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Appendices

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**Appendices**

### **Appendix A – Scope of Examination**

<b>SCOPE OF EXAMINATION</b>	
<b>Time Period Reviewed</b>	
Lending Test: January 1, 2015 to December 31, 2017 Community Development Loans, Investment Test, and Service Tests: January 1, 2015 to March 31, 2018	
<b>Financial Institution</b>	<b>Products Reviewed</b>
Comerica Bank Dallas, Texas	CRA and HMDA Reportable Loans Community Development Loans HELOC Loans

<b>List of Assessment Areas</b>			
<b>Assessment Area</b>	<b>Type of Examination</b>	<b>Branches Visited</b>	<b>Other Information</b>
<b>Arizona</b>			
<ul style="list-style-type: none"> <li>Phoenix – part of Phoenix-Mesa-Scottsdale MSA #38060</li> </ul>	Full		
<b>California</b>			
<ul style="list-style-type: none"> <li>Fresno MSA #23420</li> </ul>	Limited		
<ul style="list-style-type: none"> <li>Greater Los Angeles – part of the Los-Angeles-Long Beach-Anaheim MSA #31080</li> </ul>	Full		
<ul style="list-style-type: none"> <li>Inland Empire – part of the Riverside-San Bernardino-Ontario MSA #40140</li> </ul>	Limited		
<ul style="list-style-type: none"> <li>Sacramento – part of the Sacramento-Arden Arcade-Roseville MSA #40900</li> </ul>	Limited		
<ul style="list-style-type: none"> <li>Salinas – part of the Salinas MSA #41500</li> </ul>	Limited		
<ul style="list-style-type: none"> <li>San Diego – part of the San Diego-Carlsbad-San Marcos MSA #41740</li> </ul>	Limited		
<ul style="list-style-type: none"> <li>San Francisco Bay – part of the San Francisco-Oakland-Hayward MSA #41860</li> </ul>	Limited		
<ul style="list-style-type: none"> <li>San Jose – part of the San Jose-Sunnyvale-Santa Clara MSA #41940</li> </ul>	Limited		
<ul style="list-style-type: none"> <li>Santa Cruz – part of the Santa Cruz-Watsonville MSA #42100</li> </ul>	Full		
<ul style="list-style-type: none"> <li>Ventura – part of the Oxnard-Thousand Oaks-Ventura MSA #37100</li> </ul>	Limited		
<b>Florida</b>			
<ul style="list-style-type: none"> <li>Fort Lauderdale – West Palm Beach – part of the Miami-Fort Lauderdale-Pompano Beach MSA #33100</li> </ul>	Limited		

Appendix A

List of Assessment Areas			
Assessment Area	Type of Examination	Branches Visited	Other Information
<ul style="list-style-type: none"> <li>Naples-Immokalee-Marco Island MSA #34940</li> <li>Sarasota – part of the North Port-Bradenton-Sarasota MSA #35840</li> <li>Stuart – part of the Port St. Lucie MSA #38940</li> </ul>	<p>Full</p> <p>Limited</p> <p>Limited</p>		
<b>Michigan</b> <ul style="list-style-type: none"> <li>Ann Arbor MSA #11460</li> <li>Battle Creek MSA #12980</li> <li>Fenton – part of the Flint MSA #22420</li> <li>Grand Rapids – Wyoming – part of the Grand Rapids-Wyoming MSA #24340</li> <li>Jackson MSA #27100</li> <li>Kalamazoo-Portage – part of the Kalamazoo-Portage MSA #28020</li> <li>Lansing-East Lansing – part of the Lansing-East Lansing MSA #29620</li> <li>Midland MSA #33220</li> <li>Muskegon MSA #34740</li> <li>Southeast Michigan – part of the Detroit-Warren-Dearborn MSA #19820</li> <li>Gladwin County (non-MSA) #26051</li> <li>Lenawee County (non-MSA) #26091</li> </ul>	<p>Limited</p> <p>Limited</p> <p>Limited</p> <p>Limited</p> <p>Limited</p> <p>Full</p> <p>Limited</p> <p>Limited</p> <p>Limited</p> <p>Full</p> <p>Limited</p> <p>Limited</p>		
<b>Texas</b> <ul style="list-style-type: none"> <li>Austin – part of the Austin-Round Rock MSA #12420</li> <li>Dallas – Fort Worth Metroplex – part of the Dallas-Fort Worth-Arlington MSA #19100</li> <li>Houston – part of the Houston-The Woodlands-Sugar Land MSA #26420</li> <li>San Antonio – part of the San Antonio-New Braunfels MSA #41700</li> <li>Kerr County (non-MSA) #48265</li> </ul>	<p>Limited</p> <p>Full</p> <p>Full</p> <p>Limited</p> <p>Limited</p>	<p>2</p> <p>1</p>	

Note: Branches Visited indicates where technical compliance with the CRA (signs, public file, etc.) was confirmed. The evaluation of the institution's CRA performance takes into consideration activity from all branch locations, as described in the Scope of Examination.

**Appendix B – Summary of Ratings**

<b>Summary of Ratings</b>				
<b>State</b>	<b>Lending Test Rating</b>	<b>Investment Test Rating</b>	<b>Service Test Rating</b>	<b>Overall Rating</b>
Arizona	Low Satisfactory	High Satisfactory	Low Satisfactory	Satisfactory
California	Low Satisfactory	High Satisfactory	Low Satisfactory	Satisfactory
Florida	Needs to Improve	Low Satisfactory	Low Satisfactory	Needs to Improve
Michigan	Low Satisfactory	High Satisfactory	Low Satisfactory	Satisfactory
Texas	High Satisfactory	High Satisfactory	High Satisfactory	Satisfactory



### **Appendix C – General Information**

**Acronyms:**

ATM	Automated Teller Machine
CDC	Community Development Corporation
CDFI	Community Development Financial Institution
CRA	Community Reinvestment Act (Regulation BB)
FDIC	Federal Deposit Insurance Corporation
HMDA Home	Mortgage Disclosure Act (Regulation C)
HUD	Department of Housing and Urban Development
LIHTC	Low Income Housing Tax Credit
LMI	Low- and Moderate-Income
LTD	Loan-to-Deposit Ratio
LTV	Loan-to-Value Ratio
MD	Metropolitan Division
MSA	Metropolitan Statistical Area
OCC	Office of the Comptroller of the Currency
OMB	Office of Management and Budget
REIS	Regional Economic Information System
SBA	Small Business Administration
USDA	United States Department of Agriculture

**Rounding Convention:** Because the percentages in the tables were rounded to the nearest tenth in most cases, some columns may not total exactly to 100 percent.

### **Appendix D - Glossary**

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

**Census tract:** A small, relatively permanent statistical subdivision of a county. Census tract boundaries do not cross county lines; however, they may cross the boundaries of metropolitan statistical areas. Census tracts average about 4,000 inhabitants, and their physical size varies widely depending upon population density. Census tracts are designed to be homogeneous with respect to the population characteristics, economic status, and living conditions to allow for statistical comparisons.

**Community development:** All Agencies have adopted the following language:

1. Affordable housing (including multi-family rental housing) for low- or moderate-income individuals.
2. Community services targeted to low- or moderate-income individuals.
3. Activities that promote economic development by financing businesses or farms that meet the size eligibility standards of the Small Business Administration's Development Company or Small Business Investment Company programs (13 CFR 121.301) or have gross annual revenues of \$1 million or less.
4. Activities that revitalize or stabilize –
  - a. Low- or moderate-income geographies.
  - b. Designated disaster areas.
  - c. Distressed or underserved nonmetropolitan middle-income geographies designated by the Board, Federal Deposit Insurance Corporation, and Office of the Comptroller of the Currency, based on-
    - i. Rates of poverty, unemployment, and population loss.
    - ii. Population size, density, and dispersion. Activities that revitalize and stabilize geographies designated based on population size, density, and dispersion if they help to meet essential community needs, including needs of low- and moderate-income individuals.
5. Loans, investments, and services by financial institutions that-
  - a. Support, enable or facilitate projects or activities that meet the "eligible uses" criteria described in Section 2301(c) of the Housing and Economic Recovery Act of 2008 (HERA), Public Law 110-289, 122 Stat. 2654, as amended, and are conducted in designated target areas identified in plans approved by the United States Department of Housing and Urban Development in accordance with the Neighborhood Stabilization Program (NSP).
  - b. Are provided no later than two years after the last date funds appropriated for the NSP are required to be spent by grantees.
  - c. Benefit low-, moderate-, and middle-income individuals and geographies in the bank's assessment area(s) or areas outside the bank's assessment

area(s) provided the bank has adequately addressed the community development needs of its assessment area(s).

**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 non-relatives 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).

**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 income of the applicants; the amount of loan requested; and the disposition of the application (for example, approved, denied, or withdrawn).

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

**Household:** 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.

**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 million may be divided into MDs.

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

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

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

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

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

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

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

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

**Small loan(s) to farm(s):** A loan included in 'loans to small farms' as defined in the instructions for preparation of the 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 120 percent or more of the area median income, or a median family income that is 120 percent or more, in the case of a geography.

**Appendix E – Metropolitan Limited Scope Assessment Areas Demographics**



## Appendix E

**Combined Demographics Report**

Assessment Area: CA - Fresno MSA

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	22	11.1	19,227	9.3	8,363	43.5	50,839	24.7
Moderate-income	56	28.1	56,736	27.6	15,970	28.1	33,021	16
Middle-income	51	25.6	56,403	27.4	8,780	15.6	35,245	17.1
Upper-income	68	34.2	73,442	35.7	3,359	4.6	86,716	42.1
Unknown-income	2	1	13	0	0	0	0	0
Total Assessment Area	199	100.0	205,821	100.0	36,472	17.7	205,821	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	30,054	7,729	5	25.7	19,408	64.6	2,917	9.7
Moderate-income	84,071	32,485	20.8	38.6	44,587	53	6,999	8.3
Middle-income	87,136	43,326	27.7	49.7	37,253	42.8	6,557	7.5
Upper-income	108,945	72,592	46.5	66.6	26,443	24.3	9,910	9.1
Unknown-income	13	0	0	0	13	100	0	0
Total Assessment Area	310,219	156,132	100.0	50.3	127,704	41.2	26,383	8.5
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	2,832	9.4	2,510	9.2	294	11.6	28	17.7
Moderate-income	6,933	23	6,110	22.3	790	31.3	33	20.9
Middle-income	7,820	26	7,159	26.1	622	24.6	39	24.7
Upper-income	12,486	41.5	11,609	42.4	819	32.4	58	36.7
Unknown-income	22	0.1	19	0.1	3	0.1	0	0
Total Assessment Area	30,093	100.0	27,407	100.0	2,528	100.0	158	100.0
	Percentage of Total Businesses:			91.1		8.4		.5
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	94	4.9	62	3.6	32	15	0	0
Moderate-income	605	31.5	531	31.1	74	34.6	0	0
Middle-income	682	35.5	614	36	67	31.3	1	100
Upper-income	539	28.1	498	29.2	41	19.2	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	1,920	100.0	1,705	100.0	214	100.0	1	100.0
	Percentage of Total Farms:			88.8		11.1		.1

