AA is comprised of the nonmetropolitan county of Adair in its entirety. Refer to Appendix C for a map of the AA and Appendix D for additional demographic data.

- There have been no changes to the AA or census tract designations since the prior evaluation.
- The 2022 AA is comprised of eight census tracts, including one moderate-, four middle-, and two upper-income census tracts based on the most recent 2020 ACS data.

- The 2020 and 2021 AA was comprised of seven census tracts, including one moderate-, two middle-, three upper-, and one unknown-income tract(s) based on 2015 ACS data.
- Based on 2020 ACS data, the AA population was 25,314, which is generally consistent with 2015 ACS population data.
- The AA is home to 4,893 total families. According to 2020 ACS data, 16.5 percent of families are low-, 14.7 percent are moderate-, 22.4 percent are middle-, and 9.6 percent are upper-income.
- The bank operates one full-service branch in a moderate-income census tract in the AA. The bank has not opened any branches in the AA since the prior evaluation. The bank also operates four ATMs, with one located at the main branch location and three located in areas in the AA.
- According to the June 30, 2023 FDIC Deposit Market Share Report, the bank held an 18.2 percent market share of deposits in the AA, ranking 2nd of 7 FDIC-insured financial institutions operating from 10 banking offices in the AA.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE LIMITED-SCOPE MISSOURI NONMETROPOLITAN ASSESSMENT AREAS

The state of Missouri AAs listed in the table below were reviewed using limited-scope examination procedures. Conclusions regarding the institution’s CRA performance are drawn from a review of available facts and data, including performance figures, aggregate lending comparisons, and demographic information. The conclusions regarding the bank’s performance in these areas do not change the rating for the state of Missouri.

Table 111

Assessment Area	Lending Test	Investment Test	Service Test
Northeast Missouri AA	Consistent	Below	Exceeds
North Central Missouri AA	Consistent	Below	Exceeds

STATE OF NEW MEXICO

CRA rating for New Mexico:	Satisfactory
The Lending Test is rated:	High Satisfactory
The Investment Test is rated:	High Satisfactory
The Service Test is rated:	Outstanding

Major factors supporting the rating include:

Lending Test

- Lending levels reflect good responsiveness to AA credit needs, and the bank makes limited use of innovative and/or flexible lending practices in serving AA credit needs.
- The bank's distribution of small business loans among geographies of different income levels is adequate.
- The bank's distribution of loans among businesses of different sizes is excellent.
- The bank makes a relatively high level of CD loans within its AAs.

Investment Test

- The bank makes a significant level of qualified CD investments and grants and is occasionally in a leadership position. In addition, the bank makes occasional use of innovative and/or complex investments to support CD initiatives and exhibits good responsiveness to credit and CD needs throughout its state of New Mexico AAs.

Service Test

- The bank's delivery systems are readily accessible to geographies and/or individuals of different income levels throughout its AAs.
- The bank's record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly to LMI geographies and/or LMI individuals.
- Products, services, and business hours do not vary in a way that inconveniences its AAs, particularly LMI geographies and/or individuals.
- The bank is a leader in providing CD services within its state of New Mexico AAs and is responsive to the available service opportunities.

SCOPE OF EXAMINATION

The scope of the review for the state of New Mexico was consistent with the overall scope for the institution. A full-scope review was conducted for the Taos County AA, while a limited-scope review was conducted for the Albuquerque Metropolitan AA to ascertain if the bank's performance in the AA was generally consistent with its performance in the overall state evaluation.

During the evaluation period, the bank originated a total of 253 loans in New Mexico, including 188 small business and 65 home mortgage loans. The bank did not record a small farm loan origination during the evaluation period. The evaluation of lending in the state of New Mexico AAs will only include an analysis of small business lending as the volume of home mortgage loans was insufficient to conduct a thorough analysis.

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN NEW MEXICO

The bank delineates 2 of its 20 AAs and operates 4 of its 79 branches in the state of New Mexico. The two AAs share contrasting population characteristics, as the Albuquerque Metropolitan AA represents the population center of the state, whereas the Taos County AA contains a substantially smaller population set in a rural portion of the Sangre de Cristo Mountains. Loan and deposit products and services offered in the state mirror those discussed in the overall Institution section of this report, with a primary emphasis on small business lending, followed by home mortgage lending. The bank did not record a small farm loan origination in the state during the three-year analysis. Detailed descriptions of the bank's operations in each AA are provided in each AA analysis.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN NEW MEXICO

LENDING TEST

The bank's performance under the lending test in the state of New Mexico is high satisfactory. This conclusion is derived from a good lending test in the Taos County AA, while the limited-scope reviewed Albuquerque Metropolitan AA had lending test performance which was below the overall state rating.

Lending Activity

The bank’s overall lending activities in the state of New Mexico reflect good responsiveness to AA credit needs. The bank makes limited use of innovative and/or flexible lending programs to serve AA credit needs, including LMI borrowers. The lending programs offered in the state generally mirror those outlined in the overall Institution Lending Activity section of this report. Additionally, the loan products and origination volumes appear consistent with the credit needs of the bank’s New Mexico AAs.

Geographic Distribution of Loans

The bank’s overall geographic distribution of lending within New Mexico reflects an adequate distribution among the different census tracts and dispersion throughout the AAs. This conclusion is supported by adequate penetration noted in the Taos County AA.

Lending to Businesses of Different Sizes

The bank’s lending within New Mexico has excellent penetration among businesses of different sizes, which is supported by excellent penetration noted in the Taos County AA but lower performance in the limited-scope Albuquerque Metropolitan AA.

Community Development Lending

The bank makes a relatively high level of CD loans within the state of New Mexico. The bank originated 3 CD loans totaling \$4.0MM in AAs within the state, including one loan in the Taos County AA and two loans in the Albuquerque Metropolitan AA, which received a limited-scope review. While the volume of CD lending by number is limited (in both AAs), the bank’s dollar volume of CD lending drove the overall conclusion considering the bank’s overall limited levels of lending in this state as well as limited branch presence. As illustrated in Table 119, the loans were considered responsive to the economic development needs of the AAs.

Table 112

Community Development Loans – State of New Mexico		
Community Development Purpose	#	\$(000)
Affordable Housing	0	0
Community Services	0	0
Economic Development	3	4,024
Revitalization and Stabilization	0	0
Total Loans	3	4,024

INVESTMENT TEST

The bank’s overall performance under the investment test in the state of New Mexico is high satisfactory.

The bank has a significant volume of qualified CD investments and grants within New Mexico and is occasionally in a leadership position. While the bank made an adequate level of qualified donation activity in the Taos County AA (there were no new or prior period investments made in this AA), the level of activity in the Albuquerque Metropolitan AA, which received a limited-scope review, reflected responsive investment activity that bolstered the overall statewide investment test rating.

In addition, the bank makes occasional use of innovative and/or complex investments and exhibits good responsiveness to the credit and CD needs of its AAs. Consistent with the investment strategy in its other states, the composition of qualified investments in New Mexico is predominantly MBS that support affordable housing, in addition to philanthropic donations to organizations that provide community services to LMI individuals and activities that are responsive to economic development needs.

Table 113

Investments, Grants, and Donations – State of New Mexico								
Community Development Purpose	Prior Period Investments ¹		Current Investments ²		Donations		Total	
	#	\$(000)	#	\$(000)	#	\$(000)	#	\$(000)
Affordable Housing	1	283	3	461	0	0	4	744
Community Services	0	0	0	0	5	12	5	12
Economic Development	0	0	0	0	1	5	1	5
Revitalization and Stabilization	0	0	0	0	0	0	0	0
Total	1	283	3	461	6	17	10	762
^{1.} Book Value of Investment								
^{2.} Original Market Value of Investment								

SERVICE TEST

The bank’s overall performance under the service test in the state of New Mexico is outstanding. The conclusion is derived from a good service test in the Taos County AA. The limited-scope reviewed Albuquerque Metropolitan AA had service test performance above the Taos County AA, which bolstered the overall statewide conclusion, primarily due to a substantial volume of CD services occurring in the AA when considering its limited branch presence.

Retail Banking Services

Branch locations and alternative delivery systems, such as drive-through facilities and online and mobile banking, within New Mexico are readily accessible to the bank’s various geographies and to individuals of different income levels in each AA. The bank operates four branches in the state, including three in the Taos County AA and one in the Albuquerque Metropolitan AA. Two of three branches in the Taos County AA are located in moderate-income tracts and the remaining branch in the AA is located in the sparsely populated town of Red River, located in a rural, distressed middle-income tract. The bank’s only Albuquerque Metropolitan AA banking office is located in an upper-income tract bordering a large concentration of moderate-income tracts. Additionally, four full-service ATMs are situated throughout the state’s two AAs, including two in moderate-income tracts.

The bank’s record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly in LMI areas or to LMI individuals. There have been no branch openings or closures in the state since the prior evaluation.

The bank’s products, services, and business hours do not vary in a way that inconveniences its AAs, particularly LMI geographies and/or LMI individuals. The bank’s operational hours and product and service offerings in the state generally mirror those of the overall institution, which is described in the overall Institution Service Test – Retail Banking Services section of this evaluation.

Table 114

Retail Banking and Community Development Services – State of New Mexico												
Branch Accessibility	Location of Branches by Tract (%)						Percent of Tracts ¹ (%)					
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
	0.0	50.0	25.0	25.0	0.0	100.0	7.5	23.7	35.5	29.0	4.3	100.0
	Location of ATMs by Tract (%)						Percent of Households by Tracts ¹ (%)					
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
0.0	50.0	50.0	0.0	0.0	100.0	6.4	24.0	39.5	28.3	1.7	100.0	
Changes in Branch Location	Number of Branches (#)					Net Change in Branch Locations (#)						
	Total Branches	Openings (#)		Closings (#)		Low	Mod	Mid	Upp	Unk	Total	
	5	0		0		0	0	0	0	0	0	
Community Development Services	Affordable Housing	Community Services		Economic Development		Revitalization & Stabilization		Total Services		Total Organizations		
	0	15		2		0		17		3		
¹ Based on 2022 FFIEC census tract definitions. Note: Total percentages may vary by 0.1 percent due to automated rounding differences.												

Community Development Services

The bank is a leader in providing CD services within the state of New Mexico. The bank provides a relatively high level of CD services in the Taos County AA, while the Albuquerque Metropolitan AA had a substantial volume of CD services performed from its sole branch office, which bolstered the overall statewide conclusion.

**TAOS COUNTY ASSESSMENT AREA
NONMETROPOLITAN AREA
(Full-Scope Review)**

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE TAOS COUNTY AA

The AA consists of Taos County, New Mexico in its entirety. Refer to Appendix C for a map of the AA and Appendix D for additional demographic data.

- There have been no changes to the AA delineation since the prior evaluation.
- The 2022 AA is comprised of ten census tracts, including two moderate-, five middle-, two upper-, and one unknown-income tract based on 2016-2020 ACS data.
- The five middle-income tracts in the AA were designated as distressed by the FFIEC due to elevated unemployment levels.
- The bank's 2021 and 2020 AA delineation was comprised of six census tracts, including one moderate- and five middle-income tracts.
- The bank operates three of its four New Mexico branches in the AA, including two full-service branches in downtown Taos and a full-service branch in Red River. The Taos branches both operate in moderate-income tracts, while the Red River Branch is located in a distressed middle-income tract. The Taos branches contain full-service ATMs on their premises, while two off-site full-service ATMs operate in two convenience stores located in middle-income tracts.
- According to the June 30, 2023 FDIC Summary of Deposits Market Share Report, the bank ranked 2nd of 3 FDIC-insured depository institutions operating from six locations in the AA, with a total deposit market share of 27.1 percent.
- An interview with a community member was conducted during the evaluation to ascertain the credit needs of area communities, the responsiveness of area banks in meeting those credit needs, and for perspectives on local economic conditions. The contact represented an area economic development organization.

Table 115

Population Change			
Assessment Area: Taos County			
Area	2015 Population	2020 Population	Percent Change
Taos County	32,943	34,489	4.7
NonMSA New Mexico	695,182	704,949	1.4
New Mexico	2,084,117	2,117,522	1.6
<i>Source: 2020 U.S. Census Bureau Decennial Census 2011-2015 U.S. Census Bureau: American Community Survey</i>			

- As the table illustrates, the AA contains a relatively small population, although the AA reflected growth at a rate which outpaced other nonmetropolitan statewide areas, as well as the overall statewide figure.

Table 116

Median Family Income Change Assessment Area: Taos County			
Area	2015 Median Family Income	2020 Median Family Income	Percent Change
Taos County	49,646	57,614	16.1
NonMSA New Mexico	53,925	57,380	6.4
New Mexico	60,145	62,611	4.1
<i>Source: 2011-2015 U.S. Census Bureau: American Community Survey 2016-2020 U.S. Census Bureau: American Community Survey</i>			
<i>Note: Median family incomes have been inflation-adjusted and are expressed in 2020 dollars.</i>			

- The MFI in the AA reflected notable growth between the two date ranges, and aligns comparably with other nonmetropolitan statewide areas as of the 2020 Census data.
- The AA contained a comparable level of families below poverty as the nonmetropolitan statewide figure, at 14.5 percent and 14.2 percent, respectively.

Table 117

Housing Cost Burden Assessment Area: Taos County						
Area	Cost Burden – Renters			Cost Burden – Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Taos County	71.5	58.6	49.9	38.4	20.5	16.3
NonMSA New Mexico	62.2	37.3	35.0	42.6	21.1	16.1
New Mexico	71.1	44.3	41.4	53.3	30.3	19.7
<i>Source: U.S. Department of Housing and Urban Development (HUD), 2015-2019 Comprehensive Housing Affordability Strategy</i>						
<i>Note: Cost Burden is housing cost that equals 30 percent or more of household income.</i>						

- The AA contains less affordable rent costs relative to other nonmetropolitan statewide areas; however, homeowner costs are generally comparable.
- The AA’s affordability ratio⁸ of 16.3 percent further confirms the housing cost challenges when compared to the statewide nonmetropolitan and statewide figures of 29.2 and 34.0 percent, respectively.

⁸ The housing affordability ratio is calculated by dividing the median household income by the median housing value. A lower ratio reflects less affordable housing.

Table 118

Unemployment Rates					
Assessment Area: Taos County					
Area	2017	2018	2019	2020	2021
Taos County 2022	7.8	6.4	6.1	11.1	8.9
NonMSA New Mexico	6.5	5.1	5.1	8.3	7.5
New Mexico	6.1	4.9	4.9	8.1	6.8

Source: Bureau of Labor Statistics: Local Area Unemployment Statistics

- Unemployment in the AA remained above the statewide and nonmetropolitan statewide figures between 2017 and 2021, with a spike in 2020 due to the COVID-19 pandemic that outpaced the other comparative figures.
- The Taos area is primarily driven by tourism due to area recreational ski resorts and other art and cultural attractions.
- Based on local employment data, the predominant industries in the AA include Health Care and Social Assistance (1,911), Accommodation and Food Services (1,806), Retail Trade (1,445), Arts, Entertainment, and Recreation (1,160), and Educational Services (904).

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE TAOS COUNTY AA

LENDING TEST

The bank’s performance under the lending test in the Taos County AA is good. For this evaluation, only the bank’s small business lending was evaluated due to volumes in the other product lines too minimal to render reasonable analyses. The loan products excluded from this evaluation include the bank’s home mortgage products and subproducts and small farm lending.

Lending Activity

The bank’s lending activities reflect adequate responsiveness to AA credit needs. The analysis of lending in this AA included 115 small business loans originated between January 1, 2020 and December 31, 2022. As discussed, an analysis of the bank’s 51 home mortgage loans was not conducted due to the limited volume of lending over the three-year evaluation period. Additionally, the bank did not originate a small farm loan in the AA during the evaluation period.

The bank makes limited use of innovative and/or flexible lending programs to serve AA credit needs, including LMI borrowers. Refer to the Institution section of this report for a detailed description of the bank’s flexible and innovative lending programs.

Geographic Distribution of Loans

The bank’s geographic distribution of small business loans reflects adequate distribution among the different census tracts and dispersion throughout the AA. This AA contains two moderate-income census tracts and no low-income census tracts.

Small Business Lending

The geographic distribution of small business lending is adequate. An analysis of 2022 small business lending was not conducted due to an insufficient volume of loans to conduct a meaningful analysis.

The bank’s geographic distribution of 2021 small business loans among moderate-income tracts was below the aggregate lending data by number volume and comparable by dollar volume, as well as below the demographic figure. The distribution of 2020 small business lending was comparable to the aggregate lending data by number volume and above by dollar volume, and below the demographic figure. The conclusion was primarily influenced by the performance of 2020 lending patterns due to a larger volume of originations within that loan year.

An analysis of the dispersion of lending among the various income tracts revealed no gaps or lapses in lending which would impact the performance conclusion.

Table 119

Distribution of 2022 Small Business Lending By Income Level of Geography							
Assessment Area: Taos County							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	3	37.5	19.2	209	25.3	14.1	18.8
Middle	3	37.5	56.4	382	46.2	69.1	62.4
Upper	0	0.0	11.2	0	0.0	6.8	8.7
Unknown	2	25.0	9.5	236	28.5	8.5	10.1
Tract-Unk	0	0.0	3.8	0	0.0	1.5	
Total	8	100.0	100.0	827	100.0	100.0	100.0

Source: 2022 FFIEC Census Data
2022 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Lending to Businesses of Different Sizes

The bank’s lending has an excellent distribution of lending to businesses of different sizes.

Small Business Lending

The borrower distribution of small business lending is excellent. Consistent with the geographic distribution analysis, there was no evaluation of small business lending conducted for 2022 due to having an insufficient volume of loans to conduct a meaningful analysis.

The distribution of lending to small businesses with gross annual revenues of \$1MM or less in 2021 and 2020 both reflected lending which was significantly above the aggregate lending data by number volume and comparable by dollar volume, and was also comparable to the demographic figures.

Table 120

Distribution of 2022 Small Business Lending By Revenue Size of Businesses							
Assessment Area: Taos County							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	8	100.0	56.4	827	100.0	48.9	92.9
Over \$1 Million	0	0.0		0	0.0		5.6
Revenue Unknown	0	0.0		0	0.0		1.5
Total	8	100.0		827	100.0		100.0
By Loan Size							
\$100,000 or Less	5	62.5	96.8	264	31.9	53.7	
\$100,001 - \$250,000	2	25.0	2.0	236	28.5	16.3	
\$250,001 - \$1 Million	1	12.5	1.3	327	39.5	30.0	
Total	8	100.0	100.0	827	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	5	62.5		264	31.9		
\$100,001 - \$250,000	2	25.0		236	28.5		
\$250,001 - \$1 Million	1	12.5		327	39.5		
Total	8	100.0		827	100.0		
<i>Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Community Development Lending

The bank makes a relatively high level of CD loans in the AA. The bank originated one CD loan totaling \$2.9MM which was responsive to the economic needs of an area small business and includes activities that create, retain, and attract employment for LMI individuals.

Table 121

Community Development Loans – Taos County AA		
Community Development Purpose	#	\$(000)
Affordable Housing	0	0
Community Services	0	0
Economic Development	1	2,900
Revitalization and Stabilization	0	0
Total Loans	1	2,900

INVESTMENT TEST

The bank’s performance under the investment test in the Taos County AA is adequate. The bank has an adequate level of qualified CD investments and grants but is rarely in a leadership position. In addition, the bank makes rare use of innovative and/or complex investments and exhibits adequate responsiveness to the credit and CD needs of its AA.

The bank’s investment activities in the AA are entirely comprised of philanthropic donations, including four donations totaling \$7,000 to four area organizations that provide community services to LMI individuals and families, as well as organizations that are responsive to area economic development needs. Examples of CD donations include:

- A donation of \$5,000 to an established fund that provides capital and resources for small businesses and start-up funding for entrepreneurs.
- A donation of \$1,000 to an area agency that provides an array of community services for LMI individuals, including emergency shelter, counseling, and transitional housing.
- A donation of \$1,000 to a fundraiser for the benefit of a local school district which contains a majority student population eligible for free or reduced lunches.

Table 122

Investments, Grants, and Donations – Taos County AA								
Community Development Purpose	Prior Period Investments ¹		Current Investments ²		Donations		Total	
	#	\$(000)	#	\$(000)	#	\$(000)	#	\$(000)
Affordable Housing	0	0	0	0	0	0	0	0
Community Services	0	0	0	0	3	2	3	2
Economic Development	0	0	0	0	1	5	1	5
Revitalization and Stabilization	0	0	0	0	0	0	0	0
Total	0	0	0	0	4	7	4	7
^{1.} Book Value of Investment ^{2.} Original Market Value of Investment								

SERVICE TEST

The bank’s performance under the service test in the Taos County AA is good.

Retail Banking Services

Branch locations and alternative delivery systems, such as drive-through facilities and online and mobile banking, are readily accessible to the bank’s various geographies and to individuals of different income levels in the AA. As discussed in the institution’s operations in the AA, the bank operates two of its three full-service branches in moderate-income tracts with full-service ATMs on premises as well.

The bank’s record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly in LMI areas or to LMI individuals. There have been no branch openings or closures in the AA since the prior evaluation.

The bank’s products, services, and business hours do not vary in a way that inconveniences its AA, particularly LMI geographies and/or LMI individuals. The bank’s hours of operation and product and service offerings in the AA generally mirror that of the overall institution, which are discussed in the overall Institution Service Test – Retail Banking Services section of this report.

Table 123

Retail Banking and Community Development Services – Taos County AA												
Branch Accessibility	Location of Branches by Tract (%)						Percent of Tracts¹ (%)					
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
	0.0	50.0	33.3	0.0	0.0	100.0	0.0	20.0	50.0	20.0	10.0	100.0
	Location of ATMs by Tract (%)						Percent of Households by Tracts¹ (%)					
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
0.0	50.0	50.0	0.0	0.0	100.0	0.0	17.9	49.0	24.2	9.0	100.0	
Changes in Branch Location	Number of Branches (#)						Net Change in Branch Locations (#)					
	Total Branches		Openings (#)	Closings (#)			Low	Mod	Mid	Upp	Unk	Total
	3		0	0			0	0	0	0	0	0
Community Development Services	Affordable Housing	Community Services	Economic Development	Revitalization & Stabilization	Total Services	Total Organizations						
	0	2	2	0	4	2						
^{1.} Based on 2022 FFIEC census tract definitions. Note: Total percentages may vary by 0.1 percent due to automated rounding differences.												

Community Development Services

The bank provides a relatively high level of CD services in the AA given its branch presence and the availability of such opportunities. Bank representatives provided four services to two area organizations during the evaluation period. The CD services provided include:

- A bank employee provided financial expertise with board services for a CDFI that provides funding to small businesses.
- A bank employee provided their financial expertise with board service for an area nonprofit organization that provides an array of services for the benefit of a school district that contains a majority student population eligible for free or reduced lunches.

**ALBUQUERQUE METROPOLITAN ASSESSMENT AREA
METROPOLITAN AREA
(Limited-Scope Review)**

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE ALBUQUERQUE METROPOLITAN AA

The Albuquerque Metropolitan AA is comprised of Bernalillo County in its entirety, which is one of four counties that comprise the Albuquerque, New Mexico MSA. Refer to Appendix C for a map of the AA and Appendix D for additional demographic data.

- There have been no changes to the AA or census tract designations since the prior evaluation.
- The 2022 AA is comprised of 176 census tracts, including 14 low-, 42 moderate-, 61 middle-, 52 upper-, and 7 unknown-income tracts based on 2020 ACS data.
- The 2021 and 2020 AA delineation was comprised of 153 census tracts, including 10 low-, 46 moderate-, 44 middle-, 51 upper-, and 2 unknown-income tracts.
- Based on 2020 ACS data, the AA population was 159,218, which is a nominal increase from the 2015 ACS data.
- The AA is home to 159,218 total families. According to 2020 ACS data, 23.3 percent of families are low-, 16.0 are percent moderate-, 18.9 percent are middle-, and 41.9 percent are upper-income.
- The bank operates one full-service branch in an upper-income tract in the AA.
- According to the June 30, 2023 FDIC Deposit Market Share Report, the bank held a 0.21 percent market share of deposits in the AA, ranking 18th of 23 FDIC-insured financial institutions operating from 107 banking offices in the AA.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE ALBUQUERQUE METROPOLITAN AA

The state of New Mexico AA listed in the table below was reviewed using limited-scope examination procedures. Conclusions regarding the institution's CRA performance are drawn from a review of available facts and data, including performance figures, aggregate lending comparisons, and demographic information. The conclusions regarding the bank's performance in these areas do not change the rating for the state of New Mexico.

Table 124

Assessment Area	Lending Test	Investment Test	Service Test
Albuquerque Metropolitan	Below	Exceeds	Exceeds

STATE OF TEXAS

CRA rating for Texas:	Satisfactory
The Lending Test is rated:	Low Satisfactory
The Investment Test is rated:	Outstanding
The Service Test is rated:	Outstanding

Major factors supporting the rating include:

Lending Test

- Lending levels reflect adequate responsiveness to AA credit needs, and the bank makes limited use of innovative and/or flexible lending practices in serving AA credit needs.
- The bank's distribution of loans by income level of geography is poor.
- The bank's distribution of loans among businesses of different sizes is adequate.
- The bank is a leader in making CD loans within its state of Texas AAs.

Investment Test

- The bank makes an excellent level of qualified CD investments and grants and is often in a leadership position. In addition, the bank makes occasional use of innovative and/or complex investments to support CD initiatives and exhibits excellent responsiveness to the credit and CD needs throughout its Texas AAs.

Service Test

- The bank's delivery systems are reasonably accessible to geographies and/or individuals of different income levels throughout its AAs.
- The bank's record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly to LMI geographies and/or LMI individuals.
- Products, services, and business hours do not vary in a way that inconveniences the AAs, particularly LMI geographies and/or individuals.
- The bank is a leader in providing CD services within its state of Texas AAs and is responsive to the available service opportunities.

SCOPE OF EXAMINATION

The scope of the review for the state of Texas was consistent with the overall scope for the institution. A full-scope review was conducted for the Dallas Metropolitan AA. A limited-scope review was conducted for the Austin Metropolitan AA to ascertain if the

bank's performance in that area was generally consistent with its performance in the overall state evaluation.

The bank originated a total of 231 loans in the state of Texas during the evaluation period, including 179 small business and 52 home mortgage loans. The bank's small business lending was the only product evaluated in the statewide analysis due to an insufficient volume of home mortgage lending distributed among the two AAs to conduct a meaningful analysis. Additionally, there were no small farm loan originations in the state during the three-year evaluation period.

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN TEXAS

The bank delineates 2 of its 20 AAs and operates 2 of its 79 branches in the state of Texas. The branch offices operate in the cities of Dallas and Austin, which are two of the largest cities in the state of Texas. Loan and deposit products and services offered in the state mirror those discussed in the overall Institution section of this report, with a primary emphasis on small business lending. Detailed descriptions of the bank's operations in each AA are provided in each AA analysis.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN TEXAS

LENDING TEST

The bank's performance under the lending test in the state of Texas is low satisfactory. The conclusion is derived from an adequate lending test in the Dallas Metropolitan AA, which was bolstered by leader-level CD lending performance. Lending test performance in the Austin Metropolitan AA exceeded the bank's low satisfactory rating for the state.

Lending Activity

The bank's overall lending activities in the state of Texas reflect adequate responsiveness to AA credit needs. The bank makes limited use of innovative and/or flexible lending programs to serve AA credit needs, including LMI borrowers. The lending programs offered in the state generally mirror those outlined in the overall Institution Lending Activity section of this report.

Geographic Distribution of Loans

The bank's overall geographic distribution of lending within its Texas AAs reflects a poor distribution of loans among the different census tracts and dispersion throughout the AAs. This conclusion is consistent with the performance noted in the Dallas Metropolitan AA.

Lending to Businesses of Different Sizes

The bank’s lending within its Texas AAs has an overall adequate penetration of lending among businesses of different sizes. This conclusion is consistent with the performance noted in the Dallas Metropolitan AA.

Community Development Lending

The bank is a leader in making CD loans within the state of Texas, which influenced the overall state conclusion based on the significant CD lending volumes relative to its two-branch footprint in the state. The bank originated 11 CD loans totaling \$30.7MM in AAs within the state. The bank originated the fourth highest volume of bank-wide CD loans by both number and dollar volume in Texas. Of the 11 loans, 10 were originated within the Dallas Metropolitan AA, totaling \$27.7MM. As the table below illustrates, the bank’s lending was responsive primarily to area economic development needs, as well as to affordable housing needs.

Table 125

Community Development Loans – State of Texas		
Community Development Purpose	#	\$(000)
Affordable Housing	2	17,823
Community Services	0	0
Economic Development	9	12,846
Revitalization and Stabilization	0	0
Total Loans	11	30,669

INVESTMENT TEST

The bank’s overall performance under the investment test in the state is outstanding. The bank’s investment performance in the Dallas Metropolitan AA was excellent, while the performance noted in the Austin Metropolitan AA was consistent with the overall state conclusion.

The bank has an excellent level of qualified CD investments and grants within Texas and is often in a leadership position. The bank made approximately 50.0 percent of its investment and donation activity by number in each AA. In addition, the bank makes occasional use of innovative and/or complex investments and exhibits excellent responsiveness to the credit and CD needs of its AAs.

Consistent with other state evaluations, the bank’s investments contained MBS that were responsive to area affordable housing needs, as well as philanthropic donations diversified among organizations that were responsive to the community services needs of LMI individuals and the economic development needs of small businesses.

Table 126

Investments, Grants, and Donations – State of Texas								
Community Development Purpose	Prior Period Investments ¹		Current Investments ²		Donations		Total	
	#	\$(000)	#	\$(000)	#	\$(000)	#	\$(000)
Affordable Housing	4	503	6	1,509	1	2	11	2,014
Community Services	0	0	0	0	3	11	3	11
Economic Development	0	0	0	0	4	35	4	35
Revitalization and Stabilization	0	0	0	0	0	0	0	0
Total	4	503	6	1,509	8	48	18	2,060
^{1.} Book Value of Investment								
^{2.} Original Market Value of Investment								

SERVICE TEST

The bank’s overall performance under the service test in the state of Texas is outstanding. The bank’s service test performance in the Dallas Metropolitan AA was excellent, while the service test performance in the Austin Metropolitan AA reflected performance below that of the statewide rating.

Retail Banking Services

Branch locations and alternative delivery systems, such as drive-through facilities and online and mobile banking, within Texas AAs are reasonably accessible to the bank’s various geographies and to individuals of different income levels in each AA. The bank operates two full-service branches with full-service ATMs in Texas, including in a middle-income census tract in its Dallas AA and in an upper-income tract in the Austin AA.

The bank’s record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly in LMI areas or to LMI individuals. There have been no branch closures or openings in Texas since the prior evaluation.

The bank’s products, services, and business hours do not vary in a way that inconveniences its AAs, particularly LMI geographies and/or LMI individuals. The bank’s operations and product and service offerings in the state generally mirror those of the overall institution, which is described in the overall Institution Service Test – Retail Banking Services section of this evaluation.

Table 127

Retail Banking and Community Development Services – State of Texas												
Branch Accessibility	Location of Branches by Tract (%)						Percent of Tracts ¹ (%)					
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
	0.0	50.0	50.0	50.0	0.0	100.0	14.0	31.4	25.6	26.1	2.9	100.0
	Location of ATMs by Tract (%)						Percent of Households by Tracts ¹ (%)					
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
0.0	0.0	50.0	50.0	0.0	100.0	14.1	30.5	27.4	26.6	1.5	100.0	
Changes in Branch Location	Number of Branches (#)						Net Change in Branch Locations (#)					
	Total Branches		Openings (#)		Closings (#)		Low	Mod	Mid	Upp	Unk	Total
	2		0		0		0	0	0	0	0	0
Community Development Services	Affordable Housing	Community Services		Economic Development		Revitalization & Stabilization		Total Services		Total Organizations		
	0	4		18		0		22		5		
¹ Based on 2022 FFIEC census tract definitions. Note: Total percentages may vary by 0.1 percent due to automated rounding differences.												

Community Development Services

The bank is a leader in providing CD services within the state of Texas, particularly given its limited branch presence in the state. The bank provided a leader-level of CD services in its Dallas Metropolitan AA with bank employees providing 20 services from its sole branch location in the AA. As the table illustrates, the CD services were predominantly responsive to the economic development needs of small businesses, as well as community services to schools that contain a majority student population eligible for free or reduced lunches.

**DALLAS METROPOLITAN ASSESSMENT AREA
METROPOLITAN AREA
(Full-Scope Review)**

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE DALLAS METROPOLITAN AA

The bank's Dallas Metropolitan AA consists of Dallas County in its entirety, which is one of seven counties that comprise the Dallas-Plano-Irving, Texas Metropolitan Division (MD). Refer to Appendix C for a map of the AA and Appendix D for additional demographic data.

- There have been no changes to the AA delineation since the prior evaluation.
- The bank's 2022 AA comprises 645 total income tracts, including 107 low-, 223 moderate-, 160 middle-, 144 upper-, and 11 unknown-income tracts based on 2020 ACS data.
- The 2021 and 2020 AA was comprised of 529 total census tracts, including 107 low-, 187 moderate-, 110 middle-, 120 upper-, and 5 unknown-income tracts based on 2015 ACS data.
- The bank operates one full-service branch in downtown Dallas with a full-service ATM on the premises and located in a middle-income tract.
- According to the June 30, 2023 FDIC Summary of Deposits Market Share Report, the bank ranked 55th of 113 FDIC-insured depository institutions operating from 574 locations in the AA, with a total deposit market share of 0.1 percent.
- A community contact recently conducted as part of the CRA evaluation of another financial institution with branches in the AA was reviewed to ascertain the credit needs of area communities, the responsiveness of area banks in meeting those credit needs, and for perspectives on local economic conditions. The two members interviewed represented an area community development organization.

Table 128

Population Change			
Assessment Area: Dallas Metropolitan			
Area	2015 Population	2020 Population	Percent Change
Dallas Metropolitan	2,485,003	2,613,539	5.2
Dallas-Plano-Irving, TX MD	4,519,004	5,129,966	13.5
Texas	26,538,614	29,145,505	9.8
<i>Source: 2020 U.S. Census Bureau Decennial Census 2011-2020 U.S. Census Bureau: American Community Survey</i>			

- The Dallas Metropolitan AA includes approximately 50.9 percent of the overall Dallas-Plano-Irving, TX MD population.

- The population of the AA, and the surrounding MD, experienced growth between 2015 and 2020, although the greater MD that includes the AA noted a significant population surge during the same time-period.

Table 129

Median Family Income Change			
Assessment Area: Dallas Metropolitan			
Area	2015 Median Family Income	2020 Median Family Income	Percent Change
Dallas Metropolitan	61,072	69,689	14.1
Dallas-Plano-Irving, TX MD	77,736	88,315	13.6
Texas	68,523	76,073	11.0
<i>Source: 2011-2015 U.S. Census Bureau: American Community Survey 2016-2020 U.S. Census Bureau: American Community Survey</i>			
<i>Note: Median family incomes have been inflation-adjusted and are expressed in 2020 dollars.</i>			

- The MFI in the AA reflected an increase between 2015 and 2020 at a pace consistent with the greater MD, and at a more notable increase than the statewide MFI increase; however, AA MFI remains below the greater MD and statewide figures.
- The AA has 11.4 percent of families living below poverty, which is higher than the overall MD, at 8.2 percent.

Table 130

Housing Cost Burden						
Assessment Area: Dallas Metropolitan						
Area	Cost Burden – Renters			Cost Burden – Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Dallas Metropolitan	78.9	37.3	42.4	61.4	30.4	22.6
Dallas-Plano-Irving, TX MD	79.9	43.8	41.9	63.1	35.9	20.7
Texas	77.4	42.4	42.4	57.5	30.9	19.2
<i>Source: U.S. Department of Housing and Urban Development (HUD), 2015-2019 Comprehensive Housing Affordability Strategy</i>						
<i>Note: Cost Burden is housing cost that equals 30 percent or more of household income.</i>						

- Housing costs in the AA are disproportionately more burdensome on low-income renters across the AA, MD, and statewide figures.
- The housing affordability ratio⁹ in the AA was 31.8, which is generally consistent with the greater MD, at 29.2 percent, and reflects less affordability than the statewide average of 34.1 percent.

⁹ The housing affordability ratio is calculated by dividing the median household income by the median housing value. A lower ratio reflects less affordable housing.

- The community members interviewed stated that more income restricted homes are being built in the southern Dallas area to support housing affordability; however, in some areas, vacant lot prices have increased which may impede the creation of new affordable housing.

Table 131

Unemployment Rates					
Assessment Area: Dallas Metropolitan					
Area	2017	2018	2019	2020	2021
Dallas Metropolitan	4.0	3.8	3.5	7.8	5.6
Dallas-Plano-Irving, TX MD	3.7	3.6	3.3	7.0	5.0
Texas	4.3	3.9	3.5	7.7	5.7

Source: Bureau of Labor Statistics: Local Area Unemployment Statistics

- Unemployment in the AA trended similarly to the greater MD and statewide figures and is generally consistent with the comparison data.
- The AA is a significant population center in Texas and contains substantially diverse industries, including aeronautical companies, telecommunications, retail, education, and healthcare.
- Examples of some of the AA’s largest employers include American Airlines, AT&T, Texas Instruments, Lockheed Martin, and Children’s Medical Center of Dallas.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE DALLAS METROPOLITAN AA

LENDING TEST

The bank’s performance under the lending test in the Dallas Metropolitan AA is adequate, which was bolstered by the bank’s leadership in originating CD loans. Consistent with the overall scope for the state of Texas, the evaluation of lending in the AA only considered the bank’s small business lending activities, as volumes were sufficient for a meaningful analysis. An evaluation of home mortgage and small farm lending was not conducted due to insufficient lending volumes during the evaluation period to render a meaningful analysis.

Lending Activity

The bank’s lending activities reflect adequate responsiveness to AA credit needs. The evaluation of lending in this AA including 114 small business loans originated between January 1, 2020 and December 31, 2022.

The bank makes limited use of innovative and/or flexible lending programs to serve AA credit needs, including to LMI borrowers. A description of flexible lending products is discussed in the overall Institution section description.

Geographic Distribution of Loans

The bank's geographic distribution of loans reflects a poor distribution of small business loans among the different census tracts and dispersion throughout the AA.

Small Business Lending

As indicated, the geographic distribution of small business lending is poor. An analysis was not conducted on the bank's 2022 small business lending performance in the AA due to a limited volume of originations.

However, in 2021, the bank's distribution of small business loans among low-income tracts was significantly below the aggregate lending data, as well as the demographic figure. Lending among moderate-income tracts was also below the aggregate lending data by number volume and significantly below by dollar volume, and below the demographic figure. The distribution of 2020 small business loans was consistent with 2021. Lending among low-income tracts was below the aggregate lending data, as well as the demographic figure. Lending among moderate-income tracts was below the aggregate lending data by number volume, and significantly below by dollar volume, and below the demographic figure.

An analysis of the dispersion of loans among the numerous AA income tracts was conducted and did not impact the performance conclusion. Given the lower levels of lending in LMI tracts, gaps were noted in the dispersion of small business loans.

Table 132

Distribution of 2022 Small Business Lending By Income Level of Geography							
Assessment Area: Dallas Metropolitan							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	2	22.2	8.7	701	20.9	8.4	9.6
Moderate	4	44.4	25.1	1,163	34.6	21.5	25.1
Middle	3	33.3	30.3	1,495	44.5	29.6	30.8
Upper	0	0.0	34.7	0	0.0	39.5	33.5
Unknown	0	0.0	0.9	0	0.0	0.9	1.0
Tract-Unk	0	0.0	0.3	0	0.0	0.1	
Total	9	100.0	100.0	3,359	100.0	100.0	100.0

Source: 2022 FFIEC Census Data
2022 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Lending to Businesses of Different Sizes

The bank’s lending has an adequate distribution of lending among businesses of different sizes.

Small Business Lending

The borrower distribution of small business lending is adequate. The bank’s distribution of 2021 loans to small businesses with gross annual revenues of \$1MM or less was comparable to the aggregate lending data by number volume and significantly below by dollar volume, as well as significantly below the demographic figure. The distribution of 2020 loans to small businesses was also comparable to the aggregate lending data by number volume, significantly below by dollar volume, and below the demographic figure. However, more weight was given to the number of originations given the impact on more businesses, supporting the adequate conclusion.

Table 133

Distribution of 2022 Small Business Lending By Revenue Size of Businesses							
Assessment Area: Dallas Metropolitan							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	2	22.2	46.4	313	9.3	28.6	90.9
Over \$1 Million	7	77.8		3,046	90.7		7.9
Revenue Unknown	0	0.0		0	0.0		1.2
Total	9	100.0		3,359	100.0		100.0
By Loan Size							
\$100,000 or Less	1	11.1	93.7	89	2.6	38.0	
\$100,001 - \$250,000	4	44.4	3.3	766	22.8	15.8	
\$250,001 - \$1 Million	4	44.4	2.9	2,504	74.5	46.1	
Total	9	100.0	100.0	3,359	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	1	50.0		89	28.4		
\$100,001 - \$250,000	1	50.0		224	71.6		
\$250,001 - \$1 Million	0	0.0		0	0.0		
Total	2	100.0		313	100.0		
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Community Development Lending

The bank is a leader in providing CD loans in the AA, which had a positive influence on the overall AA lending test conclusion. The bank originated 10 CD loans totaling \$27.7MM. This volume represents a significant volume of CD lending relative to the bank’s limited operational presence in the AA. Examples of CD lending in the AA include:

- The bank originated a \$14.8MM loan that was responsive to area affordable housing needs. The proceeds financed the construction of a large-scale multifamily housing project with rent-restrictions in place to provide affordability for area workforce and LMI residents.
- The bank provided \$6.8MM in total financing to a small business manufacturing facility located in a moderate-income area that provides jobs for LMI individuals.
- The bank provided \$2.7MM in total financing to a small business automotive detailing facility that provides jobs for LMI individuals.

Table 134

Community Development Loans – Dallas Metropolitan AA		
Community Development Purpose	#	\$(000)
Affordable Housing	1	14,823
Community Services	0	0
Economic Development	9	12,846
Revitalization and Stabilization	0	0
Total Loans	10	27,669

INVESTMENT TEST

The bank’s performance under the investment test in the Dallas Metropolitan AA is excellent. The bank has an excellent level of qualified CD investments and grants and is often in a leadership position. In addition, the bank makes occasional use of innovative and/or complex investments and exhibits excellent responsiveness to the credit and CD needs of its AA.

Consistent with other AAs, the bank’s investments included MBS which were responsive to area affordable housing needs, as well as philanthropic donations which were diversified among community services which benefited LMI individuals and families, as well as activities that were responsive to the needs of small businesses. Examples of CD donations in the AA include:

- Three donations totaling \$30,000 to an area organization that provides an array of community services to LMI individuals, including financial education for individuals and resources for aspiring entrepreneurs.
- A donation of \$10,000 to a youth education organization that targets the underserved school districts within Dallas where a substantial population of students are eligible for free or reduced lunches.
- A donation of \$2,000 to the local chapter of a national organization that provides an array of resources to address affordable housing needs.

Table 135

Investments, Grants, and Donations – Dallas Metropolitan AA								
Community Development Purpose	Prior Period Investments¹		Current Investments²		Donations		Total	
	#	\$(000)	#	\$(000)	#	\$(000)	#	\$(000)
Affordable Housing	0	0	3	640	1	2	4	642
Community Services	0	0	0	0	2	10	2	10
Economic Development	0	0	0	0	3	30	3	30
Revitalization and Stabilization	0	0	0	0	0	0	0	0
Total	0	0	3	640	6	42	9	683

^{1.} Book Value of Investment
^{2.} Original Market Value of Investment

SERVICE TEST

The bank’s performance under the service test in the Dallas Metropolitan AA is excellent.

Retail Banking Services

Branch locations and alternative delivery systems, such as drive-through facilities and online and mobile banking, are reasonably accessible to the bank’s various geographies and to individuals of different income levels in the AA. The bank operates one branch facility in the AA with a full-service ATM located in a middle-income tract in downtown Dallas. This location is approximately one mile from two low- and three moderate-income tracts, providing accessibility of banking services for these areas.

The bank’s record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly in LMI areas or to LMI individuals. The bank has not opened or closed any branch facilities in the AA since the prior evaluation.

The bank’s products, services, and business hours do not vary in a way that inconveniences its AA, particularly LMI geographies and/or LMI individuals. Bank operations and product offerings in the AA generally mirror those in other markets, which are described in the overall Institution Service Test – Retail Banking Services section of this evaluation.

Table 136

Retail Banking and Community Development Services – Dallas Metropolitan AA												
Branch Accessibility	Location of Branches by Tract (%)						Percent of Tracts¹ (%)					
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
	0.0	0.0	100.0	0.0	0.0	100.0	16.6	34.6	24.8	22.3	1.7	100.0
	Location of ATMs by Tract (%)						Percent of Households by Tracts¹ (%)					
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
0.0	0.0	100.0	0.0	0.0	100.0	17.4	33.6	26.0	21.9	1.2	100.0	
Changes in Branch Location	Number of Branches (#)						Net Change in Branch Locations (#)					
	Total Branches		Openings (#)	Closings (#)			Low	Mod	Mid	Upp	Unk	Total
	1		0	0			0	0	0	0	0	0
Community Development Services	Affordable Housing	Community Services	Economic Development	Revitalization & Stabilization		Total Services	Total Organizations					
	0	2	18	0		20	4					
¹ Based on 2022 FFIEC census tract definitions. Note: Total percentages may vary by 0.1 percent due to automated rounding differences.												

Community Development Services

The bank is a leader in providing CD services in the AA relative to its other AAs with a larger volume of branch operations, particularly given its single branch office in the AA. During the evaluation, 10 bank employees provided 20 CD services predominantly utilizing their expertise to provide financial literacy instruction or in board service. Examples of the CD services performed in the AA include:

- A total of ten bank employees provided 14 CD services by providing their financial expertise in the form of recurring financial literacy sessions during the evaluation period. The organization where the employees served provides various resources and services for small business owners and aspiring entrepreneurs, of which a majority are comprised of LMI individuals.
- A bank employee provided financial expertise with board service for an area organization that provides resources and access to funding sources for small businesses.
- A bank employee provided financial expertise with board service on an area educational facility that contains a majority population of students eligible for free or reduced lunches.

**AUSTIN METROPOLITAN ASSESSMENT AREA
METROPOLITAN AREA
(Limited-Scope Review)**

DESCRIPTION OF THE INSTITUTION’S OPERATIONS IN THE AUSTIN METROPOLITAN AA

The AA is comprised of Travis County in its entirety, which is one of five counties that comprise the Austin-Round Rock-Georgetown, Texas MSA. Refer to Appendix C for a map of the AA and Appendix D for additional demographic data.

- There have been no changes to the AA delineation since the prior evaluation.
- The 2022 AA is comprised of a total of 290 income tracts, including 24 low-, 71 moderate-, 79 middle-, 100 upper-, and 16 unknown-income tracts based on the most recent 2016-2020 ACS data.
- The composition of the 2020 and 2021 AA consisted of 218 total census tracts, including 33 low-, 47 moderate-, 64 middle-, 68 upper-, and 6 unknown-income census tracts.
- Based on the 2020 ACS data, the AA population was 1.3MM, which reflects a 15.0 percent increase from the 2015 ACS data.
- The AA is home to 280,144 total families. According to 2020 ACS data, 21.8 percent of families are low-, 16.5 percent are moderate-, 19.8 percent are middle-, and 41.9 percent are upper-income.
- The bank operates one full-service branch with a full-service ATM on the premises in an upper-income tract. The bank has not opened or closed any branches in this AA since the prior evaluation.
- According to the June 30, 2023 FDIC Deposit Market Share Report, the bank held a 0.1 percent market share of deposits in the AA, ranking 47th of 57 FDIC-insured financial institutions operating from 239 banking offices in the AA.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE AUSTIN METROPOLITAN AA

The state of Texas AA listed in the table below was reviewed using limited-scope examination procedures. Conclusions regarding the institution’s CRA performance are drawn from a review of available facts and data, including performance figures, aggregate lending comparisons, and demographic information. The conclusions regarding the bank’s performance in this area do not change the rating for the state of Texas.

Table 137

Assessment Area	Lending Test	Investment Test	Service Test
Austin Metropolitan AA	Exceeds	Consistent	Below

APPENDIX A – SCOPE OF EXAMINATION

Table A-1

Scope of Examination			
<p><u>Financial Institution</u> NBH Bank Greenwood Village, CO</p>	<p><u>Products/Services Reviewed</u></p> <ul style="list-style-type: none"> • Home Purchase Loans • Home Refinance Loans • Home Improvement Loans • Multifamily Loans • Small Business (SB) Loans • Small Farm (SF) Loans • Community Development Loans • Qualified Investments and Donations • Community Development Services 		
<p><u>Time Period</u></p> <p><u>HMDA LAR and CRA SB and SF Loans:</u> January 1, 2020 to December 31, 2022</p> <p><u>Community Development Activities:</u> January 1, 2021 to December 31, 2022</p>			
List of Affiliates Considered in this Evaluation			
Affiliates	Affiliate Relationship	Products Reviewed	
None	None	None	
List of Assessment Areas and Type of Examination			
Assessment Area	Type of Exam	Branches Visited	Community Contacts
<p><u>Kansas City Multistate MSA AA</u> MSA 28140 (Kansas City, MO-KS Multistate MSA)</p>	Full Review	None	1 Prior
<p><u>Colorado</u> MSA 19740 (Denver-Aurora-Lakewood MSA AA) MSA 17820 (Colorado Springs MSA AA) MSA 24540 (Greeley MSA AA) MSA 14500 (Boulder MSA AA) MSA 22660 (Fort Collins MSA AA) MSA 39380 (Pueblo MSA AA) MSA 24300 (Grand Junction MSA AA) MSA 99999 (Western Colorado AA)</p>	<p>Full Review</p> <p>Limited Review</p> <p>Limited Review</p> <p>Limited Review</p> <p>Limited Review</p> <p>Limited Review</p> <p>Full Review</p>	<p>None</p> <p>None</p> <p>None</p> <p>None</p> <p>None</p> <p>None</p> <p>None</p>	<p>1 Prior</p> <p>1 Prior</p> <p>None</p> <p>None</p> <p>None</p> <p>None</p> <p>1 Prior</p>

<u>Kansas</u> MSA 29940 (Lawrence MSA AA) MSA 99999 (Franklin County AA)	Full Review Limited Review	None None	1 New None
<u>Missouri</u> MSA 41140 (St. Joseph Metropolitan AA) MSA 99999 (Northwest Missouri AA) MSA 99999 (North Central Missouri AA) MSA 99999 (Northeast Missouri AA)	Full Review Full Review Limited Review Limited Review	None None None None	1 Prior 1 Prior None None
<u>New Mexico</u> MSA 99999 (Taos County AA) MSA 10740 (Albuquerque Metropolitan AA)	Full Review Limited Review	None None	1 New None
<u>Texas</u> MSA 19124 (Dallas Metropolitan AA) MSA 12420 (Austin Metropolitan AA)	Full Review Limited Review	None None	1 Prior None
<u>Utah</u> MSA 41620, 36260, 39340 (Salt Lake City CSA AA)	Full Review	None	1 Prior

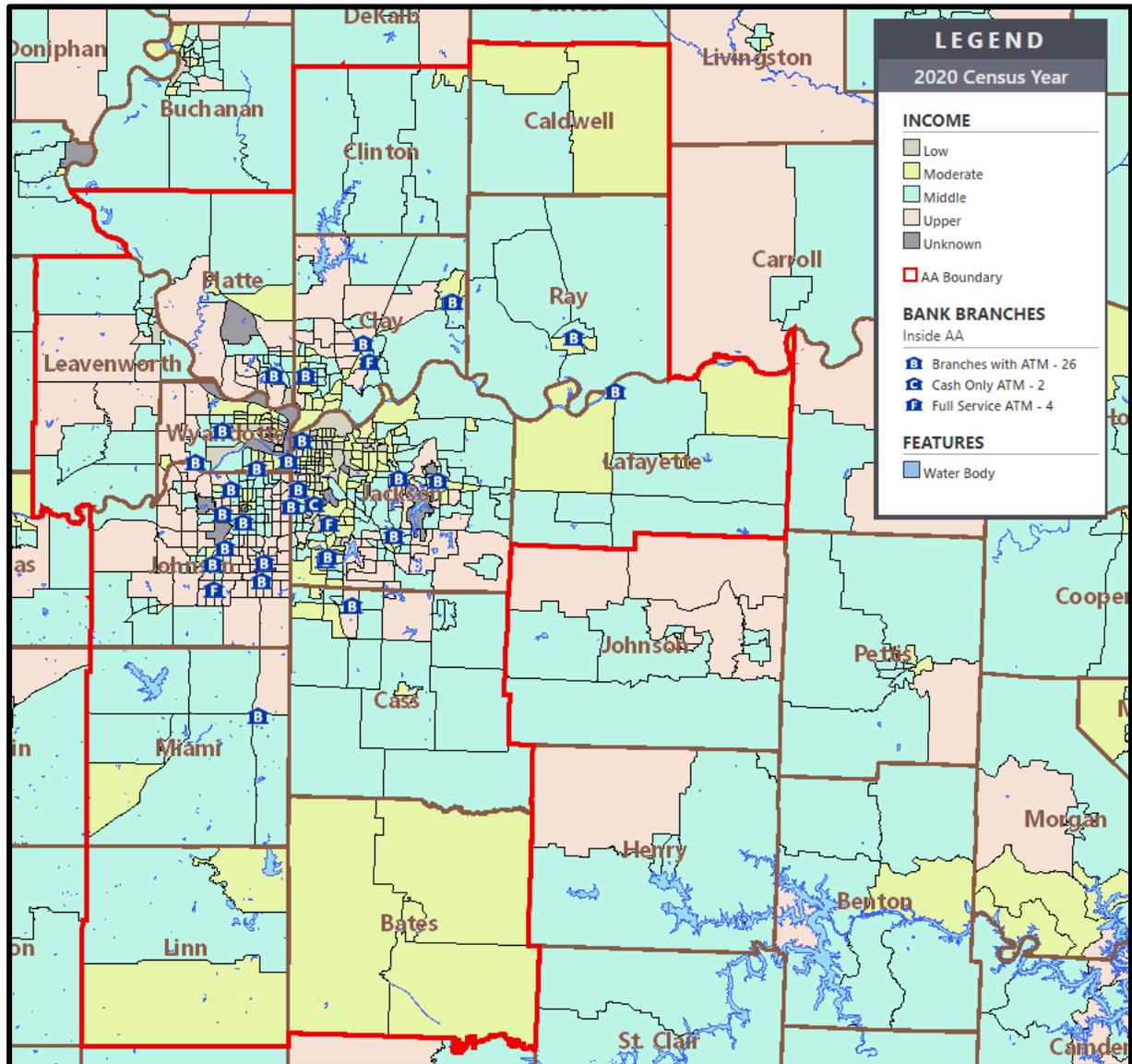
**APPENDIX B – SUMMARY OF STATE AND MULTISTATE
METROPOLITAN AREA RATINGS**

Table B-1

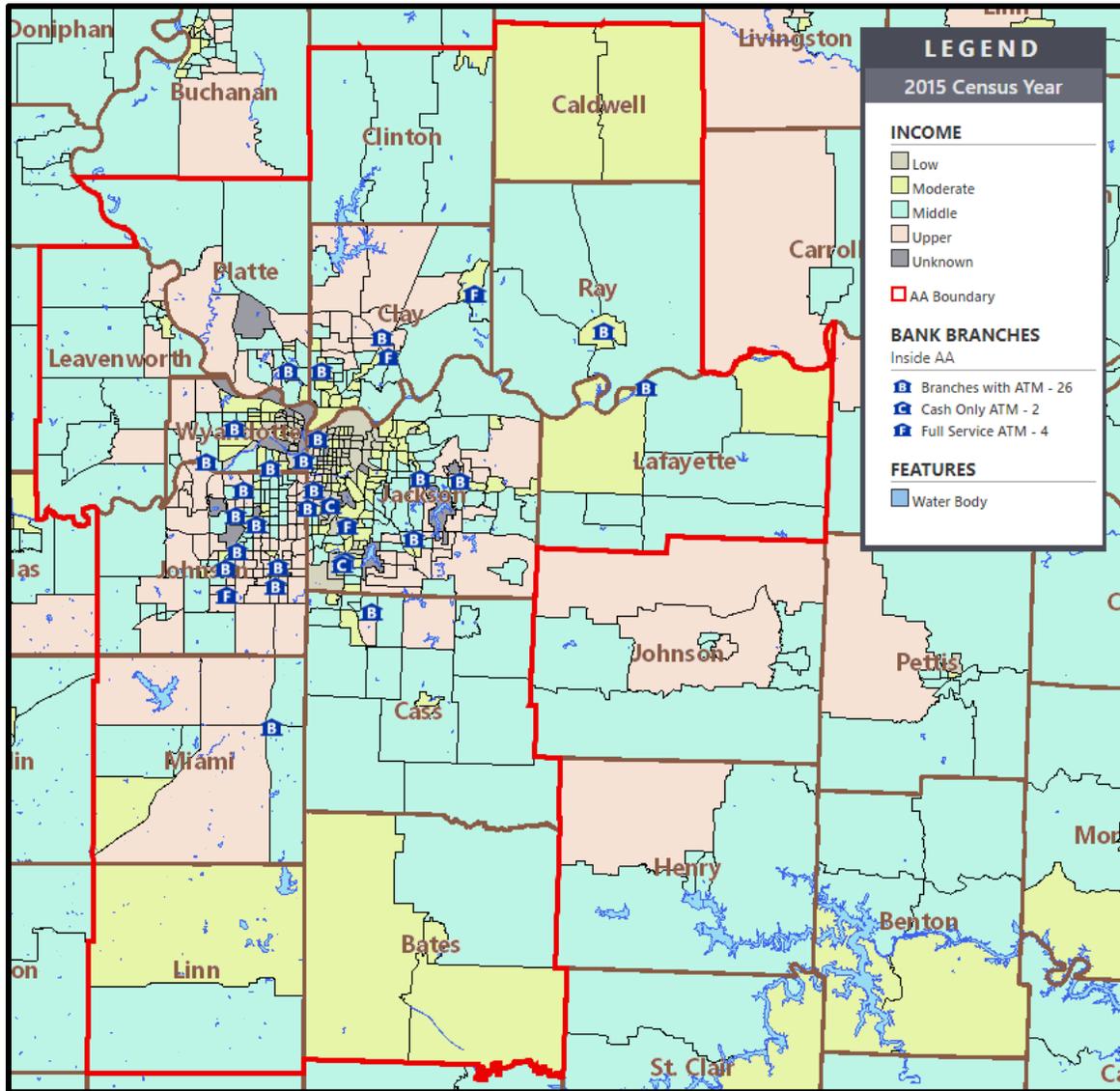
State or Multistate Metropolitan Area Name	Lending Test Rating	Investment Test Rating	Service Test Rating	Overall Rating
Kansas City, MO-KS Multistate MSA	Outstanding	High Satisfactory	High Satisfactory	Outstanding
State of Colorado	Low Satisfactory	High Satisfactory	Outstanding	Satisfactory
State of Utah	High Satisfactory	Low Satisfactory	Outstanding	Satisfactory
State of Kansas	High Satisfactory	Needs to Improve	Outstanding	Satisfactory
State of Missouri	Low Satisfactory	High Satisfactory	High Satisfactory	Satisfactory
State of New Mexico	High Satisfactory	High Satisfactory	Outstanding	Satisfactory
State of Texas	Low Satisfactory	Outstanding	Outstanding	Satisfactory