## Appendix E

**Combined Demographics Report****Assessment Area: CA - Inland Empire**

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	28	5.4	26,567	4.3	8,671	32.6	121,980	19.9
Moderate-income	135	26	142,881	23.3	26,096	18.3	104,730	17.1
Middle-income	173	33.3	194,392	31.7	18,364	9.4	120,585	19.7
Upper-income	182	35	249,194	40.6	9,075	3.6	265,739	43.3
Unknown-income	2	0.4	0	0	0	0	0	0
Total Assessment Area	520	100.0	613,034	100.0	62,206	10.1	613,034	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	42,215	12,589	2.4	29.8	25,076	59.4	4,550	10.8
Moderate-income	206,456	98,972	18.8	47.9	90,042	43.6	17,442	8.4
Middle-income	275,008	166,277	31.6	60.5	87,253	31.7	21,478	7.8
Upper-income	321,418	248,462	47.2	77.3	53,025	16.5	19,931	6.2
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	845,097	526,300	100.0	62.3	255,396	30.2	63,401	7.5
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	3,526	3.6	3,248	3.6	243	3.1	35	8
Moderate-income	21,840	22.4	19,363	21.7	2,367	29.7	110	25
Middle-income	31,047	31.8	28,091	31.5	2,818	35.4	138	31.4
Upper-income	41,118	42.1	38,453	43.1	2,508	31.5	157	35.7
Unknown-income	54	0.1	30	0	24	0.3	0	0
Total Assessment Area	97,585	100.0	89,185	100.0	7,960	100.0	440	100.0
	Percentage of Total Businesses:			91.4		8.2		.5
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	3	0.4	3	0.4	0	0	0	0
Moderate-income	81	10.9	79	11.4	2	3.8	0	0
Middle-income	264	35.4	237	34.1	27	51.9	0	0
Upper-income	398	53.4	375	54	23	44.2	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	746	100.0	694	100.0	52	100.0	0	.0
	Percentage of Total Farms:			93.0		7.0		.0



## Appendix E

**Combined Demographics Report****Assessment Area: CA - Inland Empire**

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	28	5.4	27,592	4.4	11,383	41.3	131,983	20.8
Moderate-income	143	27.5	147,417	23.3	34,396	23.3	101,876	16.1
Middle-income	175	33.7	199,907	31.6	24,800	12.4	119,325	18.8
Upper-income	172	33.1	258,333	40.8	12,951	5	280,065	44.2
Unknown-income	2	0.4	0	0	0	0	0	0
Total Assessment Area	520	100.0	633,249	100.0	83,530	13.2	633,249	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	44,253	11,540	2.3	26.1	27,993	63.3	4,720	10.7
Moderate-income	218,052	89,516	17.6	41.1	111,353	51.1	17,183	7.9
Middle-income	277,036	164,163	32.3	59.3	95,318	34.4	17,555	6.3
Upper-income	333,178	243,779	47.9	73.2	72,654	21.8	16,745	5
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	872,519	508,998	100.0	58.3	307,318	35.2	56,203	6.4
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	4,332	5	3,831	4.9	463	5.8	38	9.4
Moderate-income	20,015	23	17,441	22.2	2,458	30.9	116	28.6
Middle-income	29,199	33.5	26,081	33.1	3,004	37.7	114	28.1
Upper-income	33,464	38.4	31,311	39.8	2,015	25.3	138	34
Unknown-income	49	0.1	26	0	23	0.3	0	0
Total Assessment Area	87,059	100.0	78,690	100.0	7,963	100.0	406	100.0
	Percentage of Total Businesses:			90.4		9.1		.5
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	11	1.7	11	1.8	0	0	0	0
Moderate-income	93	14.2	86	14.3	7	13.5	0	0
Middle-income	215	32.9	194	32.2	21	40.4	0	0
Upper-income	335	51.2	311	51.7	24	46.2	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	654	100.0	602	100.0	52	100.0	0	.0
	Percentage of Total Farms:			92.0		8.0		.0

## Appendix E

**Combined Demographics Report****Assessment Area: CA - Sacramento**

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	36	9	30,663	7.1	8,326	27.2	98,464	23
Moderate-income	102	25.6	104,153	24.3	16,023	15.4	73,839	17.2
Middle-income	142	35.7	156,228	36.4	10,054	6.4	86,036	20.1
Upper-income	117	29.4	137,800	32.1	4,235	3.1	170,515	39.8
Unknown-income	1	0.3	10	0	0	0	0	0
Total Assessment Area	398	100.0	428,854	100.0	38,638	9.0	428,854	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	58,467	18,123	4.5	31	33,566	57.4	6,778	11.6
Moderate-income	180,971	80,313	20.1	44.4	84,207	46.5	16,451	9.1
Middle-income	257,502	154,503	38.7	60	85,628	33.3	17,371	6.7
Upper-income	198,673	146,058	36.6	73.5	41,243	20.8	11,372	5.7
Unknown-income	21	0	0	0	21	100	0	0
Total Assessment Area	695,634	398,997	100.0	57.4	244,665	35.2	51,972	7.5
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	6,403	7.9	5,643	7.5	716	12.7	44	8.9
Moderate-income	17,538	21.7	15,956	21.3	1,472	26.1	110	22.3
Middle-income	30,714	37.9	28,473	38.1	2,019	35.8	222	45
Upper-income	26,287	32.5	24,743	33.1	1,428	25.3	116	23.5
Unknown-income	4	0	3	0	0	0	1	0.2
Total Assessment Area	80,946	100.0	74,818	100.0	5,635	100.0	493	100.0
	Percentage of Total Businesses:			92.4		7.0		.6
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	19	2.6	19	2.6	0	0	0	0
Moderate-income	104	14.2	102	14.2	2	12.5	0	0
Middle-income	338	46	326	45.4	12	75	0	0
Upper-income	273	37.2	271	37.7	2	12.5	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	734	100.0	718	100.0	16	100.0	0	.0
	Percentage of Total Farms:			97.8		2.2		.0

## Appendix E

**Combined Demographics Report****Assessment Area: CA - Salinas**

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	4	5.1	4,514	6	1,532	33.9	16,251	21.7
Moderate-income	15	19	14,479	19.3	2,409	16.6	11,855	15.8
Middle-income	31	39.2	29,625	39.5	2,679	9	14,575	19.4
Upper-income	27	34.2	26,419	35.2	1,155	4.4	32,356	43.1
Unknown-income	2	2.5	0	0	0	0	0	0
Total Assessment Area	79	100.0	75,037	100.0	7,775	10.4	75,037	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	5,358	1,193	2.1	22.3	3,803	71	362	6.8
Moderate-income	21,189	6,636	11.9	31.3	12,874	60.8	1,679	7.9
Middle-income	47,750	21,089	37.8	44.2	23,228	48.6	3,433	7.2
Upper-income	43,859	26,909	48.2	61.4	11,217	25.6	5,733	13.1
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	118,156	55,827	100.0	47.2	51,122	43.3	11,207	9.5
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	232	1.6	222	1.7	9	0.8	1	1.4
Moderate-income	2,446	17.1	2,238	17	191	17.3	17	24.6
Middle-income	5,766	40.3	5,236	39.8	498	45.2	32	46.4
Upper-income	5,810	40.6	5,402	41.1	390	35.4	18	26.1
Unknown-income	70	0.5	56	0.4	13	1.2	1	1.4
Total Assessment Area	14,324	100.0	13,154	100.0	1,101	100.0	69	100.0
	Percentage of Total Businesses:			91.8		7.7		.5
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	1	0.3	1	0.3	0	0	0	0
Moderate-income	29	7.6	24	8.2	5	5.5	0	0
Middle-income	182	47.6	121	41.6	61	67	0	0
Upper-income	166	43.5	143	49.1	23	25.3	0	0
Unknown-income	4	1	2	0.7	2	2.2	0	0
Total Assessment Area	382	100.0	291	100.0	91	100.0	0	.0
	Percentage of Total Farms:			76.2		23.8		.0

Appendix E

## Combined Demographics Report

Assessment Area: CA - Salinas

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	3	3.8	2,494	3.3	984	39.5	15,489	20.5
Moderate-income	15	19	14,775	19.5	3,533	23.9	13,080	17.3
Middle-income	25	31.6	26,352	34.9	2,969	11.3	13,906	18.4
Upper-income	34	43	31,957	42.3	1,609	5	33,107	43.8
Unknown-income	2	2.5	4	0	4	100	0	0
Total Assessment Area	79	100.0	75,582	100.0	9,099	12.0	75,582	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	3,377	355	0.7	10.5	2,813	83.3	209	6.2
Moderate-income	19,764	6,007	11.6	30.4	12,713	64.3	1,044	5.3
Middle-income	38,414	16,041	31	41.8	20,130	52.4	2,243	5.8
Upper-income	57,453	29,346	56.7	51.1	19,146	33.3	8,961	15.6
Unknown-income	4	4	0	100	0	0	0	0
Total Assessment Area	119,012	51,753	100.0	43.5	54,802	46.0	12,457	10.5
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	574	4.3	524	4.3	43	3.9	7	10
Moderate-income	1,315	9.9	1,220	10.1	88	8	7	10
Middle-income	3,896	29.4	3,458	28.6	413	37.8	25	35.7
Upper-income	7,399	55.8	6,832	56.5	537	49.1	30	42.9
Unknown-income	66	0.5	52	0.4	13	1.2	1	1.4
Total Assessment Area	13,250	100.0	12,086	100.0	1,094	100.0	70	100.0
	Percentage of Total Businesses:			91.2		8.3		.5
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	4	1.1	3	1.1	1	1.1	0	0
Moderate-income	27	7.6	19	7.3	8	8.8	0	0
Middle-income	156	44.2	101	38.5	55	60.4	0	0
Upper-income	162	45.9	137	52.3	25	27.5	0	0
Unknown-income	4	1.1	2	0.8	2	2.2	0	0
Total Assessment Area	353	100.0	262	100.0	91	100.0	0	.0
	Percentage of Total Farms:			74.2		25.8		.0



Appendix E

## Combined Demographics Report

### Assessment Area: CA - San Diego

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	55	10.9	50,232	9.2	14,717	29.3	122,995	22.5
Moderate-income	102	20.3	105,864	19.3	14,407	13.6	94,848	17.3
Middle-income	176	35	187,675	34.3	11,899	6.3	99,909	18.2
Upper-income	166	33	203,953	37.2	7,204	3.5	229,972	42
Unknown-income	4	0.8	0	0	0	0	0	0
Total Assessment Area	503	100.0	547,724	100.0	48,227	8.8	547,724	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	83,941	16,384	3.5	19.5	61,395	73.1	6,162	7.3
Moderate-income	184,128	65,007	14	35.3	104,060	56.5	15,061	8.2
Middle-income	331,357	173,179	37.3	52.3	133,519	40.3	24,659	7.4
Upper-income	332,686	209,511	45.1	63	98,916	29.7	24,259	7.3
Unknown-income	9	0	0	0	9	100	0	0
Total Assessment Area	932,121	464,081	100.0	49.8	397,899	42.7	70,141	7.5
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	8,510	6	7,843	6	630	5.7	37	6.3
Moderate-income	21,056	14.9	19,362	14.9	1,622	14.7	72	12.2
Middle-income	48,565	34.4	44,579	34.4	3,819	34.7	167	28.3
Upper-income	63,082	44.6	57,856	44.6	4,912	44.6	314	53.1
Unknown-income	140	0.1	117	0.1	22	0.2	1	0.2
Total Assessment Area	141,353	100.0	129,757	100.0	11,005	100.0	591	100.0
	Percentage of Total Businesses:			91.8		7.8		.4
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	20	2.4	20	2.6	0	0	0	0
Moderate-income	93	11.3	89	11.6	4	7.7	0	0
Middle-income	250	30.5	235	30.6	15	28.8	0	0
Upper-income	457	55.7	424	55.2	33	63.5	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	820	100.0	768	100.0	52	100.0	0	.0
	Percentage of Total Farms:			93.7		6.3		.0