APPENDIX C – MAPS OF THE ASSESSMENT AREAS

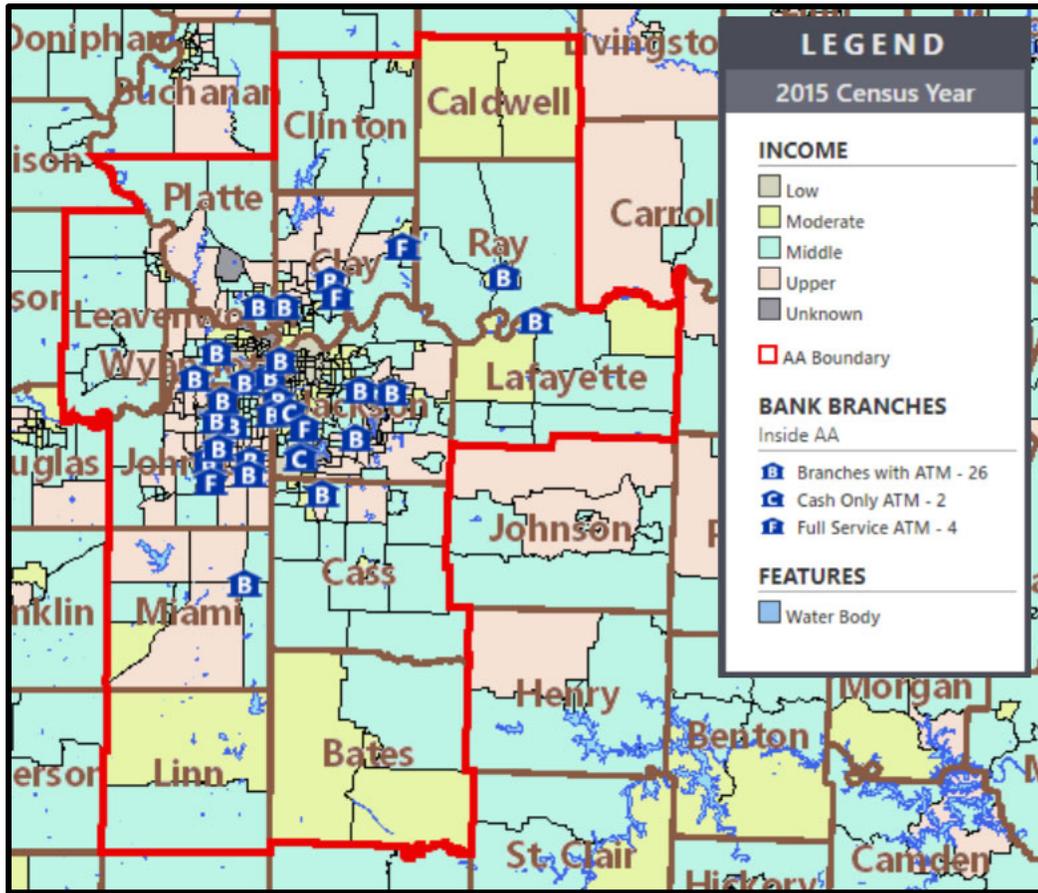
Kansas City Multistate MSA
2022



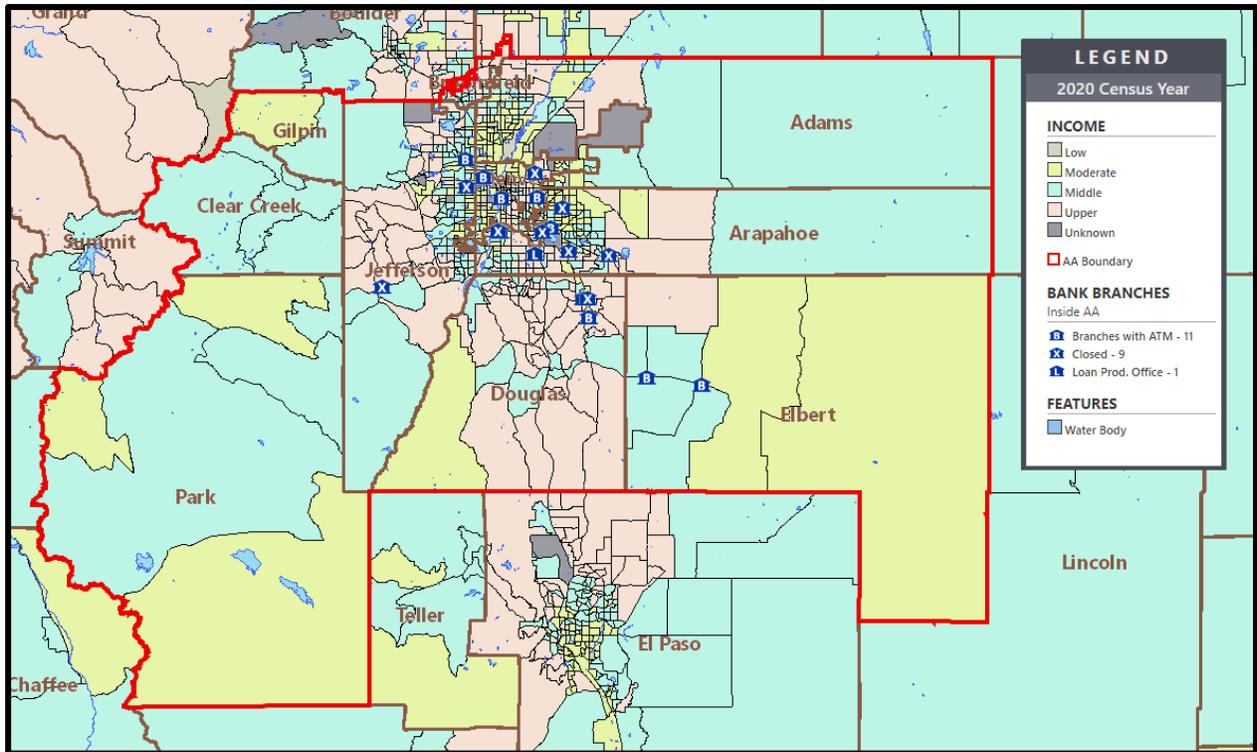
2021



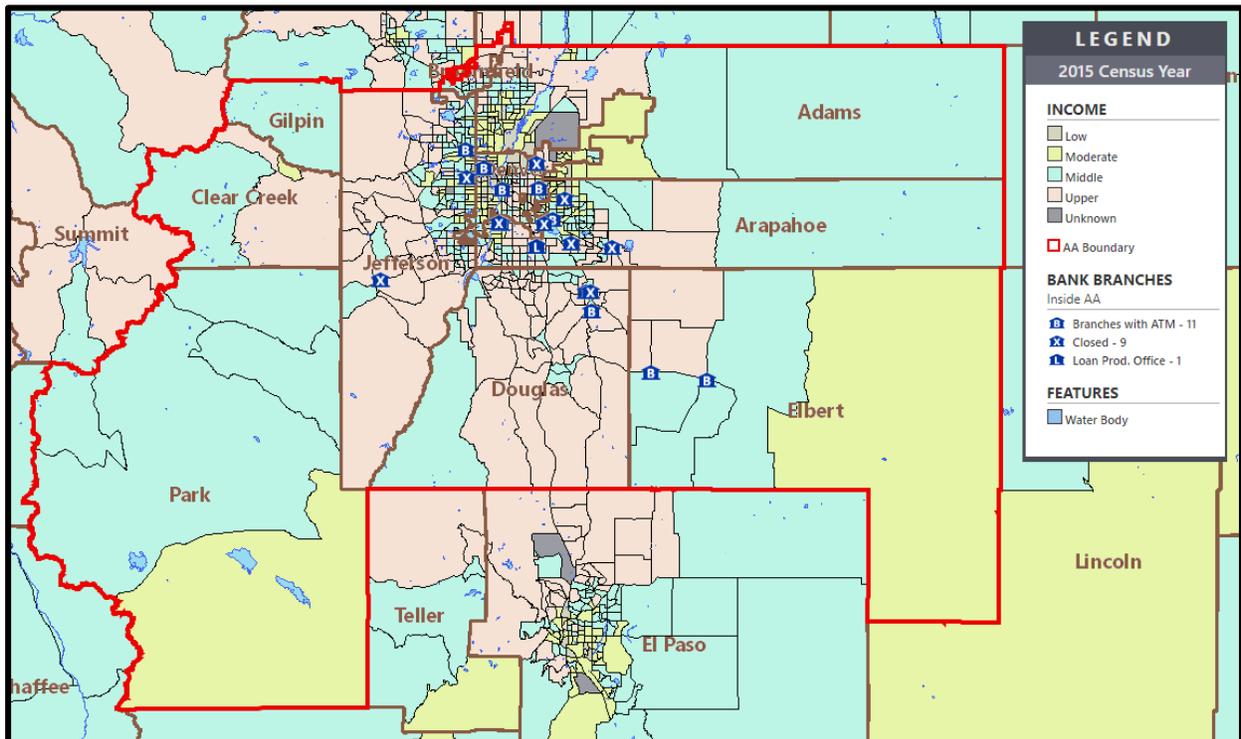
2020



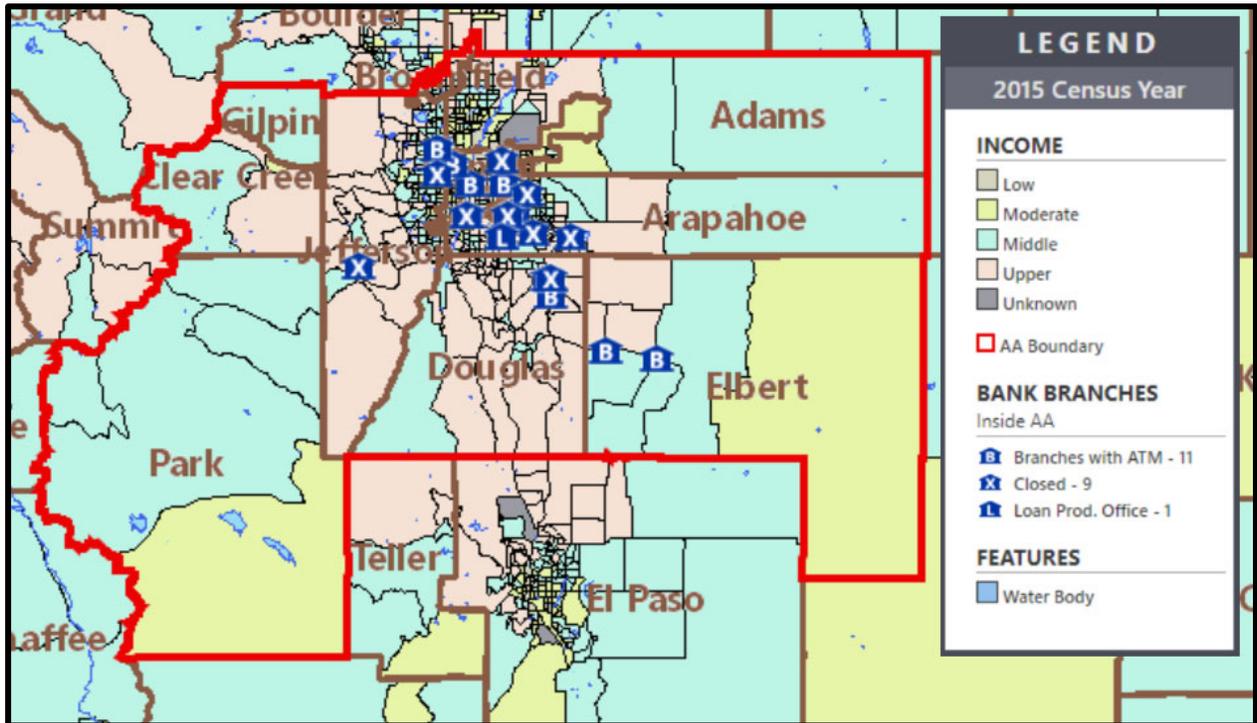
Denver MSA
2022



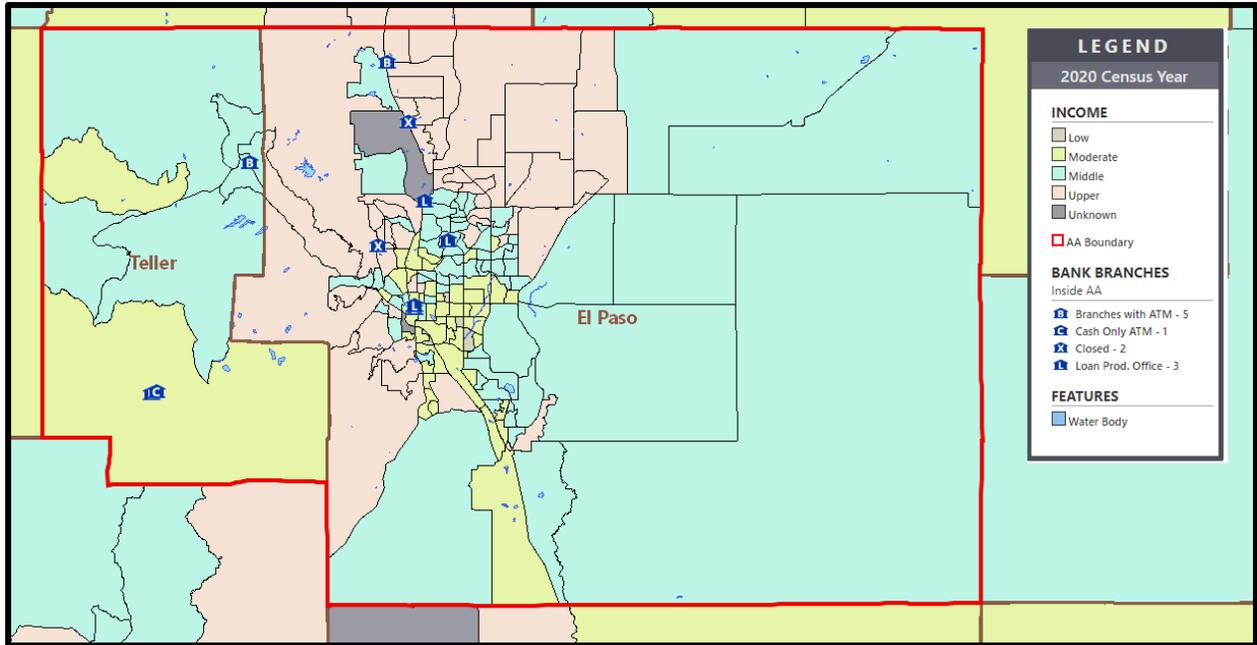
2021



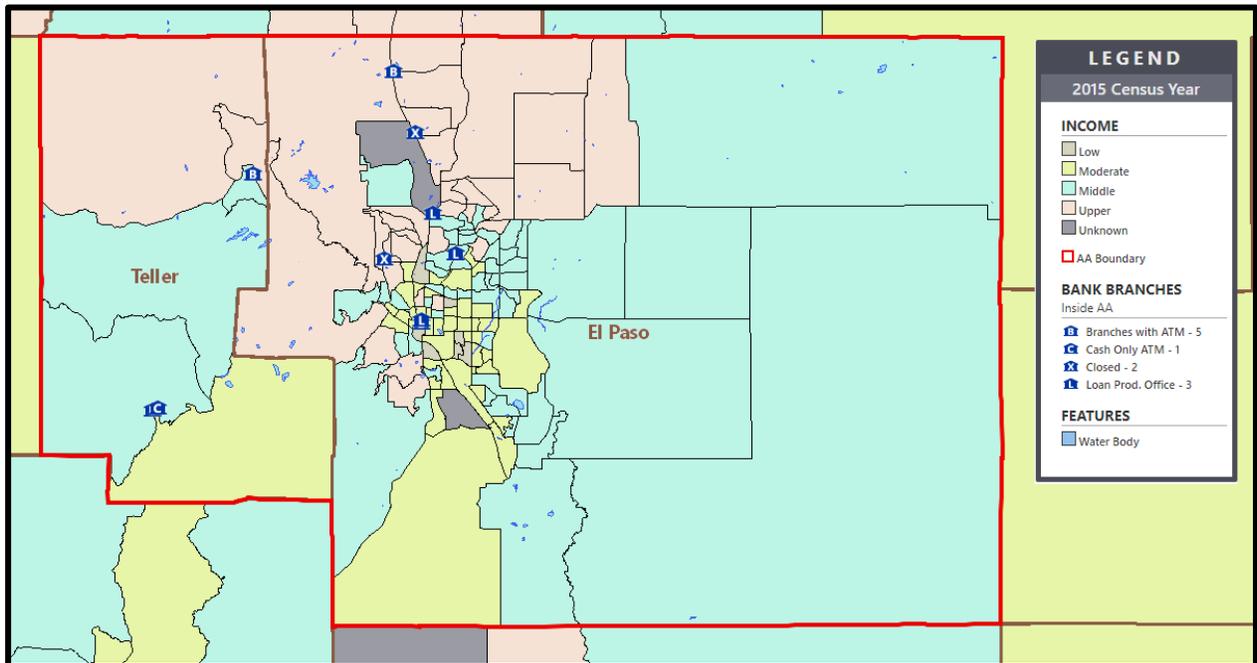
2020



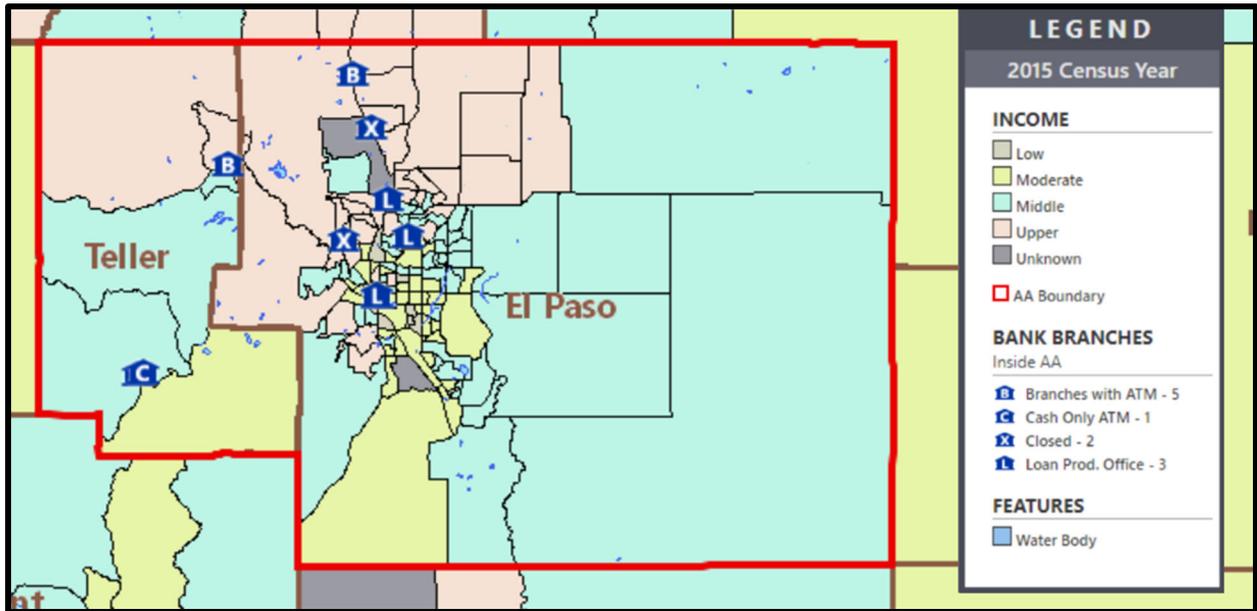
Colorado Springs MSA
2022



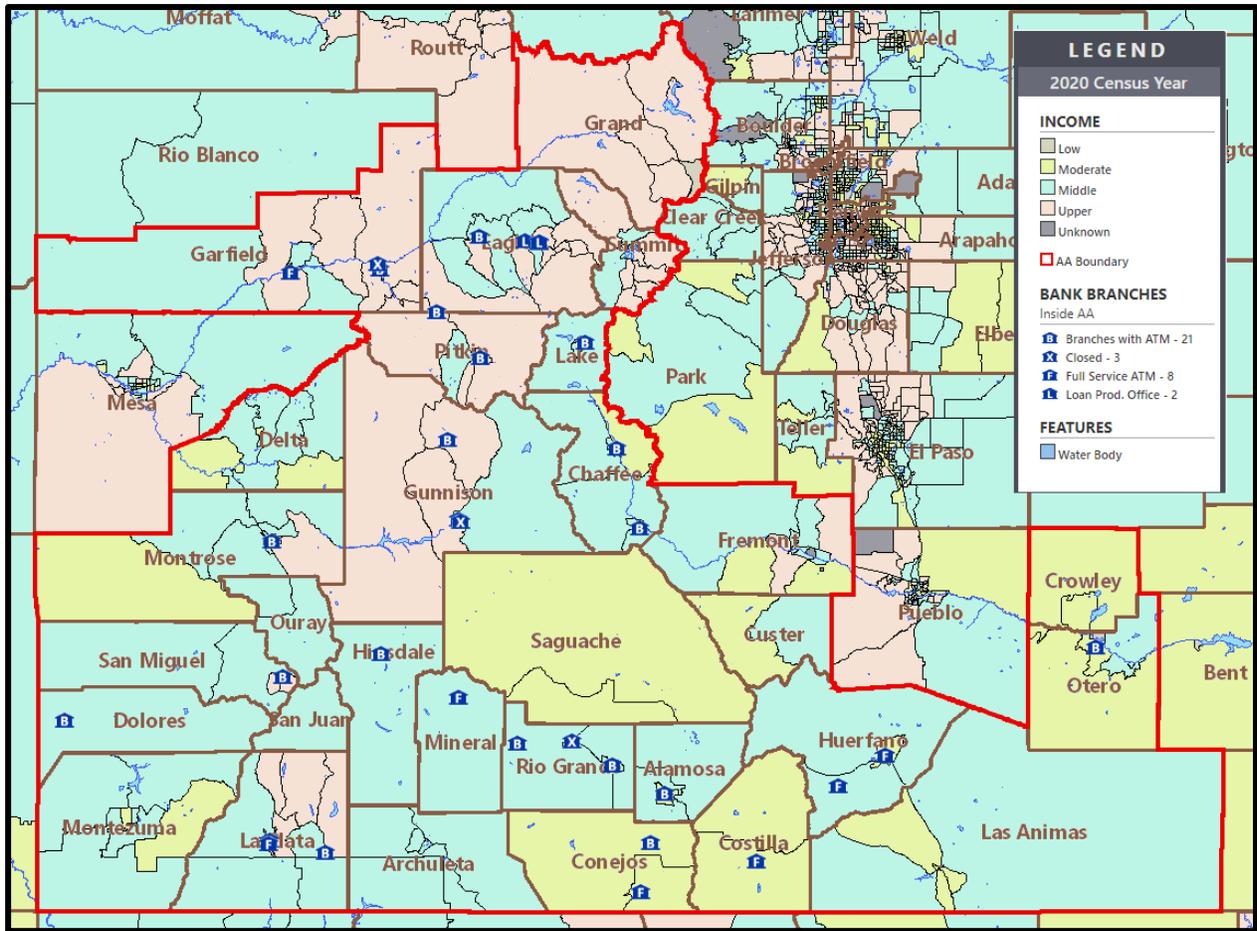
2021



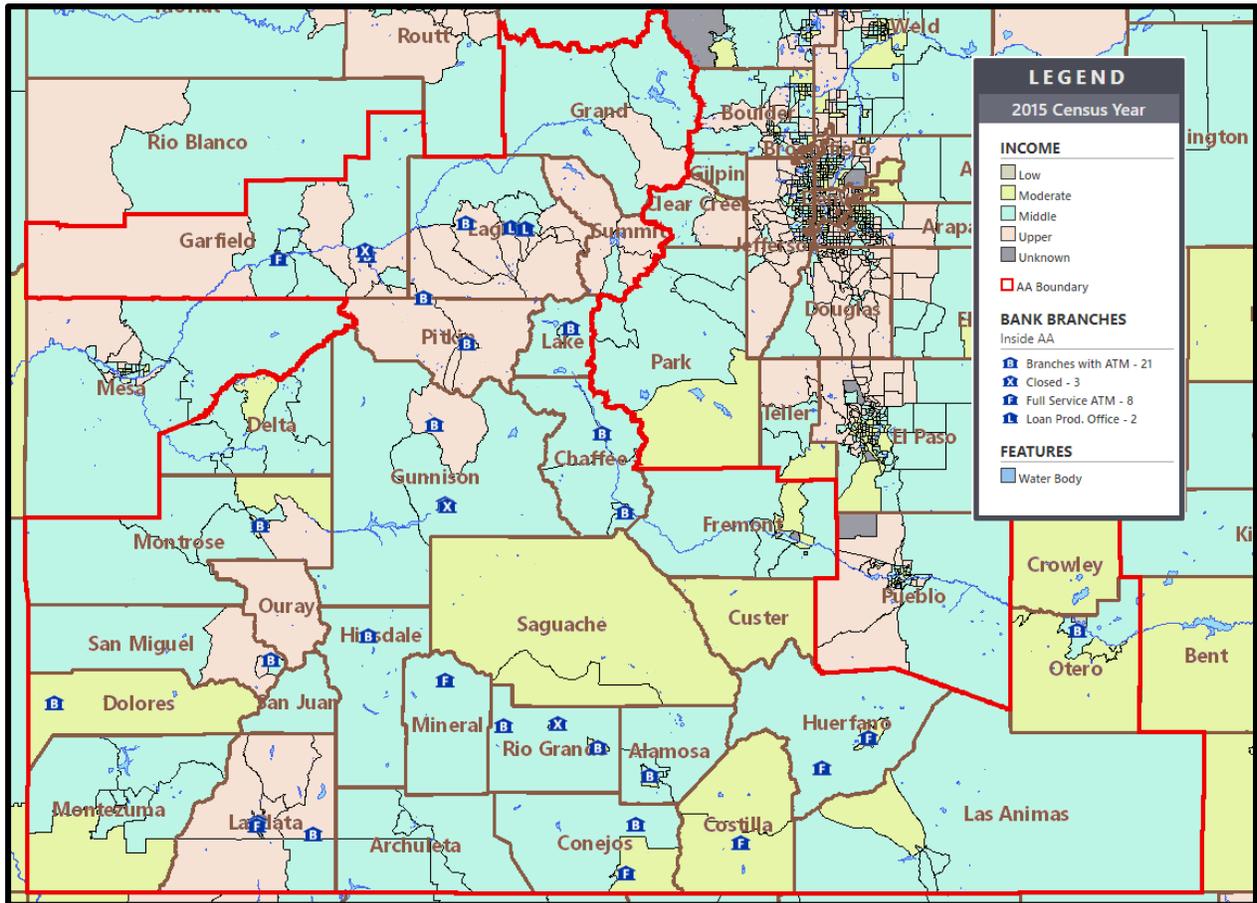
2020



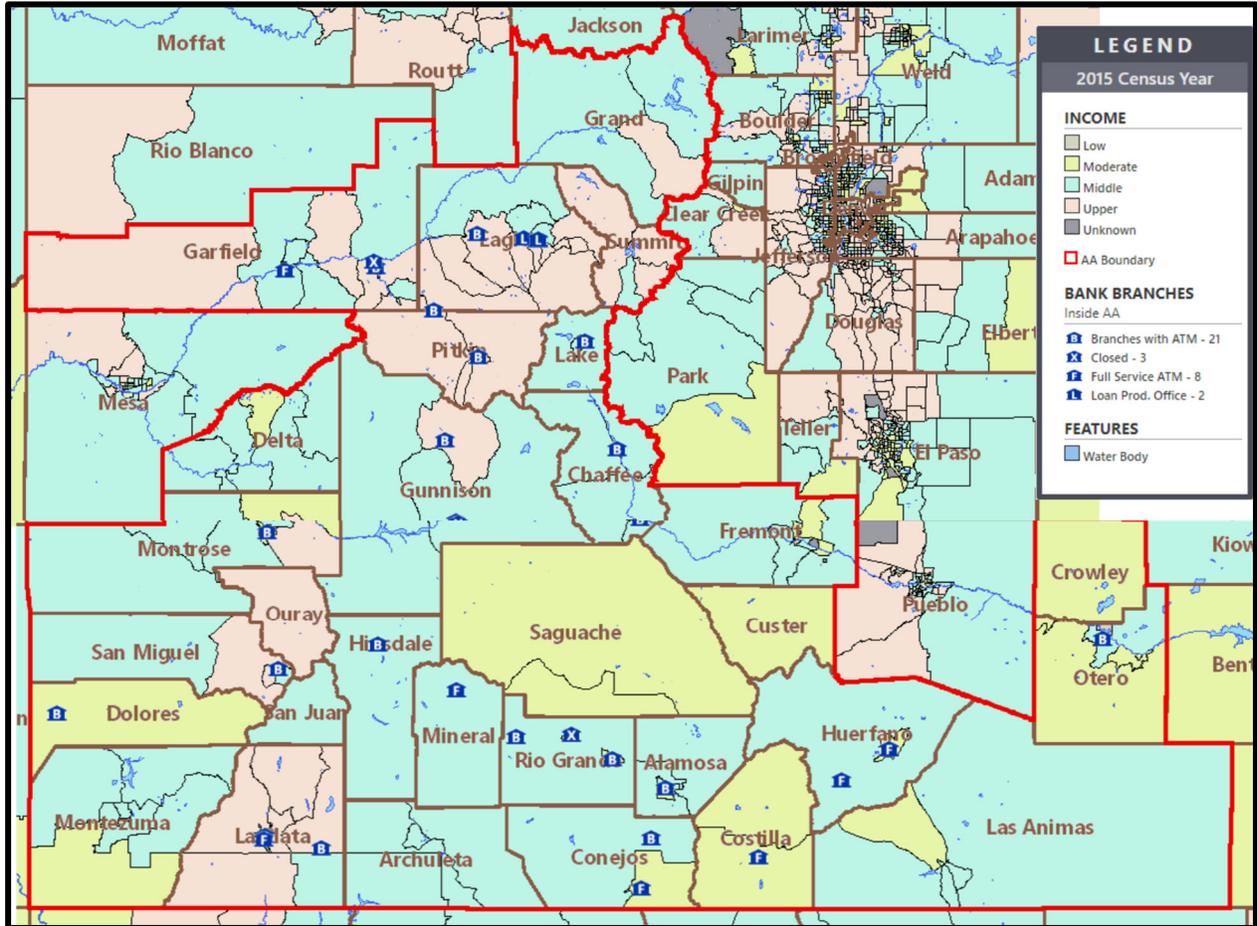
Western Colorado
2022



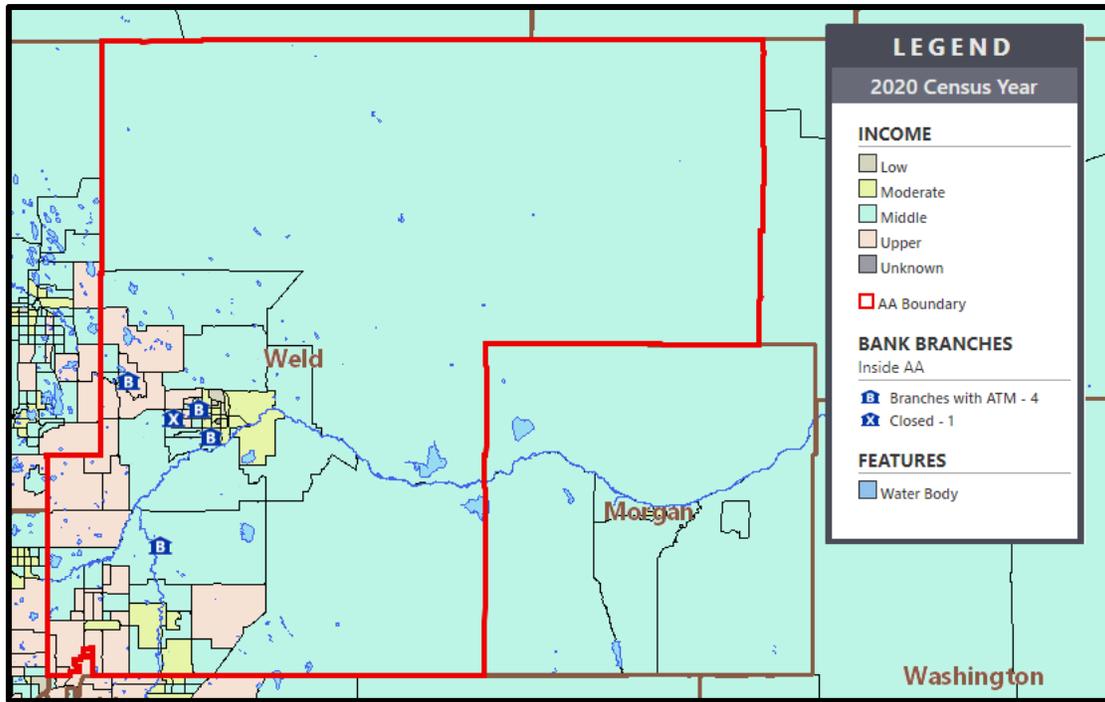
2021



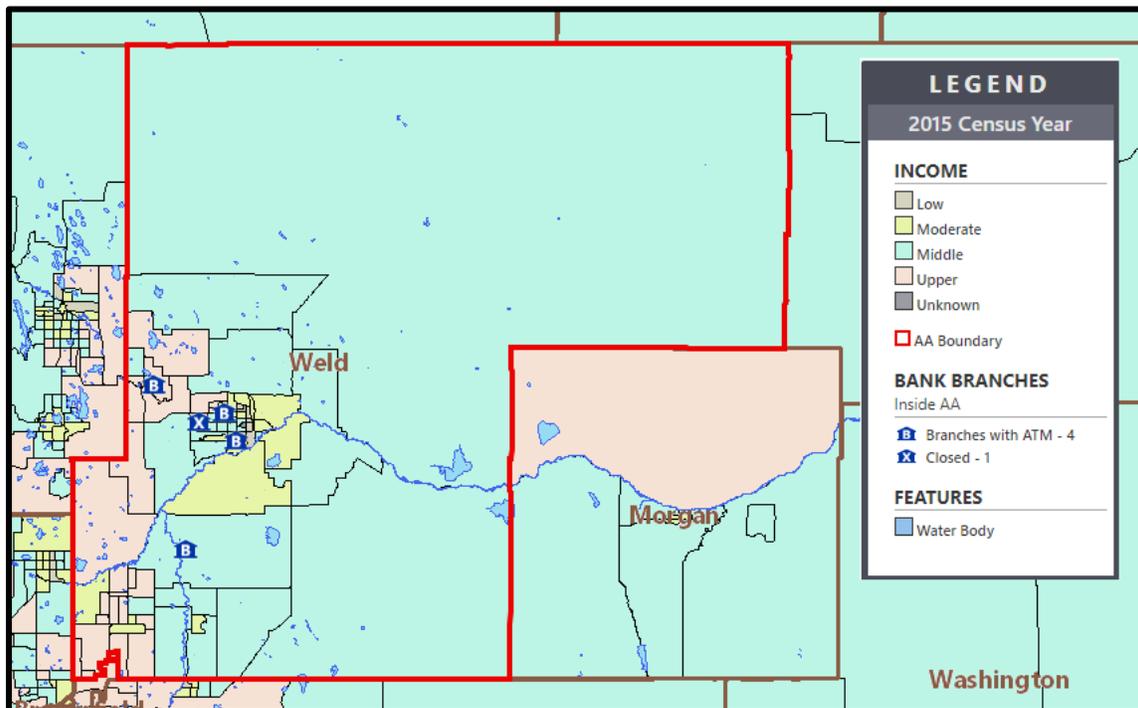
2020



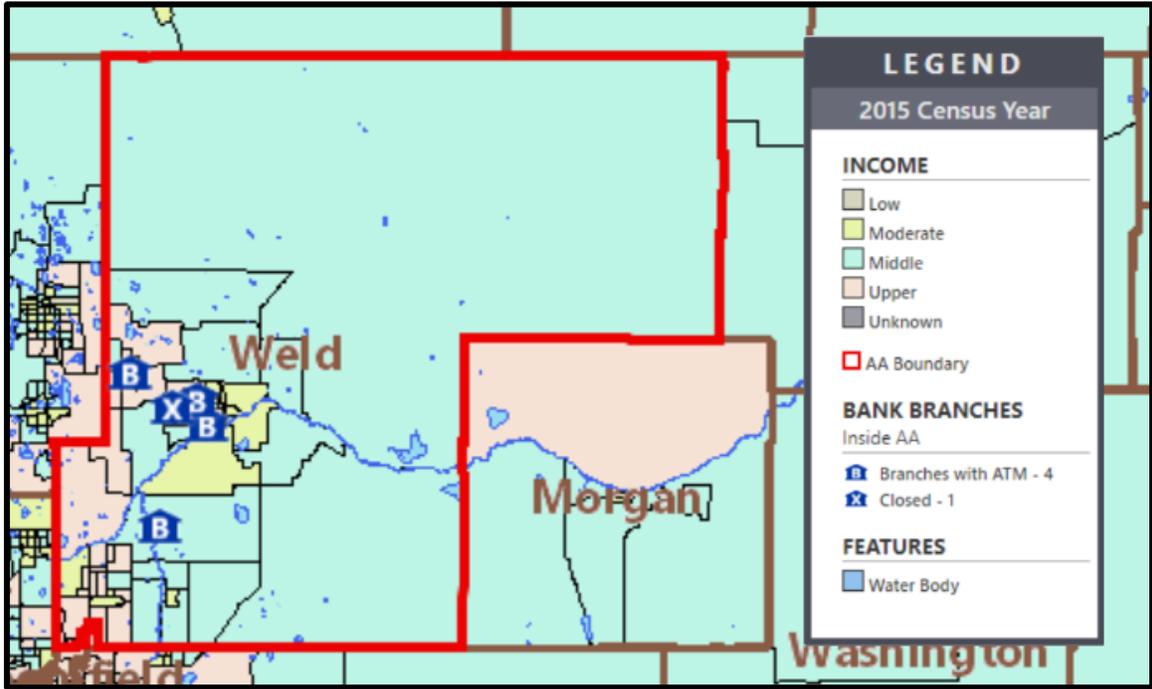
Greeley MSA
2022



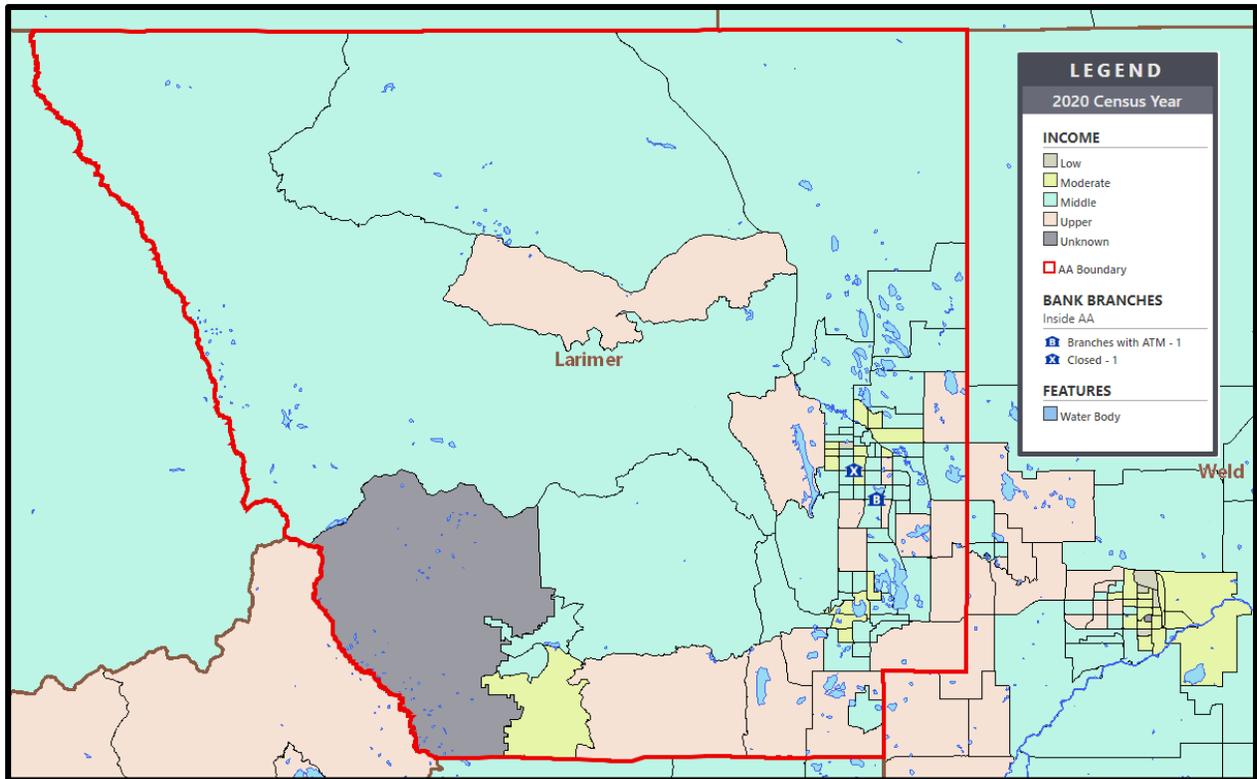
2021



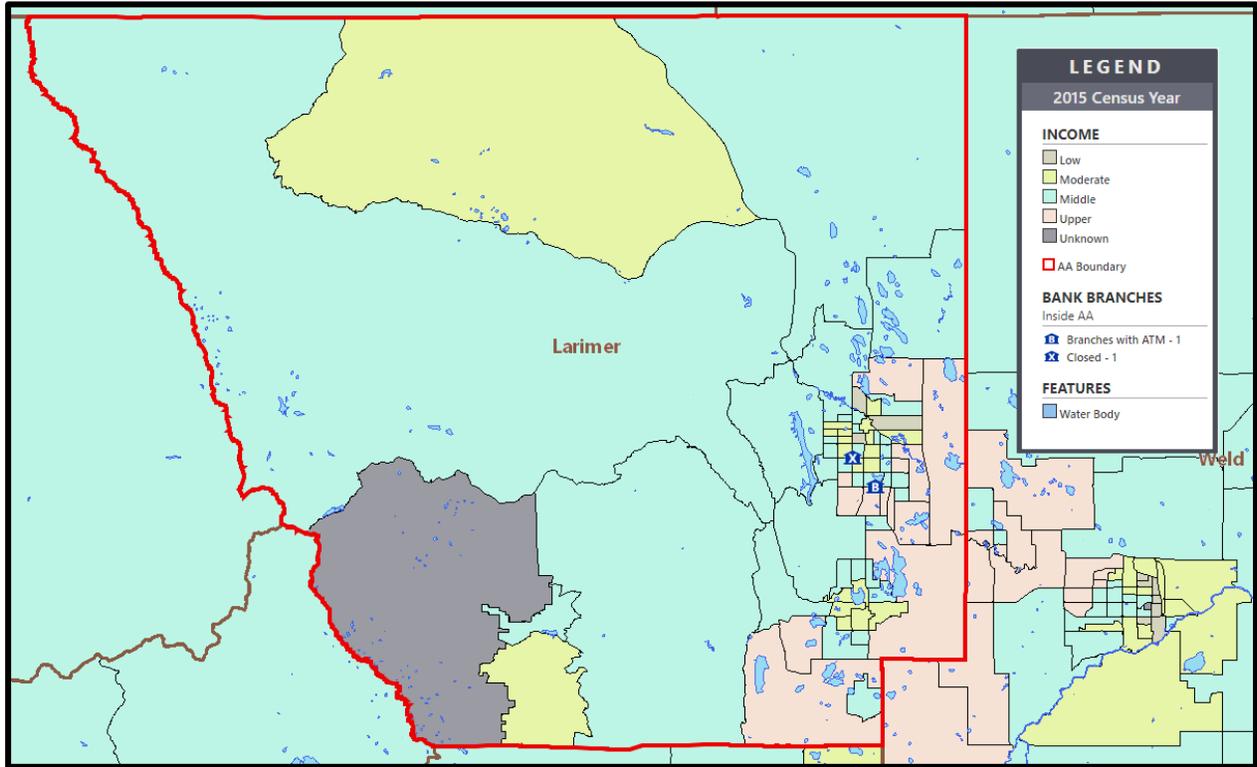
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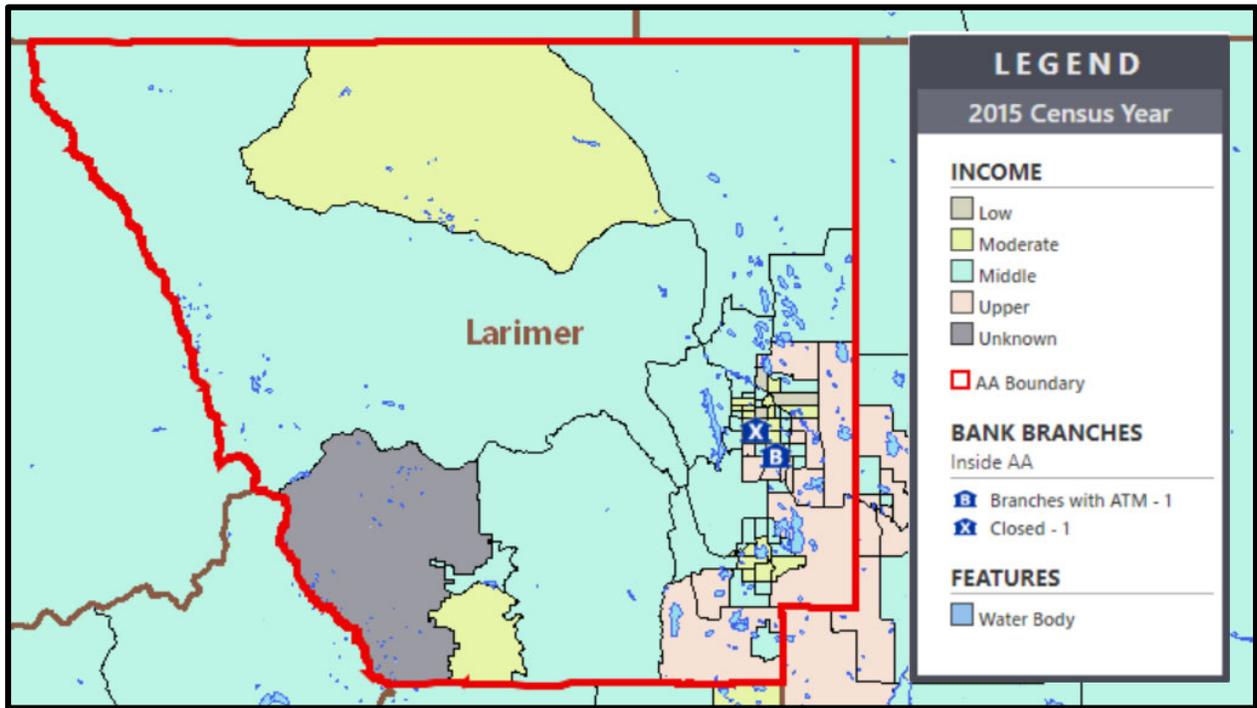
Fort Collins MSA
2022



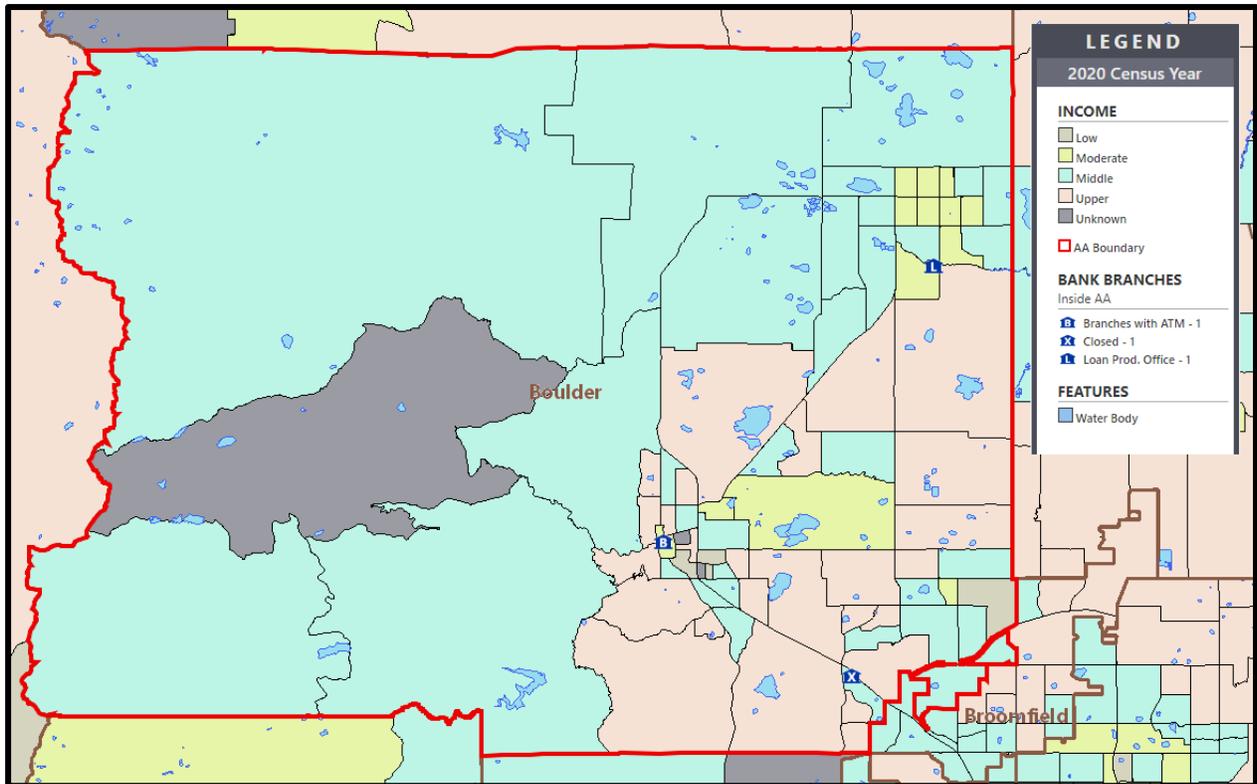
2021



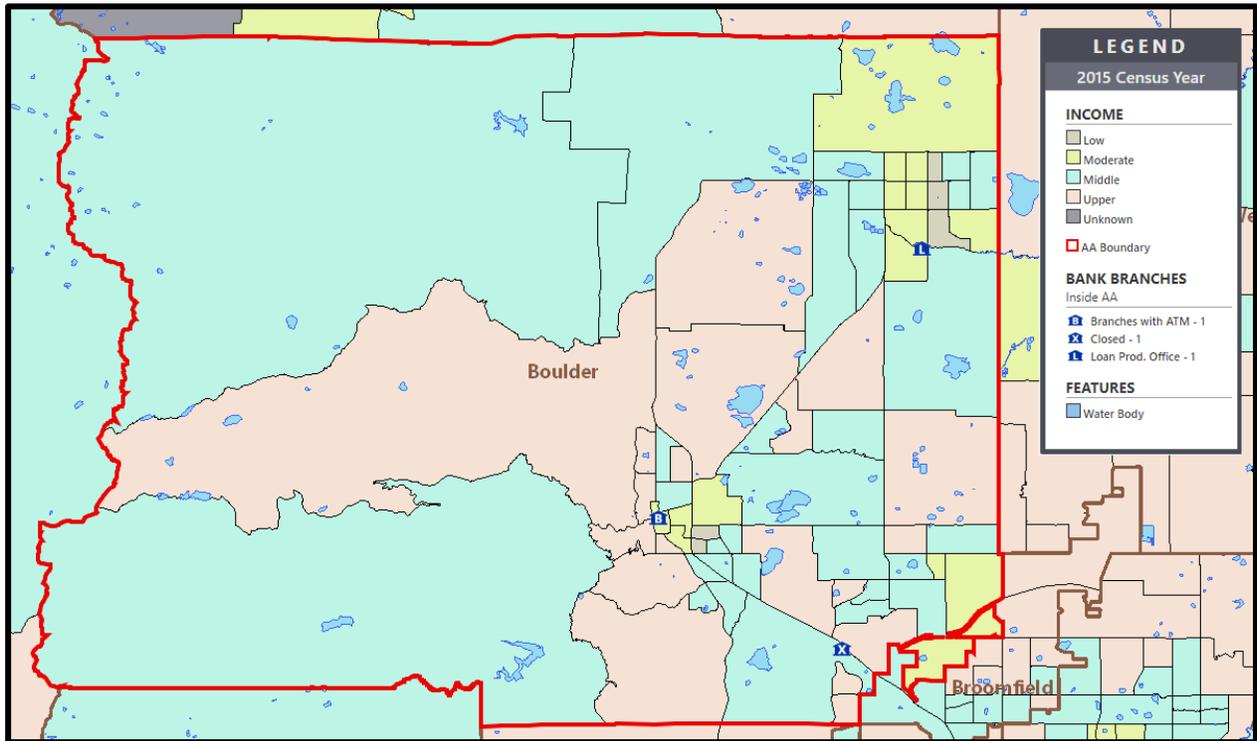
2020



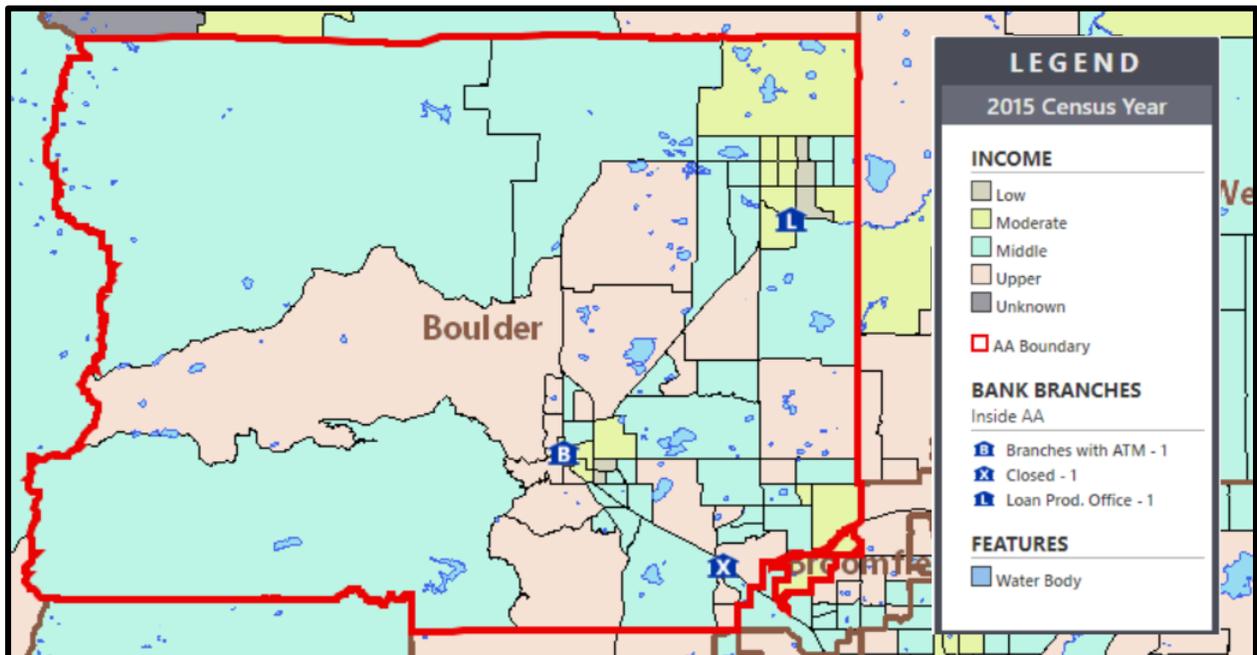
Boulder MSA
2022



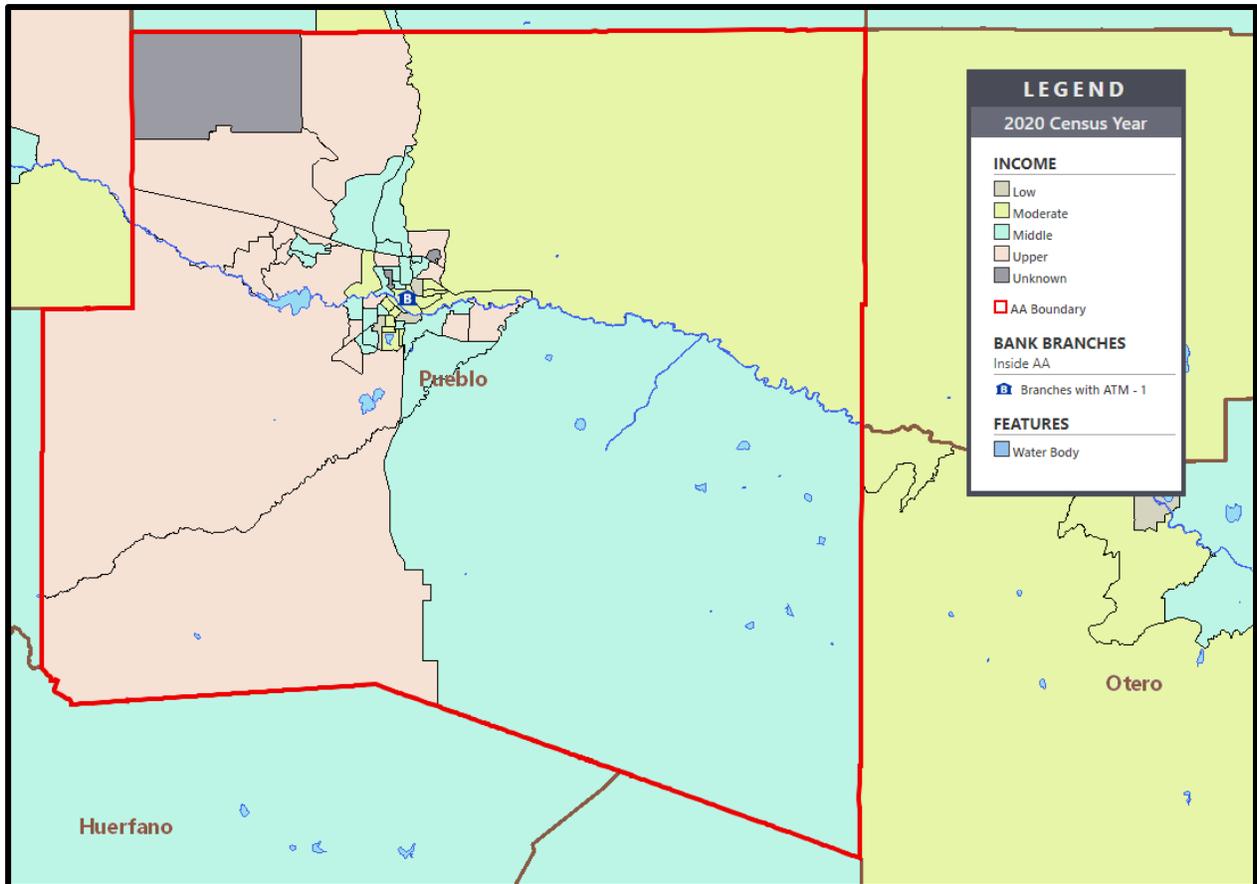
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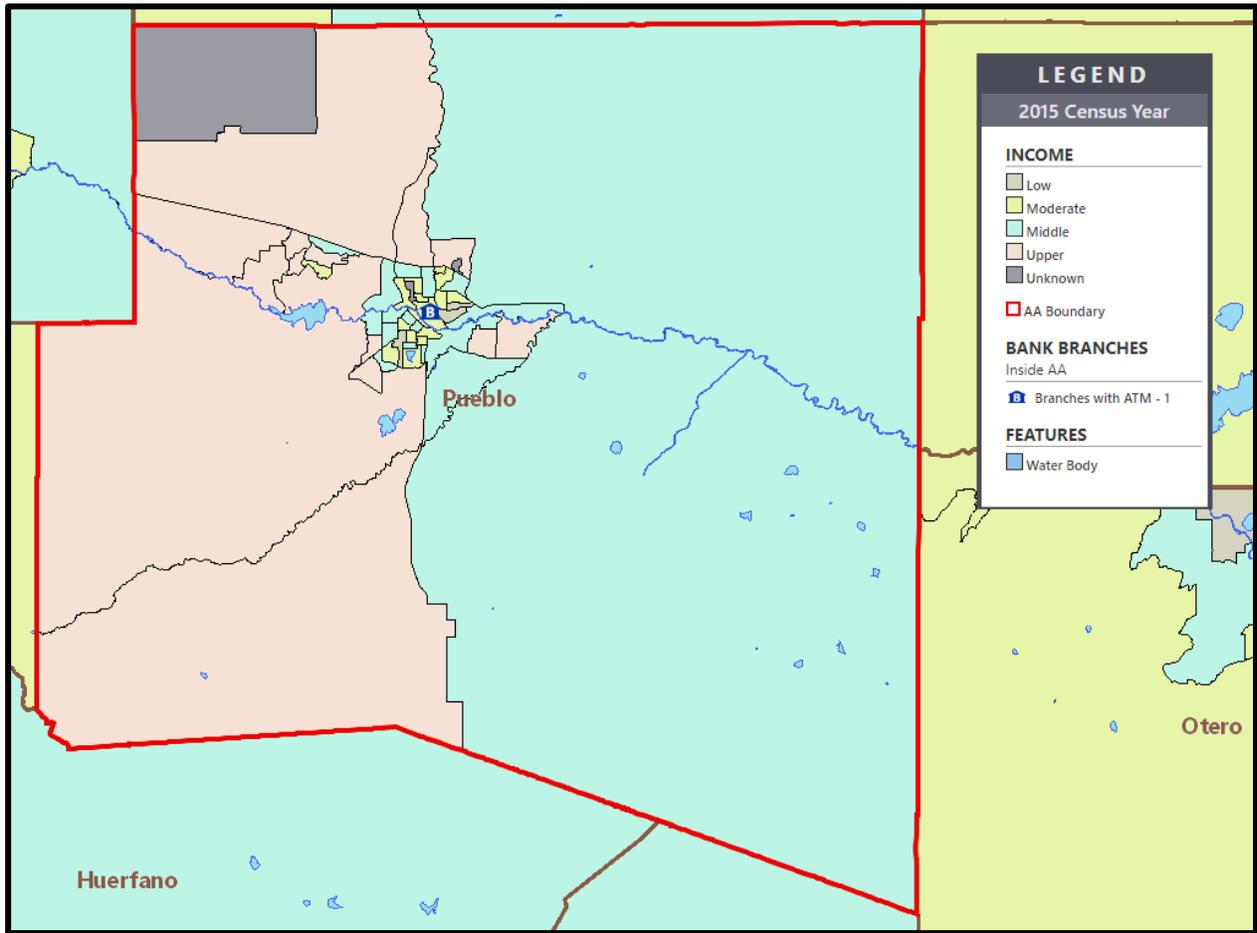
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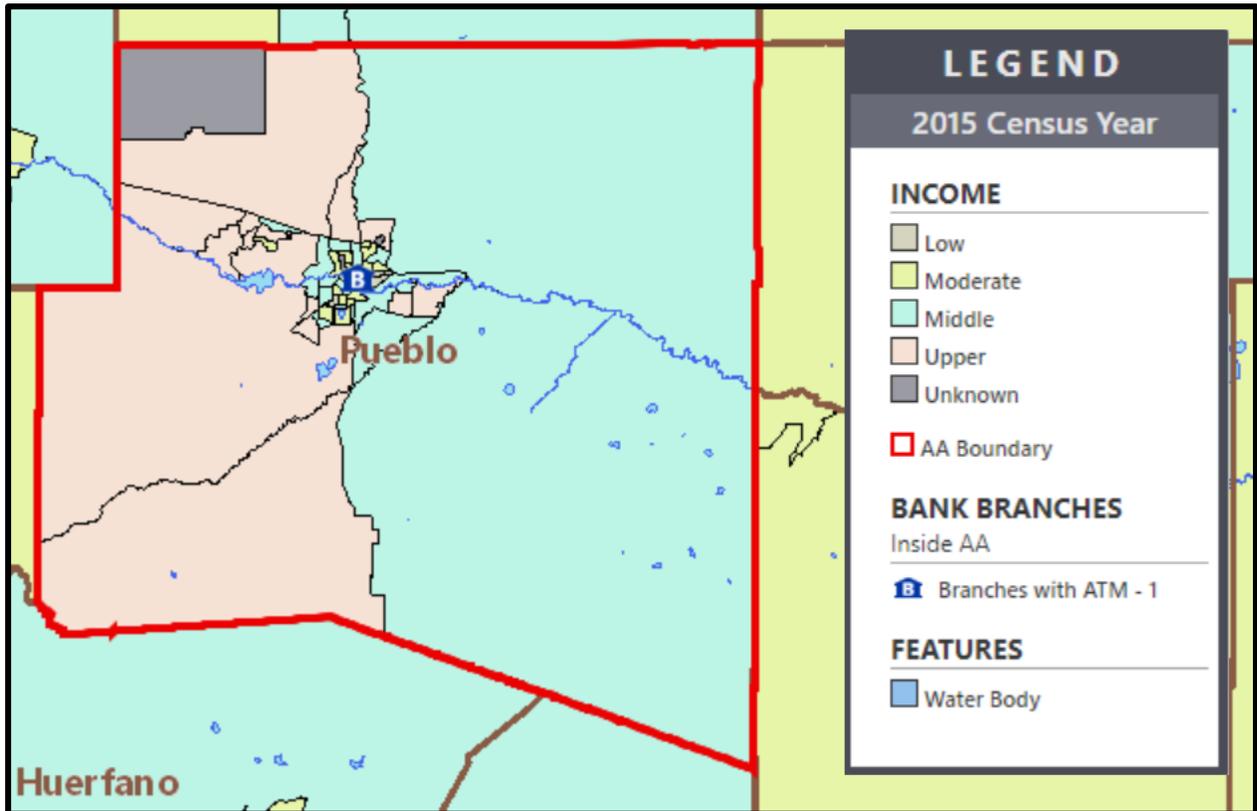
Pueblo MSA
2022



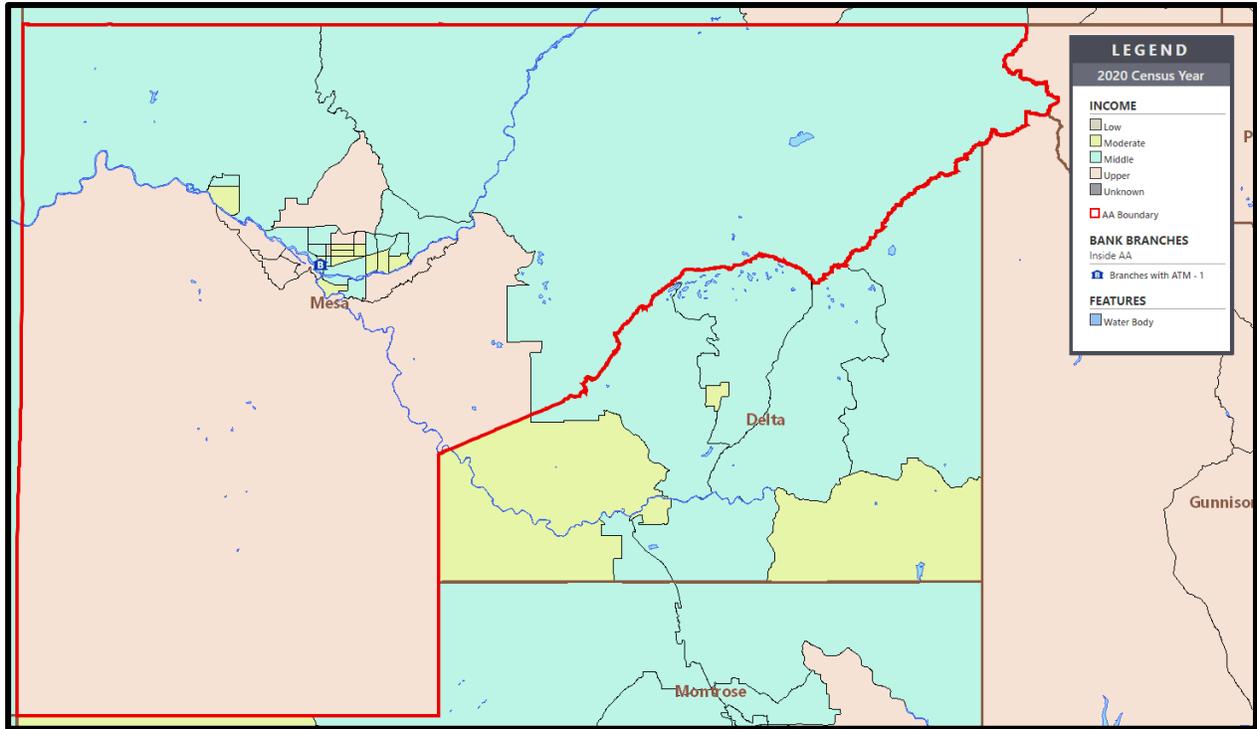
2021



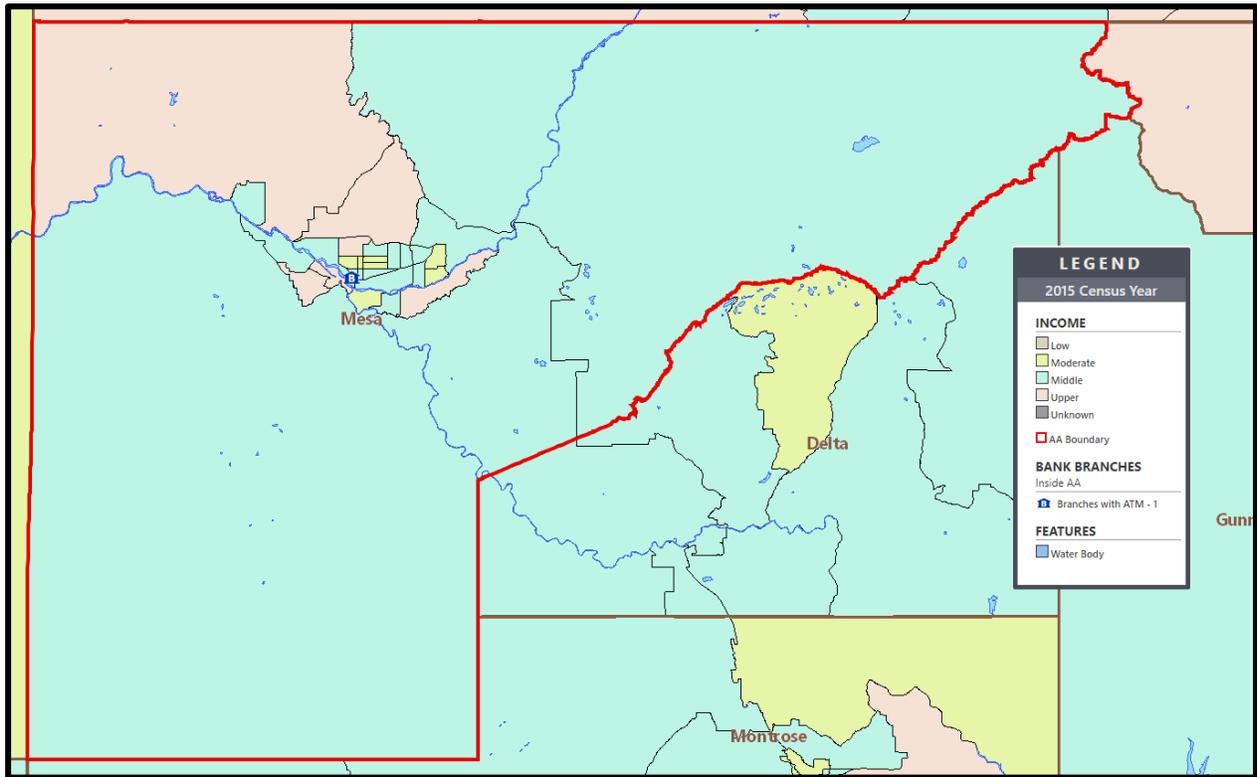
2020



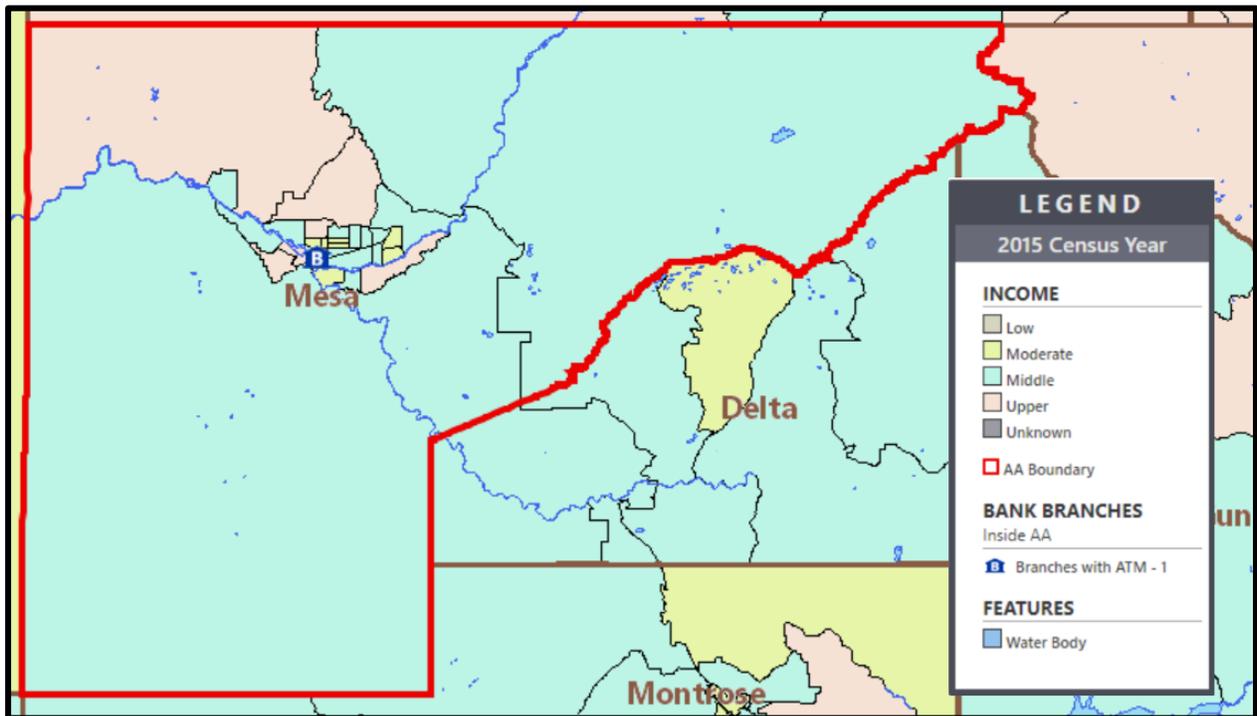
Grand Junction MSA
2022



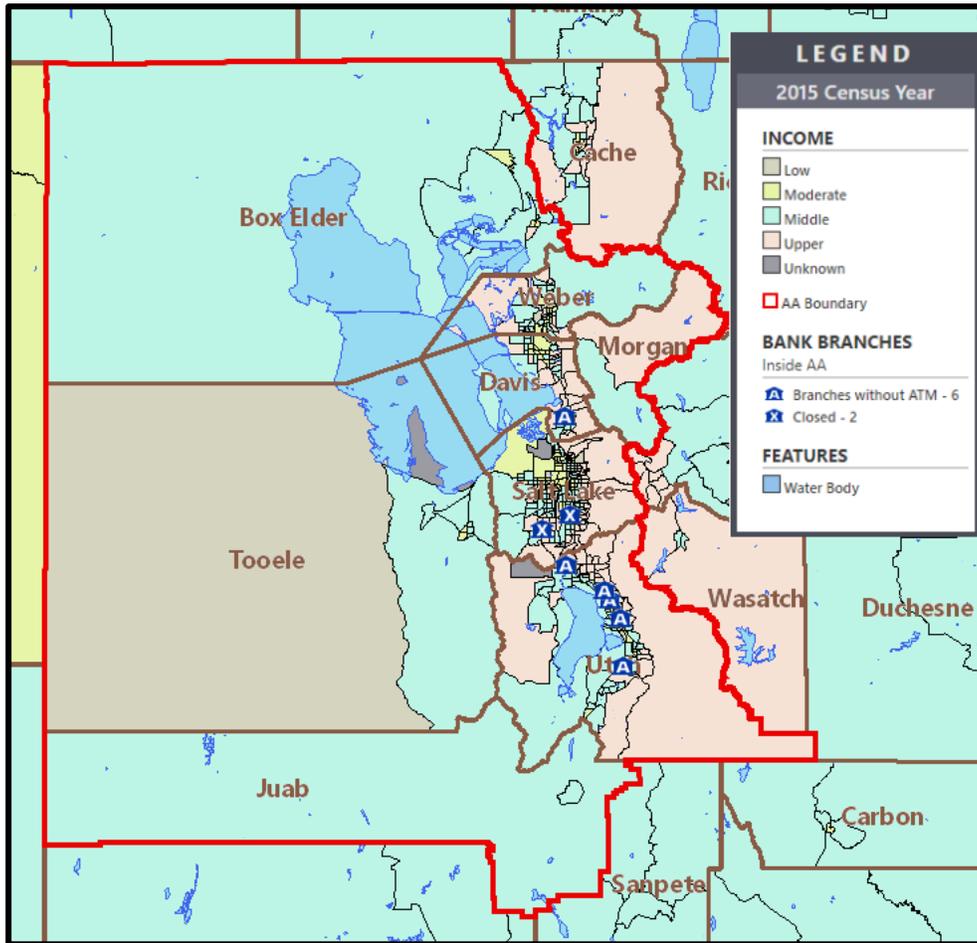
2021

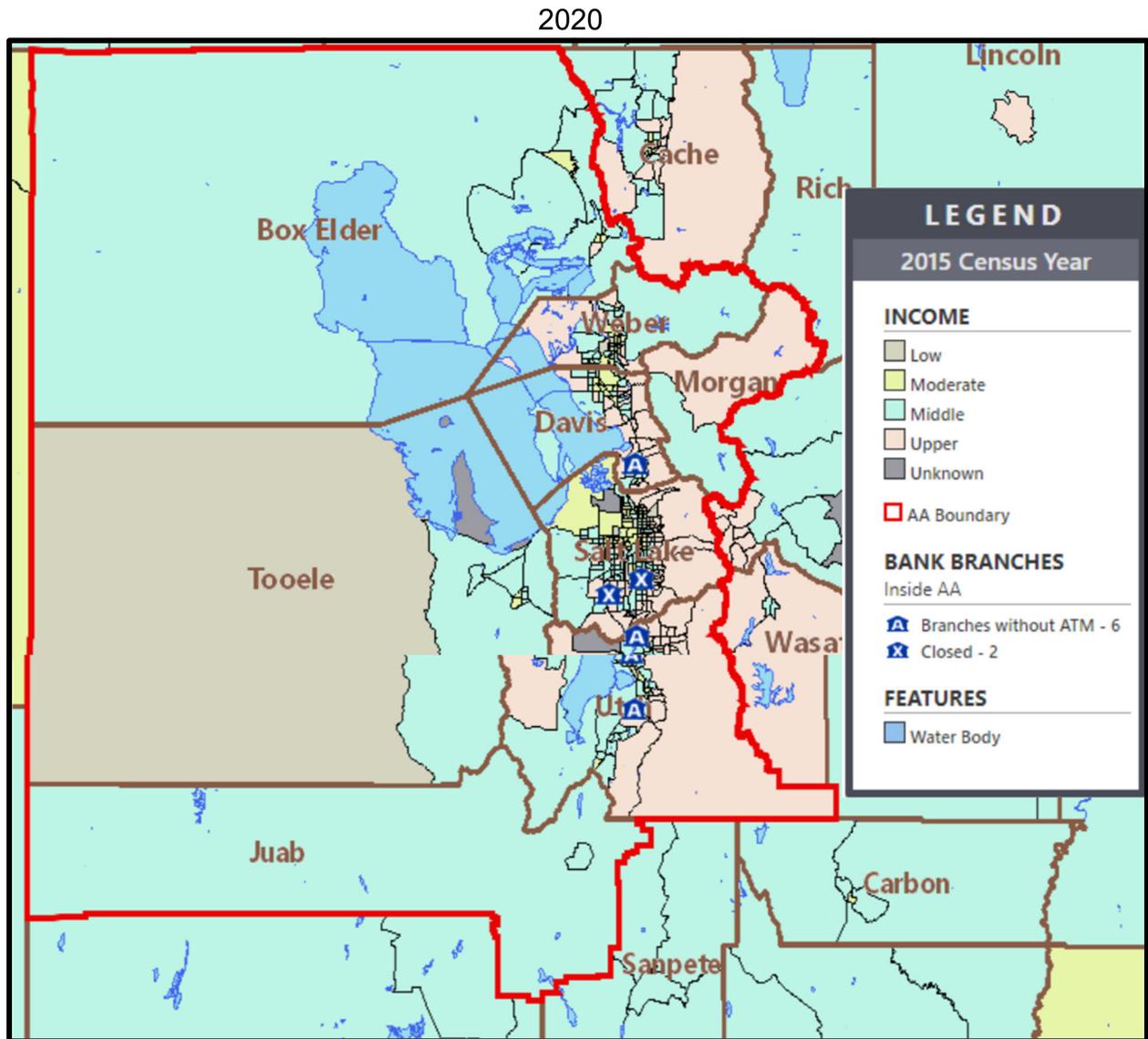


2020

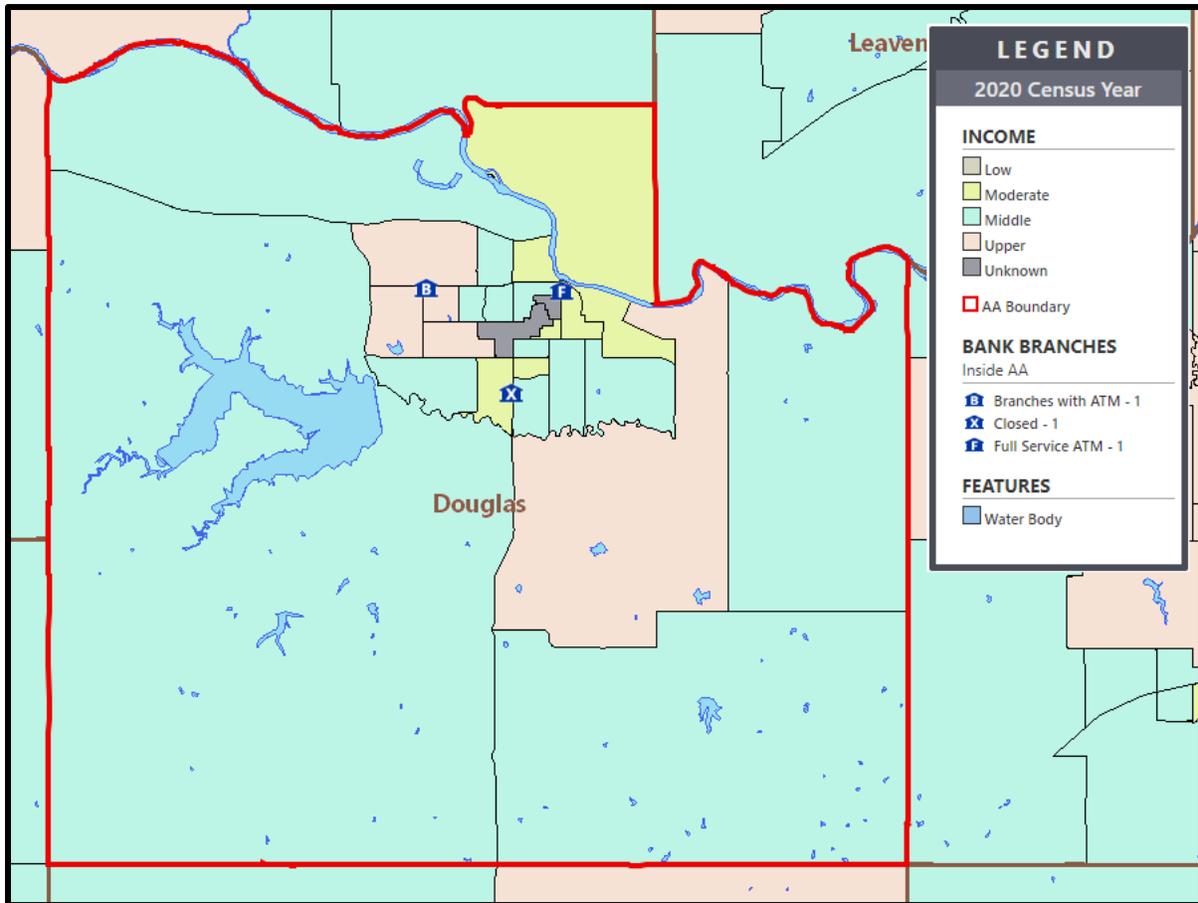


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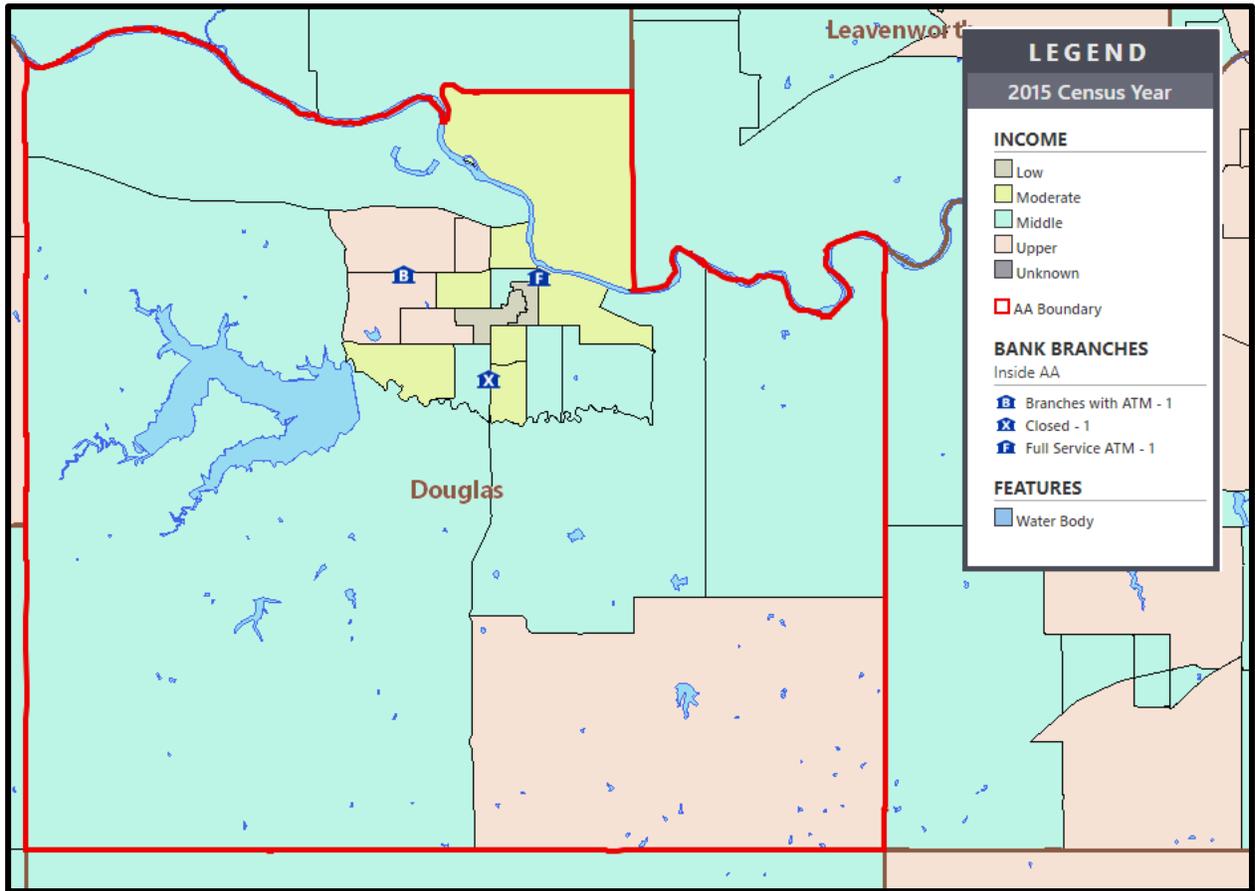




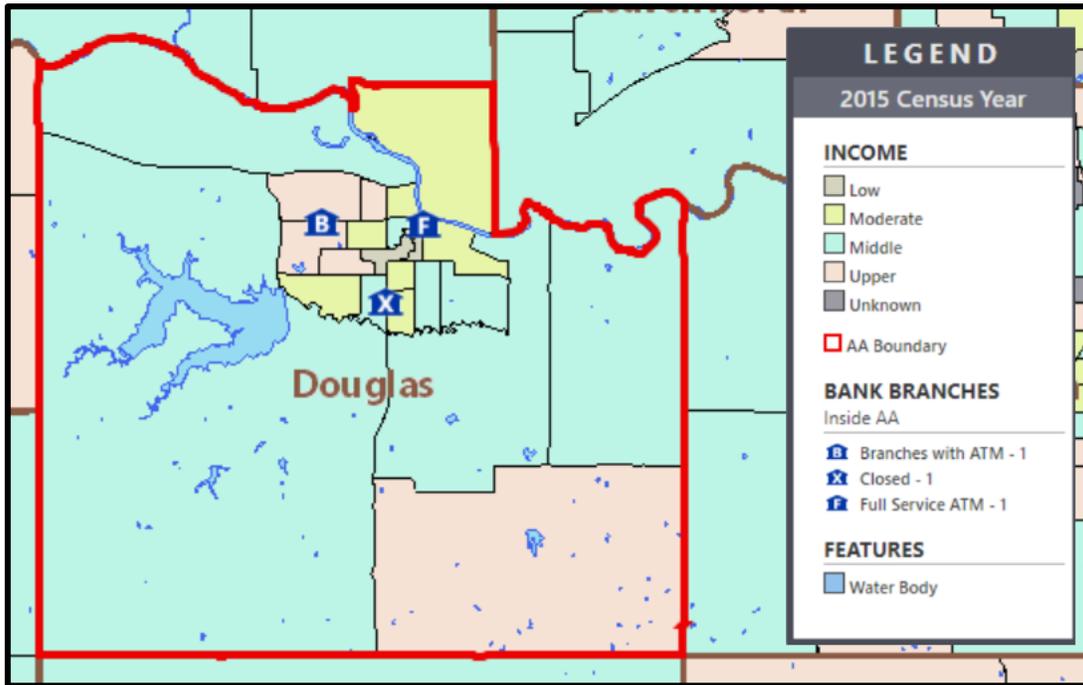
Lawrence MSA
2022



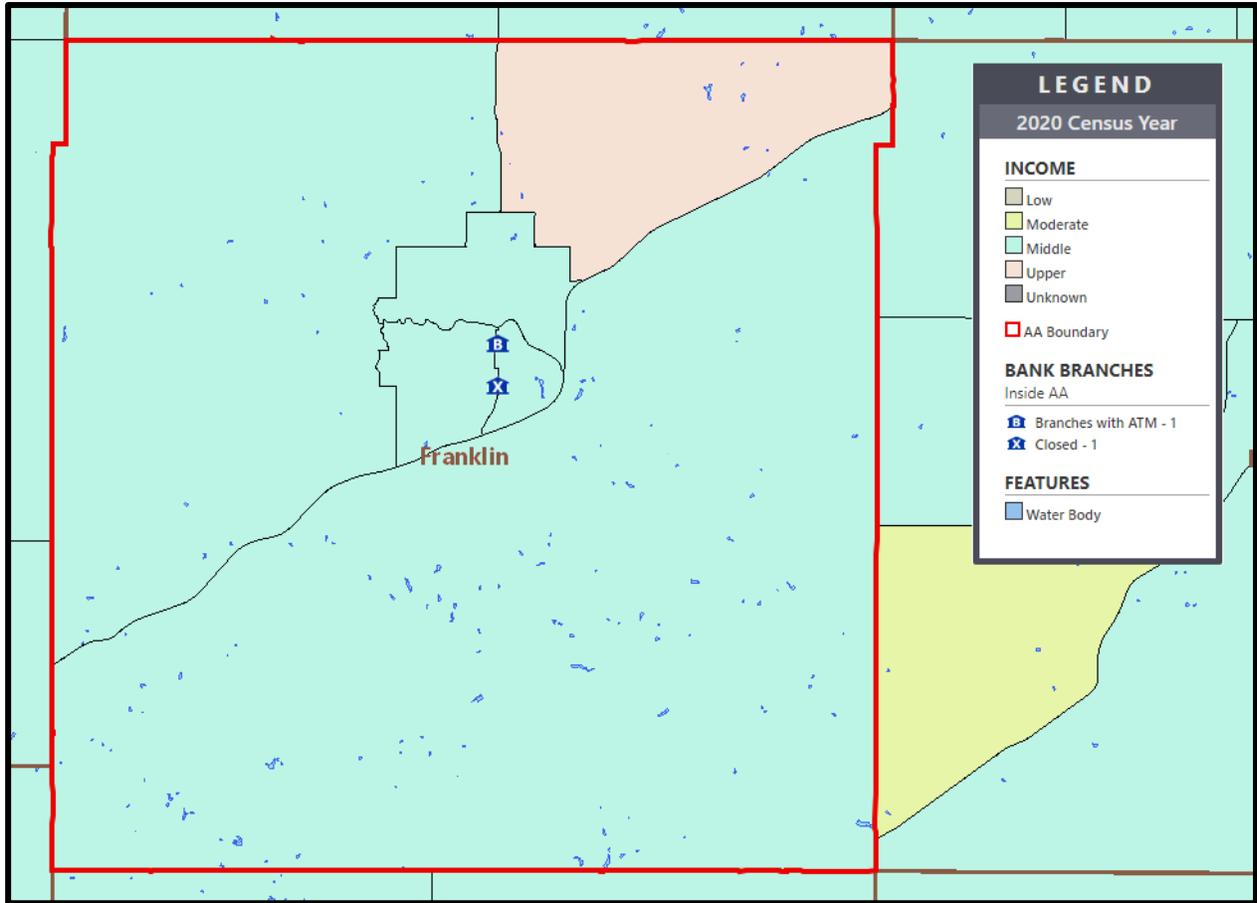
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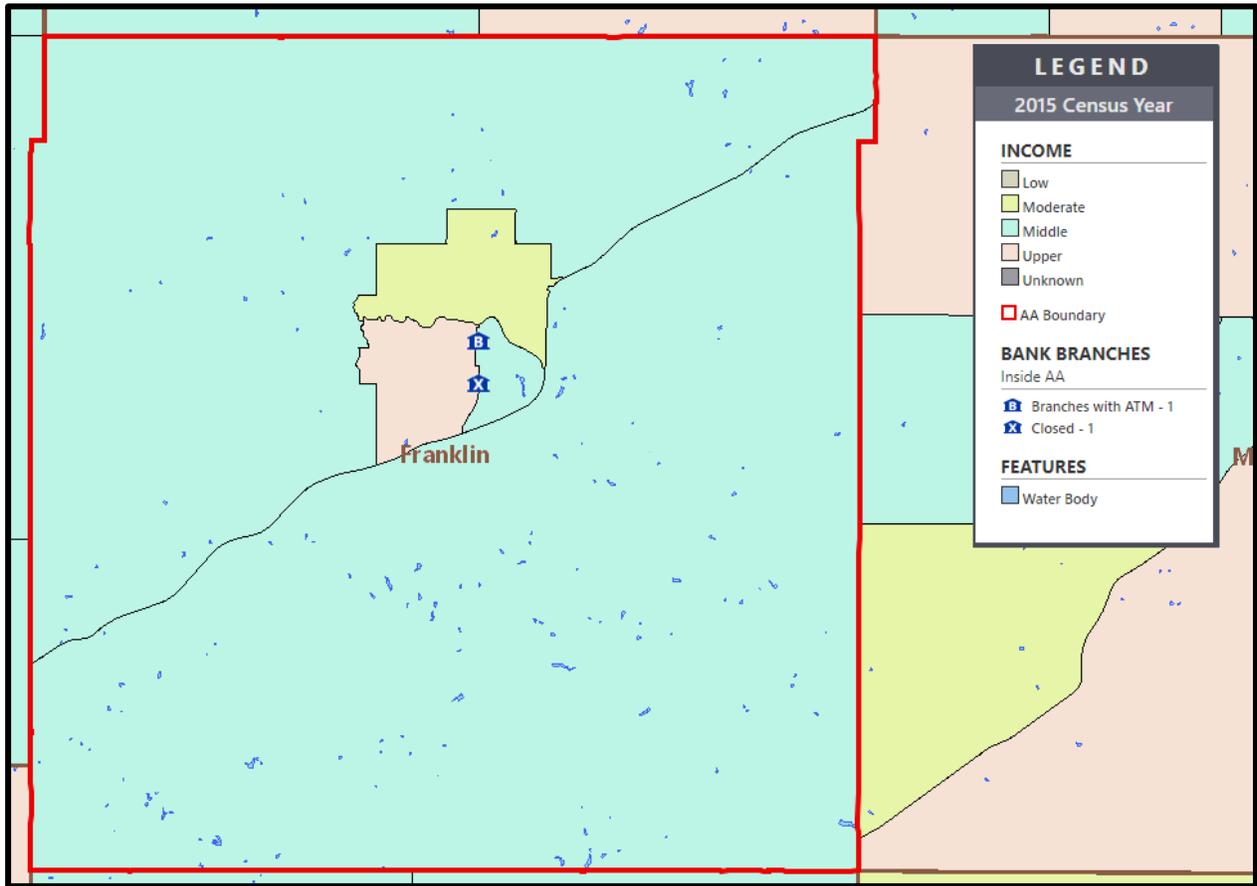
2020



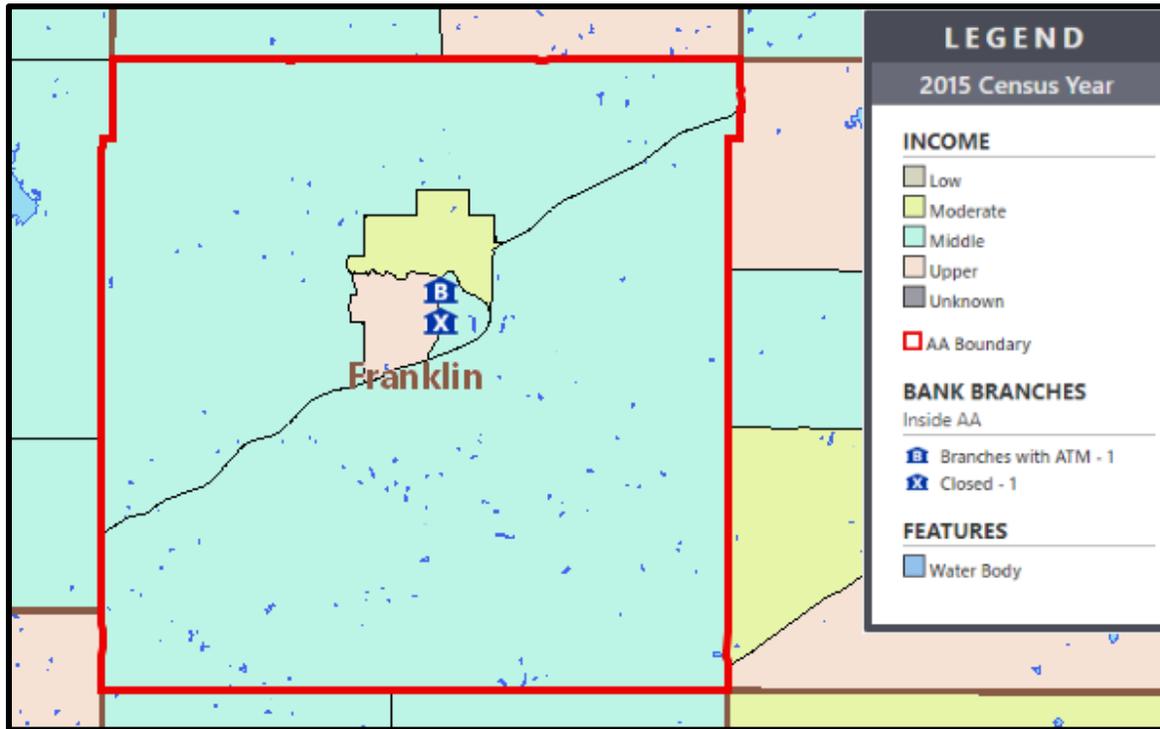
Franklin County
2022



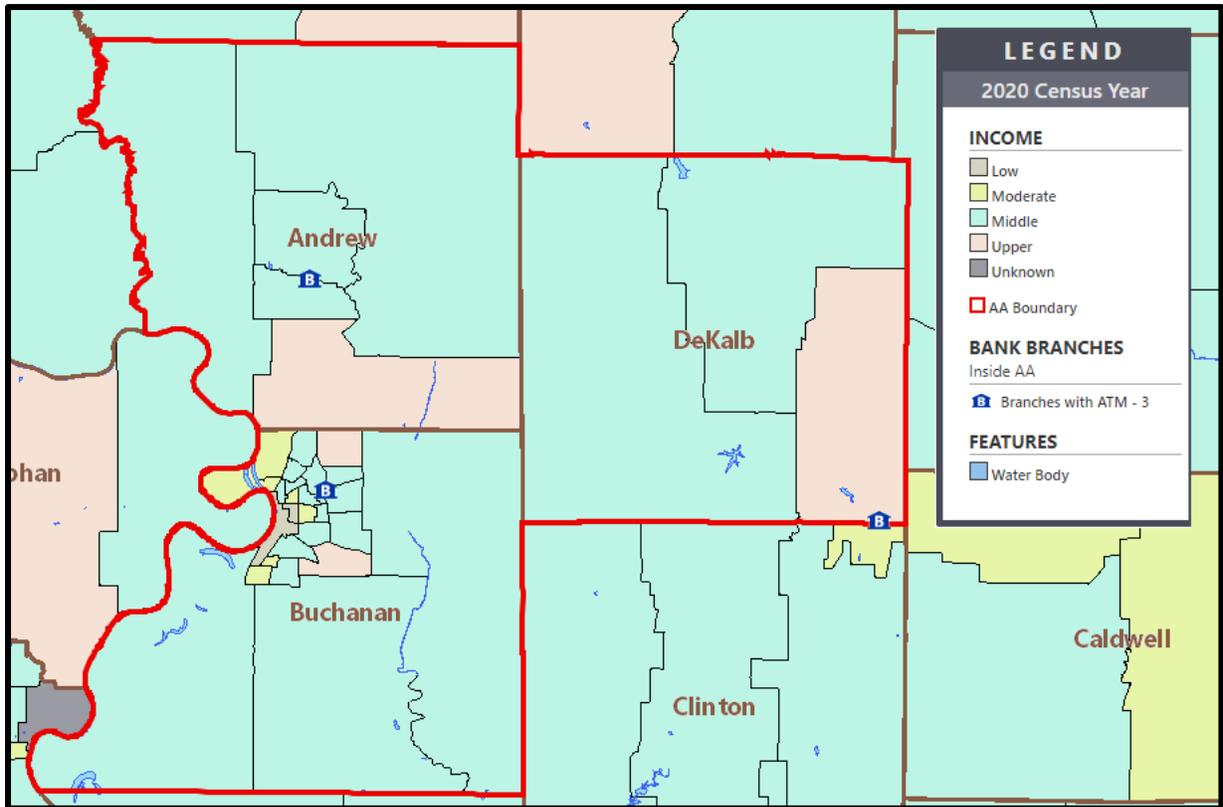
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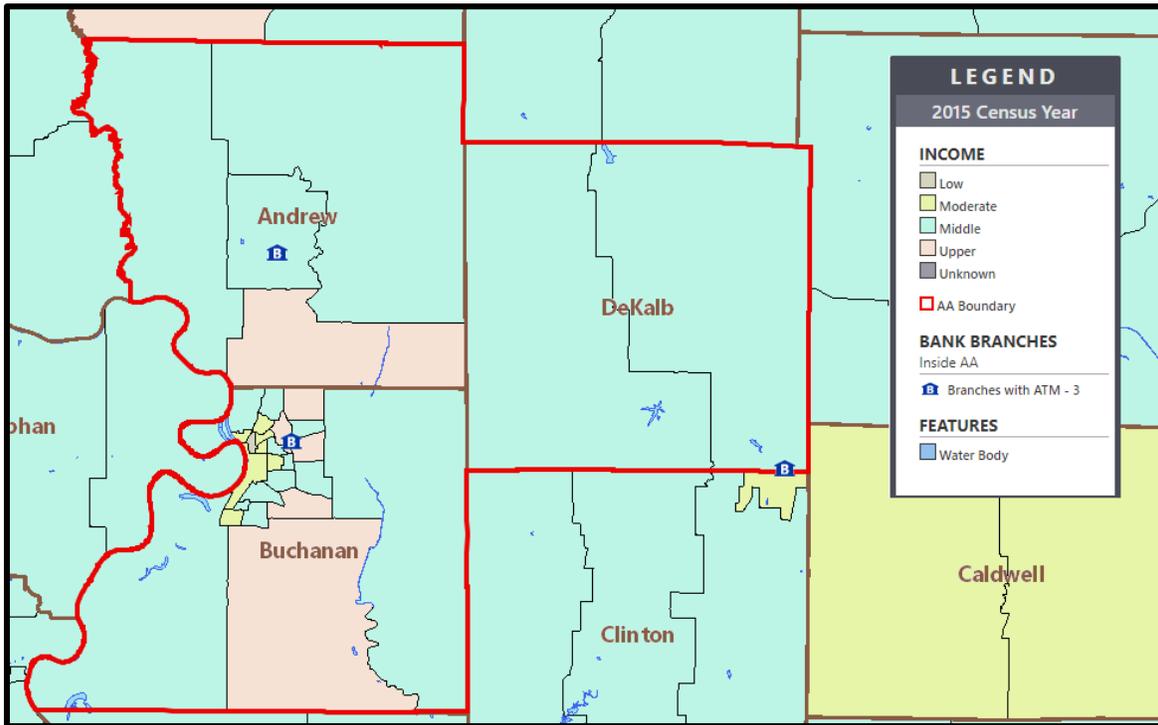
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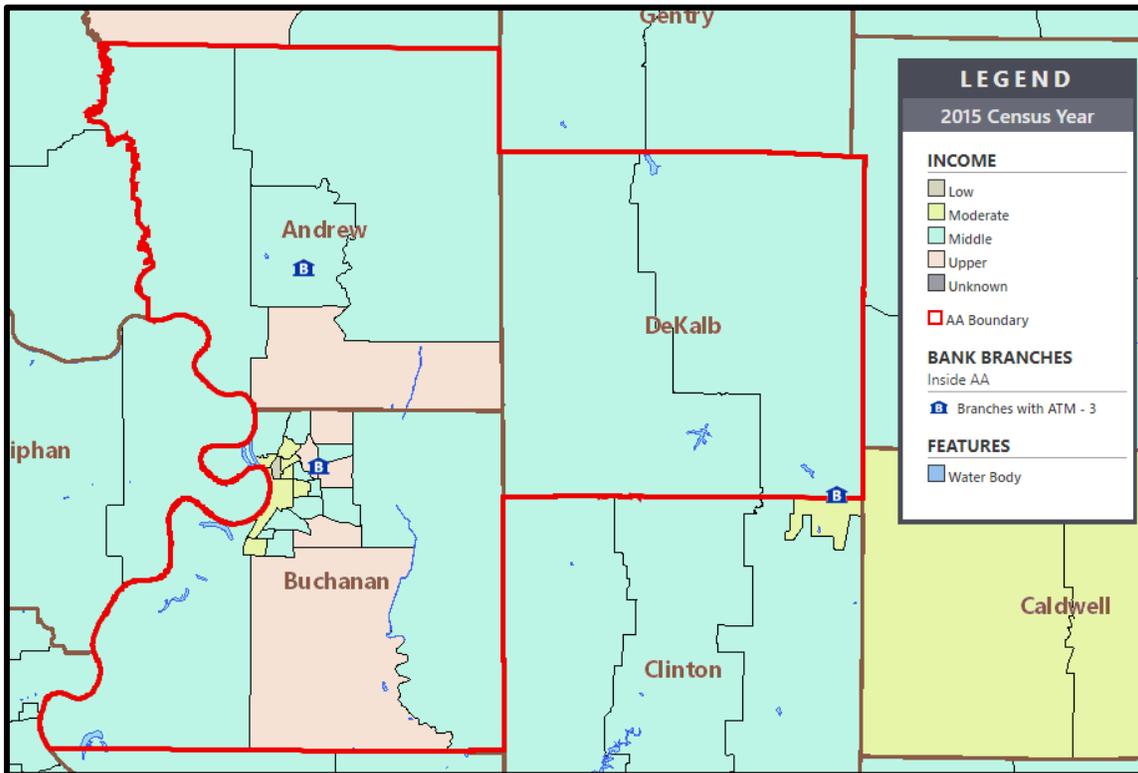
St. Joseph Metropolitan
2022



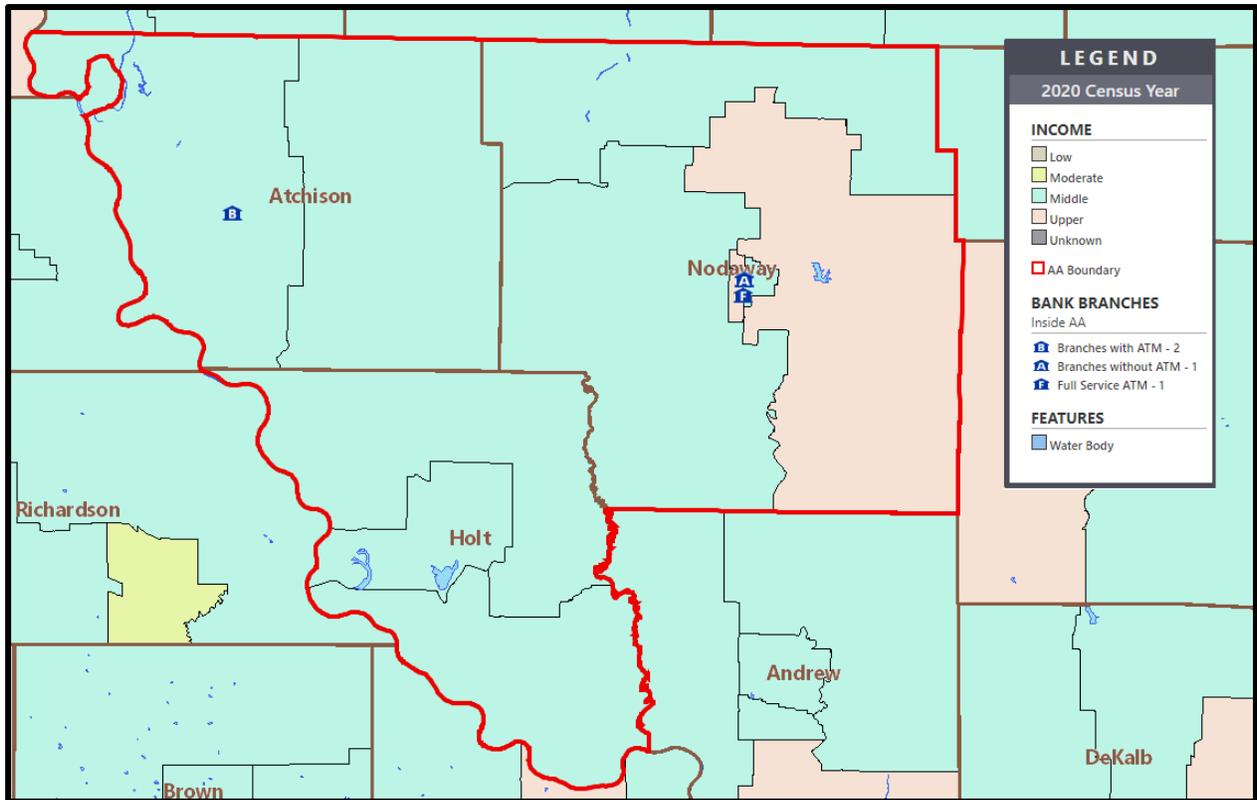
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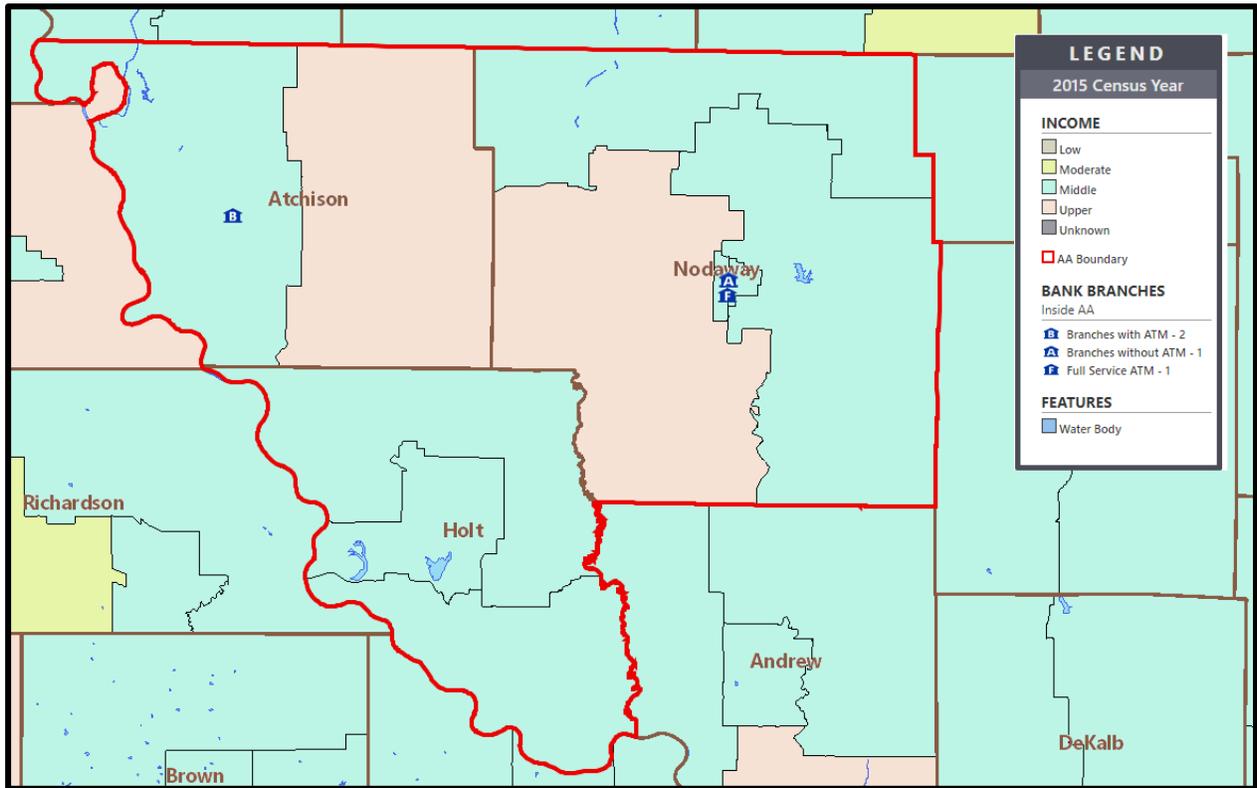
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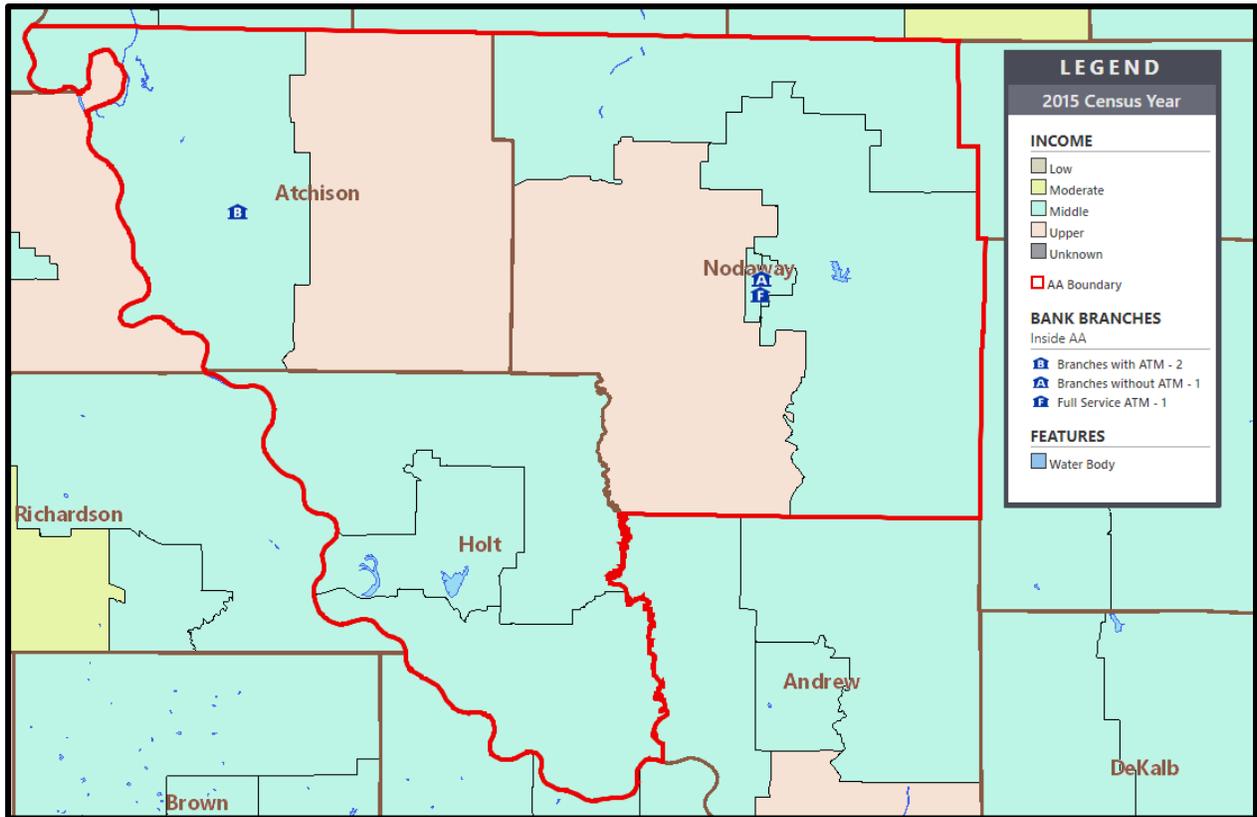
Northwest Missouri
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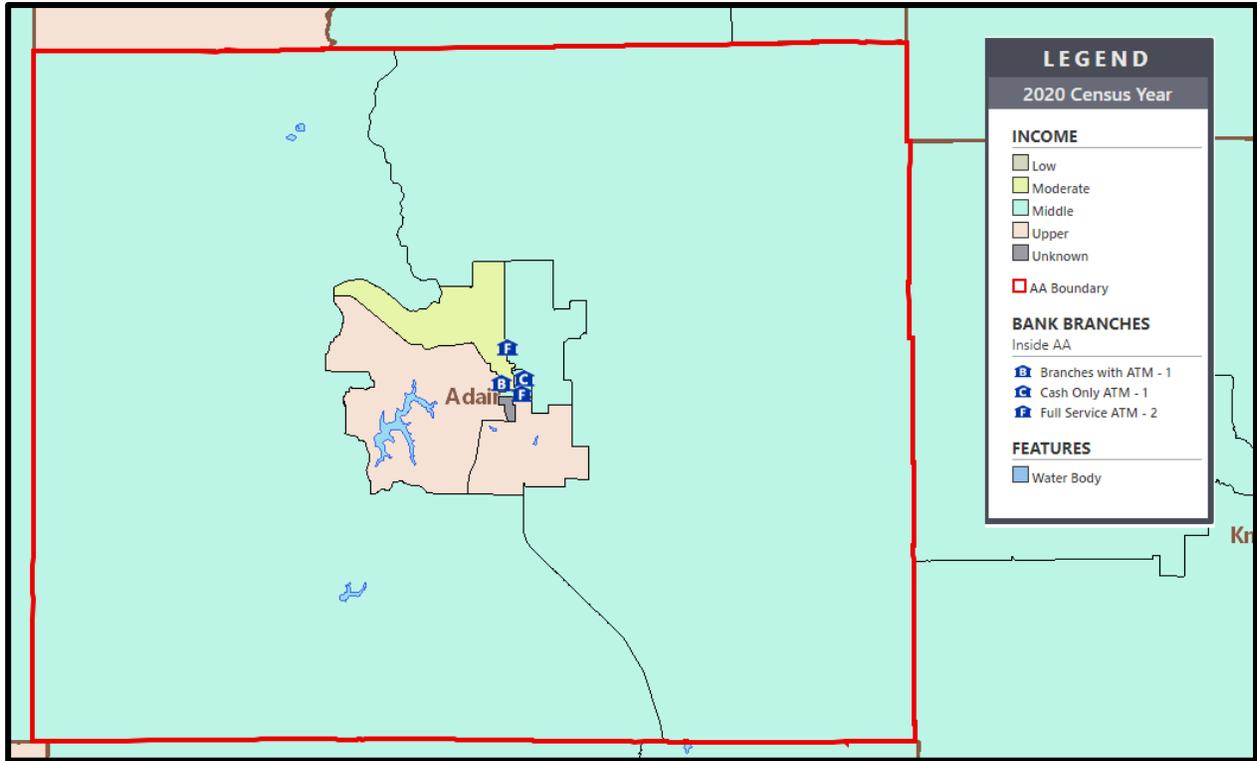
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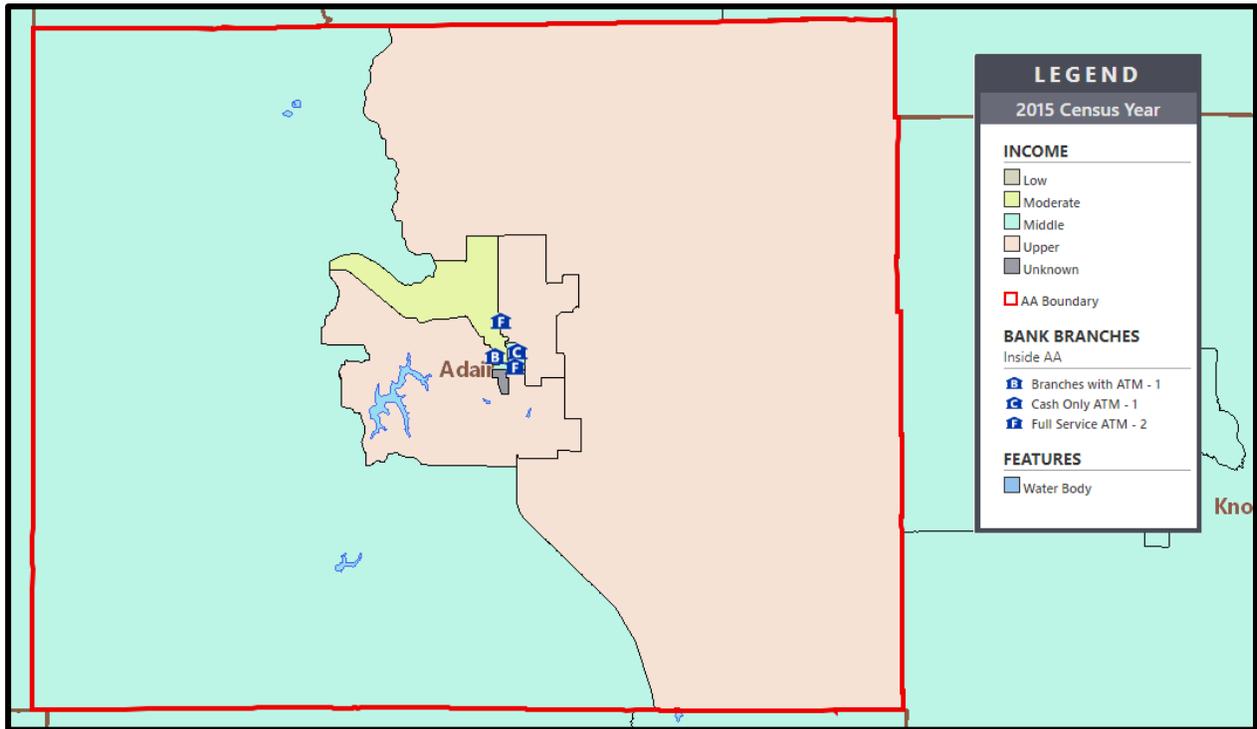
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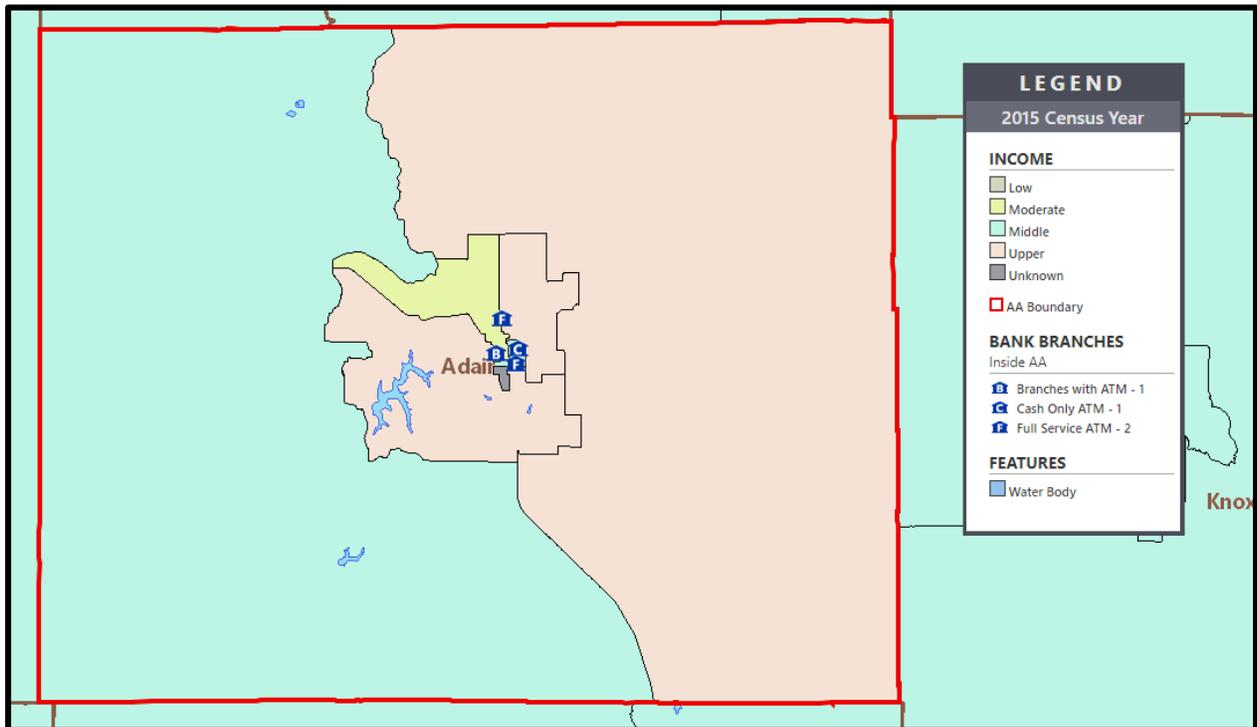
Northeast Missouri
2022



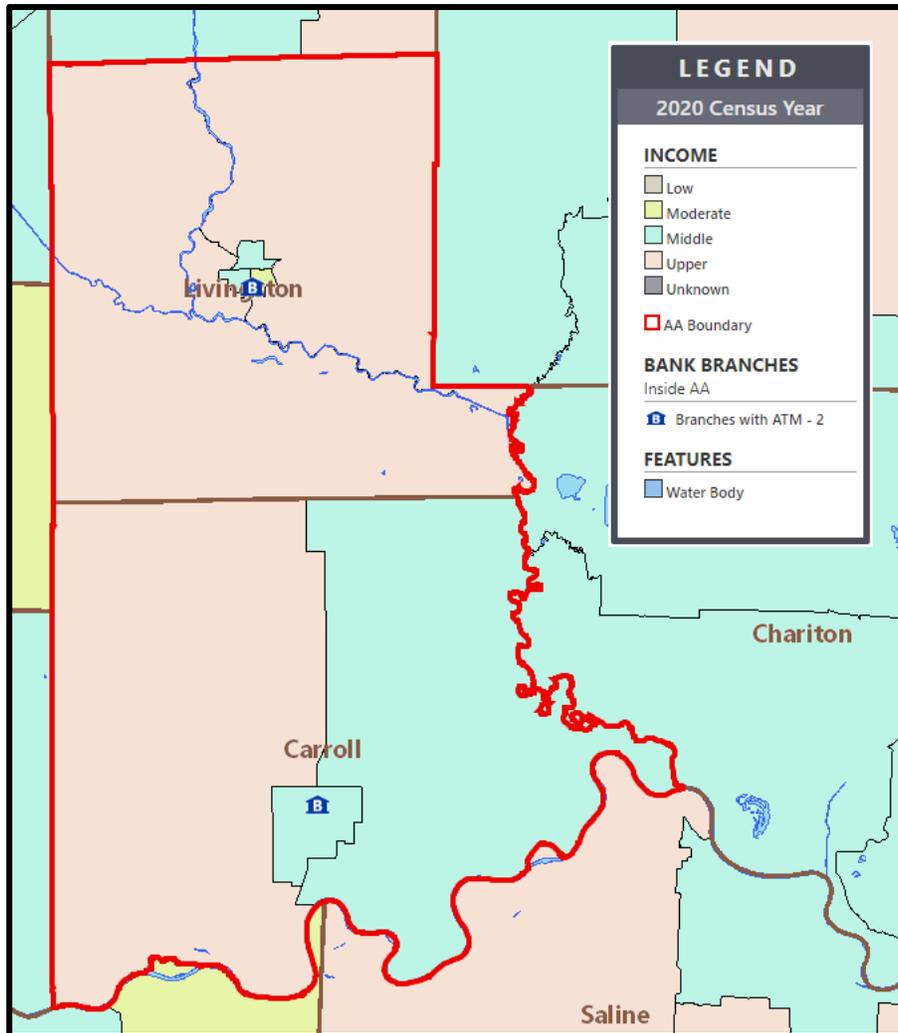
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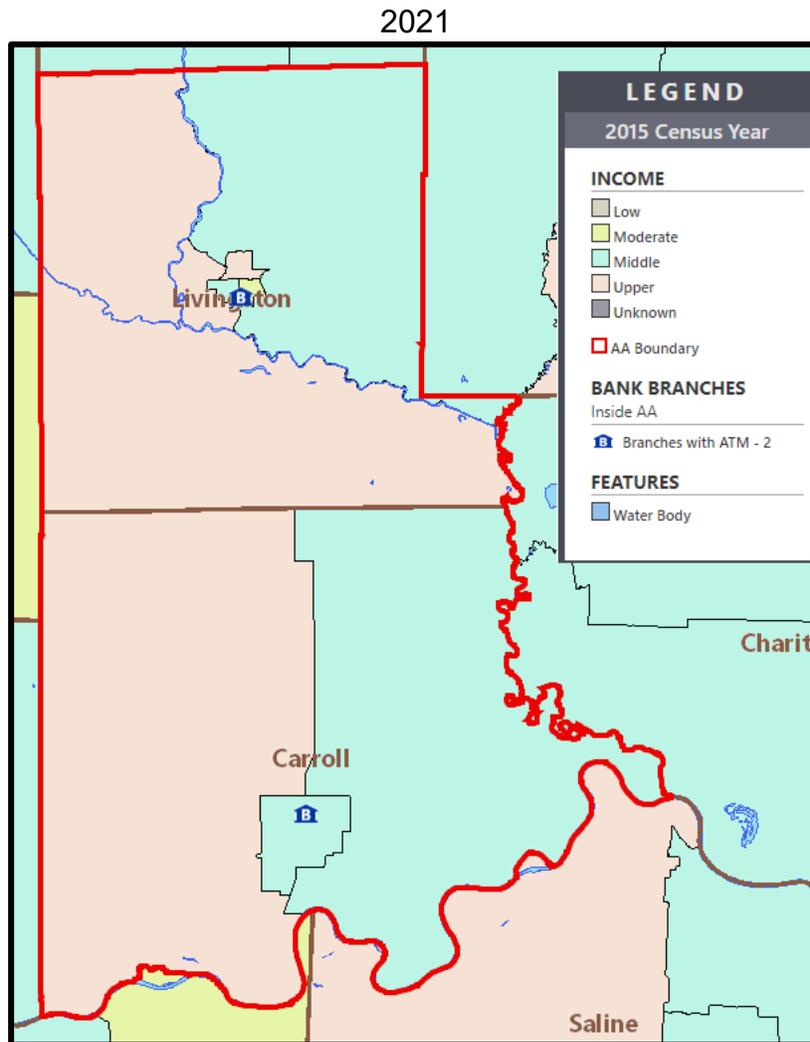


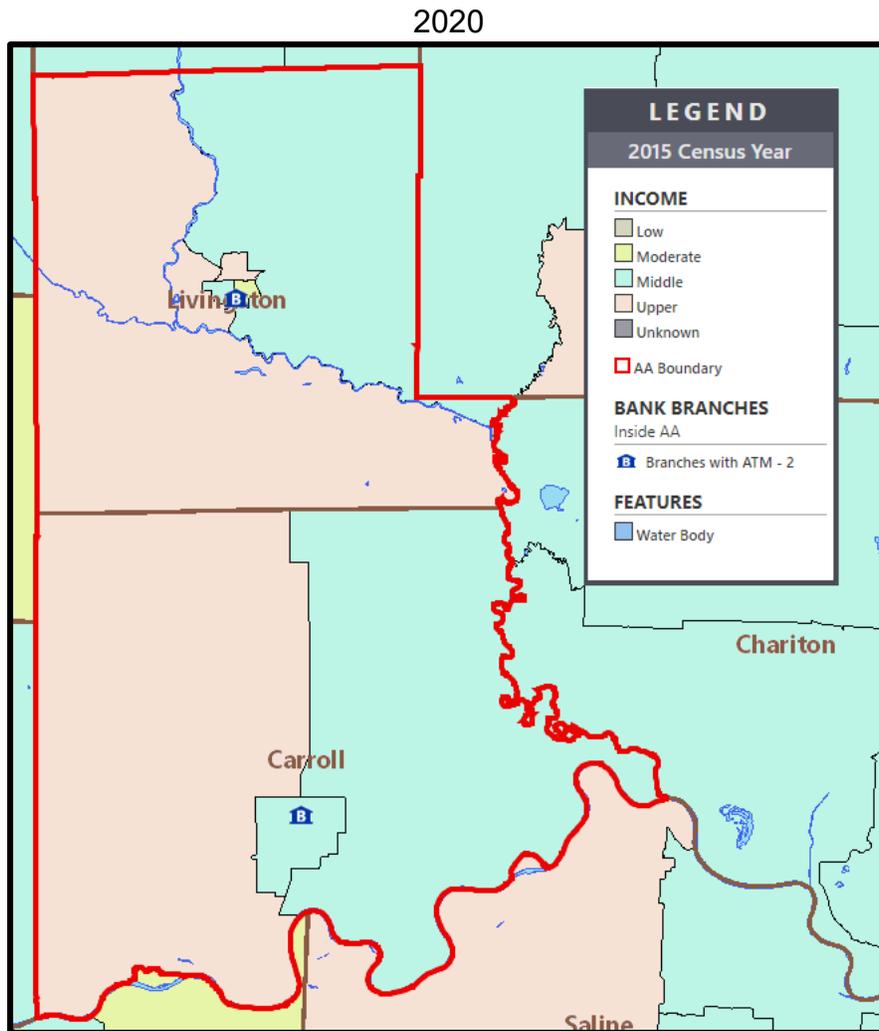
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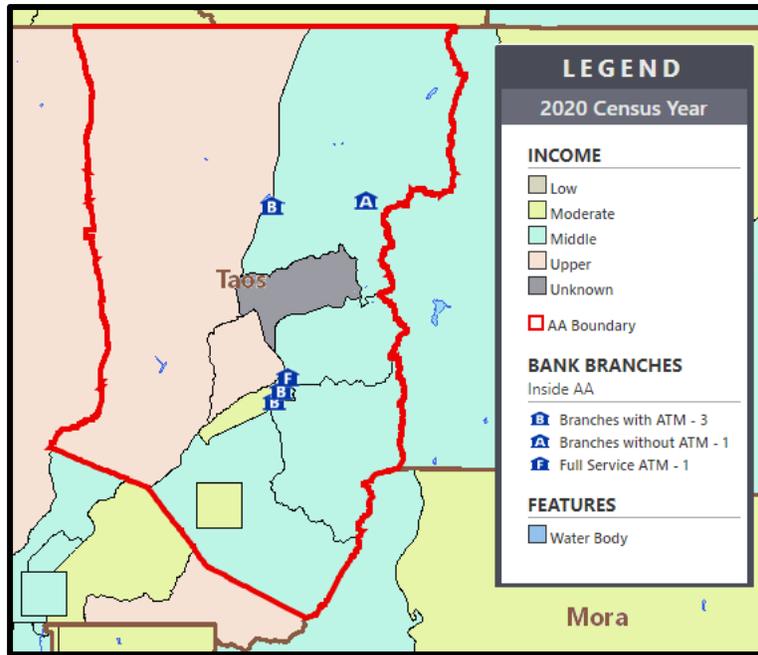
North Central Missouri
2022



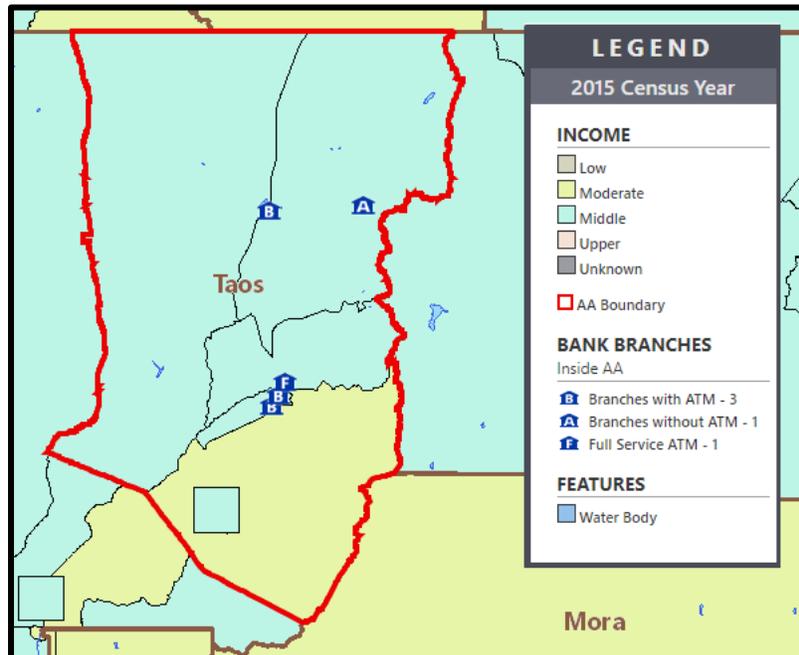


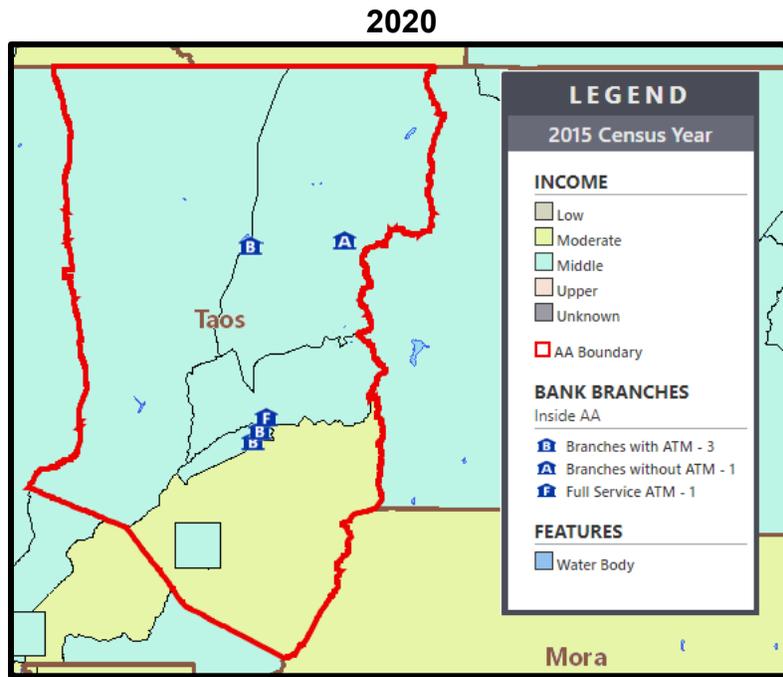


Taos County
2022

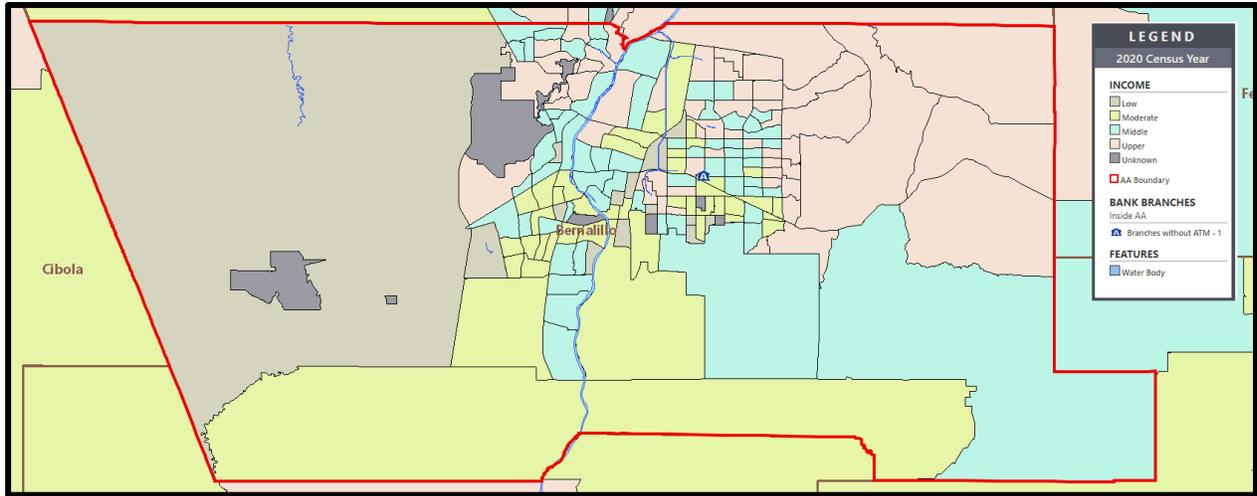


2021

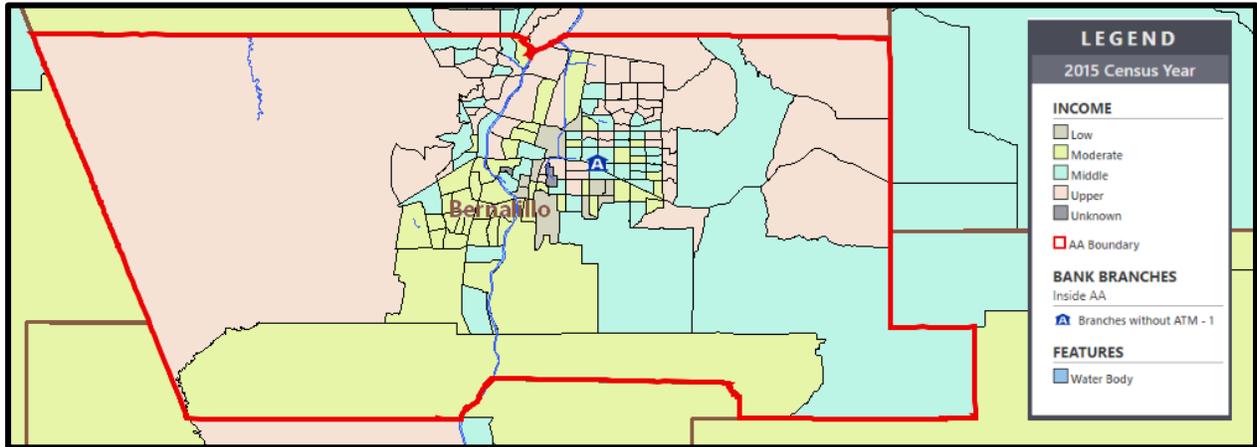




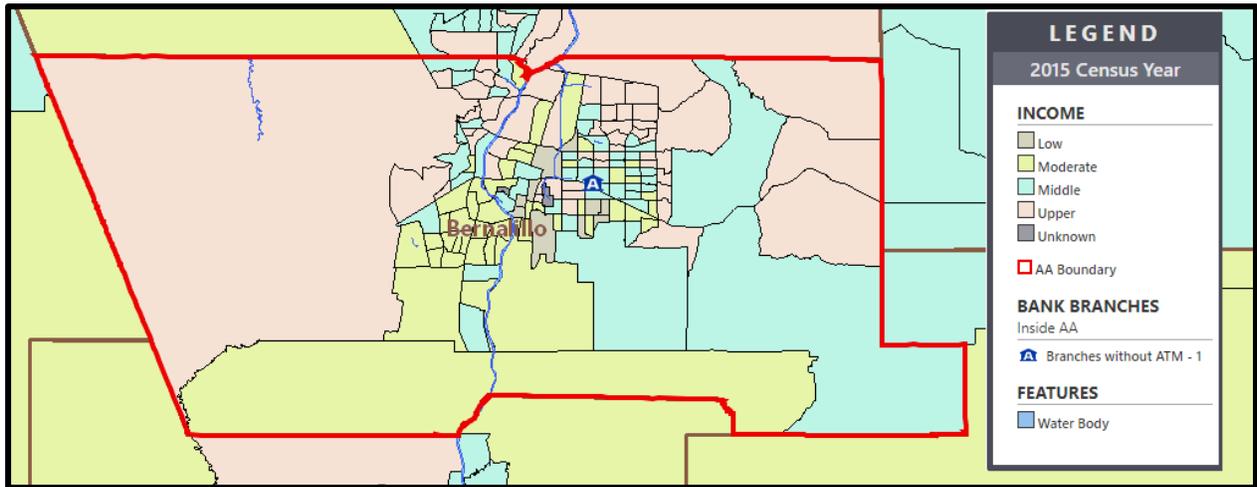
Albuquerque Metropolitan
2022



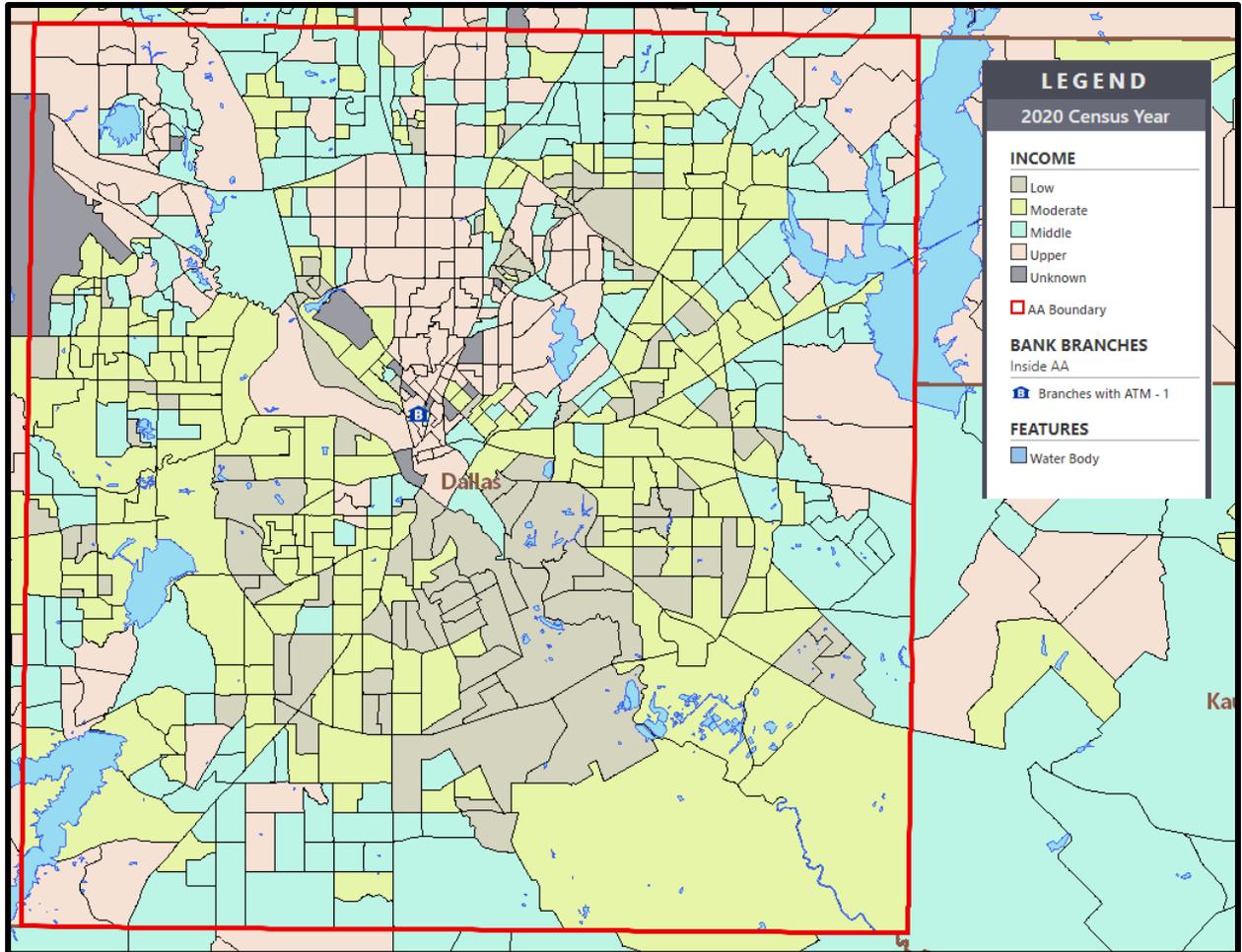
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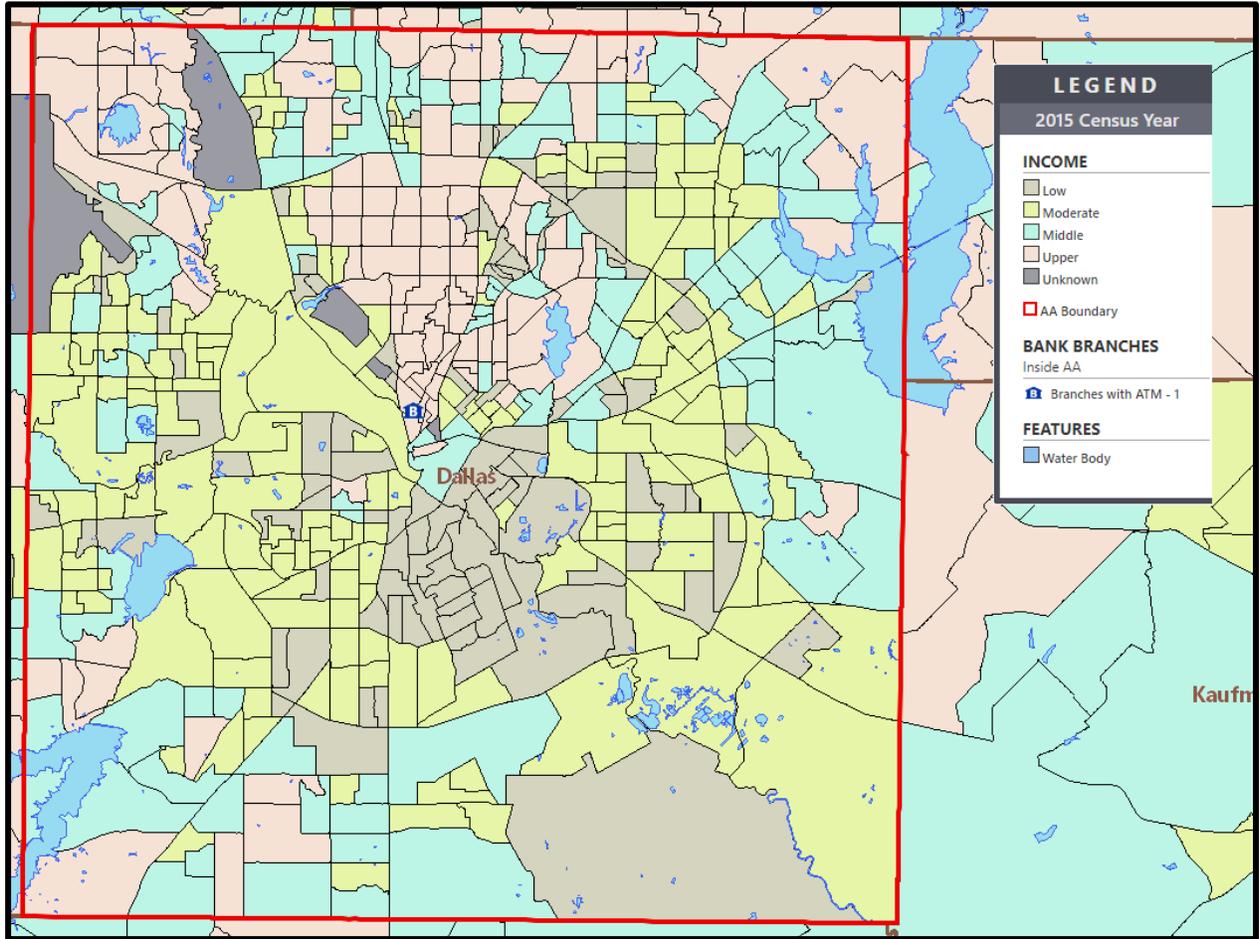
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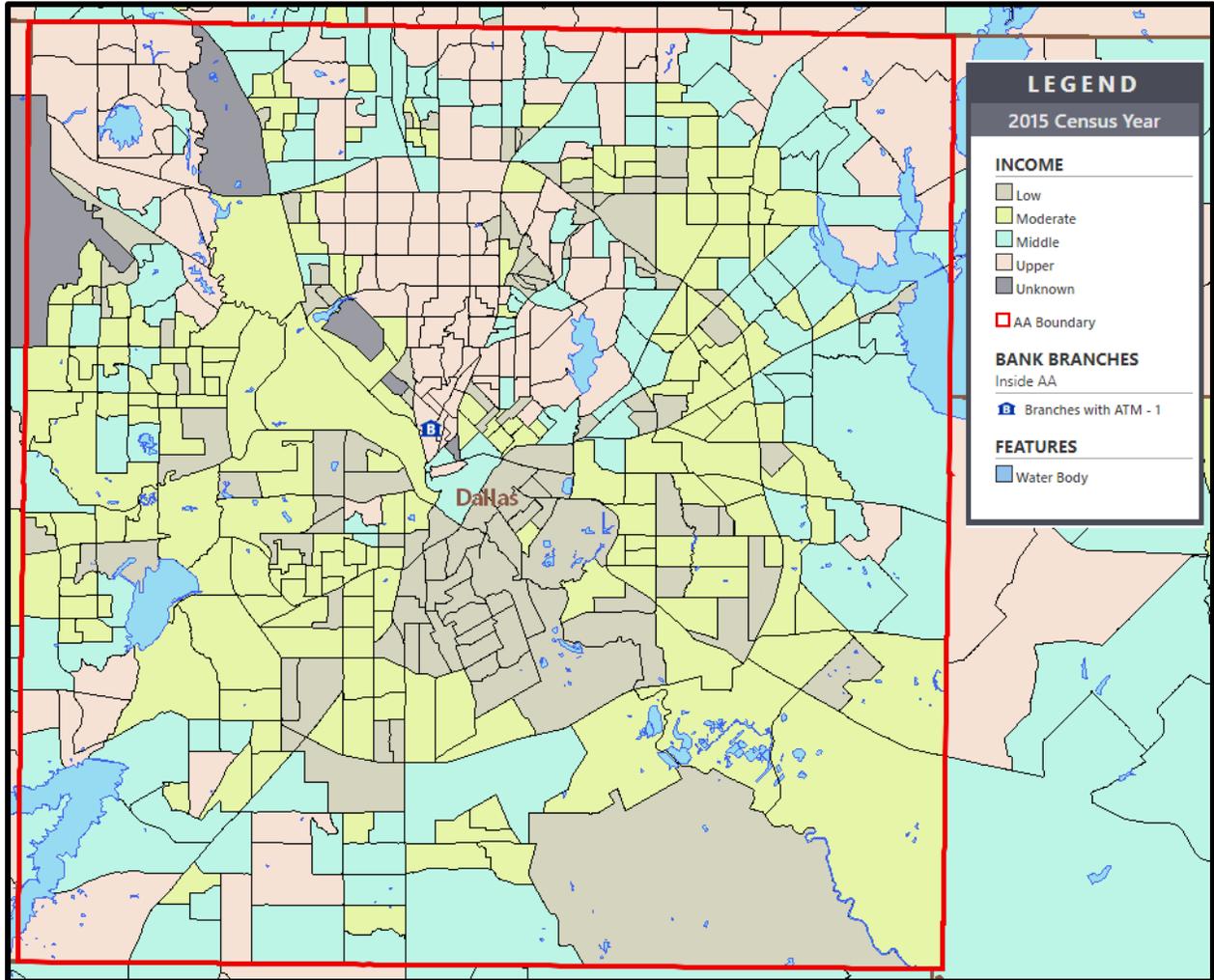
Dallas Metropolitan
2022



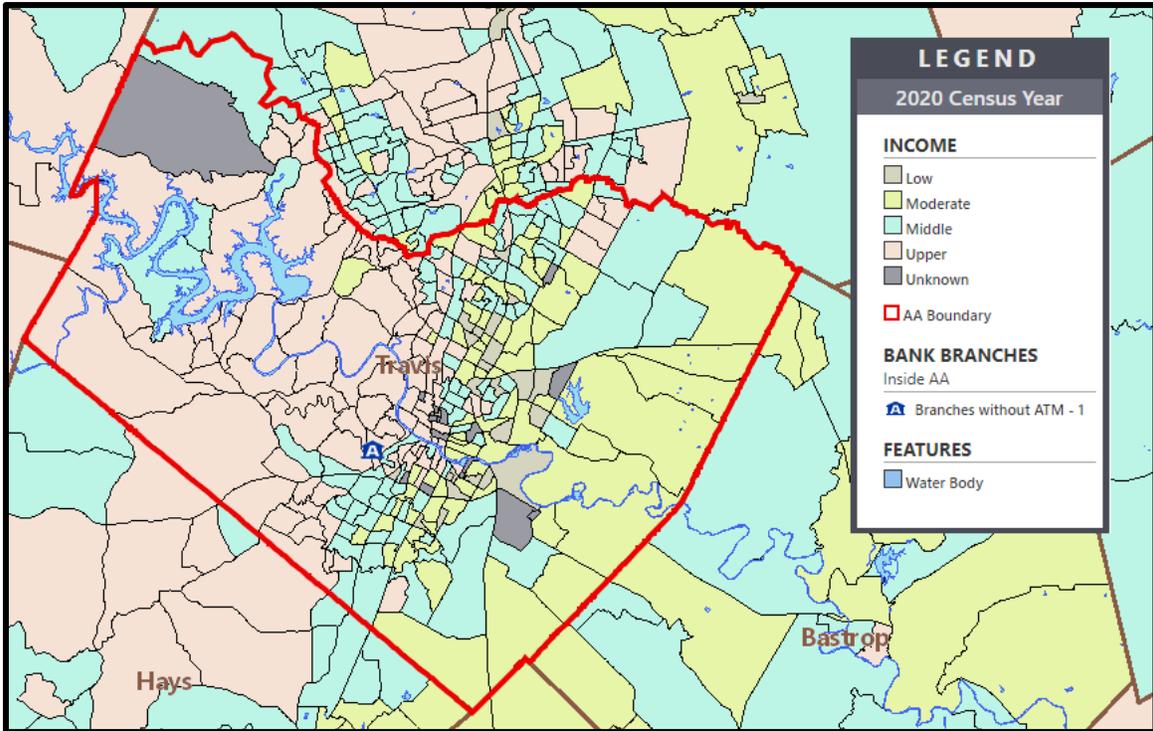
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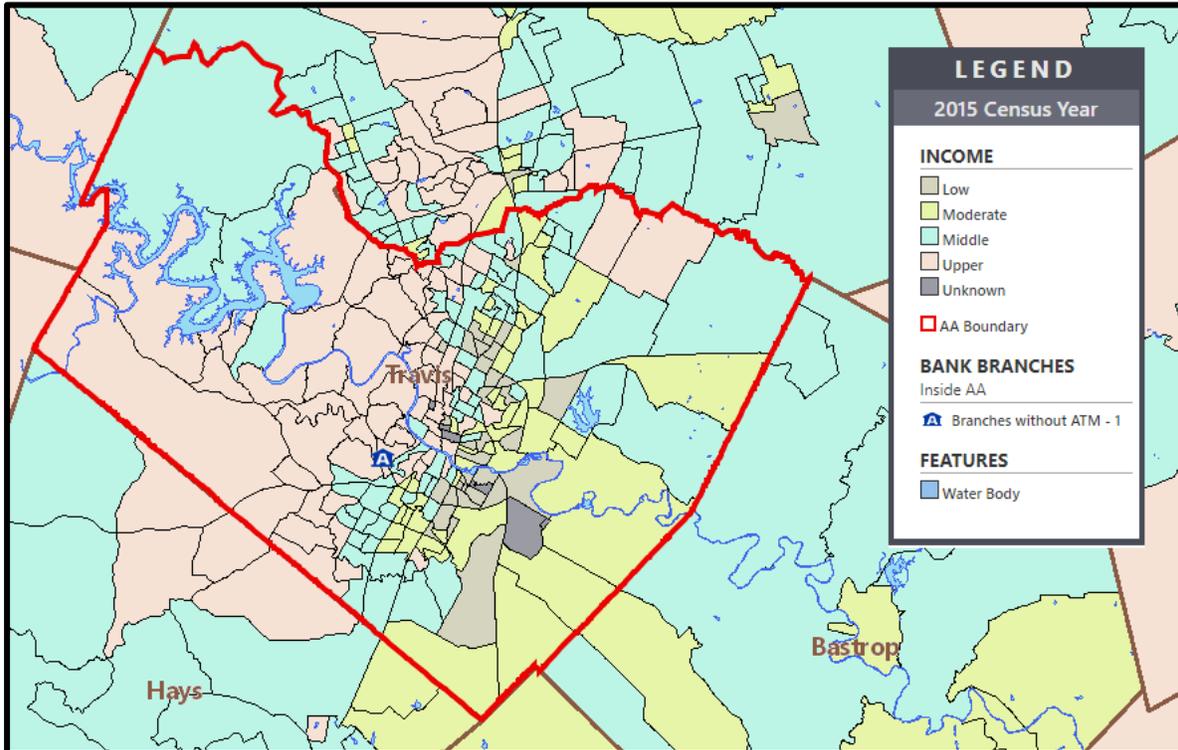
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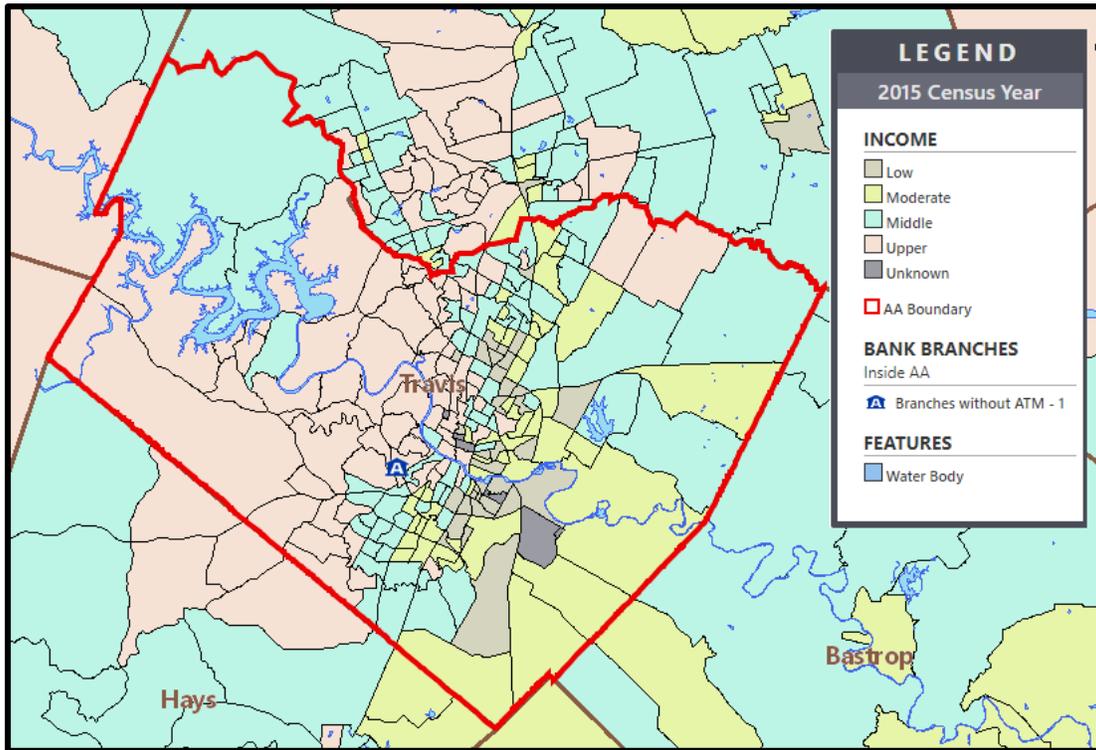
Austin Metropolitan
2022



2021



2020



APPENDIX D – DEMOGRAPHIC INFORMATION

Kansas City Multistate MSA

Table D-1

2022 Kansas City, MO-KS Multistate MSA AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	58	9.6	32,365	6.0	8,775	27.1	111,065	20.5
Moderate	152	25.0	122,356	22.5	14,997	12.3	95,410	17.6
Middle	220	36.2	221,761	40.8	10,639	4.8	119,106	21.9
Upper	153	25.2	164,171	30.2	2,692	1.6	217,318	40.0
Unknown	24	4.0	2,246	0.4	564	25.1	0	0.0
Total AA	607	100.0	542,899	100.0	37,667	6.9	542,899	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	70,987	23,318	4.2	32.8	36,527	51.5	11,142	15.7
Moderate	237,795	113,616	20.7	47.8	96,616	40.6	27,563	11.6
Middle	363,848	232,761	42.3	64.0	107,630	29.6	23,457	6.4
Upper	238,328	177,997	32.4	74.7	49,099	20.6	11,232	4.7
Unknown	7,265	2,008	0.4	27.6	3,787	52.1	1,470	20.2
Total AA	918,223	549,700	100.0	59.9	293,659	32.0	74,864	8.2
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	5,552	5.9	4,878	5.7	631	8.1	43	5.0
Moderate	20,248	21.4	18,416	21.5	1,652	21.2	180	20.9
Middle	34,101	36.1	31,686	36.9	2,096	26.9	319	37.1
Upper	32,087	34.0	29,073	33.9	2,726	34.9	288	33.5
Unknown	2,498	2.6	1,772	2.1	696	8.9	30	3.5
Total AA	94,486	100.0	85,825	100.0	7,801	100.0	860	100.0
Percentage of Total Businesses:				90.8		8.3		0.9
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	15	0.9	14	0.8	1	2.9	0	0.0
Moderate	325	19.1	318	19.2	6	17.1	1	14.3
Middle	950	55.8	929	56.0	17	48.6	4	57.1
Upper	408	24.0	396	23.9	10	28.6	2	28.6
Unknown	3	0.2	2	0.1	1	2.9	0	0.0
Total AA	1,701	100.0	1,659	100.0	35	100.0	7	100.0
Percentage of Total Farms:				97.5		2.1		0.4

Source: 2022 FFIEC Census Data
2022 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table D-2

2021 Kansas City, MO-KS Multistate MSA AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	79	14.9	39,180	7.5	13,683	34.9	111,001	21.3
Moderate	120	22.6	106,172	20.4	16,287	15.3	91,302	17.5
Middle	176	33.2	205,653	39.5	13,179	6.4	107,043	20.6
Upper	136	25.7	168,604	32.4	3,645	2.2	211,251	40.6
Unknown	19	3.6	988	0.2	451	45.6	0	0.0
Total AA	530	100.0	520,597	100.0	47,245	9.1	520,597	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	92,203	28,833	5.5	31.3	43,560	47.2	19,810	21.5
Moderate	204,794	96,833	18.4	47.3	83,537	40.8	24,424	11.9
Middle	340,873	214,636	40.9	63.0	101,350	29.7	24,887	7.3
Upper	238,821	184,102	35.0	77.1	44,577	18.7	10,142	4.2
Unknown	4,019	863	0.2	21.5	1,780	44.3	1,376	34.2
Total AA	880,710	525,267	100.0	59.6	274,804	31.2	80,639	9.2
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	6,773	7.3	5,928	7.0	801	10.1	44	5.3
Moderate	18,866	20.2	17,078	20.2	1,622	20.5	166	19.9
Middle	33,715	36.1	30,831	36.4	2,554	32.3	330	39.6
Upper	32,277	34.6	29,625	35.0	2,372	30.0	280	33.6
Unknown	1,692	1.8	1,126	1.3	553	7.0	13	1.6
Total AA	93,323	100.0	84,588	100.0	7,902	100.0	833	100.0
Percentage of Total Businesses:				90.6		8.5		0.9
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	21	1.2	19	1.1	2	5.7	0	0.0
Moderate	295	17.1	290	17.3	3	8.6	2	25.0
Middle	944	54.8	924	55.0	17	48.6	3	37.5
Upper	460	26.7	445	26.5	12	34.3	3	37.5
Unknown	2	0.1	1	0.1	1	2.9	0	0.0
Total AA	1,722	100.0	1,679	100.0	35	100.0	8	100.0
Percentage of Total Farms:				97.5		2.0		0.5
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table D-3

2020 Kansas City, MO-KS Multistate MSA AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	79	14.9	39,180	7.5	13,683	34.9	111,001	21.3
Moderate	120	22.6	106,172	20.4	16,287	15.3	91,302	17.5
Middle	176	33.2	205,653	39.5	13,179	6.4	107,043	20.6
Upper	136	25.7	168,604	32.4	3,645	2.2	211,251	40.6
Unknown	19	3.6	988	0.2	451	45.6	0	0.0
Total AA	530	100.0	520,597	100.0	47,245	9.1	520,597	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	92,203	28,833	5.5	31.3	43,560	47.2	19,810	21.5
Moderate	204,794	96,833	18.4	47.3	83,537	40.8	24,424	11.9
Middle	340,873	214,636	40.9	63.0	101,350	29.7	24,887	7.3
Upper	238,821	184,102	35.0	77.1	44,577	18.7	10,142	4.2
Unknown	4,019	863	0.2	21.5	1,780	44.3	1,376	34.2
Total AA	880,710	525,267	100.0	59.6	274,804	31.2	80,639	9.2
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	6,675	7.0	5,793	6.7	838	10.1	44	5.5
Moderate	19,001	20.0	17,162	19.9	1,679	20.3	160	20.0
Middle	34,451	36.2	31,424	36.5	2,719	32.9	308	38.4
Upper	33,267	35.0	30,543	35.5	2,448	29.6	276	34.4
Unknown	1,724	1.8	1,119	1.3	591	7.1	14	1.7
Total AA	95,118	100.0	86,041	100.0	8,275	100.0	802	100.0
Percentage of Total Businesses:				90.5		8.7		0.8
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	19	1.1	18	1.1	1	2.8	0	0.0
Moderate	297	16.9	290	16.9	4	11.1	3	37.5
Middle	964	54.9	943	55.1	18	50.0	3	37.5
Upper	474	27.0	460	26.9	12	33.3	2	25.0
Unknown	2	0.1	1	0.1	1	2.8	0	0.0
Total AA	1,756	100.0	1,712	100.0	36	100.0	8	100.0
Percentage of Total Farms:				97.5		2.1		0.5
<i>Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i>								
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>								

**Denver MSA
Table D-4**

2022 Denver MSA AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	37	5.2	30,100	4.4	5,968	19.8	138,836	20.2
Moderate	179	25.3	169,549	24.7	15,695	9.3	124,952	18.2
Middle	258	36.5	243,634	35.5	9,052	3.7	150,661	21.9
Upper	214	30.3	239,625	34.9	4,840	2.0	272,611	39.7
Unknown	19	2.7	4,152	0.6	1,042	25.1	0	0.0
Total AA	707	100.0	687,060	100.0	36,597	5.3	687,060	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	57,872	20,206	2.8	34.9	34,769	60.1	2,897	5.0
Moderate	310,340	150,923	21.2	48.6	140,625	45.3	18,792	6.1
Middle	419,202	267,466	37.6	63.8	130,534	31.1	21,202	5.1
Upper	356,031	269,287	37.9	75.6	71,619	20.1	15,125	4.2
Unknown	13,303	3,327	0.5	25.0	8,918	67.0	1,058	8.0
Total AA	1,156,748	711,209	100.0	61.5	386,465	33.4	59,074	5.1
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	7,432	4.1	6,659	3.9	716	6.3	57	3.1
Moderate	38,380	21.1	35,373	20.9	2,735	24.2	272	14.6
Middle	62,538	34.3	58,774	34.8	3,183	28.2	581	31.3
Upper	68,403	37.5	63,710	37.7	3,840	34.0	853	45.9
Unknown	5,475	3.0	4,551	2.7	830	7.3	94	5.1
Total AA	182,228	100.0	169,067	100.0	11,304	100.0	1,857	100.0
Percentage of Total Businesses:				92.8		6.2		1.0
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	45	2.5	40	2.2	5	17.2	0	0.0
Moderate	341	18.7	333	18.5	8	27.6	0	0.0
Middle	714	39.1	710	39.5	4	13.8	0	0.0
Upper	688	37.7	679	37.8	9	31.0	0	0.0
Unknown	39	2.1	36	2.0	3	10.3	0	0.0
Total AA	1,827	100.0	1,798	100.0	29	100.0	0	0.0
Percentage of Total Farms:				98.4		1.6		0.0
<i>Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</i>								
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>								

Table D-5

2021 Denver MSA AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	51	8.2	47,570	7.2	13,712	28.8	140,177	21.3
Moderate	150	24.2	145,045	22.0	20,420	14.1	115,077	17.5
Middle	205	33.0	217,046	33.0	11,797	5.4	134,654	20.5
Upper	207	33.3	248,681	37.8	6,907	2.8	268,451	40.8
Unknown	8	1.3	17	0.0	0	0.0	0	0.0
Total AA	621	100.0	658,359	100.0	52,836	8.0	658,359	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	90,749	29,985	4.6	33.0	54,410	60.0	6,354	7.0
Moderate	260,089	123,259	18.7	47.4	121,260	46.6	15,570	6.0
Middle	386,399	226,973	34.4	58.7	134,326	34.8	25,100	6.5
Upper	368,119	278,649	42.3	75.7	73,182	19.9	16,288	4.4
Unknown	67	16	0.0	23.9	43	64.2	8	11.9
Total AA	1,105,423	658,882	100.0	59.6	383,221	34.7	63,320	5.7
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	12,456	6.9	10,995	6.6	1,357	12.0	104	5.9
Moderate	33,468	18.6	30,928	18.5	2,325	20.5	215	12.3
Middle	58,706	32.6	54,620	32.7	3,537	31.2	549	31.3
Upper	74,821	41.6	69,997	41.9	3,948	34.8	876	49.9
Unknown	615	0.3	435	0.3	170	1.5	10	0.6
Total AA	180,066	100.0	166,975	100.0	11,337	100.0	1,754	100.0
Percentage of Total Businesses:				92.7		6.3		1.0
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	91	5.0	83	4.6	8	26.7	0	0.0
Moderate	255	13.9	251	14.0	4	13.3	0	0.0
Middle	628	34.4	621	34.5	7	23.3	0	0.0
Upper	836	45.7	826	45.9	10	33.3	0	0.0
Unknown	18	1.0	17	0.9	1	3.3	0	0.0
Total AA	1,828	100.0	1,798	100.0	30	100.0	0	0.0
Percentage of Total Farms:				98.4		1.6		0.0
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table D-6

2020 Denver MSA AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	51	8.2	47,570	7.2	13,712	28.8	140,177	21.3
Moderate	150	24.2	145,045	22.0	20,420	14.1	115,077	17.5
Middle	205	33.0	217,046	33.0	11,797	5.4	134,654	20.5
Upper	207	33.3	248,681	37.8	6,907	2.8	268,451	40.8
Unknown	8	1.3	17	0.0	0	0.0	0	0.0
Total AA	621	100.0	658,359	100.0	52,836	8.0	658,359	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	90,749	29,985	4.6	33.0	54,410	60.0	6,354	7.0
Moderate	260,089	123,259	18.7	47.4	121,260	46.6	15,570	6.0
Middle	386,399	226,973	34.4	58.7	134,326	34.8	25,100	6.5
Upper	368,119	278,649	42.3	75.7	73,182	19.9	16,288	4.4
Unknown	67	16	0.0	23.9	43	64.2	8	11.9
Total AA	1,105,423	658,882	100.0	59.6	383,221	34.7	63,320	5.7
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	12,372	6.9	10,901	6.6	1,378	11.9	93	5.7
Moderate	33,263	18.6	30,677	18.5	2,388	20.7	198	12.2
Middle	58,463	32.7	54,325	32.8	3,635	31.5	503	31.1
Upper	74,192	41.5	69,397	41.9	3,981	34.5	814	50.3
Unknown	579	0.3	401	0.2	168	1.5	10	0.6
Total AA	178,869	100.0	165,701	100.0	11,550	100.0	1,618	100.0
Percentage of Total Businesses:				92.6		6.5		0.9
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	99	5.3	90	4.9	9	26.5	0	0.0
Moderate	261	14.0	257	14.1	4	11.8	0	0.0
Middle	644	34.6	634	34.8	8	23.5	2	100.0
Upper	840	45.2	828	45.4	12	35.3	0	0.0
Unknown	16	0.9	15	0.8	1	2.9	0	0.0
Total AA	1,860	100.0	1,824	100.0	34	100.0	2	100.0
Percentage of Total Farms:				98.1		1.8		0.1
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

**Colorado Springs MSA
Table D-7**

2022 Colorado Springs MSA AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	4	2.3	3,334	1.8	875	26.2	34,957	18.8
Moderate	48	27.4	44,074	23.7	5,829	13.2	34,861	18.8
Middle	72	41.1	77,514	41.7	4,058	5.2	40,722	21.9
Upper	49	28.0	60,481	32.6	1,266	2.1	75,172	40.5
Unknown	2	1.1	309	0.2	26	8.4	0	0.0
Total AA	175	100.0	185,712	100.0	12,054	6.5	185,712	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	5,745	2,150	1.2	37.4	3,354	58.4	241	4.2
Moderate	80,756	35,922	20.0	44.5	38,853	48.1	5,981	7.4
Middle	119,893	77,994	43.4	65.1	35,906	29.9	5,993	5.0
Upper	82,452	63,375	35.2	76.9	14,775	17.9	4,302	5.2
Unknown	962	456	0.3	47.4	455	47.3	51	5.3
Total AA	289,808	179,897	100.0	62.1	93,343	32.2	16,568	5.7
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	472	1.2	434	1.2	30	1.7	8	2.4
Moderate	10,546	27.2	9,756	26.6	697	39.5	93	28.3
Middle	14,555	37.5	13,976	38.1	485	27.5	94	28.6
Upper	12,952	33.4	12,298	33.5	521	29.6	133	40.4
Unknown	285	0.7	254	0.7	30	1.7	1	0.3
Total AA	38,810	100.0	36,718	100.0	1,763	100.0	329	100.0
Percentage of Total Businesses:				94.6		4.5		0.8
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	1	0.2	1	0.2	0	0.0	0	0.0
Moderate	95	20.6	91	20.1	4	50.0	0	0.0
Middle	222	48.2	220	48.6	2	25.0	0	0.0
Upper	138	29.9	136	30.0	2	25.0	0	0.0
Unknown	5	1.1	5	1.1	0	0.0	0	0.0
Total AA	461	100.0	453	100.0	8	100.0	0	0.0
Percentage of Total Farms:				98.3		1.7		0.0
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table D-8

2021 Colorado Springs MSA AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	7	5.1	6,804	3.9	2,104	30.9	35,330	20.2
Moderate	41	30.1	41,922	24.0	6,108	14.6	32,343	18.5
Middle	53	39.0	71,435	40.8	4,159	5.8	35,569	20.3
Upper	33	24.3	54,701	31.3	2,054	3.8	71,701	41.0
Unknown	2	1.5	81	0.0	35	43.2	0	0.0
Total AA	136	100.0	174,943	100.0	14,460	8.3	174,943	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied		Rental		Vacant		
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	13,764	5,079	3.2	36.9	7,439	54.0	1,246	9.1
Moderate	76,110	31,935	19.8	42.0	38,221	50.2	5,954	7.8
Middle	108,053	67,824	42.1	62.8	33,169	30.7	7,060	6.5
Upper	76,467	56,244	34.9	73.6	14,876	19.5	5,347	7.0
Unknown	81	0	0.0	0.0	81	100.0	0	0.0
Total AA	274,475	161,082	100.0	58.7	93,786	34.2	19,607	7.1
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	2,832	7.4	2,547	7.0	261	14.8	24	8.2
Moderate	8,743	22.8	8,165	22.6	521	29.5	57	19.5
Middle	12,821	33.5	12,314	34.0	413	23.4	94	32.1
Upper	13,813	36.1	13,132	36.3	564	31.9	117	39.9
Unknown	55	0.1	47	0.1	7	0.4	1	0.3
Total AA	38,264	100.0	36,205	100.0	1,766	100.0	293	100.0
Percentage of Total Businesses:				94.6		4.6		0.8
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	16	3.4	16	3.5	0	0.0	0	0.0
Moderate	73	15.7	73	15.9	0	0.0	0	0.0
Middle	225	48.3	220	47.9	5	71.4	0	0.0
Upper	152	32.6	150	32.7	2	28.6	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	466	100.0	459	100.0	7	100.0	0	0.0
Percentage of Total Farms:				98.5		1.5		0.0
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table D-9

2020 Colorado Springs MSA AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	7	5.1	6,804	3.9	2,104	30.9	35,330	20.2
Moderate	41	30.1	41,922	24.0	6,108	14.6	32,343	18.5
Middle	53	39.0	71,435	40.8	4,159	5.8	35,569	20.3
Upper	33	24.3	54,701	31.3	2,054	3.8	71,701	41.0
Unknown	2	1.5	81	0.0	35	43.2	0	0.0
Total AA	136	100.0	174,943	100.0	14,460	8.3	174,943	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied		Rental		Vacant		
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	13,764	5,079	3.2	36.9	7,439	54.0	1,246	9.1
Moderate	76,110	31,935	19.8	42.0	38,221	50.2	5,954	7.8
Middle	108,053	67,824	42.1	62.8	33,169	30.7	7,060	6.5
Upper	76,467	56,244	34.9	73.6	14,876	19.5	5,347	7.0
Unknown	81	0	0.0	0.0	81	100.0	0	0.0
Total AA	274,475	161,082	100.0	58.7	93,786	34.2	19,607	7.1
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	2,815	7.4	2,516	7.0	279	15.4	20	7.3
Moderate	8,648	22.9	8,072	22.6	528	29.1	48	17.6
Middle	12,669	33.5	12,143	34.0	432	23.8	94	34.4
Upper	13,639	36.1	12,959	36.3	569	31.3	111	40.7
Unknown	55	0.1	48	0.1	7	0.4	0	0.0
Total AA	37,826	100.0	35,738	100.0	1,815	100.0	273	100.0
Percentage of Total Businesses:				94.5		4.8		0.7
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	14	3.0	14	3.1	0	0.0	0	0.0
Moderate	70	15.0	69	15.0	1	14.3	0	0.0
Middle	221	47.4	217	47.3	4	57.1	0	0.0
Upper	161	34.5	159	34.6	2	28.6	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	466	100.0	459	100.0	7	100.0	0	0.0
Percentage of Total Farms:				98.5		1.5		0.0
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

**Western Colorado
Table D-10**

2022 Western Colorado AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	2	1.2	757	0.6	156	20.6	27,009	19.8
Moderate	33	19.1	23,414	17.1	3,335	14.2	23,476	17.2
Middle	82	47.4	72,291	52.9	5,303	7.3	28,777	21.1
Upper	52	30.1	39,711	29.1	1,624	4.1	57,425	42.0
Unknown	4	2.3	514	0.4	100	19.5	0	0.0
Total AA	173	100.0	136,687	100.0	10,518	7.7	136,687	100.0
Housing Units by Tract	Housing Type by Tract							
	Owner-occupied			Rental		Vacant		
	#	% by tract	% by unit	#	% by unit	#	% by unit	
Low	4,417	739	0.5	16.7	797	18.0	2,881	65.2
Moderate	50,048	25,342	16.6	50.6	13,519	27.0	11,187	22.4
Middle	149,374	81,837	53.5	54.8	29,092	19.5	38,445	25.7
Upper	111,481	44,664	29.2	40.1	19,861	17.8	46,956	42.1
Unknown	1,396	424	0.3	30.4	692	49.6	280	20.1
Total AA	316,716	153,006	100.0	48.3	63,961	20.2	99,749	31.5
Total Businesses by Tract	Businesses by Tract & Revenue Size							
	Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
	#	%	#	%	#	%	#	%
Low	222	0.7	199	0.6	16	0.8	7	1.5
Moderate	4,457	13.5	4,078	13.3	288	14.2	91	19.8
Middle	14,477	43.7	13,478	44.0	815	40.1	184	40.0
Upper	13,636	41.2	12,568	41.0	893	44.0	175	38.0
Unknown	320	1.0	299	1.0	18	0.9	3	0.7
Total AA	33,112	100.0	30,622	100.0	2,030	100.0	460	100.0
Percentage of Total Businesses:			92.5		6.1		1.4	
Total Farms by Tract	Farms by Tract & Revenue Size							
	Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
	#	%	#	%	#	%	#	%
Low	6	0.4	5	0.3	1	2.5	0	0.0
Moderate	347	21.7	332	21.4	15	37.5	0	0.0
Middle	928	58.1	903	58.1	23	57.5	2	100.0
Upper	312	19.5	311	20.0	1	2.5	0	0.0
Unknown	4	0.3	4	0.3	0	0.0	0	0.0
Total AA	1,597	100.0	1,555	100.0	40	100.0	2	100.0
Percentage of Total Farms:			97.4		2.5		0.1	
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table D-11

2021 Western Colorado AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	1	0.7	692	0.5	219	31.6	26,753	20.4
Moderate	29	20.9	25,570	19.5	4,703	18.4	24,102	18.4
Middle	69	49.6	64,817	49.5	6,346	9.8	26,648	20.4
Upper	37	26.6	39,842	30.4	1,933	4.9	53,418	40.8
Unknown	3	2.2	0	0.0	0	0.0	0	0.0
Total AA	139	100.0	130,921	100.0	13,201	10.1	130,921	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	1,358	652	0.5	48.0	431	31.7	275	20.3
Moderate	52,786	26,585	19.0	50.4	14,018	26.6	12,183	23.1
Middle	140,223	68,097	48.8	48.6	31,507	22.5	40,619	29.0
Upper	112,320	44,242	31.7	39.4	19,457	17.3	48,621	43.3
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	306,687	139,576	100.0	45.5	65,413	21.3	101,698	33.2
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	94	0.3	83	0.3	7	0.3	4	0.9
Moderate	4,944	15.1	4,540	15.1	302	14.6	102	23.2
Middle	15,681	48.0	14,526	48.2	980	47.3	175	39.8
Upper	11,934	36.5	10,991	36.5	784	37.8	159	36.1
Unknown	4	0.0	4	0.0	0	0.0	0	0.0
Total AA	32,657	100.0	30,144	100.0	2,073	100.0	440	100.0
Percentage of Total Businesses:				92.3		6.3		1.3
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	3	0.2	3	0.2	0	0.0	0	0.0
Moderate	286	18.0	277	17.9	9	23.7	0	0.0
Middle	999	62.9	974	62.9	24	63.2	1	50.0
Upper	300	18.9	294	19.0	5	13.2	1	50.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,588	100.0	1,548	100.0	38	100.0	2	100.0
Percentage of Total Farms:				97.5		2.4		0.1
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table D-12

2020 Western Colorado AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	1	0.7	692	0.5	219	31.6	26,753	20.4
Moderate	29	20.9	25,570	19.5	4,703	18.4	24,102	18.4
Middle	69	49.6	64,817	49.5	6,346	9.8	26,648	20.4
Upper	37	26.6	39,842	30.4	1,933	4.9	53,418	40.8
Unknown	3	2.2	0	0.0	0	0.0	0	0.0
Total AA	139	100.0	130,921	100.0	13,201	10.1	130,921	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	1,358	652	0.5	48.0	431	31.7	275	20.3
Moderate	52,786	26,585	19.0	50.4	14,018	26.6	12,183	23.1
Middle	140,223	68,097	48.8	48.6	31,507	22.5	40,619	29.0
Upper	112,320	44,242	31.7	39.4	19,457	17.3	48,621	43.3
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	306,687	139,576	100.0	45.5	65,413	21.3	101,698	33.2
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	94	0.3	84	0.3	7	0.3	3	0.7
Moderate	5,022	15.3	4,614	15.2	312	14.6	96	23.5
Middle	15,827	48.1	14,678	48.4	990	46.4	159	39.0
Upper	11,934	36.3	10,961	36.1	823	38.6	150	36.8
Unknown	5	0.0	5	0.0	0	0.0	0	0.0
Total AA	32,882	100.0	30,342	100.0	2,132	100.0	408	100.0
Percentage of Total Businesses:				92.3		6.5		1.2
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	3	0.2	3	0.2	0	0.0	0	0.0
Moderate	298	18.3	289	18.2	9	25.7	0	0.0
Middle	1,019	62.7	997	62.7	21	60.0	1	50.0
Upper	306	18.8	300	18.9	5	14.3	1	50.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,626	100.0	1,589	100.0	35	100.0	2	100.0
Percentage of Total Farms:				97.7		2.2		0.1
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

**Salt Lake City CSA
Table D-13**

2022 Salt Lake City CSA AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	17	3.0	11,759	2.0	2,936	25.0	103,057	17.5
Moderate	114	20.2	110,029	18.7	11,986	10.9	114,390	19.4
Middle	277	49.0	301,588	51.1	14,247	4.7	142,269	24.1
Upper	148	26.2	166,206	28.2	4,351	2.6	230,015	39.0
Unknown	9	1.6	149	0.0	36	24.2	0	0.0
Total AA	565	100.0	589,731	100.0	33,556	5.7	589,731	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	22,204	3,679	0.7	16.6	16,557	74.6	1,968	8.9
Moderate	181,122	87,719	15.7	48.4	82,382	45.5	11,021	6.1
Middle	417,967	293,647	52.5	70.3	105,176	25.2	19,144	4.6
Upper	215,733	173,898	31.1	80.6	29,846	13.8	11,989	5.6
Unknown	548	6	0.0	1.1	492	89.8	50	9.1
Total AA	837,574	558,949	100.0	66.7	234,453	28.0	44,172	5.3
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	2,978	2.7	2,574	2.6	380	4.7	24	1.7
Moderate	18,438	16.8	16,368	16.4	1,902	23.6	168	11.6
Middle	54,692	50.0	49,804	49.8	4,222	52.5	666	46.1
Upper	32,635	29.8	30,693	30.7	1,365	17.0	577	40.0
Unknown	732	0.7	548	0.5	175	2.2	9	0.6
Total AA	109,475	100.0	99,987	100.0	8,044	100.0	1,444	100.0
Percentage of Total Businesses:				91.3		7.3		1.3
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	12	1.0	12	1.1	0	0.0	0	0.0
Moderate	140	12.1	135	12.0	5	14.7	0	0.0
Middle	682	58.7	657	58.3	25	73.5	0	0.0
Upper	326	28.1	322	28.6	4	11.8	0	0.0
Unknown	1	0.1	1	0.1	0	0.0	0	0.0
Total AA	1,161	100.0	1,127	100.0	34	100.0	0	0.0
Percentage of Total Farms:				97.1		2.9		0.0
<small>Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.</small>								

Table D-14

2021 Salt Lake City CSA AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	23	4.9	16,553	3.1	5,628	34.0	103,155	19.1
Moderate	100	21.3	104,502	19.3	17,870	17.1	98,807	18.3
Middle	204	43.4	253,142	46.8	17,841	7.0	123,315	22.8
Upper	138	29.4	165,819	30.6	5,968	3.6	216,081	39.9
Unknown	5	1.1	1,342	0.2	525	39.1	0	0.0
Total AA	470	100.0	541,358	100.0	47,832	8.8	541,358	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	28,891	6,175	1.2	21.4	20,696	71.6	2,020	7.0
Moderate	170,248	79,919	16.1	46.9	78,674	46.2	11,655	6.8
Middle	348,428	242,362	48.7	69.6	88,604	25.4	17,462	5.0
Upper	212,247	167,700	33.7	79.0	32,818	15.5	11,729	5.5
Unknown	2,668	1,186	0.2	44.5	1,434	53.7	48	1.8
Total AA	762,482	497,342	100.0	65.2	222,226	29.1	42,914	5.6
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	4,262	4.0	3,605	3.7	606	7.5	51	3.7
Moderate	20,562	19.2	17,902	18.4	2,456	30.5	204	14.8
Middle	46,239	43.3	42,469	43.6	3,265	40.6	505	36.5
Upper	35,343	33.1	33,126	34.0	1,603	19.9	614	44.4
Unknown	488	0.5	367	0.4	112	1.4	9	0.7
Total AA	106,894	100.0	97,469	100.0	8,042	100.0	1,383	100.0
Percentage of Total Businesses:			91.2		7.5		1.3	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	12	1.0	12	1.1	0	0.0	0	0.0
Moderate	137	11.9	133	12.0	4	10.8	0	0.0
Middle	642	55.9	616	55.4	26	70.3	0	0.0
Upper	357	31.1	350	31.5	7	18.9	0	0.0
Unknown	1	0.1	1	0.1	0	0.0	0	0.0
Total AA	1,149	100.0	1,112	100.0	37	100.0	0	0.0
Percentage of Total Farms:			96.8		3.2		0.0	
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table D-15

2020 Salt Lake City CSA AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	23	4.9	16,553	3.1	5,628	34.0	103,155	19.1
Moderate	100	21.3	104,502	19.3	17,870	17.1	98,807	18.3
Middle	204	43.4	253,142	46.8	17,841	7.0	123,315	22.8
Upper	138	29.4	165,819	30.6	5,968	3.6	216,081	39.9
Unknown	5	1.1	1,342	0.2	525	39.1	0	0.0
Total AA	470	100.0	541,358	100.0	47,832	8.8	541,358	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied		Rental		Vacant		
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	28,891	6,175	1.2	21.4	20,696	71.6	2,020	7.0
Moderate	170,248	79,919	16.1	46.9	78,674	46.2	11,655	6.8
Middle	348,428	242,362	48.7	69.6	88,604	25.4	17,462	5.0
Upper	212,247	167,700	33.7	79.0	32,818	15.5	11,729	5.5
Unknown	2,668	1,186	0.2	44.5	1,434	53.7	48	1.8
Total AA	762,482	497,342	100.0	65.2	222,226	29.1	42,914	5.6
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	4,265	4.1	3,592	3.7	628	7.7	45	3.4
Moderate	20,393	19.4	17,668	18.4	2,523	31.1	202	15.1
Middle	45,417	43.2	41,703	43.5	3,230	39.9	484	36.1
Upper	34,698	33.0	32,487	33.9	1,609	19.9	602	44.9
Unknown	478	0.5	357	0.4	114	1.4	7	0.5
Total AA	105,251	100.0	95,807	100.0	8,104	100.0	1,340	100.0
Percentage of Total Businesses:				91.0		7.7		1.3
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	12	1.1	12	1.1	0	0.0	0	0.0
Moderate	136	12.0	132	12.0	4	10.8	0	0.0
Middle	634	55.9	608	55.4	26	70.3	0	0.0
Upper	352	31.0	345	31.4	7	18.9	0	0.0
Unknown	1	0.1	1	0.1	0	0.0	0	0.0
Total AA	1,135	100.0	1,098	100.0	37	100.0	0	0.0
Percentage of Total Farms:				96.7		3.3		0.0
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

**Lawrence MSA
Table D-16**

2022 Lawrence MSA AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	5,162	19.6
Moderate	7	25.9	5,403	20.6	775	14.3	4,953	18.8
Middle	13	48.1	13,651	51.9	807	5.9	5,939	22.6
Upper	5	18.5	7,085	27.0	131	1.8	10,227	38.9
Unknown	2	7.4	142	0.5	65	45.8	0	0.0
Total AA	27	100.0	26,281	100.0	1,778	6.8	26,281	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0	0.0	0	0.0	
Moderate	12,581	4,364	17.9	34.7	7,406	58.9	811	6.4
Middle	24,497	13,137	54.0	53.6	10,037	41.0	1,323	5.4
Upper	12,009	6,797	27.9	56.6	4,559	38.0	653	5.4
Unknown	1,952	35	0.1	1.8	1,637	83.9	280	14.3
Total AA	51,039	24,333	100.0	47.7	23,639	46.3	3,067	6.0
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	1,215	27.3	1,089	26.7	114	34.3	12	28.6
Middle	2,012	45.1	1,848	45.3	141	42.5	23	54.8
Upper	1,011	22.7	945	23.1	59	17.8	7	16.7
Unknown	219	4.9	201	4.9	18	5.4	0	0.0
Total AA	4,457	100.0	4,083	100.0	332	100.0	42	100.0
Percentage of Total Businesses:				91.6		7.4		0.9
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	21	15.8	20	15.2	1	100.0	0	0.0
Middle	87	65.4	87	65.9	0	0.0	0	0.0
Upper	25	18.8	25	18.9	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	133	100.0	132	100.0	1	100.0	0	0.0
Percentage of Total Farms:				99.2		0.8		0.0
<i>Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</i>								
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>								

Table D-17

2021 Lawrence MSA AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	2	9.1	441	1.9	160	36.3	4,537	19.1
Moderate	7	31.8	6,694	28.1	760	11.4	4,666	19.6
Middle	8	36.4	8,410	35.3	604	7.2	4,904	20.6
Upper	5	22.7	8,249	34.7	398	4.8	9,687	40.7
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	22	100.0	23,794	100.0	1,922	8.1	23,794	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	3,024	306	1.3	10.1	2,350	77.7	368	12.2
Moderate	16,053	5,804	25.4	36.2	8,581	53.5	1,668	10.4
Middle	15,114	8,413	36.9	55.7	5,397	35.7	1,304	8.6
Upper	13,621	8,283	36.3	60.8	4,595	33.7	743	5.5
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	47,812	22,806	100.0	47.7	20,923	43.8	4,083	8.5
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	259	5.8	236	5.8	22	6.5	1	2.6
Moderate	1,463	32.7	1,315	32.1	136	40.4	12	30.8
Middle	1,456	32.6	1,339	32.7	100	29.7	17	43.6
Upper	1,292	28.9	1,204	29.4	79	23.4	9	23.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	4,470	100.0	4,094	100.0	337	100.0	39	100.0
Percentage of Total Businesses:				91.6		7.5		0.9
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	24	17.6	23	17.0	1	100.0	0	0.0
Middle	80	58.8	80	59.3	0	0.0	0	0.0
Upper	32	23.5	32	23.7	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	136	100.0	135	100.0	1	100.0	0	0.0
Percentage of Total Farms:				99.3		0.7		0.0
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table D-18

2020 Lawrence MSA AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	2	9.1	441	1.9	160	36.3	4,537	19.1
Moderate	7	31.8	6,694	28.1	760	11.4	4,666	19.6
Middle	8	36.4	8,410	35.3	604	7.2	4,904	20.6
Upper	5	22.7	8,249	34.7	398	4.8	9,687	40.7
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	22	100.0	23,794	100.0	1,922	8.1	23,794	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	3,024	306	1.3	10.1	2,350	77.7	368	12.2
Moderate	16,053	5,804	25.4	36.2	8,581	53.5	1,668	10.4
Middle	15,114	8,413	36.9	55.7	5,397	35.7	1,304	8.6
Upper	13,621	8,283	36.3	60.8	4,595	33.7	743	5.5
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	47,812	22,806	100.0	47.7	20,923	43.8	4,083	8.5
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	258	5.7	231	5.6	27	7.6	0	0.0
Moderate	1,473	32.8	1,319	32.2	142	40.1	12	31.6
Middle	1,467	32.6	1,346	32.8	103	29.1	18	47.4
Upper	1,296	28.8	1,206	29.4	82	23.2	8	21.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	4,494	100.0	4,102	100.0	354	100.0	38	100.0
Percentage of Total Businesses:				91.3		7.9		0.8
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	23	16.8	22	16.2	1	100.0	0	0.0
Middle	82	59.9	82	60.3	0	0.0	0	0.0
Upper	32	23.4	32	23.5	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	137	100.0	136	100.0	1	100.0	0	0.0
Percentage of Total Farms:				99.3		0.7		0.0
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