Appendix E

# Combined Demographics Report

Assessment Area: CA - San Diego

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	52	10.3	48,329	8.5	16,121	33.4	134,563	23.6
Moderate-income	109	21.7	121,038	21.3	18,636	15.4	95,092	16.7
Middle-income	161	32	176,363	31	15,476	8.8	98,851	17.4
Upper-income	177	35.2	223,334	39.2	10,462	4.7	240,595	42.3
Unknown-income	4	0.8	37	0	0	0	0	0
Total Assessment Area	503	100.0	569,101	100.0	60,695	10.7	569,101	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	77,311	12,880	2.9	16.7	58,990	76.3	5,441	7
Moderate-income	197,362	66,179	14.7	33.5	118,868	60.2	12,315	6.2
Middle-income	318,646	154,124	34.3	48.4	141,708	44.5	22,814	7.2
Upper-income	358,176	215,909	48.1	60.3	116,693	32.6	25,574	7.1
Unknown-income	48	26	0	54.2	11	22.9	11	22.9
Total Assessment Area	951,543	449,118	100.0	47.2	436,270	45.8	66,155	7.0
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	6,688	5.3	6,031	5.2	620	5.7	37	6.8
Moderate-income	18,691	14.7	17,093	14.8	1,536	14	62	11.4
Middle-income	43,951	34.5	39,660	34.3	4,124	37.6	167	30.6
Upper-income	57,836	45.4	52,894	45.7	4,664	42.5	278	51
Unknown-income	118	0.1	98	0.1	19	0.2	1	0.2
Total Assessment Area	127,284	100.0	115,776	100.0	10,963	100.0	545	100.0
	Percentage of Total Businesses:			91.0		8.6		.4
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	17	2.3	17	2.5	0	0	0	0
Moderate-income	89	12.1	84	12.2	5	10.9	0	0
Middle-income	280	38.1	257	37.3	23	50	0	0
Upper-income	349	47.5	331	48	18	39.1	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	735	100.0	689	100.0	46	100.0	0	.0
	Percentage of Total Farms:			93.7		6.3		.0

## Appendix E

**Combined Demographics Report**

Assessment Area: CA - San Francisco Bay

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	115	13.2	86,783	10.2	19,147	22.1	203,177	23.8
Moderate-income	172	19.7	156,867	18.4	17,472	11.1	140,047	16.4
Middle-income	298	34.2	310,603	36.4	15,133	4.9	159,458	18.7
Upper-income	282	32.3	299,640	35.1	6,529	2.2	351,220	41.1
Unknown-income	5	0.6	9	0	0	0	0	0
Total Assessment Area	872	100.0	853,902	100.0	58,281	6.8	853,902	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	195,608	39,220	5.1	20.1	130,412	66.7	25,976	13.3
Moderate-income	293,745	113,159	14.8	38.5	157,495	53.6	23,091	7.9
Middle-income	535,940	287,532	37.6	53.7	210,822	39.3	37,586	7
Upper-income	494,625	324,620	42.5	65.6	140,297	28.4	29,708	6
Unknown-income	59	0	0	0	59	100	0	0
Total Assessment Area	1,519,977	764,531	100.0	50.3	639,085	42.0	116,361	7.7
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	28,231	13.8	24,339	13.2	3,706	19.4	186	20.1
Moderate-income	30,917	15.1	28,112	15.2	2,686	14	119	12.8
Middle-income	64,713	31.6	59,101	32	5,340	27.9	272	29.3
Upper-income	80,825	39.5	73,105	39.6	7,370	38.5	350	37.8
Unknown-income	95	0	74	0	21	0.1	0	0
Total Assessment Area	204,781	100.0	184,731	100.0	19,123	100.0	927	100.0
	Percentage of Total Businesses:			90.2		9.3		.5
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	61	7.5	51	6.6	9	25	1	50
Moderate-income	100	12.3	99	12.8	1	2.8	0	0
Middle-income	214	26.4	208	26.9	6	16.7	0	0
Upper-income	435	53.7	414	53.6	20	55.6	1	50
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	810	100.0	772	100.0	36	100.0	2	100.0
	Percentage of Total Farms:			95.3		4.4		.2

## Appendix E

**Combined Demographics Report**

Assessment Area: CA - San Francisco Bay

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	109	12.5	94,763	10.5	23,236	24.5	223,868	24.7
Moderate-income	184	21.1	185,995	20.5	21,109	11.3	144,328	15.9
Middle-income	258	29.6	285,195	31.5	15,275	5.4	163,154	18
Upper-income	309	35.4	337,793	37.3	8,501	2.5	374,700	41.4
Unknown-income	12	1.4	2,304	0.3	283	12.3	0	0
Total Assessment Area	872	100.0	906,050	100.0	68,404	7.5	906,050	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	184,029	37,813	5	20.5	130,406	70.9	15,810	8.6
Moderate-income	322,242	126,869	16.8	39.4	176,755	54.9	18,618	5.8
Middle-income	479,256	247,734	32.8	51.7	206,554	43.1	24,968	5.2
Upper-income	551,148	342,402	45.3	62.1	180,684	32.8	28,062	5.1
Unknown-income	10,511	1,318	0.2	12.5	7,999	76.1	1,194	11.4
Total Assessment Area	1,547,186	756,136	100.0	48.9	702,398	45.4	88,652	5.7
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	21,961	11.9	18,614	11.3	3,227	17	120	13.9
Moderate-income	30,966	16.8	27,713	16.9	3,108	16.4	145	16.8
Middle-income	51,574	28	46,654	28.4	4,716	24.8	204	23.6
Upper-income	78,271	42.5	70,193	42.7	7,715	40.6	363	42
Unknown-income	1,435	0.8	1,184	0.7	219	1.2	32	3.7
Total Assessment Area	184,207	100.0	164,358	100.0	18,985	100.0	864	100.0
	Percentage of Total Businesses:			89.2		10.3		.5
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	56	7.7	48	6.9	7	19.4	1	100
Moderate-income	91	12.5	88	12.7	3	8.3	0	0
Middle-income	169	23.2	161	23.2	8	22.2	0	0
Upper-income	412	56.4	394	56.9	18	50	0	0
Unknown-income	2	0.3	2	0.3	0	0	0	0
Total Assessment Area	730	100.0	693	100.0	36	100.0	1	100.0
	Percentage of Total Farms:			94.9		4.9		.1



## Appendix E

**Combined Demographics Report**

Assessment Area: CA - San Jose

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	36	9.7	31,709	7.5	6,489	20.5	98,611	23.4
Moderate-income	84	22.6	91,939	21.8	8,162	8.9	68,076	16.2
Middle-income	138	37.2	159,464	37.9	7,531	4.7	81,502	19.4
Upper-income	112	30.2	138,027	32.8	3,586	2.6	172,960	41.1
Unknown-income	1	0.3	10	0	0	0	0	0
Total Assessment Area	371	100.0	421,149	100.0	25,768	6.1	421,149	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	47,950	15,850	4.5	33.1	29,203	60.9	2,897	6
Moderate-income	144,779	63,373	17.9	43.8	73,849	51	7,557	5.2
Middle-income	240,947	137,780	39	57.2	92,184	38.3	10,983	4.6
Upper-income	192,109	136,209	38.6	70.9	47,801	24.9	8,099	4.2
Unknown-income	239	0	0	0	239	100	0	0
Total Assessment Area	626,024	353,212	100.0	56.4	243,276	38.9	29,536	4.7
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	5,588	6.1	5,077	6.1	495	5.8	16	5.1
Moderate-income	19,758	21.5	17,150	20.6	2,531	29.9	77	24.4
Middle-income	32,207	35	29,240	35.2	2,878	34	89	28.3
Upper-income	34,269	37.3	31,584	38	2,552	30.2	133	42.2
Unknown-income	71	0.1	65	0.1	6	0.1	0	0
Total Assessment Area	91,893	100.0	83,116	100.0	8,462	100.0	315	100.0
	Percentage of Total Businesses:			90.4		9.2		.3
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	11	2.4	11	2.6	0	0	0	0
Moderate-income	82	18.1	72	17	10	35.7	0	0
Middle-income	143	31.6	136	32.1	7	25	0	0
Upper-income	216	47.8	205	48.3	11	39.3	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	452	100.0	424	100.0	28	100.0	0	.0
	Percentage of Total Farms:			93.8		6.2		.0

## Appendix E

**Combined Demographics Report**

Assessment Area: CA - San Jose

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	34	9.2	34,983	7.8	7,016	20.1	106,396	23.8
Moderate-income	77	20.8	83,269	18.6	8,913	10.7	69,212	15.5
Middle-income	135	36.4	164,448	36.8	8,099	4.9	82,584	18.5
Upper-income	124	33.4	163,795	36.7	4,746	2.9	188,317	42.2
Unknown-income	1	0.3	14	0	4	28.6	0	0
Total Assessment Area	371	100.0	446,509	100.0	28,778	6.4	446,509	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	50,462	15,496	4.4	30.7	33,260	65.9	1,706	3.4
Moderate-income	124,428	54,515	15.5	43.8	65,318	52.5	4,595	3.7
Middle-income	243,441	129,091	36.6	53	105,023	43.1	9,327	3.8
Upper-income	227,325	153,510	43.5	67.5	64,849	28.5	8,966	3.9
Unknown-income	85	0	0	0	80	94.1	5	5.9
Total Assessment Area	645,741	352,612	100.0	54.6	268,530	41.6	24,599	3.8
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	4,659	5.7	4,163	5.7	481	5.7	15	5.2
Moderate-income	14,719	17.9	12,578	17.1	2,086	24.9	55	19
Middle-income	29,626	36	26,316	35.7	3,224	38.5	86	29.7
Upper-income	33,256	40.4	30,543	41.5	2,579	30.8	134	46.2
Unknown-income	61	0.1	57	0.1	4	0	0	0
Total Assessment Area	82,321	100.0	73,657	100.0	8,374	100.0	290	100.0
	Percentage of Total Businesses:			89.5		10.2		.4
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	11	2.6	9	2.3	2	7.7	0	0
Moderate-income	76	17.9	68	17.1	8	30.8	0	0
Middle-income	146	34.4	138	34.7	8	30.8	0	0
Upper-income	191	45	183	46	8	30.8	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	424	100.0	398	100.0	26	100.0	0	.0
	Percentage of Total Farms:			93.9		6.1		.0

## Appendix E

**Combined Demographics Report****Assessment Area: CA - Ventura**

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	8	6	7,030	4.5	2,095	29.8	32,573	21
Moderate-income	36	26.9	34,504	22.3	4,175	12.1	25,866	16.7
Middle-income	46	34.3	54,513	35.2	2,974	5.5	31,360	20.2
Upper-income	44	32.8	58,968	38	1,215	2.1	65,216	42.1
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	134	100.0	155,015	100.0	10,459	6.7	155,015	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	9,683	2,539	1.8	26.2	6,686	69	458	4.7
Moderate-income	50,590	23,483	16.9	46.4	23,112	45.7	3,995	7.9
Middle-income	77,311	50,501	36.3	65.3	23,314	30.2	3,496	4.5
Upper-income	77,154	62,663	45	81.2	11,465	14.9	3,026	3.9
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	214,738	139,186	100.0	64.8	64,577	30.1	10,975	5.1
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	1,218	3.9	1,063	3.7	154	6.5	1	0.7
Moderate-income	6,038	19.3	5,465	18.9	546	23	27	19.6
Middle-income	11,137	35.5	10,156	35.2	940	39.6	41	29.7
Upper-income	12,961	41.3	12,159	42.2	733	30.9	69	50
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	31,354	100.0	28,843	100.0	2,373	100.0	138	100.0
	Percentage of Total Businesses:			92.0		7.6		.4
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	58	13.1	39	10.4	19	27.1	0	0
Moderate-income	98	22.1	79	21.1	19	27.1	0	0
Middle-income	163	36.7	142	38	21	30	0	0
Upper-income	125	28.2	114	30.5	11	15.7	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	444	100.0	374	100.0	70	100.0	0	.0
	Percentage of Total Farms:			84.2		15.8		.0