**St. Joseph Metropolitan
Table D-19**

2022 St Joseph Metropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	2	5.9	1,299	4.7	277	21.3	5,301	19.4
Moderate	6	17.6	3,739	13.7	660	17.7	5,173	18.9
Middle	22	64.7	18,053	65.9	1,553	8.6	5,682	20.7
Upper	4	11.8	4,300	15.7	112	2.6	11,235	41.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	34	100.0	27,391	100.0	2,602	9.5	27,391	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	2,868	784	2.7	27.3	1,340	46.7	744	25.9
Moderate	7,641	3,616	12.5	47.3	2,772	36.3	1,253	16.4
Middle	32,830	19,503	67.6	59.4	9,648	29.4	3,679	11.2
Upper	7,174	4,964	17.2	69.2	1,614	22.5	596	8.3
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	50,513	28,867	100.0	57.1	15,374	30.4	6,272	12.4
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	206	5.3	155	4.5	49	12.9	2	4.8
Moderate	312	8.1	289	8.4	23	6.0	0	0.0
Middle	2,665	68.8	2,393	69.3	239	62.7	33	78.6
Upper	691	17.8	614	17.8	70	18.4	7	16.7
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	3,874	100.0	3,451	100.0	381	100.0	42	100.0
Percentage of Total Businesses:				89.1	9.8	1.1		
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	1	0.5	1	0.5	0	0.0	0	0.0
Moderate	5	2.4	5	2.4	0	0.0	0	0.0
Middle	166	78.3	165	78.2	1	100.0	0	0.0
Upper	40	18.9	40	19.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	212	100.0	211	100.0	1	100.0	0	0.0
Percentage of Total Farms:				99.5	0.5	0.0		
<i>Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</i>								
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>								

Table D-20

2021 St Joseph Metropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	1	3.2	307	1.1	141	45.9	5,969	21.2
Moderate	7	22.6	5,379	19.1	1,161	21.6	5,040	17.9
Middle	17	54.8	15,639	55.4	1,873	12.0	6,400	22.7
Upper	6	19.4	6,896	24.4	332	4.8	10,812	38.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	31	100.0	28,221	100.0	3,507	12.4	28,221	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	1,080	183	0.6	16.9	645	59.7	252	23.3
Moderate	10,903	4,807	16.7	44.1	3,694	33.9	2,402	22.0
Middle	27,617	16,277	56.6	58.9	8,247	29.9	3,093	11.2
Upper	10,494	7,511	26.1	71.6	2,376	22.6	607	5.8
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	50,094	28,778	100.0	57.4	14,962	29.9	6,354	12.7
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	222	5.8	191	5.6	28	7.4	3	7.5
Moderate	531	13.8	452	13.2	74	19.5	5	12.5
Middle	1,972	51.2	1,791	52.1	156	41.2	25	62.5
Upper	1,129	29.3	1,001	29.1	121	31.9	7	17.5
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	3,854	100.0	3,435	100.0	379	100.0	40	100.0
Percentage of Total Businesses:			89.1		9.8		1.0	
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	1	0.5	1	0.5	0	0.0	0	0.0
Moderate	7	3.4	7	3.4	0	0.0	0	0.0
Middle	163	78.4	162	78.6	1	50.0	0	0.0
Upper	37	17.8	36	17.5	1	50.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	208	100.0	206	100.0	2	100.0	0	0.0
Percentage of Total Farms:			99.0		1.0		0.0	
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table D-21

2020 St Joseph Metropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	1	3.2	307	1.1	141	45.9	5,969	21.2
Moderate	7	22.6	5,379	19.1	1,161	21.6	5,040	17.9
Middle	17	54.8	15,639	55.4	1,873	12.0	6,400	22.7
Upper	6	19.4	6,896	24.4	332	4.8	10,812	38.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	31	100.0	28,221	100.0	3,507	12.4	28,221	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	1,080	183	0.6	16.9	645	59.7	252	23.3
Moderate	10,903	4,807	16.7	44.1	3,694	33.9	2,402	22.0
Middle	27,617	16,277	56.6	58.9	8,247	29.9	3,093	11.2
Upper	10,494	7,511	26.1	71.6	2,376	22.6	607	5.8
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	50,094	28,778	100.0	57.4	14,962	29.9	6,354	12.7
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	216	5.5	184	5.3	29	7.5	3	7.9
Moderate	549	14.0	468	13.4	78	20.1	3	7.9
Middle	2,002	51.0	1,819	52.0	158	40.7	25	65.8
Upper	1,155	29.4	1,025	29.3	123	31.7	7	18.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	3,922	100.0	3,496	100.0	388	100.0	38	100.0
Percentage of Total Businesses:				89.1	9.9	1.0		
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	5	2.2	5	2.2	0	0.0	0	0.0
Middle	180	79.6	179	79.9	1	50.0	0	0.0
Upper	41	18.1	40	17.9	1	50.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	226	100.0	224	100.0	2	100.0	0	0.0
Percentage of Total Farms:				99.1	0.9	0.0		
<i>Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i>								
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>								

**Northwest Missouri
Table D-22**

2022 Northwest Missouri AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	1,188	16.0
Moderate	0	0.0	0	0.0	0	0.0	1,017	13.7
Middle	8	72.7	4,859	65.6	538	11.1	1,705	23.0
Upper	3	27.3	2,546	34.4	125	4.9	3,495	47.2
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	11	100.0	7,405	100.0	663	9.0	7,405	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	0	0	0.0	0.0	0	0.0	0	0.0
Middle	10,384	5,409	65.6	52.1	2,952	28.4	2,023	19.5
Upper	5,136	2,835	34.4	55.2	1,873	36.5	428	8.3
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	15,520	8,244	100.0	53.1	4,825	31.1	2,451	15.8
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	992	72.6	882	71.9	70	76.9	40	81.6
Upper	374	27.4	344	28.1	21	23.1	9	18.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,366	100.0	1,226	100.0	91	100.0	49	100.0
Percentage of Total Businesses:				89.8		6.7		3.6
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	302	78.9	299	78.7	3	100.0	0	0.0
Upper	81	21.1	81	21.3	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	383	100.0	380	100.0	3	100.0	0	0.0
Percentage of Total Farms:				99.2		0.8		0.0
<i>Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.</i>								

Table D-23

2021 Northwest Missouri AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	1,300	16.7
Moderate	0	0.0	0	0.0	0	0.0	1,277	16.4
Middle	8	80.0	6,167	79.4	803	13.0	1,689	21.7
Upper	2	20.0	1,599	20.6	159	9.9	3,500	45.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	10	100.0	7,766	100.0	962	12.4	7,766	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	0	0	0.0	0.0	0	0.0	0	0.0
Middle	12,424	6,085	77.1	49.0	4,753	38.3	1,586	12.8
Upper	2,938	1,807	22.9	61.5	645	22.0	486	16.5
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	15,362	7,892	100.0	51.4	5,398	35.1	2,072	13.5
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	1,093	81.0	972	80.6	77	85.6	44	81.5
Upper	257	19.0	234	19.4	13	14.4	10	18.5
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,350	100.0	1,206	100.0	90	100.0	54	100.0
Percentage of Total Businesses:				89.3		6.7		4.0
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	260	67.2	257	66.9	3	100.0	0	0.0
Upper	127	32.8	127	33.1	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	387	100.0	384	100.0	3	100.0	0	0.0
Percentage of Total Farms:				99.2		0.8		0.0
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table D-24

2020 Northwest Missouri AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	1,300	16.7
Moderate	0	0.0	0	0.0	0	0.0	1,277	16.4
Middle	8	80.0	6,167	79.4	803	13.0	1,689	21.7
Upper	2	20.0	1,599	20.6	159	9.9	3,500	45.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	10	100.0	7,766	100.0	962	12.4	7,766	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	0	0	0.0	0.0	0	0.0	0	0.0
Middle	12,424	6,085	77.1	49.0	4,753	38.3	1,586	12.8
Upper	2,938	1,807	22.9	61.5	645	22.0	486	16.5
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	15,362	7,892	100.0	51.4	5,398	35.1	2,072	13.5
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	1,105	81.1	986	80.7	76	86.4	43	82.7
Upper	257	18.9	236	19.3	12	13.6	9	17.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,362	100.0	1,222	100.0	88	100.0	52	100.0
Percentage of Total Businesses:				89.7		6.5		3.8
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	267	67.4	264	67.2	3	100.0	0	0.0
Upper	129	32.6	129	32.8	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	396	100.0	393	100.0	3	100.0	0	0.0
Percentage of Total Farms:				99.2		0.8		0.0
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

**Taos County
Table D-25**

2022 Taos County AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	1,690	24.9
Moderate	2	20.0	1,253	18.4	299	23.9	1,259	18.5
Middle	5	50.0	3,306	48.7	483	14.6	942	13.9
Upper	2	20.0	1,568	23.1	139	8.9	2,902	42.7
Unknown	1	10.0	666	9.8	65	9.8	0	0.0
Total AA	10	100.0	6,793	100.0	986	14.5	6,793	100.0
Housing Units by Tract	Housing Type by Tract							
	Owner-occupied				Rental		Vacant	
	#	% by tract	% by unit	#	% by unit	#	% by unit	
Low	0	0	0.0	0	0.0	0	0.0	
Moderate	3,342	1,741	18.0	52.1	508	15.2	1,093	32.7
Middle	10,919	4,534	46.8	41.5	1,636	15.0	4,749	43.5
Upper	4,350	2,338	24.1	53.7	706	16.2	1,306	30.0
Unknown	2,442	1,071	11.1	43.9	58	2.4	1,313	53.8
Total AA	21,053	9,684	100.0	46.0	2,908	13.8	8,461	40.2
Total Businesses by Tract	Businesses by Tract & Revenue Size							
	Total Businesses by Tract		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	291	18.8	262	18.2	26	29.9	3	13.0
Middle	965	62.4	902	62.8	47	54.0	16	69.6
Upper	134	8.7	124	8.6	9	10.3	1	4.3
Unknown	157	10.1	149	10.4	5	5.7	3	13.0
Total AA	1,547	100.0	1,437	100.0	87	100.0	23	100.0
Percentage of Total Businesses:				92.9		5.6		1.5
Total Farms by Tract	Farms by Tract & Revenue Size							
	Total Farms by Tract		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	11	24.4	11	24.4	0	0.0	0	0.0
Middle	17	37.8	17	37.8	0	0.0	0	0.0
Upper	11	24.4	11	24.4	0	0.0	0	0.0
Unknown	6	13.3	6	13.3	0	0.0	0	0.0
Total AA	45	100.0	45	100.0	0	0.0	0	0.0
Percentage of Total Farms:				100.0		0.0		0.0
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table D-26

2021 Taos County AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	2,057	26.0
Moderate	1	16.7	1,486	18.8	277	18.6	1,225	15.5
Middle	5	83.3	6,411	81.2	1,070	16.7	1,775	22.5
Upper	0	0.0	0	0.0	0	0.0	2,840	36.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	6	100.0	7,897	100.0	1,347	17.1	7,897	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	3,704	1,956	20.5	52.8	543	14.7	1,205	32.5
Middle	16,612	7,578	79.5	45.6	3,147	18.9	5,887	35.4
Upper	0	0	0.0	0.0	0	0.0	0	0.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	20,316	9,534	100.0	46.9	3,690	18.2	7,092	34.9
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	271	17.7	254	17.9	14	15.2	3	14.3
Middle	1,263	82.3	1,167	82.1	78	84.8	18	85.7
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,534	100.0	1,421	100.0	92	100.0	21	100.0
Percentage of Total Businesses:				92.6		6.0		1.4
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	7	15.6	7	15.6	0	0.0	0	0.0
Middle	38	84.4	38	84.4	0	0.0	0	0.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	45	100.0	45	100.0	0	0.0	0	0.0
Percentage of Total Farms:				100.0		0.0		0.0
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table D-27

2020 Taos County AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	2,057	26.0
Moderate	1	16.7	1,486	18.8	277	18.6	1,225	15.5
Middle	5	83.3	6,411	81.2	1,070	16.7	1,775	22.5
Upper	0	0.0	0	0.0	0	0.0	2,840	36.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	6	100.0	7,897	100.0	1,347	17.1	7,897	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied		Rental		Vacant		
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	3,704	1,956	20.5	52.8	543	14.7	1,205	32.5
Middle	16,612	7,578	79.5	45.6	3,147	18.9	5,887	35.4
Upper	0	0	0.0	0.0	0	0.0	0	0.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	20,316	9,534	100.0	46.9	3,690	18.2	7,092	34.9
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	272	17.7	254	17.8	15	16.0	3	14.3
Middle	1,268	82.3	1,171	82.2	79	84.0	18	85.7
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,540	100.0	1,425	100.0	94	100.0	21	100.0
Percentage of Total Businesses:				92.5		6.1		1.4
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	7	16.3	7	16.3	0	0.0	0	0.0
Middle	36	83.7	36	83.7	0	0.0	0	0.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	43	100.0	43	100.0	0	0.0	0	0.0
Percentage of Total Farms:				100.0		0.0		0.0
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

**Dallas Metropolitan
Table D-28**

2022 Dallas Metropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	107	16.6	100,878	16.6	25,240	25.0	184,466	30.4
Moderate	223	34.6	217,151	35.7	29,705	13.7	121,821	20.1
Middle	160	24.8	159,194	26.2	10,013	6.3	112,226	18.5
Upper	144	22.3	127,087	20.9	3,612	2.8	188,940	31.1
Unknown	11	1.7	3,143	0.5	454	14.4	0	0.0
Total AA	645	100.0	607,453	100.0	69,024	11.4	607,453	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	182,361	49,784	10.5	27.3	114,522	62.8	18,055	9.9
Moderate	343,493	155,497	32.6	45.3	161,983	47.2	26,013	7.6
Middle	263,814	138,854	29.1	52.6	107,238	40.6	17,722	6.7
Upper	225,383	130,305	27.4	57.8	76,716	34.0	18,362	8.1
Unknown	12,762	1,935	0.4	15.2	9,162	71.8	1,665	13.0
Total AA	1,027,813	476,375	100.0	46.3	469,621	45.7	81,817	8.0
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	15,307	9.6	14,033	9.7	1,169	9.3	105	5.5
Moderate	40,090	25.1	37,025	25.5	2,744	21.8	321	16.9
Middle	49,259	30.8	44,659	30.7	4,118	32.7	482	25.3
Upper	53,620	33.5	48,224	33.2	4,422	35.1	974	51.2
Unknown	1,615	1.0	1,443	1.0	151	1.2	21	1.1
Total AA	159,891	100.0	145,384	100.0	12,604	100.0	1,903	100.0
Percentage of Total Businesses:				90.9	7.9	1.2		
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	54	6.2	54	6.3	0	0.0	0	0.0
Moderate	145	16.6	141	16.4	4	33.3	0	0.0
Middle	243	27.9	241	28.0	2	16.7	0	0.0
Upper	425	48.7	419	48.7	6	50.0	0	0.0
Unknown	5	0.6	5	0.6	0	0.0	0	0.0
Total AA	872	100.0	860	100.0	12	100.0	0	0.0
Percentage of Total Farms:				98.6	1.4	0.0		
<i>Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</i>								
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>								

Table D-29

2021 Dallas Metropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	107	20.2	100,867	17.5	33,928	33.6	181,784	31.5
Moderate	187	35.3	207,878	36.0	39,954	19.2	109,266	18.9
Middle	110	20.8	135,657	23.5	12,627	9.3	100,167	17.4
Upper	120	22.7	131,707	22.8	5,205	4.0	185,509	32.2
Unknown	5	0.9	617	0.1	79	12.8	0	0.0
Total AA	529	100.0	576,726	100.0	91,793	15.9	576,726	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	188,536	45,102	10.0	23.9	118,338	62.8	25,096	13.3
Moderate	327,960	150,754	33.4	46.0	150,466	45.9	26,740	8.2
Middle	220,794	115,592	25.6	52.4	90,447	41.0	14,755	6.7
Upper	225,058	139,114	30.8	61.8	69,362	30.8	16,582	7.4
Unknown	2,365	918	0.2	38.8	1,186	50.1	261	11.0
Total AA	964,713	451,480	100.0	46.8	429,799	44.6	83,434	8.6
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	18,559	11.9	16,798	11.8	1,632	12.9	129	7.7
Moderate	42,778	27.3	38,913	27.4	3,571	28.3	294	17.5
Middle	40,737	26.0	37,141	26.1	3,223	25.5	373	22.2
Upper	52,428	33.5	47,896	33.7	3,681	29.2	851	50.6
Unknown	2,003	1.3	1,453	1.0	516	4.1	34	2.0
Total AA	156,505	100.0	142,201	100.0	12,623	100.0	1,681	100.0
Percentage of Total Businesses:				90.9		8.1		1.1
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	66	7.6	63	7.3	3	27.3	0	0.0
Moderate	173	19.8	170	19.7	3	27.3	0	0.0
Middle	209	23.9	208	24.2	1	9.1	0	0.0
Upper	418	47.9	414	48.1	3	27.3	1	100.0
Unknown	7	0.8	6	0.7	1	9.1	0	0.0
Total AA	873	100.0	861	100.0	11	100.0	1	100.0
Percentage of Total Farms:				98.6		1.3		0.1
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table D-30

2020 Dallas Metropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	107	20.2	100,867	17.5	33,928	33.6	181,784	31.5
Moderate	187	35.3	207,878	36.0	39,954	19.2	109,266	18.9
Middle	110	20.8	135,657	23.5	12,627	9.3	100,167	17.4
Upper	120	22.7	131,707	22.8	5,205	4.0	185,509	32.2
Unknown	5	0.9	617	0.1	79	12.8	0	0.0
Total AA	529	100.0	576,726	100.0	91,793	15.9	576,726	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	188,536	45,102	10.0	23.9	118,338	62.8	25,096	13.3
Moderate	327,960	150,754	33.4	46.0	150,466	45.9	26,740	8.2
Middle	220,794	115,592	25.6	52.4	90,447	41.0	14,755	6.7
Upper	225,058	139,114	30.8	61.8	69,362	30.8	16,582	7.4
Unknown	2,365	918	0.2	38.8	1,186	50.1	261	11.0
Total AA	964,713	451,480	100.0	46.8	429,799	44.6	83,434	8.6
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	17,711	11.5	15,924	11.4	1,672	12.9	115	7.3
Moderate	42,251	27.5	38,304	27.5	3,682	28.4	265	16.7
Middle	39,906	26.0	36,236	26.0	3,324	25.6	346	21.9
Upper	51,898	33.8	47,309	34.0	3,761	29.0	828	52.3
Unknown	1,920	1.2	1,370	1.0	521	4.0	29	1.8
Total AA	153,686	100.0	139,143	100.0	12,960	100.0	1,583	100.0
Percentage of Total Businesses:				90.5		8.4		1.0
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	70	7.7	65	7.3	5	35.7	0	0.0
Moderate	167	18.5	162	18.2	5	35.7	0	0.0
Middle	217	24.0	216	24.3	1	7.1	0	0.0
Upper	444	49.1	441	49.6	2	14.3	1	100.0
Unknown	7	0.8	6	0.7	1	7.1	0	0.0
Total AA	905	100.0	890	100.0	14	100.0	1	100.0
Percentage of Total Farms:				98.3		1.5		0.1
<i>Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i>								
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>								

APPENDIX E – LIMITED-SCOPE REVIEW ASSESSMENT AREA TABLES

Greeley MSA

Table E-1 (1 of 2)

Distribution of 2022 Home Mortgage Lending By Income Level of Geography Assessment Area: Greeley MSA							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Home Purchase Loans							
Low	0	0.0	1.1	0	0.0	0.7	1.5
Moderate	5	20.0	13.7	1,810	19.9	10.6	17.5
Middle	12	48.0	41.3	4,462	49.2	38.1	47.2
Upper	8	32.0	43.9	2,803	30.9	50.6	33.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	25	100.0	100.0	9,075	100.0	100.0	100.0
Refinance Loans							
Low	2	11.8	0.9	314	8.1	0.6	1.5
Moderate	5	29.4	15.5	921	23.8	11.7	17.5
Middle	4	23.5	45.5	726	18.8	44.1	47.2
Upper	6	35.3	38.2	1,903	49.2	43.7	33.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	17	100.0	100.0	3,864	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	0.1	0	0.0	0.1	1.5
Moderate	1	12.5	8.4	40	8.5	7.3	17.5
Middle	7	87.5	40.5	430	91.5	35.3	47.2
Upper	0	0.0	51.1	0	0.0	57.3	33.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	8	100.0	100.0	470	100.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	21.3	0	0.0	11.8	18.5
Moderate	0	0.0	51.1	0	0.0	29.6	35.9
Middle	0	0.0	21.3	0	0.0	39.8	30.8
Upper	0	0.0	6.4	0	0.0	18.8	14.8
Unknown	0	0.0	0.0	0	0.0	0.0	0.1
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans							Owner Occupied Units %
Low	2	3.8	1.0	314	2.3	1.1	1.5
Moderate	11	21.2	13.5	2,771	20.3	11.5	17.5
Middle	23	44.2	42.2	5,618	41.1	39.6	47.2
Upper	16	30.8	43.3	4,956	36.3	47.8	33.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	52	100.0	100.0	13,659	100.0	100.0	100.0
Source: 2022 FFIEC Census Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Table E-1 (2 of 2)

Distribution of 2022 Home Mortgage Lending By Income Level of Geography Assessment Area: Greeley MSA							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Other Purpose LOC							
Low	0	0.0	0.8	0	0.0	0.6	1.5
Moderate	0	0.0	9.3	0	0.0	7.2	17.5
Middle	0	0.0	39.0	0	0.0	34.3	47.2
Upper	2	100.0	50.8	250	100.0	57.9	33.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	2	100.0	100.0	250	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	0.8	0	0.0	1.3	1.5
Moderate	0	0.0	11.7	0	0.0	10.6	17.5
Middle	0	0.0	40.0	0	0.0	36.3	47.2
Upper	0	0.0	47.5	0	0.0	51.8	33.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	4.5	0	0.0	2.5	1.5
Moderate	0	0.0	18.2	0	0.0	7.7	17.5
Middle	0	0.0	47.7	0	0.0	31.5	47.2
Upper	0	0.0	29.5	0	0.0	58.2	33.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2022 FFIEC Census Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Table E-2

Distribution of 2022 Small Business Lending By Income Level of Geography							
Assessment Area: Greeley MSA							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	\$%	
Low	1	4.5	2.9	263	7.7	3.7	4.2
Moderate	2	9.1	14.6	401	11.7	16.5	17.6
Middle	12	54.5	42.0	1,608	46.9	39.9	42.3
Upper	7	31.8	39.7	1,155	33.7	39.5	35.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.8	0	0.0	0.4	
Total	22	100.0	100.0	3,427	100.0	100.0	100.0

Source: 2022 FFIEC Census Data
2022 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Table E-3

Distribution of 2022 Small Farm Lending By Income Level of Geography							
Assessment Area: Greeley MSA							
Geographic Income Level	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	\$%	
Low	0	0.0	1.5	0	0.0	1.3	1.5
Moderate	0	0.0	2.0	0	0.0	2.7	8.5
Middle	3	100.0	75.6	610	100.0	75.7	66.4
Upper	0	0.0	19.8	0	0.0	20.1	23.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	1.2	0	0.0	0.1	
Total	3	100.0	100.0	610	100.0	100.0	100.0

Source: 2022 FFIEC Census Data
2022 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Table E-4

Distribution of 2022 Home Mortgage Lending By Borrower Income Level Assessment Area: Greeley MSA							
Borrower Income Level	Bank And Aggregate Loans					Families by Family Income %	
	Bank		Agg	Bank			
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	2	8.0	3.3	477	5.3	1.7	19.5
Moderate	6	24.0	17.4	1,656	18.2	13.2	18.0
Middle	4	16.0	29.2	1,716	18.9	27.4	22.7
Upper	12	48.0	32.7	5,136	56.6	39.3	39.8
Unknown	1	4.0	17.4	90	1.0	18.4	0.0
Total	25	100.0	100.0	9,075	100.0	100.0	100.0
Refinance Loans							
Low	4	23.5	10.8	631	16.3	6.8	19.5
Moderate	6	35.3	22.0	1,344	34.8	18.6	18.0
Middle	2	11.8	25.6	515	13.3	25.9	22.7
Upper	5	29.4	25.6	1,374	35.6	31.6	39.8
Unknown	0	0.0	16.0	0	0.0	17.1	0.0
Total	17	100.0	100.0	3,864	100.0	100.0	100.0
Home Improvement Loans							
Low	1	12.5	3.3	20	4.3	2.2	19.5
Moderate	2	25.0	14.9	60	12.8	11.2	18.0
Middle	2	25.0	27.7	95	20.2	22.3	22.7
Upper	2	25.0	52.3	240	51.1	62.4	39.8
Unknown	1	12.5	1.9	55	11.7	1.9	0.0
Total	8	100.0	100.0	470	100.0	100.0	100.0
Total Home Mortgage Loans							
Low	7	13.5	5.7	1,128	8.3	3.2	19.5
Moderate	14	26.9	18.3	3,060	22.4	14.5	18.0
Middle	9	17.3	28.1	2,526	18.5	26.7	22.7
Upper	20	38.5	33.1	6,800	49.8	38.1	39.8
Unknown	2	3.8	14.8	145	1.1	17.4	0.0
Total	52	100.0	100.0	13,659	100.0	100.0	100.0
Source: 2022 FFIEC Census Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.							

Table E-5

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Assessment Area: Greeley MSA							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Other Purpose LOC							
Low	0	0.0	6.6	0	0.0	5.3	19.5
Moderate	0	0.0	16.4	0	0.0	12.2	18.0
Middle	1	50.0	29.1	200	80.0	23.7	22.7
Upper	1	50.0	44.0	50	20.0	54.2	39.8
Unknown	0	0.0	3.9	0	0.0	4.5	0.0
Total	2	100.0	100.0	250	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	8.3	0	0.0	7.3	19.5
Moderate	0	0.0	14.3	0	0.0	13.6	18.0
Middle	0	0.0	34.7	0	0.0	24.7	22.7
Upper	0	0.0	38.9	0	0.0	48.4	39.8
Unknown	0	0.0	3.8	0	0.0	6.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	19.5
Moderate	0	0.0	0.0	0	0.0	0.0	18.0
Middle	0	0.0	0.0	0	0.0	0.0	22.7
Upper	0	0.0	0.0	0	0.0	0.0	39.8
Unknown	0	0.0	100.0	0	0.0	100.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Table E-6

Distribution of 2022 Small Business Lending By Revenue Size of Businesses							
Assessment Area: Greeley MSA							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	12	54.5	53.0	1,916	55.9	31.0	93.2
Over \$1 Million	10	45.5		1,511	44.1		5.7
Revenue Unknown	0	0.0		0	0.0		1.1
Total	22	100.0		3,427	100.0		100.0
By Loan Size							
\$100,000 or Less	12	54.5	93.2	582	17.0	38.3	
\$100,001 - \$250,000	5	22.7	3.9	805	23.5	17.7	
\$250,001 - \$1 Million	5	22.7	3.0	2,040	59.5	44.0	
Total	22	100.0	100.0	3,427	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	8	66.7		351	18.3		
\$100,001 - \$250,000	0	0.0		0	0.0		
\$250,001 - \$1 Million	4	33.3		1,565	81.7		
Total	12	100.0		1,916	100.0		
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Table E-7

Distribution of 2022 Small Farm Lending By Revenue Size of Farms							
Assessment Area: Greeley MSA							
	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	3	100.0	57.3	610	100.0	64.7	94.0
Over \$1 Million	0	0.0		0	0.0		6.0
Revenue Unknown	0	0.0		0	0.0		0.0
Total	3	100.0		610	100.0		100.0
By Loan Size							
\$100,000 or Less	1	33.3	77.0	60	9.8	24.6	
\$100,001 - \$250,000	1	33.3	13.6	250	41.0	30.1	
\$250,001 - \$500,000	1	33.3	9.4	300	49.2	45.3	
Total	3	100.0	100.0	610	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	1	33.3		60	9.8		
\$100,001 - \$250,000	1	33.3		250	41.0		
\$250,001 - \$500,000	1	33.3		300	49.2		
Total	3	100.0		610	100.0		
<i>Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Table E-8

2022 Greeley MSA AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	4	4.8	2,231	3.0	631	28.3	14,625	19.5
Moderate	19	22.9	15,768	21.0	2,214	14.0	13,518	18.0
Middle	30	36.1	33,719	44.9	1,746	5.2	17,066	22.7
Upper	29	34.9	23,402	31.2	540	2.3	29,911	39.8
Unknown	1	1.2	0	0.0	0	0.0	0	0.0
Total AA	83	100.0	75,120	100.0	5,131	6.8	75,120	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	4,097	1,114	1.5	27.2	2,690	65.7	293	7.2
Moderate	24,837	13,300	17.5	53.5	10,433	42.0	1,104	4.4
Middle	46,841	35,864	47.2	76.6	9,064	19.4	1,913	4.1
Upper	30,262	25,771	33.9	85.2	3,803	12.6	688	2.3
Unknown	7	0	0.0	0.0	7	100.0	0	0.0
Total AA	106,044	76,049	100.0	71.7	25,997	24.5	3,998	3.8
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	567	4.2	509	4.0	50	6.5	8	5.5
Moderate	2,394	17.6	2,220	17.5	158	20.4	16	11.0
Middle	5,744	42.3	5,380	42.5	299	38.7	65	44.8
Upper	4,867	35.9	4,546	35.9	265	34.3	56	38.6
Unknown	3	0.0	2	0.0	1	0.1	0	0.0
Total AA	13,575	100.0	12,657	100.0	773	100.0	145	100.0
Percentage of Total Businesses:				93.2		5.7		1.1
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	11	1.5	10	1.5	1	2.3	0	0.0
Moderate	61	8.5	57	8.5	4	9.3	0	0.0
Middle	474	66.4	441	65.7	33	76.7	0	0.0
Upper	168	23.5	163	24.3	5	11.6	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	714	100.0	671	100.0	43	100.0	0	0.0
Percentage of Total Farms:				94.0		6.0		0.0
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table E-9

Distribution of 2020 and 2021 Home Mortgage Lending By Income Level of Geography Assessment Area: Greeley MSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	#%	#%	\$(000)	%	%	#	#%	#%	\$(000)	%	%	
Home Purchase Loans													
Low	0	0.0	2.0	0	0.0	1.3	3	7.1	2.5	852	5.2	1.6	3.5
Moderate	11	18.3	16.3	3,196	15.9	12.8	8	19.0	14.1	2,851	17.4	10.9	19.9
Middle	15	25.0	35.1	3,955	19.7	32.7	14	33.3	35.8	4,959	30.3	33.0	40.5
Upper	34	56.7	46.6	12,964	64.4	53.1	17	40.5	47.6	7,678	47.0	54.5	36.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	60	100.0	100.0	20,115	100.0	100.0	42	100.0	100.0	16,340	100.0	100.0	100.0
Refinance Loans													
Low	1	0.7	1.6	98	0.3	1.0	4	4.9	1.9	577	2.9	1.2	3.5
Moderate	28	18.4	12.9	6,454	16.8	10.4	22	26.8	15.7	4,530	22.7	12.7	19.9
Middle	59	38.8	35.6	13,830	36.0	33.1	30	36.6	36.2	7,462	37.3	34.1	40.5
Upper	64	42.1	49.9	17,982	46.9	55.5	26	31.7	46.2	7,416	37.1	52.1	36.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	152	100.0	100.0	38,364	100.0	100.0	82	100.0	100.0	19,985	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	1.8	0	0.0	1.4	0	0.0	1.2	0	0.0	1.1	3.5
Moderate	2	28.6	10.5	110	20.8	9.1	4	50.0	10.5	135	19.5	9.1	19.9
Middle	2	28.6	34.5	186	35.1	35.0	3	37.5	33.3	220	31.8	36.0	40.5
Upper	3	42.9	53.2	234	44.2	54.4	1	12.5	54.9	336	48.6	53.8	36.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	7	100.0	100.0	530	100.0	100.0	8	100.0	100.0	691	100.0	100.0	100.0
Multifamily Loans													Multi-family Units %
Low	0	0.0	53.2	0	0.0	41.2	0	0.0	38.1	0	0.0	15.6	33.1
Moderate	0	0.0	31.9	0	0.0	48.9	0	0.0	35.7	0	0.0	30.5	23.0
Middle	0	0.0	12.8	0	0.0	8.7	0	0.0	21.4	0	0.0	25.9	31.7
Upper	0	0.0	2.1	0	0.0	1.2	0	0.0	4.8	0	0.0	28.0	12.2
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	1	0.4	1.8	98	0.2	1.6	7	5.2	2.1	1,429	3.8	1.6	3.5
Moderate	41	18.4	14.7	9,760	16.5	11.8	35	25.9	15.0	7,599	20.3	12.3	19.9
Middle	80	35.9	35.0	18,233	30.8	32.7	47	34.8	35.9	12,641	33.8	33.4	40.5
Upper	101	45.3	48.5	31,180	52.6	54.0	46	34.1	47.0	15,710	42.0	52.7	36.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	223	100.0	100.0	59,271	100.0	100.0	135	100.0	100.0	37,379	100.0	100.0	100.0

Source: 2021 FFIEC Census Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table E-10

Distribution of 2020 and 2021 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Greeley MSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Other Purpose LOC													
Low	0	0.0	1.5	0	0.0	1.2	0	0.0	0.9	0	0.0	0.8	3.5
Moderate	0	0.0	12.3	0	0.0	9.5	1	50.0	12.0	83	76.9	10.7	19.9
Middle	3	100.0	31.1	247	100.0	28.1	0	0.0	32.5	0	0.0	29.9	40.5
Upper	0	0.0	55.1	0	0.0	61.2	1	50.0	54.6	25	23.1	58.6	36.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	3	100.0	100.0	247	100.0	100.0	2	100.0	100.0	108	100.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	0	0.0	4.5	0	0.0	6.9	0	0.0	1.8	0	0.0	0.3	3.5
Moderate	0	0.0	13.4	0	0.0	7.6	0	0.0	15.9	0	0.0	13.4	19.9
Middle	1	100.0	35.8	15	100.0	39.4	0	0.0	35.0	0	0.0	28.3	40.5
Upper	0	0.0	46.4	0	0.0	46.2	1	100.0	47.3	255	100.0	58.0	36.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	1	100.0	100.0	15	100.0	100.0	1	100.0	100.0	255	100.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	1.5	0	0.0	1.4	0	0.0	7.1	0	0.0	3.6	3.5
Moderate	0	0.0	56.3	0	0.0	31.2	0	0.0	35.4	0	0.0	27.3	19.9
Middle	0	0.0	19.6	0	0.0	32.3	0	0.0	32.3	0	0.0	33.1	40.5
Upper	0	0.0	22.7	0	0.0	35.1	0	0.0	25.3	0	0.0	36.0	36.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2021 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table E-11

Distribution of 2020 and 2021 Small Business Lending By Income Level of Geography													
Assessment Area: Greeley MSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Low	7	6.4	5.2	700	5.2	6.2	4	14.3	4.9	479	14.6	7.7	6.6
Moderate	23	20.9	15.7	5,718	42.4	17.8	5	17.9	15.2	268	8.1	15.9	16.3
Middle	61	55.5	37.2	5,365	39.8	34.9	11	39.3	36.2	1,277	38.8	35.3	38.3
Upper	19	17.3	41.2	1,692	12.6	40.5	8	28.6	42.6	1,268	38.5	40.9	38.8
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.7	0	0.0	0.5	0	0.0	1.1	0	0.0	0.3	
Total	110	100.0	100.0	13,475	100.0	100.0	28	100.0	100.0	3,292	100.0	100.0	100.0

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table E-12

Distribution of 2020 and 2021 Small Farm Lending By Income Level of Geography													
Assessment Area: Greeley MSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Farms %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Low	0	0.0	0.7	0	0.0	0.3	0	0.0	1.0	0	0.0	0.6	2.1
Moderate	0	0.0	5.6	0	0.0	4.4	0	0.0	6.7	0	0.0	2.8	10.1
Middle	5	100.0	68.9	686	100.0	73.1	5	83.3	70.5	550	97.2	76.2	64.7
Upper	0	0.0	23.4	0	0.0	20.7	1	16.7	20.2	16	2.8	20.3	23.1
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	1.4	0	0.0	1.5	0	0.0	1.6	0	0.0	0.1	
Total	5	100.0	100.0	686	100.0	100.0	6	100.0	100.0	566	100.0	100.0	100.0

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table E-13

Distribution of 2020 and 2021 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Greeley MSA													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	2	3.3	3.8	540	2.7	2.2	2	4.8	3.2	253	1.5	1.9	20.6
Moderate	19	31.7	22.5	5,616	27.9	17.8	14	33.3	20.4	4,153	25.4	15.8	18.4
Middle	8	13.3	30.6	2,792	13.9	29.5	12	28.6	28.9	4,487	27.5	27.8	21.0
Upper	31	51.7	32.9	11,167	55.5	39.8	13	31.0	31.5	7,191	44.0	38.1	39.9
Unknown	0	0.0	10.2	0	0.0	10.7	1	2.4	16.0	256	1.6	16.4	0.0
Total	60	100.0	100.0	20,115	100.0	100.0	42	100.0	100.0	16,340	100.0	100.0	100.0
Refinance Loans													
Low	13	8.6	4.5	2,236	5.8	2.7	10	12.2	6.0	1,281	6.4	3.6	20.6
Moderate	28	18.4	15.3	6,028	15.7	12.1	20	24.4	18.1	4,106	20.5	14.8	18.4
Middle	32	21.1	24.0	8,124	21.2	22.8	19	23.2	24.5	4,623	23.1	23.9	21.0
Upper	60	39.5	34.1	16,283	42.4	38.9	26	31.7	28.7	8,091	40.5	33.9	39.9
Unknown	19	12.5	22.0	5,693	14.8	23.5	7	8.5	22.7	1,884	9.4	23.9	0.0
Total	152	100.0	100.0	38,364	100.0	100.0	82	100.0	100.0	19,985	100.0	100.0	100.0
Home Improvement Loans													
Low	1	14.3	6.3	20	3.8	4.4	0	0.0	4.1	0	0.0	3.5	20.6
Moderate	0	0.0	13.6	0	0.0	9.7	3	37.5	14.4	75	10.9	12.3	18.4
Middle	2	28.6	23.3	140	26.4	20.3	2	25.0	24.1	80	11.6	23.0	21.0
Upper	4	57.1	52.5	370	69.8	58.5	3	37.5	54.4	536	77.6	56.7	39.9
Unknown	0	0.0	4.2	0	0.0	7.1	0	0.0	3.1	0	0.0	4.5	0.0
Total	7	100.0	100.0	530	100.0	100.0	8	100.0	100.0	691	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	16	7.2	4.3	2,796	4.7	2.5	12	8.9	4.9	1,534	4.1	2.9	20.6
Moderate	49	22.0	17.3	11,689	19.7	14.0	38	28.1	18.7	8,417	22.5	15.1	18.4
Middle	43	19.3	25.7	11,106	18.7	25.0	34	25.2	26.1	9,215	24.7	25.5	21.0
Upper	96	43.0	33.9	27,987	47.2	39.3	43	31.9	30.9	16,073	43.0	36.1	39.9
Unknown	19	8.5	18.9	5,693	9.6	19.2	8	5.9	19.4	2,140	5.7	20.4	0.0
Total	223	100.0	100.0	59,271	100.0	100.0	135	100.0	100.0	37,379	100.0	100.0	100.0
Source: 2021 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													
Multifamily loans are not included in the borrower distribution analysis.													

Table E-14

Distribution of 2020 and 2021 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Greeley MSA													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	#	\$(000)	%	%	#	%	#	\$(000)	%	%	
Other Purpose LOC													
Low	0	0.0	4.3	0	0.0	4.2	0	0.0	3.8	0	0.0	3.8	20.6
Moderate	1	33.3	12.5	30	12.1	9.7	1	50.0	15.7	83	76.9	11.6	18.4
Middle	1	33.3	27.2	50	20.2	21.3	1	50.0	28.6	25	23.1	24.3	21.0
Upper	1	33.3	54.2	167	67.6	63.0	0	0.0	50.1	0	0.0	57.9	39.9
Unknown	0	0.0	1.8	0	0.0	1.7	0	0.0	1.7	0	0.0	2.4	0.0
Total	3	100.0	100.0	247	100.0	100.0	2	100.0	100.0	108	100.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	0	0.0	5.6	0	0.0	3.5	0	0.0	12.7	0	0.0	9.4	20.6
Moderate	1	100.0	23.5	15	100.0	15.2	0	0.0	14.5	0	0.0	8.3	18.4
Middle	0	0.0	19.6	0	0.0	18.3	0	0.0	16.8	0	0.0	11.3	21.0
Upper	0	0.0	46.9	0	0.0	56.6	1	100.0	42.7	255	100.0	51.5	39.9
Unknown	0	0.0	4.5	0	0.0	6.4	0	0.0	13.2	0	0.0	19.5	0.0
Total	1	100.0	100.0	15	100.0	100.0	1	100.0	100.0	255	100.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	1.0	0	0.0	0.5	20.6
Moderate	0	0.0	0.2	0	0.0	0.2	0	0.0	2.0	0	0.0	1.7	18.4
Middle	0	0.0	0.3	0	0.0	0.7	0	0.0	0.0	0	0.0	0.0	21.0
Upper	0	0.0	0.3	0	0.0	0.8	0	0.0	1.0	0	0.0	1.5	39.9
Unknown	0	0.0	99.2	0	0.0	98.4	0	0.0	96.0	0	0.0	96.3	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2021 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table E-15

Distribution of 2020 and 2021 Small Business Lending By Revenue Size of Businesses													
Assessment Area: Greeley MSA													
	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	82	74.5	36.9	3,341	24.8	21.7	19	67.9	47.1	786	23.9	28.1	93.1
Over \$1 Million	13	11.8		1,862	13.8		5	17.9		923	28.0		5.9
Revenue Unknown	15	13.6		8,272	61.4		4	14.3		1,583	48.1		1.0
Total	110	100.0		13,475	100.0		28	100.0		3,292	100.0		100.0
By Loan Size													
\$100,000 or Less	82	74.5	87.4	3,341	24.8	31.7	19	67.9	91.4	786	23.9	33.1	
\$100,001 - \$250,000	13	11.8	6.8	1,862	13.8	18.8	5	17.9	4.5	923	28.0	17.6	
\$250,001 - \$1 Million	15	13.6	5.8	8,272	61.4	49.6	4	14.3	4.1	1,583	48.1	49.2	
Total	110	100.0	100.0	13,475	100.0	100.0	28	100.0	100.0	3,292	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	82	100.0		3,341	100.0		19	100.0		786	100.0		
\$100,001 - \$250,000	0	0.0		0	0.0		0	0.0		0	0.0		
\$250,001 - \$1 Million	0	0.0		0	0.0		0	0.0		0	0.0		
Total	82	100.0		3,341	100.0		19	100.0		786	100.0		
<i>Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i>													
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>													

Table E-16

Distribution of 2020 and 2021 Small Farm Lending By Revenue Size of Farms													
Assessment Area: Greeley MSA													
	Bank And Aggregate Loans By Year												Total Farms %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	#%	#%	\$(000)	%	%	#	#%	#%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	2	40.0	58.3	86	12.5	62.0	4	66.7	50.5	116	20.5	71.3	94.2
Over \$1 Million	3	60.0		600	87.5		2	33.3		450	79.5		5.8
Revenue Unknown	0	0.0		0	0.0		0	0.0		0	0.0		0.0
Total	5	100.0		686	100.0		6	100.0		566	100.0		100.0
By Loan Size													
\$100,000 or Less	2	40.0	70.7	86	12.5	23.2	4	66.7	82.8	116	20.5	26.3	
\$100,001 - \$250,000	3	60.0	17.8	600	87.5	32.1	2	33.3	8.7	450	79.5	23.5	
\$250,001 - \$500,000	0	0.0	11.5	0	0.0	44.7	0	0.0	8.5	0	0.0	50.1	
Total	5	100.0	100.0	686	100.0	100.0	6	100.0	100.0	566	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	2	100.0		86	100.0		4	100.0		116	100.0		
\$100,001 - \$250,000	0	0.0		0	0.0		0	0.0		0	0.0		
\$250,001 - \$500,000	0	0.0		0	0.0		0	0.0		0	0.0		
Total	2	100.0		86	100.0		4	100.0		116	100.0		
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table E-17

2021 Greeley MSA AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	7	9.1	4,650	6.8	1,569	33.7	14,101	20.6
Moderate	16	20.8	14,956	21.9	1,952	13.1	12,582	18.4
Middle	26	33.8	27,065	39.6	2,066	7.6	14,359	21.0
Upper	27	35.1	21,634	31.7	450	2.1	27,263	39.9
Unknown	1	1.3	0	0.0	0	0.0	0	0.0
Total AA	77	100.0	68,305	100.0	6,037	8.8	68,305	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied		Rental		Vacant		
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	9,804	2,304	3.5	23.5	6,685	68.2	815	8.3
Moderate	22,105	13,036	19.9	59.0	7,994	36.2	1,075	4.9
Middle	39,347	26,524	40.5	67.4	10,537	26.8	2,286	5.8
Upper	27,970	23,560	36.0	84.2	3,654	13.1	756	2.7
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	99,226	65,424	100.0	65.9	28,870	29.1	4,932	5.0
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	880	6.6	809	6.5	61	7.7	10	7.2
Moderate	2,195	16.3	2,006	16.0	166	21.0	23	16.7
Middle	5,147	38.3	4,837	38.7	253	32.0	57	41.3
Upper	5,210	38.8	4,852	38.8	310	39.2	48	34.8
Unknown	2	0.0	1	0.0	1	0.1	0	0.0
Total AA	13,434	100.0	12,505	100.0	791	100.0	138	100.0
Percentage of Total Businesses:				93.1		5.9		1.0
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	15	2.1	14	2.1	1	2.4	0	0.0
Moderate	72	10.1	69	10.3	3	7.3	0	0.0
Middle	461	64.7	429	63.8	32	78.0	0	0.0
Upper	165	23.1	160	23.8	5	12.2	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	713	100.0	672	100.0	41	100.0	0	0.0
Percentage of Total Farms:				94.2		5.8		0.0
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table E-18

2020 Greeley MSA AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	7	9.1	4,650	6.8	1,569	33.7	14,101	20.6
Moderate	16	20.8	14,956	21.9	1,952	13.1	12,582	18.4
Middle	26	33.8	27,065	39.6	2,066	7.6	14,359	21.0
Upper	27	35.1	21,634	31.7	450	2.1	27,263	39.9
Unknown	1	1.3	0	0.0	0	0.0	0	0.0
Total AA	77	100.0	68,305	100.0	6,037	8.8	68,305	100.0
Housing Units by Tract	Housing Type by Tract							
	Owner-occupied			Rental		Vacant		
	#	% by tract	% by unit	#	% by unit	#	% by unit	
Low	9,804	2,304	3.5	23.5	6,685	68.2	815	8.3
Moderate	22,105	13,036	19.9	59.0	7,994	36.2	1,075	4.9
Middle	39,347	26,524	40.5	67.4	10,537	26.8	2,286	5.8
Upper	27,970	23,560	36.0	84.2	3,654	13.1	756	2.7
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	99,226	65,424	100.0	65.9	28,870	29.1	4,932	5.0
Total Businesses by Tract	Businesses by Tract & Revenue Size							
	Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
	#	%	#	%	#	%	#	%
Low	889	6.7	815	6.6	66	8.3	8	6.5
Moderate	2,152	16.2	1,965	15.9	165	20.9	22	17.7
Middle	5,074	38.2	4,758	38.5	261	33.0	55	44.4
Upper	5,169	38.9	4,832	39.1	298	37.7	39	31.5
Unknown	2	0.0	1	0.0	1	0.1	0	0.0
Total AA	13,286	100.0	12,371	100.0	791	100.0	124	100.0
Percentage of Total Businesses:			93.1		6.0		0.9	
Total Farms by Tract	Farms by Tract & Revenue Size							
	Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
	#	%	#	%	#	%	#	%
Low	15	2.1	14	2.0	1	2.3	0	0.0
Moderate	74	10.1	70	10.2	4	9.3	0	0.0
Middle	471	64.4	439	63.8	32	74.4	0	0.0
Upper	171	23.4	165	24.0	6	14.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	731	100.0	688	100.0	43	100.0	0	0.0
Percentage of Total Farms:			94.1		5.9		0.0	
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

**Fort Collins MSA
Table E-19 (1 of 2)**

Distribution of 2022 Home Mortgage Lending By Income Level of Geography							
Assessment Area: Fort Collins MSA							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	0	0.0	0.5	0	0.0	0.4	0.3
Moderate	0	0.0	13.1	0	0.0	11.6	14.8
Middle	14	73.7	61.6	6,089	71.0	60.1	64.3
Upper	5	26.3	24.7	2,489	29.0	27.9	20.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.1
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	19	100.0	100.0	8,578	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	0.5	0	0.0	0.4	0.3
Moderate	1	33.3	13.2	456	38.0	11.3	14.8
Middle	2	66.7	63.7	745	62.0	61.7	64.3
Upper	0	0.0	22.7	0	0.0	26.7	20.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.1
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	3	100.0	100.0	1,201	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	0.2	0	0.0	0.2	0.3
Moderate	0	0.0	11.6	0	0.0	11.2	14.8
Middle	1	100.0	63.2	50	100.0	60.4	64.3
Upper	0	0.0	25.0	0	0.0	28.3	20.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.1
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	1	100.0	100.0	50	100.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	3.1	0	0.0	1.3	6.3
Moderate	0	0.0	31.3	0	0.0	15.0	19.4
Middle	0	0.0	53.1	0	0.0	44.7	67.4
Upper	0	0.0	12.5	0	0.0	39.0	6.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans							Owner Occupied Units %
Low	0	0.0	0.5	0	0.0	0.4	0.3
Moderate	2	8.3	12.8	556	5.6	11.5	14.8
Middle	17	70.8	62.3	6,884	69.3	59.7	64.3
Upper	5	20.8	24.4	2,489	25.1	28.3	20.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.1
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	24	100.0	100.0	9,929	100.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Table E-19 (2 of 2)

Distribution of 2022 Home Mortgage Lending By Income Level of Geography Assessment Area: Fort Collins MSA							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Other Purpose LOC							
Low	0	0.0	0.2	0	0.0	0.3	0.3
Moderate	1	100.0	12.3	100	100.0	8.8	14.8
Middle	0	0.0	61.4	0	0.0	60.7	64.3
Upper	0	0.0	26.0	0	0.0	30.2	20.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.1
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	1	100.0	100.0	100	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	0.3	0	0.0	0.1	0.3
Moderate	0	0.0	9.4	0	0.0	8.6	14.8
Middle	0	0.0	61.9	0	0.0	58.6	64.3
Upper	0	0.0	28.3	0	0.0	32.6	20.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.1
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	0.3
Moderate	0	0.0	15.4	0	0.0	11.3	14.8
Middle	0	0.0	61.5	0	0.0	59.9	64.3
Upper	0	0.0	23.1	0	0.0	28.8	20.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.1
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Table E-20

Distribution of 2022 Small Business Lending By Income Level of Geography							
Assessment Area: Fort Collins MSA							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	\$(000)	
Low	0	0.0	0.4	0	0.0	0.1	0.4
Moderate	1	7.7	15.2	50	2.8	15.6	16.5
Middle	8	61.5	62.1	1,061	60.2	65.4	65.6
Upper	4	30.8	21.5	650	36.9	18.6	17.4
Unknown	0	0.0	0.0	0	0.0	0.1	0.0
Tract-Unk	0	0.0	0.8	0	0.0	0.2	
Total	13	100.0	100.0	1,761	100.0	100.0	100.0

Source: 2022 FFIEC Census Data
2022 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Table E-21

Distribution of 2022 Small Farm Lending By Income Level of Geography							
Assessment Area: Fort Collins MSA							
Geographic Income Level	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	\$(000)	
Low	0	0.0	0.0	0	0.0	0.0	0.4
Moderate	0	0.0	6.2	0	0.0	2.1	9.4
Middle	1	100.0	66.7	400	100.0	76.7	62.1
Upper	0	0.0	25.3	0	0.0	19.8	27.8
Unknown	0	0.0	0.0	0	0.0	0.0	0.2
Tract-Unk	0	0.0	1.9	0	0.0	1.4	
Total	1	100.0	100.0	400	100.0	100.0	100.0

Source: 2022 FFIEC Census Data
2022 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Table E-22 (1 of 2)

Distribution of 2022 Home Mortgage Lending By Borrower Income Level Assessment Area: Fort Collins MSA							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	1	5.3	3.9	119	1.4	1.8	19.2
Moderate	4	21.1	14.7	1,737	20.2	10.6	18.3
Middle	4	21.1	22.8	1,758	20.5	20.6	23.6
Upper	8	42.1	39.3	4,540	52.9	47.5	38.9
Unknown	2	10.5	19.4	424	4.9	19.4	0.0
Total	19	100.0	100.0	8,578	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	13.0	0	0.0	8.3	19.2
Moderate	3	100.0	20.7	1,201	100.0	17.1	18.3
Middle	0	0.0	21.5	0	0.0	20.9	23.6
Upper	0	0.0	30.2	0	0.0	38.1	38.9
Unknown	0	0.0	14.6	0	0.0	15.5	0.0
Total	3	100.0	100.0	1,201	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	7.4	0	0.0	5.2	19.2
Moderate	0	0.0	15.7	0	0.0	11.7	18.3
Middle	0	0.0	25.3	0	0.0	20.7	23.6
Upper	1	100.0	49.4	50	100.0	59.7	38.9
Unknown	0	0.0	2.2	0	0.0	2.7	0.0
Total	1	100.0	100.0	50	100.0	100.0	100.0
Total Home Mortgage Loans							
Low	1	4.2	7.1	119	1.2	3.8	19.2
Moderate	8	33.3	16.9	3,038	30.6	12.4	18.3
Middle	4	16.7	23.2	1,758	17.7	20.7	23.6
Upper	9	37.5	38.3	4,590	46.2	45.9	38.9
Unknown	2	8.3	14.6	424	4.3	17.3	0.0
Total	24	100.0	100.0	9,929	100.0	100.0	100.0
Source: 2022 FFIEC Census Data 2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.							

Table E-22 (2 of 2)

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Assessment Area: Fort Collins MSA							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Other Purpose LOC							
Low	0	0.0	7.0	0	0.0	6.0	19.2
Moderate	1	100.0	19.5	100	100.0	14.6	18.3
Middle	0	0.0	28.3	0	0.0	22.4	23.6
Upper	0	0.0	42.0	0	0.0	54.4	38.9
Unknown	0	0.0	3.1	0	0.0	2.6	0.0
Total	1	100.0	100.0	100	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	10.7	0	0.0	7.2	19.2
Moderate	0	0.0	18.6	0	0.0	11.3	18.3
Middle	0	0.0	24.1	0	0.0	12.9	23.6
Upper	0	0.0	40.4	0	0.0	58.5	38.9
Unknown	0	0.0	6.2	0	0.0	10.1	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	7.7	0	0.0	2.5	19.2
Moderate	0	0.0	0.0	0	0.0	0.0	18.3
Middle	0	0.0	0.0	0	0.0	0.0	23.6
Upper	0	0.0	0.0	0	0.0	0.0	38.9
Unknown	0	0.0	92.3	0	0.0	97.5	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Table E-23

Distribution of 2022 Small Business Lending By Revenue Size of Businesses							
Assessment Area: Fort Collins MSA							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	3	23.1	56.3	123	7.0	37.1	94.1
Over \$1 Million	10	76.9		1,638	93.0		4.9
Revenue Unknown	0	0.0		0	0.0		1.0
Total	13	100.0		1,761	100.0		100.0
By Loan Size							
\$100,000 or Less	9	69.2	94.3	361	20.5	38.4	
\$100,001 - \$250,000	1	7.7	2.7	250	14.2	13.3	
\$250,001 - \$1 Million	3	23.1	3.0	1,150	65.3	48.3	
Total	13	100.0	100.0	1,761	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	3	100.0		123	100.0		
\$100,001 - \$250,000	0	0.0		0	0.0		
\$250,001 - \$1 Million	0	0.0		0	0.0		
Total	3	100.0		123	100.0		
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Table E-24

Distribution of 2022 Small Farm Lending By Revenue Size of Farms							
Assessment Area: Fort Collins MSA							
	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	0	0.0	69.1	0	0.0	63.5	97.6
Over \$1 Million	1	100.0		400	100.0		2.2
Revenue Unknown	0	0.0		0	0.0		0.2
Total	1	100.0		400	100.0		100.0
By Loan Size							
\$100,000 or Less	0	0.0	91.4	0	0.0	39.2	
\$100,001 - \$250,000	0	0.0	4.3	0	0.0	19.2	
\$250,001 - \$500,000	1	100.0	4.3	400	100.0	41.6	
Total	1	100.0	100.0	400	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	0	0.0		0	0.0		
\$100,001 - \$250,000	0	0.0		0	0.0		
\$250,001 - \$500,000	0	0.0		0	0.0		
Total	0	0.0		0	0.0		
<i>Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Table E-25

2022 Fort Collins MSA AA Demographics									
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income		
	#	%	#	%	#	%	#	%	
Low	1	1.2	653	0.8	116	17.8	16,127	19.2	
Moderate	16	18.6	13,425	16.0	1,046	7.8	15,377	18.3	
Middle	52	60.5	54,206	64.6	2,318	4.3	19,784	23.6	
Upper	16	18.6	15,637	18.6	436	2.8	32,633	38.9	
Unknown	1	1.2	0	0.0	0	0.0	0	0.0	
Total AA	86	100.0	83,921	100.0	3,916	4.7	83,921	100.0	
	Housing Units by Tract	Housing Type by Tract							
		Owner-occupied		Rental		Vacant			
		#	% by tract	% by unit	#	% by unit	#	% by unit	
Low	2,434	309	0.3	12.7	2,046	84.1	79	3.2	
Moderate	25,291	13,129	14.8	51.9	10,580	41.8	1,582	6.3	
Middle	94,518	57,198	64.3	60.5	29,482	31.2	7,838	8.3	
Upper	22,207	18,238	20.5	82.1	3,101	14.0	868	3.9	
Unknown	133	85	0.1	63.9	17	12.8	31	23.3	
Total AA	144,583	88,959	100.0	61.5	45,226	31.3	10,398	7.2	
	Total Businesses by Tract	Businesses by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%	#	%
Low	100	0.4	98	0.5	2	0.2	0	0.0	
Moderate	3,737	16.5	3,486	16.4	221	19.9	30	13.3	
Middle	14,823	65.6	13,964	65.7	720	64.7	139	61.8	
Upper	3,938	17.4	3,712	17.5	170	15.3	56	24.9	
Unknown	2	0.0	2	0.0	0	0.0	0	0.0	
Total AA	22,600	100.0	21,262	100.0	1,113	100.0	225	100.0	
Percentage of Total Businesses:			94.1		4.9		1.0		
	Total Farms by Tract	Farms by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%	#	%
Low	2	0.4	2	0.4	0	0.0	0	0.0	
Moderate	43	9.4	42	9.4	1	10.0	0	0.0	
Middle	284	62.1	279	62.6	4	40.0	1	100.0	
Upper	127	27.8	122	27.4	5	50.0	0	0.0	
Unknown	1	0.2	1	0.2	0	0.0	0	0.0	
Total AA	457	100.0	446	100.0	10	100.0	1	100.0	
Percentage of Total Farms:			97.6		2.2		0.2		
<p>Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</p> <p>Note: Percentages may not total 100.0 percent due to rounding.</p>									

Table E-26 (1 of 2)

Distribution of 2020 and 2021 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Fort Collins MSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	0	0.0	2.3	0	0.0	2.1	1	3.1	3.2	441	3.9	3.0	1.5
Moderate	7	17.9	18.4	2,018	15.5	16.8	9	28.1	20.1	3,063	27.2	18.5	20.5
Middle	19	48.7	46.5	5,781	44.4	44.3	17	53.1	45.1	6,058	53.9	43.2	52.7
Upper	13	33.3	32.8	5,216	40.1	36.8	5	15.6	31.6	1,686	15.0	35.4	25.2
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	39	100.0	100.0	13,015	100.0	100.0	32	100.0	100.0	11,248	100.0	100.0	100.0
Refinance Loans													
Low	1	1.2	1.3	256	1.1	1.2	0	0.0	1.2	0	0.0	1.1	1.5
Moderate	11	13.4	18.4	2,446	10.7	16.4	10	21.3	20.0	2,639	18.7	17.6	20.5
Middle	42	51.2	47.6	11,535	50.2	45.0	27	57.4	48.0	7,800	55.2	45.3	52.7
Upper	28	34.1	32.7	8,727	38.0	37.4	10	21.3	30.8	3,689	26.1	35.9	25.2
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	82	100.0	100.0	22,964	100.0	100.0	47	100.0	100.0	14,128	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	0.8	0	0.0	0.5	0	0.0	1.1	0	0.0	0.9	1.5
Moderate	2	40.0	19.8	133	35.4	18.5	2	28.6	19.7	96	15.0	20.0	20.5
Middle	2	40.0	45.8	165	43.9	43.7	1	14.3	45.6	20	3.1	43.1	52.7
Upper	1	20.0	33.7	78	20.7	37.3	4	57.1	33.6	525	81.9	36.0	25.2
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	5	100.0	100.0	376	100.0	100.0	7	100.0	100.0	641	100.0	100.0	100.0
Multifamily Loans													Multi-family Units %
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	5.9	0	0.0	4.9	3.4
Moderate	0	0.0	43.9	0	0.0	35.8	0	0.0	58.8	0	0.0	45.6	46.2
Middle	0	0.0	46.3	0	0.0	35.0	0	0.0	15.7	0	0.0	8.5	34.4
Upper	0	0.0	9.8	0	0.0	29.2	0	0.0	19.6	0	0.0	40.9	15.8
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.3
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	1	0.8	1.5	256	0.7	1.5	1	1.1	1.8	441	1.7	2.0	1.5
Moderate	20	15.3	18.4	4,597	12.5	16.9	21	24.1	20.0	5,798	21.8	19.2	20.5
Middle	66	50.4	47.4	17,711	48.2	44.6	46	52.9	46.8	14,426	54.3	42.8	52.7
Upper	44	33.6	32.7	14,146	38.5	37.1	19	21.8	31.3	5,900	22.2	36.0	25.2
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	131	100.0	100.0	36,710	100.0	100.0	87	100.0	100.0	26,565	100.0	100.0	100.0
Source: 2021 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table E-26 (2 of 2)

Distribution of 2020 and 2021 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Fort Collins MSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC													
Low	0	0.0	0.9	0	0.0	0.6	0	0.0	1.3	0	0.0	0.9	1.5
Moderate	0	0.0	14.7	0	0.0	11.8	0	0.0	17.2	0	0.0	14.6	20.5
Middle	2	50.0	47.5	150	54.5	46.4	0	0.0	46.6	0	0.0	43.1	52.7
Upper	2	50.0	37.0	125	45.5	41.2	0	0.0	34.8	0	0.0	41.4	25.2
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	4	100.0	100.0	275	100.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	0	0.0	1.0	0	0.0	0.9	0	0.0	0.4	0	0.0	0.1	1.5
Moderate	0	0.0	20.9	0	0.0	18.0	0	0.0	21.0	0	0.0	20.0	20.5
Middle	1	100.0	43.8	80	100.0	33.0	1	100.0	40.8	548	100.0	37.3	52.7
Upper	0	0.0	34.3	0	0.0	48.0	0	0.0	37.8	0	0.0	42.7	25.2
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	1	100.0	100.0	80	100.0	100.0	1	100.0	100.0	548	100.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	1.6	0	0.0	1.5	0	0.0	0.0	0	0.0	0.0	1.5
Moderate	0	0.0	14.6	0	0.0	14.4	0	0.0	13.0	0	0.0	7.6	20.5
Middle	0	0.0	65.2	0	0.0	49.1	0	0.0	65.2	0	0.0	74.7	52.7
Upper	0	0.0	18.6	0	0.0	35.0	0	0.0	21.7	0	0.0	17.7	25.2
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2021 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table E-27

Distribution of 2020 and 2021 Small Business Lending By Income Level of Geography													
Assessment Area: Fort Collins MSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Low	4	7.7	5.1	207	3.2	8.0	1	2.4	4.6	50	0.8	7.1	3.7
Moderate	14	26.9	28.4	649	10.2	31.3	16	39.0	26.2	2,957	45.7	30.2	28.8
Middle	20	38.5	37.4	3,478	54.4	30.0	19	46.3	39.5	3,190	49.3	33.9	42.3
Upper	14	26.9	28.5	2,054	32.2	30.3	5	12.2	28.6	280	4.3	28.7	25.2
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.6	0	0.0	0.4	0	0.0	1.0	0	0.0	0.2	
Total	52	100.0	100.0	6,388	100.0	100.0	41	100.0	100.0	6,477	100.0	100.0	100.0

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table E-28

Distribution of 2020 and 2021 Small Farm Lending By Income Level of Geography													
Assessment Area: Fort Collins MSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Farms %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Low	0	0.0	2.6	0	0.0	0.6	0	0.0	1.3	0	0.0	0.1	1.8
Moderate	0	0.0	7.3	0	0.0	8.5	0	0.0	10.6	0	0.0	13.6	15.1
Middle	1	100.0	47.7	400	100.0	48.6	2	100.0	48.1	863	100.0	57.6	49.4
Upper	0	0.0	41.7	0	0.0	42.3	0	0.0	40.0	0	0.0	28.7	33.5
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.2
Tract-Unk	0	0.0	0.7	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	1	100.0	100.0	400	100.0	100.0	2	100.0	100.0	863	100.0	100.0	100.0

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table E-29 (1 of 2)

Distribution of 2020 and 2021 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Fort Collins MSA													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	3	7.7	6.1	708	5.4	3.8	0	0.0	3.8	0	0.0	2.1	20.5
Moderate	6	15.4	22.7	2,102	16.2	18.9	5	15.6	16.9	2,042	18.2	13.0	17.2
Middle	11	28.2	25.3	3,083	23.7	24.7	16	50.0	22.8	5,736	51.0	21.8	22.6
Upper	19	48.7	36.4	7,122	54.7	42.9	8	25.0	37.4	2,934	26.1	43.8	39.6
Unknown	0	0.0	9.5	0	0.0	9.7	3	9.4	19.1	536	4.8	19.3	0.0
Total	39	100.0	100.0	13,015	100.0	100.0	32	100.0	100.0	11,248	100.0	100.0	100.0
Refinance Loans													
Low	13	15.9	7.6	2,395	10.4	4.9	4	8.5	7.3	472	3.3	4.5	20.5
Moderate	17	20.7	19.6	4,061	17.7	16.3	8	17.0	18.7	2,018	14.3	15.1	17.2
Middle	23	28.0	24.6	6,759	29.4	23.8	17	36.2	22.2	4,827	34.2	21.3	22.6
Upper	21	25.6	33.6	7,536	32.8	39.0	15	31.9	32.2	6,073	43.0	38.2	39.6
Unknown	8	9.8	14.6	2,213	9.6	16.1	3	6.4	19.6	738	5.2	20.8	0.0
Total	82	100.0	100.0	22,964	100.0	100.0	47	100.0	100.0	14,128	100.0	100.0	100.0
Home Improvement Loans													
Low	1	20.0	6.3	15	4.0	5.2	0	0.0	5.7	0	0.0	4.7	20.5
Moderate	0	0.0	18.5	0	0.0	16.2	1	14.3	14.2	200	31.2	12.6	17.2
Middle	1	20.0	27.1	118	31.4	22.9	3	42.9	26.4	265	41.3	24.3	22.6
Upper	3	60.0	44.4	243	64.6	49.1	3	42.9	51.7	176	27.5	54.6	39.6
Unknown	0	0.0	3.7	0	0.0	6.7	0	0.0	1.9	0	0.0	3.8	0.0
Total	5	100.0	100.0	376	100.0	100.0	7	100.0	100.0	641	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	17	13.0	7.1	3,118	8.5	4.5	4	4.6	6.0	472	1.8	3.6	20.5
Moderate	24	18.3	20.2	6,213	16.9	17.0	14	16.1	17.8	4,260	16.0	14.2	17.2
Middle	37	28.2	24.7	10,115	27.6	24.0	37	42.5	22.6	11,376	42.8	21.5	22.6
Upper	44	33.6	34.8	14,951	40.7	40.3	26	29.9	35.2	9,183	34.6	40.9	39.6
Unknown	9	6.9	13.2	2,313	6.3	14.2	6	6.9	18.4	1,274	4.8	19.9	0.0
Total	131	100.0	100.0	36,710	100.0	100.0	87	100.0	100.0	26,565	100.0	100.0	100.0
Source: 2021 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													
Multifamily loans are not included in the borrower distribution analysis.													

Table E-29 (2 of 2)

Distribution of 2020 and 2021 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Fort Collins MSA													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2020						2021						
	Bank			Agg			Bank			Agg			
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC													
Low	0	0.0	6.1	0	0.0	3.9	0	0.0	6.6	0	0.0	5.4	20.5
Moderate	1	25.0	17.9	50	18.2	13.7	0	0.0	16.7	0	0.0	11.0	17.2
Middle	1	25.0	25.0	75	27.3	22.4	0	0.0	26.0	0	0.0	22.0	22.6
Upper	1	25.0	49.2	50	18.2	58.4	0	0.0	48.4	0	0.0	58.3	39.6
Unknown	1	25.0	1.9	100	36.4	1.5	0	0.0	2.3	0	0.0	3.2	0.0
Total	4	100.0	100.0	275	100.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	0	0.0	10.0	0	0.0	5.6	0	0.0	8.6	0	0.0	5.4	20.5
Moderate	0	0.0	17.9	0	0.0	12.8	0	0.0	10.7	0	0.0	10.1	17.2
Middle	1	100.0	29.4	80	100.0	21.8	1	100.0	18.5	548	100.0	11.8	22.6
Upper	0	0.0	36.3	0	0.0	50.2	0	0.0	47.6	0	0.0	52.9	39.6
Unknown	0	0.0	6.5	0	0.0	9.6	0	0.0	14.6	0	0.0	19.8	0.0
Total	1	100.0	100.0	80	100.0	100.0	1	100.0	100.0	548	100.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	0.4	0	0.0	0.3	0	0.0	0.0	0	0.0	0.0	20.5
Moderate	0	0.0	0.4	0	0.0	0.6	0	0.0	0.0	0	0.0	0.0	17.2
Middle	0	0.0	0.4	0	0.0	1.0	0	0.0	0.0	0	0.0	0.0	22.6
Upper	0	0.0	0.4	0	0.0	1.0	0	0.0	0.0	0	0.0	0.0	39.6
Unknown	0	0.0	98.4	0	0.0	97.1	0	0.0	100.0	0	0.0	100.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2021 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table E-30

Distribution of 2020 and 2021 Small Business Lending By Revenue Size of Businesses													
Assessment Area: Fort Collins MSA													
	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	38	73.1	41.0	1,631	25.5	26.1	30	73.2	47.9	1,093	16.9	30.7	94.1
Over \$1 Million	8	15.4		1,292	20.2		3	7.3		600	9.3		4.9
Revenue Unknown	6	11.5		3,465	54.2		8	19.5		4,784	73.9		0.9
Total	52	100.0		6,388	100.0		41	100.0		6,477	100.0		100.0
By Loan Size													
\$100,000 or Less	38	73.1	88.0	1,631	25.5	33.6	30	73.2	91.6	1,093	16.9	33.9	
\$100,001 - \$250,000	8	15.4	6.8	1,292	20.2	19.0	3	7.3	4.5	600	9.3	17.4	
\$250,001 - \$1 Million	6	11.5	5.3	3,465	54.2	47.5	8	19.5	3.9	4,784	73.9	48.6	
Total	52	100.0	100.0	6,388	100.0	100.0	41	100.0	100.0	6,477	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	38	100.0		1,631	100.0		30	100.0		1,093	100.0		
\$100,001 - \$250,000	0	0.0		0	0.0		0	0.0		0	0.0		
\$250,001 - \$1 Million	0	0.0		0	0.0		0	0.0		0	0.0		
Total	38	100.0		1,631	100.0		30	100.0		1,093	100.0		
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table E-31

Distribution of 2020 and 2021 Small Farm Lending By Revenue Size of Farms													
Assessment Area: Fort Collins MSA													
	Bank And Aggregate Loans By Year											Total Farms %	
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank			Agg
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%		\$%
By Revenue													
\$1 Million or Less	0	0.0	55.6	0	0.0	47.8	0	0.0	58.1	0	0.0	42.8	98.0
Over \$1 Million	0	0.0		0	0.0		0	0.0		0	0.0		1.8
Revenue Unknown	1	100.0		400	100.0		2	100.0		863	100.0		0.2
Total	1	100.0		400	100.0		2	100.0		863	100.0		100.0
By Loan Size													
\$100,000 or Less	0	0.0	82.8	0	0.0	32.0	0	0.0	85.6	0	0.0	25.0	
\$100,001 - \$250,000	0	0.0	10.6	0	0.0	26.9	0	0.0	6.9	0	0.0	20.7	
\$250,001 - \$500,000	1	100.0	6.6	400	100.0	41.2	2	100.0	7.5	863	100.0	54.3	
Total	1	100.0	100.0	400	100.0	100.0	2	100.0	100.0	863	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	0	0.0		0	0.0		0	0.0		0	0.0		
\$100,001 - \$250,000	0	0.0		0	0.0		0	0.0		0	0.0		
\$250,001 - \$500,000	0	0.0		0	0.0		0	0.0		0	0.0		
Total	0	0.0		0	0.0		0	0.0		0	0.0		
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table E-32

2021 Fort Collins MSA AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	3	4.1	1,249	1.6	296	23.7	16,047	20.5
Moderate	20	27.4	17,811	22.8	1,722	9.7	13,470	17.2
Middle	36	49.3	39,955	51.1	2,307	5.8	17,701	22.6
Upper	13	17.8	19,196	24.5	710	3.7	30,998	39.6
Unknown	1	1.4	5	0.0	0	0.0	0	0.0
Total AA	73	100.0	78,216	100.0	5,035	6.4	78,216	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	2,596	1,213	1.5	46.7	1,242	47.8	141	5.4
Moderate	40,893	16,472	20.5	40.3	19,160	46.9	5,261	12.9
Middle	66,923	42,321	52.7	63.2	19,289	28.8	5,313	7.9
Upper	26,257	20,258	25.2	77.2	5,136	19.6	863	3.3
Unknown	182	0	0.0	0.0	47	25.8	135	74.2
Total AA	136,851	80,264	100.0	58.7	44,874	32.8	11,713	8.6
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	828	3.7	710	3.4	109	9.9	9	4.4
Moderate	6,442	28.8	6,070	28.8	320	28.9	52	25.5
Middle	9,466	42.3	9,033	42.9	355	32.1	78	38.2
Upper	5,644	25.2	5,257	24.9	322	29.1	65	31.9
Unknown	4	0.0	4	0.0	0	0.0	0	0.0
Total AA	22,384	100.0	21,074	100.0	1,106	100.0	204	100.0
Percentage of Total Businesses:				94.1		4.9		0.9
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	8	1.8	8	1.8	0	0.0	0	0.0
Moderate	68	15.1	67	15.2	0	0.0	1	100.0
Middle	223	49.4	221	50.0	2	25.0	0	0.0
Upper	151	33.5	145	32.8	6	75.0	0	0.0
Unknown	1	0.2	1	0.2	0	0.0	0	0.0
Total AA	451	100.0	442	100.0	8	100.0	1	100.0
Percentage of Total Farms:				98.0		1.8		0.2
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table E-33

2020 Fort Collins MSA AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	3	4.1	1,249	1.6	296	23.7	16,047	20.5
Moderate	20	27.4	17,811	22.8	1,722	9.7	13,470	17.2
Middle	36	49.3	39,955	51.1	2,307	5.8	17,701	22.6
Upper	13	17.8	19,196	24.5	710	3.7	30,998	39.6
Unknown	1	1.4	5	0.0	0	0.0	0	0.0
Total AA	73	100.0	78,216	100.0	5,035	6.4	78,216	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	2,596	1,213	1.5	46.7	1,242	47.8	141	5.4
Moderate	40,893	16,472	20.5	40.3	19,160	46.9	5,261	12.9
Middle	66,923	42,321	52.7	63.2	19,289	28.8	5,313	7.9
Upper	26,257	20,258	25.2	77.2	5,136	19.6	863	3.3
Unknown	182	0	0.0	0.0	47	25.8	135	74.2
Total AA	136,851	80,264	100.0	58.7	44,874	32.8	11,713	8.6
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low	793	3.5	680	3.2	106	9.3	7	3.6
Moderate	6,471	28.9	6,085	28.9	338	29.5	48	24.7
Middle	9,511	42.5	9,056	43.1	381	33.3	74	38.1
Upper	5,584	25.0	5,200	24.7	319	27.9	65	33.5
Unknown	4	0.0	4	0.0	0	0.0	0	0.0
Total AA	22,363	100.0	21,025	100.0	1,144	100.0	194	100.0
Percentage of Total Businesses:				94.0		5.1		0.9
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low	8	1.7	8	1.8	0	0.0	0	0.0
Moderate	73	15.8	72	15.9	0	0.0	1	100.0
Middle	224	48.6	222	49.1	2	25.0	0	0.0
Upper	155	33.6	149	33.0	6	75.0	0	0.0
Unknown	1	0.2	1	0.2	0	0.0	0	0.0
Total AA	461	100.0	452	100.0	8	100.0	1	100.0
Percentage of Total Farms:				98.0		1.7		0.2
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

**Boulder MSA
Table E-34 (1 of 2)**

Distribution of 2022 Home Mortgage Lending By Income Level of Geography							
Assessment Area: Boulder MSA							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Home Purchase Loans							
Low	0	0.0	1.3	0	0.0	1.0	1.7
Moderate	3	37.5	13.7	2,484	45.9	9.2	14.2
Middle	2	25.0	45.3	829	15.3	42.0	44.2
Upper	3	37.5	38.0	2,103	38.8	46.1	38.6
Unknown	0	0.0	1.7	0	0.0	1.6	1.3
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	8	100.0	100.0	5,416	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	1.5	0	0.0	1.0	1.7
Moderate	1	20.0	14.9	270	9.6	10.7	14.2
Middle	2	40.0	44.3	945	33.6	41.1	44.2
Upper	2	40.0	38.1	1,600	56.8	46.1	38.6
Unknown	0	0.0	1.2	0	0.0	1.1	1.3
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	5	100.0	100.0	2,815	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	1.5	0	0.0	0.9	1.7
Moderate	0	0.0	10.6	0	0.0	6.7	14.2
Middle	0	0.0	43.5	0	0.0	38.1	44.2
Upper	1	100.0	43.1	250	100.0	53.1	38.6
Unknown	0	0.0	1.3	0	0.0	1.2	1.3
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	1	100.0	100.0	250	100.0	100.0	100.0
Multifamily Loans							
							Multi-family Units %
Low	0	0.0	6.3	0	0.0	2.3	6.7
Moderate	0	0.0	37.5	0	0.0	17.7	17.1
Middle	0	0.0	31.3	0	0.0	68.7	46.3
Upper	0	0.0	25.0	0	0.0	11.3	18.3
Unknown	0	0.0	0.0	0	0.0	0.0	11.6
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans							
							Owner Occupied Units %
Low	0	0.0	1.3	0	0.0	1.0	1.7
Moderate	4	28.6	13.3	2,754	32.5	9.8	14.2
Middle	4	28.6	44.6	1,774	20.9	42.4	44.2
Upper	6	42.9	39.3	3,953	46.6	45.3	38.6
Unknown	0	0.0	1.4	0	0.0	1.4	1.3
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	14	100.0	100.0	8,481	100.0	100.0	100.0

Source: 2022 FFIEC Census Data
2016-2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table E-34 (2 of 2)

Distribution of 2022 Home Mortgage Lending By Income Level of Geography Assessment Area: Boulder MSA							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Other Purpose LOC							
Low	0	0.0	0.6	0	0.0	0.4	1.7
Moderate	0	0.0	9.6	0	0.0	6.6	14.2
Middle	0	0.0	44.7	0	0.0	41.2	44.2
Upper	0	0.0	44.1	0	0.0	50.1	38.6
Unknown	0	0.0	1.0	0	0.0	1.7	1.3
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	2.0	0	0.0	0.9	1.7
Moderate	0	0.0	14.5	0	0.0	11.9	14.2
Middle	0	0.0	43.9	0	0.0	34.3	44.2
Upper	0	0.0	38.4	0	0.0	50.6	38.6
Unknown	0	0.0	1.2	0	0.0	2.3	1.3
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	1.7
Moderate	0	0.0	25.0	0	0.0	7.9	14.2
Middle	0	0.0	56.3	0	0.0	61.3	44.2
Upper	0	0.0	12.5	0	0.0	23.3	38.6
Unknown	0	0.0	6.3	0	0.0	7.5	1.3
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Table E-35

Distribution of 2022 Small Business Lending By Income Level of Geography							
Assessment Area: Boulder MSA							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	\$%	
Low	0	0.0	2.0	0	0.0	2.1	2.1
Moderate	0	0.0	20.1	0	0.0	24.7	20.1
Middle	1	50.0	38.7	250	61.0	37.5	39.2
Upper	1	50.0	36.4	160	39.0	33.5	36.8
Unknown	0	0.0	2.0	0	0.0	2.1	1.8
Tract-Unk	0	0.0	0.7	0	0.0	0.2	
Total	2	100.0	100.0	410	100.0	100.0	100.0

Source: 2022 FFIEC Census Data
2022 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Table E-36

Distribution of 2022 Small Farm Lending By Income Level of Geography							
Assessment Area: Boulder MSA							
Geographic Income Level	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	\$%	
Low	0	0.0	1.3	0	0.0	20.3	1.0
Moderate	0	0.0	12.8	0	0.0	26.1	15.6
Middle	0	0.0	46.2	0	0.0	33.1	45.2
Upper	0	0.0	35.9	0	0.0	17.2	37.5
Unknown	0	0.0	2.6	0	0.0	2.9	0.7
Tract-Unk	0	0.0	1.3	0	0.0	0.4	
Total	0	0.0	100.0	0	0.0	100.0	100.0

Source: 2022 FFIEC Census Data
2022 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Table E-37 (1 of 2)

Distribution of 2022 Home Mortgage Lending By Borrower Income Level Assessment Area: Boulder MSA							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	0	0.0	3.8	0	0.0	1.4	20.5
Moderate	2	25.0	12.8	807	14.9	7.4	17.8
Middle	2	25.0	17.2	1,066	19.7	13.1	21.3
Upper	4	50.0	51.2	3,543	65.4	62.6	40.5
Unknown	0	0.0	15.0	0	0.0	15.5	0.0
Total	8	100.0	100.0	5,416	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	15.1	0	0.0	8.7	20.5
Moderate	1	20.0	16.7	465	16.5	11.3	17.8
Middle	2	40.0	18.7	870	30.9	15.5	21.3
Upper	2	40.0	36.4	1,480	52.6	48.1	40.5
Unknown	0	0.0	13.1	0	0.0	16.3	0.0
Total	5	100.0	100.0	2,815	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	5.8	0	0.0	3.0	20.5
Moderate	0	0.0	14.2	0	0.0	8.3	17.8
Middle	0	0.0	22.2	0	0.0	17.4	21.3
Upper	1	100.0	55.2	250	100.0	67.7	40.5
Unknown	0	0.0	2.6	0	0.0	3.6	0.0
Total	1	100.0	100.0	250	100.0	100.0	100.0
Total Home Mortgage Loans							
Low	0	0.0	7.7	0	0.0	3.8	20.5
Moderate	3	21.4	14.5	1,272	15.0	8.5	17.8
Middle	4	28.6	19.0	1,936	22.8	14.2	21.3
Upper	7	50.0	47.3	5,273	62.2	58.8	40.5
Unknown	0	0.0	11.4	0	0.0	14.8	0.0
Total	14	100.0	100.0	8,481	100.0	100.0	100.0
Source: 2022 FFIEC Census Data 2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.							