## Appendix E

**Combined Demographics Report****Assessment Area: CA - Ventura**

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	8	6	6,306	4	1,870	29.7	34,144	21.7
Moderate-income	40	29.9	40,370	25.6	6,004	14.9	26,034	16.5
Middle-income	41	30.6	51,962	33	2,771	5.3	30,707	19.5
Upper-income	45	33.6	59,032	37.4	1,465	2.5	66,785	42.4
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	134	100.0	157,670	100.0	12,110	7.7	157,670	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	8,043	2,287	1.7	28.4	5,365	66.7	391	4.9
Moderate-income	57,481	24,989	18.1	43.5	28,649	49.8	3,843	6.7
Middle-income	76,113	49,012	35.6	64.4	22,857	30	4,244	5.6
Upper-income	77,290	61,405	44.6	79.4	13,745	17.8	2,140	2.8
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	218,927	137,693	100.0	62.9	70,616	32.3	10,618	4.9
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	1,520	5.3	1,189	4.5	328	13.9	3	2.3
Moderate-income	6,032	21	5,565	21.2	439	18.6	28	21.4
Middle-income	9,523	33.2	8,592	32.8	891	37.8	40	30.5
Upper-income	11,634	40.5	10,874	41.5	700	29.7	60	45.8
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	28,709	100.0	26,220	100.0	2,358	100.0	131	100.0
	Percentage of Total Businesses:			91.3		8.2		.5
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	36	8.6	24	6.9	12	17.6	0	0
Moderate-income	117	28	89	25.4	28	41.2	0	0
Middle-income	144	34.4	128	36.6	16	23.5	0	0
Upper-income	121	28.9	109	31.1	12	17.6	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	418	100.0	350	100.0	68	100.0	0	.0
	Percentage of Total Farms:			83.7		16.3		.0



## Appendix E

**Combined Demographics Report**

Assessment Area: FL - Fort Lauderdale-West Palm Beach

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	34	5.1	25,584	3.6	7,600	29.7	156,940	21.9
Moderate-income	181	27	188,474	26.3	27,881	14.8	127,530	17.8
Middle-income	237	35.4	258,994	36.1	18,341	7.1	139,759	19.5
Upper-income	212	31.6	243,942	34	9,178	3.8	292,773	40.8
Unknown-income	6	0.9	8	0	0	0	0	0
Total Assessment Area	670	100.0	717,002	100.0	63,000	8.8	717,002	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	57,925	17,065	2.1	29.5	26,657	46	14,203	24.5
Moderate-income	407,996	209,294	25.5	51.3	120,444	29.5	78,258	19.2
Middle-income	528,360	309,462	37.8	58.6	122,212	23.1	96,686	18.3
Upper-income	427,750	283,905	34.6	66.4	65,769	15.4	78,076	18.3
Unknown-income	8	0	0	0	8	100	0	0
Total Assessment Area	1,422,039	819,726	100.0	57.6	335,090	23.6	267,223	18.8
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	8,625	3.5	7,589	3.3	973	6.5	63	2.7
Moderate-income	55,400	22.3	50,776	21.9	4,267	28.6	357	15
Middle-income	83,729	33.7	78,388	33.9	4,656	31.2	685	28.8
Upper-income	100,756	40.5	94,518	40.8	4,972	33.3	1,266	53.3
Unknown-income	231	0.1	176	0.1	49	0.3	6	0.3
Total Assessment Area	248,741	100.0	231,447	100.0	14,917	100.0	2,377	100.0
	Percentage of Total Businesses:			93.0		6.0		1.0
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	28	2.8	26	2.7	2	4.5	0	0
Moderate-income	143	14.3	136	14.2	7	15.9	0	0
Middle-income	296	29.6	287	30	9	20.5	0	0
Upper-income	534	53.3	507	53	26	59.1	1	100
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	1,001	100.0	956	100.0	44	100.0	1	100.0
	Percentage of Total Farms:			95.5		4.4		.1

## Appendix E

**Combined Demographics Report**

Assessment Area: FL - Fort Lauderdale-West Palm Beach

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	41	6.1	35,229	4.8	12,467	35.4	164,967	22.6
Moderate-income	196	29.3	193,594	26.5	34,224	17.7	127,349	17.4
Middle-income	205	30.6	237,964	32.6	21,248	8.9	134,575	18.4
Upper-income	220	32.8	263,243	36	11,614	4.4	303,897	41.6
Unknown-income	8	1.2	758	0.1	99	13.1	0	0
Total Assessment Area	670	100.0	730,788	100.0	79,652	10.9	730,788	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	78,121	21,666	2.8	27.7	39,924	51.1	16,531	21.2
Moderate-income	411,326	188,905	24.6	45.9	140,621	34.2	81,800	19.9
Middle-income	467,122	259,765	33.8	55.6	129,493	27.7	77,864	16.7
Upper-income	485,253	296,803	38.6	61.2	89,867	18.5	98,583	20.3
Unknown-income	1,988	851	0.1	42.8	599	30.1	538	27.1
Total Assessment Area	1,443,810	767,990	100.0	53.2	400,504	27.7	275,316	19.1
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	11,525	5.2	9,858	4.8	1,583	10.4	84	3.9
Moderate-income	50,180	22.5	45,639	22.2	4,213	27.7	328	15.3
Middle-income	68,345	30.7	63,802	31.1	3,999	26.3	544	25.5
Upper-income	91,880	41.3	85,371	41.6	5,340	35.1	1,169	54.7
Unknown-income	640	0.3	552	0.3	76	0.5	12	0.6
Total Assessment Area	222,570	100.0	205,222	100.0	15,211	100.0	2,137	100.0
	Percentage of Total Businesses:			92.2		6.8		1.0
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	37	4	34	3.9	3	6.8	0	0
Moderate-income	129	14	123	14	6	13.6	0	0
Middle-income	265	28.8	255	29.1	10	22.7	0	0
Upper-income	484	52.6	459	52.4	25	56.8	0	0
Unknown-income	5	0.5	5	0.6	0	0	0	0
Total Assessment Area	920	100.0	876	100.0	44	100.0	0	.0
	Percentage of Total Farms:			95.2		4.8		.0

## Appendix E

## Combined Demographics Report

## Assessment Area: FL - Sarasota

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	2	785	1.8	299	38.1	9,209	20.6
Moderate-income	14	27.5	11,617	26	1,865	16.1	8,177	18.3
Middle-income	21	41.2	20,280	45.4	1,213	6	8,644	19.4
Upper-income	15	29.4	11,983	26.8	503	4.2	18,635	41.7
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	51	100.0	44,665	100.0	3,880	8.7	44,665	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	1,717	583	1	34	901	52.5	233	13.6
Moderate-income	27,848	13,514	24.2	48.5	8,815	31.7	5,519	19.8
Middle-income	40,744	25,336	45.3	62.2	8,758	21.5	6,650	16.3
Upper-income	35,586	16,504	29.5	46.4	4,224	11.9	14,858	41.8
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	105,895	55,937	100.0	52.8	22,698	21.4	27,260	25.7
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low-income	186	0.9	169	0.9	17	1.7	0	0
Moderate-income	5,763	28.6	5,387	28.1	368	37.8	8	53.3
Middle-income	8,333	41.4	8,053	42	277	28.5	3	20
Upper-income	5,868	29.1	5,553	29	311	32	4	26.7
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	20,150	100.0	19,162	100.0	973	100.0	15	100.0
	Percentage of Total Businesses:			95.1		4.8		.1
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low-income	0	0	0	0	0	0	0	0
Moderate-income	9	12	8	11	1	50	0	0
Middle-income	35	46.7	34	46.6	1	50	0	0
Upper-income	31	41.3	31	42.5	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	75	100.0	73	100.0	2	100.0	0	.0
	Percentage of Total Farms:			97.3		2.7		.0

## Appendix E

**Combined Demographics Report**

Assessment Area: FL - Stuart

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	1,856	14.5
Moderate-income	2	14.3	1,244	9.7	169	13.6	2,456	19.2
Middle-income	7	50	6,704	52.3	373	5.6	2,485	19.4
Upper-income	5	35.7	4,873	38	236	4.8	6,024	47
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	14	100.0	12,821	100.0	778	6.1	12,821	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	3,543	1,115	6.7	31.5	1,696	47.9	732	20.7
Middle-income	17,096	8,912	53.4	52.1	3,523	20.6	4,661	27.3
Upper-income	12,250	6,649	39.9	54.3	1,586	12.9	4,015	32.8
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	32,889	16,676	100.0	50.7	6,805	20.7	9,408	28.6
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	1,529	23.5	1,333	21.9	192	45.3	4	25
Middle-income	3,172	48.7	3,007	49.5	159	37.5	6	37.5
Upper-income	1,815	27.9	1,736	28.6	73	17.2	6	37.5
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	6,516	100.0	6,076	100.0	424	100.0	16	100.0
	Percentage of Total Businesses:			93.2		6.5		.2
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	6	30	6	31.6	0	0	0	0
Middle-income	7	35	7	36.8	0	0	0	0
Upper-income	7	35	6	31.6	1	100	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	20	100.0	19	100.0	1	100.0	0	.0
	Percentage of Total Farms:			95.0		5.0		.0



Appendix E

## Combined Demographics Report

Assessment Area: MI - Ann Arbor MSA

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	11	11	5,300	6.7	1,305	24.6	17,167	21.7
Moderate-income	18	18	14,231	18	2,008	14.1	13,369	16.9
Middle-income	44	44	38,126	48.2	1,769	4.6	16,958	21.4
Upper-income	23	23	21,470	27.1	518	2.4	31,644	40
Unknown-income	4	4	11	0	0	0	0	0
Total Assessment Area	100	100.0	79,138	100.0	5,600	7.1	79,138	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	14,374	3,367	4	23.4	8,993	62.6	2,014	14
Moderate-income	29,394	12,583	14.9	42.8	13,716	46.7	3,095	10.5
Middle-income	69,696	43,820	51.9	62.9	20,019	28.7	5,857	8.4
Upper-income	33,589	24,717	29.3	73.6	6,844	20.4	2,028	6
Unknown-income	216	0	0	0	102	47.2	114	52.8
Total Assessment Area	147,269	84,487	100.0	57.4	49,674	33.7	13,108	8.9
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	734	4.5	659	4.5	72	4.9	3	3
Moderate-income	1,889	11.7	1,709	11.7	173	11.7	7	7
Middle-income	8,116	50.2	7,317	50.1	742	50	57	57
Upper-income	5,260	32.5	4,757	32.6	473	31.9	30	30
Unknown-income	178	1.1	152	1	23	1.6	3	3
Total Assessment Area	16,177	100.0	14,594	100.0	1,483	100.0	100	100.0
	Percentage of Total Businesses:			90.2		9.2		.6
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	3	0.9	3	0.9	0	0	0	0
Moderate-income	3	0.9	3	0.9	0	0	0	0
Middle-income	251	74.7	248	74.7	3	75	0	0
Upper-income	79	23.5	78	23.5	1	25	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	336	100.0	332	100.0	4	100.0	0	.0
	Percentage of Total Farms:			98.8		1.2		.0