Table E-37 (2 of 2)

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Assessment Area: Boulder MSA							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Other Purpose LOC							
Low	0	0.0	7.6	0	0.0	4.7	20.5
Moderate	0	0.0	17.4	0	0.0	10.7	17.8
Middle	0	0.0	22.9	0	0.0	19.0	21.3
Upper	0	0.0	49.7	0	0.0	63.5	40.5
Unknown	0	0.0	2.5	0	0.0	2.1	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	6.3	0	0.0	5.0	20.5
Moderate	0	0.0	14.1	0	0.0	3.1	17.8
Middle	0	0.0	22.0	0	0.0	13.2	21.3
Upper	0	0.0	51.0	0	0.0	62.5	40.5
Unknown	0	0.0	6.7	0	0.0	16.2	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	20.5
Moderate	0	0.0	0.0	0	0.0	0.0	17.8
Middle	0	0.0	0.0	0	0.0	0.0	21.3
Upper	0	0.0	0.0	0	0.0	0.0	40.5
Unknown	0	0.0	100.0	0	0.0	100.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Table E-38

Distribution of 2022 Small Business Lending By Revenue Size of Businesses							
Assessment Area: Boulder MSA							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	0	0.0	55.3	0	0.0	35.7	93.1
Over \$1 Million	2	100.0		410	100.0		5.8
Revenue Unknown	0	0.0		0	0.0		1.1
Total	2	100.0		410	100.0		100.0
By Loan Size							
\$100,000 or Less	0	0.0	94.8	0	0.0	41.1	
\$100,001 - \$250,000	2	100.0	2.5	410	100.0	13.3	
\$250,001 - \$1 Million	0	0.0	2.8	0	0.0	45.6	
Total	2	100.0	100.0	410	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	0	0.0		0	0.0		
\$100,001 - \$250,000	0	0.0		0	0.0		
\$250,001 - \$1 Million	0	0.0		0	0.0		
Total	0	0.0		0	0.0		
<i>Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Table E-39

Distribution of 2022 Small Farm Lending By Revenue Size of Farms							
Assessment Area: Boulder MSA							
	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	0	0.0	71.8	0	0.0	64.2	98.3
Over \$1 Million	0	0.0		0	0.0		1.5
Revenue Unknown	0	0.0		0	0.0		0.2
Total	0	0.0		0	0.0		100.0
By Loan Size							
\$100,000 or Less	0	0.0	96.2	0	0.0	44.3	
\$100,001 - \$250,000	0	0.0	0.0	0	0.0	0.0	
\$250,001 - \$500,000	0	0.0	3.8	0	0.0	55.7	
Total	0	0.0	100.0	0	0.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	0	0.0		0	0.0		
\$100,001 - \$250,000	0	0.0		0	0.0		
\$250,001 - \$500,000	0	0.0		0	0.0		
Total	0	0.0		0	0.0		
<i>Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Table E-40

2022 Boulder MSA AA Demographics									
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income		
	#	%	#	%	#	%	#	%	
Low	4	5.1	1,452	2.0	98	6.7	14,995	20.5	
Moderate	13	16.7	11,513	15.7	804	7.0	13,023	17.8	
Middle	32	41.0	32,959	45.0	1,361	4.1	15,578	21.3	
Upper	26	33.3	26,585	36.3	673	2.5	29,648	40.5	
Unknown	3	3.8	735	1.0	143	19.5	0	0.0	
Total AA	78	100.0	73,244	100.0	3,079	4.2	73,244	100.0	
	Housing Units by Tract	Housing Type by Tract							
		Owner-occupied		Rental		Vacant			
		#	% by tract	% by unit	#	% by unit	#	% by unit	
Low	4,335	1,370	1.7	31.6	2,702	62.3	263	6.1	
Moderate	22,404	11,509	14.2	51.4	9,815	43.8	1,080	4.8	
Middle	60,609	35,820	44.2	59.1	20,532	33.9	4,257	7.0	
Upper	42,756	31,308	38.6	73.2	9,743	22.8	1,705	4.0	
Unknown	5,305	1,054	1.3	19.9	3,512	66.2	739	13.9	
Total AA	135,409	81,061	100.0	59.9	46,304	34.2	8,044	5.9	
	Total Businesses by Tract	Businesses by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%		
Low	548	2.1	499	2.1	43	2.8	6	2.1	
Moderate	5,234	20.1	4,737	19.5	444	29.4	53	18.5	
Middle	10,202	39.2	9,539	39.3	559	37.0	104	36.4	
Upper	9,588	36.8	9,026	37.2	443	29.3	119	41.6	
Unknown	474	1.8	447	1.8	23	1.5	4	1.4	
Total AA	26,046	100.0	24,248	100.0	1,512	100.0	286	100.0	
Percentage of Total Businesses:				93.1		5.8		1.1	
	Total Farms by Tract	Farms by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%		
Low	4	1.0	3	0.8	1	16.7	0	0.0	
Moderate	63	15.6	62	15.7	1	16.7	0	0.0	
Middle	182	45.2	178	44.9	3	50.0	1	100.0	
Upper	151	37.5	150	37.9	1	16.7	0	0.0	
Unknown	3	0.7	3	0.8	0	0.0	0	0.0	
Total AA	403	100.0	396	100.0	6	100.0	1	100.0	
Percentage of Total Farms:				98.3		1.5		0.2	
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.									

Table E-41 (1 of 2)

Distribution of 2020 and 2021 Home Mortgage Lending By Income Level of Geography Assessment Area: Boulder MSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	1	4.5	3.4	343	3.6	2.2	1	7.1	4.4	500	8.4	2.8	3.0
Moderate	3	13.6	17.2	715	7.6	13.7	3	21.4	18.5	1,382	23.1	14.2	18.0
Middle	11	50.0	50.0	4,480	47.4	47.1	9	64.3	46.9	3,484	58.2	43.7	45.6
Upper	7	31.8	29.4	3,922	41.5	37.1	1	7.1	30.2	620	10.4	39.3	33.3
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	22	100.0	100.0	9,460	100.0	100.0	14	100.0	100.0	5,986	100.0	100.0	100.0
Refinance Loans													
Low	2	2.9	2.6	497	2.4	1.6	4	11.4	3.1	756	5.8	2.0	3.0
Moderate	25	35.7	16.2	6,751	32.7	12.9	14	40.0	16.3	3,934	30.4	12.6	18.0
Middle	32	45.7	47.7	9,708	47.0	46.3	12	34.3	47.1	5,633	43.6	44.6	45.6
Upper	11	15.7	33.5	3,693	17.9	39.1	5	14.3	33.4	2,601	20.1	40.8	33.3
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	70	100.0	100.0	20,649	100.0	100.0	35	100.0	100.0	12,924	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	2.6	0	0.0	1.6	0	0.0	2.4	0	0.0	1.7	3.0
Moderate	0	0.0	12.9	0	0.0	9.1	2	100.0	14.2	162	100.0	11.5	18.0
Middle	0	0.0	50.1	0	0.0	48.4	0	0.0	48.1	0	0.0	42.6	45.6
Upper	1	100.0	34.5	51	100.0	40.9	0	0.0	35.3	0	0.0	44.2	33.3
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	1	100.0	100.0	51	100.0	100.0	2	100.0	100.0	162	100.0	100.0	100.0
Multifamily Loans													Multi-family Units %
Low	0	0.0	14.6	0	0.0	9.2	0	0.0	18.2	0	0.0	12.1	15.1
Moderate	0	0.0	41.5	0	0.0	31.7	0	0.0	38.6	0	0.0	16.3	33.1
Middle	0	0.0	22.0	0	0.0	47.6	0	0.0	29.5	0	0.0	62.7	38.9
Upper	0	0.0	22.0	0	0.0	11.4	0	0.0	13.6	0	0.0	9.0	12.8
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	3	3.2	2.8	840	2.8	1.9	5	9.6	3.4	1,256	6.5	2.5	3.0
Moderate	28	30.1	16.2	7,466	24.8	13.3	19	36.5	16.8	5,478	28.4	13.2	18.0
Middle	43	46.2	48.3	14,188	47.0	46.5	22	42.3	47.1	9,303	48.3	44.6	45.6
Upper	19	20.4	32.7	7,666	25.4	38.3	6	11.5	32.7	3,221	16.7	39.8	33.3
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	93	100.0	100.0	30,160	100.0	100.0	52	100.0	100.0	19,258	100.0	100.0	100.0

Source: 2021 FFIEC Census Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table E-41 (2 of 2)

Distribution of 2020 and 2021 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Boulder MSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	#%	#%	\$(000)	%	%	#	#%	#%	\$(000)	%	%	
Other Purpose LOC													
Low	0	0.0	2.1	0	0.0	1.0	0	0.0	0.9	0	0.0	0.7	3.0
Moderate	0	0.0	13.0	0	0.0	8.3	0	0.0	13.3	0	0.0	10.8	18.0
Middle	0	0.0	47.1	0	0.0	44.5	0	0.0	48.3	0	0.0	47.3	45.6
Upper	0	0.0	37.8	0	0.0	46.2	0	0.0	37.6	0	0.0	41.1	33.3
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	0	0.0	2.7	0	0.0	1.4	0	0.0	3.9	0	0.0	1.6	3.0
Moderate	0	0.0	14.4	0	0.0	6.7	0	0.0	15.5	0	0.0	9.5	18.0
Middle	0	0.0	42.5	0	0.0	34.4	1	100.0	46.6	186	100.0	37.5	45.6
Upper	0	0.0	40.4	0	0.0	57.5	0	0.0	34.0	0	0.0	51.4	33.3
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	1	100.0	100.0	186	100.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	3.0	0	0.0	2.1	0	0.0	7.4	0	0.0	3.1	3.0
Moderate	0	0.0	17.6	0	0.0	11.6	0	0.0	48.1	0	0.0	40.9	18.0
Middle	0	0.0	58.2	0	0.0	44.6	0	0.0	25.9	0	0.0	26.2	45.6
Upper	0	0.0	21.2	0	0.0	41.6	0	0.0	18.5	0	0.0	29.9	33.3
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2021 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table E-42

Distribution of 2020 and 2021 Small Business Lending By Income Level of Geography													
Assessment Area: Boulder MSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Low	2	5.4	3.6	224	2.3	3.1	2	10.5	3.9	47	1.0	3.7	4.1
Moderate	8	21.6	30.2	1,073	11.2	38.3	7	36.8	28.5	1,767	38.8	38.8	29.8
Middle	5	13.5	37.4	1,651	17.2	31.9	4	21.1	38.0	1,524	33.5	31.3	37.9
Upper	22	59.5	28.4	6,644	69.3	26.3	6	31.6	28.6	1,218	26.7	26.0	28.1
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.5	0	0.0	0.4	0	0.0	1.0	0	0.0	0.2	
Total	37	100.0	100.0	9,592	100.0	100.0	19	100.0	100.0	4,556	100.0	100.0	100.0

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table E-43

Distribution of 2020 and 2021 Small Farm Lending By Income Level of Geography													
Assessment Area: Boulder MSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Farms %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Low	0	0.0	6.3	0	0.0	3.3	0	0.0	0.0	0	0.0	0.0	2.5
Moderate	0	0.0	19.0	0	0.0	36.4	0	0.0	10.2	0	0.0	14.3	18.0
Middle	0	0.0	47.6	0	0.0	44.3	0	0.0	48.9	0	0.0	40.3	42.6
Upper	0	0.0	27.0	0	0.0	15.9	0	0.0	39.8	0	0.0	45.0	36.8
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	1.1	0	0.0	0.3	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table E-44 (1 of 2)

Distribution of 2020 and 2021 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Boulder MSA													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	1	4.5	6.5	255	2.7	3.2	1	7.1	5.2	342	5.7	2.4	22.3
Moderate	5	22.7	18.1	1,477	15.6	12.8	4	28.6	15.9	1,608	26.9	10.5	17.0
Middle	5	22.7	22.2	1,934	20.4	19.7	4	28.6	19.9	1,844	30.8	16.3	19.9
Upper	11	50.0	44.7	5,794	61.2	55.3	5	35.7	44.3	2,192	36.6	55.0	40.8
Unknown	0	0.0	8.5	0	0.0	9.0	0	0.0	14.6	0	0.0	15.8	0.0
Total	22	100.0	100.0	9,460	100.0	100.0	14	100.0	100.0	5,986	100.0	100.0	100.0
Refinance Loans													
Low	10	14.3	7.9	1,848	8.9	4.6	4	11.4	9.1	875	6.8	5.2	22.3
Moderate	18	25.7	18.2	5,565	27.0	13.8	11	31.4	17.8	2,638	20.4	12.9	17.0
Middle	22	31.4	23.6	6,571	31.8	21.9	4	11.4	21.8	1,126	8.7	19.7	19.9
Upper	17	24.3	41.1	5,984	29.0	49.8	14	40.0	38.1	7,214	55.8	48.0	40.8
Unknown	3	4.3	9.1	681	3.3	9.9	2	5.7	13.2	1,071	8.3	14.2	0.0
Total	70	100.0	100.0	20,649	100.0	100.0	35	100.0	100.0	12,924	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	7.7	0	0.0	4.7	1	50.0	6.2	50	30.9	5.0	22.3
Moderate	0	0.0	14.7	0	0.0	11.1	0	0.0	13.2	0	0.0	7.8	17.0
Middle	1	100.0	21.8	51	100.0	16.9	0	0.0	19.8	0	0.0	13.3	19.9
Upper	0	0.0	51.7	0	0.0	61.2	1	50.0	57.8	112	69.1	66.8	40.8
Unknown	0	0.0	4.1	0	0.0	6.1	0	0.0	3.0	0	0.0	7.1	0.0
Total	1	100.0	100.0	51	100.0	100.0	2	100.0	100.0	162	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	11	11.8	7.6	2,103	7.0	4.2	7	13.5	7.9	1,453	7.5	4.2	22.3
Moderate	23	24.7	17.9	7,042	23.3	13.4	15	28.8	16.9	4,246	22.0	11.9	17.0
Middle	28	30.1	23.0	8,556	28.4	21.0	8	15.4	21.1	2,970	15.4	18.3	19.9
Upper	28	30.1	42.4	11,778	39.1	51.7	20	38.5	41.1	9,518	49.4	51.1	40.8
Unknown	3	3.2	9.1	681	2.3	9.7	2	3.8	13.0	1,071	5.6	14.6	0.0
Total	93	100.0	100.0	30,160	100.0	100.0	52	100.0	100.0	19,258	100.0	100.0	100.0
Source: 2021 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													
Multifamily loans are not included in the borrower distribution analysis.													

Table E-44 (2 of 2)

Distribution of 2020 and 2021 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Boulder MSA													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2020						2021						
	Bank			Agg			Bank			Agg			
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC													
Low	0	0.0	8.1	0	0.0	4.1	0	0.0	6.4	0	0.0	3.8	22.3
Moderate	0	0.0	16.1	0	0.0	9.2	0	0.0	12.4	0	0.0	8.3	17.0
Middle	0	0.0	22.1	0	0.0	18.1	0	0.0	20.7	0	0.0	16.8	19.9
Upper	0	0.0	52.0	0	0.0	67.4	0	0.0	57.9	0	0.0	67.3	40.8
Unknown	0	0.0	1.7	0	0.0	1.2	0	0.0	2.6	0	0.0	3.8	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	0	0.0	11.0	0	0.0	2.6	1	100.0	9.2	186	100.0	4.7	22.3
Moderate	0	0.0	13.7	0	0.0	3.6	0	0.0	12.6	0	0.0	4.8	17.0
Middle	0	0.0	15.8	0	0.0	7.2	0	0.0	17.0	0	0.0	9.7	19.9
Upper	0	0.0	52.7	0	0.0	79.3	0	0.0	50.5	0	0.0	62.8	40.8
Unknown	0	0.0	6.8	0	0.0	7.3	0	0.0	10.7	0	0.0	18.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	1	100.0	100.0	186	100.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	3.7	0	0.0	1.4	22.3
Moderate	0	0.0	0.6	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	17.0
Middle	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	19.9
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	40.8
Unknown	0	0.0	99.4	0	0.0	100.0	0	0.0	96.3	0	0.0	98.6	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2021 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table E-45

Distribution of 2020 and 2021 Small Business Lending By Revenue Size of Businesses													
Assessment Area: Boulder MSA													
	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	12	32.4	41.2	446	4.6	24.0	7	36.8	48.1	213	4.7	25.1	93.2
Over \$1 Million	8	21.6		1,492	15.6		5	26.3		1,032	22.7		5.8
Revenue Unknown	17	45.9		7,654	79.8		7	36.8		3,311	72.7		0.9
Total	37	100.0		9,592	100.0		19	100.0		4,556	100.0		100.0
By Loan Size													
\$100,000 or Less	12	32.4	87.7	446	4.6	32.2	7	36.8	91.7	213	4.7	33.3	
\$100,001 - \$250,000	8	21.6	6.9	1,492	15.6	19.8	5	26.3	4.4	1,032	22.7	17.3	
\$250,001 - \$1 Million	17	45.9	5.4	7,654	79.8	48.0	7	36.8	3.9	3,311	72.7	49.4	
Total	37	100.0	100.0	9,592	100.0	100.0	19	100.0	100.0	4,556	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	12	100.0		446	100.0		7	100.0		213	100.0		
\$100,001 - \$250,000	0	0.0		0	0.0		0	0.0		0	0.0		
\$250,001 - \$1 Million	0	0.0		0	0.0		0	0.0		0	0.0		
Total	12	100.0		446	100.0		7	100.0		213	100.0		
<i>Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i>													
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>													

Table E-46

Distribution of 2020 and 2021 Small Farm Lending By Revenue Size of Farms													
Assessment Area: Boulder MSA													
	Bank And Aggregate Loans By Year											Total Farms %	
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank			Agg
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%		\$%
By Revenue													
\$1 Million or Less	0	0.0	66.7	0	0.0	58.6	0	0.0	83.0	0	0.0	85.8	98.0
Over \$1 Million	0	0.0		0	0.0		0	0.0		0	0.0		1.8
Revenue Unknown	0	0.0		0	0.0		0	0.0		0	0.0		0.3
Total	0	0.0		0	0.0		0	0.0		0	0.0		100.0
By Loan Size													
\$100,000 or Less	0	0.0	95.2	0	0.0	62.4	0	0.0	96.6	0	0.0	65.0	
\$100,001 - \$250,000	0	0.0	1.6	0	0.0	9.1	0	0.0	2.3	0	0.0	15.0	
\$250,001 - \$500,000	0	0.0	3.2	0	0.0	28.4	0	0.0	1.1	0	0.0	20.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	0	0.0		0	0.0		0	0.0		0	0.0		
\$100,001 - \$250,000	0	0.0		0	0.0		0	0.0		0	0.0		
\$250,001 - \$500,000	0	0.0		0	0.0		0	0.0		0	0.0		
Total	0	0.0		0	0.0		0	0.0		0	0.0		
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table E-47

2021 Boulder MSA AA Demographics									
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income		
	#	%	#	%	#	%	#	%	
Low	5	7.4	3,847	5.3	958	24.9	16,135	22.3	
Moderate	14	20.6	13,721	18.9	1,392	10.1	12,332	17.0	
Middle	30	44.1	32,808	45.3	1,705	5.2	14,393	19.9	
Upper	19	27.9	22,042	30.4	566	2.6	29,558	40.8	
Unknown	0	0.0	0	0.0	0	0.0	0	0.0	
Total AA	68	100.0	72,418	100.0	4,621	6.4	72,418	100.0	
Housing Units by Tract	Housing Type by Tract								
	Owner-occupied				Rental		Vacant		
	#	% by tract	% by unit	#	% by unit	#	% by unit		
Low	9,149	2,293	3.0	25.1	6,432	70.3	424	4.6	
Moderate	29,026	13,742	18.0	47.3	13,853	47.7	1,431	4.9	
Middle	56,892	34,740	45.6	61.1	18,405	32.4	3,747	6.6	
Upper	34,672	25,388	33.3	73.2	7,663	22.1	1,621	4.7	
Unknown	0	0	0.0	0.0	0	0.0	0	0.0	
Total AA	129,739	76,163	100.0	58.7	46,353	35.7	7,223	5.6	
Total Businesses by Tract	Businesses by Tract & Revenue Size								
	Less Than or = \$1 Million				Over \$1 Million		Revenue Not Reported		
	#	%	#	%	#	%	#	%	
Low	1,068	4.1	1,000	4.1	59	3.9	9	3.8	
Moderate	7,711	29.8	6,996	29.0	658	43.6	57	24.1	
Middle	9,805	37.9	9,266	38.4	452	29.9	87	36.7	
Upper	7,262	28.1	6,837	28.4	341	22.6	84	35.4	
Unknown	0	0.0	0	0.0	0	0.0	0	0.0	
Total AA	25,846	100.0	24,099	100.0	1,510	100.0	237	100.0	
Percentage of Total Businesses:				93.2		5.8		0.9	
Total Farms by Tract	Farms by Tract & Revenue Size								
	Less Than or = \$1 Million				Over \$1 Million		Revenue Not Reported		
	#	%	#	%	#	%	#	%	
Low	10	2.5	10	2.6	0	0.0	0	0.0	
Moderate	72	18.0	67	17.1	5	71.4	0	0.0	
Middle	170	42.6	167	42.7	2	28.6	1	100.0	
Upper	147	36.8	147	37.6	0	0.0	0	0.0	
Unknown	0	0.0	0	0.0	0	0.0	0	0.0	
Total AA	399	100.0	391	100.0	7	100.0	1	100.0	
Percentage of Total Farms:				98.0		1.8		0.3	
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.									

Table E-48

2020 Boulder MSA AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	5	7.4	3,847	5.3	958	24.9	16,135	22.3
Moderate	14	20.6	13,721	18.9	1,392	10.1	12,332	17.0
Middle	30	44.1	32,808	45.3	1,705	5.2	14,393	19.9
Upper	19	27.9	22,042	30.4	566	2.6	29,558	40.8
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	68	100.0	72,418	100.0	4,621	6.4	72,418	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	9,149	2,293	3.0	25.1	6,432	70.3	424	4.6
Moderate	29,026	13,742	18.0	47.3	13,853	47.7	1,431	4.9
Middle	56,892	34,740	45.6	61.1	18,405	32.4	3,747	6.6
Upper	34,672	25,388	33.3	73.2	7,663	22.1	1,621	4.7
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	129,739	76,163	100.0	58.7	46,353	35.7	7,223	5.6
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	1,058	4.1	996	4.2	55	3.6	7	3.2
Moderate	7,782	30.2	7,042	29.4	681	44.0	59	26.6
Middle	9,731	37.8	9,174	38.3	477	30.9	80	36.0
Upper	7,171	27.9	6,762	28.2	333	21.5	76	34.2
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	25,742	100.0	23,974	100.0	1,546	100.0	222	100.0
Percentage of Total Businesses:				93.1		6.0		0.9
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	11	2.8	11	2.8	0	0.0	0	0.0
Moderate	75	18.8	70	17.9	5	83.3	0	0.0
Middle	173	43.4	171	43.6	1	16.7	1	100.0
Upper	140	35.1	140	35.7	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	399	100.0	392	100.0	6	100.0	1	100.0
Percentage of Total Farms:				98.2		1.5		0.3
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

**Pueblo MSA
Table E-49 (1 of 2)**

Distribution of 2022 Home Mortgage Lending By Income Level of Geography							
Assessment Area: Pueblo MSA							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	0	0.0	5.0	0	0.0	2.9	4.4
Moderate	5	23.8	19.2	1,124	16.2	13.9	15.5
Middle	8	38.1	38.2	2,016	29.0	36.1	38.1
Upper	8	38.1	37.5	3,811	54.8	46.9	42.1
Unknown	0	0.0	0.1	0	0.0	0.2	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	21	100.0	100.0	6,951	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	3.1	0	0.0	2.1	4.4
Moderate	0	0.0	13.5	0	0.0	9.2	15.5
Middle	3	60.0	39.5	611	58.2	35.4	38.1
Upper	2	40.0	43.9	438	41.8	53.4	42.1
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	5	100.0	100.0	1,049	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	2.4	0	0.0	1.8	4.4
Moderate	0	0.0	12.0	0	0.0	9.7	15.5
Middle	0	0.0	32.3	0	0.0	30.4	38.1
Upper	0	0.0	53.3	0	0.0	58.2	42.1
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	4.2	0	0.0	27.3	13.7
Moderate	0	0.0	25.0	0	0.0	6.2	30.3
Middle	0	0.0	33.3	0	0.0	29.3	44.4
Upper	0	0.0	37.5	0	0.0	37.2	11.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.3
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans							Owner Occupied Units %
Low	0	0.0	4.0	0	0.0	3.2	4.4
Moderate	5	19.2	15.9	1,124	14.1	11.9	15.5
Middle	11	42.3	38.4	2,627	32.8	35.5	38.1
Upper	10	38.5	41.7	4,249	53.1	49.3	42.1
Unknown	0	0.0	0.1	0	0.0	0.1	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	26	100.0	100.0	8,000	100.0	100.0	100.0

Source: 2022 FFIEC Census Data

2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Table E-49 (2 of 2)

Distribution of 2022 Home Mortgage Lending By Income Level of Geography Assessment Area: Pueblo MSA							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Other Purpose LOC							
Low	0	0.0	2.2	0	0.0	1.5	4.4
Moderate	0	0.0	7.9	0	0.0	6.3	15.5
Middle	0	0.0	40.2	0	0.0	35.4	38.1
Upper	0	0.0	49.7	0	0.0	56.9	42.1
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	4.2	0	0.0	3.0	4.4
Moderate	0	0.0	12.6	0	0.0	9.8	15.5
Middle	0	0.0	40.0	0	0.0	36.9	38.1
Upper	0	0.0	43.2	0	0.0	50.3	42.1
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	7.7	0	0.0	4.6	4.4
Moderate	0	0.0	30.8	0	0.0	29.1	15.5
Middle	0	0.0	26.9	0	0.0	25.2	38.1
Upper	0	0.0	34.6	0	0.0	41.2	42.1
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Table E-50

Distribution of 2022 Small Business Lending By Income Level of Geography							
Assessment Area: Pueblo MSA							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	\$%	
Low	0	0.0	3.0	0	0.0	7.2	3.9
Moderate	0	0.0	20.8	0	0.0	27.9	26.3
Middle	0	0.0	30.9	0	0.0	22.9	33.5
Upper	1	100.0	44.7	73	100.0	41.7	35.9
Unknown	0	0.0	0.1	0	0.0	0.1	0.4
Tract-Unk	0	0.0	0.5	0	0.0	0.2	
Total	1	100.0	100.0	73	100.0	100.0	100.0

Source: 2022 FFIEC Census Data
2022 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Table E-51

Distribution of 2022 Small Farm Lending By Income Level of Geography							
Assessment Area: Pueblo MSA							
Geographic Income Level	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	\$%	
Low	0	0.0	0.0	0	0.0	0.0	1.6
Moderate	0	0.0	2.2	0	0.0	2.4	15.9
Middle	0	0.0	47.8	0	0.0	84.0	35.4
Upper	0	0.0	47.8	0	0.0	13.2	47.1
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	2.2	0	0.0	0.4	
Total	0	0.0	100.0	0	0.0	100.0	100.0

Source: 2022 FFIEC Census Data
2022 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Table E-52 (1 of 2)

Distribution of 2022 Home Mortgage Lending By Borrower Income Level Assessment Area: Pueblo MSA							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	2	9.5	3.5	430	6.2	1.6	22.4
Moderate	3	14.3	17.4	612	8.8	11.1	16.7
Middle	5	23.8	28.6	1,376	19.8	27.7	19.3
Upper	11	52.4	35.2	4,533	65.2	42.8	41.6
Unknown	0	0.0	15.3	0	0.0	16.7	0.0
Total	21	100.0	100.0	6,951	100.0	100.0	100.0
Refinance Loans							
Low	1	20.0	9.6	15	1.4	5.1	22.4
Moderate	0	0.0	19.7	0	0.0	15.7	16.7
Middle	2	40.0	23.8	438	41.8	23.6	19.3
Upper	2	40.0	33.4	596	56.8	40.6	41.6
Unknown	0	0.0	13.5	0	0.0	15.0	0.0
Total	5	100.0	100.0	1,049	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	4.9	0	0.0	3.6	22.4
Moderate	0	0.0	9.1	0	0.0	7.2	16.7
Middle	0	0.0	21.7	0	0.0	18.1	19.3
Upper	0	0.0	62.5	0	0.0	67.4	41.6
Unknown	0	0.0	1.8	0	0.0	3.6	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans							
Low	3	11.5	5.9	445	5.6	2.9	22.4
Moderate	3	11.5	17.3	612	7.7	12.5	16.7
Middle	7	26.9	26.1	1,814	22.7	25.9	19.3
Upper	13	50.0	37.8	5,129	64.1	43.2	41.6
Unknown	0	0.0	13.0	0	0.0	15.6	0.0
Total	26	100.0	100.0	8,000	100.0	100.0	100.0
Source: 2022 FFIEC Census Data 2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.							

Table E-52 (2 of 2)

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Assessment Area: Pueblo MSA							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Other Purpose LOC							
Low	0	0.0	4.4	0	0.0	3.4	22.4
Moderate	0	0.0	14.5	0	0.0	9.4	16.7
Middle	0	0.0	25.5	0	0.0	23.3	19.3
Upper	0	0.0	54.1	0	0.0	62.9	41.6
Unknown	0	0.0	1.6	0	0.0	1.1	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	11.6	0	0.0	6.5	22.4
Moderate	0	0.0	11.6	0	0.0	7.8	16.7
Middle	0	0.0	20.0	0	0.0	26.7	19.3
Upper	0	0.0	50.5	0	0.0	53.9	41.6
Unknown	0	0.0	6.3	0	0.0	5.1	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	22.4
Moderate	0	0.0	0.0	0	0.0	0.0	16.7
Middle	0	0.0	0.0	0	0.0	0.0	19.3
Upper	0	0.0	0.0	0	0.0	0.0	41.6
Unknown	0	0.0	100.0	0	0.0	100.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Table E-53

Distribution of 2022 Small Business Lending By Revenue Size of Businesses							
Assessment Area: Pueblo MSA							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	1	100.0	58.3	73	100.0	39.7	93.9
Over \$1 Million	0	0.0		0	0.0		5.4
Revenue Unknown	0	0.0		0	0.0		0.7
Total	1	100.0		73	100.0		100.0
By Loan Size							
\$100,000 or Less	1	100.0	96.2	73	100.0	48.8	
\$100,001 - \$250,000	0	0.0	2.1	0	0.0	13.7	
\$250,001 - \$1 Million	0	0.0	1.7	0	0.0	37.5	
Total	1	100.0	100.0	73	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	1	100.0		73	100.0		
\$100,001 - \$250,000	0	0.0		0	0.0		
\$250,001 - \$1 Million	0	0.0		0	0.0		
Total	1	100.0		73	100.0		
<i>Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Table E-54

Distribution of 2022 Small Farm Lending By Revenue Size of Farms							
Assessment Area: Pueblo MSA							
	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	0	0.0	60.9	0	0.0	68.9	97.9
Over \$1 Million	0	0.0		0	0.0		2.1
Revenue Unknown	0	0.0		0	0.0		0.0
Total	0	0.0		0	0.0		100.0
By Loan Size							
\$100,000 or Less	0	0.0	89.1	0	0.0	30.9	
\$100,001 - \$250,000	0	0.0	4.3	0	0.0	17.4	
\$250,001 - \$500,000	0	0.0	6.5	0	0.0	51.7	
Total	0	0.0	100.0	0	0.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	0	0.0		0	0.0		
\$100,001 - \$250,000	0	0.0		0	0.0		
\$250,001 - \$500,000	0	0.0		0	0.0		
Total	0	0.0		0	0.0		
<i>Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Table E-55

2022 Pueblo MSA AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	3	5.2	2,208	5.5	761	34.5	9,004	22.4
Moderate	14	24.1	7,186	17.9	1,571	21.9	6,708	16.7
Middle	20	34.5	14,873	37.0	1,814	12.2	7,774	19.3
Upper	18	31.0	15,960	39.7	1,097	6.9	16,741	41.6
Unknown	3	5.2	0	0.0	0	0.0	0	0.0
Total AA	58	100.0	40,227	100.0	5,243	13.0	40,227	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	4,761	1,850	4.4	38.9	2,441	51.3	470	9.9
Moderate	15,656	6,579	15.5	42.0	7,197	46.0	1,880	12.0
Middle	27,238	16,158	38.1	59.3	9,088	33.4	1,992	7.3
Upper	23,605	17,853	42.1	75.6	4,016	17.0	1,736	7.4
Unknown	24	0	0.0	0.0	24	100.0	0	0.0
Total AA	71,284	42,440	100.0	59.5	22,766	31.9	6,078	8.5
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	257	3.9	240	3.9	17	4.8	0	0.0
Moderate	1,713	26.3	1,567	25.6	129	36.8	17	37.8
Middle	2,179	33.5	2,064	33.8	103	29.3	12	26.7
Upper	2,337	35.9	2,222	36.3	99	28.2	16	35.6
Unknown	25	0.4	22	0.4	3	0.9	0	0.0
Total AA	6,511	100.0	6,115	100.0	351	100.0	45	100.0
Percentage of Total Businesses:				93.9		5.4		0.7
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	3	1.6	3	1.6	0	0.0	0	0.0
Moderate	30	15.9	29	15.7	1	25.0	0	0.0
Middle	67	35.4	65	35.1	2	50.0	0	0.0
Upper	89	47.1	88	47.6	1	25.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	189	100.0	185	100.0	4	100.0	0	0.0
Percentage of Total Farms:				97.9		2.1		0.0
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table E-56 (1 of 2)

Distribution of 2020 and 2021 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Pueblo MSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	1	3.3	2.5	108	1.4	1.4	0	0.0	3.9	0	0.0	2.3	3.5
Moderate	6	20.0	23.1	1,006	13.2	16.0	6	18.8	26.2	1,141	13.3	18.4	23.6
Middle	3	10.0	26.1	703	9.2	22.7	10	31.3	24.5	1,926	22.4	21.4	30.7
Upper	20	66.7	48.3	5,800	76.1	59.9	16	50.0	45.4	5,522	64.3	57.9	42.2
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	30	100.0	100.0	7,617	100.0	100.0	32	100.0	100.0	8,589	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	1.5	0	0.0	0.8	0	0.0	1.8	0	0.0	1.0	3.5
Moderate	3	10.3	14.5	468	7.5	10.0	4	15.4	18.5	760	13.8	13.1	23.6
Middle	4	13.8	23.3	725	11.5	19.1	8	30.8	24.6	1,284	23.3	20.7	30.7
Upper	22	75.9	60.6	5,085	81.0	70.1	14	53.8	55.1	3,462	62.9	65.2	42.2
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	29	100.0	100.0	6,278	100.0	100.0	26	100.0	100.0	5,506	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	1.3	0	0.0	0.9	0	0.0	2.2	0	0.0	1.5	3.5
Moderate	0	0.0	8.9	0	0.0	7.4	0	0.0	16.0	0	0.0	13.8	23.6
Middle	0	0.0	28.9	0	0.0	28.2	0	0.0	22.8	0	0.0	22.4	30.7
Upper	0	0.0	60.9	0	0.0	63.5	0	0.0	59.0	0	0.0	62.2	42.2
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Multifamily Loans													Multi-family Units %
Low	0	0.0	15.8	0	0.0	29.9	0	0.0	12.0	0	0.0	8.2	10.9
Moderate	0	0.0	47.4	0	0.0	43.7	0	0.0	36.0	0	0.0	43.1	52.7
Middle	0	0.0	10.5	0	0.0	3.5	0	0.0	32.0	0	0.0	34.7	26.8
Upper	0	0.0	26.3	0	0.0	22.9	0	0.0	20.0	0	0.0	14.0	9.6
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	1	1.7	2.0	108	0.8	1.5	0	0.0	2.6	0	0.0	1.8	3.5
Moderate	9	15.3	17.8	1,474	10.6	13.0	10	16.9	21.3	1,901	13.3	16.0	23.6
Middle	7	11.9	24.6	1,428	10.3	20.5	18	30.5	24.5	3,210	22.5	21.4	30.7
Upper	42	71.2	55.6	10,885	78.3	65.1	31	52.5	51.6	9,184	64.2	60.8	42.2
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	59	100.0	100.0	13,895	100.0	100.0	59	100.0	100.0	14,295	100.0	100.0	100.0

Source: 2021 FFIEC Census Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table E-56 (2 of 2)

Distribution of 2020 and 2021 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Pueblo MSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	#%	#%	\$(000)	%	%	#	#%	#%	\$(000)	%	%	
Other Purpose LOC													
Low	0	0.0	3.1	0	0.0	1.7	0	0.0	2.0	0	0.0	1.2	3.5
Moderate	0	0.0	17.1	0	0.0	12.4	0	0.0	16.3	0	0.0	11.4	23.6
Middle	0	0.0	24.6	0	0.0	22.5	0	0.0	23.0	0	0.0	23.1	30.7
Upper	0	0.0	55.2	0	0.0	63.4	1	100.0	58.7	200	100.0	64.3	42.2
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	1	100.0	100.0	200	100.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	0	0.0	4.7	0	0.0	2.6	0	0.0	3.8	0	0.0	4.0	3.5
Moderate	0	0.0	21.9	0	0.0	20.7	0	0.0	28.2	0	0.0	20.0	23.6
Middle	0	0.0	28.1	0	0.0	26.2	0	0.0	21.8	0	0.0	15.5	30.7
Upper	0	0.0	45.3	0	0.0	50.5	0	0.0	46.2	0	0.0	60.4	42.2
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	3.6	0	0.0	1.6	0	0.0	4.4	0	0.0	2.6	3.5
Moderate	0	0.0	27.8	0	0.0	21.2	0	0.0	26.5	0	0.0	18.5	23.6
Middle	0	0.0	29.6	0	0.0	26.3	0	0.0	32.4	0	0.0	25.1	30.7
Upper	0	0.0	39.1	0	0.0	50.9	0	0.0	36.8	0	0.0	53.8	42.2
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2021 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table E-57

Distribution of 2020 and 2021 Small Business Lending By Income Level of Geography													
Assessment Area: Pueblo MSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Low	0	0.0	2.5	0	0.0	3.0	0	0.0	2.4	0	0.0	4.4	3.2
Moderate	4	36.4	23.9	454	53.9	22.4	0	0.0	23.3	0	0.0	23.1	28.4
Middle	1	9.1	28.8	26	3.1	31.6	1	20.0	27.6	137	14.2	33.2	30.0
Upper	6	54.5	43.8	363	43.1	42.3	4	80.0	46.0	826	85.8	39.1	38.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.4
Tract-Unk	0	0.0	0.9	0	0.0	0.7	0	0.0	0.7	0	0.0	0.1	
Total	11	100.0	100.0	843	100.0	100.0	5	100.0	100.0	963	100.0	100.0	100.0

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table E-58

Distribution of 2020 and 2021 Small Farm Lending By Income Level of Geography													
Assessment Area: Pueblo MSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Farms %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.5
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	6.2
Middle	0	0.0	57.6	0	0.0	82.1	0	0.0	64.8	0	0.0	72.4	45.1
Upper	0	0.0	39.4	0	0.0	16.5	0	0.0	35.2	0	0.0	27.6	47.7
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.5
Tract-Unk	0	0.0	3.0	0	0.0	1.4	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table E-59 (1 of 2)

Distribution of 2020 and 2021 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Pueblo MSA													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	4	13.3	6.2	429	5.6	3.4	2	6.3	3.6	226	2.6	1.7	22.6
Moderate	2	6.7	21.0	463	6.1	15.5	3	9.4	19.7	531	6.2	13.2	17.6
Middle	13	43.3	29.9	3,529	46.3	29.5	9	28.1	26.8	2,259	26.3	25.9	18.7
Upper	11	36.7	34.9	3,196	42.0	42.8	17	53.1	35.9	5,340	62.2	43.8	41.1
Unknown	0	0.0	8.0	0	0.0	8.8	1	3.1	14.1	233	2.7	15.4	0.0
Total	30	100.0	100.0	7,617	100.0	100.0	32	100.0	100.0	8,589	100.0	100.0	100.0
Refinance Loans													
Low	1	3.4	4.6	85	1.4	2.5	1	3.8	5.9	98	1.8	3.3	22.6
Moderate	0	0.0	11.5	0	0.0	8.1	7	26.9	14.9	1,284	23.3	11.2	17.6
Middle	5	17.2	20.6	1,051	16.7	18.5	3	11.5	21.9	438	8.0	20.0	18.7
Upper	15	51.7	35.6	3,196	50.9	39.7	10	38.5	36.3	2,561	46.5	42.4	41.1
Unknown	8	27.6	27.8	1,946	31.0	31.2	5	19.2	21.1	1,125	20.4	23.1	0.0
Total	29	100.0	100.0	6,278	100.0	100.0	26	100.0	100.0	5,506	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	5.3	0	0.0	3.8	0	0.0	4.2	0	0.0	3.1	22.6
Moderate	0	0.0	12.0	0	0.0	9.2	0	0.0	10.3	0	0.0	9.4	17.6
Middle	0	0.0	24.0	0	0.0	18.9	0	0.0	17.9	0	0.0	15.5	18.7
Upper	0	0.0	56.9	0	0.0	65.9	0	0.0	63.5	0	0.0	61.4	41.1
Unknown	0	0.0	1.8	0	0.0	2.1	0	0.0	4.2	0	0.0	10.7	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans													
Low	5	8.5	5.1	514	3.7	2.9	3	5.1	5.0	324	2.3	2.6	22.6
Moderate	2	3.4	14.8	463	3.3	11.0	10	16.9	16.2	1,815	12.7	12.0	17.6
Middle	18	30.5	23.8	4,580	33.0	22.6	12	20.3	23.4	2,697	18.9	22.4	18.7
Upper	26	44.1	36.1	6,392	46.0	41.2	28	47.5	37.8	8,101	56.7	43.7	41.1
Unknown	8	13.6	20.2	1,946	14.0	22.3	6	10.2	17.6	1,358	9.5	19.4	0.0
Total	59	100.0	100.0	13,895	100.0	100.0	59	100.0	100.0	14,295	100.0	100.0	100.0
Source: 2021 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													
Multifamily loans are not included in the borrower distribution analysis.													

Table E-59 (2 of 2)

Distribution of 2020 and 2021 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Pueblo MSA													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	#%	\$(000)	\$%	\$%	#	%	#%	\$(000)	\$%	\$%	
Other Purpose LOC													
Low	0	0.0	5.4	0	0.0	3.3	0	0.0	4.9	0	0.0	4.1	22.6
Moderate	0	0.0	11.8	0	0.0	10.1	0	0.0	10.8	0	0.0	6.4	17.6
Middle	0	0.0	22.3	0	0.0	18.0	0	0.0	20.6	0	0.0	14.5	18.7
Upper	0	0.0	60.1	0	0.0	68.4	1	100.0	62.9	200	100.0	73.9	41.1
Unknown	0	0.0	0.5	0	0.0	0.3	0	0.0	0.8	0	0.0	1.1	0.0
Total	0	0.0	100.0	0	0.0	100.0	1	100.0	100.0	200	100.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	0	0.0	7.8	0	0.0	5.2	0	0.0	7.7	0	0.0	5.8	22.6
Moderate	0	0.0	18.8	0	0.0	14.4	0	0.0	15.4	0	0.0	11.1	17.6
Middle	0	0.0	31.3	0	0.0	28.6	0	0.0	25.6	0	0.0	26.6	18.7
Upper	0	0.0	39.1	0	0.0	48.5	0	0.0	47.4	0	0.0	50.9	41.1
Unknown	0	0.0	3.1	0	0.0	3.3	0	0.0	3.8	0	0.0	5.5	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	0.6	0	0.0	0.2	0	0.0	0.0	0	0.0	0.0	22.6
Moderate	0	0.0	2.4	0	0.0	2.3	0	0.0	0.0	0	0.0	0.0	17.6
Middle	0	0.0	1.8	0	0.0	1.4	0	0.0	1.5	0	0.0	1.0	18.7
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	41.1
Unknown	0	0.0	95.3	0	0.0	96.1	0	0.0	98.5	0	0.0	99.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2021 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table E-60

Distribution of 2020 and 2021 Small Business Lending By Revenue Size of Businesses													
Assessment Area: Pueblo MSA													
	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	8	72.7	44.1	311	36.9	29.1	3	60.0	54.9	173	18.0	35.2	93.9
Over \$1 Million	2	18.2		223	26.5		1	20.0		137	14.2		5.5
Revenue Unknown	1	9.1		309	36.7		1	20.0		653	67.8		0.6
Total	11	100.0		843	100.0		5	100.0		963	100.0		100.0
By Loan Size													
\$100,000 or Less	8	72.7	90.3	311	36.9	40.1	3	60.0	93.7	173	18.0	38.1	
\$100,001 - \$250,000	2	18.2	6.3	223	26.5	22.2	1	20.0	3.4	137	14.2	16.9	
\$250,001 - \$1 Million	1	9.1	3.4	309	36.7	37.7	1	20.0	2.9	653	67.8	45.1	
Total	11	100.0	100.0	843	100.0	100.0	5	100.0	100.0	963	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	8	100.0		311	100.0		3	100.0		173	100.0		
\$100,001 - \$250,000	0	0.0		0	0.0		0	0.0		0	0.0		
\$250,001 - \$1 Million	0	0.0		0	0.0		0	0.0		0	0.0		
Total	8	100.0		311	100.0		3	100.0		173	100.0		
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table E-61

Distribution of 2020 and 2021 Small Farm Lending By Revenue Size of Farms													
Assessment Area: Pueblo MSA													
	Bank And Aggregate Loans By Year												Total Farms %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	#	%	\$(000)	%	#	%	#	%	\$(000)	%	
By Revenue													
\$1 Million or Less	0	0.0	72.7	0	0.0	86.4	0	0.0	55.6	0	0.0	75.5	97.9
Over \$1 Million	0	0.0		0	0.0		0	0.0		0	0.0		2.1
Revenue Unknown	0	0.0		0	0.0		0	0.0		0	0.0		0.0
Total	0	0.0		0	0.0		0	0.0		0	0.0		100.0
By Loan Size													
\$100,000 or Less	0	0.0	93.9	0	0.0	62.0	0	0.0	85.2	0	0.0	22.0	
\$100,001 - \$250,000	0	0.0	3.0	0	0.0	11.1	0	0.0	7.4	0	0.0	28.3	
\$250,001 - \$500,000	0	0.0	3.0	0	0.0	26.9	0	0.0	7.4	0	0.0	49.7	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	0	0.0		0	0.0		0	0.0		0	0.0		
\$100,001 - \$250,000	0	0.0		0	0.0		0	0.0		0	0.0		
\$250,001 - \$500,000	0	0.0		0	0.0		0	0.0		0	0.0		
Total	0	0.0		0	0.0		0	0.0		0	0.0		
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table E-62

2021 Pueblo MSA AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	3	5.5	1,876	4.6	858	45.7	9,187	22.6
Moderate	16	29.1	10,789	26.5	2,493	23.1	7,160	17.6
Middle	18	32.7	12,183	30.0	1,755	14.4	7,616	18.7
Upper	15	27.3	15,808	38.9	1,025	6.5	16,697	41.1
Unknown	3	5.5	4	0.0	4	100.0	0	0.0
Total AA	55	100.0	40,660	100.0	6,135	15.1	40,660	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied		Rental		Vacant		
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	3,961	1,418	3.5	35.8	2,084	52.6	459	11.6
Moderate	21,983	9,541	23.6	43.4	9,908	45.1	2,534	11.5
Middle	21,420	12,377	30.7	57.8	7,032	32.8	2,011	9.4
Upper	22,585	17,033	42.2	75.4	3,485	15.4	2,067	9.2
Unknown	10	0	0.0	0.0	10	100.0	0	0.0
Total AA	69,959	40,369	100.0	57.7	22,519	32.2	7,071	10.1
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low	207	3.2	198	3.2	9	2.5	0	0.0
Moderate	1,845	28.4	1,714	28.1	118	33.1	13	33.3
Middle	1,952	30.0	1,828	30.0	113	31.7	11	28.2
Upper	2,469	38.0	2,341	38.4	113	31.7	15	38.5
Unknown	26	0.4	22	0.4	4	1.1	0	0.0
Total AA	6,499	100.0	6,103	100.0	357	100.0	39	100.0
Percentage of Total Businesses:				93.9		5.5		0.6
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low	1	0.5	1	0.5	0	0.0	0	0.0
Moderate	12	6.2	12	6.3	0	0.0	0	0.0
Middle	87	45.1	84	44.4	3	75.0	0	0.0
Upper	92	47.7	91	48.1	1	25.0	0	0.0
Unknown	1	0.5	1	0.5	0	0.0	0	0.0
Total AA	193	100.0	189	100.0	4	100.0	0	0.0
Percentage of Total Farms:				97.9		2.1		0.0
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table E-63

2020 Pueblo MSA AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	3	5.5	1,876	4.6	858	45.7	9,187	22.6
Moderate	16	29.1	10,789	26.5	2,493	23.1	7,160	17.6
Middle	18	32.7	12,183	30.0	1,755	14.4	7,616	18.7
Upper	15	27.3	15,808	38.9	1,025	6.5	16,697	41.1
Unknown	3	5.5	4	0.0	4	100.0	0	0.0
Total AA	55	100.0	40,660	100.0	6,135	15.1	40,660	100.0
Housing Units by Tract	Housing Type by Tract							
	Owner-occupied				Rental		Vacant	
	#	% by tract	% by unit	#	% by unit	#	% by unit	
Low	3,961	1,418	3.5	35.8	2,084	52.6	459	11.6
Moderate	21,983	9,541	23.6	43.4	9,908	45.1	2,534	11.5
Middle	21,420	12,377	30.7	57.8	7,032	32.8	2,011	9.4
Upper	22,585	17,033	42.2	75.4	3,485	15.4	2,067	9.2
Unknown	10	0	0.0	0.0	10	100.0	0	0.0
Total AA	69,959	40,369	100.0	57.7	22,519	32.2	7,071	10.1
Total Businesses by Tract	Businesses by Tract & Revenue Size							
	Less Than or = \$1 Million				Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	217	3.3	206	3.4	11	2.9	0	0.0
Moderate	1,837	28.3	1,703	28.0	121	32.4	13	36.1
Middle	1,961	30.2	1,832	30.1	121	32.4	8	22.2
Upper	2,456	37.8	2,324	38.2	117	31.3	15	41.7
Unknown	28	0.4	24	0.4	4	1.1	0	0.0
Total AA	6,499	100.0	6,089	100.0	374	100.0	36	100.0
Percentage of Total Businesses:				93.7		5.8		0.6
Total Farms by Tract	Farms by Tract & Revenue Size							
	Less Than or = \$1 Million				Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	1	0.5	1	0.5	0	0.0	0	0.0
Moderate	10	5.2	10	5.3	0	0.0	0	0.0
Middle	86	45.0	83	44.4	3	75.0	0	0.0
Upper	93	48.7	92	49.2	1	25.0	0	0.0
Unknown	1	0.5	1	0.5	0	0.0	0	0.0
Total AA	191	100.0	187	100.0	4	100.0	0	0.0
Percentage of Total Farms:				97.9		2.1		0.0

Source: 2020 FFIEC Census Data
2020 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

**Grand Junction MSA
Table E-64 (1 of 2)**

Distribution of 2022 Home Mortgage Lending By Income Level of Geography							
Assessment Area: Grand Junction MSA							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Home Purchase Loans							
Low	0	0.0	0.5	0	0.0	0.3	0.2
Moderate	1	25.0	32.0	387	22.9	26.4	25.3
Middle	1	25.0	47.4	176	10.4	46.5	46.6
Upper	2	50.0	20.2	1,127	66.7	26.7	28.0
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	4	100.0	100.0	1,690	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	0.4	0	0.0	0.4	0.2
Moderate	3	75.0	29.0	543	85.8	24.2	25.3
Middle	1	25.0	48.7	90	14.2	48.8	46.6
Upper	0	0.0	21.8	0	0.0	26.6	28.0
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	4	100.0	100.0	633	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.2
Moderate	1	33.3	22.7	50	33.3	18.5	25.3
Middle	1	33.3	48.1	50	33.3	47.4	46.6
Upper	1	33.3	29.2	50	33.3	34.0	28.0
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	3	100.0	100.0	150	100.0	100.0	100.0
Multifamily Loans							
Low	0	0.0	7.4	0	0.0	2.1	9.1
Moderate	0	0.0	33.3	0	0.0	53.8	30.3
Middle	0	0.0	59.3	0	0.0	44.1	45.0
Upper	0	0.0	0.0	0	0.0	0.0	15.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans							
Low	0	0.0	0.4	0	0.0	0.4	0.2
Moderate	5	45.5	29.9	980	39.6	27.1	25.3
Middle	3	27.3	48.3	316	12.8	47.0	46.6
Upper	3	27.3	21.4	1,177	47.6	25.4	28.0
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	11	100.0	100.0	2,473	100.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Table E-64 (2 of 2)

Distribution of 2022 Home Mortgage Lending By Income Level of Geography Assessment Area: Grand Junction MSA							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Other Purpose LOC							
Low	0	0.0	0.2	0	0.0	0.1	0.2
Moderate	0	0.0	24.0	0	0.0	19.3	25.3
Middle	0	0.0	52.3	0	0.0	47.6	46.6
Upper	0	0.0	23.6	0	0.0	33.0	28.0
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	0.0	0	0.0	0.0	0.2
Moderate	0	0.0	31.3	0	0.0	25.4	25.3
Middle	0	0.0	46.9	0	0.0	43.1	46.6
Upper	0	0.0	21.9	0	0.0	31.5	28.0
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	0.2
Moderate	0	0.0	46.4	0	0.0	46.4	25.3
Middle	0	0.0	46.4	0	0.0	43.2	46.6
Upper	0	0.0	7.1	0	0.0	10.3	28.0
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Table E-65

Distribution of 2022 Small Business Lending By Income Level of Geography							
Assessment Area: Grand Junction MSA							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	\$%	
Low	0	0.0	1.5	0	0.0	2.7	2.6
Moderate	1	100.0	23.3	700	100.0	24.2	24.9
Middle	0	0.0	51.3	0	0.0	54.8	49.1
Upper	0	0.0	23.1	0	0.0	18.0	23.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.8	0	0.0	0.2	
Total	1	100.0	100.0	700	100.0	100.0	100.0

Source: 2022 FFIEC Census Data
2022 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Table E-66

Distribution of 2022 Small Farm Lending By Income Level of Geography							
Assessment Area: Grand Junction MSA							
Geographic Income Level	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	\$%	
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	3.2	0	0.0	0.2	6.2
Middle	0	0.0	74.7	0	0.0	76.4	61.7
Upper	0	0.0	21.5	0	0.0	23.1	32.1
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.6	0	0.0	0.2	
Total	0	0.0	100.0	0	0.0	100.0	100.0

Source: 2022 FFIEC Census Data
2022 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Table E-67 (1 of 2)

Distribution of 2022 Home Mortgage Lending By Borrower Income Level Assessment Area: Grand Junction MSA							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	0	0.0	5.3	0	0.0	2.5	19.4
Moderate	0	0.0	20.7	0	0.0	15.0	18.8
Middle	2	50.0	25.8	1,034	61.2	23.4	22.3
Upper	2	50.0	34.0	656	38.8	43.4	39.5
Unknown	0	0.0	14.2	0	0.0	15.6	0.0
Total	4	100.0	100.0	1,690	100.0	100.0	100.0
Refinance Loans							
Low	1	25.0	13.6	90	14.2	9.0	19.4
Moderate	1	25.0	24.8	233	36.8	20.8	18.8
Middle	0	0.0	22.2	0	0.0	21.9	22.3
Upper	2	50.0	24.0	310	49.0	31.6	39.5
Unknown	0	0.0	15.4	0	0.0	16.7	0.0
Total	4	100.0	100.0	633	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	6.4	0	0.0	4.8	19.4
Moderate	0	0.0	17.6	0	0.0	11.7	18.8
Middle	2	66.7	24.7	100	66.7	19.8	22.3
Upper	1	33.3	47.0	50	33.3	59.3	39.5
Unknown	0	0.0	4.3	0	0.0	4.4	0.0
Total	3	100.0	100.0	150	100.0	100.0	100.0
Total Home Mortgage Loans							
Low	1	9.1	8.5	90	3.6	4.7	19.4
Moderate	1	9.1	21.4	233	9.4	16.6	18.8
Middle	4	36.4	24.8	1,134	45.9	22.8	22.3
Upper	5	45.5	31.9	1,016	41.1	40.4	39.5
Unknown	0	0.0	13.4	0	0.0	15.5	0.0
Total	11	100.0	100.0	2,473	100.0	100.0	100.0
<i>Source: 2022 FFIEC Census Data 2016-2020 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.</i>							

Table E-67 (2 of 2)

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Assessment Area: Grand Junction MSA							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Other Purpose LOC							
Low	0	0.0	9.6	0	0.0	6.3	19.4
Moderate	0	0.0	16.8	0	0.0	12.4	18.8
Middle	0	0.0	30.5	0	0.0	23.3	22.3
Upper	0	0.0	40.5	0	0.0	55.7	39.5
Unknown	0	0.0	2.6	0	0.0	2.3	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	14.1	0	0.0	15.8	19.4
Moderate	0	0.0	10.9	0	0.0	4.0	18.8
Middle	0	0.0	32.8	0	0.0	20.3	22.3
Upper	0	0.0	35.9	0	0.0	52.2	39.5
Unknown	0	0.0	6.3	0	0.0	7.7	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	19.4
Moderate	0	0.0	0.0	0	0.0	0.0	18.8
Middle	0	0.0	0.0	0	0.0	0.0	22.3
Upper	0	0.0	0.0	0	0.0	0.0	39.5
Unknown	0	0.0	100.0	0	0.0	100.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Table E-68

Distribution of 2022 Small Business Lending By Revenue Size of Businesses							
Assessment Area: Grand Junction MSA							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	0	0.0	57.3	0	0.0	35.3	93.0
Over \$1 Million	1	100.0		700	100.0		6.1
Revenue Unknown	0	0.0		0	0.0		1.0
Total	1	100.0		700	100.0		100.0
By Loan Size							
\$100,000 or Less	0	0.0	93.7	0	0.0	36.8	
\$100,001 - \$250,000	0	0.0	3.3	0	0.0	16.4	
\$250,001 - \$1 Million	1	100.0	3.1	700	100.0	46.8	
Total	1	100.0	100.0	700	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	0	0.0		0	0.0		
\$100,001 - \$250,000	0	0.0		0	0.0		
\$250,001 - \$1 Million	0	0.0		0	0.0		
Total	0	0.0		0	0.0		
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Table E-69

Distribution of 2022 Small Farm Lending By Revenue Size of Farms							
Assessment Area: Grand Junction MSA							
	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	0	0.0	81.0	0	0.0	85.3	98.2
Over \$1 Million	0	0.0		0	0.0		1.8
Revenue Unknown	0	0.0		0	0.0		0.0
Total	0	0.0		0	0.0		100.0
By Loan Size							
\$100,000 or Less	0	0.0	81.0	0	0.0	31.4	
\$100,001 - \$250,000	0	0.0	12.0	0	0.0	31.2	
\$250,001 - \$500,000	0	0.0	7.0	0	0.0	37.4	
Total	0	0.0	100.0	0	0.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	0	0.0		0	0.0		
\$100,001 - \$250,000	0	0.0		0	0.0		
\$250,001 - \$500,000	0	0.0		0	0.0		
Total	0	0.0		0	0.0		
<i>Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Table E-70

2022 Grand Junction MSA AA Demographics									
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income		
	#	%	#	%	#	%	#	%	
Low	1	3.0	162	0.4	23	14.2	7,268	19.4	
Moderate	10	30.3	10,749	28.6	1,681	15.6	7,067	18.8	
Middle	14	42.4	17,083	45.5	1,294	7.6	8,360	22.3	
Upper	8	24.2	9,534	25.4	199	2.1	14,833	39.5	
Unknown	0	0.0	0	0.0	0	0.0	0	0.0	
Total AA	33	100.0	37,528	100.0	3,197	8.5	37,528	100.0	
	Housing Units by Tract	Housing Type by Tract							
		Owner-occupied			Rental		Vacant		
		#	% by tract	% by unit	#	% by unit	#	% by unit	
Low	784	82	0.2	10.5	603	76.9	99	12.6	
Moderate	19,815	10,423	25.3	52.6	8,313	42.0	1,079	5.4	
Middle	28,789	19,225	46.6	66.8	7,338	25.5	2,226	7.7	
Upper	14,856	11,540	28.0	77.7	2,226	15.0	1,090	7.3	
Unknown	0	0	0.0	0.0	0	0.0	0	0.0	
Total AA	64,244	41,270	100.0	64.2	18,480	28.8	4,494	7.0	
	Total Businesses by Tract	Businesses by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%		
Low	209	2.6	195	2.6	13	2.6	1	1.3	
Moderate	2,030	24.9	1,907	25.2	103	20.9	20	25.0	
Middle	4,002	49.1	3,662	48.3	302	61.3	38	47.5	
Upper	1,907	23.4	1,811	23.9	75	15.2	21	26.3	
Unknown	0	0.0	0	0.0	0	0.0	0	0.0	
Total AA	8,148	100.0	7,575	100.0	493	100.0	80	100.0	
Percentage of Total Businesses:				93.0		6.1		1.0	
	Total Farms by Tract	Farms by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%		
Low	0	0.0	0	0.0	0	0.0	0	0.0	
Moderate	17	6.2	17	6.3	0	0.0	0	0.0	
Middle	169	61.7	167	62.1	2	40.0	0	0.0	
Upper	88	32.1	85	31.6	3	60.0	0	0.0	
Unknown	0	0.0	0	0.0	0	0.0	0	0.0	
Total AA	274	100.0	269	100.0	5	100.0	0	0.0	
Percentage of Total Farms:				98.2		1.8		0.0	
<i>Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.</i>									

Table E-71 (1 of 2)

Distribution of 2020 and 2021 Home Mortgage Lending By Income Level of Geography Assessment Area: Grand Junction MSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	#	\$(000)	%	%	#	%	#	\$(000)	%	%	
Home Purchase Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	1	33.3	19.1	50	8.1	14.9	0	0.0	21.4	0	0.0	16.1	19.1
Middle	1	33.3	62.6	269	43.6	61.1	5	55.6	60.3	1,132	44.3	59.5	58.3
Upper	1	33.3	18.3	298	48.3	23.9	4	44.4	18.3	1,423	55.7	24.4	22.7
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	3	100.0	100.0	617	100.0	100.0	9	100.0	100.0	2,555	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	1	9.1	14.5	147	5.7	10.9	0	0.0	16.8	0	0.0	12.8	19.1
Middle	7	63.6	60.9	1,446	55.9	57.8	2	50.0	61.5	464	53.8	59.6	58.3
Upper	3	27.3	24.6	993	38.4	31.4	2	50.0	21.7	398	46.2	27.6	22.7
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	11	100.0	100.0	2,586	100.0	100.0	4	100.0	100.0	862	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	15.2	0	0.0	8.2	0	0.0	16.0	0	0.0	14.2	19.1
Middle	2	66.7	54.6	65	56.5	45.0	1	100.0	54.9	40	100.0	47.1	58.3
Upper	1	33.3	30.1	50	43.5	46.8	0	0.0	29.2	0	0.0	38.8	22.7
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	3	100.0	100.0	115	100.0	100.0	1	100.0	100.0	40	100.0	100.0	100.0
Multifamily Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	19.0	0	0.0	18.1	0	0.0	19.0	0	0.0	5.7	39.5
Middle	0	0.0	76.2	0	0.0	78.3	0	0.0	76.2	0	0.0	90.9	42.0
Upper	0	0.0	4.8	0	0.0	3.6	0	0.0	4.8	0	0.0	3.4	18.5
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	2	11.8	16.2	197	5.9	12.4	0	0.0	18.5	0	0.0	14.3	19.1
Middle	10	58.8	61.4	1,780	53.6	59.2	9	60.0	60.8	1,716	48.5	59.9	58.3
Upper	5	29.4	22.4	1,341	40.4	28.4	6	40.0	20.7	1,821	51.5	25.8	22.7
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	17	100.0	100.0	3,318	100.0	100.0	15	100.0	100.0	3,537	100.0	100.0	100.0

Source: 2021 FFIEC Census Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table E-71 (2 of 2)

Distribution of 2020 and 2021 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Grand Junction MSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	#%	#%	\$(000)	%	%	#	#%	#%	\$(000)	%	%	
Other Purpose LOC													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	17.9	0	0.0	14.3	0	0.0	12.8	0	0.0	9.9	19.1
Middle	0	0.0	54.2	0	0.0	44.9	0	0.0	59.0	0	0.0	55.6	58.3
Upper	0	0.0	27.9	0	0.0	40.8	0	0.0	28.2	0	0.0	34.5	22.7
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	13.4	0	0.0	6.3	0	0.0	14.1	0	0.0	14.4	19.1
Middle	0	0.0	58.2	0	0.0	59.0	1	100.0	61.2	80	100.0	56.6	58.3
Upper	0	0.0	28.4	0	0.0	34.7	0	0.0	24.7	0	0.0	29.0	22.7
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	1	100.0	100.0	80	100.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	22.2	0	0.0	17.6	0	0.0	39.1	0	0.0	53.7	19.1
Middle	0	0.0	65.8	0	0.0	68.1	0	0.0	52.2	0	0.0	44.6	58.3
Upper	0	0.0	12.0	0	0.0	14.3	0	0.0	8.7	0	0.0	1.7	22.7
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2021 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table E-72

Distribution of 2020 and 2021 Small Business Lending By Income Level of Geography													
Assessment Area: Grand Junction MSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	17.7	0	0.0	19.8	0	0.0	16.3	0	0.0	16.6	19.1
Middle	8	80.0	56.4	1,077	88.9	56.8	4	80.0	56.9	1,041	98.2	59.5	57.4
Upper	2	20.0	24.6	135	11.1	22.4	1	20.0	25.4	19	1.8	23.6	23.5
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	1.3	0	0.0	1.0	0	0.0	1.5	0	0.0	0.3	
Total	10	100.0	100.0	1,212	100.0	100.0	5	100.0	100.0	1,060	100.0	100.0	100.0

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table E-73

Distribution of 2020 and 2021 Small Farm Lending By Income Level of Geography													
Assessment Area: Grand Junction MSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Farms %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	3.6	0	0.0	0.9	0	0.0	3.3	0	0.0	0.4	5.8
Middle	0	0.0	45.2	0	0.0	44.4	0	0.0	48.4	0	0.0	51.0	45.3
Upper	2	100.0	48.2	122	100.0	52.5	1	100.0	46.5	85	100.0	48.4	48.9
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	3.0	0	0.0	2.1	0	0.0	1.9	0	0.0	0.2	
Total	2	100.0	100.0	122	100.0	100.0	1	100.0	100.0	85	100.0	100.0	100.0

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table E-74 (1 of 2)

Distribution of 2020 and 2021 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Grand Junction MSA													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Home Purchase Loans													
Low	0	0.0	5.4	0	0.0	2.9	0	0.0	5.6	0	0.0	2.9	21.6
Moderate	0	0.0	23.8	0	0.0	17.4	1	11.1	21.2	150	5.9	15.7	18.0
Middle	2	66.7	26.5	348	56.4	25.0	3	33.3	23.0	543	21.3	21.9	19.9
Upper	1	33.3	35.0	269	43.6	44.6	4	44.4	34.3	1,243	48.6	42.0	40.5
Unknown	0	0.0	9.3	0	0.0	10.1	1	11.1	15.9	619	24.2	17.6	0.0
Total	3	100.0	100.0	617	100.0	100.0	9	100.0	100.0	2,555	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	5.1	0	0.0	2.9	0	0.0	7.5	0	0.0	4.6	21.6
Moderate	1	9.1	17.6	147	5.7	13.3	0	0.0	18.9	0	0.0	15.1	18.0
Middle	3	27.3	20.1	687	26.6	18.0	0	0.0	20.2	0	0.0	19.0	19.9
Upper	6	54.5	36.8	1,420	54.9	43.5	3	75.0	30.0	531	61.6	36.8	40.5
Unknown	1	9.1	20.3	332	12.8	22.3	1	25.0	23.4	331	38.4	24.5	0.0
Total	11	100.0	100.0	2,586	100.0	100.0	4	100.0	100.0	862	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	6.7	0	0.0	5.1	0	0.0	7.5	0	0.0	6.2	21.6
Moderate	1	33.3	18.4	50	43.5	12.3	0	0.0	11.9	0	0.0	11.8	18.0
Middle	0	0.0	24.5	0	0.0	16.6	1	100.0	24.5	40	100.0	19.9	19.9
Upper	1	33.3	41.5	50	43.5	52.5	0	0.0	48.9	0	0.0	52.0	40.5
Unknown	1	33.3	8.9	15	13.0	13.5	0	0.0	7.2	0	0.0	10.1	0.0
Total	3	100.0	100.0	115	100.0	100.0	1	100.0	100.0	40	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	0	0.0	5.2	0	0.0	2.9	0	0.0	6.8	0	0.0	3.9	21.6
Moderate	2	11.8	19.5	197	5.9	14.6	2	13.3	19.5	230	6.5	15.2	18.0
Middle	5	29.4	22.1	1,035	31.2	20.3	4	26.7	21.2	583	16.5	20.0	19.9
Upper	8	47.1	35.9	1,739	52.4	43.6	7	46.7	32.2	1,774	50.2	38.9	40.5
Unknown	2	11.8	17.3	347	10.5	18.6	2	13.3	20.2	950	26.9	22.0	0.0
Total	17	100.0	100.0	3,318	100.0	100.0	15	100.0	100.0	3,537	100.0	100.0	100.0
Source: 2021 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													
Multifamily loans are not included in the borrower distribution analysis.													

Table E-74 (2 of 2)

Distribution of 2020 and 2021 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Grand Junction MSA													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2020						2021						
	Bank			Agg			Bank			Agg			
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC													
Low	0	0.0	6.1	0	0.0	3.2	0	0.0	5.1	0	0.0	2.5	21.6
Moderate	0	0.0	17.9	0	0.0	13.0	0	0.0	20.5	0	0.0	14.5	18.0
Middle	0	0.0	22.3	0	0.0	20.2	0	0.0	23.5	0	0.0	18.1	19.9
Upper	0	0.0	50.8	0	0.0	60.9	0	0.0	46.6	0	0.0	56.1	40.5
Unknown	0	0.0	2.8	0	0.0	2.7	0	0.0	4.3	0	0.0	8.8	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	0	0.0	11.9	0	0.0	6.9	0	0.0	21.2	0	0.0	20.0	21.6
Moderate	0	0.0	11.9	0	0.0	8.4	1	100.0	22.4	80	100.0	19.4	18.0
Middle	0	0.0	28.4	0	0.0	19.0	0	0.0	14.1	0	0.0	12.7	19.9
Upper	0	0.0	41.8	0	0.0	58.5	0	0.0	37.6	0	0.0	40.9	40.5
Unknown	0	0.0	6.0	0	0.0	7.2	0	0.0	4.7	0	0.0	7.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	1	100.0	100.0	80	100.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	0.9	0	0.0	0.6	0	0.0	0.0	0	0.0	0.0	21.6
Moderate	0	0.0	1.3	0	0.0	1.3	0	0.0	5.8	0	0.0	2.1	18.0
Middle	0	0.0	0.4	0	0.0	0.3	0	0.0	2.9	0	0.0	0.8	19.9
Upper	0	0.0	0.9	0	0.0	0.9	0	0.0	0.0	0	0.0	0.0	40.5
Unknown	0	0.0	96.6	0	0.0	96.8	0	0.0	91.3	0	0.0	97.1	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2021 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table E-75

Distribution of 2020 and 2021 Small Business Lending By Revenue Size of Businesses													
Assessment Area: Grand Junction MSA													
	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	5	50.0	44.3	109	9.0	29.0	2	40.0	54.1	39	3.7	38.5	92.8
Over \$1 Million	3	30.0		546	45.0		0	0.0		0	0.0		6.2
Revenue Unknown	2	20.0		557	46.0		3	60.0		1,021	96.3		0.9
Total	10	100.0		1,212	100.0		5	100.0		1,060	100.0		100.0
By Loan Size													
\$100,000 or Less	5	50.0	88.8	109	9.0	36.8	2	40.0	91.0	39	3.7	31.8	
\$100,001 - \$250,000	3	30.0	6.7	546	45.0	21.0	0	0.0	5.0	0	0.0	20.1	
\$250,001 - \$1 Million	2	20.0	4.5	557	46.0	42.3	3	60.0	4.0	1,021	96.3	48.1	
Total	10	100.0	100.0	1,212	100.0	100.0	5	100.0	100.0	1,060	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	5	100.0		109	100.0		2	100.0		39	100.0		
\$100,001 - \$250,000	0	0.0		0	0.0		0	0.0		0	0.0		
\$250,001 - \$1 Million	0	0.0		0	0.0		0	0.0		0	0.0		
Total	5	100.0		109	100.0		2	100.0		39	100.0		
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table E-76

Distribution of 2020 and 2021 Small Farm Lending By Revenue Size of Farms													
Assessment Area: Grand Junction MSA													
	Bank And Aggregate Loans By Year												Total Farms %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	#%	\$(000)	\$%	\$%	#	%	#%	\$(000)	\$%	\$%	
By Revenue													
\$1 Million or Less	2	100.0	88.1	122	100.0	88.8	1	100.0	80.3	85	100.0	69.2	98.5
Over \$1 Million	0	0.0		0	0.0		0	0.0		0	0.0		1.5
Revenue Unknown	0	0.0		0	0.0		0	0.0		0	0.0		0.0
Total	2	100.0		122	100.0		1	100.0		85	100.0		100.0
By Loan Size													
\$100,000 or Less	2	100.0	83.3	122	100.0	41.5	1	100.0	87.3	85	100.0	35.5	
\$100,001 - \$250,000	0	0.0	11.9	0	0.0	32.0	0	0.0	8.0	0	0.0	25.2	
\$250,001 - \$500,000	0	0.0	4.8	0	0.0	26.5	0	0.0	4.7	0	0.0	39.3	
Total	2	100.0	100.0	122	100.0	100.0	1	100.0	100.0	85	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	2	100.0		122	100.0		1	100.0		85	100.0		
\$100,001 - \$250,000	0	0.0		0	0.0		0	0.0		0	0.0		
\$250,001 - \$500,000	0	0.0		0	0.0		0	0.0		0	0.0		
Total	2	100.0		122	100.0		1	100.0		85	100.0		
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.													

Table E-77

2021 Grand Junction MSA AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	8,377	21.6
Moderate	7	24.1	8,328	21.5	1,789	21.5	6,963	18.0
Middle	16	55.2	21,928	56.6	2,034	9.3	7,711	19.9
Upper	6	20.7	8,458	21.8	609	7.2	15,663	40.5
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	29	100.0	38,714	100.0	4,432	11.4	38,714	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied		Rental		Vacant		
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	15,089	7,803	19.1	51.7	6,526	43.3	760	5.0
Middle	36,084	23,829	58.3	66.0	9,552	26.5	2,703	7.5
Upper	12,299	9,276	22.7	75.4	2,229	18.1	794	6.5
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	63,472	40,908	100.0	64.5	18,307	28.8	4,257	6.7
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	1,550	19.1	1,463	19.4	79	15.7	8	10.4
Middle	4,658	57.4	4,290	57.0	321	63.7	47	61.0
Upper	1,904	23.5	1,778	23.6	104	20.6	22	28.6
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	8,112	100.0	7,531	100.0	504	100.0	77	100.0
Percentage of Total Businesses:				92.8		6.2		0.9
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	16	5.8	16	5.9	0	0.0	0	0.0
Middle	124	45.3	121	44.8	3	75.0	0	0.0
Upper	134	48.9	133	49.3	1	25.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	274	100.0	270	100.0	4	100.0	0	0.0
Percentage of Total Farms:				98.5		1.5		0.0
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table E-78

2020 Grand Junction MSA AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	8,377	21.6
Moderate	7	24.1	8,328	21.5	1,789	21.5	6,963	18.0
Middle	16	55.2	21,928	56.6	2,034	9.3	7,711	19.9
Upper	6	20.7	8,458	21.8	609	7.2	15,663	40.5
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	29	100.0	38,714	100.0	4,432	11.4	38,714	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	15,089	7,803	19.1	51.7	6,526	43.3	760	5.0
Middle	36,084	23,829	58.3	66.0	9,552	26.5	2,703	7.5
Upper	12,299	9,276	22.7	75.4	2,229	18.1	794	6.5
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	63,472	40,908	100.0	64.5	18,307	28.8	4,257	6.7
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	1,599	19.6	1,504	19.9	87	17.2	8	11.6
Middle	4,643	57.0	4,281	56.6	320	63.1	42	60.9
Upper	1,899	23.3	1,780	23.5	100	19.7	19	27.5
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	8,141	100.0	7,565	100.0	507	100.0	69	100.0
Percentage of Total Businesses:				92.9		6.2		0.8
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	16	5.8	16	5.9	0	0.0	0	0.0
Middle	124	44.9	121	44.5	3	75.0	0	0.0
Upper	136	49.3	135	49.6	1	25.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	276	100.0	272	100.0	4	100.0	0	0.0
Percentage of Total Farms:				98.6		1.4		0.0
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

**Franklin County
Table E-79 (1 of 2)**

Distribution of 2022 Home Mortgage Lending By Income Level of Geography							
Assessment Area: Franklin County							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0.0
Middle	24	100.0	88.5	3,873	100.0	88.7	88.4
Upper	0	0.0	11.5	0	0.0	11.3	11.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	24	100.0	100.0	3,873	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0.0
Middle	6	100.0	82.6	707	100.0	79.1	88.4
Upper	0	0.0	17.4	0	0.0	20.9	11.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	6	100.0	100.0	707	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0.0
Middle	2	100.0	77.5	165	100.0	85.2	88.4
Upper	0	0.0	22.5	0	0.0	14.8	11.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	2	100.0	100.0	165	100.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0.0
Middle	1	100.0	100.0	500	100.0	100.0	93.8
Upper	0	0.0	0.0	0	0.0	0.0	6.2
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	1	100.0	100.0	500	100.0	100.0	100.0
Total Home Mortgage Loans							Owner Occupied Units %
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0.0
Middle	33	100.0	86.1	5,245	100.0	86.1	88.4
Upper	0	0.0	13.9	0	0.0	13.9	11.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	33	100.0	100.0	5,245	100.0	100.0	100.0

Source: 2022 FFIEC Census Data
2016-2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table E-79 (2 of 2)

Assessment Area: Franklin County							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Other Purpose LOC							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0.0
Middle	0	0.0	88.9	0	0.0	85.9	88.4
Upper	0	0.0	11.1	0	0.0	14.1	11.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0.0
Middle	0	0.0	80.0	0	0.0	80.6	88.4
Upper	0	0.0	20.0	0	0.0	19.4	11.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0.0
Middle	0	0.0	90.0	0	0.0	99.9	88.4
Upper	0	0.0	10.0	0	0.0	0.1	11.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0
<i>Source: 2022 FFIEC Census Data 2016-2020 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Table E-80

Distribution of 2022 Small Business Lending By Income Level of Geography							
Assessment Area: Franklin County							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0.0
Middle	5	100.0	86.8	640	100.0	92.9	89.2
Upper	0	0.0	11.8	0	0.0	6.2	10.8
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	1.5	0	0.0	0.8	
Total	5	100.0	100.0	640	100.0	100.0	100.0

Source: 2022 FFIEC Census Data
2022 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Table E-81

Distribution of 2022 Small Farm Lending By Income Level of Geography							
Assessment Area: Franklin County							
Geographic Income Level	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0.0
Middle	4	100.0	90.5	247	100.0	92.6	93.9
Upper	0	0.0	9.5	0	0.0	7.4	6.1
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	4	100.0	100.0	247	100.0	100.0	100.0

Source: 2022 FFIEC Census Data
2022 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Table E-82 (1 of 2)

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Assessment Area: Franklin County							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	4	16.7	4.5	340	8.8	2.4	15.9
Moderate	6	25.0	24.3	721	18.6	18.7	20.3
Middle	6	25.0	21.5	1,164	30.1	21.0	23.4
Upper	8	33.3	29.1	1,648	42.6	37.6	40.4
Unknown	0	0.0	20.5	0	0.0	20.3	0.0
Total	24	100.0	100.0	3,873	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	3.8	0	0.0	1.7	15.9
Moderate	3	50.0	21.7	297	42.0	15.7	20.3
Middle	0	0.0	28.8	0	0.0	29.1	23.4
Upper	1	16.7	34.2	160	22.6	41.0	40.4
Unknown	2	33.3	11.4	250	35.4	12.4	0.0
Total	6	100.0	100.0	707	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	2.5	0	0.0	1.4	15.9
Moderate	0	0.0	2.5	0	0.0	2.2	20.3
Middle	1	50.0	32.5	65	39.4	26.2	23.4
Upper	1	50.0	52.5	100	60.6	54.2	40.4
Unknown	0	0.0	10.0	0	0.0	15.9	0.0
Total	2	100.0	100.0	165	100.0	100.0	100.0
Total Home Mortgage Loans							
Low	4	12.5	3.9	340	7.2	2.1	15.9
Moderate	9	28.1	21.6	1,018	21.5	17.5	20.3
Middle	7	21.9	24.3	1,229	25.9	23.3	23.4
Upper	10	31.3	32.3	1,908	40.2	38.7	40.4
Unknown	2	6.3	17.9	250	5.3	18.4	0.0
Total	32	100.0	100.0	4,745	100.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							
Multifamily loans are not included in the borrower distribution analysis.							

Table E-82 (2 of 2)

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Assessment Area: Franklin County							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Other Purpose LOC							
Low	0	0.0	0.0	0	0.0	0.0	15.9
Moderate	0	0.0	16.7	0	0.0	13.5	20.3
Middle	0	0.0	27.8	0	0.0	27.8	23.4
Upper	0	0.0	44.4	0	0.0	44.6	40.4
Unknown	0	0.0	11.1	0	0.0	14.1	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	0.0	0	0.0	0.0	15.9
Moderate	0	0.0	15.0	0	0.0	27.5	20.3
Middle	0	0.0	35.0	0	0.0	30.3	23.4
Upper	0	0.0	45.0	0	0.0	39.7	40.4
Unknown	0	0.0	5.0	0	0.0	2.5	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	15.9
Moderate	0	0.0	0.0	0	0.0	0.0	20.3
Middle	0	0.0	0.0	0	0.0	0.0	23.4
Upper	0	0.0	0.0	0	0.0	0.0	40.4
Unknown	0	0.0	100.0	0	0.0	100.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Table E-83

Distribution of 2022 Small Business Lending By Revenue Size of Businesses							
Assessment Area: Franklin County							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	1	20.0	52.1	10	1.6	25.8	89.5
Over \$1 Million	4	80.0		630	98.4		7.9
Revenue Unknown	0	0.0		0	0.0		2.6
Total	5	100.0		640	100.0		100.0
By Loan Size							
\$100,000 or Less	4	80.0	96.2	140	21.9	47.5	
\$100,001 - \$250,000	0	0.0	1.2	0	0.0	6.8	
\$250,001 - \$1 Million	1	20.0	2.6	500	78.1	45.7	
Total	5	100.0	100.0	640	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	1	100.0		10	100.0		
\$100,001 - \$250,000	0	0.0		0	0.0		
\$250,001 - \$1 Million	0	0.0		0	0.0		
Total	1	100.0		10	100.0		
<i>Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Table E-84

Distribution of 2022 Small Farm Lending By Revenue Size of Farms							
Assessment Area: Franklin County							
	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	4	100.0	50.0	247	100.0	58.7	96.3
Over \$1 Million	0	0.0		0	0.0		3.7
Revenue Unknown	0	0.0		0	0.0		0.0
Total	4	100.0		247	100.0		100.0
By Loan Size							
\$100,000 or Less	4	100.0	97.6	247	100.0	88.3	
\$100,001 - \$250,000	0	0.0	2.4	0	0.0	11.7	
\$250,001 - \$500,000	0	0.0	0.0	0	0.0	0.0	
Total	4	100.0	100.0	247	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	4	100.0		247	100.0		
\$100,001 - \$250,000	0	0.0		0	0.0		
\$250,001 - \$500,000	0	0.0		0	0.0		
Total	4	100.0		247	100.0		
<i>Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Table E-85

2022 Franklin County AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	1,081	15.9
Moderate	0	0.0	0	0.0	0	0.0	1,383	20.3
Middle	5	83.3	6,081	89.2	495	8.1	1,598	23.4
Upper	1	16.7	734	10.8	67	9.1	2,753	40.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	6	100.0	6,815	100.0	562	8.2	6,815	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	0	0	0.0	0.0	0	0.0	0	0.0
Middle	10,140	6,589	88.4	65.0	2,501	24.7	1,050	10.4
Upper	1,131	865	11.6	76.5	235	20.8	31	2.7
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	11,271	7,454	100.0	66.1	2,736	24.3	1,081	9.6
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	757	89.2	677	89.1	61	91.0	19	86.4
Upper	92	10.8	83	10.9	6	9.0	3	13.6
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	849	100.0	760	100.0	67	100.0	22	100.0
Percentage of Total Businesses:				89.5		7.9		2.6
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	77	93.9	74	93.7	3	100.0	0	0.0
Upper	5	6.1	5	6.3	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	82	100.0	79	100.0	3	100.0	0	0.0
Percentage of Total Farms:				96.3		3.7		0.0
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table E-86 (1 of 2)

Distribution of 2020 and 2021 Home Mortgage Lending By Income Level of Geography													Owner Occupied Units %
Assessment Area: Franklin County													
Geographic Income Level	Bank And Aggregate Loans By Year												
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%		
Home Purchase Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	3	13.0	11.1	325	8.6	8.1	4	11.1	12.8	673	10.7	9.4	9.8
Middle	12	52.2	62.3	2,287	60.6	67.2	20	55.6	64.4	3,320	52.8	69.7	71.4
Upper	8	34.8	26.7	1,162	30.8	24.7	12	33.3	22.9	2,300	36.5	20.8	18.8
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	23	100.0	100.0	3,774	100.0	100.0	36	100.0	100.0	6,293	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	5	14.7	8.2	744	14.2	5.6	5	18.5	11.3	514	15.0	9.1	9.8
Middle	17	50.0	71.8	3,055	58.3	77.7	13	48.1	72.0	1,448	42.4	75.9	71.4
Upper	12	35.3	20.0	1,437	27.4	16.7	9	33.3	16.7	1,454	42.6	15.0	18.8
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	34	100.0	100.0	5,236	100.0	100.0	27	100.0	100.0	3,416	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	4.3	0	0.0	14.9	0	0.0	0.0	0	0.0	0.0	9.8
Middle	1	100.0	60.9	30	100.0	50.4	2	66.7	76.5	300	85.7	79.7	71.4
Upper	0	0.0	34.8	0	0.0	34.6	1	33.3	23.5	50	14.3	20.3	18.8
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	1	100.0	100.0	30	100.0	100.0	3	100.0	100.0	350	100.0	100.0	100.0
Multifamily Loans													Multi-family Units %
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	20.0	0	0.0	2.4	0	0.0	0.0	0	0.0	0.0	0.0
Middle	0	0.0	80.0	0	0.0	97.6	0	0.0	100.0	0	0.0	100.0	56.1
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	43.9
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	8	12.9	9.3	1,069	11.6	6.7	9	13.4	11.4	1,187	11.7	9.0	9.8
Middle	33	53.2	67.6	5,518	59.8	73.1	36	53.7	68.8	5,128	50.7	72.8	71.4
Upper	21	33.9	23.1	2,648	28.7	20.1	22	32.8	19.9	3,804	37.6	18.2	18.8
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	62	100.0	100.0	9,235	100.0	100.0	67	100.0	100.0	10,119	100.0	100.0	100.0

Source: 2021 FFIEC Census Data

2011-2015 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Table E-86 (2 of 2)

Distribution of 2020 and 2021 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Franklin County													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	9.8
Middle	1	100.0	75.0	108	100.0	80.4	1	100.0	81.0	60	100.0	71.4	71.4
Upper	0	0.0	25.0	0	0.0	19.6	0	0.0	19.0	0	0.0	28.6	18.8
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	1	100.0	100.0	108	100.0	100.0	1	100.0	100.0	60	100.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	9.8
Middle	2	66.7	60.0	38	43.7	30.8	0	0.0	80.0	0	0.0	67.9	71.4
Upper	1	33.3	40.0	49	56.3	69.2	0	0.0	20.0	0	0.0	32.1	18.8
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	3	100.0	100.0	87	100.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	9.1	0	0.0	8.2	0	0.0	0.0	0	0.0	0.0	9.8
Middle	0	0.0	77.3	0	0.0	79.8	0	0.0	75.0	0	0.0	73.9	71.4
Upper	0	0.0	13.6	0	0.0	12.0	0	0.0	25.0	0	0.0	26.1	18.8
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2021 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table E-87

Distribution of 2020 and 2021 Small Business Lending By Income Level of Geography													
Assessment Area: Franklin County													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	3	8.8	11.7	160	6.0	29.1	3	15.8	9.0	213	16.0	27.5	12.6
Middle	24	70.6	74.8	2,000	75.4	60.0	10	52.6	76.3	671	50.5	65.4	72.4
Upper	7	20.6	12.4	492	18.6	10.6	6	31.6	14.4	444	33.4	7.1	15.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	1.0	0	0.0	0.2	0	0.0	0.3	0	0.0	0.0	
Total	34	100.0	100.0	2,652	100.0	100.0	19	100.0	100.0	1,328	100.0	100.0	100.0

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table E-88

Distribution of 2020 and 2021 Small Farm Lending By Income Level of Geography													
Assessment Area: Franklin County													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Farms %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	4.0	0	0.0	0.4	0	0.0	6.0	0	0.0	2.2	6.1
Middle	3	100.0	92.0	104	100.0	97.1	6	100.0	92.0	148	100.0	97.6	90.2
Upper	0	0.0	4.0	0	0.0	2.5	0	0.0	2.0	0	0.0	0.2	3.7
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	3	100.0	100.0	104	100.0	100.0	6	100.0	100.0	148	100.0	100.0	100.0

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table E-89 (1 of 2)

Distribution of 2020 and 2021 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Franklin County													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	0	0.0	5.2	0	0.0	3.2	2	5.6	4.4	197	3.1	2.5	16.0
Moderate	9	39.1	23.0	1,112	29.5	17.1	15	41.7	24.2	2,241	35.6	18.2	18.2
Middle	3	13.0	21.3	383	10.1	19.5	9	25.0	22.9	1,790	28.4	21.7	22.8
Upper	10	43.5	34.3	2,161	57.3	43.3	9	25.0	27.4	1,775	28.2	36.7	43.0
Unknown	1	4.3	16.3	118	3.1	16.9	1	2.8	21.1	290	4.6	20.9	0.0
Total	23	100.0	100.0	3,774	100.0	100.0	36	100.0	100.0	6,293	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	2.0	0	0.0	1.0	1	3.7	3.8	15	0.4	2.1	16.0
Moderate	9	26.5	12.9	900	17.2	8.6	8	29.6	14.6	728	21.3	9.9	18.2
Middle	8	23.5	22.5	1,015	19.4	19.5	9	33.3	20.5	1,244	36.4	17.2	22.8
Upper	15	44.1	45.3	2,892	55.2	53.1	9	33.3	39.0	1,429	41.8	45.4	43.0
Unknown	2	5.9	17.3	429	8.2	17.8	0	0.0	22.1	0	0.0	25.4	0.0
Total	34	100.0	100.0	5,236	100.0	100.0	27	100.0	100.0	3,416	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	4.3	0	0.0	3.2	0	0.0	5.9	0	0.0	4.6	16.0
Moderate	0	0.0	4.3	0	0.0	3.3	2	66.7	17.6	150	42.9	16.5	18.2
Middle	0	0.0	13.0	0	0.0	6.3	1	33.3	17.6	200	57.1	35.1	22.8
Upper	1	100.0	69.6	30	100.0	69.1	0	0.0	58.8	0	0.0	43.9	43.0
Unknown	0	0.0	8.7	0	0.0	18.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	1	100.0	100.0	30	100.0	100.0	3	100.0	100.0	350	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	0	0.0	3.3	0	0.0	2.0	3	4.5	4.0	212	2.1	2.3	16.0
Moderate	20	32.3	16.7	2,169	23.5	12.4	25	37.3	19.0	3,119	30.8	14.1	18.2
Middle	12	19.4	20.8	1,406	15.2	18.9	19	28.4	21.1	3,234	32.0	19.5	22.8
Upper	27	43.5	39.7	5,113	55.4	47.7	19	28.4	33.8	3,264	32.3	40.7	43.0
Unknown	3	4.8	19.4	547	5.9	19.0	1	1.5	22.0	290	2.9	23.4	0.0
Total	62	100.0	100.0	9,235	100.0	100.0	67	100.0	100.0	10,119	100.0	100.0	100.0
Source: 2021 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													
Multifamily loans are not included in the borrower distribution analysis.													

Table E-89 (2 of 2)

Distribution of 2020 and 2021 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Franklin County													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Other Purpose LOC													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	4.8	0	0.0	1.3	16.0
Moderate	1	100.0	8.3	108	100.0	19.9	0	0.0	19.0	0	0.0	20.8	18.2
Middle	0	0.0	25.0	0	0.0	24.5	0	0.0	9.5	0	0.0	21.5	22.8
Upper	0	0.0	66.7	0	0.0	55.5	1	100.0	61.9	60	100.0	54.8	43.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	4.8	0	0.0	1.6	0.0
Total	1	100.0	100.0	108	100.0	100.0	1	100.0	100.0	60	100.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	16.0
Moderate	1	33.3	20.0	49	56.3	6.9	0	0.0	0.0	0	0.0	0.0	18.2
Middle	1	33.3	20.0	8	9.2	19.6	0	0.0	40.0	0	0.0	23.9	22.8
Upper	1	33.3	60.0	30	34.5	73.4	0	0.0	60.0	0	0.0	76.1	43.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	3	100.0	100.0	87	100.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	16.0
Moderate	0	0.0	2.3	0	0.0	2.1	0	0.0	0.0	0	0.0	0.0	18.2
Middle	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	22.8
Upper	0	0.0	4.5	0	0.0	5.5	0	0.0	0.0	0	0.0	0.0	43.0
Unknown	0	0.0	93.2	0	0.0	92.4	0	0.0	100.0	0	0.0	100.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2021 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table E-90

Distribution of 2020 and 2021 Small Business Lending By Revenue Size of Businesses													
Assessment Area: Franklin County													
	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	27	79.4	41.9	759	28.6	29.6	15	78.9	51.1	323	24.3	27.0	89.9
Over \$1 Million	5	14.7		805	30.4		2	10.5		289	21.8		7.8
Revenue Unknown	2	5.9		1,088	41.0		2	10.5		716	53.9		2.4
Total	34	100.0		2,652	100.0		19	100.0		1,328	100.0		100.0
By Loan Size													
\$100,000 or Less	27	79.4	87.9	759	28.6	26.2	15	78.9	90.7	323	24.3	29.7	
\$100,001 - \$250,000	5	14.7	5.7	805	30.4	13.7	2	10.5	5.1	289	21.8	16.9	
\$250,001 - \$1 Million	2	5.9	6.4	1,088	41.0	60.1	2	10.5	4.2	716	53.9	53.4	
Total	34	100.0	100.0	2,652	100.0	100.0	19	100.0	100.0	1,328	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	27	100.0		759	100.0		15	100.0		323	100.0		
\$100,001 - \$250,000	0	0.0		0	0.0		0	0.0		0	0.0		
\$250,001 - \$1 Million	0	0.0		0	0.0		0	0.0		0	0.0		
Total	27	100.0		759	100.0		15	100.0		323	100.0		
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table E-91

Distribution of 2020 and 2021 Small Farm Lending By Revenue Size of Farms													
Assessment Area: Franklin County													
	Bank And Aggregate Loans By Year												Total Farms %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
By Revenue													
\$1 Million or Less	3	100.0	44.0	104	100.0	68.9	6	100.0	44.0	148	100.0	33.9	96.3
Over \$1 Million	0	0.0		0	0.0		0	0.0		0	0.0		3.7
Revenue Unknown	0	0.0		0	0.0		0	0.0		0	0.0		0.0
Total	3	100.0		104	100.0		6	100.0		148	100.0		100.0
By Loan Size													
\$100,000 or Less	3	100.0	96.0	104	100.0	56.3	6	100.0	96.0	148	100.0	71.7	
\$100,001 - \$250,000	0	0.0	0.0	0	0.0	0.0	0	0.0	4.0	0	0.0	28.3	
\$250,001 - \$500,000	0	0.0	4.0	0	0.0	43.7	0	0.0	0.0	0	0.0	0.0	
Total	3	100.0	100.0	104	100.0	100.0	6	100.0	100.0	148	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	3	100.0		104	100.0		6	100.0		148	100.0		
\$100,001 - \$250,000	0	0.0		0	0.0		0	0.0		0	0.0		
\$250,001 - \$500,000	0	0.0		0	0.0		0	0.0		0	0.0		
Total	3	100.0		104	100.0		6	100.0		148	100.0		
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table E-92

2021 Franklin County AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	1,110	16.0
Moderate	1	20.0	759	11.0	143	18.8	1,260	18.2
Middle	3	60.0	4,731	68.3	357	7.5	1,580	22.8
Upper	1	20.0	1,439	20.8	93	6.5	2,979	43.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	5	100.0	6,929	100.0	593	8.6	6,929	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	1,308	692	9.8	52.9	442	33.8	174	13.3
Middle	7,399	5,042	71.4	68.1	1,492	20.2	865	11.7
Upper	2,407	1,324	18.8	55.0	838	34.8	245	10.2
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	11,114	7,058	100.0	63.5	2,772	24.9	1,284	11.6
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	107	12.6	85	11.1	22	33.3	0	0.0
Middle	615	72.4	559	73.3	36	54.5	20	100.0
Upper	127	15.0	119	15.6	8	12.1	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	849	100.0	763	100.0	66	100.0	20	100.0
Percentage of Total Businesses:				89.9		7.8		2.4
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	5	6.1	4	5.1	1	33.3	0	0.0
Middle	74	90.2	72	91.1	2	66.7	0	0.0
Upper	3	3.7	3	3.8	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	82	100.0	79	100.0	3	100.0	0	0.0
Percentage of Total Farms:				96.3		3.7		0.0
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table E-93

2020 Franklin County AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	1,110	16.0
Moderate	1	20.0	759	11.0	143	18.8	1,260	18.2
Middle	3	60.0	4,731	68.3	357	7.5	1,580	22.8
Upper	1	20.0	1,439	20.8	93	6.5	2,979	43.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	5	100.0	6,929	100.0	593	8.6	6,929	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	1,308	692	9.8	52.9	442	33.8	174	13.3
Middle	7,399	5,042	71.4	68.1	1,492	20.2	865	11.7
Upper	2,407	1,324	18.8	55.0	838	34.8	245	10.2
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	11,114	7,058	100.0	63.5	2,772	24.9	1,284	11.6
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	109	12.7	84	10.9	25	35.2	0	0.0
Middle	622	72.4	564	73.4	38	53.5	20	100.0
Upper	128	14.9	120	15.6	8	11.3	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	859	100.0	768	100.0	71	100.0	20	100.0
Percentage of Total Businesses:				89.4		8.3		2.3
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	5	5.6	4	4.6	1	33.3	0	0.0
Middle	82	91.1	80	92.0	2	66.7	0	0.0
Upper	3	3.3	3	3.4	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	90	100.0	87	100.0	3	100.0	0	0.0
Percentage of Total Farms:				96.7		3.3		0.0
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

**Northeast Missouri
Table E-94 (1 of 2)**

Distribution of 2022 Home Mortgage Lending By Income Level of Geography							
Assessment Area: Northeast Missouri							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	\$%	
Home Purchase Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	1	14.3	9.4	81	10.0	5.9	7.9
Middle	4	57.1	55.0	434	53.8	53.1	66.5
Upper	2	28.6	34.2	292	36.2	39.9	25.6
Unknown	0	0.0	1.3	0	0.0	1.2	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	7	100.0	100.0	807	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	11.2	0	0.0	7.3	7.9
Middle	3	50.0	53.1	580	66.7	58.6	66.5
Upper	3	50.0	35.7	289	33.3	34.1	25.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	6	100.0	100.0	869	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	5.3	0	0.0	9.4	7.9
Middle	3	75.0	47.4	100	55.6	32.0	66.5
Upper	1	25.0	42.1	80	44.4	44.0	25.6
Unknown	0	0.0	5.3	0	0.0	14.6	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	4	100.0	100.0	180	100.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	63.6	0	0.0	65.8	41.9
Middle	0	0.0	27.3	0	0.0	26.6	19.0
Upper	0	0.0	9.1	0	0.0	7.6	38.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.6
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans							Owner Occupied Units %
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	1	5.0	10.8	81	4.2	11.6	7.9
Middle	13	65.0	54.1	1,204	61.9	51.8	66.5
Upper	6	30.0	33.9	661	34.0	35.6	25.6
Unknown	0	0.0	1.2	0	0.0	1.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	20	100.0	100.0	1,946	100.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Table E-94 (2 of 2)

Distribution of 2022 Home Mortgage Lending By Income Level of Geography Assessment Area: Northeast Missouri							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Other Purpose LOC							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	7.9
Middle	3	100.0	80.0	90	100.0	85.2	66.5
Upper	0	0.0	20.0	0	0.0	14.8	25.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	3	100.0	100.0	90	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	7.9
Middle	0	0.0	0.0	0	0.0	0.0	66.5
Upper	0	0.0	0.0	0	0.0	0.0	25.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	0.0	0	0.0	0.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	7.9
Middle	0	0.0	100.0	0	0.0	100.0	66.5
Upper	0	0.0	0.0	0	0.0	0.0	25.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Table E-95

Distribution of 2022 Small Business Lending By Income Level of Geography							
Assessment Area: Northeast Missouri							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	\$%	
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	2	66.7	19.5	73	59.3	15.3	25.1
Middle	1	33.3	56.0	50	40.7	62.3	43.4
Upper	0	0.0	22.3	0	0.0	21.0	31.3
Unknown	0	0.0	0.0	0	0.0	0.0	0.2
Tract-Unk	0	0.0	2.1	0	0.0	1.4	
Total	3	100.0	100.0	123	100.0	100.0	100.0

Source: 2022 FFIEC Census Data
2022 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Table E-96

Distribution of 2022 Small Farm Lending By Income Level of Geography							
Assessment Area: Northeast Missouri							
Geographic Income Level	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	\$%	
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	2.2	0	0.0	4.5	7.4
Middle	2	100.0	89.1	75	100.0	92.9	88.2
Upper	0	0.0	8.7	0	0.0	2.6	4.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	2	100.0	100.0	75	100.0	100.0	100.0

Source: 2022 FFIEC Census Data
2022 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Table E-97 (1 of 2)

Distribution of 2022 Home Mortgage Lending By Borrower Income Level Assessment Area: Northeast Missouri							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	0	0.0	7.0	0	0.0	3.0	16.5
Moderate	2	28.6	19.8	160	19.8	14.0	14.7
Middle	1	14.3	15.4	81	10.0	15.9	22.4
Upper	4	57.1	32.9	566	70.1	46.1	46.4
Unknown	0	0.0	24.8	0	0.0	21.0	0.0
Total	7	100.0	100.0	807	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	6.1	0	0.0	3.7	16.5
Moderate	1	16.7	13.3	46	5.3	8.5	14.7
Middle	0	0.0	18.4	0	0.0	16.9	22.4
Upper	4	66.7	40.8	669	77.0	47.7	46.4
Unknown	1	16.7	21.4	154	17.7	23.3	0.0
Total	6	100.0	100.0	869	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	10.5	0	0.0	10.7	16.5
Moderate	2	50.0	10.5	60	33.3	5.1	14.7
Middle	1	25.0	26.3	40	22.2	16.2	22.4
Upper	1	25.0	47.4	80	44.4	63.7	46.4
Unknown	0	0.0	5.3	0	0.0	4.3	0.0
Total	4	100.0	100.0	180	100.0	100.0	100.0
Total Home Mortgage Loans							
Low	0	0.0	6.9	0	0.0	3.3	16.5
Moderate	5	25.0	17.7	266	13.7	12.5	14.7
Middle	3	15.0	16.8	131	6.7	16.1	22.4
Upper	11	55.0	35.5	1,395	71.7	46.8	46.4
Unknown	1	5.0	23.2	154	7.9	21.3	0.0
Total	20	100.0	100.0	1,946	100.0	100.0	100.0
Source: 2022 FFIEC Census Data 2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.							

Table E-97 (2 of 2)

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Assessment Area: Northeast Missouri							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Other Purpose LOC							
Low	0	0.0	0.0	0	0.0	0.0	16.5
Moderate	0	0.0	0.0	0	0.0	0.0	14.7
Middle	1	33.3	40.0	10	11.1	20.7	22.4
Upper	2	66.7	60.0	80	88.9	79.3	46.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	3	100.0	100.0	90	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	0.0	0	0.0	0.0	16.5
Moderate	0	0.0	0.0	0	0.0	0.0	14.7
Middle	0	0.0	0.0	0	0.0	0.0	22.4
Upper	0	0.0	0.0	0	0.0	0.0	46.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	0.0	0	0.0	0.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	16.5
Moderate	0	0.0	33.3	0	0.0	31.6	14.7
Middle	0	0.0	0.0	0	0.0	0.0	22.4
Upper	0	0.0	0.0	0	0.0	0.0	46.4
Unknown	0	0.0	66.7	0	0.0	68.4	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Table E-98

Distribution of 2022 Small Business Lending By Revenue Size of Businesses							
Assessment Area: Northeast Missouri							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	2	66.7	61.0	98	79.7	50.5	91.0
Over \$1 Million	1	33.3		25	20.3		7.8
Revenue Unknown	0	0.0		0	0.0		1.2
Total	3	100.0		123	100.0		100.0
By Loan Size							
\$100,000 or Less	3	100.0	97.5	123	100.0	65.9	
\$100,001 - \$250,000	0	0.0	2.1	0	0.0	19.4	
\$250,001 - \$1 Million	0	0.0	0.4	0	0.0	14.7	
Total	3	100.0	100.0	123	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	2	100.0		98	100.0		
\$100,001 - \$250,000	0	0.0		0	0.0		
\$250,001 - \$1 Million	0	0.0		0	0.0		
Total	2	100.0		98	100.0		
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Table E-99

Distribution of 2022 Small Farm Lending By Revenue Size of Farms							
Assessment Area: Northeast Missouri							
	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	1	50.0	52.2	25	33.3	80.1	100.0
Over \$1 Million	1	50.0		50	66.7		0.0
Revenue Unknown	0	0.0		0	0.0		0.0
Total	2	100.0		75	100.0		100.0
By Loan Size							
\$100,000 or Less	2	100.0	87.0	75	100.0	43.6	
\$100,001 - \$250,000	0	0.0	8.7	0	0.0	26.6	
\$250,001 - \$500,000	0	0.0	4.3	0	0.0	29.8	
Total	2	100.0	100.0	75	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	1	100.0		25	100.0		
\$100,001 - \$250,000	0	0.0		0	0.0		
\$250,001 - \$500,000	0	0.0		0	0.0		
Total	1	100.0		25	100.0		
<i>Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Table E-100

2022 Northeast Missouri AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	806	16.5
Moderate	1	12.5	468	9.6	94	20.1	718	14.7
Middle	4	50.0	3,114	63.6	291	9.3	1,098	22.4
Upper	2	25.0	1,311	26.8	86	6.6	2,271	46.4
Unknown	1	12.5	0	0.0	0	0.0	0	0.0
Total AA	8	100.0	4,893	100.0	471	9.6	4,893	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	1,923	444	7.9	23.1	910	47.3	569	29.6
Middle	6,432	3,715	66.5	57.8	1,369	21.3	1,348	21.0
Upper	3,233	1,430	25.6	44.2	1,203	37.2	600	18.6
Unknown	7	0	0.0	0.0	7	100.0	0	0.0
Total AA	11,595	5,589	100.0	48.2	3,489	30.1	2,517	21.7
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	223	25.1	195	24.1	25	36.2	3	27.3
Middle	385	43.4	357	44.2	22	31.9	6	54.5
Upper	278	31.3	254	31.4	22	31.9	2	18.2
Unknown	2	0.2	2	0.2	0	0.0	0	0.0
Total AA	888	100.0	808	100.0	69	100.0	11	100.0
Percentage of Total Businesses:			91.0		7.8		1.2	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	5	7.4	5	7.4	0	0.0	0	0.0
Middle	60	88.2	60	88.2	0	0.0	0	0.0
Upper	3	4.4	3	4.4	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	68	100.0	68	100.0	0	0.0	0	0.0
Percentage of Total Farms:			100.0		0.0		0.0	
<i>Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</i>								
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>								

Table E-101 (1 of 2)

Distribution of 2020 and 2021 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Northeast Missouri													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	1	7.1	7.8	120	4.6	4.6	0	0.0	6.3	0	0.0	4.3	8.4
Middle	1	7.1	16.8	130	5.0	15.4	2	18.2	17.4	1,434	55.6	19.3	22.6
Upper	12	85.7	74.6	2,375	90.5	79.6	9	81.8	75.7	1,147	44.4	75.9	69.0
Unknown	0	0.0	0.7	0	0.0	0.4	0	0.0	0.6	0	0.0	0.5	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	14	100.0	100.0	2,625	100.0	100.0	11	100.0	100.0	2,581	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	1	4.3	3.0	79	3.4	3.2	1	6.7	3.9	15	1.0	2.7	8.4
Middle	5	21.7	19.8	503	21.9	17.5	2	13.3	18.0	112	7.5	17.4	22.6
Upper	17	73.9	76.9	1,715	74.7	78.9	12	80.0	77.4	1,363	91.5	79.3	69.0
Unknown	0	0.0	0.3	0	0.0	0.4	0	0.0	0.7	0	0.0	0.6	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	23	100.0	100.0	2,297	100.0	100.0	15	100.0	100.0	1,490	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	14.3	0	0.0	43.3	0	0.0	0.0	0	0.0	0.0	8.4
Middle	1	33.3	28.6	15	24.2	4.3	1	16.7	16.7	75	24.8	24.3	22.6
Upper	2	66.7	57.1	47	75.8	52.4	5	83.3	75.0	227	75.2	59.0	69.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	8.3	0	0.0	16.7	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	3	100.0	100.0	62	100.0	100.0	6	100.0	100.0	302	100.0	100.0	100.0
Multifamily Loans													Multi-family Units %
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	33.3	0	0.0	25.1	32.0
Middle	0	0.0	0.0	0	0.0	0.0	0	0.0	16.7	0	0.0	2.3	13.6
Upper	0	0.0	100.0	0	0.0	100.0	0	0.0	50.0	0	0.0	72.6	51.1
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	3.4
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	2	4.9	5.6	199	3.9	4.1	1	3.0	5.3	15	0.3	4.1	8.4
Middle	7	17.1	18.6	648	12.8	15.7	5	15.2	17.6	1,621	35.8	18.0	22.6
Upper	32	78.0	75.4	4,222	83.3	79.9	27	81.8	76.3	2,887	63.8	77.2	69.0
Unknown	0	0.0	0.5	0	0.0	0.4	0	0.0	0.8	0	0.0	0.6	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	41	100.0	100.0	5,069	100.0	100.0	33	100.0	100.0	4,523	100.0	100.0	100.0

Source: 2021 FFIEC Census Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table E-101 (2 of 2)

Distribution of 2020 and 2021 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Northeast Missouri													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	8.4
Middle	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	22.6
Upper	0	0.0	100.0	0	0.0	100.0	1	100.0	100.0	150	100.0	100.0	69.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	1	100.0	100.0	150	100.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	12.5	0	0.0	12.7	0	0.0	0.0	0	0.0	0.0	8.4
Middle	0	0.0	37.5	0	0.0	23.1	0	0.0	25.0	0	0.0	35.7	22.6
Upper	1	100.0	50.0	85	100.0	64.2	0	0.0	75.0	0	0.0	64.3	69.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	1	100.0	100.0	85	100.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	20.0	0	0.0	20.8	0	0.0	0.0	0	0.0	0.0	8.4
Middle	0	0.0	10.0	0	0.0	2.4	0	0.0	0.0	0	0.0	0.0	22.6
Upper	0	0.0	70.0	0	0.0	76.8	0	0.0	0.0	0	0.0	0.0	69.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	0.0	0	0.0	0.0	100.0
Source: 2021 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table E-102

Distribution of 2020 and 2021 Small Business Lending By Income Level of Geography													
Assessment Area: Northeast Missouri													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	15	55.6	26.3	689	51.4	33.4	5	25.0	24.4	173	23.5	38.0	25.7
Middle	0	0.0	11.3	0	0.0	19.3	2	10.0	12.4	10	1.4	13.3	14.7
Upper	12	44.4	60.8	651	48.6	46.9	13	65.0	61.2	554	75.2	48.1	59.3
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.3
Tract-Unk	0	0.0	1.5	0	0.0	0.5	0	0.0	1.9	0	0.0	0.6	
Total	27	100.0	100.0	1,340	100.0	100.0	20	100.0	100.0	737	100.0	100.0	100.0

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table E-103

Distribution of 2020 and 2021 Small Farm Lending By Income Level of Geography													
Assessment Area: Northeast Missouri													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Farms %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	2	50.0	5.7	650	60.5	24.2	0	0.0	3.4	0	0.0	0.4	8.7
Middle	1	25.0	40.0	25	2.3	23.8	3	25.0	31.0	48	25.5	42.2	36.2
Upper	1	25.0	54.3	400	37.2	52.0	9	75.0	65.5	140	74.5	57.4	55.1
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	4	100.0	100.0	1,075	100.0	100.0	12	100.0	100.0	188	100.0	100.0	100.0

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table E-104 (1 of 2)

Distribution of 2020 and 2021 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Northeast Missouri													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	2	14.3	4.5	111	4.2	2.3	2	18.2	4.5	214	8.3	3.0	19.4
Moderate	3	21.4	20.5	336	12.8	13.4	4	36.4	21.3	456	17.7	15.3	12.8
Middle	4	28.6	24.6	347	13.2	21.1	3	27.3	18.0	478	18.5	16.2	18.3
Upper	5	35.7	41.0	1,831	69.8	55.0	2	18.2	32.9	1,433	55.5	42.0	49.5
Unknown	0	0.0	9.3	0	0.0	8.2	0	0.0	23.4	0	0.0	23.5	0.0
Total	14	100.0	100.0	2,625	100.0	100.0	11	100.0	100.0	2,581	100.0	100.0	100.0
Refinance Loans													
Low	1	4.3	2.7	65	2.8	1.1	2	13.3	2.8	16	1.1	1.0	19.4
Moderate	4	17.4	10.6	378	16.5	7.1	4	26.7	16.3	340	22.8	11.3	12.8
Middle	6	26.1	18.5	622	27.1	15.2	1	6.7	19.1	62	4.2	16.1	18.3
Upper	12	52.2	54.7	1,232	53.6	63.3	8	53.3	39.2	1,072	71.9	46.1	49.5
Unknown	0	0.0	13.4	0	0.0	13.4	0	0.0	22.6	0	0.0	25.5	0.0
Total	23	100.0	100.0	2,297	100.0	100.0	15	100.0	100.0	1,490	100.0	100.0	100.0
Home Improvement Loans													
Low	1	33.3	14.3	30	48.4	6.5	0	0.0	0.0	0	0.0	0.0	19.4
Moderate	1	33.3	14.3	17	27.4	3.7	0	0.0	0.0	0	0.0	0.0	12.8
Middle	0	0.0	0.0	0	0.0	0.0	1	16.7	33.3	18	6.0	22.1	18.3
Upper	1	33.3	28.6	15	24.2	23.8	5	83.3	66.7	284	94.0	77.9	49.5
Unknown	0	0.0	42.9	0	0.0	66.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	3	100.0	100.0	62	100.0	100.0	6	100.0	100.0	302	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	4	9.8	3.5	206	4.1	1.6	4	12.1	3.8	230	5.1	2.1	19.4
Moderate	8	19.5	14.9	731	14.4	9.8	8	24.2	18.7	796	17.6	13.6	12.8
Middle	10	24.4	21.0	969	19.1	17.8	5	15.2	18.6	558	12.3	16.0	18.3
Upper	19	46.3	47.4	3,163	62.4	58.6	16	48.5	36.6	2,939	65.0	44.3	49.5
Unknown	0	0.0	13.2	0	0.0	12.1	0	0.0	22.3	0	0.0	24.0	0.0
Total	41	100.0	100.0	5,069	100.0	100.0	33	100.0	100.0	4,523	100.0	100.0	100.0
Source: 2021 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													
Multifamily loans are not included in the borrower distribution analysis.													

Table E-104 (2 of 2)

Distribution of 2020 and 2021 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Northeast Missouri													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	#%	\$(000)	\$%	\$%	#	%	#%	\$(000)	\$%	\$%	
Other Purpose LOC													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	33.3	0	0.0	5.9	19.4
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	12.8
Middle	0	0.0	100.0	0	0.0	100.0	0	0.0	0.0	0	0.0	0.0	18.3
Upper	0	0.0	0.0	0	0.0	0.0	1	100.0	66.7	150	100.0	94.1	49.5
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	1	100.0	100.0	150	100.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	19.4
Moderate	0	0.0	25.0	0	0.0	17.6	0	0.0	50.0	0	0.0	54.8	12.8
Middle	0	0.0	37.5	0	0.0	40.7	0	0.0	0.0	0	0.0	0.0	18.3
Upper	1	100.0	37.5	85	100.0	41.7	0	0.0	50.0	0	0.0	45.2	49.5
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	1	100.0	100.0	85	100.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	19.4
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	12.8
Middle	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	18.3
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	49.5
Unknown	0	0.0	100.0	0	0.0	100.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	0.0	0	0.0	0.0	100.0

Source: 2021 FFIEC Census Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table E-105

Distribution of 2020 and 2021 Small Business Lending By Revenue Size of Businesses													
Assessment Area: Northeast Missouri													
	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	24	88.9	53.6	923	68.9	30.0	17	85.0	62.0	327	44.4	36.3	91.1
Over \$1 Million	3	11.1		417	31.1		3	15.0		410	55.6		7.7
Revenue Unknown	0	0.0		0	0.0		0	0.0		0	0.0		1.2
Total	27	100.0		1,340	100.0		20	100.0		737	100.0		100.0
By Loan Size													
\$100,000 or Less	24	88.9	94.3	923	68.9	47.1	17	85.0	95.0	327	44.4	46.0	
\$100,001 - \$250,000	3	11.1	3.6	417	31.1	18.8	3	15.0	4.3	410	55.6	28.4	
\$250,001 - \$1 Million	0	0.0	2.1	0	0.0	34.1	0	0.0	0.8	0	0.0	25.6	
Total	27	100.0	100.0	1,340	100.0	100.0	20	100.0	100.0	737	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	24	100.0		923	100.0		17	100.0		327	100.0		
\$100,001 - \$250,000	0	0.0		0	0.0		0	0.0		0	0.0		
\$250,001 - \$1 Million	0	0.0		0	0.0		0	0.0		0	0.0		
Total	24	100.0		923	100.0		17	100.0		327	100.0		
<i>Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i>													
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>													

Table E-106

Distribution of 2020 and 2021 Small Farm Lending By Revenue Size of Farms													
Assessment Area: Northeast Missouri													
	Bank And Aggregate Loans By Year												Total Farms %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
By Revenue													
\$1 Million or Less	1	25.0	31.4	25	2.3	76.4	12	100.0	50.0	188	100.0	62.5	100.0
Over \$1 Million	1	25.0		250	23.3		0	0.0		0	0.0		0.0
Revenue Unknown	2	50.0		800	74.4		0	0.0		0	0.0		0.0
Total	4	100.0		1,075	100.0		12	100.0		188	100.0		100.0
By Loan Size													
\$100,000 or Less	1	25.0	77.1	25	2.3	11.7	12	100.0	86.2	188	100.0	27.2	
\$100,001 - \$250,000	1	25.0	8.6	250	23.3	19.0	0	0.0	10.3	0	0.0	38.5	
\$250,001 - \$500,000	2	50.0	14.3	800	74.4	69.3	0	0.0	3.4	0	0.0	34.4	
Total	4	100.0	100.0	1,075	100.0	100.0	12	100.0	100.0	188	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	1	100.0		25	100.0		12	100.0		188	100.0		
\$100,001 - \$250,000	0	0.0		0	0.0		0	0.0		0	0.0		
\$250,001 - \$500,000	0	0.0		0	0.0		0	0.0		0	0.0		
Total	1	100.0		25	100.0		12	100.0		188	100.0		
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table E-107

2021 Northeast Missouri AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	999	19.4
Moderate	1	14.3	517	10.0	93	18.0	661	12.8
Middle	2	28.6	1,150	22.3	179	15.6	941	18.3
Upper	3	42.9	3,466	67.4	296	8.5	2,545	49.5
Unknown	1	14.3	13	0.3	3	23.1	0	0.0
Total AA	7	100.0	5,146	100.0	571	11.1	5,146	100.0
Housing Units by Tract	Housing Type by Tract							
	Owner-occupied				Rental		Vacant	
	#	% by tract	% by unit	#	% by unit	#	% by unit	
Low	0	0	0.0	0	0.0	0	0.0	
Moderate	1,733	476	8.4	27.5	931	53.7	326	18.8
Middle	2,696	1,272	22.6	47.2	802	29.7	622	23.1
Upper	6,819	3,888	69.0	57.0	2,205	32.3	726	10.6
Unknown	61	0	0.0	0.0	61	100.0	0	0.0
Total AA	11,309	5,636	100.0	49.8	3,999	35.4	1,674	14.8
Total Businesses by Tract	Businesses by Tract & Revenue Size							
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	236	25.7	208	24.9	26	36.6	2	18.2
Middle	135	14.7	126	15.1	5	7.0	4	36.4
Upper	544	59.3	499	59.7	40	56.3	5	45.5
Unknown	3	0.3	3	0.4	0	0.0	0	0.0
Total AA	918	100.0	836	100.0	71	100.0	11	100.0
Percentage of Total Businesses:				91.1		7.7		1.2
Total Farms by Tract	Farms by Tract & Revenue Size							
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	6	8.7	6	8.7	0	0.0	0	0.0
Middle	25	36.2	25	36.2	0	0.0	0	0.0
Upper	38	55.1	38	55.1	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	69	100.0	69	100.0	0	0.0	0	0.0
Percentage of Total Farms:				100.0		0.0		0.0
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table E-108

2020 Northeast Missouri AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	999	19.4
Moderate	1	14.3	517	10.0	93	18.0	661	12.8
Middle	2	28.6	1,150	22.3	179	15.6	941	18.3
Upper	3	42.9	3,466	67.4	296	8.5	2,545	49.5
Unknown	1	14.3	13	0.3	3	23.1	0	0.0
Total AA	7	100.0	5,146	100.0	571	11.1	5,146	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	1,733	476	8.4	27.5	931	53.7	326	18.8
Middle	2,696	1,272	22.6	47.2	802	29.7	622	23.1
Upper	6,819	3,888	69.0	57.0	2,205	32.3	726	10.6
Unknown	61	0	0.0	0.0	61	100.0	0	0.0
Total AA	11,309	5,636	100.0	49.8	3,999	35.4	1,674	14.8
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	243	25.8	216	25.1	25	34.2	2	20.0
Middle	134	14.2	124	14.4	6	8.2	4	40.0
Upper	562	59.7	516	60.1	42	57.5	4	40.0
Unknown	3	0.3	3	0.3	0	0.0	0	0.0
Total AA	942	100.0	859	100.0	73	100.0	10	100.0
Percentage of Total Businesses:				91.2		7.7		1.1
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	6	8.7	6	8.7	0	0.0	0	0.0
Middle	25	36.2	25	36.2	0	0.0	0	0.0
Upper	38	55.1	38	55.1	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	69	100.0	69	100.0	0	0.0	0	0.0
Percentage of Total Farms:				100.0		0.0		0.0
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

**North Central Missouri
Table E-109 (1 of 2)**

Distribution of 2022 Home Mortgage Lending By Income Level of Geography							
Assessment Area: North Central Missouri							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	1	12.5	11.4	75	3.9	6.8	3.8
Middle	2	25.0	71.2	298	15.4	67.1	52.6
Upper	5	62.5	17.4	1,562	80.7	26.0	43.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	8	100.0	100.0	1,935	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	2.7	0	0.0	1.4	3.8
Middle	4	100.0	66.7	259	100.0	62.8	52.6
Upper	0	0.0	28.8	0	0.0	33.4	43.6
Unknown	0	0.0	1.8	0	0.0	2.3	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	4	100.0	100.0	259	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	3.8
Middle	1	33.3	50.0	20	8.2	43.3	52.6
Upper	2	66.7	50.0	225	91.8	56.7	43.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	3	100.0	100.0	245	100.0	100.0	100.0
Multifamily Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	28.6	0	0.0	55.9	16.5
Middle	0	0.0	71.4	0	0.0	44.1	62.6
Upper	0	0.0	0.0	0	0.0	0.0	20.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	1	6.3	8.7	75	3.0	7.3	3.8
Middle	8	50.0	68.9	647	25.8	64.7	52.6
Upper	7	43.8	21.9	1,787	71.2	27.5	43.6
Unknown	0	0.0	0.5	0	0.0	0.5	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	16	100.0	100.0	2,509	100.0	100.0	100.0

Source: 2022 FFIEC Census Data
2016-2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table E-109 (2 of 2)

Distribution of 2022 Home Mortgage Lending By Income Level of Geography Assessment Area: North Central Missouri							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Other Purpose LOC							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	3.8
Middle	0	0.0	50.0	0	0.0	9.1	52.6
Upper	0	0.0	50.0	0	0.0	90.9	43.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	3.8
Middle	1	100.0	50.0	70	100.0	83.7	52.6
Upper	0	0.0	50.0	0	0.0	16.3	43.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	1	100.0	100.0	70	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	3.8
Middle	0	0.0	100.0	0	0.0	100.0	52.6
Upper	0	0.0	0.0	0	0.0	0.0	43.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Table E-110

Distribution of 2022 Small Business Lending By Income Level of Geography							
Assessment Area: North Central Missouri							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	\$%	
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	14.1	0	0.0	26.4	16.4
Middle	1	100.0	46.4	25	100.0	41.0	53.3
Upper	0	0.0	37.9	0	0.0	31.7	30.2
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	1.6	0	0.0	0.9	
Total	1	100.0	100.0	25	100.0	100.0	100.0

Source: 2022 FFIEC Census Data
2022 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Table E-111

Distribution of 2022 Small Farm Lending By Income Level of Geography							
Assessment Area: North Central Missouri							
Geographic Income Level	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	\$%	
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	4.9	0	0.0	2.9	0.9
Middle	0	0.0	32.9	0	0.0	32.7	31.8
Upper	1	100.0	61.0	95	100.0	63.3	67.3
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	1.2	0	0.0	1.2	
Total	1	100.0	100.0	95	100.0	100.0	100.0

Source: 2022 FFIEC Census Data
2022 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Table E-112 (1 of 2)

Distribution of 2022 Home Mortgage Lending By Borrower Income Level Assessment Area: North Central Missouri							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	0	0.0	7.8	0	0.0	3.9	18.3
Moderate	3	37.5	22.1	260	13.4	16.3	14.9
Middle	0	0.0	24.6	0	0.0	21.8	21.1
Upper	5	62.5	29.2	1,675	86.6	42.0	45.7
Unknown	0	0.0	16.4	0	0.0	16.0	0.0
Total	8	100.0	100.0	1,935	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	6.3	0	0.0	5.3	18.3
Moderate	1	25.0	18.9	14	5.4	14.5	14.9
Middle	2	50.0	24.3	95	36.7	20.9	21.1
Upper	1	25.0	35.1	150	57.9	41.3	45.7
Unknown	0	0.0	15.3	0	0.0	18.0	0.0
Total	4	100.0	100.0	259	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	6.3	0	0.0	1.8	18.3
Moderate	0	0.0	25.0	0	0.0	9.9	14.9
Middle	1	33.3	25.0	20	8.2	26.9	21.1
Upper	2	66.7	37.5	225	91.8	59.0	45.7
Unknown	0	0.0	6.3	0	0.0	2.4	0.0
Total	3	100.0	100.0	245	100.0	100.0	100.0
Total Home Mortgage Loans							
Low	0	0.0	7.4	0	0.0	4.2	18.3
Moderate	4	25.0	20.9	274	10.9	15.5	14.9
Middle	3	18.8	24.5	115	4.6	21.5	21.1
Upper	9	56.3	31.4	2,120	84.5	42.3	45.7
Unknown	0	0.0	15.8	0	0.0	16.5	0.0
Total	16	100.0	100.0	2,509	100.0	100.0	100.0
Source: 2022 FFIEC Census Data 2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.							

Table E-112 (2 of 2)

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Assessment Area: North Central Missouri							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Other Purpose LOC							
Low	0	0.0	0.0	0	0.0	0.0	18.3
Moderate	0	0.0	0.0	0	0.0	0.0	14.9
Middle	0	0.0	0.0	0	0.0	0.0	21.1
Upper	0	0.0	100.0	0	0.0	100.0	45.7
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	16.7	0	0.0	8.1	18.3
Moderate	0	0.0	0.0	0	0.0	0.0	14.9
Middle	0	0.0	33.3	0	0.0	23.7	21.1
Upper	1	100.0	33.3	70	100.0	20.5	45.7
Unknown	0	0.0	16.7	0	0.0	47.6	0.0
Total	1	100.0	100.0	70	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	18.3
Moderate	0	0.0	0.0	0	0.0	0.0	14.9
Middle	0	0.0	0.0	0	0.0	0.0	21.1
Upper	0	0.0	0.0	0	0.0	0.0	45.7
Unknown	0	0.0	100.0	0	0.0	100.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Table E-113

Distribution of 2022 Small Business Lending By Revenue Size of Businesses							
Assessment Area: North Central Missouri							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	1	100.0	44.2	25	100.0	34.8	87.9
Over \$1 Million	0	0.0		0	0.0		9.4
Revenue Unknown	0	0.0		0	0.0		2.7
Total	1	100.0		25	100.0		100.0
By Loan Size							
\$100,000 or Less	1	100.0	96.9	25	100.0	61.9	
\$100,001 - \$250,000	0	0.0	2.6	0	0.0	25.8	
\$250,001 - \$1 Million	0	0.0	0.5	0	0.0	12.3	
Total	1	100.0	100.0	25	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	1	100.0		25	100.0		
\$100,001 - \$250,000	0	0.0		0	0.0		
\$250,001 - \$1 Million	0	0.0		0	0.0		
Total	1	100.0		25	100.0		
<i>Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Table E-114

Distribution of 2022 Small Farm Lending By Revenue Size of Farms							
Assessment Area: North Central Missouri							
	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	1	100.0	28.0	95	100.0	38.5	98.2
Over \$1 Million	0	0.0		0	0.0		1.8
Revenue Unknown	0	0.0		0	0.0		0.0
Total	1	100.0		95	100.0		100.0
By Loan Size							
\$100,000 or Less	1	100.0	97.6	95	100.0	72.1	
\$100,001 - \$250,000	0	0.0	2.4	0	0.0	27.9	
\$250,001 - \$500,000	0	0.0	0.0	0	0.0	0.0	
Total	1	100.0	100.0	95	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	1	100.0		95	100.0		
\$100,001 - \$250,000	0	0.0		0	0.0		
\$250,001 - \$500,000	0	0.0		0	0.0		
Total	1	100.0		95	100.0		
<i>Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Table E-115

2022 North Central Missouri AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	1,137	18.3
Moderate	1	12.5	351	5.7	59	16.8	924	14.9
Middle	4	50.0	3,312	53.4	303	9.1	1,309	21.1
Upper	3	37.5	2,543	41.0	242	9.5	2,836	45.7
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	8	100.0	6,206	100.0	604	9.7	6,206	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	967	247	3.8	25.5	474	49.0	246	25.4
Middle	6,324	3,413	52.6	54.0	1,812	28.7	1,099	17.4
Upper	4,199	2,830	43.6	67.4	649	15.5	720	17.1
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	11,490	6,490	100.0	56.5	2,935	25.5	2,065	18.0
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	156	16.4	120	14.4	34	38.2	2	7.7
Middle	506	53.3	457	54.8	38	42.7	11	42.3
Upper	287	30.2	257	30.8	17	19.1	13	50.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	949	100.0	834	100.0	89	100.0	26	100.0
Percentage of Total Businesses:				87.9		9.4		2.7
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	2	0.9	2	0.9	0	0.0	0	0.0
Middle	71	31.8	70	32.0	1	25.0	0	0.0
Upper	150	67.3	147	67.1	3	75.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	223	100.0	219	100.0	4	100.0	0	0.0
Percentage of Total Farms:				98.2		1.8		0.0
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table E-116 (1 of 2)

Distribution of 2020 and 2021 Home Mortgage Lending By Income Level of Geography													
Assessment Area: North Central Missouri													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	#	\$(000)	%	%	#	%	#	\$(000)	%	%	
Home Purchase Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	2	12.5	6.7	155	10.6	4.5	1	5.9	5.1	42	2.3	3.1	4.4
Middle	6	37.5	54.0	566	38.8	47.4	8	47.1	55.7	1,079	58.7	56.0	50.5
Upper	8	50.0	39.3	738	50.6	48.1	8	47.1	39.2	717	39.0	40.9	45.1
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	16	100.0	100.0	1,459	100.0	100.0	17	100.0	100.0	1,838	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	2	20.0	2.6	157	14.9	1.3	1	5.0	2.0	18	1.0	1.5	4.4
Middle	4	40.0	50.3	469	44.5	45.0	7	35.0	48.0	670	35.5	44.0	50.5
Upper	4	40.0	47.1	427	40.6	53.7	12	60.0	49.2	1,201	63.6	53.6	45.1
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.8	0	0.0	0.9	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	10	100.0	100.0	1,053	100.0	100.0	20	100.0	100.0	1,889	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	4.4
Middle	2	50.0	62.5	146	64.6	53.6	2	66.7	80.0	83	62.4	74.5	50.5
Upper	2	50.0	37.5	80	35.4	46.4	1	33.3	20.0	50	37.6	25.5	45.1
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	4	100.0	100.0	226	100.0	100.0	3	100.0	100.0	133	100.0	100.0	100.0
Multifamily Loans													Multi-family Units %
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	18.0
Middle	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	67.9
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	14.1
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	5	15.6	5.0	337	11.9	2.9	2	4.9	3.6	60	1.5	2.3	4.4
Middle	12	37.5	52.8	1,181	41.8	46.9	17	41.5	52.9	1,832	47.2	51.4	50.5
Upper	15	46.9	42.2	1,305	46.2	50.2	22	53.7	43.0	1,988	51.2	45.9	45.1
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.5	0	0.0	0.4	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	32	100.0	100.0	2,823	100.0	100.0	41	100.0	100.0	3,880	100.0	100.0	100.0

Source: 2021 FFIEC Census Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table E-116 (2 of 2)

Distribution of 2020 and 2021 Home Mortgage Lending By Income Level of Geography													
Assessment Area: North Central Missouri													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	4.4
Middle	0	0.0	0.0	0	0.0	0.0	0	0.0	100.0	0	0.0	100.0	50.5
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	45.1
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	0.0	0	0.0	0.0	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	1	50.0	14.3	25	29.4	6.7	0	0.0	0.0	0	0.0	0.0	4.4
Middle	0	0.0	42.9	0	0.0	55.4	0	0.0	25.0	0	0.0	14.6	50.5
Upper	1	50.0	42.9	60	70.6	37.9	1	100.0	50.0	20	100.0	61.0	45.1
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	25.0	0	0.0	24.4	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	2	100.0	100.0	85	100.0	100.0	1	100.0	100.0	20	100.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	4.8	0	0.0	3.3	0	0.0	0.0	0	0.0	0.0	4.4
Middle	0	0.0	57.1	0	0.0	46.8	0	0.0	100.0	0	0.0	100.0	50.5
Upper	0	0.0	38.1	0	0.0	49.9	0	0.0	0.0	0	0.0	0.0	45.1
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2021 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table E-117

Distribution of 2020 and 2021 Small Business Lending By Income Level of Geography													
Assessment Area: North Central Missouri													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	8	42.1	17.5	1,387	55.7	27.2	2	9.1	18.8	44	2.0	24.1	17.0
Middle	8	42.1	45.1	886	35.6	40.8	13	59.1	47.8	1,976	90.9	44.3	52.8
Upper	3	15.8	36.6	215	8.6	31.6	7	31.8	32.6	154	7.1	31.3	30.2
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.8	0	0.0	0.4	0	0.0	0.8	0	0.0	0.4	
Total	19	100.0	100.0	2,488	100.0	100.0	22	100.0	100.0	2,174	100.0	100.0	100.0

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table E-118

Distribution of 2020 and 2021 Small Farm Lending By Income Level of Geography													
Assessment Area: North Central Missouri													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Farms %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	1.4	0	0.0	1.0	0	0.0	0.0	0	0.0	0.0	0.8
Middle	0	0.0	48.6	0	0.0	41.8	9	39.1	48.4	119	21.6	46.0	49.4
Upper	2	100.0	50.0	115	100.0	57.2	14	60.9	51.6	431	78.4	54.0	49.8
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	2	100.0	100.0	115	100.0	100.0	23	100.0	100.0	550	100.0	100.0	100.0

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table E-119 (1 of 2)

Distribution of 2020 and 2021 Home Mortgage Lending By Borrower Income Level													
Assessment Area: North Central Missouri													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	1	6.3	5.6	54	3.7	3.3	3	17.6	6.4	202	11.0	3.1	17.9
Moderate	10	62.5	25.4	719	49.3	17.7	8	47.1	25.7	753	41.0	18.5	14.1
Middle	4	25.0	24.6	548	37.6	23.5	2	11.8	19.9	270	14.7	20.0	19.6
Upper	1	6.3	31.3	138	9.5	43.0	4	23.5	32.4	613	33.4	43.0	48.4
Unknown	0	0.0	13.1	0	0.0	12.5	0	0.0	15.5	0	0.0	15.5	0.0
Total	16	100.0	100.0	1,459	100.0	100.0	17	100.0	100.0	1,838	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	1.1	0	0.0	0.3	1	5.0	5.7	17	0.9	2.9	17.9
Moderate	1	10.0	6.3	57	5.4	2.9	2	10.0	10.2	83	4.4	5.9	14.1
Middle	3	30.0	17.5	326	31.0	13.7	7	35.0	15.9	709	37.5	13.4	19.6
Upper	6	60.0	60.3	670	63.6	64.9	10	50.0	48.0	1,080	57.2	53.3	48.4
Unknown	0	0.0	14.8	0	0.0	18.2	0	0.0	20.3	0	0.0	24.7	0.0
Total	10	100.0	100.0	1,053	100.0	100.0	20	100.0	100.0	1,889	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	17.9
Moderate	0	0.0	12.5	0	0.0	11.5	0	0.0	20.0	0	0.0	20.9	14.1
Middle	1	25.0	12.5	96	42.5	22.5	0	0.0	0.0	0	0.0	0.0	19.6
Upper	3	75.0	75.0	130	57.5	66.0	3	100.0	80.0	133	100.0	79.1	48.4
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	4	100.0	100.0	226	100.0	100.0	3	100.0	100.0	133	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	2	6.3	3.8	79	2.8	1.9	4	9.8	6.0	219	5.6	3.0	17.9
Moderate	11	34.4	16.4	776	27.5	10.1	11	26.8	18.6	856	22.1	12.9	14.1
Middle	9	28.1	20.5	1,030	36.5	18.2	9	22.0	17.9	979	25.2	16.9	19.6
Upper	10	31.3	42.1	938	33.2	52.2	17	41.5	39.9	1,826	47.1	47.6	48.4
Unknown	0	0.0	17.2	0	0.0	17.7	0	0.0	17.7	0	0.0	19.7	0.0
Total	32	100.0	100.0	2,823	100.0	100.0	41	100.0	100.0	3,880	100.0	100.0	100.0
Source: 2021 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													
Multifamily loans are not included in the borrower distribution analysis.													

Table E-119 (2 of 2)

Distribution of 2020 and 2021 Home Mortgage Lending By Borrower Income Level													
Assessment Area: North Central Missouri													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Other Purpose LOC													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	17.9
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	14.1
Middle	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	19.6
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	100.0	0	0.0	100.0	48.4
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	0.0	0	0.0	0.0	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	1	50.0	28.6	25	29.4	20.4	0	0.0	0.0	0	0.0	0.0	17.9
Moderate	0	0.0	14.3	0	0.0	8.3	1	100.0	25.0	20	100.0	16.3	14.1
Middle	1	50.0	28.6	60	70.6	24.2	0	0.0	25.0	0	0.0	14.6	19.6
Upper	0	0.0	28.6	0	0.0	47.0	0	0.0	50.0	0	0.0	69.1	48.4
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	2	100.0	100.0	85	100.0	100.0	1	100.0	100.0	20	100.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	17.9
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	14.1
Middle	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	19.6
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	48.4
Unknown	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2021 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table E-120

Distribution of 2020 and 2021 Small Business Lending By Revenue Size of Businesses													
Assessment Area: North Central Missouri													
	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	14	73.7	29.7	529	21.3	27.7	18	81.8	54.1	265	12.2	29.2	88.6
Over \$1 Million	1	5.3		130	5.2		2	9.1		281	12.9		8.7
Revenue Unknown	4	21.1		1,829	73.5		2	9.1		1,628	74.9		2.7
Total	19	100.0		2,488	100.0		22	100.0		2,174	100.0		100.0
By Loan Size													
\$100,000 or Less	14	73.7	93.1	529	21.3	38.2	18	81.8	94.2	265	12.2	39.7	
\$100,001 - \$250,000	1	5.3	2.8	130	5.2	12.8	2	9.1	3.6	281	12.9	20.2	
\$250,001 - \$1 Million	4	21.1	4.1	1,829	73.5	49.0	2	9.1	2.2	1,628	74.9	40.1	
Total	19	100.0	100.0	2,488	100.0	100.0	22	100.0	100.0	2,174	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	14	100.0		529	100.0		18	100.0		265	100.0		
\$100,001 - \$250,000	0	0.0		0	0.0		0	0.0		0	0.0		
\$250,001 - \$1 Million	0	0.0		0	0.0		0	0.0		0	0.0		
Total	14	100.0		529	100.0		18	100.0		265	100.0		
<i>Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i>													
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>													

Table E-121

Distribution of 2020 and 2021 Small Farm Lending By Revenue Size of Farms													
Assessment Area: North Central Missouri													
	Bank And Aggregate Loans By Year												Total Farms %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
By Revenue													
\$1 Million or Less	2	100.0	21.6	115	100.0	51.5	22	95.7	38.9	365	66.4	59.1	98.3
Over \$1 Million	0	0.0		0	0.0		1	4.3		185	33.6		1.7
Revenue Unknown	0	0.0		0	0.0		0	0.0		0	0.0		0.0
Total	2	100.0		115	100.0		23	100.0		550	100.0		100.0
By Loan Size													
\$100,000 or Less	2	100.0	87.8	115	100.0	28.7	22	95.7	94.4	365	66.4	48.6	
\$100,001 - \$250,000	0	0.0	5.4	0	0.0	22.7	1	4.3	4.0	185	33.6	30.5	
\$250,001 - \$500,000	0	0.0	6.8	0	0.0	48.6	0	0.0	1.6	0	0.0	20.9	
Total	2	100.0	100.0	115	100.0	100.0	23	100.0	100.0	550	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	2	100.0		115	100.0		22	100.0		365	100.0		
\$100,001 - \$250,000	0	0.0		0	0.0		0	0.0		0	0.0		
\$250,001 - \$500,000	0	0.0		0	0.0		0	0.0		0	0.0		
Total	2	100.0		115	100.0		22	100.0		365	100.0		
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table E-122

2021 North Central Missouri AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	1,126	17.9
Moderate	1	12.5	439	7.0	99	22.6	889	14.1
Middle	4	50.0	3,331	52.9	483	14.5	1,235	19.6
Upper	3	37.5	2,525	40.1	154	6.1	3,045	48.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	8	100.0	6,295	100.0	736	11.7	6,295	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied		Rental		Vacant		
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	965	296	4.4	30.7	444	46.0	225	23.3
Middle	5,848	3,388	50.5	57.9	1,393	23.8	1,067	18.2
Upper	4,531	3,025	45.1	66.8	786	17.3	720	15.9
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	11,344	6,709	100.0	59.1	2,623	23.1	2,012	17.7
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	164	17.0	132	15.4	30	35.7	2	7.7
Middle	510	52.8	454	53.1	40	47.6	16	61.5
Upper	291	30.2	269	31.5	14	16.7	8	30.8
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	965	100.0	855	100.0	84	100.0	26	100.0
Percentage of Total Businesses:				88.6		8.7		2.7
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	2	0.8	2	0.8	0	0.0	0	0.0
Middle	119	49.4	117	49.4	2	50.0	0	0.0
Upper	120	49.8	118	49.8	2	50.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	241	100.0	237	100.0	4	100.0	0	0.0
Percentage of Total Farms:				98.3		1.7		0.0
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table E-123

2020 North Central Missouri AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	1,126	17.9
Moderate	1	12.5	439	7.0	99	22.6	889	14.1
Middle	4	50.0	3,331	52.9	483	14.5	1,235	19.6
Upper	3	37.5	2,525	40.1	154	6.1	3,045	48.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	8	100.0	6,295	100.0	736	11.7	6,295	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	965	296	4.4	30.7	444	46.0	225	23.3
Middle	5,848	3,388	50.5	57.9	1,393	23.8	1,067	18.2
Upper	4,531	3,025	45.1	66.8	786	17.3	720	15.9
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	11,344	6,709	100.0	59.1	2,623	23.1	2,012	17.7
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	176	17.3	142	15.7	32	36.4	2	7.1
Middle	533	52.3	477	52.8	40	45.5	16	57.1
Upper	311	30.5	285	31.5	16	18.2	10	35.7
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,020	100.0	904	100.0	88	100.0	28	100.0
Percentage of Total Businesses:				88.6	8.6	2.7		
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	3	1.2	3	1.2	0	0.0	0	0.0
Middle	121	49.4	119	49.4	2	50.0	0	0.0
Upper	121	49.4	119	49.4	2	50.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	245	100.0	241	100.0	4	100.0	0	0.0
Percentage of Total Farms:				98.4	1.6	0.0		
<i>Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i>								
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>								

**Albuquerque Metropolitan
Table E-124 (1 of 2)**

Distribution of 2022 Home Mortgage Lending By Income Level of Geography							
Assessment Area: Albuquerque Metropolitan							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	0	0.0	3.2	0	0.0	1.9	3.3
Moderate	0	0.0	22.1	0	0.0	16.3	21.5
Middle	1	50.0	37.3	225	41.2	34.9	39.5
Upper	1	50.0	36.5	321	58.8	46.2	34.7
Unknown	0	0.0	0.9	0	0.0	0.6	1.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	2	100.0	100.0	546	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	2.9	0	0.0	1.9	3.3
Moderate	0	0.0	20.9	0	0.0	15.7	21.5
Middle	0	0.0	40.1	0	0.0	37.3	39.5
Upper	0	0.0	35.3	0	0.0	44.5	34.7
Unknown	0	0.0	0.8	0	0.0	0.6	1.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	1.6	0	0.0	1.2	3.3
Moderate	0	0.0	16.2	0	0.0	13.2	21.5
Middle	0	0.0	37.6	0	0.0	36.6	39.5
Upper	0	0.0	44.2	0	0.0	48.8	34.7
Unknown	0	0.0	0.3	0	0.0	0.3	1.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	10.3	0	0.0	2.2	16.5
Moderate	0	0.0	24.7	0	0.0	29.0	28.2
Middle	0	0.0	41.2	0	0.0	23.5	36.1
Upper	0	0.0	20.6	0	0.0	44.8	17.0
Unknown	0	0.0	3.1	0	0.0	0.5	2.2
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans							Owner Occupied Units %
Low	0	0.0	2.9	0	0.0	1.9	3.3
Moderate	0	0.0	21.2	0	0.0	17.5	21.5
Middle	1	50.0	38.3	225	41.2	34.3	39.5
Upper	1	50.0	36.7	321	58.8	45.7	34.7
Unknown	0	0.0	0.9	0	0.0	0.6	1.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	2	100.0	100.0	546	100.0	100.0	100.0

Source: 2022 FFIEC Census Data
2016-2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table E-124 (2 of 2)

Distribution of 2022 Home Mortgage Lending By Income Level of Geography							
Assessment Area: Albuquerque Metropolitan							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Other Purpose LOC							
Low	0	0.0	0.0	0	0.0	0.0	3.3
Moderate	0	0.0	15.6	0	0.0	8.8	21.5
Middle	0	0.0	35.8	0	0.0	29.1	39.5
Upper	0	0.0	48.6	0	0.0	62.1	34.7
Unknown	0	0.0	0.0	0	0.0	0.0	1.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	1.8	0	0.0	1.4	3.3
Moderate	0	0.0	18.3	0	0.0	14.4	21.5
Middle	0	0.0	37.6	0	0.0	35.5	39.5
Upper	0	0.0	41.1	0	0.0	47.7	34.7
Unknown	0	0.0	1.2	0	0.0	1.1	1.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	2.8	0	0.0	2.0	3.3
Moderate	0	0.0	31.9	0	0.0	28.7	21.5
Middle	0	0.0	45.8	0	0.0	45.0	39.5
Upper	0	0.0	17.4	0	0.0	22.7	34.7
Unknown	0	0.0	2.1	0	0.0	1.7	1.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Table E-125

Distribution of 2022 Small Business Lending By Income Level of Geography							
Assessment Area: Albuquerque Metropolitan							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	\$%	
Low	1	11.1	8.9	75	4.0	11.7	8.7
Moderate	2	22.2	25.8	669	35.5	36.6	24.4
Middle	1	11.1	33.6	195	10.3	26.3	35.3
Upper	5	55.6	30.0	947	50.2	24.8	30.6
Unknown	0	0.0	0.6	0	0.0	0.3	1.0
Tract-Unk	0	0.0	1.1	0	0.0	0.3	
Total	9	100.0	100.0	1,886	100.0	100.0	100.0

Source: 2022 FFIEC Census Data
2022 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Table E-126

Distribution of 2022 Small Farm Lending By Income Level of Geography							
Assessment Area: Albuquerque Metropolitan							
Geographic Income Level	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	\$%	
Low	0	0.0	2.2	0	0.0	1.2	5.3
Moderate	0	0.0	10.9	0	0.0	5.9	22.0
Middle	0	0.0	41.3	0	0.0	23.8	38.4
Upper	0	0.0	45.7	0	0.0	69.1	32.2
Unknown	0	0.0	0.0	0	0.0	0.0	2.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0

Source: 2022 FFIEC Census Data
2022 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Table E-127 (1 of 2)

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Assessment Area: Albuquerque Metropolitan							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	0	0.0	3.4	0	0.0	1.6	23.2
Moderate	1	50.0	17.2	225	41.2	11.0	16.0
Middle	1	50.0	23.9	321	58.8	20.5	18.9
Upper	0	0.0	39.0	0	0.0	49.1	41.9
Unknown	0	0.0	16.5	0	0.0	17.8	0.0
Total	2	100.0	100.0	546	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	8.9	0	0.0	5.2	23.2
Moderate	0	0.0	20.9	0	0.0	16.2	16.0
Middle	0	0.0	24.7	0	0.0	22.6	18.9
Upper	0	0.0	33.3	0	0.0	41.9	41.9
Unknown	0	0.0	12.2	0	0.0	14.1	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	3.5	0	0.0	2.3	23.2
Moderate	0	0.0	13.7	0	0.0	10.0	16.0
Middle	0	0.0	24.0	0	0.0	19.5	18.9
Upper	0	0.0	56.8	0	0.0	66.5	41.9
Unknown	0	0.0	2.0	0	0.0	1.8	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans							
Low	0	0.0	5.3	0	0.0	2.8	23.2
Moderate	1	50.0	17.9	225	41.2	12.4	16.0
Middle	1	50.0	24.0	321	58.8	20.9	18.9
Upper	0	0.0	38.5	0	0.0	47.4	41.9
Unknown	0	0.0	14.3	0	0.0	16.4	0.0
Total	2	100.0	100.0	546	100.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							
Multifamily loans are not included in the borrower distribution analysis.							

Table E-127 (2 of 2)

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Assessment Area: Albuquerque Metropolitan							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Other Purpose LOC							
Low	0	0.0	8.0	0	0.0	6.2	23.2
Moderate	0	0.0	10.1	0	0.0	7.6	16.0
Middle	0	0.0	20.5	0	0.0	12.4	18.9
Upper	0	0.0	56.6	0	0.0	70.4	41.9
Unknown	0	0.0	4.9	0	0.0	3.4	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	6.9	0	0.0	5.8	23.2
Moderate	0	0.0	14.1	0	0.0	9.6	16.0
Middle	0	0.0	25.8	0	0.0	20.3	18.9
Upper	0	0.0	49.9	0	0.0	59.8	41.9
Unknown	0	0.0	3.3	0	0.0	4.5	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	1.4	0	0.0	0.7	23.2
Moderate	0	0.0	1.4	0	0.0	1.0	16.0
Middle	0	0.0	0.7	0	0.0	0.8	18.9
Upper	0	0.0	0.0	0	0.0	0.0	41.9
Unknown	0	0.0	96.5	0	0.0	97.4	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Table E-128

Distribution of 2022 Small Business Lending By Revenue Size of Businesses							
Assessment Area: Albuquerque Metropolitan							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	3	33.3	54.5	452	24.0	33.3	92.7
Over \$1 Million	6	66.7		1,434	76.0		6.7
Revenue Unknown	0	0.0		0	0.0		0.6
Total	9	100.0		1,886	100.0		100.0
By Loan Size							
\$100,000 or Less	4	44.4	94.1	186	9.9	36.2	
\$100,001 - \$250,000	3	33.3	2.9	599	31.8	14.9	
\$250,001 - \$1 Million	2	22.2	3.0	1,101	58.4	49.0	
Total	9	100.0	100.0	1,886	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	1	33.3		53	11.7		
\$100,001 - \$250,000	2	66.7		399	88.3		
\$250,001 - \$1 Million	0	0.0		0	0.0		
Total	3	100.0		452	100.0		
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Table E-129

Distribution of 2022 Small Farm Lending By Revenue Size of Farms							
Assessment Area: Albuquerque Metropolitan							
	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	0	0.0	78.3	0	0.0	58.7	97.1
Over \$1 Million	0	0.0		0	0.0		2.4
Revenue Unknown	0	0.0		0	0.0		0.4
Total	0	0.0		0	0.0		100.0
By Loan Size							
\$100,000 or Less	0	0.0	97.8	0	0.0	70.0	
\$100,001 - \$250,000	0	0.0	2.2	0	0.0	30.0	
\$250,001 - \$500,000	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	0	0.0		0	0.0		
\$100,001 - \$250,000	0	0.0		0	0.0		
\$250,001 - \$500,000	0	0.0		0	0.0		
Total	0	0.0		0	0.0		
<i>Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Table E-130

2022 Albuquerque Metropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	14	8.0	8,064	5.1	2,907	36.0	37,013	23.2
Moderate	42	23.9	36,786	23.1	6,532	17.8	25,492	16.0
Middle	61	34.7	61,275	38.5	6,617	10.8	30,042	18.9
Upper	52	29.5	51,202	32.2	2,007	3.9	66,671	41.9
Unknown	7	4.0	1,891	1.2	731	38.7	0	0.0
Total AA	176	100.0	159,218	100.0	18,794	11.8	159,218	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	20,664	5,699	3.3	27.6	12,669	61.3	2,296	11.1
Moderate	72,195	37,118	21.5	51.4	28,926	40.1	6,151	8.5
Middle	114,699	68,063	39.5	59.3	38,496	33.6	8,140	7.1
Upper	83,233	59,876	34.7	71.9	17,842	21.4	5,515	6.6
Unknown	4,320	1,773	1.0	41.0	2,066	47.8	481	11.1
Total AA	295,111	172,529	100.0	58.5	99,999	33.9	22,583	7.7
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	2,932	8.7	2,548	8.1	363	16.0	21	10.1
Moderate	8,269	24.4	7,305	23.3	907	40.0	57	27.4
Middle	11,939	35.3	11,288	36.0	597	26.3	54	26.0
Upper	10,369	30.6	9,915	31.6	380	16.7	74	35.6
Unknown	323	1.0	298	1.0	23	1.0	2	1.0
Total AA	33,832	100.0	31,354	100.0	2,270	100.0	208	100.0
Percentage of Total Businesses:				92.7		6.7		0.6
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	13	5.3	12	5.0	0	0.0	1	100.0
Moderate	54	22.0	52	21.8	2	33.3	0	0.0
Middle	94	38.4	91	38.2	3	50.0	0	0.0
Upper	79	32.2	78	32.8	1	16.7	0	0.0
Unknown	5	2.0	5	2.1	0	0.0	0	0.0
Total AA	245	100.0	238	100.0	6	100.0	1	100.0
Percentage of Total Farms:				97.1		2.4		0.4
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey								
Note: Percentages may not total 100.0 percent due to rounding.								

Table E-131 (1 of 2)

Distribution of 2020 and 2021 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Albuquerque Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	1	25.0	2.4	171	12.2	1.4	0	0.0	3.0	0	0.0	1.9	2.8
Moderate	1	25.0	24.2	280	19.9	16.9	0	0.0	25.2	0	0.0	18.8	28.4
Middle	0	0.0	28.4	0	0.0	24.5	1	33.3	29.3	195	24.7	25.4	28.6
Upper	2	50.0	44.8	954	67.9	56.9	2	66.7	42.4	594	75.3	53.8	40.1
Unknown	0	0.0	0.2	0	0.0	0.2	0	0.0	0.1	0	0.0	0.1	0.2
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	4	100.0	100.0	1,405	100.0	100.0	3	100.0	100.0	789	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	1.3	0	0.0	0.8	0	0.0	1.6	0	0.0	1.1	2.8
Moderate	0	0.0	17.5	0	0.0	13.2	1	50.0	20.5	165	66.8	15.7	28.4
Middle	0	0.0	27.8	0	0.0	23.2	1	50.0	29.3	82	33.2	24.9	28.6
Upper	2	100.0	53.4	484	100.0	62.7	0	0.0	48.5	0	0.0	58.2	40.1
Unknown	0	0.0	0.1	0	0.0	0.1	0	0.0	0.2	0	0.0	0.1	0.2
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	2	100.0	100.0	484	100.0	100.0	2	100.0	100.0	247	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	1.4	0	0.0	1.2	0	0.0	2.1	0	0.0	1.7	2.8
Moderate	0	0.0	18.6	0	0.0	16.0	0	0.0	19.8	0	0.0	16.0	28.4
Middle	0	0.0	28.6	0	0.0	25.1	0	0.0	26.1	0	0.0	23.1	28.6
Upper	0	0.0	51.0	0	0.0	57.4	0	0.0	51.8	0	0.0	59.0	40.1
Unknown	0	0.0	0.3	0	0.0	0.3	0	0.0	0.1	0	0.0	0.2	0.2
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Multifamily Loans													
Low	1	100.0	25.8	1,679	100.0	12.2	0	0.0	20.3	0	0.0	3.4	17.6
Moderate	0	0.0	34.8	0	0.0	28.7	0	0.0	28.4	0	0.0	27.5	34.8
Middle	0	0.0	19.7	0	0.0	28.5	0	0.0	28.4	0	0.0	21.3	27.0
Upper	0	0.0	16.7	0	0.0	30.3	0	0.0	21.6	0	0.0	47.7	19.9
Unknown	0	0.0	3.0	0	0.0	0.2	0	0.0	1.4	0	0.0	0.1	0.7
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	1	100.0	100.0	1,679	100.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans													
Low	2	28.6	1.8	1,850	51.8	1.5	0	0.0	2.2	0	0.0	1.6	2.8
Moderate	1	14.3	20.7	280	7.8	15.6	1	20.0	22.5	165	15.9	17.8	28.4
Middle	0	0.0	28.2	0	0.0	24.1	2	40.0	29.2	277	26.7	24.9	28.6
Upper	4	57.1	49.2	1,438	40.3	58.7	2	40.0	46.0	594	57.3	55.7	40.1
Unknown	0	0.0	0.1	0	0.0	0.1	0	0.0	0.1	0	0.0	0.1	0.2
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	7	100.0	100.0	3,568	100.0	100.0	5	100.0	100.0	1,036	100.0	100.0	100.0

Source: 2021 FFIEC Census Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table E-131 (2 of 2)

Distribution of 2020 and 2021 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Albuquerque Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2020						2021						
	Bank			Agg			Bank			Agg			
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC													
Low	0	0.0	1.3	0	0.0	1.2	0	0.0	1.6	0	0.0	1.4	2.8
Moderate	0	0.0	13.0	0	0.0	10.9	0	0.0	18.5	0	0.0	11.7	28.4
Middle	0	0.0	23.8	0	0.0	15.8	0	0.0	20.6	0	0.0	17.9	28.6
Upper	0	0.0	61.9	0	0.0	72.1	0	0.0	59.3	0	0.0	69.0	40.1
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.2
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	0	0.0	1.4	0	0.0	1.0	0	0.0	2.9	0	0.0	2.3	2.8
Moderate	0	0.0	20.8	0	0.0	14.6	0	0.0	21.9	0	0.0	14.7	28.4
Middle	0	0.0	29.5	0	0.0	16.8	0	0.0	27.1	0	0.0	21.1	28.6
Upper	0	0.0	48.3	0	0.0	67.7	0	0.0	47.7	0	0.0	61.3	40.1
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.5	0	0.0	0.6	0.2
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	1.8	0	0.0	1.3	0	0.0	1.7	0	0.0	1.3	2.8
Moderate	0	0.0	38.0	0	0.0	30.3	0	0.0	39.8	0	0.0	31.7	28.4
Middle	0	0.0	33.9	0	0.0	32.0	0	0.0	32.9	0	0.0	28.8	28.6
Upper	0	0.0	26.4	0	0.0	36.4	0	0.0	25.6	0	0.0	38.1	40.1
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.2
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2021 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table E-132

Distribution of 2020 and 2021 Small Business Lending By Income Level of Geography													
Assessment Area: Albuquerque Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Low	10	26.3	12.5	2,155	28.4	17.9	6	23.1	11.4	1,455	19.0	16.8	10.3
Moderate	13	34.2	26.6	3,594	47.4	31.8	9	34.6	27.2	2,735	35.8	32.4	26.1
Middle	5	13.2	26.5	639	8.4	22.8	5	19.2	26.9	2,535	33.2	24.9	29.5
Upper	10	26.3	32.6	1,199	15.8	25.9	6	23.1	32.8	919	12.0	25.3	33.4
Unknown	0	0.0	0.6	0	0.0	0.4	0	0.0	0.5	0	0.0	0.4	0.7
Tract-Unk	0	0.0	1.3	0	0.0	1.2	0	0.0	1.2	0	0.0	0.2	
Total	38	100.0	100.0	7,587	100.0	100.0	26	100.0	100.0	7,644	100.0	100.0	100.0

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table E-133

Distribution of 2020 and 2021 Small Farm Lending By Income Level of Geography													
Assessment Area: Albuquerque Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Farms %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Low	0	0.0	15.8	0	0.0	35.3	0	0.0	5.9	0	0.0	6.8	7.2
Moderate	0	0.0	10.5	0	0.0	3.0	0	0.0	29.4	0	0.0	15.2	24.9
Middle	0	0.0	15.8	0	0.0	16.7	0	0.0	35.3	0	0.0	59.1	26.2
Upper	0	0.0	55.3	0	0.0	40.1	0	0.0	29.4	0	0.0	18.9	41.4
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.4
Tract-Unk	0	0.0	2.6	0	0.0	4.8	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table E-134 (1 of 2)

Distribution of 2020 and 2021 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Albuquerque Metropolitan													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	0	0.0	6.1	0	0.0	3.0	1	33.3	4.1	195	24.7	2.1	25.1
Moderate	0	0.0	22.7	0	0.0	15.0	0	0.0	18.1	0	0.0	11.9	15.3
Middle	2	50.0	23.3	451	32.1	21.0	0	0.0	22.4	0	0.0	19.3	17.8
Upper	2	50.0	39.6	954	67.9	52.2	2	66.7	40.6	594	75.3	50.7	41.8
Unknown	0	0.0	8.3	0	0.0	8.7	0	0.0	14.8	0	0.0	16.1	0.0
Total	4	100.0	100.0	1,405	100.0	100.0	3	100.0	100.0	789	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	3.5	0	0.0	1.9	1	50.0	4.1	165	66.8	2.3	25.1
Moderate	0	0.0	11.8	0	0.0	8.0	0	0.0	13.4	0	0.0	9.5	15.3
Middle	1	50.0	17.9	244	50.4	14.7	1	50.0	19.7	82	33.2	16.4	17.8
Upper	1	50.0	43.6	240	49.6	50.7	0	0.0	40.7	0	0.0	48.0	41.8
Unknown	0	0.0	23.2	0	0.0	24.7	0	0.0	22.1	0	0.0	23.7	0.0
Total	2	100.0	100.0	484	100.0	100.0	2	100.0	100.0	247	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	5.6	0	0.0	4.3	0	0.0	4.0	0	0.0	2.6	25.1
Moderate	0	0.0	13.1	0	0.0	10.3	0	0.0	13.4	0	0.0	9.9	15.3
Middle	0	0.0	21.0	0	0.0	16.7	0	0.0	23.0	0	0.0	21.1	17.8
Upper	0	0.0	57.6	0	0.0	65.0	0	0.0	56.9	0	0.0	63.8	41.8
Unknown	0	0.0	2.7	0	0.0	3.7	0	0.0	2.7	0	0.0	2.6	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans													
Low	0	0.0	4.5	0	0.0	2.4	2	40.0	4.1	360	34.7	2.2	25.1
Moderate	0	0.0	15.9	0	0.0	10.9	0	0.0	15.2	0	0.0	10.5	15.3
Middle	3	50.0	19.6	695	36.8	17.1	1	20.0	20.7	82	7.9	17.6	17.8
Upper	3	50.0	41.4	1,194	63.2	50.8	2	40.0	41.0	594	57.3	49.2	41.8
Unknown	0	0.0	18.5	0	0.0	18.9	0	0.0	19.1	0	0.0	20.4	0.0
Total	6	100.0	100.0	1,889	100.0	100.0	5	100.0	100.0	1,036	100.0	100.0	100.0
Source: 2021 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													
Multifamily loans are not included in the borrower distribution analysis.													

Table E-134 (2 of 2)

Distribution of 2020 and 2021 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Albuquerque Metropolitan													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	#%	\$(000)	\$%	\$%	#	%	#%	\$(000)	\$%	\$%	
Other Purpose LOC													
Low	0	0.0	6.7	0	0.0	2.7	0	0.0	6.9	0	0.0	3.4	25.1
Moderate	0	0.0	12.6	0	0.0	8.2	0	0.0	10.1	0	0.0	5.5	15.3
Middle	0	0.0	10.9	0	0.0	6.1	0	0.0	16.9	0	0.0	10.2	17.8
Upper	0	0.0	67.4	0	0.0	80.6	0	0.0	61.4	0	0.0	73.4	41.8
Unknown	0	0.0	2.5	0	0.0	2.4	0	0.0	4.8	0	0.0	7.5	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	0	0.0	4.5	0	0.0	2.5	0	0.0	5.2	0	0.0	3.0	25.1
Moderate	0	0.0	14.6	0	0.0	10.3	0	0.0	13.5	0	0.0	8.7	15.3
Middle	0	0.0	22.2	0	0.0	17.0	0	0.0	20.8	0	0.0	13.6	17.8
Upper	0	0.0	52.8	0	0.0	64.0	0	0.0	55.7	0	0.0	67.3	41.8
Unknown	0	0.0	5.9	0	0.0	6.2	0	0.0	4.7	0	0.0	7.4	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	0.9	0	0.0	0.6	0	0.0	0.3	0	0.0	0.1	25.1
Moderate	0	0.0	1.2	0	0.0	1.0	0	0.0	0.3	0	0.0	0.3	15.3
Middle	0	0.0	0.7	0	0.0	0.8	0	0.0	1.4	0	0.0	1.3	17.8
Upper	0	0.0	0.1	0	0.0	0.2	0	0.0	0.7	0	0.0	0.9	41.8
Unknown	0	0.0	97.1	0	0.0	97.4	0	0.0	97.2	0	0.0	97.4	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2021 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table E-135

Distribution of 2020 and 2021 Small Business Lending By Revenue Size of Businesses													
Assessment Area: Albuquerque Metropolitan													
	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	16	42.1	40.8	928	12.2	26.0	8	30.8	48.8	490	6.4	27.1	92.5
Over \$1 Million	14	36.8		2,436	32.1		9	34.6		1,703	22.3		6.9
Revenue Unknown	8	21.1		4,223	55.7		9	34.6		5,451	71.3		0.6
Total	38	100.0		7,587	100.0		26	100.0		7,644	100.0		100.0
By Loan Size													
\$100,000 or Less	16	42.1	87.3	928	12.2	33.7	8	30.8	92.2	490	6.4	33.7	
\$100,001 - \$250,000	14	36.8	7.5	2,436	32.1	20.6	9	34.6	4.1	1,703	22.3	17.1	
\$250,001 - \$1 Million	8	21.1	5.2	4,223	55.7	45.7	9	34.6	3.6	5,451	71.3	49.1	
Total	38	100.0	100.0	7,587	100.0	100.0	26	100.0	100.0	7,644	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	16	100.0		928	100.0		8	100.0		490	100.0		
\$100,001 - \$250,000	0	0.0		0	0.0		0	0.0		0	0.0		
\$250,001 - \$1 Million	0	0.0		0	0.0		0	0.0		0	0.0		
Total	16	100.0		928	100.0		8	100.0		490	100.0		
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table E-136

Distribution of 2020 and 2021 Small Farm Lending By Revenue Size of Farms													
Assessment Area: Albuquerque Metropolitan													
	Bank And Aggregate Loans By Year											Total Farms %	
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank			Agg
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%		\$%
By Revenue													
\$1 Million or Less	0	0.0	63.2	0	0.0	70.4	0	0.0	58.8	0	0.0	23.1	97.0
Over \$1 Million	0	0.0		0	0.0		0	0.0		0	0.0		2.5
Revenue Unknown	0	0.0		0	0.0		0	0.0		0	0.0		0.4
Total	0	0.0		0	0.0		0	0.0		0	0.0		100.0
By Loan Size													
\$100,000 or Less	0	0.0	86.8	0	0.0	40.3	0	0.0	94.1	0	0.0	45.2	
\$100,001 - \$250,000	0	0.0	10.5	0	0.0	35.3	0	0.0	2.9	0	0.0	11.2	
\$250,001 - \$500,000	0	0.0	2.6	0	0.0	24.3	0	0.0	2.9	0	0.0	43.6	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	0	0.0		0	0.0		0	0.0		0	0.0		
\$100,001 - \$250,000	0	0.0		0	0.0		0	0.0		0	0.0		
\$250,001 - \$500,000	0	0.0		0	0.0		0	0.0		0	0.0		
Total	0	0.0		0	0.0		0	0.0		0	0.0		
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.													