## Appendix E

**Combined Demographics Report**

Assessment Area: MI - Ann Arbor MSA

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	16	16	8,921	11.2	2,461	27.6	18,032	22.7
Moderate-income	16	16	10,689	13.5	1,261	11.8	13,501	17
Middle-income	37	37	33,861	42.7	2,054	6.1	15,572	19.6
Upper-income	25	25	25,698	32.4	484	1.9	32,268	40.7
Unknown-income	6	6	204	0.3	67	32.8	0	0
Total Assessment Area	100	100.0	79,373	100.0	6,327	8.0	79,373	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	23,605	5,440	6.6	23	15,959	67.6	2,206	9.3
Moderate-income	21,049	9,873	12	46.9	9,787	46.5	1,389	6.6
Middle-income	60,457	36,901	44.7	61	19,025	31.5	4,531	7.5
Upper-income	40,983	30,117	36.5	73.5	8,317	20.3	2,549	6.2
Unknown-income	3,004	194	0.2	6.5	2,454	81.7	356	11.9
Total Assessment Area	149,098	82,525	100.0	55.3	55,542	37.3	11,031	7.4
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	1,192	8.2	1,053	8.1	136	9.3	3	3.1
Moderate-income	1,295	8.9	1,169	9	121	8.2	5	5.2
Middle-income	6,305	43.3	5,616	43.2	642	43.7	47	48.5
Upper-income	4,846	33.3	4,384	33.7	428	29.1	34	35.1
Unknown-income	930	6.4	780	6	142	9.7	8	8.2
Total Assessment Area	14,568	100.0	13,002	100.0	1,469	100.0	97	100.0
	Percentage of Total Businesses:			89.3		10.1		.7
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	3	1	3	1	0	0	0	0
Moderate-income	10	3.2	9	2.9	1	33.3	0	0
Middle-income	206	66.7	205	67	1	33.3	0	0
Upper-income	90	29.1	89	29.1	1	33.3	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	309	100.0	306	100.0	3	100.0	0	.0
	Percentage of Total Farms:			99.0		1.0		.0

## Appendix E

**Combined Demographics Report**

Assessment Area: MI - Battle Creek MSA

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	4	10.3	2,231	6.2	950	42.6	7,528	21
Moderate-income	11	28.2	8,557	23.9	1,780	20.8	6,475	18.1
Middle-income	15	38.5	13,975	39	1,308	9.4	7,362	20.5
Upper-income	9	23.1	11,096	30.9	403	3.6	14,494	40.4
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	39	100.0	35,859	100.0	4,441	12.4	35,859	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	4,442	1,908	4.9	43	1,766	39.8	768	17.3
Moderate-income	16,141	8,720	22.4	54	5,161	32	2,260	14
Middle-income	24,036	15,138	38.9	63	6,033	25.1	2,865	11.9
Upper-income	16,483	13,125	33.7	79.6	2,074	12.6	1,284	7.8
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	61,102	38,891	100.0	63.6	15,034	24.6	7,177	11.7
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	400	8.6	331	8	66	14.1	3	4.9
Moderate-income	1,048	22.6	859	20.9	167	35.8	22	36.1
Middle-income	1,770	38.1	1,620	39.3	124	26.6	26	42.6
Upper-income	1,427	30.7	1,307	31.7	110	23.6	10	16.4
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	4,645	100.0	4,117	100.0	467	100.0	61	100.0
	Percentage of Total Businesses:			88.6		10.1		1.3
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1	0.5	1	0.5	0	0	0	0
Moderate-income	20	9.3	20	9.7	0	0	0	0
Middle-income	134	62.6	128	62.1	6	75	0	0
Upper-income	59	27.6	57	27.7	2	25	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	214	100.0	206	100.0	8	100.0	0	.0
	Percentage of Total Farms:			96.3		3.7		.0

## Appendix E

**Combined Demographics Report**

Assessment Area: MI - Battle Creek MSA

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	4	10.3	2,135	6.3	908	42.5	7,285	21.7
Moderate-income	12	30.8	7,832	23.3	1,835	23.4	5,985	17.8
Middle-income	15	38.5	13,788	41	1,243	9	6,591	19.6
Upper-income	8	20.5	9,870	29.4	518	5.2	13,764	40.9
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	39	100.0	33,625	100.0	4,504	13.4	33,625	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	4,608	1,907	5.2	41.4	1,689	36.7	1,012	22
Moderate-income	16,795	7,716	21.1	45.9	6,041	36	3,038	18.1
Middle-income	23,487	15,641	42.7	66.6	5,338	22.7	2,508	10.7
Upper-income	15,826	11,376	31	71.9	3,142	19.9	1,308	8.3
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	60,716	36,640	100.0	60.3	16,210	26.7	7,866	13.0
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	321	7.9	252	7.1	58	12.4	11	18.3
Moderate-income	1,054	25.8	870	24.5	172	36.8	12	20
Middle-income	1,439	35.3	1,287	36.2	123	26.3	29	48.3
Upper-income	1,266	31	1,143	32.2	115	24.6	8	13.3
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	4,080	100.0	3,552	100.0	468	100.0	60	100.0
	Percentage of Total Businesses:			87.1		11.5		1.5
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	1	0.5	1	0.6	0	0	0	0
Moderate-income	4	2.1	4	2.2	0	0	0	0
Middle-income	140	74.9	133	74.3	7	87.5	0	0
Upper-income	42	22.5	41	22.9	1	12.5	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	187	100.0	179	100.0	8	100.0	0	.0
	Percentage of Total Farms:			95.7		4.3		.0



## Appendix E

**Combined Demographics Report**

Assessment Area: MI - Fenton

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	1,237	9.1
Moderate-income	0	0	0	0	0	0	1,846	13.6
Middle-income	5	38.5	5,028	37.2	363	7.2	3,026	22.4
Upper-income	8	61.5	8,503	62.8	358	4.2	7,422	54.9
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	13	100.0	13,531	100.0	721	5.3	13,531	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	0	0	0	0	0	0	0	0
Middle-income	8,125	5,591	34.8	68.8	1,830	22.5	704	8.7
Upper-income	13,550	10,466	65.2	77.2	1,868	13.8	1,216	9
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	21,675	16,057	100.0	74.1	3,698	17.1	1,920	8.9
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0	0	0	0	0	0	0
Moderate-income	0	0	0	0	0	0	0	0
Middle-income	863	42.3	788	41.9	71	48.6	4	25
Upper-income	1,179	57.7	1,092	58.1	75	51.4	12	75
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	2,042	100.0	1,880	100.0	146	100.0	16	100.0
	Percentage of Total Businesses:			92.1		7.1		.8
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0	0	0	0	0	0	0
Moderate-income	0	0	0	0	0	0	0	0
Middle-income	28	49.1	28	49.1	0	0	0	0
Upper-income	29	50.9	29	50.9	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	57	100.0	57	100.0	0	.0	0	.0
	Percentage of Total Farms:			100.0		.0		.0

## Appendix E

**Combined Demographics Report**

Assessment Area: MI - Fenton

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	1,745	12.9
Moderate-income	0	0	0	0	0	0	1,478	11
Middle-income	2	15.4	2,896	21.5	276	9.5	2,602	19.3
Upper-income	11	84.6	10,587	78.5	686	6.5	7,658	56.8
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	13	100.0	13,483	100.0	962	7.1	13,483	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	0	0	0	0	0	0	0	0
Middle-income	5,157	2,790	18.9	54.1	1,979	38.4	388	7.5
Upper-income	15,837	11,961	81.1	75.5	2,839	17.9	1,037	6.5
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	20,994	14,751	100.0	70.3	4,818	22.9	1,425	6.8
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0	0	0	0	0	0	0
Moderate-income	0	0	0	0	0	0	0	0
Middle-income	594	33.1	520	31.8	72	48.6	2	14.3
Upper-income	1,202	66.9	1,114	68.2	76	51.4	12	85.7
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	1,796	100.0	1,634	100.0	148	100.0	14	100.0
	Percentage of Total Businesses:			91.0		8.2		.8
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0	0	0	0	0	0	0
Moderate-income	0	0	0	0	0	0	0	0
Middle-income	3	5.8	2	3.9	1	100	0	0
Upper-income	49	94.2	49	96.1	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	52	100.0	51	100.0	1	100.0	0	.0
	Percentage of Total Farms:			98.1		1.9		.0

Appendix E

## Combined Demographics Report

Assessment Area: MI - Grand Rapids-Wyoming

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	12	6.6	8,781	4	3,238	36.9	42,201	19.1
Moderate-income	35	19.2	33,110	15	6,761	20.4	39,460	17.9
Middle-income	90	49.5	114,206	51.7	7,610	6.7	49,204	22.3
Upper-income	44	24.2	64,658	29.3	1,899	2.9	89,890	40.7
Unknown-income	1	0.5	0	0	0	0	0	0
Total Assessment Area	182	100.0	220,755	100.0	19,508	8.8	220,755	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	16,095	5,594	2.4	34.8	8,082	50.2	2,419	15
Moderate-income	65,387	31,254	13.2	47.8	26,152	40	7,981	12.2
Middle-income	179,678	127,186	53.7	70.8	39,947	22.2	12,545	7
Upper-income	86,080	72,631	30.7	84.4	8,857	10.3	4,592	5.3
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	347,240	236,665	100.0	68.2	83,038	23.9	27,537	7.9
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	1,546	4.4	1,184	3.9	352	8.1	10	4.4
Moderate-income	5,516	15.8	4,684	15.5	791	18.1	41	18.2
Middle-income	16,826	48.3	14,711	48.7	2,015	46.2	100	44.4
Upper-income	10,926	31.4	9,651	31.9	1,201	27.6	74	32.9
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	34,814	100.0	30,230	100.0	4,359	100.0	225	100.0
	Percentage of Total Businesses:			86.8		12.5		.6
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	2	0.2	2	0.3	0	0	0	0
Moderate-income	15	1.9	11	1.5	4	6	0	0
Middle-income	548	67.8	502	67.7	46	68.7	0	0
Upper-income	243	30.1	226	30.5	17	25.4	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	808	100.0	741	100.0	67	100.0	0	.0
	Percentage of Total Farms:			91.7		8.3		.0

## Appendix E

**Combined Demographics Report**

Assessment Area: MI - Grand Rapids-Wyoming

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	13	7.1	9,170	4.1	3,693	40.3	42,970	19.1
Moderate-income	33	18.1	33,226	14.7	6,067	18.3	39,664	17.6
Middle-income	90	49.5	116,452	51.7	8,287	7.1	49,995	22.2
Upper-income	45	24.7	66,551	29.5	2,307	3.5	92,770	41.2
Unknown-income	1	0.5	0	0	0	0	0	0
Total Assessment Area	182	100.0	225,399	100.0	20,354	9.0	225,399	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	17,889	5,119	2.2	28.6	10,333	57.8	2,437	13.6
Moderate-income	62,402	29,435	12.6	47.2	28,255	45.3	4,712	7.6
Middle-income	181,551	125,745	53.7	69.3	44,873	24.7	10,933	6
Upper-income	90,229	73,974	31.6	82	11,510	12.8	4,745	5.3
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	352,071	234,273	100.0	66.5	94,971	27.0	22,827	6.5
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	1,072	3.4	804	3	262	6.1	6	2.9
Moderate-income	4,337	13.8	3,587	13.4	725	16.9	25	12.1
Middle-income	15,592	49.8	13,389	49.9	2,109	49	94	45.4
Upper-income	10,335	33	9,048	33.7	1,205	28	82	39.6
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	31,336	100.0	26,828	100.0	4,301	100.0	207	100.0
	Percentage of Total Businesses:			85.6		13.7		.7
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	18	2.4	13	1.9	5	7.5	0	0
Middle-income	506	67.7	458	67.4	48	71.6	0	0
Upper-income	223	29.9	209	30.7	14	20.9	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	747	100.0	680	100.0	67	100.0	0	.0
	Percentage of Total Farms:			91.0		9.0		.0