Table E-137

2021 Albuquerque Metropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	10	6.5	8,720	5.4	3,619	41.5	40,583	25.1
Moderate	46	30.1	50,531	31.2	12,027	23.8	24,798	15.3
Middle	44	28.8	43,826	27.1	5,111	11.7	28,802	17.8
Upper	51	33.3	58,355	36.1	3,438	5.9	67,521	41.8
Unknown	2	1.3	272	0.2	73	26.8	0	0.0
Total AA	153	100.0	161,704	100.0	24,268	15.0	161,704	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	20,770	4,526	2.8	21.8	13,944	67.1	2,300	11.1
Moderate	88,719	46,588	28.4	52.5	34,428	38.8	7,703	8.7
Middle	82,359	46,782	28.6	56.8	28,167	34.2	7,410	9.0
Upper	94,179	65,640	40.1	69.7	22,319	23.7	6,220	6.6
Unknown	1,027	285	0.2	27.8	591	57.5	151	14.7
Total AA	287,054	163,821	100.0	57.1	99,449	34.6	23,784	8.3
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	3,486	10.3	2,938	9.3	514	21.9	34	16.9
Moderate	8,878	26.1	8,004	25.5	828	35.3	46	22.9
Middle	10,024	29.5	9,417	30.0	547	23.3	60	29.9
Upper	11,343	33.4	10,841	34.5	441	18.8	61	30.3
Unknown	252	0.7	236	0.8	16	0.7	0	0.0
Total AA	33,983	100.0	31,436	100.0	2,346	100.0	201	100.0
Percentage of Total Businesses:				92.5		6.9		0.6
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	17	7.2	16	7.0	0	0.0	1	100.0
Moderate	59	24.9	57	24.8	2	33.3	0	0.0
Middle	62	26.2	60	26.1	2	33.3	0	0.0
Upper	98	41.4	96	41.7	2	33.3	0	0.0
Unknown	1	0.4	1	0.4	0	0.0	0	0.0
Total AA	237	100.0	230	100.0	6	100.0	1	100.0
Percentage of Total Farms:				97.0		2.5		0.4
<i>Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i>								
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>								

Table E-138

2020 Albuquerque Metropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	10	6.5	8,720	5.4	3,619	41.5	40,583	25.1
Moderate	46	30.1	50,531	31.2	12,027	23.8	24,798	15.3
Middle	44	28.8	43,826	27.1	5,111	11.7	28,802	17.8
Upper	51	33.3	58,355	36.1	3,438	5.9	67,521	41.8
Unknown	2	1.3	272	0.2	73	26.8	0	0.0
Total AA	153	100.0	161,704	100.0	24,268	15.0	161,704	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	20,770	4,526	2.8	21.8	13,944	67.1	2,300	11.1
Moderate	88,719	46,588	28.4	52.5	34,428	38.8	7,703	8.7
Middle	82,359	46,782	28.6	56.8	28,167	34.2	7,410	9.0
Upper	94,179	65,640	40.1	69.7	22,319	23.7	6,220	6.6
Unknown	1,027	285	0.2	27.8	591	57.5	151	14.7
Total AA	287,054	163,821	100.0	57.1	99,449	34.6	23,784	8.3
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	3,534	10.3	2,966	9.4	537	22.2	31	16.1
Moderate	8,840	25.8	7,949	25.2	847	35.0	44	22.8
Middle	10,103	29.5	9,476	30.0	571	23.6	56	29.0
Upper	11,468	33.5	10,963	34.7	444	18.4	61	31.6
Unknown	265	0.8	245	0.8	19	0.8	1	0.5
Total AA	34,210	100.0	31,599	100.0	2,418	100.0	193	100.0
Percentage of Total Businesses:				92.4		7.1		0.6
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	21	8.5	20	8.4	0	0.0	1	100.0
Moderate	61	24.7	58	24.3	3	42.9	0	0.0
Middle	61	24.7	58	24.3	3	42.9	0	0.0
Upper	103	41.7	102	42.7	1	14.3	0	0.0
Unknown	1	0.4	1	0.4	0	0.0	0	0.0
Total AA	247	100.0	239	100.0	7	100.0	1	100.0
Percentage of Total Farms:				96.8		2.8		0.4
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

**Austin Metropolitan
Table E-139 (1 of 2)**

Distribution of 2022 Home Mortgage Lending By Income Level of Geography							
Assessment Area: Austin Metropolitan							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	\$%	
Home Purchase Loans							
Low	0	0.0	3.3	0	0.0	2.5	3.5
Moderate	1	50.0	22.5	409	12.0	16.6	19.6
Middle	0	0.0	35.7	0	0.0	29.0	31.4
Upper	1	50.0	37.0	3,000	88.0	50.8	44.8
Unknown	0	0.0	1.5	0	0.0	1.1	0.8
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	2	100.0	100.0	3,409	100.0	100.0	100.0
Refinance Loans							
Low	2	50.0	3.1	639	58.7	2.2	3.5
Moderate	0	0.0	19.1	0	0.0	13.0	19.6
Middle	2	50.0	32.9	449	41.3	23.3	31.4
Upper	0	0.0	44.2	0	0.0	60.8	44.8
Unknown	0	0.0	0.7	0	0.0	0.6	0.8
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	4	100.0	100.0	1,088	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	1.8	0	0.0	1.2	3.5
Moderate	0	0.0	13.7	0	0.0	8.3	19.6
Middle	0	0.0	26.3	0	0.0	16.2	31.4
Upper	0	0.0	57.7	0	0.0	73.9	44.8
Unknown	0	0.0	0.6	0	0.0	0.5	0.8
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	14.5	0	0.0	12.8	13.2
Moderate	0	0.0	30.3	0	0.0	35.1	26.2
Middle	0	0.0	27.6	0	0.0	23.6	26.0
Upper	0	0.0	22.8	0	0.0	24.1	30.4
Unknown	0	0.0	4.8	0	0.0	4.3	4.1
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans							Owner Occupied Units %
Low	2	33.3	3.1	639	14.2	3.5	3.5
Moderate	1	16.7	20.7	409	9.1	17.3	19.6
Middle	2	33.3	33.9	449	10.0	26.1	31.4
Upper	1	16.7	41.1	3,000	66.7	51.8	44.8
Unknown	0	0.0	1.2	0	0.0	1.3	0.8
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	6	100.0	100.0	4,497	100.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Table E-139 (2 of 2)

Distribution of 2022 Home Mortgage Lending By Income Level of Geography Assessment Area: Austin Metropolitan							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Other Purpose LOC							
Low	0	0.0	1.8	0	0.0	0.7	3.5
Moderate	0	0.0	8.2	0	0.0	4.4	19.6
Middle	0	0.0	21.8	0	0.0	10.7	31.4
Upper	0	0.0	67.9	0	0.0	83.9	44.8
Unknown	0	0.0	0.3	0	0.0	0.3	0.8
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	1.7	0	0.0	0.6	3.5
Moderate	0	0.0	14.1	0	0.0	5.1	19.6
Middle	0	0.0	26.0	0	0.0	9.1	31.4
Upper	0	0.0	57.0	0	0.0	84.3	44.8
Unknown	0	0.0	1.1	0	0.0	0.9	0.8
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	6.3	0	0.0	6.5	3.5
Moderate	0	0.0	35.4	0	0.0	39.9	19.6
Middle	0	0.0	37.6	0	0.0	24.1	31.4
Upper	0	0.0	20.3	0	0.0	29.5	44.8
Unknown	0	0.0	0.4	0	0.0	0.0	0.8
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Table E-140

Distribution of 2022 Small Business Lending By Income Level of Geography							
Assessment Area: Austin Metropolitan							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	\$%	
Low	0	0.0	4.0	0	0.0	3.6	3.8
Moderate	0	0.0	19.0	0	0.0	18.7	16.8
Middle	0	0.0	24.2	0	0.0	21.3	23.4
Upper	7	100.0	49.4	1,928	100.0	52.6	51.7
Unknown	0	0.0	3.0	0	0.0	3.6	4.2
Tract-Unk	0	0.0	0.5	0	0.0	0.2	
Total	7	100.0	100.0	1,928	100.0	100.0	100.0

Source: 2022 FFIEC Census Data
2022 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Table E-141

Distribution of 2022 Small Farm Lending By Income Level of Geography							
Assessment Area: Austin Metropolitan							
Geographic Income Level	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	\$%	
Low	0	0.0	1.1	0	0.0	1.1	3.4
Moderate	0	0.0	16.7	0	0.0	34.9	15.2
Middle	0	0.0	20.6	0	0.0	9.6	20.2
Upper	0	0.0	58.3	0	0.0	53.6	58.6
Unknown	0	0.0	1.7	0	0.0	0.3	2.6
Tract-Unk	0	0.0	1.7	0	0.0	0.6	
Total	0	0.0	100.0	0	0.0	100.0	100.0

Source: 2022 FFIEC Census Data
2022 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Table E-142 (1 of 2)

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Assessment Area: Austin Metropolitan							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	0	0.0	1.7	0	0.0	0.6	21.8
Moderate	0	0.0	9.1	0	0.0	4.9	16.5
Middle	1	50.0	17.3	409	12.0	12.8	19.8
Upper	1	50.0	53.8	3,000	88.0	63.9	41.9
Unknown	0	0.0	18.1	0	0.0	17.8	0.0
Total	2	100.0	100.0	3,409	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	7.7	0	0.0	3.8	21.8
Moderate	0	0.0	15.3	0	0.0	8.5	16.5
Middle	0	0.0	18.1	0	0.0	12.8	19.8
Upper	3	75.0	45.5	763	70.1	57.2	41.9
Unknown	1	25.0	13.4	325	29.9	17.6	0.0
Total	4	100.0	100.0	1,088	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	4.4	0	0.0	2.0	21.8
Moderate	0	0.0	9.0	0	0.0	4.5	16.5
Middle	0	0.0	17.2	0	0.0	10.0	19.8
Upper	0	0.0	67.8	0	0.0	80.7	41.9
Unknown	0	0.0	1.6	0	0.0	2.9	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans							
Low	0	0.0	3.8	0	0.0	1.5	21.8
Moderate	0	0.0	10.9	0	0.0	5.8	16.5
Middle	1	16.7	17.4	409	9.1	12.3	19.8
Upper	4	66.7	52.1	3,763	83.7	62.6	41.9
Unknown	1	16.7	15.8	325	7.2	17.8	0.0
Total	6	100.0	100.0	4,497	100.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							
Multifamily loans are not included in the borrower distribution analysis.							

Table E-142 (2 of 2)

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Assessment Area: Austin Metropolitan							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Other Purpose LOC							
Low	0	0.0	3.5	0	0.0	2.9	21.8
Moderate	0	0.0	7.1	0	0.0	2.6	16.5
Middle	0	0.0	13.9	0	0.0	5.7	19.8
Upper	0	0.0	70.6	0	0.0	78.1	41.9
Unknown	0	0.0	4.9	0	0.0	10.8	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	5.7	0	0.0	2.0	21.8
Moderate	0	0.0	13.4	0	0.0	3.7	16.5
Middle	0	0.0	16.5	0	0.0	4.6	19.8
Upper	0	0.0	57.7	0	0.0	66.2	41.9
Unknown	0	0.0	6.6	0	0.0	23.5	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	4.2	0	0.0	0.8	21.8
Moderate	0	0.0	0.4	0	0.0	0.1	16.5
Middle	0	0.0	0.0	0	0.0	0.0	19.8
Upper	0	0.0	0.4	0	0.0	0.6	41.9
Unknown	0	0.0	94.9	0	0.0	98.4	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Table E-143

Distribution of 2022 Small Business Lending By Revenue Size of Businesses							
Assessment Area: Austin Metropolitan							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	4	57.1	48.5	929	48.2	32.2	92.2
Over \$1 Million	3	42.9		999	51.8		6.2
Revenue Unknown	0	0.0		0	0.0		1.6
Total	7	100.0		1,928	100.0		100.0
By Loan Size							
\$100,000 or Less	4	57.1	94.4	150	7.8	42.1	
\$100,001 - \$250,000	0	0.0	3.1	0	0.0	15.2	
\$250,001 - \$1 Million	3	42.9	2.6	1,778	92.2	42.7	
Total	7	100.0	100.0	1,928	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	2	50.0		50	5.4		
\$100,001 - \$250,000	0	0.0		0	0.0		
\$250,001 - \$1 Million	2	50.0		879	94.6		
Total	4	100.0		929	100.0		
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Table E-144

Distribution of 2022 Small Farm Lending By Revenue Size of Farms							
Assessment Area: Austin Metropolitan							
	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	0	0.0	70.6	0	0.0	80.9	99.3
Over \$1 Million	0	0.0		0	0.0		0.7
Revenue Unknown	0	0.0		0	0.0		0.0
Total	0	0.0		0	0.0		100.0
By Loan Size							
\$100,000 or Less	0	0.0	94.4	0	0.0	43.6	
\$100,001 - \$250,000	0	0.0	3.9	0	0.0	29.8	
\$250,001 - \$500,000	0	0.0	1.7	0	0.0	26.6	
Total	0	0.0	100.0	0	0.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	0	0.0		0	0.0		
\$100,001 - \$250,000	0	0.0		0	0.0		
\$250,001 - \$500,000	0	0.0		0	0.0		
Total	0	0.0		0	0.0		
<i>Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Table E-145

2022 Austin Metropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	24	8.3	19,369	6.9	4,920	25.4	61,099	21.8
Moderate	71	24.5	65,662	23.4	7,808	11.9	46,187	16.5
Middle	79	27.2	82,682	29.5	4,538	5.5	55,489	19.8
Upper	100	34.5	109,098	38.9	2,833	2.6	117,369	41.9
Unknown	16	5.5	3,333	1.2	868	26.0	0	0.0
Total AA	290	100.0	280,144	100.0	20,967	7.5	280,144	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied		Rental		Vacant		
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	41,780	9,027	3.5	21.6	28,895	69.2	3,858	9.2
Moderate	128,416	51,113	19.6	39.8	69,417	54.1	7,886	6.1
Middle	158,994	81,671	31.4	51.4	65,874	41.4	11,449	7.2
Upper	188,951	116,616	44.8	61.7	58,501	31.0	13,834	7.3
Unknown	11,984	2,028	0.8	16.9	8,389	70.0	1,567	13.1
Total AA	530,125	260,455	100.0	49.1	231,076	43.6	38,594	7.3
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	3,252	3.8	2,970	3.8	252	4.7	30	2.2
Moderate	14,387	16.8	13,184	16.7	1,062	20.0	141	10.3
Middle	20,036	23.4	18,532	23.5	1,267	23.9	237	17.4
Upper	44,234	51.7	40,930	51.9	2,418	45.6	886	64.9
Unknown	3,601	4.2	3,223	4.1	307	5.8	71	5.2
Total AA	85,510	100.0	78,839	100.0	5,306	100.0	1,365	100.0
Percentage of Total Businesses:				92.2		6.2		1.6
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	26	3.4	25	3.3	1	20.0	0	0.0
Moderate	117	15.2	115	15.1	2	40.0	0	0.0
Middle	155	20.2	155	20.3	0	0.0	0	0.0
Upper	450	58.6	449	58.8	1	20.0	0	0.0
Unknown	20	2.6	19	2.5	1	20.0	0	0.0
Total AA	768	100.0	763	100.0	5	100.0	0	0.0
Percentage of Total Farms:				99.3		0.7		0.0
<i>Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</i>								
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>								

Table E-146 (1 of 2)

Distribution of 2020 and 2021 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Austin Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	#	\$(000)	%	%	#	%	#	\$(000)	%	%	
Home Purchase Loans													
Low	0	0.0	7.5	0	0.0	6.3	1	33.3	8.2	324	27.8	6.4	6.2
Moderate	2	40.0	18.8	612	32.9	13.7	0	0.0	19.7	0	0.0	13.4	18.6
Middle	1	20.0	35.3	344	18.5	29.6	2	66.7	34.6	840	72.2	27.7	29.9
Upper	2	40.0	38.0	902	48.5	50.1	0	0.0	36.9	0	0.0	52.2	45.0
Unknown	0	0.0	0.3	0	0.0	0.2	0	0.0	0.5	0	0.0	0.3	0.3
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	5	100.0	100.0	1,858	100.0	100.0	3	100.0	100.0	1,164	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	5.2	0	0.0	4.5	0	0.0	5.7	0	0.0	5.0	6.2
Moderate	0	0.0	13.9	0	0.0	10.2	3	60.0	15.2	715	52.5	11.0	18.6
Middle	3	50.0	30.0	874	38.2	25.0	1	20.0	31.7	170	12.5	25.8	29.9
Upper	3	50.0	50.7	1,412	61.8	60.1	1	20.0	47.3	476	35.0	58.1	45.0
Unknown	0	0.0	0.2	0	0.0	0.2	0	0.0	0.2	0	0.0	0.2	0.3
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	6	100.0	100.0	2,286	100.0	100.0	5	100.0	100.0	1,361	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	5.1	0	0.0	5.6	0	0.0	4.8	0	0.0	3.9	6.2
Moderate	0	0.0	10.1	0	0.0	7.2	0	0.0	10.7	0	0.0	8.4	18.6
Middle	0	0.0	26.8	0	0.0	21.9	0	0.0	27.9	0	0.0	23.5	29.9
Upper	0	0.0	57.8	0	0.0	65.2	0	0.0	56.3	0	0.0	63.9	45.0
Unknown	0	0.0	0.2	0	0.0	0.1	0	0.0	0.3	0	0.0	0.3	0.3
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Multifamily Loans													Multi-family Units %
Low	0	0.0	24.2	0	0.0	24.9	0	0.0	25.0	0	0.0	14.7	26.1
Moderate	0	0.0	20.2	0	0.0	18.6	0	0.0	23.3	0	0.0	30.1	13.5
Middle	0	0.0	34.3	0	0.0	35.3	0	0.0	26.7	0	0.0	38.5	31.5
Upper	0	0.0	19.2	0	0.0	20.8	0	0.0	21.6	0	0.0	13.1	25.5
Unknown	0	0.0	2.0	0	0.0	0.3	0	0.0	3.4	0	0.0	3.6	3.3
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	0	0.0	6.2	0	0.0	6.2	1	12.5	6.8	324	12.8	6.1	6.2
Moderate	2	18.2	16.2	612	14.8	12.1	3	37.5	17.0	715	28.3	12.9	18.6
Middle	4	36.4	32.2	1,218	29.4	27.3	3	37.5	32.8	1,010	40.0	27.1	29.9
Upper	5	45.5	45.1	2,314	55.8	54.0	1	12.5	43.2	476	18.9	53.5	45.0
Unknown	0	0.0	0.3	0	0.0	0.2	0	0.0	0.4	0	0.0	0.4	0.3
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	11	100.0	100.0	4,144	100.0	100.0	8	100.0	100.0	2,525	100.0	100.0	100.0

Source: 2021 FFIEC Census Data

2011-2015 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Table E-146 (2 of 2)

Distribution of 2020 and 2021 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Austin Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Other Purpose LOC													
Low	0	0.0	2.8	0	0.0	1.6	0	0.0	4.0	0	0.0	1.9	6.2
Moderate	0	0.0	6.0	0	0.0	2.3	0	0.0	5.5	0	0.0	2.3	18.6
Middle	0	0.0	20.2	0	0.0	12.9	0	0.0	23.6	0	0.0	14.4	29.9
Upper	0	0.0	71.0	0	0.0	83.1	0	0.0	66.6	0	0.0	81.1	45.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.3	0	0.0	0.3	0.3
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	0	0.0	4.3	0	0.0	1.3	0	0.0	3.5	0	0.0	1.5	6.2
Moderate	0	0.0	13.4	0	0.0	4.2	0	0.0	10.0	0	0.0	3.4	18.6
Middle	0	0.0	25.1	0	0.0	10.1	0	0.0	26.3	0	0.0	12.9	29.9
Upper	0	0.0	56.3	0	0.0	81.9	0	0.0	59.8	0	0.0	82.2	45.0
Unknown	0	0.0	0.8	0	0.0	2.5	0	0.0	0.3	0	0.0	0.0	0.3
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	6.6	0	0.0	4.8	0	0.0	8.3	0	0.0	12.3	6.2
Moderate	0	0.0	32.8	0	0.0	19.2	0	0.0	32.6	0	0.0	21.1	18.6
Middle	0	0.0	36.8	0	0.0	32.4	0	0.0	38.0	0	0.0	35.3	29.9
Upper	0	0.0	23.3	0	0.0	42.9	0	0.0	20.8	0	0.0	31.4	45.0
Unknown	0	0.0	0.5	0	0.0	0.7	0	0.0	0.3	0	0.0	0.0	0.3
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2021 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table E-147

Distribution of 2020 and 2021 Small Business Lending By Income Level of Geography													
Assessment Area: Austin Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Low	1	2.6	9.6	250	3.7	10.6	1	5.0	9.3	250	7.8	10.2	8.7
Moderate	4	10.5	12.9	822	12.1	12.6	1	5.0	13.6	200	6.3	12.8	12.5
Middle	7	18.4	26.7	1,366	20.1	26.0	4	20.0	27.3	1,169	36.5	26.7	26.4
Upper	26	68.4	49.0	4,374	64.2	48.8	14	70.0	48.0	1,580	49.4	48.7	50.7
Unknown	0	0.0	1.3	0	0.0	1.6	0	0.0	1.3	0	0.0	1.5	1.7
Tract-Unk	0	0.0	0.5	0	0.0	0.4	0	0.0	0.6	0	0.0	0.1	
Total	38	100.0	100.0	6,812	100.0	100.0	20	100.0	100.0	3,199	100.0	100.0	100.0

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table E-148

Distribution of 2020 and 2021 Small Farm Lending By Income Level of Geography													
Assessment Area: Austin Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Farms %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Low	0	0.0	3.9	0	0.0	2.9	0	0.0	3.3	0	0.0	2.2	5.0
Moderate	0	0.0	15.5	0	0.0	21.0	0	0.0	11.8	0	0.0	12.6	11.8
Middle	0	0.0	25.8	0	0.0	40.6	0	0.0	27.5	0	0.0	34.2	22.7
Upper	0	0.0	52.3	0	0.0	34.7	0	0.0	56.2	0	0.0	50.8	59.9
Unknown	0	0.0	1.3	0	0.0	0.3	0	0.0	0.0	0	0.0	0.0	0.7
Tract-Unk	0	0.0	1.3	0	0.0	0.5	0	0.0	1.3	0	0.0	0.3	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table E-149 (1 of 2)

Distribution of 2020 and 2021 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Austin Metropolitan													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	1	20.0	3.5	185	10.0	1.6	0	0.0	2.0	0	0.0	0.7	24.8
Moderate	0	0.0	16.3	0	0.0	10.4	1	33.3	10.6	410	35.2	5.8	15.9
Middle	1	20.0	20.2	344	18.5	16.6	2	66.7	16.4	754	64.8	11.9	18.1
Upper	3	60.0	50.5	1,329	71.5	61.2	0	0.0	51.9	0	0.0	63.8	41.2
Unknown	0	0.0	9.5	0	0.0	10.2	0	0.0	19.1	0	0.0	17.8	0.0
Total	5	100.0	100.0	1,858	100.0	100.0	3	100.0	100.0	1,164	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	2.5	0	0.0	1.2	0	0.0	3.3	0	0.0	1.7	24.8
Moderate	2	33.3	11.1	306	13.4	7.1	2	40.0	12.0	559	41.1	7.4	15.9
Middle	0	0.0	18.9	0	0.0	15.3	0	0.0	17.8	0	0.0	13.8	18.1
Upper	4	66.7	53.3	1,980	86.6	62.1	2	40.0	48.6	646	47.5	58.5	41.2
Unknown	0	0.0	14.1	0	0.0	14.4	1	20.0	18.4	156	11.5	18.6	0.0
Total	6	100.0	100.0	2,286	100.0	100.0	5	100.0	100.0	1,361	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	4.3	0	0.0	2.6	0	0.0	2.9	0	0.0	1.2	24.8
Moderate	0	0.0	11.4	0	0.0	7.3	0	0.0	8.8	0	0.0	5.6	15.9
Middle	0	0.0	16.5	0	0.0	13.8	0	0.0	15.6	0	0.0	10.8	18.1
Upper	0	0.0	66.3	0	0.0	73.6	0	0.0	69.3	0	0.0	75.6	41.2
Unknown	0	0.0	1.5	0	0.0	2.7	0	0.0	3.4	0	0.0	6.8	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans													
Low	1	9.1	3.0	185	4.5	1.4	0	0.0	2.8	0	0.0	1.2	24.8
Moderate	2	18.2	13.1	306	7.4	8.5	3	37.5	11.2	969	38.4	6.4	15.9
Middle	1	9.1	19.0	344	8.3	15.6	2	25.0	17.0	754	29.9	12.6	18.1
Upper	7	63.6	51.5	3,309	79.9	61.3	2	25.0	50.5	646	25.6	61.6	41.2
Unknown	0	0.0	13.5	0	0.0	13.2	1	12.5	18.6	156	6.2	18.2	0.0
Total	11	100.0	100.0	4,144	100.0	100.0	8	100.0	100.0	2,525	100.0	100.0	100.0
Source: 2021 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													
Multifamily loans are not included in the borrower distribution analysis.													

Table E-149 (2 of 2)

Distribution of 2020 and 2021 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Austin Metropolitan													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2020						2021						
	Bank			Agg			Bank			Agg			
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Other Purpose LOC													
Low	0	0.0	5.0	0	0.0	2.4	0	0.0	4.0	0	0.0	2.9	24.8
Moderate	0	0.0	8.8	0	0.0	5.7	0	0.0	5.2	0	0.0	2.7	15.9
Middle	0	0.0	8.2	0	0.0	4.5	0	0.0	10.7	0	0.0	4.9	18.1
Upper	0	0.0	76.7	0	0.0	86.8	0	0.0	76.9	0	0.0	86.0	41.2
Unknown	0	0.0	1.3	0	0.0	0.6	0	0.0	3.2	0	0.0	3.5	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	0	0.0	5.9	0	0.0	1.5	0	0.0	3.9	0	0.0	1.4	24.8
Moderate	0	0.0	12.5	0	0.0	3.8	0	0.0	7.7	0	0.0	1.7	15.9
Middle	0	0.0	11.9	0	0.0	3.5	0	0.0	11.9	0	0.0	3.5	18.1
Upper	0	0.0	61.6	0	0.0	75.8	0	0.0	68.4	0	0.0	74.8	41.2
Unknown	0	0.0	8.1	0	0.0	15.3	0	0.0	8.0	0	0.0	18.6	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	0.9	0	0.0	0.4	0	0.0	0.8	0	0.0	0.3	24.8
Moderate	0	0.0	1.0	0	0.0	0.8	0	0.0	1.0	0	0.0	0.5	15.9
Middle	0	0.0	0.3	0	0.0	0.4	0	0.0	0.5	0	0.0	0.4	18.1
Upper	0	0.0	0.5	0	0.0	1.2	0	0.0	0.5	0	0.0	1.2	41.2
Unknown	0	0.0	97.2	0	0.0	97.1	0	0.0	97.1	0	0.0	97.6	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2021 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table E-150

Distribution of 2020 and 2021 Small Business Lending By Revenue Size of Businesses													
Assessment Area: Austin Metropolitan													
	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	21	55.3	39.3	824	12.1	24.4	11	55.0	45.0	547	17.1	26.1	92.2
Over \$1 Million	7	18.4		1,207	17.7		5	25.0		821	25.7		6.4
Revenue Unknown	10	26.3		4,781	70.2		4	20.0		1,831	57.2		1.5
Total	38	100.0		6,812	100.0		20	100.0		3,199	100.0		100.0
By Loan Size													
\$100,000 or Less	21	55.3	87.7	824	12.1	33.2	11	55.0	91.9	547	17.1	35.3	
\$100,001 - \$250,000	7	18.4	7.1	1,207	17.7	20.6	5	25.0	4.4	821	25.7	17.2	
\$250,001 - \$1 Million	10	26.3	5.1	4,781	70.2	46.1	4	20.0	3.7	1,831	57.2	47.6	
Total	38	100.0	100.0	6,812	100.0	100.0	20	100.0	100.0	3,199	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	21	100.0		824	100.0		11	100.0		547	100.0		
\$100,001 - \$250,000	0	0.0		0	0.0		0	0.0		0	0.0		
\$250,001 - \$1 Million	0	0.0		0	0.0		0	0.0		0	0.0		
Total	21	100.0		824	100.0		11	100.0		547	100.0		
<i>Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i>													
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>													

Table E-151

Distribution of 2020 and 2021 Small Farm Lending By Revenue Size of Farms													
Assessment Area: Austin Metropolitan													
	Bank And Aggregate Loans By Year											Total Farms %	
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank			Agg
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%		\$%
By Revenue													
\$1 Million or Less	0	0.0	58.7	0	0.0	53.6	0	0.0	64.7	0	0.0	51.3	99.2
Over \$1 Million	0	0.0		0	0.0		0	0.0		0	0.0		0.8
Revenue Unknown	0	0.0		0	0.0		0	0.0		0	0.0		0.0
Total	0	0.0		0	0.0		0	0.0		0	0.0		100.0
By Loan Size													
\$100,000 or Less	0	0.0	87.7	0	0.0	35.8	0	0.0	94.8	0	0.0	57.5	
\$100,001 - \$250,000	0	0.0	7.1	0	0.0	23.1	0	0.0	4.6	0	0.0	29.8	
\$250,001 - \$500,000	0	0.0	5.2	0	0.0	41.1	0	0.0	0.7	0	0.0	12.7	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	0	0.0		0	0.0		0	0.0		0	0.0		
\$100,001 - \$250,000	0	0.0		0	0.0		0	0.0		0	0.0		
\$250,001 - \$500,000	0	0.0		0	0.0		0	0.0		0	0.0		
Total	0	0.0		0	0.0		0	0.0		0	0.0		
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.													

Table E-152

2021 Austin Metropolitan AA Demographics									
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income		
	#	%	#	%	#	%	#	%	
Low	33	15.1	30,765	12.6	10,180	33.1	60,677	24.8	
Moderate	47	21.6	48,173	19.7	8,425	17.5	38,883	15.9	
Middle	64	29.4	72,288	29.6	5,704	7.9	44,230	18.1	
Upper	68	31.2	91,856	37.6	2,461	2.7	100,648	41.2	
Unknown	6	2.8	1,356	0.6	723	53.3	0	0.0	
Total AA	218	100.0	244,438	100.0	27,493	11.2	244,438	100.0	
Housing Units by Tract	Housing Type by Tract								
	Owner-occupied		Rental		Vacant				
	#	% by tract	% by unit	#	% by unit	#	% by unit		
Low	68,484	13,685	6.2	20.0	48,608	71.0	6,191	9.0	
Moderate	87,039	41,139	18.6	47.3	40,015	46.0	5,885	6.8	
Middle	142,533	66,190	29.9	46.4	65,422	45.9	10,921	7.7	
Upper	159,518	99,699	45.0	62.5	47,711	29.9	12,108	7.6	
Unknown	6,623	712	0.3	10.8	5,039	76.1	872	13.2	
Total AA	464,197	221,425	100.0	47.7	206,795	44.5	35,977	7.8	
Total Businesses by Tract	Businesses by Tract & Revenue Size								
	Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported				
	#	%	#	%	#	%	#	%	
Low	7,229	8.7	6,573	8.6	596	11.3	60	4.9	
Moderate	10,352	12.5	9,585	12.6	690	13.1	77	6.3	
Middle	21,831	26.4	20,132	26.4	1,432	27.2	267	22.0	
Upper	41,912	50.7	38,752	50.8	2,420	46.0	740	61.0	
Unknown	1,379	1.7	1,186	1.6	123	2.3	70	5.8	
Total AA	82,703	100.0	76,228	100.0	5,261	100.0	1,214	100.0	
Percentage of Total Businesses:				92.2	6.4	1.5			
Total Farms by Tract	Farms by Tract & Revenue Size								
	Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported				
	#	%	#	%	#	%	#	%	
Low	38	5.0	35	4.6	3	50.0	0	0.0	
Moderate	90	11.8	89	11.7	1	16.7	0	0.0	
Middle	174	22.7	174	22.9	0	0.0	0	0.0	
Upper	458	59.9	457	60.2	1	16.7	0	0.0	
Unknown	5	0.7	4	0.5	1	16.7	0	0.0	
Total AA	765	100.0	759	100.0	6	100.0	0	0.0	
Percentage of Total Farms:				99.2	0.8	0.0			
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.									

Table E-153

2020 Austin Metropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	33	15.1	30,765	12.6	10,180	33.1	60,677	24.8
Moderate	47	21.6	48,173	19.7	8,425	17.5	38,883	15.9
Middle	64	29.4	72,288	29.6	5,704	7.9	44,230	18.1
Upper	68	31.2	91,856	37.6	2,461	2.7	100,648	41.2
Unknown	6	2.8	1,356	0.6	723	53.3	0	0.0
Total AA	218	100.0	244,438	100.0	27,493	11.2	244,438	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	68,484	13,685	6.2	20.0	48,608	71.0	6,191	9.0
Moderate	87,039	41,139	18.6	47.3	40,015	46.0	5,885	6.8
Middle	142,533	66,190	29.9	46.4	65,422	45.9	10,921	7.7
Upper	159,518	99,699	45.0	62.5	47,711	29.9	12,108	7.6
Unknown	6,623	712	0.3	10.8	5,039	76.1	872	13.2
Total AA	464,197	221,425	100.0	47.7	206,795	44.5	35,977	7.8
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	7,105	8.8	6,449	8.7	606	11.4	50	4.5
Moderate	10,126	12.5	9,354	12.5	701	13.1	71	6.3
Middle	21,430	26.5	19,754	26.5	1,429	26.8	247	22.0
Upper	40,953	50.6	37,791	50.7	2,474	46.4	688	61.4
Unknown	1,375	1.7	1,186	1.6	124	2.3	65	5.8
Total AA	80,989	100.0	74,534	100.0	5,334	100.0	1,121	100.0
Percentage of Total Businesses:				92.0		6.6		1.4
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	40	5.2	36	4.7	3	60.0	1	100.0
Moderate	85	11.0	84	11.0	1	20.0	0	0.0
Middle	179	23.2	179	23.3	0	0.0	0	0.0
Upper	464	60.0	464	60.5	0	0.0	0	0.0
Unknown	5	0.6	4	0.5	1	20.0	0	0.0
Total AA	773	100.0	767	100.0	5	100.0	1	100.0
Percentage of Total Farms:				99.2		0.6		0.1
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau; American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

APPENDIX F – ADDITIONAL FULL-SCOPE LENDING TABLES

Kansas City MO-KS Multistate MSA

Table F-1 (1 of 2)

Distribution of 2020 and 2021 Home Mortgage Lending By Income Level of Geography Assessment Area: Kansas City, MO-KS Multistate MSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	12	3.8	3.6	1,743	2.6	1.8	13	4.7	4.2	1,908	3.1	2.2	5.5
Moderate	70	22.2	16.9	10,019	14.9	10.7	72	25.9	18.2	11,043	18.2	11.6	18.4
Middle	124	39.2	40.3	25,338	37.8	35.7	121	43.5	40.2	26,830	44.1	35.9	40.9
Upper	109	34.5	39.0	29,675	44.3	51.6	72	25.9	37.3	21,019	34.6	50.0	35.0
Unknown	1	0.3	0.2	242	0.4	0.2	0	0.0	0.2	0	0.0	0.2	0.2
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	316	100.0	100.0	67,017	100.0	100.0	278	100.0	100.0	60,800	100.0	100.0	100.0
Refinance Loans													
Low	5	1.1	1.2	262	0.3	0.7	7	2.0	1.8	633	1.2	1.0	5.5
Moderate	69	15.6	9.4	8,145	9.6	5.8	81	23.2	12.5	8,983	16.9	7.9	18.4
Middle	180	40.6	36.7	32,149	38.0	31.0	143	41.0	39.8	19,343	36.4	34.4	40.9
Upper	189	42.7	52.7	43,952	52.0	62.4	118	33.8	45.8	24,186	45.5	56.5	35.0
Unknown	0	0.0	0.1	0	0.0	0.1	0	0.0	0.1	0	0.0	0.1	0.2
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	443	100.0	100.0	84,508	100.0	100.0	349	100.0	100.0	53,145	100.0	100.0	100.0
Home Improvement Loans													
Low	1	1.4	2.4	33	0.9	1.5	2	3.6	3.3	85	2.8	2.2	5.5
Moderate	15	20.3	9.4	544	15.2	6.4	14	25.5	11.5	806	26.9	8.4	18.4
Middle	28	37.8	34.8	1,305	36.4	31.5	26	47.3	34.2	1,249	41.7	31.3	40.9
Upper	30	40.5	53.3	1,708	47.6	60.6	13	23.6	50.7	858	28.6	57.8	35.0
Unknown	0	0.0	0.1	0	0.0	0.1	0	0.0	0.3	0	0.0	0.3	0.2
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	74	100.0	100.0	3,590	100.0	100.0	55	100.0	100.0	2,998	100.0	100.0	100.0
Multifamily Loans													Multi-family Units %
Low	0	0.0	16.4	0	0.0	14.2	0	0.0	17.6	0	0.0	9.0	14.5
Moderate	0	0.0	31.2	0	0.0	14.7	0	0.0	35.1	0	0.0	22.2	26.2
Middle	0	0.0	35.5	0	0.0	51.0	0	0.0	36.9	0	0.0	29.0	37.4
Upper	1	100.0	16.7	6,665	100.0	20.0	0	0.0	8.5	0	0.0	35.0	20.3
Unknown	0	0.0	0.3	0	0.0	0.1	0	0.0	1.9	0	0.0	4.8	1.5
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	1	100.0	100.0	6,665	100.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	21	2.4	2.2	2,111	1.3	1.7	22	3.1	2.9	2,626	2.2	1.9	5.5
Moderate	168	19.0	12.6	19,524	11.8	8.1	171	24.3	14.9	20,927	17.7	10.2	18.4
Middle	347	39.3	38.1	59,825	36.2	33.8	300	42.7	39.7	48,004	40.6	34.7	40.9
Upper	345	39.1	46.9	83,573	50.6	56.2	210	29.9	42.4	46,585	39.4	52.7	35.0
Unknown	1	0.1	0.1	242	0.1	0.2	0	0.0	0.2	0	0.0	0.4	0.2
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	882	100.0	100.0	165,275	100.0	100.0	703	100.0	100.0	118,142	100.0	100.0	100.0

Source: 2021 FFIEC Census Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table F-1 (2 of 2)

Distribution of 2020 and 2021 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Kansas City, MO-KS Multistate MSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC													
Low	1	3.6	1.4	15	0.7	0.7	0	0.0	1.6	0	0.0	0.8	5.5
Moderate	9	32.1	10.9	319	14.9	6.6	2	16.7	10.7	40	7.1	6.6	18.4
Middle	9	32.1	34.4	723	33.8	28.2	5	41.7	34.3	295	52.1	26.8	40.9
Upper	9	32.1	53.2	1,083	50.6	64.2	5	41.7	53.4	231	40.8	65.8	35.0
Unknown	0	0.0	0.2	0	0.0	0.3	0	0.0	0.0	0	0.0	0.0	0.2
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	28	100.0	100.0	2,140	100.0	100.0	12	100.0	100.0	566	100.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	2	10.0	3.8	58	4.3	2.0	0	0.0	4.4	0	0.0	2.0	5.5
Moderate	5	25.0	13.1	497	36.7	6.2	2	22.2	16.6	55	8.7	8.1	18.4
Middle	6	30.0	40.6	310	22.9	29.1	5	55.6	35.2	287	45.3	25.9	40.9
Upper	7	35.0	42.4	490	36.2	62.6	2	22.2	43.6	291	46.0	63.8	35.0
Unknown	0	0.0	0.1	0	0.0	0.1	0	0.0	0.3	0	0.0	0.2	0.2
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	20	100.0	100.0	1,355	100.0	100.0	9	100.0	100.0	633	100.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	4.2	0	0.0	2.2	0	0.0	4.3	0	0.0	2.8	5.5
Moderate	0	0.0	23.7	0	0.0	15.9	0	0.0	29.7	0	0.0	22.6	18.4
Middle	0	0.0	45.6	0	0.0	45.3	0	0.0	45.3	0	0.0	47.4	40.9
Upper	0	0.0	26.5	0	0.0	36.6	0	0.0	20.7	0	0.0	27.2	35.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.2
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2021 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table F-2

Distribution of 2020 and 2021 Small Business Lending By Income Level of Geography													
Assessment Area: Kansas City, MO-KS Multistate MSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Low	56	6.8	6.6	11,065	11.7	8.5	33	6.4	6.7	5,347	9.5	8.6	7.3
Moderate	224	27.3	18.4	27,237	28.7	19.4	132	25.4	18.5	13,759	24.5	19.3	20.2
Middle	259	31.6	32.9	25,485	26.9	30.4	184	35.5	33.7	15,589	27.8	30.0	36.1
Upper	258	31.5	39.4	25,467	26.8	35.8	154	29.7	38.9	19,171	34.2	36.9	34.6
Unknown	23	2.8	2.4	5,598	5.9	5.6	16	3.1	2.0	2,248	4.0	5.0	1.8
Tract-Unk	0	0.0	0.3	0	0.0	0.2	0	0.0	0.3	0	0.0	0.1	
Total	820	100.0	100.0	94,852	100.0	100.0	519	100.0	100.0	56,114	100.0	100.0	100.0

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table F-3

Distribution of 2020 and 2021 Small Farm Lending By Income Level of Geography													
Assessment Area: Kansas City, MO-KS Multistate MSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Farms %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Low	0	0.0	0.9	0	0.0	0.3	0	0.0	0.6	0	0.0	0.2	1.2
Moderate	10	37.0	18.4	275	13.2	16.2	18	43.9	17.7	425	32.3	15.8	17.1
Middle	10	37.0	58.9	1,091	52.4	58.5	16	39.0	64.6	473	35.9	64.0	54.8
Upper	7	25.9	21.8	718	34.5	24.9	7	17.1	16.7	419	31.8	19.8	26.7
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.1
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.5	0	0.0	0.1	
Total	27	100.0	100.0	2,084	100.0	100.0	41	100.0	100.0	1,317	100.0	100.0	100.0

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table F-4 (1 of 2)

Distribution of 2020 and 2021 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Kansas City, MO-KS Multistate MSA													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	46	14.6	10.1	5,535	8.3	5.3	45	16.2	9.3	5,649	9.3	4.9	21.3
Moderate	69	21.8	23.1	12,737	19.0	17.5	74	26.6	20.3	12,725	20.9	15.0	17.5
Middle	82	25.9	22.4	17,114	25.5	21.9	70	25.2	20.3	16,722	27.5	19.5	20.6
Upper	109	34.5	31.8	29,103	43.4	43.8	82	29.5	31.4	24,061	39.6	43.0	40.6
Unknown	10	3.2	12.6	2,528	3.8	11.5	7	2.5	18.8	1,643	2.7	17.7	0.0
Total	316	100.0	100.0	67,017	100.0	100.0	278	100.0	100.0	60,800	100.0	100.0	100.0
Refinance Loans													
Low	36	8.1	4.4	3,157	3.7	2.1	56	16.0	6.6	4,428	8.3	3.5	21.3
Moderate	88	19.9	14.9	11,757	13.9	10.2	74	21.2	16.8	8,629	16.2	11.9	17.5
Middle	107	24.2	21.3	19,503	23.1	18.6	82	23.5	20.8	11,760	22.1	18.5	20.6
Upper	169	38.1	40.5	40,564	48.0	49.8	118	33.8	34.5	24,908	46.9	44.1	40.6
Unknown	43	9.7	19.0	9,527	11.3	19.3	19	5.4	21.3	3,420	6.4	21.9	0.0
Total	443	100.0	100.0	84,508	100.0	100.0	349	100.0	100.0	53,145	100.0	100.0	100.0
Home Improvement Loans													
Low	8	10.8	5.9	201	5.6	3.5	10	18.2	6.2	345	11.5	3.3	21.3
Moderate	17	23.0	12.2	777	21.6	8.8	13	23.6	13.8	744	24.8	10.2	17.5
Middle	18	24.3	21.4	741	20.6	18.0	7	12.7	19.7	225	7.5	15.5	20.6
Upper	30	40.5	55.8	1,821	50.7	63.1	24	43.6	54.8	1,584	52.8	62.7	40.6
Unknown	1	1.4	4.8	50	1.4	6.6	1	1.8	5.5	100	3.3	8.2	0.0
Total	74	100.0	100.0	3,590	100.0	100.0	55	100.0	100.0	2,998	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	96	10.9	6.5	9,132	5.8	3.4	113	16.1	7.6	10,478	8.9	4.1	21.3
Moderate	186	21.1	17.6	25,715	16.2	12.9	166	23.6	17.9	22,337	18.9	13.2	17.5
Middle	219	24.9	21.3	38,275	24.1	19.6	164	23.3	20.4	28,912	24.5	18.8	20.6
Upper	324	36.8	37.1	73,313	46.2	47.1	231	32.9	34.0	51,082	43.2	44.0	40.6
Unknown	56	6.4	17.5	12,175	7.7	16.9	29	4.1	20.0	5,333	4.5	19.9	0.0
Total	881	100.0	100.0	158,610	100.0	100.0	703	100.0	100.0	118,142	100.0	100.0	100.0
Source: 2021 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													
Multifamily loans are not included in the borrower distribution analysis.													

Table F-4 (2 of 2)

Distribution of 2020 and 2021 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Kansas City, MO-KS Multistate MSA													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	#	\$(000)	%	%	#	%	#	\$(000)	%	%	
Other Purpose LOC													
Low	3	10.7	4.4	65	3.0	2.5	2	16.7	4.5	56	9.9	2.4	21.3
Moderate	6	21.4	15.2	208	9.7	9.6	2	16.7	14.4	92	16.3	8.2	17.5
Middle	6	21.4	21.9	209	9.8	16.5	2	16.7	20.8	65	11.5	14.3	20.6
Upper	11	39.3	55.9	1,588	74.2	68.6	4	33.3	55.9	183	32.3	71.4	40.6
Unknown	2	7.1	2.6	70	3.3	2.8	2	16.7	4.3	170	30.0	3.7	0.0
Total	28	100.0	100.0	2,140	100.0	100.0	12	100.0	100.0	566	100.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	3	15.0	8.2	174	12.8	3.4	0	0.0	10.1	0	0.0	4.4	21.3
Moderate	6	30.0	18.6	236	17.4	11.5	3	33.3	17.3	147	23.2	9.0	17.5
Middle	6	30.0	22.4	708	52.3	16.9	3	33.3	15.1	140	22.1	10.4	20.6
Upper	5	25.0	45.0	237	17.5	62.5	3	33.3	45.5	346	54.7	64.4	40.6
Unknown	0	0.0	5.7	0	0.0	5.7	0	0.0	12.1	0	0.0	11.7	0.0
Total	20	100.0	100.0	1,355	100.0	100.0	9	100.0	100.0	633	100.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	1.8	0	0.0	1.4	0	0.0	1.9	0	0.0	1.6	21.3
Moderate	0	0.0	1.7	0	0.0	1.7	0	0.0	1.6	0	0.0	1.6	17.5
Middle	0	0.0	0.9	0	0.0	1.2	0	0.0	0.7	0	0.0	0.6	20.6
Upper	0	0.0	0.5	0	0.0	0.7	0	0.0	0.6	0	0.0	1.0	40.6
Unknown	0	0.0	95.1	0	0.0	95.0	0	0.0	95.3	0	0.0	95.1	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2021 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table F-5

Distribution of 2020 and 2021 Small Business Lending By Revenue Size of Businesses													
Assessment Area: Kansas City, MO-KS Multistate MSA													
	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	575	70.1	37.3	22,663	23.9	21.3	370	71.3	47.5	11,956	21.3	28.3	90.6
Over \$1 Million	139	17.0		22,758	24.0		84	16.2		13,697	24.4		8.5
Revenue Unknown	106	12.9		49,431	52.1		65	12.5		30,461	54.3		0.9
Total	820	100.0		94,852	100.0		519	100.0		56,114	100.0		100.0
By Loan Size													
\$100,000 or Less	575	70.1	84.0	22,663	23.9	24.5	370	71.3	89.3	11,956	21.3	28.0	
\$100,001 - \$250,000	140	17.1	8.3	22,931	24.2	19.0	85	16.4	5.3	13,931	24.8	16.9	
\$250,001 - \$1 Million	105	12.8	7.7	49,258	51.9	56.4	64	12.3	5.4	30,227	53.9	55.1	
Total	820	100.0	100.0	94,852	100.0	100.0	519	100.0	100.0	56,114	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	575	100.0		22,663	100.0		370	100.0		11,956	100.0		
\$100,001 - \$250,000	0	0.0		0	0.0		0	0.0		0	0.0		
\$250,001 - \$1 Million	0	0.0		0	0.0		0	0.0		0	0.0		
Total	575	100.0		22,663	100.0		370	100.0		11,956	100.0		
<i>Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i>													
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>													

Table F-6

Distribution of 2020 and 2021 Small Farm Lending By Revenue Size of Farms													
Assessment Area: Kansas City, MO-KS Multistate MSA													
	Bank And Aggregate Loans By Year												Total Farms %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	#	%	\$ (000)	%	#	%	#	%	\$ (000)	%	
By Revenue													
\$1 Million or Less	21	77.8	55.2	751	36.0	66.5	38	92.7	55.7	812	61.7	67.9	97.5
Over \$1 Million	5	18.5		889	42.7		3	7.3		505	38.3		2.0
Revenue Unknown	1	3.7		444	21.3		0	0.0		0	0.0		0.5
Total	27	100.0		2,084	100.0		41	100.0		1,317	100.0		100.0
By Loan Size													
\$100,000 or Less	21	77.8	77.7	751	36.0	27.2	38	92.7	86.4	812	61.7	34.4	
\$100,001 - \$250,000	5	18.5	14.8	889	42.7	35.3	3	7.3	8.8	505	38.3	31.3	
\$250,001 - \$500,000	1	3.7	7.5	444	21.3	37.6	0	0.0	4.8	0	0.0	34.3	
Total	27	100.0	100.0	2,084	100.0	100.0	41	100.0	100.0	1,317	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	21	100.0		751	100.0		38	100.0		812	100.0		
\$100,001 - \$250,000	0	0.0		0	0.0		0	0.0		0	0.0		
\$250,001 - \$500,000	0	0.0		0	0.0		0	0.0		0	0.0		
Total	21	100.0		751	100.0		38	100.0		812	100.0		
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table F-7

2021 Kansas City, MO-KS Multistate MSA AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	79	14.9	39,180	7.5	13,683	34.9	111,001	21.3
Moderate	120	22.6	106,172	20.4	16,287	15.3	91,302	17.5
Middle	176	33.2	205,653	39.5	13,179	6.4	107,043	20.6
Upper	136	25.7	168,604	32.4	3,645	2.2	211,251	40.6
Unknown	19	3.6	988	0.2	451	45.6	0	0.0
Total AA	530	100.0	520,597	100.0	47,245	9.1	520,597	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	92,203	28,833	5.5	31.3	43,560	47.2	19,810	21.5
Moderate	204,794	96,833	18.4	47.3	83,537	40.8	24,424	11.9
Middle	340,873	214,636	40.9	63.0	101,350	29.7	24,887	7.3
Upper	238,821	184,102	35.0	77.1	44,577	18.7	10,142	4.2
Unknown	4,019	863	0.2	21.5	1,780	44.3	1,376	34.2
Total AA	880,710	525,267	100.0	59.6	274,804	31.2	80,639	9.2
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	6,773	7.3	5,928	7.0	801	10.1	44	5.3
Moderate	18,866	20.2	17,078	20.2	1,622	20.5	166	19.9
Middle	33,715	36.1	30,831	36.4	2,554	32.3	330	39.6
Upper	32,277	34.6	29,625	35.0	2,372	30.0	280	33.6
Unknown	1,692	1.8	1,126	1.3	553	7.0	13	1.6
Total AA	93,323	100.0	84,588	100.0	7,902	100.0	833	100.0
Percentage of Total Businesses:			90.6		8.5		0.9	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	21	1.2	19	1.1	2	5.7	0	0.0
Moderate	295	17.1	290	17.3	3	8.6	2	25.0
Middle	944	54.8	924	55.0	17	48.6	3	37.5
Upper	460	26.7	445	26.5	12	34.3	3	37.5
Unknown	2	0.1	1	0.1	1	2.9	0	0.0
Total AA	1,722	100.0	1,679	100.0	35	100.0	8	100.0
Percentage of Total Farms:			97.5		2.0		0.5	
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table F-8

2020 Kansas City, MO-KS Multistate MSA AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	79	14.9	39,180	7.5	13,683	34.9	111,001	21.3
Moderate	120	22.6	106,172	20.4	16,287	15.3	91,302	17.5
Middle	176	33.2	205,653	39.5	13,179	6.4	107,043	20.6
Upper	136	25.7	168,604	32.4	3,645	2.2	211,251	40.6
Unknown	19	3.6	988	0.2	451	45.6	0	0.0
Total AA	530	100.0	520,597	100.0	47,245	9.1	520,597	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	92,203	28,833	5.5	31.3	43,560	47.2	19,810	21.5
Moderate	204,794	96,833	18.4	47.3	83,537	40.8	24,424	11.9
Middle	340,873	214,636	40.9	63.0	101,350	29.7	24,887	7.3
Upper	238,821	184,102	35.0	77.1	44,577	18.7	10,142	4.2
Unknown	4,019	863	0.2	21.5	1,780	44.3	1,376	34.2
Total AA	880,710	525,267	100.0	59.6	274,804	31.2	80,639	9.2
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	6,675	7.0	5,793	6.7	838	10.1	44	5.5
Moderate	19,001	20.0	17,162	19.9	1,679	20.3	160	20.0
Middle	34,451	36.2	31,424	36.5	2,719	32.9	308	38.4
Upper	33,267	35.0	30,543	35.5	2,448	29.6	276	34.4
Unknown	1,724	1.8	1,119	1.3	591	7.1	14	1.7
Total AA	95,118	100.0	86,041	100.0	8,275	100.0	802	100.0
Percentage of Total Businesses:				90.5		8.7		0.8
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	19	1.1	18	1.1	1	2.8	0	0.0
Moderate	297	16.9	290	16.9	4	11.1	3	37.5
Middle	964	54.9	943	55.1	18	50.0	3	37.5
Upper	474	27.0	460	26.9	12	33.3	2	25.0
Unknown	2	0.1	1	0.1	1	2.8	0	0.0
Total AA	1,756	100.0	1,712	100.0	36	100.0	8	100.0
Percentage of Total Farms:				97.5		2.1		0.5
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Denver MSA

Table F-9 (1 of 2)

Distribution of 2020 and 2021 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Denver MSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	26	5.1	5.2	8,038	3.8	4.2	23	4.7	5.3	7,905	3.6	4.1	4.6
Moderate	94	18.3	18.8	34,503	16.5	14.6	93	19.0	19.5	36,256	16.5	15.3	18.7
Middle	172	33.5	34.1	64,027	30.5	31.1	169	34.6	34.3	74,063	33.7	31.3	34.4
Upper	221	43.1	41.8	103,094	49.2	50.1	204	41.7	40.9	101,505	46.2	49.2	42.3
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	513	100.0	100.0	209,662	100.0	100.0	489	100.0	100.0	219,729	100.0	100.0	100.0
Refinance Loans													
Low	39	3.2	3.5	12,738	3.1	2.9	29	4.2	3.8	8,146	3.4	3.1	4.6
Moderate	171	14.0	15.2	49,472	12.0	12.1	114	16.4	17.0	32,913	13.8	13.2	18.7
Middle	421	34.4	32.8	132,532	32.2	29.7	211	30.4	33.5	65,970	27.7	30.2	34.4
Upper	594	48.5	48.5	216,707	52.7	55.3	341	49.1	45.7	131,399	55.1	53.5	42.3
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	1,225	100.0	100.0	411,449	100.0	100.0	695	100.0	100.0	238,428	100.0	100.0	100.0
Home Improvement Loans													
Low	1	2.3	3.0	41	0.9	2.7	0	0.0	3.0	0	0.0	2.6	4.6
Moderate	9	20.5	12.7	623	13.9	10.5	4	13.8	12.9	240	7.4	10.3	18.7
Middle	12	27.3	29.7	918	20.5	25.2	10	34.5	29.6	1,038	32.1	26.0	34.4
Upper	22	50.0	54.6	2,894	64.7	61.5	15	51.7	54.4	1,957	60.5	61.1	42.3
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	44	100.0	100.0	4,476	100.0	100.0	29	100.0	100.0	3,235	100.0	100.0	100.0
Multifamily Loans													
Low	0	0.0	15.3	0	0.0	6.2	0	0.0	15.9	0	0.0	7.5	13.6
Moderate	0	0.0	28.0	0	0.0	26.9	0	0.0	29.2	0	0.0	23.2	29.8
Middle	0	0.0	37.3	0	0.0	46.5	0	0.0	35.1	0	0.0	42.1	37.4
Upper	0	0.0	19.4	0	0.0	20.4	0	0.0	19.8	0	0.0	27.1	19.2
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans													
Low	68	3.7	3.9	21,040	3.3	3.4	52	4.2	4.3	16,051	3.5	3.6	4.6
Moderate	278	15.3	16.2	85,016	13.5	13.2	215	17.5	17.5	70,086	15.1	14.3	18.7
Middle	611	33.7	33.0	198,153	31.5	30.5	396	32.1	33.5	142,464	30.6	31.0	34.4
Upper	858	47.3	46.9	325,624	51.7	52.9	569	46.2	44.7	236,531	50.9	51.0	42.3
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	1,815	100.0	100.0	629,833	100.0	100.0	1,232	100.0	100.0	465,132	100.0	100.0	100.0

Source: 2021 FFIEC Census Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table F-9 (2 of 2)

Distribution of 2020 and 2021 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Denver MSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2020						2021						
	Bank			Agg			Bank			Agg			
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Other Purpose LOC													
Low	0	0.0	3.2	0	0.0	2.4	0	0.0	2.8	0	0.0	2.0	4.6
Moderate	3	13.6	11.2	201	7.3	7.9	1	14.3	12.9	120	17.1	8.9	18.7
Middle	3	13.6	30.1	191	7.0	25.1	3	42.9	30.9	253	36.0	25.6	34.4
Upper	16	72.7	55.4	2,355	85.7	64.6	3	42.9	53.4	330	46.9	63.4	42.3
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	22	100.0	100.0	2,747	100.0	100.0	7	100.0	100.0	703	100.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	2	18.2	3.4	223	14.9	2.0	0	0.0	3.6	0	0.0	2.1	4.6
Moderate	1	9.1	14.9	217	14.5	9.4	3	25.0	15.1	557	18.3	8.8	18.7
Middle	3	27.3	30.0	485	32.4	19.7	3	25.0	32.2	1,140	37.5	22.0	34.4
Upper	5	45.5	51.7	574	38.3	68.9	6	50.0	49.0	1,340	44.1	67.2	42.3
Unknown	0	0.0	0.1	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	11	100.0	100.0	1,499	100.0	100.0	12	100.0	100.0	3,037	100.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	5.7	0	0.0	3.7	0	0.0	6.3	0	0.0	4.5	4.6
Moderate	0	0.0	40.1	0	0.0	20.9	0	0.0	31.7	0	0.0	23.2	18.7
Middle	0	0.0	28.5	0	0.0	32.0	0	0.0	32.5	0	0.0	30.4	34.4
Upper	0	0.0	25.6	0	0.0	43.4	0	0.0	29.5	0	0.0	41.9	42.3
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2021 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table F-10

Distribution of 2020 and 2021 Small Business Lending By Income Level of Geography													
Assessment Area: Denver MSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Low	34	8.0	7.6	4,604	7.9	10.7	19	8.2	7.5	3,473	9.3	10.5	6.9
Moderate	86	20.2	18.3	13,964	23.9	20.3	47	20.3	18.4	9,704	26.0	20.9	18.6
Middle	146	34.3	31.0	17,354	29.7	30.1	81	34.9	31.2	8,706	23.4	30.2	32.6
Upper	158	37.1	42.3	22,120	37.9	37.7	84	36.2	42.0	15,237	40.9	37.5	41.6
Unknown	2	0.5	0.4	397	0.7	0.8	1	0.4	0.3	144	0.4	0.7	0.3
Tract-Unk	0	0.0	0.4	0	0.0	0.3	0	0.0	0.5	0	0.0	0.1	
Total	426	100.0	100.0	58,439	100.0	100.0	232	100.0	100.0	37,264	100.0	100.0	100.0

Source: 2021 FFIEC Census Data
 2021 Dun & Bradstreet Data
 2011-2015 U.S. Census Bureau: American Community Survey
 Note: Percentages may not total 100.0 percent due to rounding.

Table F-11 (1 of 2)

Distribution of 2020 and 2021 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Denver MSA													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	22	4.3	5.3	5,154	2.5	2.8	24	4.9	5.2	5,856	2.7	2.6	21.3
Moderate	98	19.1	22.8	31,355	15.0	16.9	115	23.5	19.6	39,968	18.2	14.4	17.5
Middle	156	30.4	24.9	62,530	29.8	23.6	137	28.0	23.2	61,428	28.0	21.6	20.5
Upper	230	44.8	36.5	108,376	51.7	45.6	208	42.5	34.6	110,978	50.5	43.8	40.8
Unknown	7	1.4	10.5	2,247	1.1	11.1	5	1.0	17.4	1,499	0.7	17.7	0.0
Total	513	100.0	100.0	209,662	100.0	100.0	489	100.0	100.0	219,729	100.0	100.0	100.0
Refinance Loans													
Low	57	4.7	5.9	10,706	2.6	3.4	48	6.9	8.4	9,808	4.1	5.0	21.3
Moderate	208	17.0	17.3	55,107	13.4	13.3	164	23.6	18.6	45,392	19.0	14.6	17.5
Middle	352	28.7	22.8	113,148	27.5	21.4	178	25.6	21.9	57,901	24.3	20.8	20.5
Upper	516	42.1	37.3	195,916	47.6	43.8	275	39.6	31.7	112,681	47.3	39.5	40.8
Unknown	92	7.5	16.8	36,572	8.9	18.1	30	4.3	19.4	12,646	5.3	20.2	0.0
Total	1,225	100.0	100.0	411,449	100.0	100.0	695	100.0	100.0	238,428	100.0	100.0	100.0
Home Improvement Loans													
Low	1	2.3	5.3	150	3.4	4.0	2	6.9	5.3	120	3.7	4.0	21.3
Moderate	6	13.6	14.7	539	12.0	11.0	4	13.8	13.6	428	13.2	10.5	17.5
Middle	10	22.7	22.6	554	12.4	19.3	7	24.1	23.9	709	21.9	19.2	20.5
Upper	24	54.5	53.4	3,026	67.6	58.3	16	55.2	54.5	1,978	61.1	61.2	40.8
Unknown	3	6.8	4.1	207	4.6	7.3	0	0.0	2.7	0	0.0	5.1	0.0
Total	44	100.0	100.0	4,476	100.0	100.0	29	100.0	100.0	3,235	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	80	4.4	5.7	16,010	2.5	3.2	79	6.4	7.2	16,503	3.5	4.1	21.3
Moderate	314	17.3	18.4	87,218	13.8	14.2	285	23.1	18.5	86,223	18.5	14.3	17.5
Middle	526	29.0	23.1	177,115	28.1	21.9	324	26.3	22.4	120,198	25.8	21.0	20.5
Upper	793	43.7	37.6	310,464	49.3	44.5	509	41.3	34.1	228,063	49.0	41.8	40.8
Unknown	102	5.6	15.2	39,026	6.2	16.2	35	2.8	17.8	14,145	3.0	18.9	0.0
Total	1,815	100.0	100.0	629,833	100.0	100.0	1,232	100.0	100.0	465,132	100.0	100.0	100.0
Source: 2021 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													
Multifamily loans are not included in the borrower distribution analysis.													

Table F-11 (2 of 2)

Distribution of 2020 and 2021 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Denver MSA													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Other Purpose LOC													
Low	0	0.0	5.6	0	0.0	3.7	0	0.0	6.0	0	0.0	3.9	21.3
Moderate	0	0.0	14.6	0	0.0	9.9	1	14.3	14.9	120	17.1	8.9	17.5
Middle	4	18.2	22.8	342	12.4	17.2	2	28.6	23.9	160	22.8	17.6	20.5
Upper	18	81.8	55.2	2,405	87.6	67.1	4	57.1	52.8	423	60.2	66.1	40.8
Unknown	0	0.0	1.8	0	0.0	2.1	0	0.0	2.5	0	0.0	3.5	0.0
Total	22	100.0	100.0	2,747	100.0	100.0	7	100.0	100.0	703	100.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	0	0.0	8.9	0	0.0	4.1	5	41.7	11.1	719	23.7	5.9	21.3
Moderate	2	18.2	17.9	217	14.5	9.6	1	8.3	13.7	315	10.4	6.9	17.5
Middle	4	36.4	20.9	541	36.1	12.4	0	0.0	20.5	0	0.0	12.8	20.5
Upper	5	45.5	45.0	741	49.4	61.2	6	50.0	43.5	2,003	66.0	60.7	40.8
Unknown	0	0.0	7.3	0	0.0	12.7	0	0.0	11.3	0	0.0	13.6	0.0
Total	11	100.0	100.0	1,499	100.0	100.0	12	100.0	100.0	3,037	100.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	0.4	0	0.0	0.2	0	0.0	0.6	0	0.0	0.4	21.3
Moderate	0	0.0	0.3	0	0.0	0.2	0	0.0	0.7	0	0.0	0.7	17.5
Middle	0	0.0	0.2	0	0.0	0.3	0	0.0	0.1	0	0.0	0.2	20.5
Upper	0	0.0	0.2	0	0.0	0.3	0	0.0	0.9	0	0.0	1.3	40.8
Unknown	0	0.0	99.0	0	0.0	99.0	0	0.0	97.7	0	0.0	97.4	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2021 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table F-12

Distribution of 2020 and 2021 Small Business Lending By Revenue Size of Businesses													
Assessment Area: Denver MSA													
	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	251	58.9	41.0	10,022	17.1	22.8	130	56.0	47.8	5,402	14.5	25.9	92.7
Over \$1 Million	111	26.1		18,791	32.2		62	26.7		10,645	28.6		6.3
Revenue Unknown	64	15.0		29,626	50.7		40	17.2		21,217	56.9		1.0
Total	426	100.0		58,439	100.0		232	100.0		37,264	100.0		100.0
By Loan Size													
\$100,000 or Less	251	58.9	87.8	10,022	17.1	32.7	130	56.0	92.0	5,402	14.5	33.7	
\$100,001 - \$250,000	111	26.1	6.8	18,791	32.2	19.4	62	26.7	4.2	10,645	28.6	17.3	
\$250,001 - \$1 Million	64	15.0	5.3	29,626	50.7	47.9	40	17.2	3.7	21,217	56.9	49.0	
Total	426	100.0	100.0	58,439	100.0	100.0	232	100.0	100.0	37,264	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	251	100.0		10,022	100.0		130	100.0		5,402	100.0		
\$100,001 - \$250,000	0	0.0		0	0.0		0	0.0		0	0.0		
\$250,001 - \$1 Million	0	0.0		0	0.0		0	0.0		0	0.0		
Total	251	100.0		10,022	100.0		130	100.0		5,402	100.0		
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table F-13

2021 Denver MSA AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	51	8.2	47,570	7.2	13,712	28.8	140,177	21.3
Moderate	150	24.2	145,045	22.0	20,420	14.1	115,077	17.5
Middle	205	33.0	217,046	33.0	11,797	5.4	134,654	20.5
Upper	207	33.3	248,681	37.8	6,907	2.8	268,451	40.8
Unknown	8	1.3	17	0.0	0	0.0	0	0.0
Total AA	621	100.0	658,359	100.0	52,836	8.0	658,359	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied		Rental		Vacant		
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	90,749	29,985	4.6	33.0	54,410	60.0	6,354	7.0
Moderate	260,089	123,259	18.7	47.4	121,260	46.6	15,570	6.0
Middle	386,399	226,973	34.4	58.7	134,326	34.8	25,100	6.5
Upper	368,119	278,649	42.3	75.7	73,182	19.9	16,288	4.4
Unknown	67	16	0.0	23.9	43	64.2	8	11.9
Total AA	1,105,423	658,882	100.0	59.6	383,221	34.7	63,320	5.7
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	12,456	6.9	10,995	6.6	1,357	12.0	104	5.9
Moderate	33,468	18.6	30,928	18.5	2,325	20.5	215	12.3
Middle	58,706	32.6	54,620	32.7	3,537	31.2	549	31.3
Upper	74,821	41.6	69,997	41.9	3,948	34.8	876	49.9
Unknown	615	0.3	435	0.3	170	1.5	10	0.6
Total AA	180,066	100.0	166,975	100.0	11,337	100.0	1,754	100.0
Percentage of Total Businesses:				92.7		6.3		1.0
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	91	5.0	83	4.6	8	26.7	0	0.0
Moderate	255	13.9	251	14.0	4	13.3	0	0.0
Middle	628	34.4	621	34.5	7	23.3	0	0.0
Upper	836	45.7	826	45.9	10	33.3	0	0.0
Unknown	18	1.0	17	0.9	1	3.3	0	0.0
Total AA	1,828	100.0	1,798	100.0	30	100.0	0	0.0
Percentage of Total Farms:				98.4		1.6		0.0
<i>Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i>								
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>								

Table F-14

2020 Denver MSA AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	51	8.2	47,570	7.2	13,712	28.8	140,177	21.3
Moderate	150	24.2	145,045	22.0	20,420	14.1	115,077	17.5
Middle	205	33.0	217,046	33.0	11,797	5.4	134,654	20.5
Upper	207	33.3	248,681	37.8	6,907	2.8	268,451	40.8
Unknown	8	1.3	17	0.0	0	0.0	0	0.0
Total AA	621	100.0	658,359	100.0	52,836	8.0	658,359	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	90,749	29,985	4.6	33.0	54,410	60.0	6,354	7.0
Moderate	260,089	123,259	18.7	47.4	121,260	46.6	15,570	6.0
Middle	386,399	226,973	34.4	58.7	134,326	34.8	25,100	6.5
Upper	368,119	278,649	42.3	75.7	73,182	19.9	16,288	4.4
Unknown	67	16	0.0	23.9	43	64.2	8	11.9
Total AA	1,105,423	658,882	100.0	59.6	383,221	34.7	63,320	5.7
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	12,372	6.9	10,901	6.6	1,378	11.9	93	5.7
Moderate	33,263	18.6	30,677	18.5	2,388	20.7	198	12.2
Middle	58,463	32.7	54,325	32.8	3,635	31.5	503	31.1
Upper	74,192	41.5	69,397	41.9	3,981	34.5	814	50.3
Unknown	579	0.3	401	0.2	168	1.5	10	0.6
Total AA	178,869	100.0	165,701	100.0	11,550	100.0	1,618	100.0
Percentage of Total Businesses:				92.6		6.5		0.9
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	99	5.3	90	4.9	9	26.5	0	0.0
Moderate	261	14.0	257	14.1	4	11.8	0	0.0
Middle	644	34.6	634	34.8	8	23.5	2	100.0
Upper	840	45.2	828	45.4	12	35.3	0	0.0
Unknown	16	0.9	15	0.8	1	2.9	0	0.0
Total AA	1,860	100.0	1,824	100.0	34	100.0	2	100.0
Percentage of Total Farms:				98.1		1.8		0.1
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Colorado Springs MSA

Table F-15 (1 of 2)

Distribution of 2020 and 2021 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Colorado Springs MSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	#%	\$(000)	\$%	\$%	#	%	#%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	17	1.7	2.3	4,435	1.3	1.5	10	1.2	2.2	3,001	0.9	1.5	3.2
Moderate	156	15.9	17.6	42,561	12.5	13.7	133	15.6	17.5	41,013	12.2	13.9	19.8
Middle	405	41.2	45.3	129,351	37.9	42.2	290	34.1	44.6	105,507	31.3	41.6	42.1
Upper	404	41.1	34.8	164,656	48.3	42.6	417	49.1	35.7	187,939	55.7	42.9	34.9
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	982	100.0	100.0	341,003	100.0	100.0	850	100.0	100.0	337,460	100.0	100.0	100.0
Refinance Loans													
Low	29	1.8	1.8	5,484	1.2	1.2	19	2.0	2.2	4,195	1.5	1.5	3.2
Moderate	216	13.7	14.3	46,532	10.2	11.0	145	15.5	16.3	32,110	11.7	12.6	19.8
Middle	612	38.7	41.8	156,051	34.1	37.6	397	42.5	43.8	105,225	38.3	39.8	42.1
Upper	724	45.8	42.1	249,480	54.5	50.3	373	39.9	37.8	133,489	48.5	46.1	34.9
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	1,581	100.0	100.0	457,547	100.0	100.0	934	100.0	100.0	275,019	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	1.9	0	0.0	1.7	0	0.0	1.9	0	0.0	1.2	3.2
Moderate	1	3.7	14.8	30	1.9	12.5	0	0.0	15.6	0	0.0	13.4	19.8
Middle	8	29.6	38.2	255	16.1	31.7	6	40.0	36.7	449	42.0	31.4	42.1
Upper	18	66.7	45.1	1,299	82.0	54.2	9	60.0	45.9	621	58.0	54.0	34.9
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	27	100.0	100.0	1,584	100.0	100.0	15	100.0	100.0	1,070	100.0	100.0	100.0
Multifamily Loans													Multi-family Units %
Low	0	0.0	12.7	0	0.0	10.4	0	0.0	11.9	0	0.0	7.1	11.6
Moderate	0	0.0	45.6	0	0.0	40.7	0	0.0	53.2	0	0.0	34.1	45.3
Middle	0	0.0	29.1	0	0.0	34.6	0	0.0	26.6	0	0.0	40.1	28.0
Upper	0	0.0	12.7	0	0.0	14.3	0	0.0	8.3	0	0.0	18.7	15.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	46	1.8	2.0	9,919	1.2	1.5	30	1.7	2.2	7,231	1.2	1.7	3.2
Moderate	374	14.4	15.6	89,284	11.1	12.7	278	15.4	16.7	73,123	11.9	14.0	19.8
Middle	1,029	39.6	42.8	286,115	35.7	39.2	695	38.5	43.7	211,436	34.4	40.4	42.1
Upper	1,151	44.3	39.6	415,820	51.9	46.6	800	44.4	37.4	322,449	52.5	43.9	34.9
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	2,600	100.0	100.0	801,138	100.0	100.0	1,803	100.0	100.0	614,239	100.0	100.0	100.0

Source: 2021 FFIEC Census Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table F-15 (2 of 2)

Distribution of 2020 and 2021 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Colorado Springs MSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC													
Low	0	0.0	2.1	0	0.0	1.6	0	0.0	1.7	0	0.0	1.1	3.2
Moderate	0	0.0	15.1	0	0.0	12.1	0	0.0	15.7	0	0.0	12.5	19.8
Middle	1	20.0	40.4	115	29.1	34.8	0	0.0	40.4	0	0.0	33.5	42.1
Upper	4	80.0	42.4	280	70.9	51.4	0	0.0	42.1	0	0.0	52.8	34.9
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	5	100.0	100.0	395	100.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	0	0.0	1.8	0	0.0	0.9	1	25.0	1.7	35	5.1	0.8	3.2
Moderate	1	20.0	13.5	161	26.4	7.3	0	0.0	15.8	0	0.0	12.5	19.8
Middle	3	60.0	38.7	343	56.3	30.2	2	50.0	37.0	255	37.0	30.5	42.1
Upper	1	20.0	46.0	105	17.2	61.7	1	25.0	45.5	400	58.0	56.3	34.9
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	5	100.0	100.0	609	100.0	100.0	4	100.0	100.0	690	100.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	5.1	0	0.0	2.7	0	0.0	8.3	0	0.0	4.9	3.2
Moderate	0	0.0	25.9	0	0.0	17.8	0	0.0	25.0	0	0.0	32.3	19.8
Middle	0	0.0	47.5	0	0.0	47.1	0	0.0	52.5	0	0.0	45.2	42.1
Upper	0	0.0	21.5	0	0.0	32.3	0	0.0	14.2	0	0.0	17.6	34.9
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0

Source: 2021 FFIEC Census Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table F-16

Distribution of 2020 and 2021 Small Business Lending By Income Level of Geography													
Assessment Area: Colorado Springs MSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Low	9	5.4	8.3	1,033	4.9	12.5	6	7.3	7.1	1,212	7.7	11.5	7.4
Moderate	35	20.8	23.2	6,267	29.5	26.0	19	23.2	21.5	4,986	31.6	24.5	22.8
Middle	51	30.4	30.2	6,640	31.3	25.9	23	28.0	32.7	5,123	32.4	28.3	33.5
Upper	73	43.5	37.6	7,304	34.4	35.1	34	41.5	37.8	4,474	28.3	35.4	36.1
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.1
Tract-Unk	0	0.0	0.6	0	0.0	0.4	0	0.0	0.9	0	0.0	0.2	
Total	168	100.0	100.0	21,244	100.0	100.0	82	100.0	100.0	15,795	100.0	100.0	100.0

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table F-17

Distribution of 2020 and 2021 Small Farm Lending By Income Level of Geography													
Assessment Area: Colorado Springs MSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Farms %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Low	0	0.0	2.5	0	0.0	4.1	0	0.0	2.6	0	0.0	5.7	3.4
Moderate	0	0.0	9.9	0	0.0	22.0	0	0.0	6.0	0	0.0	5.8	15.7
Middle	0	0.0	50.6	0	0.0	45.1	0	0.0	46.2	0	0.0	44.7	48.3
Upper	0	0.0	35.8	0	0.0	27.6	0	0.0	39.3	0	0.0	41.7	32.6
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	1.2	0	0.0	1.1	0	0.0	6.0	0	0.0	2.2	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table F-18 (1 of 2)

Distribution of 2020 and 2021 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Colorado Springs MSA													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	33	3.4	3.4	6,035	1.8	1.8	23	2.7	1.9	4,325	1.3	1.0	20.2
Moderate	239	24.3	21.3	66,277	19.4	16.9	153	18.0	15.7	43,918	13.0	11.9	18.5
Middle	275	28.0	26.3	88,936	26.1	24.8	233	27.4	24.8	84,909	25.2	23.0	20.3
Upper	429	43.7	34.4	178,147	52.2	41.3	428	50.4	35.2	199,626	59.2	41.0	41.0
Unknown	6	0.6	14.6	1,608	0.5	15.3	13	1.5	22.3	4,682	1.4	23.1	0.0
Total	982	100.0	100.0	341,003	100.0	100.0	850	100.0	100.0	337,460	100.0	100.0	100.0
Refinance Loans													
Low	63	4.0	4.0	10,058	2.2	2.2	59	6.3	5.3	9,701	3.5	3.0	20.2
Moderate	244	15.4	12.3	51,999	11.4	9.0	146	15.6	13.9	33,221	12.1	10.5	18.5
Middle	299	18.9	16.0	73,812	16.1	14.2	184	19.7	18.1	49,617	18.0	16.5	20.3
Upper	481	30.4	27.3	155,496	34.0	30.5	321	34.4	28.4	107,971	39.3	33.0	41.0
Unknown	494	31.2	40.3	166,182	36.3	44.0	224	24.0	34.3	74,509	27.1	37.0	0.0
Total	1,581	100.0	100.0	457,547	100.0	100.0	934	100.0	100.0	275,019	100.0	100.0	100.0
Home Improvement Loans													
Low	2	7.4	4.0	35	2.2	3.4	0	0.0	4.2	0	0.0	2.9	20.2
Moderate	4	14.8	14.2	132	8.3	11.2	2	13.3	14.3	160	15.0	11.4	18.5
Middle	1	3.7	22.3	30	1.9	18.5	1	6.7	21.7	75	7.0	18.7	20.3
Upper	19	70.4	56.8	1,306	82.4	61.4	12	80.0	58.2	835	78.0	64.5	41.0
Unknown	1	3.7	2.7	81	5.1	5.5	0	0.0	1.5	0	0.0	2.5	0.0
Total	27	100.0	100.0	1,584	100.0	100.0	15	100.0	100.0	1,070	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	99	3.8	3.8	16,228	2.0	2.1	82	4.5	4.0	14,026	2.3	2.1	20.2
Moderate	489	18.8	15.2	118,445	14.8	11.9	301	16.7	14.6	77,299	12.6	11.1	18.5
Middle	581	22.3	19.6	163,484	20.4	18.1	420	23.3	20.8	134,666	21.9	19.5	20.3
Upper	930	35.8	30.9	335,110	41.8	34.9	763	42.3	33.0	309,057	50.3	37.4	41.0
Unknown	501	19.3	30.5	167,871	21.0	33.1	237	13.1	27.7	79,191	12.9	30.0	0.0
Total	2,600	100.0	100.0	801,138	100.0	100.0	1,803	100.0	100.0	614,239	100.0	100.0	100.0
Source: 2021 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													
Multifamily loans are not included in the borrower distribution analysis.													

Table F-18 (2 of 2)

Distribution of 2020 and 2021 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Colorado Springs MSA													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2020						2021						
	Bank			Agg			Bank			Agg			
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Other Purpose LOC													
Low	0	0.0	5.4	0	0.0	3.3	0	0.0	4.2	0	0.0	2.6	20.2
Moderate	1	20.0	15.9	10	2.5	11.8	0	0.0	14.0	0	0.0	9.5	18.5
Middle	4	80.0	24.2	385	97.5	20.8	0	0.0	24.0	0	0.0	19.9	20.3
Upper	0	0.0	54.1	0	0.0	63.7	0	0.0	56.8	0	0.0	66.4	41.0
Unknown	0	0.0	0.4	0	0.0	0.5	0	0.0	1.0	0	0.0	1.6	0.0
Total	5	100.0	100.0	395	100.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	1	20.0	7.3	100	16.4	4.1	0	0.0	6.1	0	0.0	3.7	20.2
Moderate	1	20.0	19.0	27	4.4	15.5	0	0.0	15.2	0	0.0	9.9	18.5
Middle	2	40.0	22.3	321	52.7	18.0	2	50.0	20.9	65	9.4	15.6	20.3
Upper	1	20.0	43.8	161	26.4	54.7	2	50.0	48.5	625	90.6	60.2	41.0
Unknown	0	0.0	7.7	0	0.0	7.7	0	0.0	9.4	0	0.0	10.6	0.0
Total	5	100.0	100.0	609	100.0	100.0	4	100.0	100.0	690	100.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	0.2	0	0.0	0.2	0	0.0	0.8	0	0.0	0.2	20.2
Moderate	0	0.0	0.7	0	0.0	0.6	0	0.0	0.0	0	0.0	0.0	18.5
Middle	0	0.0	0.9	0	0.0	1.2	0	0.0	1.7	0	0.0	2.2	20.3
Upper	0	0.0	0.9	0	0.0	1.7	0	0.0	0.8	0	0.0	0.8	41.0
Unknown	0	0.0	97.3	0	0.0	96.3	0	0.0	96.7	0	0.0	96.8	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2021 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table F-19

Distribution of 2020 and 2021 Small Business Lending By Revenue Size of Businesses													
Assessment Area: Colorado Springs MSA													
	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	113	67.3	44.2	4,334	20.4	25.9	45	54.9	54.9	1,531	9.7	31.9	94.6
Over \$1 Million	28	16.7		4,576	21.5		15	18.3		2,652	16.8		4.6
Revenue Unknown	27	16.1		12,334	58.1		22	26.8		11,612	73.5		0.8
Total	168	100.0		21,244	100.0		82	100.0		15,795	100.0		100.0
By Loan Size													
\$100,000 or Less	113	67.3	90.7	4,334	20.4	38.1	45	54.9	94.7	1,531	9.7	39.5	
\$100,001 - \$250,000	28	16.7	5.6	4,576	21.5	19.9	15	18.3	2.9	2,652	16.8	16.3	
\$250,001 - \$1 Million	27	16.1	3.7	12,334	58.1	42.0	22	26.8	2.4	11,612	73.5	44.1	
Total	168	100.0	100.0	21,244	100.0	100.0	82	100.0	100.0	15,795	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	113	100.0		4,334	100.0		45	100.0		1,531	100.0		
\$100,001 - \$250,000	0	0.0		0	0.0		0	0.0		0	0.0		
\$250,001 - \$1 Million	0	0.0		0	0.0		0	0.0		0	0.0		
Total	113	100.0		4,334	100.0		45	100.0		1,531	100.0		
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table F-20

2021 Colorado Springs MSA AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	7	5.1	6,804	3.9	2,104	30.9	35,330	20.2
Moderate	41	30.1	41,922	24.0	6,108	14.6	32,343	18.5
Middle	53	39.0	71,435	40.8	4,159	5.8	35,569	20.3
Upper	33	24.3	54,701	31.3	2,054	3.8	71,701	41.0
Unknown	2	1.5	81	0.0	35	43.2	0	0.0
Total AA	136	100.0	174,943	100.0	14,460	8.3	174,943	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied		Rental		Vacant		
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	13,764	5,079	3.2	36.9	7,439	54.0	1,246	9.1
Moderate	76,110	31,935	19.8	42.0	38,221	50.2	5,954	7.8
Middle	108,053	67,824	42.1	62.8	33,169	30.7	7,060	6.5
Upper	76,467	56,244	34.9	73.6	14,876	19.5	5,347	7.0
Unknown	81	0	0.0	0.0	81	100.0	0	0.0
Total AA	274,475	161,082	100.0	58.7	93,786	34.2	19,607	7.1
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low	2,832	7.4	2,547	7.0	261	14.8	24	8.2
Moderate	8,743	22.8	8,165	22.6	521	29.5	57	19.5
Middle	12,821	33.5	12,314	34.0	413	23.4	94	32.1
Upper	13,813	36.1	13,132	36.3	564	31.9	117	39.9
Unknown	55	0.1	47	0.1	7	0.4	1	0.3
Total AA	38,264	100.0	36,205	100.0	1,766	100.0	293	100.0
Percentage of Total Businesses:				94.6		4.6		0.8
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low	16	3.4	16	3.5	0	0.0	0	0.0
Moderate	73	15.7	73	15.9	0	0.0	0	0.0
Middle	225	48.3	220	47.9	5	71.4	0	0.0
Upper	152	32.6	150	32.7	2	28.6	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	466	100.0	459	100.0	7	100.0	0	0.0
Percentage of Total Farms:				98.5		1.5		0.0
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table F-21

2020 Colorado Springs MSA AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	7	5.1	6,804	3.9	2,104	30.9	35,330	20.2
Moderate	41	30.1	41,922	24.0	6,108	14.6	32,343	18.5
Middle	53	39.0	71,435	40.8	4,159	5.8	35,569	20.3
Upper	33	24.3	54,701	31.3	2,054	3.8	71,701	41.0
Unknown	2	1.5	81	0.0	35	43.2	0	0.0
Total AA	136	100.0	174,943	100.0	14,460	8.3	174,943	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	13,764	5,079	3.2	36.9	7,439	54.0	1,246	9.1
Moderate	76,110	31,935	19.8	42.0	38,221	50.2	5,954	7.8
Middle	108,053	67,824	42.1	62.8	33,169	30.7	7,060	6.5
Upper	76,467	56,244	34.9	73.6	14,876	19.5	5,347	7.0
Unknown	81	0	0.0	0.0	81	100.0	0	0.0
Total AA	274,475	161,082	100.0	58.7	93,786	34.2	19,607	7.1
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	2,815	7.4	2,516	7.0	279	15.4	20	7.3
Moderate	8,648	22.9	8,072	22.6	528	29.1	48	17.6
Middle	12,669	33.5	12,143	34.0	432	23.8	94	34.4
Upper	13,639	36.1	12,959	36.3	569	31.3	111	40.7
Unknown	55	0.1	48	0.1	7	0.4	0	0.0
Total AA	37,826	100.0	35,738	100.0	1,815	100.0	273	100.0
Percentage of Total Businesses:				94.5		4.8		0.7
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	14	3.0	14	3.1	0	0.0	0	0.0
Moderate	70	15.0	69	15.0	1	14.3	0	0.0
Middle	221	47.4	217	47.3	4	57.1	0	0.0
Upper	161	34.5	159	34.6	2	28.6	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	466	100.0	459	100.0	7	100.0	0	0.0
Percentage of Total Farms:				98.5		1.5		0.0
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Western Colorado

Table F-22 (1 of 2)

Distribution of 2020 and 2021 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Western Colorado													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	#	\$(000)	%	%	#	%	#	\$(000)	%	%	
Home Purchase Loans													
Low	1	0.6	0.1	103	0.2	0.0	1	0.5	0.1	94	0.1	0.0	0.5
Moderate	21	12.2	12.2	3,885	6.6	5.6	15	8.0	12.9	2,771	2.9	5.9	19.0
Middle	79	45.9	42.5	29,028	49.2	33.2	79	42.2	43.7	41,567	42.9	33.2	48.8
Upper	71	41.3	45.1	25,993	44.0	61.1	92	49.2	43.2	52,410	54.1	60.8	31.7
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.1	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	172	100.0	100.0	59,009	100.0	100.0	187	100.0	100.0	96,842	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	0.0	0	0.0	0.0	1	0.5	0.1	64	0.1	0.0	0.5
Moderate	21	9.0	9.6	2,663	4.1	5.0	14	7.5	10.9	2,370	4.2	5.5	19.0
Middle	109	46.8	42.4	28,274	43.5	32.7	101	54.3	43.4	29,410	51.7	33.4	48.8
Upper	103	44.2	48.0	34,076	52.4	62.3	70	37.6	45.5	24,994	44.0	61.0	31.7
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	233	100.0	100.0	65,013	100.0	100.0	186	100.0	100.0	56,838	100.0	100.0	100.0
Home Improvement Loans													
Low	1	3.4	0.1	20	0.8	0.0	0	0.0	0.1	0	0.0	0.0	0.5
Moderate	4	13.8	7.4	269	10.9	3.5	2	9.1	8.8	33	1.3	3.7	19.0
Middle	14	48.3	37.5	969	39.1	30.2	12	54.5	35.6	1,449	56.3	28.3	48.8
Upper	10	34.5	54.8	1,220	49.2	66.1	8	36.4	55.4	1,094	42.5	68.0	31.7
Unknown	0	0.0	0.2	0	0.0	0.2	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	29	100.0	100.0	2,478	100.0	100.0	22	100.0	100.0	2,576	100.0	100.0	100.0
Multifamily Loans													Multi-family Units %
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.4
Moderate	0	0.0	20.8	0	0.0	17.6	0	0.0	8.9	0	0.0	0.9	6.6
Middle	1	100.0	42.9	5,144	100.0	27.7	0	0.0	51.8	0	0.0	72.8	30.4
Upper	0	0.0	36.4	0	0.0	54.8	0	0.0	37.5	0	0.0	25.8	62.7
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	1.8	0	0.0	0.5	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	1	100.0	100.0	5,144	100.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	2	0.4	0.1	123	0.1	0.0	2	0.5	0.1	158	0.1	0.0	0.5
Moderate	48	10.6	10.5	6,882	5.1	5.3	31	7.7	11.5	5,174	3.3	5.4	19.0
Middle	211	46.8	42.2	64,724	48.3	32.2	198	48.9	43.1	73,362	46.4	33.0	48.8
Upper	190	42.1	47.3	62,254	46.5	62.4	174	43.0	45.2	79,282	50.2	61.5	31.7
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	451	100.0	100.0	133,983	100.0	100.0	405	100.0	100.0	157,976	100.0	100.0	100.0

Source: 2021 FFIEC Census Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table F-22 (2 of 2)

Distribution of 2020 and 2021 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Western Colorado													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC													
Low	0	0.0	0.3	0	0.0	0.1	0	0.0	0.0	0	0.0	0.0	0.5
Moderate	1	16.7	8.5	35	5.7	3.4	0	0.0	10.9	0	0.0	5.0	19.0
Middle	3	50.0	35.4	325	53.4	23.7	4	80.0	42.4	505	66.9	32.2	48.8
Upper	2	33.3	55.8	249	40.9	72.8	1	20.0	46.8	250	33.1	62.8	31.7
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	6	100.0	100.0	609	100.0	100.0	5	100.0	100.0	755	100.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.2	0	0.0	0.0	0.5
Moderate	1	10.0	7.3	30	1.7	1.2	0	0.0	5.1	0	0.0	0.4	19.0
Middle	5	50.0	30.6	984	56.9	13.0	2	40.0	31.1	431	44.7	12.3	48.8
Upper	4	40.0	61.9	716	41.4	85.7	3	60.0	63.6	534	55.3	87.3	31.7
Unknown	0	0.0	0.2	0	0.0	0.1	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	10	100.0	100.0	1,730	100.0	100.0	5	100.0	100.0	965	100.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.9	0	0.0	0.1	0.5
Moderate	0	0.0	17.0	0	0.0	8.9	0	0.0	18.9	0	0.0	8.0	19.0
Middle	0	0.0	52.4	0	0.0	47.1	0	0.0	47.2	0	0.0	48.2	48.8
Upper	0	0.0	30.6	0	0.0	44.0	0	0.0	33.0	0	0.0	43.6	31.7
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2021 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table F-23

Distribution of 2020 and 2021 Small Business Lending By Income Level of Geography													
Assessment Area: Western Colorado													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Low	2	0.3	0.1	29	0.1	0.1	1	0.3	0.1	2	0.0	0.1	0.3
Moderate	33	5.7	8.3	2,194	4.9	7.3	27	9.3	8.9	965	4.1	7.0	15.1
Middle	294	51.0	40.4	21,017	46.9	41.0	145	50.0	41.2	11,146	47.3	41.4	48.0
Upper	247	42.9	48.2	21,606	48.2	49.3	117	40.3	44.3	11,438	48.6	50.5	36.5
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	3.0	0	0.0	2.3	0	0.0	5.5	0	0.0	1.0	
Total	576	100.0	100.0	44,846	100.0	100.0	290	100.0	100.0	23,551	100.0	100.0	100.0

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table F-24

Distribution of 2020 and 2021 Small Farm Lending By Income Level of Geography													
Assessment Area: Western Colorado													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Farms %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.2
Moderate	7	20.6	16.5	605	17.3	17.7	13	32.5	15.4	556	19.1	15.8	18.0
Middle	27	79.4	67.1	2,885	82.7	70.6	26	65.0	62.7	2,355	80.8	67.9	62.9
Upper	0	0.0	14.0	0	0.0	10.5	1	2.5	17.6	3	0.1	15.9	18.9
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	2.5	0	0.0	1.3	0	0.0	4.3	0	0.0	0.4	
Total	34	100.0	100.0	3,490	100.0	100.0	40	100.0	100.0	2,914	100.0	100.0	100.0

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table F-25 (1 of 2)

Distribution of 2020 and 2021 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Western Colorado													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	7	4.1	3.5	884	1.5	1.1	7	3.7	3.2	940	1.0	0.9	20.4
Moderate	34	19.8	12.4	5,895	10.0	5.5	11	5.9	11.5	1,915	2.0	4.8	18.4
Middle	31	18.0	17.0	8,244	14.0	10.3	27	14.4	16.8	8,235	8.5	9.4	20.4
Upper	95	55.2	56.7	41,946	71.1	67.1	141	75.4	54.3	85,227	88.0	64.6	40.8
Unknown	5	2.9	10.4	2,040	3.5	16.0	1	0.5	14.3	525	0.5	20.3	0.0
Total	172	100.0	100.0	59,009	100.0	100.0	187	100.0	100.0	96,842	100.0	100.0	100.0
Refinance Loans													
Low	14	6.0	3.5	1,599	2.5	1.4	5	2.7	4.9	752	1.3	2.0	20.4
Moderate	27	11.6	10.7	4,398	6.8	5.8	22	11.8	12.2	3,736	6.6	6.6	18.4
Middle	42	18.0	17.7	10,735	16.5	12.3	41	22.0	18.9	11,647	20.5	12.9	20.4
Upper	132	56.7	52.1	42,742	65.7	60.6	103	55.4	46.4	36,939	65.0	57.5	40.8
Unknown	18	7.7	16.0	5,539	8.5	19.8	15	8.1	17.7	3,764	6.6	21.0	0.0
Total	233	100.0	100.0	65,013	100.0	100.0	186	100.0	100.0	56,838	100.0	100.0	100.0
Home Improvement Loans													
Low	3	10.3	3.9	127	5.1	2.2	3	13.6	3.8	83	3.2	1.9	20.4
Moderate	4	13.8	8.1	185	7.5	4.6	2	9.1	8.3	85	3.3	4.2	18.4
Middle	5	17.2	17.6	264	10.7	10.4	3	13.6	13.2	369	14.3	7.2	20.4
Upper	17	58.6	63.5	1,902	76.8	69.5	12	54.5	67.3	1,689	65.6	71.5	40.8
Unknown	0	0.0	6.9	0	0.0	13.4	2	9.1	7.4	350	13.6	15.1	0.0
Total	29	100.0	100.0	2,478	100.0	100.0	22	100.0	100.0	2,576	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	25	5.6	3.5	2,645	2.1	1.3	17	4.2	4.2	2,140	1.4	1.5	20.4
Moderate	67	14.9	11.0	10,760	8.4	5.5	35	8.6	11.7	5,736	3.6	5.5	18.4
Middle	82	18.2	17.2	19,608	15.2	11.1	73	18.0	17.7	20,475	13.0	10.7	20.4
Upper	251	55.8	53.8	88,190	68.4	63.2	262	64.7	50.4	124,986	79.1	61.2	40.8
Unknown	25	5.6	14.5	7,636	5.9	18.9	18	4.4	16.0	4,639	2.9	21.1	0.0
Total	450	100.0	100.0	128,839	100.0	100.0	405	100.0	100.0	157,976	100.0	100.0	100.0
Source: 2021 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													
Multifamily loans are not included in the borrower distribution analysis.													