## Appendix E

**Combined Demographics Report****Assessment Area: MI - Jackson MSA**

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	7	18.4	3,595	8.7	1,179	32.8	8,584	20.7
Moderate-income	5	13.2	4,507	10.9	815	18.1	7,592	18.3
Middle-income	16	42.1	22,242	53.6	2,058	9.3	8,846	21.3
Upper-income	9	23.7	11,164	26.9	525	4.7	16,486	39.7
Unknown-income	1	2.6	0	0	0	0	0	0
Total Assessment Area	38	100.0	41,508	100.0	4,577	11.0	41,508	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	7,776	2,933	6.4	37.7	3,740	48.1	1,103	14.2
Moderate-income	8,910	4,625	10	51.9	2,930	32.9	1,355	15.2
Middle-income	35,507	25,197	54.7	71	6,044	17	4,266	12
Upper-income	16,903	13,294	28.9	78.6	1,849	10.9	1,760	10.4
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	69,096	46,049	100.0	66.6	14,563	21.1	8,484	12.3
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	814	14.9	652	13.5	153	26.5	9	16.7
Moderate-income	764	14	634	13.1	128	22.1	2	3.7
Middle-income	2,497	45.7	2,265	46.8	202	34.9	30	55.6
Upper-income	1,391	25.4	1,285	26.6	93	16.1	13	24.1
Unknown-income	2	0	0	0	2	0.3	0	0
Total Assessment Area	5,468	100.0	4,836	100.0	578	100.0	54	100.0
	Percentage of Total Businesses:			88.4		10.6		1.0
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1	0.5	1	0.5	0	0	0	0
Moderate-income	2	0.9	2	0.9	0	0	0	0
Middle-income	132	61.4	129	60.8	3	100	0	0
Upper-income	80	37.2	80	37.7	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	215	100.0	212	100.0	3	100.0	0	.0
	Percentage of Total Farms:			98.6		1.4		.0

## Appendix E

**Combined Demographics Report**

Assessment Area: MI - Jackson MSA

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	6	15.8	3,504	8.8	1,654	47.2	8,910	22.3
Moderate-income	9	23.7	7,028	17.6	1,361	19.4	6,996	17.5
Middle-income	14	36.8	20,124	50.4	1,772	8.8	8,057	20.2
Upper-income	8	21.1	9,274	23.2	371	4	15,967	40
Unknown-income	1	2.6	0	0	0	0	0	0
Total Assessment Area	38	100.0	39,930	100.0	5,158	12.9	39,930	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	6,780	2,485	5.7	36.7	3,214	47.4	1,081	15.9
Moderate-income	14,319	6,790	15.6	47.4	5,487	38.3	2,042	14.3
Middle-income	32,454	23,375	53.7	72	5,948	18.3	3,131	9.6
Upper-income	15,568	10,905	25	70	2,387	15.3	2,276	14.6
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	69,121	43,555	100.0	63.0	17,036	24.6	8,530	12.3
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	510	10.5	404	9.5	103	17.8	3	6.1
Moderate-income	1,311	26.9	1,088	25.6	214	36.9	9	18.4
Middle-income	2,044	41.9	1,830	43.1	182	31.4	32	65.3
Upper-income	1,007	20.7	923	21.7	79	13.6	5	10.2
Unknown-income	2	0	0	0	2	0.3	0	0
Total Assessment Area	4,874	100.0	4,245	100.0	580	100.0	49	100.0
	Percentage of Total Businesses:			87.1		11.9		1.0
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1	0.5	1	0.5	0	0	0	0
Moderate-income	5	2.6	5	2.7	0	0	0	0
Middle-income	136	72	133	71.9	3	75	0	0
Upper-income	47	24.9	46	24.9	1	25	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	189	100.0	185	100.0	4	100.0	0	.0
	Percentage of Total Farms:			97.9		2.1		.0

Appendix E

**Combined Demographics Report**

Assessment Area: MI - Lansing-East Lansing

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	8	7.8	5,794	7	1,782	30.8	18,012	21.8
Moderate-income	25	24.5	15,626	18.9	3,176	20.3	14,138	17.1
Middle-income	33	32.4	33,044	40	2,817	8.5	16,822	20.4
Upper-income	26	25.5	28,197	34.1	1,200	4.3	33,689	40.8
Unknown-income	10	9.8	0	0	0	0	0	0
Total Assessment Area	102	100.0	82,661	100.0	8,975	10.9	82,661	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	11,204	4,384	4.9	39.1	5,360	47.8	1,460	13
Moderate-income	36,724	15,319	17.2	41.7	16,044	43.7	5,361	14.6
Middle-income	61,704	37,453	42.1	60.7	19,344	31.3	4,907	8
Upper-income	43,916	31,776	35.7	72.4	9,496	21.6	2,644	6
Unknown-income	1,223	31	0	2.5	904	73.9	288	23.5
Total Assessment Area	154,771	88,963	100.0	57.5	51,148	33.0	14,660	9.5
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	667	4.8	579	4.7	84	5.9	4	2.9
Moderate-income	3,574	25.8	3,024	24.6	497	35.1	53	38.7
Middle-income	4,685	33.8	4,250	34.6	393	27.8	42	30.7
Upper-income	4,670	33.7	4,239	34.5	400	28.3	31	22.6
Unknown-income	251	1.8	203	1.7	41	2.9	7	5.1
Total Assessment Area	13,847	100.0	12,295	100.0	1,415	100.0	137	100.0
	Percentage of Total Businesses:			88.8		10.2		1.0
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	2	0.9	2	0.9	0	0	0	0
Moderate-income	16	7.2	16	7.4	0	0	0	0
Middle-income	97	43.9	95	44.2	2	33.3	0	0
Upper-income	102	46.2	100	46.5	2	33.3	0	0
Unknown-income	4	1.8	2	0.9	2	33.3	0	0
Total Assessment Area	221	100.0	215	100.0	6	100.0	0	.0
	Percentage of Total Farms:			97.3		2.7		.0

Appendix E

## Combined Demographics Report

Assessment Area: MI - Lansing-East Lansing

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	12	11.8	6,456	8.1	2,491	38.6	18,024	22.6
Moderate-income	21	20.6	15,948	20	3,540	22.2	13,661	17.1
Middle-income	31	30.4	26,552	33.2	1,862	7	15,290	19.1
Upper-income	29	28.4	30,797	38.5	1,626	5.3	32,931	41.2
Unknown-income	9	8.8	153	0.2	62	40.5	0	0
Total Assessment Area	102	100.0	79,906	100.0	9,581	12.0	79,906	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	16,462	4,411	5.2	26.8	9,318	56.6	2,733	16.6
Moderate-income	34,913	15,655	18.4	44.8	15,201	43.5	4,057	11.6
Middle-income	49,986	30,121	35.4	60.3	16,252	32.5	3,613	7.2
Upper-income	52,860	34,714	40.8	65.7	15,350	29	2,796	5.3
Unknown-income	1,483	156	0.2	10.5	1,177	79.4	150	10.1
Total Assessment Area	155,704	85,057	100.0	54.6	57,298	36.8	13,349	8.6
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1,290	10.5	1,031	9.6	247	17.7	12	9.4
Moderate-income	2,372	19.3	2,036	18.9	293	21	43	33.9
Middle-income	3,542	28.8	3,183	29.6	330	23.6	29	22.8
Upper-income	4,737	38.6	4,227	39.3	476	34.1	34	26.8
Unknown-income	343	2.8	284	2.6	50	3.6	9	7.1
Total Assessment Area	12,284	100.0	10,761	100.0	1,396	100.0	127	100.0
	Percentage of Total Businesses:			87.6		11.4		1.0
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	6	3.1	6	3.2	0	0	0	0
Moderate-income	12	6.2	12	6.3	0	0	0	0
Middle-income	71	36.6	69	36.5	2	40	0	0
Upper-income	100	51.5	99	52.4	1	20	0	0
Unknown-income	5	2.6	3	1.6	2	40	0	0
Total Assessment Area	194	100.0	189	100.0	5	100.0	0	.0
	Percentage of Total Farms:			97.4		2.6		.0



## Appendix E

**Combined Demographics Report**

Assessment Area: MI - Midland MSA

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	5.3	668	2.9	58	8.7	4,771	20.7
Moderate-income	3	15.8	2,892	12.5	344	11.9	4,076	17.7
Middle-income	10	52.6	10,364	44.9	931	9	4,604	20
Upper-income	5	26.3	9,138	39.6	416	4.6	9,611	41.7
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	19	100.0	23,062	100.0	1,749	7.6	23,062	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	1,154	513	2	44.5	525	45.5	116	10.1
Moderate-income	5,886	3,218	12.5	54.7	2,221	37.7	447	7.6
Middle-income	15,649	11,891	46.3	76	2,540	16.2	1,218	7.8
Upper-income	13,176	10,088	39.2	76.6	2,566	19.5	522	4
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	35,865	25,710	100.0	71.7	7,852	21.9	2,303	6.4
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	196	6.1	124	4.3	69	24.1	3	6.7
Moderate-income	586	18.3	517	18	61	21.3	8	17.8
Middle-income	1,154	36.1	1,056	36.9	73	25.5	25	55.6
Upper-income	1,260	39.4	1,168	40.8	83	29	9	20
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	3,196	100.0	2,865	100.0	286	100.0	45	100.0
	Percentage of Total Businesses:			89.6			8.9	1.4
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	23	20.5	23	20.9	0	0	0	0
Middle-income	71	63.4	69	62.7	2	100	0	0
Upper-income	18	16.1	18	16.4	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	112	100.0	110	100.0	2	100.0	0	.0
	Percentage of Total Farms:			98.2			1.8	.0

## Appendix E

**Combined Demographics Report**

Assessment Area: MI - Midland MSA

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	5.3	599	2.6	182	30.4	4,635	20.1
Moderate-income	4	21.1	4,364	18.9	620	14.2	4,073	17.7
Middle-income	9	47.4	9,968	43.2	831	8.3	4,782	20.7
Upper-income	5	26.3	8,135	35.3	469	5.8	9,576	41.5
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	19	100.0	23,066	100.0	2,102	9.1	23,066	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	1,089	436	1.7	40	597	54.8	56	5.1
Moderate-income	7,588	4,423	17.5	58.3	2,571	33.9	594	7.8
Middle-income	15,259	11,325	44.7	74.2	2,607	17.1	1,327	8.7
Upper-income	12,259	9,153	36.1	74.7	2,505	20.4	601	4.9
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	36,195	25,337	100.0	70.0	8,280	22.9	2,578	7.1
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	183	6.5	112	4.5	69	24.2	2	4.7
Moderate-income	623	22	550	22	63	22.1	10	23.3
Middle-income	920	32.5	845	33.7	51	17.9	24	55.8
Upper-income	1,107	39.1	998	39.8	102	35.8	7	16.3
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	2,833	100.0	2,505	100.0	285	100.0	43	100.0
	Percentage of Total Businesses:			88.4		10.1		1.5
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	24	25.5	24	26.1	0	0	0	0
Middle-income	55	58.5	53	57.6	2	100	0	0
Upper-income	15	16	15	16.3	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	94	100.0	92	100.0	2	100.0	0	.0
	Percentage of Total Farms:			97.9		2.1		.0

## Appendix E

**Combined Demographics Report**

Assessment Area: MI - Muskegon MSA

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	3	7	1,303	2.9	746	57.3	9,587	21.1
Moderate-income	11	25.6	9,575	21.1	2,572	26.9	8,110	17.9
Middle-income	19	44.2	21,632	47.7	2,251	10.4	9,638	21.2
Upper-income	9	20.9	12,856	28.3	674	5.2	18,031	39.7
Unknown-income	1	2.3	0	0	0	0	0	0
Total Assessment Area	43	100.0	45,366	100.0	6,243	13.8	45,366	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	2,189	806	1.6	36.8	1,032	47.1	351	16
Moderate-income	19,219	8,501	17.1	44.2	8,120	42.2	2,598	13.5
Middle-income	33,685	25,525	51.3	75.8	4,730	14	3,430	10.2
Upper-income	18,434	14,966	30.1	81.2	2,098	11.4	1,370	7.4
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	73,527	49,798	100.0	67.7	15,980	21.7	7,749	10.5
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	297	5.3	220	4.4	77	13	0	0
Moderate-income	1,222	21.6	1,025	20.4	185	31.3	12	26.1
Middle-income	2,481	43.9	2,245	44.7	214	36.2	22	47.8
Upper-income	1,654	29.3	1,527	30.4	115	19.5	12	26.1
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	5,654	100.0	5,017	100.0	591	100.0	46	100.0
	Percentage of Total Businesses:			88.7		10.5		.8
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	1	0.7	1	0.7	0	0	0	0
Middle-income	119	81.5	114	82	5	71.4	0	0
Upper-income	26	17.8	24	17.3	2	28.6	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	146	100.0	139	100.0	7	100.0	0	.0
	Percentage of Total Farms:			95.2		4.8		.0

## Appendix E

**Combined Demographics Report****Assessment Area: MI - Muskegon MSA**

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	5	11.6	3,329	7.6	1,611	48.4	9,463	21.7
Moderate-income	11	25.6	9,228	21.1	2,102	22.8	7,404	17
Middle-income	14	32.6	17,533	40.1	1,992	11.4	9,013	20.6
Upper-income	12	27.9	13,586	31.1	630	4.6	17,796	40.7
Unknown-income	1	2.3	0	0	0	0	0	0
Total Assessment Area	43	100.0	43,676	100.0	6,335	14.5	43,676	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	6,912	2,421	5	35	3,048	44.1	1,443	20.9
Moderate-income	17,758	9,070	18.8	51.1	6,583	37.1	2,105	11.9
Middle-income	26,965	20,263	41.9	75.1	3,873	14.4	2,829	10.5
Upper-income	21,719	16,567	34.3	76.3	2,665	12.3	2,487	11.5
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	73,354	48,321	100.0	65.9	16,169	22.0	8,864	12.1
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	449	8.9	358	8.1	89	15	2	4.3
Moderate-income	1,086	21.5	879	19.9	194	32.8	13	28.3
Middle-income	1,789	35.4	1,645	37.3	128	21.6	16	34.8
Upper-income	1,723	34.1	1,527	34.6	181	30.6	15	32.6
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	5,047	100.0	4,409	100.0	592	100.0	46	100.0
	Percentage of Total Businesses:			87.4		11.7		.9
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	1	0.8	1	0.8	0	0	0	0
Middle-income	84	64.1	83	67.5	1	12.5	0	0
Upper-income	46	35.1	39	31.7	7	87.5	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	131	100.0	123	100.0	8	100.0	0	.0
	Percentage of Total Farms:			93.9		6.1		.0



## Appendix E

**Combined Demographics Report**

Assessment Area: TX - Austin

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	35	12.3	33,201	10.9	10,880	32.8	66,582	21.8
Moderate-income	67	23.5	60,951	19.9	8,869	14.6	51,873	17
Middle-income	90	31.6	95,909	31.4	5,398	5.6	58,906	19.3
Upper-income	90	31.6	115,576	37.8	3,411	3	128,276	42
Unknown-income	3	1.1	0	0	0	0	0	0
Total Assessment Area	285	100.0	305,637	100.0	28,558	9.3	305,637	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	68,485	15,543	5.5	22.7	44,286	64.7	8,656	12.6
Moderate-income	122,336	48,429	17.2	39.6	62,832	51.4	11,075	9.1
Middle-income	173,386	92,621	32.9	53.4	69,272	40	11,493	6.6
Upper-income	183,536	124,664	44.3	67.9	46,007	25.1	12,865	7
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	547,743	281,257	100.0	51.3	222,397	40.6	44,089	8.0
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	5,546	6.6	4,892	6.4	611	9.9	43	4.3
Moderate-income	13,940	16.7	12,471	16.3	1,351	21.9	118	11.8
Middle-income	22,521	27	20,756	27.2	1,563	25.3	202	20.1
Upper-income	41,494	49.7	38,223	50	2,634	42.7	637	63.5
Unknown-income	44	0.1	32	0	9	0.1	3	0.3
Total Assessment Area	83,545	100.0	76,374	100.0	6,168	100.0	1,003	100.0
	Percentage of Total Businesses:			91.4		7.4		1.2
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	26	3.3	24	3.1	2	28.6	0	0
Moderate-income	126	16.2	124	16.1	2	28.6	0	0
Middle-income	192	24.7	190	24.7	2	28.6	0	0
Upper-income	433	55.7	432	56.1	1	14.3	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	777	100.0	770	100.0	7	100.0	0	.0
	Percentage of Total Farms:			99.1		.9		.0

## Appendix E

**Combined Demographics Report**

Assessment Area: TX - Austin

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	35	12.3	31,879	9.5	10,391	32.6	75,889	22.6
Moderate-income	57	20	58,069	17.3	9,996	17.2	53,888	16
Middle-income	96	33.7	116,243	34.6	7,951	6.8	64,735	19.3
Upper-income	91	31.9	128,294	38.2	3,415	2.7	141,329	42.1
Unknown-income	6	2.1	1,356	0.4	723	53.3	0	0
Total Assessment Area	285	100.0	335,841	100.0	32,476	9.7	335,841	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	70,447	14,466	4.8	20.5	49,572	70.4	6,409	9.1
Moderate-income	105,869	46,974	15.5	44.4	51,507	48.7	7,388	7
Middle-income	208,426	105,603	34.8	50.7	88,415	42.4	14,408	6.9
Upper-income	207,703	135,742	44.7	65.4	57,209	27.5	14,752	7.1
Unknown-income	6,623	712	0.2	10.8	5,039	76.1	872	13.2
Total Assessment Area	599,068	303,497	100.0	50.7	251,742	42.0	43,829	7.3
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	5,311	7.1	4,601	6.8	670	10.8	40	4.4
Moderate-income	9,384	12.5	8,453	12.4	865	14	66	7.3
Middle-income	22,484	29.9	20,304	29.8	1,953	31.5	227	24.9
Upper-income	36,828	49	33,744	49.6	2,574	41.6	510	56
Unknown-income	1,134	1.5	935	1.4	132	2.1	67	7.4
Total Assessment Area	75,141	100.0	68,037	100.0	6,194	100.0	910	100.0
	Percentage of Total Businesses:			90.5		8.2		1.2
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	33	4.7	32	4.6	1	14.3	0	0
Moderate-income	71	10.2	68	9.8	3	42.9	0	0
Middle-income	203	29.1	202	29.2	1	14.3	0	0
Upper-income	389	55.7	388	56.2	1	14.3	0	0
Unknown-income	2	0.3	1	0.1	1	14.3	0	0
Total Assessment Area	698	100.0	691	100.0	7	100.0	0	.0
	Percentage of Total Farms:			99.0		1.0		.0

## Appendix E

**Combined Demographics Report**

Assessment Area: TX - San Antonio

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	36	9.7	28,260	7	10,543	37.3	95,848	23.7
Moderate-income	115	30.9	118,686	29.4	24,922	21	69,486	17.2
Middle-income	108	29	125,902	31.2	11,997	9.5	77,302	19.2
Upper-income	109	29.3	130,769	32.4	5,113	3.9	160,981	39.9
Unknown-income	4	1.1	0	0	0	0	0	0
Total Assessment Area	372	100.0	403,617	100.0	52,575	13.0	403,617	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	47,868	19,272	5.2	40.3	22,448	46.9	6,148	12.8
Moderate-income	201,352	96,350	25.9	47.9	81,313	40.4	23,689	11.8
Middle-income	209,277	120,029	32.3	57.4	69,399	33.2	19,849	9.5
Upper-income	197,865	136,120	36.6	68.8	47,348	23.9	14,397	7.3
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	656,362	371,771	100.0	56.6	220,508	33.6	64,083	9.8
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	4,006	5.5	3,481	5.2	499	8.9	26	4.7
Moderate-income	16,107	21.9	14,617	21.7	1,410	25.3	80	14.4
Middle-income	22,288	30.3	20,310	30.2	1,818	32.6	160	28.9
Upper-income	30,876	42	28,775	42.7	1,816	32.6	285	51.4
Unknown-income	176	0.2	137	0.2	36	0.6	3	0.5
Total Assessment Area	73,453	100.0	67,320	100.0	5,579	100.0	554	100.0
	Percentage of Total Businesses:			91.7		7.6		.8
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	23	2.8	21	2.6	2	22.2	0	0
Moderate-income	96	11.8	95	11.8	1	11.1	0	0
Middle-income	251	30.9	249	31	2	22.2	0	0
Upper-income	442	54.4	438	54.5	4	44.4	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	812	100.0	803	100.0	9	100.0	0	.0
	Percentage of Total Farms:			98.9		1.1		.0

## Appendix E

**Combined Demographics Report**

Assessment Area: TX - San Antonio

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	33	8.9	28,586	6.7	10,764	37.7	102,399	23.8
Moderate-income	131	35.2	135,059	31.5	28,860	21.4	75,626	17.6
Middle-income	94	25.3	117,189	27.3	12,655	10.8	82,128	19.1
Upper-income	110	29.6	148,558	34.6	6,006	4	169,251	39.4
Unknown-income	4	1.1	12	0	0	0	0	0
Total Assessment Area	372	100.0	429,404	100.0	58,285	13.6	429,404	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	47,834	19,121	5.1	40	22,334	46.7	6,379	13.3
Moderate-income	229,217	100,677	27.1	43.9	105,396	46	23,144	10.1
Middle-income	192,965	101,728	27.4	52.7	76,061	39.4	15,176	7.9
Upper-income	219,934	150,148	40.4	68.3	56,906	25.9	12,880	5.9
Unknown-income	12	12	0	100	0	0	0	0
Total Assessment Area	689,962	371,686	100.0	53.9	260,697	37.8	57,579	8.3
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	3,477	5.3	2,998	5	467	8.4	12	2.3
Moderate-income	15,746	23.8	14,241	23.7	1,424	25.6	81	15.5
Middle-income	18,929	28.6	16,992	28.3	1,790	32.2	147	28.1
Upper-income	27,798	42	25,685	42.8	1,834	33	279	53.3
Unknown-income	164	0.2	122	0.2	38	0.7	4	0.8
Total Assessment Area	66,114	100.0	60,038	100.0	5,553	100.0	523	100.0
	Percentage of Total Businesses:			90.8		8.4		.8
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	14	1.9	13	1.7	1	10	0	0
Moderate-income	94	12.5	92	12.4	2	20	0	0
Middle-income	196	26	193	25.9	3	30	0	0
Upper-income	450	59.7	446	59.9	4	40	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	754	100.0	744	100.0	10	100.0	0	.0
	Percentage of Total Farms:			98.7		1.3		.0