Table F-25 (2 of 2)

Distribution of 2020 and 2021 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Western Colorado													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2020						2021						
	Bank			Agg			Bank			Agg			
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Other Purpose LOC													
Low	1	16.7	5.4	35	5.7	2.1	0	0.0	3.9	0	0.0	2.4	20.4
Moderate	0	0.0	6.2	0	0.0	3.0	0	0.0	10.3	0	0.0	3.8	18.4
Middle	2	33.3	14.1	300	49.3	6.6	2	40.0	16.5	224	29.7	7.6	20.4
Upper	3	50.0	70.7	274	45.0	76.8	3	60.0	65.9	531	70.3	72.8	40.8
Unknown	0	0.0	3.6	0	0.0	11.5	0	0.0	3.5	0	0.0	13.5	0.0
Total	6	100.0	100.0	609	100.0	100.0	5	100.0	100.0	755	100.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	0	0.0	3.9	0	0.0	0.7	2	40.0	4.6	365	37.8	1.6	20.4
Moderate	2	20.0	7.5	282	16.3	1.1	0	0.0	4.9	0	0.0	0.6	18.4
Middle	2	20.0	11.3	65	3.8	2.3	0	0.0	9.9	0	0.0	1.6	20.4
Upper	4	40.0	63.6	1,326	76.6	70.1	3	60.0	67.0	600	62.2	64.6	40.8
Unknown	2	20.0	13.7	57	3.3	25.8	0	0.0	13.6	0	0.0	31.6	0.0
Total	10	100.0	100.0	1,730	100.0	100.0	5	100.0	100.0	965	100.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	0.5	0	0.0	0.1	0	0.0	0.9	0	0.0	0.0	20.4
Moderate	0	0.0	0.9	0	0.0	0.5	0	0.0	0.0	0	0.0	0.0	18.4
Middle	0	0.0	0.2	0	0.0	0.3	0	0.0	0.9	0	0.0	1.4	20.4
Upper	0	0.0	0.2	0	0.0	0.1	0	0.0	0.0	0	0.0	0.0	40.8
Unknown	0	0.0	98.2	0	0.0	98.9	0	0.0	98.1	0	0.0	98.6	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2021 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table F-26

Distribution of 2020 and 2021 Small Business Lending By Revenue Size of Businesses													
Assessment Area: Western Colorado													
	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	457	79.3	39.9	13,959	31.1	27.7	228	78.6	50.2	6,219	26.4	37.0	92.3
Over \$1 Million	76	13.2		12,211	27.2		34	11.7		5,368	22.8		6.3
Revenue Unknown	43	7.5		18,676	41.6		28	9.7		11,964	50.8		1.3
Total	576	100.0		44,846	100.0		290	100.0		23,551	100.0		100.0
By Loan Size													
\$100,000 or Less	457	79.3	89.0	13,959	31.1	38.3	228	78.6	91.6	6,219	26.4	35.4	
\$100,001 - \$250,000	76	13.2	7.0	12,211	27.2	22.7	34	11.7	4.9	5,368	22.8	20.6	
\$250,001 - \$1 Million	43	7.5	4.0	18,676	41.6	39.1	28	9.7	3.5	11,964	50.8	43.9	
Total	576	100.0	100.0	44,846	100.0	100.0	290	100.0	100.0	23,551	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	457	100.0		13,959	100.0		228	100.0		6,219	100.0		
\$100,001 - \$250,000	0	0.0		0	0.0		0	0.0		0	0.0		
\$250,001 - \$1 Million	0	0.0		0	0.0		0	0.0		0	0.0		
Total	457	100.0		13,959	100.0		228	100.0		6,219	100.0		
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table F-27

Distribution of 2020 and 2021 Small Farm Lending By Revenue Size of Farms													
Assessment Area: Western Colorado													
	Bank And Aggregate Loans By Year												Total Farms %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	24	70.6	66.4	1,165	33.4	76.3	31	77.5	69.9	1,002	34.4	74.3	97.5
Over \$1 Million	7	20.6		1,314	37.7		8	20.0		1,612	55.3		2.4
Revenue Unknown	3	8.8		1,011	29.0		1	2.5		300	10.3		0.1
Total	34	100.0		3,490	100.0		40	100.0		2,914	100.0		100.0
By Loan Size													
\$100,000 or Less	24	70.6	79.8	1,165	33.4	30.9	31	77.5	83.4	1,002	34.4	29.3	
\$100,001 - \$250,000	7	20.6	12.9	1,314	37.7	31.3	8	20.0	11.8	1,612	55.3	38.1	
\$250,001 - \$500,000	3	8.8	7.3	1,011	29.0	37.8	1	2.5	4.8	300	10.3	32.7	
Total	34	100.0	100.0	3,490	100.0	100.0	40	100.0	100.0	2,914	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	24	100.0		1,165	100.0		31	100.0		1,002	100.0		
\$100,001 - \$250,000	0	0.0		0	0.0		0	0.0		0	0.0		
\$250,001 - \$500,000	0	0.0		0	0.0		0	0.0		0	0.0		
Total	24	100.0		1,165	100.0		31	100.0		1,002	100.0		
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table F-28

2021 Western Colorado AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	1	0.7	692	0.5	219	31.6	26,753	20.4
Moderate	29	20.9	25,570	19.5	4,703	18.4	24,102	18.4
Middle	69	49.6	64,817	49.5	6,346	9.8	26,648	20.4
Upper	37	26.6	39,842	30.4	1,933	4.9	53,418	40.8
Unknown	3	2.2	0	0.0	0	0.0	0	0.0
Total AA	139	100.0	130,921	100.0	13,201	10.1	130,921	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	1,358	652	0.5	48.0	431	31.7	275	20.3
Moderate	52,786	26,585	19.0	50.4	14,018	26.6	12,183	23.1
Middle	140,223	68,097	48.8	48.6	31,507	22.5	40,619	29.0
Upper	112,320	44,242	31.7	39.4	19,457	17.3	48,621	43.3
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	306,687	139,576	100.0	45.5	65,413	21.3	101,698	33.2
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	94	0.3	83	0.3	7	0.3	4	0.9
Moderate	4,944	15.1	4,540	15.1	302	14.6	102	23.2
Middle	15,681	48.0	14,526	48.2	980	47.3	175	39.8
Upper	11,934	36.5	10,991	36.5	784	37.8	159	36.1
Unknown	4	0.0	4	0.0	0	0.0	0	0.0
Total AA	32,657	100.0	30,144	100.0	2,073	100.0	440	100.0
Percentage of Total Businesses:				92.3	6.3		1.3	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	3	0.2	3	0.2	0	0.0	0	0.0
Moderate	286	18.0	277	17.9	9	23.7	0	0.0
Middle	999	62.9	974	62.9	24	63.2	1	50.0
Upper	300	18.9	294	19.0	5	13.2	1	50.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,588	100.0	1,548	100.0	38	100.0	2	100.0
Percentage of Total Farms:				97.5	2.4		0.1	
<i>Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i>								
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>								

Table F-29

2020 Western Colorado AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	1	0.7	692	0.5	219	31.6	26,753	20.4
Moderate	29	20.9	25,570	19.5	4,703	18.4	24,102	18.4
Middle	69	49.6	64,817	49.5	6,346	9.8	26,648	20.4
Upper	37	26.6	39,842	30.4	1,933	4.9	53,418	40.8
Unknown	3	2.2	0	0.0	0	0.0	0	0.0
Total AA	139	100.0	130,921	100.0	13,201	10.1	130,921	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	1,358	652	0.5	48.0	431	31.7	275	20.3
Moderate	52,786	26,585	19.0	50.4	14,018	26.6	12,183	23.1
Middle	140,223	68,097	48.8	48.6	31,507	22.5	40,619	29.0
Upper	112,320	44,242	31.7	39.4	19,457	17.3	48,621	43.3
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	306,687	139,576	100.0	45.5	65,413	21.3	101,698	33.2
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	94	0.3	84	0.3	7	0.3	3	0.7
Moderate	5,022	15.3	4,614	15.2	312	14.6	96	23.5
Middle	15,827	48.1	14,678	48.4	990	46.4	159	39.0
Upper	11,934	36.3	10,961	36.1	823	38.6	150	36.8
Unknown	5	0.0	5	0.0	0	0.0	0	0.0
Total AA	32,882	100.0	30,342	100.0	2,132	100.0	408	100.0
Percentage of Total Businesses:				92.3		6.5		1.2
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	3	0.2	3	0.2	0	0.0	0	0.0
Moderate	298	18.3	289	18.2	9	25.7	0	0.0
Middle	1,019	62.7	997	62.7	21	60.0	1	50.0
Upper	306	18.8	300	18.9	5	14.3	1	50.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,626	100.0	1,589	100.0	35	100.0	2	100.0
Percentage of Total Farms:				97.7		2.2		0.1
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Salt Lake City CSA

Table F-30 (1 of 2)

Distribution of 2020 and 2021 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Salt Lake City CSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	2	0.7	1.5	615	0.6	1.1	12	3.6	1.8	3,204	2.3	1.3	1.2
Moderate	31	10.2	15.6	9,072	8.5	11.8	45	13.4	15.9	15,766	11.3	12.4	16.1
Middle	160	52.6	54.2	51,494	48.4	51.4	172	51.0	53.4	65,178	46.9	50.5	48.7
Upper	110	36.2	28.5	45,039	42.3	35.4	108	32.0	28.6	54,919	39.5	35.6	33.7
Unknown	1	0.3	0.2	281	0.3	0.2	0	0.0	0.2	0	0.0	0.2	0.2
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	304	100.0	100.0	106,501	100.0	100.0	337	100.0	100.0	139,067	100.0	100.0	100.0
Refinance Loans													
Low	4	0.8	0.8	1,113	0.7	0.6	2	0.6	1.0	210	0.2	0.7	1.2
Moderate	45	8.7	11.1	10,789	7.0	8.3	37	10.6	13.1	10,133	8.9	9.9	16.1
Middle	268	51.9	50.7	76,426	49.2	47.3	194	55.6	51.8	57,951	51.2	48.6	48.7
Upper	196	38.0	37.3	66,177	42.6	43.6	115	33.0	34.0	44,696	39.5	40.6	33.7
Unknown	3	0.6	0.2	689	0.4	0.2	1	0.3	0.2	293	0.3	0.2	0.2
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	516	100.0	100.0	155,194	100.0	100.0	349	100.0	100.0	113,283	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	0.7	0	0.0	0.4	0	0.0	0.6	0	0.0	0.5	1.2
Moderate	1	7.1	9.5	60	3.8	7.2	0	0.0	10.1	0	0.0	7.9	16.1
Middle	6	42.9	47.0	718	45.0	42.0	4	50.0	48.4	819	67.4	42.2	48.7
Upper	6	42.9	42.6	798	50.0	50.3	4	50.0	40.7	396	32.6	49.3	33.7
Unknown	1	7.1	0.2	21	1.3	0.1	0	0.0	0.2	0	0.0	0.1	0.2
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	14	100.0	100.0	1,597	100.0	100.0	8	100.0	100.0	1,215	100.0	100.0	100.0
Multifamily Loans													Multi-family Units %
Low	0	0.0	9.8	0	0.0	2.7	0	0.0	12.1	0	0.0	7.9	11.3
Moderate	0	0.0	42.8	0	0.0	38.3	1	100.0	41.8	19,900	100.0	35.2	40.2
Middle	0	0.0	36.3	0	0.0	51.2	0	0.0	36.3	0	0.0	31.5	36.7
Upper	0	0.0	10.2	0	0.0	7.8	0	0.0	9.3	0	0.0	25.1	11.2
Unknown	0	0.0	0.9	0	0.0	0.1	0	0.0	0.5	0	0.0	0.3	0.6
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	1	100.0	100.0	19,900	100.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	6	0.7	1.0	1,728	0.7	0.8	15	2.1	1.2	3,712	1.3	1.1	1.2
Moderate	77	9.1	12.3	19,921	7.5	9.9	83	11.7	13.6	45,799	16.6	11.4	16.1
Middle	438	52.0	51.4	130,147	49.0	48.5	374	52.8	51.9	124,892	45.2	48.5	48.7
Upper	317	37.6	35.1	112,861	42.5	40.7	235	33.2	33.0	101,690	36.8	38.8	33.7
Unknown	5	0.6	0.2	991	0.4	0.2	1	0.1	0.2	293	0.1	0.2	0.2
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	843	100.0	100.0	265,648	100.0	100.0	708	100.0	100.0	276,386	100.0	100.0	100.0

Source: 2021 FFIEC Census Data

2011-2015 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Table F-30 (2 of 2)

Distribution of 2020 and 2021 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Salt Lake City CSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Other Purpose LOC													
Low	0	0.0	0.8	0	0.0	0.6	0	0.0	0.8	0	0.0	0.5	1.2
Moderate	0	0.0	9.8	0	0.0	6.5	0	0.0	9.5	0	0.0	6.4	16.1
Middle	0	0.0	44.4	0	0.0	34.3	2	33.3	48.1	171	47.8	38.7	48.7
Upper	2	100.0	44.9	102	100.0	58.6	4	66.7	41.5	187	52.2	54.3	33.7
Unknown	0	0.0	0.1	0	0.0	0.1	0	0.0	0.1	0	0.0	0.0	0.2
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	2	100.0	100.0	102	100.0	100.0	6	100.0	100.0	358	100.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	0	0.0	1.1	0	0.0	0.8	1	14.3	1.3	298	11.6	1.0	1.2
Moderate	0	0.0	13.7	0	0.0	8.0	0	0.0	12.3	0	0.0	8.3	16.1
Middle	4	57.1	51.7	1,509	66.9	37.9	2	28.6	51.9	773	30.2	38.8	48.7
Upper	3	42.9	33.5	745	33.1	53.3	4	57.1	34.3	1,492	58.2	51.7	33.7
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.2	0	0.0	0.3	0.2
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	7	100.0	100.0	2,254	100.0	100.0	7	100.0	100.0	2,563	100.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	1.6	0	0.0	0.9	0	0.0	2.5	0	0.0	1.4	1.2
Moderate	0	0.0	19.7	0	0.0	13.8	0	0.0	20.2	0	0.0	15.3	16.1
Middle	0	0.0	57.1	0	0.0	54.0	0	0.0	60.5	0	0.0	62.7	48.7
Upper	0	0.0	21.4	0	0.0	31.1	0	0.0	16.7	0	0.0	20.5	33.7
Unknown	0	0.0	0.2	0	0.0	0.2	0	0.0	0.2	0	0.0	0.1	0.2
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2021 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table F-31

Distribution of 2020 and 2021 Small Business Lending By Income Level of Geography													
Assessment Area: Salt Lake City CSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Low	7	8.8	3.8	2,534	10.7	5.6	3	5.9	3.3	439	3.1	4.9	4.0
Moderate	7	8.8	18.3	3,049	12.8	23.0	9	17.6	16.8	2,183	15.5	21.2	19.2
Middle	41	51.3	43.1	9,134	38.4	43.1	24	47.1	43.7	6,902	48.9	45.5	43.3
Upper	25	31.3	33.5	9,054	38.1	26.8	15	29.4	34.9	4,578	32.5	27.5	33.1
Unknown	0	0.0	0.5	0	0.0	1.0	0	0.0	0.4	0	0.0	0.6	0.5
Tract-Unk	0	0.0	0.7	0	0.0	0.6	0	0.0	0.8	0	0.0	0.2	
Total	80	100.0	100.0	23,771	100.0	100.0	51	100.0	100.0	14,102	100.0	100.0	100.0

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table F-32 (1 of 2)

Distribution of 2020 and 2021 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Salt Lake City CSA													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	19	6.3	5.6	4,547	4.3	3.3	17	5.0	3.7	4,067	2.9	2.1	19.1
Moderate	93	30.6	27.4	26,409	24.8	21.7	92	27.3	23.1	29,527	21.2	17.5	18.3
Middle	88	28.9	26.9	28,555	26.8	26.2	100	29.7	26.4	38,274	27.5	24.9	22.8
Upper	102	33.6	29.1	46,408	43.6	37.4	127	37.7	31.9	66,599	47.9	39.9	39.9
Unknown	2	0.7	11.0	582	0.5	11.4	1	0.3	14.9	600	0.4	15.5	0.0
Total	304	100.0	100.0	106,501	100.0	100.0	337	100.0	100.0	139,067	100.0	100.0	100.0
Refinance Loans													
Low	19	3.7	5.2	3,615	2.3	3.1	21	6.0	7.2	4,317	3.8	4.5	19.1
Moderate	109	21.1	18.5	27,786	17.9	14.6	85	24.4	20.7	22,767	20.1	16.6	18.3
Middle	154	29.8	26.0	43,594	28.1	24.5	110	31.5	24.9	37,706	33.3	23.9	22.8
Upper	219	42.4	36.0	75,137	48.4	42.6	128	36.7	30.5	47,088	41.6	37.6	39.9
Unknown	15	2.9	14.3	5,062	3.3	15.2	5	1.4	16.6	1,405	1.2	17.4	0.0
Total	516	100.0	100.0	155,194	100.0	100.0	349	100.0	100.0	113,283	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	4.7	0	0.0	3.5	0	0.0	3.9	0	0.0	2.9	19.1
Moderate	1	7.1	14.3	75	4.7	11.2	0	0.0	15.1	0	0.0	11.0	18.3
Middle	6	42.9	27.6	576	36.1	23.0	3	37.5	27.8	421	34.7	22.1	22.8
Upper	7	50.0	51.0	946	59.2	59.5	5	62.5	51.0	794	65.3	61.6	39.9
Unknown	0	0.0	2.3	0	0.0	2.8	0	0.0	2.1	0	0.0	2.4	0.0
Total	14	100.0	100.0	1,597	100.0	100.0	8	100.0	100.0	1,215	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	39	4.6	5.2	8,362	3.1	3.2	39	5.5	5.9	8,408	3.3	3.6	19.1
Moderate	204	24.2	20.5	54,405	20.5	16.6	180	25.5	20.8	52,987	20.7	16.7	18.3
Middle	251	29.8	26.1	74,010	27.9	24.8	218	30.8	25.5	77,778	30.3	24.1	22.8
Upper	332	39.4	34.8	123,227	46.4	41.3	264	37.3	32.8	115,308	45.0	39.3	39.9
Unknown	17	2.0	13.4	5,644	2.1	14.2	6	0.8	15.0	2,005	0.8	16.3	0.0
Total	843	100.0	100.0	265,648	100.0	100.0	707	100.0	100.0	256,486	100.0	100.0	100.0
Source: 2021 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													
Multifamily loans are not included in the borrower distribution analysis.													

Table F-32 (2 of 2)

Distribution of 2020 and 2021 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Salt Lake City CSA													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	#	\$(000)	%	%	#	%	#	\$(000)	%	%	
Other Purpose LOC													
Low	0	0.0	4.8	0	0.0	2.8	1	16.7	3.9	24	6.7	2.2	19.1
Moderate	0	0.0	13.3	0	0.0	7.7	0	0.0	13.3	0	0.0	7.4	18.3
Middle	0	0.0	25.7	0	0.0	17.7	2	33.3	27.1	100	27.9	18.6	22.8
Upper	2	100.0	53.3	102	100.0	68.9	3	50.0	52.0	234	65.4	67.7	39.9
Unknown	0	0.0	3.0	0	0.0	2.9	0	0.0	3.6	0	0.0	4.1	0.0
Total	2	100.0	100.0	102	100.0	100.0	6	100.0	100.0	358	100.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	1	14.3	5.4	200	8.9	3.6	0	0.0	6.5	0	0.0	4.6	19.1
Moderate	1	14.3	19.0	135	6.0	11.0	3	42.9	19.3	693	27.0	11.7	18.3
Middle	3	42.9	31.1	1,285	57.0	20.8	3	42.9	27.6	1,277	49.8	17.2	22.8
Upper	2	28.6	41.1	634	28.1	58.1	1	14.3	40.6	593	23.1	56.2	39.9
Unknown	0	0.0	3.5	0	0.0	6.6	0	0.0	6.0	0	0.0	10.2	0.0
Total	7	100.0	100.0	2,254	100.0	100.0	7	100.0	100.0	2,563	100.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	1.1	0	0.0	0.7	0	0.0	2.3	0	0.0	1.6	19.1
Moderate	0	0.0	1.1	0	0.0	1.1	0	0.0	1.9	0	0.0	1.7	18.3
Middle	0	0.0	0.8	0	0.0	1.0	0	0.0	0.8	0	0.0	0.5	22.8
Upper	0	0.0	0.4	0	0.0	0.7	0	0.0	0.4	0	0.0	0.3	39.9
Unknown	0	0.0	96.7	0	0.0	96.5	0	0.0	94.6	0	0.0	95.9	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2021 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table F-33

Distribution of 2020 and 2021 Small Business Lending By Revenue Size of Businesses													
Assessment Area: Salt Lake City CSA													
	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	35	43.8	40.6	1,926	8.1	20.9	18	35.3	45.4	958	6.8	23.6	91.2
Over \$1 Million	11	13.8		1,623	6.8		15	29.4		2,651	18.8		7.5
Revenue Unknown	34	42.5		20,222	85.1		18	35.3		10,493	74.4		1.3
Total	80	100.0		23,771	100.0		51	100.0		14,102	100.0		100.0
By Loan Size													
\$100,000 or Less	35	43.8	88.0	1,926	8.1	33.1	18	35.3	92.2	958	6.8	35.5	
\$100,001 - \$250,000	11	13.8	6.8	1,623	6.8	19.2	15	29.4	4.2	2,651	18.8	17.2	
\$250,001 - \$1 Million	34	42.5	5.3	20,222	85.1	47.7	18	35.3	3.5	10,493	74.4	47.3	
Total	80	100.0	100.0	23,771	100.0	100.0	51	100.0	100.0	14,102	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	35	100.0		1,926	100.0		18	100.0		958	100.0		
\$100,001 - \$250,000	0	0.0		0	0.0		0	0.0		0	0.0		
\$250,001 - \$1 Million	0	0.0		0	0.0		0	0.0		0	0.0		
Total	35	100.0		1,926	100.0		18	100.0		958	100.0		
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table F-34

2021 Salt Lake City CSA AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	23	4.9	16,553	3.1	5,628	34.0	103,155	19.1
Moderate	100	21.3	104,502	19.3	17,870	17.1	98,807	18.3
Middle	204	43.4	253,142	46.8	17,841	7.0	123,315	22.8
Upper	138	29.4	165,819	30.6	5,968	3.6	216,081	39.9
Unknown	5	1.1	1,342	0.2	525	39.1	0	0.0
Total AA	470	100.0	541,358	100.0	47,832	8.8	541,358	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	28,891	6,175	1.2	21.4	20,696	71.6	2,020	7.0
Moderate	170,248	79,919	16.1	46.9	78,674	46.2	11,655	6.8
Middle	348,428	242,362	48.7	69.6	88,604	25.4	17,462	5.0
Upper	212,247	167,700	33.7	79.0	32,818	15.5	11,729	5.5
Unknown	2,668	1,186	0.2	44.5	1,434	53.7	48	1.8
Total AA	762,482	497,342	100.0	65.2	222,226	29.1	42,914	5.6
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	4,262	4.0	3,605	3.7	606	7.5	51	3.7
Moderate	20,562	19.2	17,902	18.4	2,456	30.5	204	14.8
Middle	46,239	43.3	42,469	43.6	3,265	40.6	505	36.5
Upper	35,343	33.1	33,126	34.0	1,603	19.9	614	44.4
Unknown	488	0.5	367	0.4	112	1.4	9	0.7
Total AA	106,894	100.0	97,469	100.0	8,042	100.0	1,383	100.0
Percentage of Total Businesses:				91.2		7.5		1.3
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	12	1.0	12	1.1	0	0.0	0	0.0
Moderate	137	11.9	133	12.0	4	10.8	0	0.0
Middle	642	55.9	616	55.4	26	70.3	0	0.0
Upper	357	31.1	350	31.5	7	18.9	0	0.0
Unknown	1	0.1	1	0.1	0	0.0	0	0.0
Total AA	1,149	100.0	1,112	100.0	37	100.0	0	0.0
Percentage of Total Farms:				96.8		3.2		0.0
<i>Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i>								
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>								

Table F-35

2020 Salt Lake City CSA AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	23	4.9	16,553	3.1	5,628	34.0	103,155	19.1
Moderate	100	21.3	104,502	19.3	17,870	17.1	98,807	18.3
Middle	204	43.4	253,142	46.8	17,841	7.0	123,315	22.8
Upper	138	29.4	165,819	30.6	5,968	3.6	216,081	39.9
Unknown	5	1.1	1,342	0.2	525	39.1	0	0.0
Total AA	470	100.0	541,358	100.0	47,832	8.8	541,358	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	28,891	6,175	1.2	21.4	20,696	71.6	2,020	7.0
Moderate	170,248	79,919	16.1	46.9	78,674	46.2	11,655	6.8
Middle	348,428	242,362	48.7	69.6	88,604	25.4	17,462	5.0
Upper	212,247	167,700	33.7	79.0	32,818	15.5	11,729	5.5
Unknown	2,668	1,186	0.2	44.5	1,434	53.7	48	1.8
Total AA	762,482	497,342	100.0	65.2	222,226	29.1	42,914	5.6
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	4,265	4.1	3,592	3.7	628	7.7	45	3.4
Moderate	20,393	19.4	17,668	18.4	2,523	31.1	202	15.1
Middle	45,417	43.2	41,703	43.5	3,230	39.9	484	36.1
Upper	34,698	33.0	32,487	33.9	1,609	19.9	602	44.9
Unknown	478	0.5	357	0.4	114	1.4	7	0.5
Total AA	105,251	100.0	95,807	100.0	8,104	100.0	1,340	100.0
Percentage of Total Businesses:				91.0		7.7		1.3
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	12	1.1	12	1.1	0	0.0	0	0.0
Moderate	136	12.0	132	12.0	4	10.8	0	0.0
Middle	634	55.9	608	55.4	26	70.3	0	0.0
Upper	352	31.0	345	31.4	7	18.9	0	0.0
Unknown	1	0.1	1	0.1	0	0.0	0	0.0
Total AA	1,135	100.0	1,098	100.0	37	100.0	0	0.0
Percentage of Total Farms:				96.7		3.3		0.0
<i>Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i>								
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>								

Lawrence MSA

Table F-36 (1 of 2)

Distribution of 2020 and 2021 Home Mortgage Lending By Income Level of Geography Assessment Area: Lawrence MSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	#	%	\$(000)	%	#	%	#	%	\$(000)	%	
Home Purchase Loans													
Low	1	0.9	1.6	168	0.7	1.6	2	1.5	2.1	493	1.7	2.4	1.3
Moderate	35	31.8	27.4	6,279	24.8	20.0	42	31.8	27.9	6,974	23.6	22.3	25.4
Middle	35	31.8	30.7	8,071	31.8	30.2	44	33.3	32.3	9,651	32.6	31.2	36.9
Upper	39	35.5	40.3	10,841	42.8	48.3	44	33.3	37.7	12,458	42.1	44.2	36.3
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	110	100.0	100.0	25,359	100.0	100.0	132	100.0	100.0	29,576	100.0	100.0	100.0
Refinance Loans													
Low	4	3.8	1.5	714	3.1	1.7	2	2.2	1.5	289	1.4	1.9	1.3
Moderate	31	29.5	19.5	5,256	22.5	14.2	19	21.3	21.7	2,505	12.4	16.2	25.4
Middle	28	26.7	32.4	6,861	29.4	32.6	36	40.4	35.4	8,586	42.5	35.6	36.9
Upper	42	40.0	46.6	10,488	45.0	51.5	32	36.0	41.4	8,805	43.6	46.3	36.3
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	105	100.0	100.0	23,319	100.0	100.0	89	100.0	100.0	20,185	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	2.7	0	0.0	7.1	1	16.7	3.1	124	26.6	7.8	1.3
Moderate	0	0.0	19.8	0	0.0	19.3	0	0.0	19.5	0	0.0	17.7	25.4
Middle	0	0.0	38.7	0	0.0	35.5	1	16.7	34.4	35	7.5	39.4	36.9
Upper	0	0.0	38.7	0	0.0	38.2	4	66.7	43.0	307	65.9	35.0	36.3
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	6	100.0	100.0	466	100.0	100.0	100.0
Multifamily Loans													Multi-family Units %
Low	0	0.0	25.5	0	0.0	18.6	0	0.0	39.5	0	0.0	26.2	13.1
Moderate	0	0.0	40.4	0	0.0	28.6	0	0.0	31.6	0	0.0	47.2	42.9
Middle	0	0.0	21.3	0	0.0	31.1	1	100.0	18.4	1,765	100.0	20.3	23.0
Upper	0	0.0	12.8	0	0.0	21.7	0	0.0	10.5	0	0.0	6.3	20.9
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	1	100.0	100.0	1,765	100.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	5	2.3	1.7	882	1.8	2.7	5	2.2	2.1	906	1.7	3.1	1.3
Moderate	66	30.6	23.0	11,535	23.6	17.4	62	27.1	24.2	9,629	18.5	20.1	25.4
Middle	64	29.6	31.9	15,132	31.0	31.7	82	35.8	34.0	20,037	38.4	33.0	36.9
Upper	81	37.5	43.3	21,329	43.6	48.2	80	34.9	39.7	21,570	41.4	43.8	36.3
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	216	100.0	100.0	48,878	100.0	100.0	229	100.0	100.0	52,142	100.0	100.0	100.0

Source: 2021 FFIEC Census Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table F-36 (2 of 2)

Distribution of 2020 and 2021 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Lawrence MSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Other Purpose LOC													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	1.3
Moderate	0	0.0	27.0	0	0.0	17.1	1	100.0	17.9	150	100.0	11.3	25.4
Middle	0	0.0	32.4	0	0.0	30.8	0	0.0	48.2	0	0.0	36.3	36.9
Upper	0	0.0	40.5	0	0.0	52.1	0	0.0	33.9	0	0.0	52.3	36.3
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	1	100.0	100.0	150	100.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	3.3	0	0.0	5.6	1.3
Moderate	0	0.0	15.2	0	0.0	3.5	0	0.0	18.0	0	0.0	17.6	25.4
Middle	1	100.0	37.0	200	100.0	33.0	0	0.0	34.4	0	0.0	27.6	36.9
Upper	0	0.0	47.8	0	0.0	63.6	0	0.0	44.3	0	0.0	49.2	36.3
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	1	100.0	100.0	200	100.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	1.3
Moderate	0	0.0	35.5	0	0.0	27.2	0	0.0	40.0	0	0.0	33.4	25.4
Middle	0	0.0	39.5	0	0.0	38.0	0	0.0	15.0	0	0.0	14.1	36.9
Upper	0	0.0	25.0	0	0.0	34.8	0	0.0	45.0	0	0.0	52.6	36.3
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2021 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table F-37

Distribution of 2020 and 2021 Small Business Lending By Income Level of Geography													
Assessment Area: Lawrence MSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Low	2	3.0	4.4	59	0.9	3.9	2	5.4	3.6	83	3.3	4.0	5.8
Moderate	25	37.9	32.6	3,608	53.1	37.1	12	32.4	32.0	1,259	50.1	37.6	32.7
Middle	25	37.9	31.8	2,430	35.8	25.3	12	32.4	32.7	557	22.2	29.5	32.6
Upper	14	21.2	30.9	693	10.2	33.7	11	29.7	31.1	614	24.4	28.8	28.9
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.3	0	0.0	0.0	0	0.0	0.6	0	0.0	0.1	
Total	66	100.0	100.0	6,790	100.0	100.0	37	100.0	100.0	2,513	100.0	100.0	100.0

Source: 2021 FFIEC Census Data
 2021 Dun & Bradstreet Data
 2011-2015 U.S. Census Bureau: American Community Survey
 Note: Percentages may not total 100.0 percent due to rounding.

Table F-38 (1 of 2)

Distribution of 2020 and 2021 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Lawrence MSA													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	18	16.4	12.2	2,779	11.0	7.2	17	12.9	8.6	2,685	9.1	5.0	19.1
Moderate	33	30.0	23.0	6,270	24.7	19.0	38	28.8	20.1	7,265	24.6	15.3	19.6
Middle	33	30.0	21.3	8,161	32.2	22.6	26	19.7	21.0	6,209	21.0	19.4	20.6
Upper	25	22.7	32.8	7,644	30.1	42.7	51	38.6	37.5	13,417	45.4	47.5	40.7
Unknown	1	0.9	10.7	505	2.0	8.6	0	0.0	12.9	0	0.0	12.8	0.0
Total	110	100.0	100.0	25,359	100.0	100.0	132	100.0	100.0	29,576	100.0	100.0	100.0
Refinance Loans													
Low	8	7.6	5.3	933	4.0	2.8	11	12.4	6.1	1,571	7.8	3.4	19.1
Moderate	22	21.0	18.2	3,749	16.1	13.3	16	18.0	18.7	2,554	12.7	13.7	19.6
Middle	29	27.6	20.4	5,907	25.3	18.1	18	20.2	22.5	3,830	19.0	19.8	20.6
Upper	39	37.1	42.2	10,787	46.3	51.5	31	34.8	37.6	8,516	42.2	46.1	40.7
Unknown	7	6.7	13.9	1,943	8.3	14.4	13	14.6	15.2	3,714	18.4	17.0	0.0
Total	105	100.0	100.0	23,319	100.0	100.0	89	100.0	100.0	20,185	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	7.2	0	0.0	3.5	0	0.0	5.5	0	0.0	2.6	19.1
Moderate	0	0.0	18.9	0	0.0	18.9	1	16.7	7.8	141	30.3	10.7	19.6
Middle	0	0.0	27.0	0	0.0	15.1	2	33.3	26.6	50	10.7	17.4	20.6
Upper	0	0.0	40.5	0	0.0	47.6	3	50.0	53.9	275	59.0	61.7	40.7
Unknown	0	0.0	6.3	0	0.0	15.0	0	0.0	6.3	0	0.0	7.7	0.0
Total	0	0.0	100.0	0	0.0	100.0	6	100.0	100.0	466	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	26	12.0	8.0	3,712	7.6	4.5	28	12.3	7.1	4,256	8.4	4.1	19.1
Moderate	55	25.5	19.9	10,019	20.5	15.6	55	24.1	19.0	9,960	19.8	14.4	19.6
Middle	62	28.7	20.7	14,068	28.8	19.8	47	20.6	21.8	10,239	20.3	19.5	20.6
Upper	65	30.1	37.9	18,631	38.1	47.5	85	37.3	37.9	22,208	44.1	46.8	40.7
Unknown	8	3.7	13.5	2,448	5.0	12.7	13	5.7	14.2	3,714	7.4	15.2	0.0
Total	216	100.0	100.0	48,878	100.0	100.0	228	100.0	100.0	50,377	100.0	100.0	100.0
Source: 2021 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													
Multifamily loans are not included in the borrower distribution analysis.													

Table F-38 (2 of 2)

Distribution of 2020 and 2021 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Lawrence MSA													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	#	\$(000)	%	%	#	%	#	\$(000)	%	%	
Other Purpose LOC													
Low	0	0.0	5.4	0	0.0	2.0	0	0.0	7.1	0	0.0	4.0	19.1
Moderate	0	0.0	10.8	0	0.0	7.2	0	0.0	26.8	0	0.0	15.8	19.6
Middle	0	0.0	21.6	0	0.0	15.4	1	100.0	17.9	150	100.0	18.0	20.6
Upper	0	0.0	56.8	0	0.0	71.6	0	0.0	42.9	0	0.0	50.6	40.7
Unknown	0	0.0	5.4	0	0.0	3.8	0	0.0	5.4	0	0.0	11.5	0.0
Total	0	0.0	100.0	0	0.0	100.0	1	100.0	100.0	150	100.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	0	0.0	6.5	0	0.0	4.2	0	0.0	3.3	0	0.0	4.8	19.1
Moderate	0	0.0	26.1	0	0.0	23.8	0	0.0	18.0	0	0.0	10.4	19.6
Middle	0	0.0	30.4	0	0.0	29.0	0	0.0	19.7	0	0.0	17.6	20.6
Upper	1	100.0	37.0	200	100.0	43.0	0	0.0	42.6	0	0.0	47.0	40.7
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	16.4	0	0.0	20.2	0.0
Total	1	100.0	100.0	200	100.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	19.1
Moderate	0	0.0	2.6	0	0.0	2.7	0	0.0	5.0	0	0.0	4.8	19.6
Middle	0	0.0	2.6	0	0.0	3.2	0	0.0	0.0	0	0.0	0.0	20.6
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	40.7
Unknown	0	0.0	94.7	0	0.0	94.1	0	0.0	95.0	0	0.0	95.2	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2021 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table F-39

Distribution of 2020 and 2021 Small Business Lending By Revenue Size of Businesses													
Assessment Area: Lawrence MSA													
	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	47	71.2	40.5	1,399	20.6	31.6	28	75.7	49.0	918	36.5	39.1	91.6
Over \$1 Million	14	21.2		2,277	33.5		8	21.6		1,337	53.2		7.5
Revenue Unknown	5	7.6		3,114	45.9		1	2.7		258	10.3		0.9
Total	66	100.0		6,790	100.0		37	100.0		2,513	100.0		100.0
By Loan Size													
\$100,000 or Less	47	71.2	85.8	1,399	20.6	29.7	28	75.7	89.9	918	36.5	32.5	
\$100,001 - \$250,000	14	21.2	8.6	2,277	33.5	22.1	8	21.6	6.0	1,337	53.2	21.5	
\$250,001 - \$1 Million	5	7.6	5.6	3,114	45.9	48.1	1	2.7	4.1	258	10.3	46.1	
Total	66	100.0	100.0	6,790	100.0	100.0	37	100.0	100.0	2,513	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	47	100.0		1,399	100.0		28	100.0		918	100.0		
\$100,001 - \$250,000	0	0.0		0	0.0		0	0.0		0	0.0		
\$250,001 - \$1 Million	0	0.0		0	0.0		0	0.0		0	0.0		
Total	47	100.0		1,399	100.0		28	100.0		918	100.0		
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table F-40

2021 Lawrence MSA AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	2	9.1	441	1.9	160	36.3	4,537	19.1
Moderate	7	31.8	6,694	28.1	760	11.4	4,666	19.6
Middle	8	36.4	8,410	35.3	604	7.2	4,904	20.6
Upper	5	22.7	8,249	34.7	398	4.8	9,687	40.7
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	22	100.0	23,794	100.0	1,922	8.1	23,794	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied		Rental		Vacant		
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	3,024	306	1.3	10.1	2,350	77.7	368	12.2
Moderate	16,053	5,804	25.4	36.2	8,581	53.5	1,668	10.4
Middle	15,114	8,413	36.9	55.7	5,397	35.7	1,304	8.6
Upper	13,621	8,283	36.3	60.8	4,595	33.7	743	5.5
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	47,812	22,806	100.0	47.7	20,923	43.8	4,083	8.5
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	259	5.8	236	5.8	22	6.5	1	2.6
Moderate	1,463	32.7	1,315	32.1	136	40.4	12	30.8
Middle	1,456	32.6	1,339	32.7	100	29.7	17	43.6
Upper	1,292	28.9	1,204	29.4	79	23.4	9	23.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	4,470	100.0	4,094	100.0	337	100.0	39	100.0
Percentage of Total Businesses:				91.6			7.5	0.9
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	24	17.6	23	17.0	1	100.0	0	0.0
Middle	80	58.8	80	59.3	0	0.0	0	0.0
Upper	32	23.5	32	23.7	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	136	100.0	135	100.0	1	100.0	0	0.0
Percentage of Total Farms:				99.3			0.7	0.0

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table F-41

2020 Lawrence MSA AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	2	9.1	441	1.9	160	36.3	4,537	19.1
Moderate	7	31.8	6,694	28.1	760	11.4	4,666	19.6
Middle	8	36.4	8,410	35.3	604	7.2	4,904	20.6
Upper	5	22.7	8,249	34.7	398	4.8	9,687	40.7
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	22	100.0	23,794	100.0	1,922	8.1	23,794	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied		Rental		Vacant		
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	3,024	306	1.3	10.1	2,350	77.7	368	12.2
Moderate	16,053	5,804	25.4	36.2	8,581	53.5	1,668	10.4
Middle	15,114	8,413	36.9	55.7	5,397	35.7	1,304	8.6
Upper	13,621	8,283	36.3	60.8	4,595	33.7	743	5.5
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	47,812	22,806	100.0	47.7	20,923	43.8	4,083	8.5
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	258	5.7	231	5.6	27	7.6	0	0.0
Moderate	1,473	32.8	1,319	32.2	142	40.1	12	31.6
Middle	1,467	32.6	1,346	32.8	103	29.1	18	47.4
Upper	1,296	28.8	1,206	29.4	82	23.2	8	21.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	4,494	100.0	4,102	100.0	354	100.0	38	100.0
Percentage of Total Businesses:				91.3		7.9		0.8
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	23	16.8	22	16.2	1	100.0	0	0.0
Middle	82	59.9	82	60.3	0	0.0	0	0.0
Upper	32	23.4	32	23.5	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	137	100.0	136	100.0	1	100.0	0	0.0
Percentage of Total Farms:				99.3		0.7		0.0
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

St. Joseph Metropolitan

Table F-42 (1 of 2)

Distribution of 2020 and 2021 Home Mortgage Lending By Income Level of Geography													
Assessment Area: St Joseph Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	#	\$(000)	%	%	#	%	#	\$(000)	%	%	
Home Purchase Loans													
Low	0	0.0	0.4	0	0.0	0.2	0	0.0	0.6	0	0.0	0.3	0.6
Moderate	2	13.3	15.7	269	14.1	9.8	2	9.1	18.7	285	8.0	11.5	16.7
Middle	12	80.0	56.0	1,407	73.5	49.6	14	63.6	56.9	2,066	58.2	54.0	56.6
Upper	1	6.7	27.9	237	12.4	40.4	6	27.3	23.6	1,201	33.8	34.0	26.1
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.1	0	0.0	0.1	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	15	100.0	100.0	1,913	100.0	100.0	22	100.0	100.0	3,552	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	0.2	0	0.0	0.2	0	0.0	0.2	0	0.0	0.2	0.6
Moderate	1	2.6	7.3	54	1.3	3.7	1	2.4	8.8	10	0.2	5.1	16.7
Middle	28	71.8	50.3	2,895	69.1	46.9	34	82.9	54.1	3,715	82.4	49.7	56.6
Upper	10	25.6	42.2	1,239	29.6	49.2	6	14.6	36.9	784	17.4	45.0	26.1
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	39	100.0	100.0	4,188	100.0	100.0	41	100.0	100.0	4,509	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.6
Moderate	1	50.0	13.3	35	58.3	7.1	0	0.0	17.4	0	0.0	14.1	16.7
Middle	1	50.0	42.2	25	41.7	24.4	4	66.7	43.5	100	58.5	39.5	56.6
Upper	0	0.0	44.6	0	0.0	68.5	2	33.3	39.1	71	41.5	46.4	26.1
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	2	100.0	100.0	60	100.0	100.0	6	100.0	100.0	171	100.0	100.0	100.0
Multifamily Loans													Multi-family Units %
Low	0	0.0	3.1	0	0.0	2.1	0	0.0	13.3	0	0.0	5.7	9.9
Moderate	0	0.0	18.8	0	0.0	3.6	0	0.0	20.0	0	0.0	20.8	19.7
Middle	0	0.0	59.4	0	0.0	45.7	0	0.0	53.3	0	0.0	41.4	51.7
Upper	0	0.0	18.8	0	0.0	48.5	0	0.0	13.3	0	0.0	32.1	18.7
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	0	0.0	0.3	0	0.0	0.2	0	0.0	0.5	0	0.0	0.4	0.6
Moderate	4	6.8	11.7	358	5.6	6.6	3	4.3	14.1	295	3.5	8.8	16.7
Middle	41	69.5	52.8	4,327	67.9	48.0	53	75.7	55.0	5,995	71.8	51.4	56.6
Upper	14	23.7	35.2	1,686	26.5	45.2	14	20.0	30.4	2,056	24.6	39.4	26.1
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.1	0	0.0	0.1	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	59	100.0	100.0	6,371	100.0	100.0	70	100.0	100.0	8,346	100.0	100.0	100.0

Source: 2021 FFIEC Census Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table F-42 (2 of 2)

Distribution of 2020 and 2021 Home Mortgage Lending By Income Level of Geography													
Assessment Area: St Joseph Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Other Purpose LOC													
Low	0	0.0	2.5	0	0.0	1.0	0	0.0	0.0	0	0.0	0.0	0.6
Moderate	0	0.0	2.5	0	0.0	2.5	0	0.0	17.2	0	0.0	9.3	16.7
Middle	0	0.0	30.0	0	0.0	34.1	1	100.0	34.5	114	100.0	27.7	56.6
Upper	1	100.0	65.0	150	100.0	62.4	0	0.0	48.3	0	0.0	63.0	26.1
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	1	100.0	100.0	150	100.0	100.0	1	100.0	100.0	114	100.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.6
Moderate	0	0.0	13.3	0	0.0	9.9	0	0.0	23.3	0	0.0	20.4	16.7
Middle	0	0.0	54.7	0	0.0	56.9	0	0.0	48.8	0	0.0	46.3	56.6
Upper	2	100.0	32.0	60	100.0	33.2	0	0.0	25.6	0	0.0	31.3	26.1
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	2.3	0	0.0	2.1	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	2	100.0	100.0	60	100.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	1.9	0	0.0	0.7	0.6
Moderate	0	0.0	24.1	0	0.0	16.5	0	0.0	27.8	0	0.0	22.1	16.7
Middle	0	0.0	58.0	0	0.0	58.1	0	0.0	53.7	0	0.0	52.6	56.6
Upper	0	0.0	17.9	0	0.0	25.4	0	0.0	16.7	0	0.0	24.6	26.1
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2021 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table F-43

Distribution of 2020 and 2021 Small Business Lending By Income Level of Geography													
Assessment Area: St Joseph Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Low	2	5.4	6.4	66	2.2	4.4	0	0.0	6.6	0	0.0	11.1	5.8
Moderate	0	0.0	11.9	0	0.0	14.9	2	5.9	13.5	478	16.5	14.3	13.8
Middle	24	64.9	47.3	2,449	80.0	50.1	23	67.6	47.1	2,166	75.0	51.9	51.2
Upper	11	29.7	33.7	548	17.9	30.5	9	26.5	31.7	245	8.5	22.5	29.3
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.6	0	0.0	0.1	0	0.0	1.0	0	0.0	0.3	
Total	37	100.0	100.0	3,063	100.0	100.0	34	100.0	100.0	2,889	100.0	100.0	100.0

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table F-44 (1 of 2)

Distribution of 2020 and 2021 Home Mortgage Lending By Borrower Income Level													
Assessment Area: St Joseph Metropolitan													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	1	6.7	6.7	120	6.3	3.6	2	9.1	9.5	243	6.8	5.0	21.2
Moderate	6	40.0	24.5	522	27.3	17.6	7	31.8	24.2	863	24.3	18.2	17.9
Middle	4	26.7	24.5	415	21.7	24.0	8	36.4	21.3	1,529	43.0	22.7	22.7
Upper	4	26.7	32.0	856	44.7	43.3	5	22.7	25.0	917	25.8	35.5	38.3
Unknown	0	0.0	12.4	0	0.0	11.5	0	0.0	20.0	0	0.0	18.5	0.0
Total	15	100.0	100.0	1,913	100.0	100.0	22	100.0	100.0	3,552	100.0	100.0	100.0
Refinance Loans													
Low	2	5.1	2.9	113	2.7	1.3	3	7.3	4.8	156	3.5	2.4	21.2
Moderate	7	17.9	12.6	473	11.3	8.4	10	24.4	16.6	625	13.9	11.4	17.9
Middle	13	33.3	21.3	1,489	35.6	17.7	8	19.5	20.4	1,060	23.5	18.3	22.7
Upper	15	38.5	43.0	1,967	47.0	50.9	18	43.9	36.5	2,166	48.0	45.2	38.3
Unknown	2	5.1	20.3	146	3.5	21.6	2	4.9	21.7	502	11.1	22.7	0.0
Total	39	100.0	100.0	4,188	100.0	100.0	41	100.0	100.0	4,509	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	5.4	0	0.0	2.0	21.2
Moderate	0	0.0	13.3	0	0.0	8.4	2	33.3	18.5	40	23.4	13.5	17.9
Middle	1	50.0	24.1	25	41.7	20.2	1	16.7	23.9	40	23.4	27.0	22.7
Upper	1	50.0	55.4	35	58.3	68.1	3	50.0	46.7	91	53.2	54.3	38.3
Unknown	0	0.0	7.2	0	0.0	3.3	0	0.0	5.4	0	0.0	3.1	0.0
Total	2	100.0	100.0	60	100.0	100.0	6	100.0	100.0	171	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	3	5.1	4.6	233	3.7	2.3	5	7.1	7.0	399	4.8	3.7	21.2
Moderate	14	23.7	17.7	1,015	15.9	12.4	19	27.1	20.0	1,528	18.3	14.6	17.9
Middle	19	32.2	22.3	1,969	30.9	20.2	17	24.3	20.6	2,629	31.5	20.4	22.7
Upper	21	35.6	37.4	3,008	47.2	47.1	27	38.6	31.0	3,288	39.4	40.4	38.3
Unknown	2	3.4	18.2	146	2.3	18.0	2	2.9	21.4	502	6.0	20.9	0.0
Total	59	100.0	100.0	6,371	100.0	100.0	70	100.0	100.0	8,346	100.0	100.0	100.0
Source: 2021 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													
Multifamily loans are not included in the borrower distribution analysis.													

Table F-44 (2 of 2)

Distribution of 2020 and 2021 Home Mortgage Lending By Borrower Income Level													
Assessment Area: St Joseph Metropolitan													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	#	\$(000)	%	%	#	%	#	\$(000)	%	%	
Other Purpose LOC													
Low	0	0.0	5.0	0	0.0	3.5	0	0.0	3.4	0	0.0	6.5	21.2
Moderate	0	0.0	10.0	0	0.0	7.8	0	0.0	13.8	0	0.0	10.7	17.9
Middle	0	0.0	22.5	0	0.0	15.0	0	0.0	13.8	0	0.0	13.0	22.7
Upper	1	100.0	60.0	150	100.0	71.6	1	100.0	55.2	114	100.0	52.3	38.3
Unknown	0	0.0	2.5	0	0.0	2.0	0	0.0	13.8	0	0.0	17.5	0.0
Total	1	100.0	100.0	150	100.0	100.0	1	100.0	100.0	114	100.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	0	0.0	9.3	0	0.0	8.3	0	0.0	4.7	0	0.0	2.2	21.2
Moderate	1	50.0	21.3	20	33.3	16.3	0	0.0	23.3	0	0.0	14.9	17.9
Middle	1	50.0	24.0	40	66.7	21.4	0	0.0	18.6	0	0.0	17.2	22.7
Upper	0	0.0	41.3	0	0.0	49.9	0	0.0	32.6	0	0.0	41.9	38.3
Unknown	0	0.0	4.0	0	0.0	4.0	0	0.0	20.9	0	0.0	23.9	0.0
Total	2	100.0	100.0	60	100.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	0.9	0	0.0	0.4	0	0.0	3.7	0	0.0	3.3	21.2
Moderate	0	0.0	0.9	0	0.0	0.9	0	0.0	0.0	0	0.0	0.0	17.9
Middle	0	0.0	0.9	0	0.0	1.1	0	0.0	1.9	0	0.0	2.0	22.7
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	38.3
Unknown	0	0.0	97.3	0	0.0	97.7	0	0.0	94.4	0	0.0	94.7	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2021 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table F-45

Distribution of 2020 and 2021 Small Business Lending By Revenue Size of Businesses													
Assessment Area: St Joseph Metropolitan													
	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	31	83.8	40.9	1,100	35.9	26.4	29	85.3	53.9	995	34.4	35.4	89.1
Over \$1 Million	4	10.8		678	22.1		3	8.8		603	20.9		9.8
Revenue Unknown	2	5.4		1,285	42.0		2	5.9		1,291	44.7		1.0
Total	37	100.0		3,063	100.0		34	100.0		2,889	100.0		100.0
By Loan Size													
\$100,000 or Less	31	83.8	87.2	1,100	35.9	29.3	29	85.3	91.6	995	34.4	33.7	
\$100,001 - \$250,000	4	10.8	7.1	678	22.1	19.3	3	8.8	4.3	603	20.9	15.6	
\$250,001 - \$1 Million	2	5.4	5.7	1,285	42.0	51.4	2	5.9	4.1	1,291	44.7	50.7	
Total	37	100.0	100.0	3,063	100.0	100.0	34	100.0	100.0	2,889	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	31	100.0		1,100	100.0		29	100.0		995	100.0		
\$100,001 - \$250,000	0	0.0		0	0.0		0	0.0		0	0.0		
\$250,001 - \$1 Million	0	0.0		0	0.0		0	0.0		0	0.0		
Total	31	100.0		1,100	100.0		29	100.0		995	100.0		
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table F-46

2021 St Joseph Metropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	1	3.2	307	1.1	141	45.9	5,969	21.2
Moderate	7	22.6	5,379	19.1	1,161	21.6	5,040	17.9
Middle	17	54.8	15,639	55.4	1,873	12.0	6,400	22.7
Upper	6	19.4	6,896	24.4	332	4.8	10,812	38.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	31	100.0	28,221	100.0	3,507	12.4	28,221	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	1,080	183	0.6	16.9	645	59.7	252	23.3
Moderate	10,903	4,807	16.7	44.1	3,694	33.9	2,402	22.0
Middle	27,617	16,277	56.6	58.9	8,247	29.9	3,093	11.2
Upper	10,494	7,511	26.1	71.6	2,376	22.6	607	5.8
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	50,094	28,778	100.0	57.4	14,962	29.9	6,354	12.7
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	222	5.8	191	5.6	28	7.4	3	7.5
Moderate	531	13.8	452	13.2	74	19.5	5	12.5
Middle	1,972	51.2	1,791	52.1	156	41.2	25	62.5
Upper	1,129	29.3	1,001	29.1	121	31.9	7	17.5
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	3,854	100.0	3,435	100.0	379	100.0	40	100.0
Percentage of Total Businesses:			89.1		9.8		1.0	
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	1	0.5	1	0.5	0	0.0	0	0.0
Moderate	7	3.4	7	3.4	0	0.0	0	0.0
Middle	163	78.4	162	78.6	1	50.0	0	0.0
Upper	37	17.8	36	17.5	1	50.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	208	100.0	206	100.0	2	100.0	0	0.0
Percentage of Total Farms:			99.0		1.0		0.0	
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table F-47

2020 St Joseph Metropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	1	3.2	307	1.1	141	45.9	5,969	21.2
Moderate	7	22.6	5,379	19.1	1,161	21.6	5,040	17.9
Middle	17	54.8	15,639	55.4	1,873	12.0	6,400	22.7
Upper	6	19.4	6,896	24.4	332	4.8	10,812	38.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	31	100.0	28,221	100.0	3,507	12.4	28,221	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	1,080	183	0.6	16.9	645	59.7	252	23.3
Moderate	10,903	4,807	16.7	44.1	3,694	33.9	2,402	22.0
Middle	27,617	16,277	56.6	58.9	8,247	29.9	3,093	11.2
Upper	10,494	7,511	26.1	71.6	2,376	22.6	607	5.8
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	50,094	28,778	100.0	57.4	14,962	29.9	6,354	12.7
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	216	5.5	184	5.3	29	7.5	3	7.9
Moderate	549	14.0	468	13.4	78	20.1	3	7.9
Middle	2,002	51.0	1,819	52.0	158	40.7	25	65.8
Upper	1,155	29.4	1,025	29.3	123	31.7	7	18.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	3,922	100.0	3,496	100.0	388	100.0	38	100.0
Percentage of Total Businesses:				89.1		9.9		1.0
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	5	2.2	5	2.2	0	0.0	0	0.0
Middle	180	79.6	179	79.9	1	50.0	0	0.0
Upper	41	18.1	40	17.9	1	50.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	226	100.0	224	100.0	2	100.0	0	0.0
Percentage of Total Farms:				99.1		0.9		0.0
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Northwest Missouri

Table F-48 (1 of 2)

Distribution of 2020 and 2021 Home Mortgage Lending By Income Level of Geography Assessment Area: Northwest Missouri													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2020						2021						
	Bank			Agg			Bank			Agg			
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Middle	14	93.3	90.5	1,337	78.3	89.0	14	70.0	87.0	1,939	77.8	88.0	77.1
Upper	1	6.7	9.5	370	21.7	11.0	6	30.0	12.8	554	22.2	11.8	22.9
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.2	0	0.0	0.2	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	15	100.0	100.0	1,707	100.0	100.0	20	100.0	100.0	2,493	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Middle	14	58.3	83.3	1,345	61.8	83.9	21	91.3	86.9	1,703	92.5	86.4	77.1
Upper	10	41.7	16.7	833	38.2	16.1	2	8.7	12.6	138	7.5	13.0	22.9
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.5	0	0.0	0.6	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	24	100.0	100.0	2,178	100.0	100.0	23	100.0	100.0	1,841	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Middle	2	100.0	58.3	35	100.0	66.6	1	50.0	70.0	15	23.4	54.1	77.1
Upper	0	0.0	41.7	0	0.0	33.4	1	50.0	30.0	49	76.6	45.9	22.9
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	2	100.0	100.0	35	100.0	100.0	2	100.0	100.0	64	100.0	100.0	100.0
Multifamily Loans													Multi-family Units %
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Middle	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	95.2
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	4.8
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Middle	32	72.7	86.8	2,747	68.8	87.1	37	80.4	87.0	3,694	83.3	88.8	77.1
Upper	12	27.3	13.2	1,248	31.2	12.9	9	19.6	12.7	741	16.7	10.9	22.9
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.3	0	0.0	0.3	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	44	100.0	100.0	3,995	100.0	100.0	46	100.0	100.0	4,435	100.0	100.0	100.0

Source: 2021 FFIEC Census Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table F-48 (2 of 2)

Distribution of 2020 and 2021 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Northwest Missouri													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Other Purpose LOC													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Middle	1	100.0	100.0	15	100.0	100.0	1	100.0	66.7	37	100.0	32.7	77.1
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	33.3	0	0.0	67.3	22.9
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	1	100.0	100.0	15	100.0	100.0	1	100.0	100.0	37	100.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Middle	1	50.0	87.5	15	25.0	94.9	0	0.0	90.0	0	0.0	79.2	77.1
Upper	1	50.0	12.5	45	75.0	5.1	0	0.0	10.0	0	0.0	20.8	22.9
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	2	100.0	100.0	60	100.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Middle	0	0.0	91.7	0	0.0	96.1	0	0.0	83.3	0	0.0	91.7	77.1
Upper	0	0.0	8.3	0	0.0	3.9	0	0.0	16.7	0	0.0	8.3	22.9
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0

Source: 2021 FFIEC Census Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table F-49

Distribution of 2020 and 2021 Small Farm Lending By Income Level of Geography													
Assessment Area: Northwest Missouri													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Farms %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	#	%	\$(000)	%	%	#	%	#	\$(000)	%	
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Middle	21	55.3	69.2	1,971	42.2	70.3	16	51.6	68.9	1,613	37.7	64.4	67.2
Upper	17	44.7	30.4	2,703	57.8	29.4	15	48.4	31.1	2,666	62.3	35.6	32.8
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.4	0	0.0	0.3	0	0.0	0.0	0	0.0	0.0	
Total	38	100.0	100.0	4,674	100.0	100.0	31	100.0	100.0	4,279	100.0	100.0	100.0

Source: 2021 FFIEC Census Data
 2021 Dun & Bradstreet Data
 2011-2015 U.S. Census Bureau: American Community Survey
 Note: Percentages may not total 100.0 percent due to rounding.

Table F-50 (1 of 2)

Distribution of 2020 and 2021 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Northwest Missouri													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	2	13.3	2.2	40	2.3	1.1	2	10.0	3.2	208	8.3	1.8	16.7
Moderate	5	33.3	22.4	464	27.2	16.7	7	35.0	20.5	740	29.7	15.9	16.4
Middle	2	13.3	22.4	143	8.4	21.9	5	25.0	19.8	658	26.4	18.9	21.7
Upper	4	26.7	40.1	857	50.2	48.5	5	25.0	41.2	752	30.2	49.7	45.1
Unknown	2	13.3	12.7	203	11.9	11.9	1	5.0	15.3	135	5.4	13.6	0.0
Total	15	100.0	100.0	1,707	100.0	100.0	20	100.0	100.0	2,493	100.0	100.0	100.0
Refinance Loans													
Low	2	8.3	2.6	134	6.2	1.5	1	4.3	2.9	5	0.3	1.7	16.7
Moderate	4	16.7	8.9	242	11.1	5.3	6	26.1	11.3	358	19.4	7.5	16.4
Middle	1	4.2	17.4	90	4.1	14.4	6	26.1	18.5	406	22.1	14.8	21.7
Upper	16	66.7	57.4	1,621	74.4	64.9	10	43.5	54.2	1,072	58.2	62.6	45.1
Unknown	1	4.2	13.6	91	4.2	13.9	0	0.0	13.1	0	0.0	13.5	0.0
Total	24	100.0	100.0	2,178	100.0	100.0	23	100.0	100.0	1,841	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	16.7
Moderate	2	100.0	25.0	35	100.0	7.0	0	0.0	0.0	0	0.0	0.0	16.4
Middle	0	0.0	0.0	0	0.0	0.0	0	0.0	10.0	0	0.0	28.0	21.7
Upper	0	0.0	75.0	0	0.0	93.0	2	100.0	90.0	64	100.0	72.0	45.1
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	2	100.0	100.0	35	100.0	100.0	2	100.0	100.0	64	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	4	9.1	2.3	174	4.4	1.2	3	6.5	3.1	213	4.8	1.7	16.7
Moderate	12	27.3	15.3	756	18.9	10.3	13	28.3	15.8	1,098	24.8	11.7	16.4
Middle	5	11.4	19.4	293	7.3	17.6	12	26.1	18.9	1,101	24.8	16.8	21.7
Upper	20	45.5	49.0	2,478	62.0	57.5	17	37.0	47.9	1,888	42.6	56.1	45.1
Unknown	3	6.8	13.9	294	7.4	13.4	1	2.2	14.4	135	3.0	13.6	0.0
Total	44	100.0	100.0	3,995	100.0	100.0	46	100.0	100.0	4,435	100.0	100.0	100.0
Source: 2021 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													
Multifamily loans are not included in the borrower distribution analysis.													

Table F-50 (2 of 2)

Distribution of 2020 and 2021 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Northwest Missouri													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	#	\$(000)	%	%	#	%	#	\$(000)	%	%	
Other Purpose LOC													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	16.7
Moderate	1	100.0	33.3	15	100.0	5.6	0	0.0	33.3	0	0.0	20.8	16.4
Middle	0	0.0	0.0	0	0.0	0.0	1	100.0	33.3	37	100.0	11.9	21.7
Upper	0	0.0	66.7	0	0.0	94.4	0	0.0	33.3	0	0.0	67.3	45.1
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	1	100.0	100.0	15	100.0	100.0	1	100.0	100.0	37	100.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	10.0	0	0.0	5.3	16.7
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	30.0	0	0.0	25.0	16.4
Middle	2	100.0	25.0	60	100.0	6.8	0	0.0	10.0	0	0.0	4.4	21.7
Upper	0	0.0	62.5	0	0.0	83.6	0	0.0	50.0	0	0.0	65.3	45.1
Unknown	0	0.0	12.5	0	0.0	9.6	0	0.0	0.0	0	0.0	0.0	0.0
Total	2	100.0	100.0	60	100.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	16.7
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	16.4
Middle	0	0.0	8.3	0	0.0	15.1	0	0.0	0.0	0	0.0	0.0	21.7
Upper	0	0.0	8.3	0	0.0	10.1	0	0.0	0.0	0	0.0	0.0	45.1
Unknown	0	0.0	83.3	0	0.0	74.8	0	0.0	100.0	0	0.0	100.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2021 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table F-51

Distribution of 2020 and 2021 Small Farm Lending By Revenue Size of Farms													
Assessment Area: Northwest Missouri													
	Bank And Aggregate Loans By Year												Total Farms %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	#	%	\$(000)	%	#	%	#	%	\$(000)	%	
By Revenue													
\$1 Million or Less	23	60.5	43.7	1,005	21.5	79.4	18	58.1	54.8	568	13.3	75.4	99.2
Over \$1 Million	8	21.1		1,124	24.0		6	19.4		846	19.8		0.8
Revenue Unknown	7	18.4		2,545	54.5		7	22.6		2,865	67.0		0.0
Total	38	100.0		4,674	100.0		31	100.0		4,279	100.0		100.0
By Loan Size													
\$100,000 or Less	23	60.5	79.8	1,005	21.5	26.5	18	58.1	83.3	568	13.3	28.6	
\$100,001 - \$250,000	8	21.1	14.1	1,124	24.0	36.9	6	19.4	10.0	846	19.8	28.0	
\$250,001 - \$500,000	7	18.4	6.1	2,545	54.5	36.6	7	22.6	6.7	2,865	67.0	43.4	
Total	38	100.0	100.0	4,674	100.0	100.0	31	100.0	100.0	4,279	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	23	100.0		1,005	100.0		18	100.0		568	100.0		
\$100,001 - \$250,000	0	0.0		0	0.0		0	0.0		0	0.0		
\$250,001 - \$500,000	0	0.0		0	0.0		0	0.0		0	0.0		
Total	23	100.0		1,005	100.0		18	100.0		568	100.0		
Source: 2021 FFIEC Census Data													
2021 Dun & Bradstreet Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table F-52

2021 Northwest Missouri AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	1,300	16.7
Moderate	0	0.0	0	0.0	0	0.0	1,277	16.4
Middle	8	80.0	6,167	79.4	803	13.0	1,689	21.7
Upper	2	20.0	1,599	20.6	159	9.9	3,500	45.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	10	100.0	7,766	100.0	962	12.4	7,766	100.0
Housing Units by Tract	Housing Type by Tract							
	Owner-occupied		Rental		Vacant			
	#	% by tract	% by unit	#	% by unit	#	% by unit	
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	0	0	0.0	0.0	0	0.0	0	0.0
Middle	12,424	6,085	77.1	49.0	4,753	38.3	1,586	12.8
Upper	2,938	1,807	22.9	61.5	645	22.0	486	16.5
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	15,362	7,892	100.0	51.4	5,398	35.1	2,072	13.5
Total Businesses by Tract	Businesses by Tract & Revenue Size							
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	1,093	81.0	972	80.6	77	85.6	44	81.5
Upper	257	19.0	234	19.4	13	14.4	10	18.5
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,350	100.0	1,206	100.0	90	100.0	54	100.0
Percentage of Total Businesses:				89.3		6.7		4.0
Total Farms by Tract	Farms by Tract & Revenue Size							
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	260	67.2	257	66.9	3	100.0	0	0.0
Upper	127	32.8	127	33.1	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	387	100.0	384	100.0	3	100.0	0	0.0
Percentage of Total Farms:				99.2		0.8		0.0
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table F-53

2020 Northwest Missouri AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	1,300	16.7
Moderate	0	0.0	0	0.0	0	0.0	1,277	16.4
Middle	8	80.0	6,167	79.4	803	13.0	1,689	21.7
Upper	2	20.0	1,599	20.6	159	9.9	3,500	45.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	10	100.0	7,766	100.0	962	12.4	7,766	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	0	0	0.0	0.0	0	0.0	0	0.0
Middle	12,424	6,085	77.1	49.0	4,753	38.3	1,586	12.8
Upper	2,938	1,807	22.9	61.5	645	22.0	486	16.5
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	15,362	7,892	100.0	51.4	5,398	35.1	2,072	13.5
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	1,105	81.1	986	80.7	76	86.4	43	82.7
Upper	257	18.9	236	19.3	12	13.6	9	17.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,362	100.0	1,222	100.0	88	100.0	52	100.0
Percentage of Total Businesses:				89.7		6.5		3.8
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	267	67.4	264	67.2	3	100.0	0	0.0
Upper	129	32.6	129	32.8	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	396	100.0	393	100.0	3	100.0	0	0.0
Percentage of Total Farms:				99.2		0.8		0.0
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Taos County

Table F-54

Distribution of 2020 and 2021 Small Business Lending By Income Level of Geography													
Assessment Area: Taos County													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	#	#%	#%	\$(000)	%	%	
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	8	11.8	14.6	1,637	31.8	23.2	3	7.7	16.1	361	15.4	20.5	17.7
Middle	60	88.2	82.2	3,507	68.2	74.6	36	92.3	78.0	1,988	84.6	77.4	82.3
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	3.3	0	0.0	2.2	0	0.0	5.9	0	0.0	2.1	
Total	68	100.0	100.0	5,143	100.0	100.0	39	100.0	100.0	2,349	100.0	100.0	100.0

Source: 2021 FFIEC Census Data
 2021 Dun & Bradstreet Data
 2011-2015 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Table F-55

Distribution of 2020 and 2021 Small Business Lending By Revenue Size of Businesses													
Assessment Area: Taos County													
	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	58	85.3	42.7	1,972	38.3	32.7	34	87.2	49.2	1,298	55.3	47.0	92.6
Over \$1 Million	7	10.3		1,226	23.8		3	7.7		396	16.9		6.0
Revenue Unknown	3	4.4		1,945	37.8		2	5.1		655	27.9		1.4
Total	68	100.0		5,143	100.0		39	100.0		2,349	100.0		100.0
By Loan Size													
\$100,000 or Less	58	85.3	93.1	1,972	38.3	43.0	34	87.2	96.1	1,298	55.3	52.7	
\$100,001 - \$250,000	7	10.3	4.5	1,226	23.8	22.8	3	7.7	2.3	396	16.9	16.7	
\$250,001 - \$1 Million	3	4.4	2.3	1,945	37.8	34.2	2	5.1	1.6	655	27.9	30.6	
Total	68	100.0	100.0	5,143	100.0	100.0	39	100.0	100.0	2,349	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	58	100.0		1,972	100.0		34	100.0		1,298	100.0		
\$100,001 - \$250,000	0	0.0		0	0.0		0	0.0		0	0.0		
\$250,001 - \$1 Million	0	0.0		0	0.0		0	0.0		0	0.0		
Total	58	100.0		1,972	100.0		34	100.0		1,298	100.0		
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table F-56

2021 Taos County AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	2,057	26.0
Moderate	1	16.7	1,486	18.8	277	18.6	1,225	15.5
Middle	5	83.3	6,411	81.2	1,070	16.7	1,775	22.5
Upper	0	0.0	0	0.0	0	0.0	2,840	36.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	6	100.0	7,897	100.0	1,347	17.1	7,897	100.0
Housing Units by Tract	Housing Type by Tract							
	Owner-occupied				Rental		Vacant	
	#	% by tract	% by unit	#	% by unit	#	% by unit	
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	3,704	1,956	20.5	52.8	543	14.7	1,205	32.5
Middle	16,612	7,578	79.5	45.6	3,147	18.9	5,887	35.4
Upper	0	0	0.0	0.0	0	0.0	0	0.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	20,316	9,534	100.0	46.9	3,690	18.2	7,092	34.9
Total Businesses by Tract	Businesses by Tract & Revenue Size							
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	271	17.7	254	17.9	14	15.2	3	14.3
Middle	1,263	82.3	1,167	82.1	78	84.8	18	85.7
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,534	100.0	1,421	100.0	92	100.0	21	100.0
Percentage of Total Businesses:				92.6		6.0		1.4
Total Farms by Tract	Farms by Tract & Revenue Size							
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	7	15.6	7	15.6	0	0.0	0	0.0
Middle	38	84.4	38	84.4	0	0.0	0	0.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	45	100.0	45	100.0	0	0.0	0	0.0
Percentage of Total Farms:				100.0		0.0		0.0
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table F-57

2020 Taos County AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	2,057	26.0
Moderate	1	16.7	1,486	18.8	277	18.6	1,225	15.5
Middle	5	83.3	6,411	81.2	1,070	16.7	1,775	22.5
Upper	0	0.0	0	0.0	0	0.0	2,840	36.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	6	100.0	7,897	100.0	1,347	17.1	7,897	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied		Rental		Vacant		
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	3,704	1,956	20.5	52.8	543	14.7	1,205	32.5
Middle	16,612	7,578	79.5	45.6	3,147	18.9	5,887	35.4
Upper	0	0	0.0	0.0	0	0.0	0	0.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	20,316	9,534	100.0	46.9	3,690	18.2	7,092	34.9
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	272	17.7	254	17.8	15	16.0	3	14.3
Middle	1,268	82.3	1,171	82.2	79	84.0	18	85.7
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,540	100.0	1,425	100.0	94	100.0	21	100.0
Percentage of Total Businesses:				92.5		6.1		1.4
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	7	16.3	7	16.3	0	0.0	0	0.0
Middle	36	83.7	36	83.7	0	0.0	0	0.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	43	100.0	43	100.0	0	0.0	0	0.0
Percentage of Total Farms:				100.0		0.0		0.0
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Dallas Metropolitan

Table F-58

Distribution of 2020 and 2021 Small Business Lending By Income Level of Geography													
Assessment Area: Dallas Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Low	4	6.3	11.0	801	4.5	11.0	1	2.4	11.4	76	0.6	10.7	11.9
Moderate	9	14.1	27.1	925	5.2	27.4	6	14.6	28.0	1,137	8.3	28.6	27.3
Middle	8	12.5	25.0	1,717	9.7	23.9	5	12.2	25.1	1,446	10.6	23.6	26.0
Upper	43	67.2	34.8	14,291	80.6	34.2	29	70.7	33.5	10,991	80.5	34.0	33.5
Unknown	0	0.0	1.7	0	0.0	3.3	0	0.0	1.5	0	0.0	3.0	1.3
Tract-Unk	0	0.0	0.4	0	0.0	0.2	0	0.0	0.4	0	0.0	0.1	
Total	64	100.0	100.0	17,734	100.0	100.0	41	100.0	100.0	13,650	100.0	100.0	100.0

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Table F-59

Distribution of 2020 and 2021 Small Business Lending By Revenue Size of Businesses													
Assessment Area: Dallas Metropolitan													
	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	26	40.6	35.3	1,185	6.7	21.5	12	29.3	40.3	660	4.8	24.0	90.9
Over \$1 Million	12	18.8		2,178	12.3		9	22.0		1,681	12.3		8.1
Revenue Unknown	26	40.6		14,371	81.0		20	48.8		11,309	82.8		1.1
Total	64	100.0		17,734	100.0		41	100.0		13,650	100.0		100.0
By Loan Size													
\$100,000 or Less	26	40.6	85.8	1,185	6.7	29.0	12	29.3	91.0	660	4.8	33.3	
\$100,001 - \$250,000	12	18.8	7.8	2,178	12.3	19.8	9	22.0	4.9	1,681	12.3	18.0	
\$250,001 - \$1 Million	26	40.6	6.4	14,371	81.0	51.2	20	48.8	4.1	11,309	82.8	48.7	
Total	64	100.0	100.0	17,734	100.0	100.0	41	100.0	100.0	13,650	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	26	100.0		1,185	100.0		12	100.0		660	100.0		
\$100,001 - \$250,000	0	0.0		0	0.0		0	0.0		0	0.0		
\$250,001 - \$1 Million	0	0.0		0	0.0		0	0.0		0	0.0		
Total	26	100.0		1,185	100.0		12	100.0		660	100.0		
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table F-60

2021 Dallas Metropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	107	20.2	100,867	17.5	33,928	33.6	181,784	31.5
Moderate	187	35.3	207,878	36.0	39,954	19.2	109,266	18.9
Middle	110	20.8	135,657	23.5	12,627	9.3	100,167	17.4
Upper	120	22.7	131,707	22.8	5,205	4.0	185,509	32.2
Unknown	5	0.9	617	0.1	79	12.8	0	0.0
Total AA	529	100.0	576,726	100.0	91,793	15.9	576,726	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	188,536	45,102	10.0	23.9	118,338	62.8	25,096	13.3
Moderate	327,960	150,754	33.4	46.0	150,466	45.9	26,740	8.2
Middle	220,794	115,592	25.6	52.4	90,447	41.0	14,755	6.7
Upper	225,058	139,114	30.8	61.8	69,362	30.8	16,582	7.4
Unknown	2,365	918	0.2	38.8	1,186	50.1	261	11.0
Total AA	964,713	451,480	100.0	46.8	429,799	44.6	83,434	8.6
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	18,559	11.9	16,798	11.8	1,632	12.9	129	7.7
Moderate	42,778	27.3	38,913	27.4	3,571	28.3	294	17.5
Middle	40,737	26.0	37,141	26.1	3,223	25.5	373	22.2
Upper	52,428	33.5	47,896	33.7	3,681	29.2	851	50.6
Unknown	2,003	1.3	1,453	1.0	516	4.1	34	2.0
Total AA	156,505	100.0	142,201	100.0	12,623	100.0	1,681	100.0
Percentage of Total Businesses:				90.9		8.1		1.1
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	66	7.6	63	7.3	3	27.3	0	0.0
Moderate	173	19.8	170	19.7	3	27.3	0	0.0
Middle	209	23.9	208	24.2	1	9.1	0	0.0
Upper	418	47.9	414	48.1	3	27.3	1	100.0
Unknown	7	0.8	6	0.7	1	9.1	0	0.0
Total AA	873	100.0	861	100.0	11	100.0	1	100.0
Percentage of Total Farms:				98.6		1.3		0.1
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table F-61

2020 Dallas Metropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	107	20.2	100,867	17.5	33,928	33.6	181,784	31.5
Moderate	187	35.3	207,878	36.0	39,954	19.2	109,266	18.9
Middle	110	20.8	135,657	23.5	12,627	9.3	100,167	17.4
Upper	120	22.7	131,707	22.8	5,205	4.0	185,509	32.2
Unknown	5	0.9	617	0.1	79	12.8	0	0.0
Total AA	529	100.0	576,726	100.0	91,793	15.9	576,726	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	188,536	45,102	10.0	23.9	118,338	62.8	25,096	13.3
Moderate	327,960	150,754	33.4	46.0	150,466	45.9	26,740	8.2
Middle	220,794	115,592	25.6	52.4	90,447	41.0	14,755	6.7
Upper	225,058	139,114	30.8	61.8	69,362	30.8	16,582	7.4
Unknown	2,365	918	0.2	38.8	1,186	50.1	261	11.0
Total AA	964,713	451,480	100.0	46.8	429,799	44.6	83,434	8.6
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	17,711	11.5	15,924	11.4	1,672	12.9	115	7.3
Moderate	42,251	27.5	38,304	27.5	3,682	28.4	265	16.7
Middle	39,906	26.0	36,236	26.0	3,324	25.6	346	21.9
Upper	51,898	33.8	47,309	34.0	3,761	29.0	828	52.3
Unknown	1,920	1.2	1,370	1.0	521	4.0	29	1.8
Total AA	153,686	100.0	139,143	100.0	12,960	100.0	1,583	100.0
Percentage of Total Businesses:				90.5		8.4		1.0
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	70	7.7	65	7.3	5	35.7	0	0.0
Moderate	167	18.5	162	18.2	5	35.7	0	0.0
Middle	217	24.0	216	24.3	1	7.1	0	0.0
Upper	444	49.1	441	49.6	2	14.3	1	100.0
Unknown	7	0.8	6	0.7	1	7.1	0	0.0
Total AA	905	100.0	890	100.0	14	100.0	1	100.0
Percentage of Total Farms:				98.3		1.5		0.1
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

APPENDIX G – GLOSSARY

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

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

Community development: Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet the size eligibility standards of the Small Business Administration's Development Company or Small Business Investment Company programs (13 CFR 121.301) or have gross annual revenues of \$1 MM or less; or, activities that revitalize or stabilize low- or moderate-income geographies, designated disaster areas; or designated distressed or underserved nonmetropolitan middle-income geographies.

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

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

Full-scope review: Performance is analyzed considering performance context, quantitative factors (for example, geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (for example, innovativeness, complexity and responsiveness).

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

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that do business or have banking offices in a metropolitan statistical area to file annual summary

reports of their mortgage lending activity. The reports include such data as the race, gender and the income of applications, the amount of loan requested, and the disposition of the application (for example, approved, denied, and withdrawn).

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

Household: Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100 percent tabulations, the count of households always equals the count of occupied housing units.

Limited-scope review: Performance is analyzed using only quantitative factors (for example, geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

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

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

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

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

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

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

Nonmetropolitan area (NonMSA): Any area that is not located within an MSA.

Other products: Includes any unreported optional category of loans for which the institution collects and maintains data for consideration during a CRA examination. Examples of such

activity include consumer loans and other loan data an institution may provide concerning its lending performance.

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

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

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

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

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

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