**Appendix F – Non-Metropolitan Limited Scope Assessment Areas Demographics**

## Appendix F

**Combined Demographics Report**

Assessment Area: MI - Gladwin County

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	1,802	22.8
Moderate-income	3	33.3	2,467	31.2	474	19.2	1,734	21.9
Middle-income	6	66.7	5,440	68.8	643	11.8	1,795	22.7
Upper-income	0	0	0	0	0	0	2,576	32.6
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	9	100.0	7,907	100.0	1,117	14.1	7,907	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	5,555	3,013	31.2	54.2	818	14.7	1,724	31
Middle-income	12,270	6,656	68.8	54.2	834	6.8	4,780	39
Upper-income	0	0	0	0	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	17,825	9,669	100.0	54.2	1,652	9.3	6,504	36.5
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	414	46.6	373	46	35	60.3	6	30
Middle-income	474	53.4	437	54	23	39.7	14	70
Upper-income	0	0	0	0	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	888	100.0	810	100.0	58	100.0	20	100.0
	Percentage of Total Businesses:			91.2		6.5		2.3
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	10	22.7	9	20.9	1	100	0	0
Middle-income	34	77.3	34	79.1	0	0	0	0
Upper-income	0	0	0	0	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	44	100.0	43	100.0	1	100.0	0	.0
	Percentage of Total Farms:			97.7		2.3		.0

## Appendix F

**Combined Demographics Report**

Assessment Area: MI - Gladwin County

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	1,758	24
Moderate-income	2	22.2	1,702	23.3	368	21.6	1,480	20.2
Middle-income	7	77.8	5,614	76.7	663	11.8	1,805	24.7
Upper-income	0	0	0	0	0	0	2,273	31.1
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	9	100.0	7,316	100.0	1,031	14.1	7,316	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	3,933	2,034	22.3	51.7	780	19.8	1,119	28.5
Middle-income	13,709	7,100	77.7	51.8	1,046	7.6	5,563	40.6
Upper-income	0	0	0	0	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	17,642	9,134	100.0	51.8	1,826	10.4	6,682	37.9
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	337	43.3	297	42.6	36	61	4	19
Middle-income	441	56.7	401	57.4	23	39	17	81
Upper-income	0	0	0	0	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	778	100.0	698	100.0	59	100.0	21	100.0
	Percentage of Total Businesses:			89.7		7.6		2.7
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	8	20	7	17.9	1	100	0	0
Middle-income	32	80	32	82.1	0	0	0	0
Upper-income	0	0	0	0	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	40	100.0	39	100.0	1	100.0	0	.0
	Percentage of Total Farms:			97.5		2.5		.0

## Appendix F

**Combined Demographics Report**

Assessment Area: MI - Lenawee County

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	614	9.5
Moderate-income	0	0	0	0	0	0	939	14.5
Middle-income	2	40	1,994	30.8	112	5.6	1,286	19.9
Upper-income	3	60	4,475	69.2	174	3.9	3,630	56.1
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	5	100.0	6,469	100.0	286	4.4	6,469	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	0	0	0	0	0	0	0	0
Middle-income	4,023	2,525	32.4	62.8	687	17.1	811	20.2
Upper-income	6,614	5,275	67.6	79.8	721	10.9	618	9.3
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	10,637	7,800	100.0	73.3	1,408	13.2	1,429	13.4
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	0	0	0	0	0	0	0	0
Middle-income	360	40	328	39.4	29	48.3	3	37.5
Upper-income	541	60	505	60.6	31	51.7	5	62.5
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	901	100.0	833	100.0	60	100.0	8	100.0
	Percentage of Total Businesses:			92.5		6.7		.9
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	0	0	0	0	0	0	0	0
Middle-income	10	20.4	10	20.8	0	0	0	0
Upper-income	39	79.6	38	79.2	1	100	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	49	100.0	48	100.0	1	100.0	0	.0
	Percentage of Total Farms:			98.0		2.0		.0



## Appendix F

**Combined Demographics Report**

Assessment Area: MI - Lenawee County

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	856	13.9
Moderate-income	0	0	0	0	0	0	800	13
Middle-income	3	60	3,341	54.1	262	7.8	1,287	20.8
Upper-income	2	40	2,833	45.9	161	5.7	3,231	52.3
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	5	100.0	6,174	100.0	423	6.9	6,174	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	0	0	0	0	0	0	0	0
Middle-income	6,169	3,818	51.6	61.9	1,335	21.6	1,016	16.5
Upper-income	4,493	3,580	48.4	79.7	515	11.5	398	8.9
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	10,662	7,398	100.0	69.4	1,850	17.4	1,414	13.3
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	0	0	0	0	0	0	0	0
Middle-income	501	61	458	60.5	38	67.9	5	62.5
Upper-income	320	39	299	39.5	18	32.1	3	37.5
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	821	100.0	757	100.0	56	100.0	8	100.0
	Percentage of Total Businesses:			92.2		6.8		1.0
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	0	0	0	0	0	0	0	0
Middle-income	19	42.2	19	43.2	0	0	0	0
Upper-income	26	57.8	25	56.8	1	100	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	45	100.0	44	100.0	1	100.0	0	.0
	Percentage of Total Farms:			97.8		2.2		.0

## Appendix F

**Combined Demographics Report**

Assessment Area: TX - Kerr County

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	2,454	17.2
Moderate-income	1	10	592	4.2	95	16	2,561	18
Middle-income	6	60	9,981	70.1	1,219	12.2	2,738	19.2
Upper-income	3	30	3,662	25.7	166	4.5	6,482	45.5
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	10	100.0	14,235	100.0	1,480	10.4	14,235	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	855	392	2.6	45.8	367	42.9	96	11.2
Middle-income	16,648	10,258	68.7	61.6	4,224	25.4	2,166	13
Upper-income	5,804	4,284	28.7	73.8	760	13.1	760	13.1
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	23,307	14,934	100.0	64.1	5,351	23.0	3,022	13.0
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	52	1.6	49	1.7	3	1.7	0	0
Middle-income	2,459	77.6	2,283	77.1	152	84.9	24	80
Upper-income	658	20.8	628	21.2	24	13.4	6	20
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	3,169	100.0	2,960	100.0	179	100.0	30	100.0
	Percentage of Total Businesses:			93.4		5.6		.9
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	0	0	0	0	0	0	0	0
Middle-income	95	72	95	72.5	0	0	0	0
Upper-income	37	28	36	27.5	1	100	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	132	100.0	131	100.0	1	100.0	0	.0
	Percentage of Total Farms:			99.2		.8		.0

## Appendix F

**Combined Demographics Report**

Assessment Area: TX - Kerr County

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	2,581	19.7
Moderate-income	3	30	4,197	32	830	19.8	2,367	18
Middle-income	4	40	4,556	34.7	658	14.4	2,335	17.8
Upper-income	3	30	4,377	33.3	178	4.1	5,847	44.5
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	10	100.0	13,130	100.0	1,666	12.7	13,130	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	7,668	3,679	26	48	3,009	39.2	980	12.8
Middle-income	8,027	5,063	35.8	63.1	1,707	21.3	1,257	15.7
Upper-income	8,282	5,408	38.2	65.3	1,450	17.5	1,424	17.2
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	23,977	14,150	100.0	59.0	6,166	25.7	3,661	15.3
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	987	35.1	914	35.1	63	34.8	10	35.7
Middle-income	1,041	37	962	37	71	39.2	8	28.6
Upper-income	782	27.8	725	27.9	47	26	10	35.7
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	2,810	100.0	2,601	100.0	181	100.0	28	100.0
	Percentage of Total Businesses:			92.6		6.4		1.0
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	29	24	29	24.2	0	0	0	0
Middle-income	45	37.2	45	37.5	0	0	0	0
Upper-income	47	38.8	46	38.3	1	100	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	121	100.0	120	100.0	1	100.0	0	.0
	Percentage of Total Farms:			99.2		.8		.0

Appendix G

**Appendix G – Metropolitan Full Scope Assessment Area Loan Tables**

**Geographic Distribution of Small Business Loans**

Assessment Area: AZ - Phoenix

Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
	2015, 2016					2015						2016					
	Bank		Dollar		Small Businesses	Count		Dollar		Count	Dollar		Count		Dollar		
	Count					Bank	Agg	Bank	Agg		Bank	Agg	Bank	Agg			
	#	%	\$ (000s)	\$ %		%	#	%	%		\$ 000s	\$ %	\$ %	#	%	%	\$ 000s
Low	66	18.1%	\$17,584	21.5%	6.1%	38	19.8%	7.4%	\$9,616	20.9%	13.3%	28	16.3%	6.5%	\$7,968	22.4%	11.8%
Moderate	49	13.5%	\$10,361	12.7%	15.6%	28	14.6%	15.3%	\$5,769	12.5%	17.3%	21	12.2%	14.5%	\$4,592	12.9%	16.3%
Middle	93	25.5%	\$21,238	26.0%	29.5%	53	27.6%	27.4%	\$14,522	31.6%	25.0%	40	23.3%	26.5%	\$6,716	18.9%	24.4%
Upper	156	42.9%	\$32,459	39.8%	48.3%	73	38.0%	49.4%	\$16,108	35.0%	43.2%	83	48.3%	52.1%	\$16,351	45.9%	46.3%
Unknown	0	0.0%	\$0	0.0%	0.4%	0	0.0%	0.5%	\$0	0.0%	1.2%	0	0.0%	0.4%	\$0	0.0%	1.2%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	364	100.0%	\$81,642	100.0%	100.0%	192	100.0%	100.0%	\$46,015	100.0%	100.0%	172	100.0%	100.0%	\$35,627	100.0%	100.0%

Originations & Purchases

2016 FFIEC Census Data and 2016 D&B Information

**Small Business Loans by Business Revenue & Loan Size**

Assessment Area: AZ - Phoenix

Business Revenue & Loan Size		Bank Lending & Demographic Data Comparison 2015, 2016					Bank & Aggregate Lending Comparison											
		Bank				Total Businesses %	2015					2016						
		Count		Dollar			Bank	Agg	Dollar		Bank	Agg	Count		Dollar			
		#	%	\$ (000s)	\$ %				\$ (000s)	\$ %			\$ %	#	%	%	\$ (000s)	\$ %
BUSINESS REVENUE	\$1 million or Less	101	27.7%	\$11,830	14.5%	91.5%	48	25.0%	52.2%	\$6,744	14.7%	32.5%	53	30.8%	41.4%	\$5,086	14.3%	29.2%
	Over \$1 Million	161	44.2%	\$46,631	57.1%	7.5%	82	42.7%					79	45.9%				
	Total Rev. available	262	71.9%	\$58,461	71.6%	99.0%	130	67.7%					132	76.7%				
	Rev. Not Known	102	28.0%	\$23,181	28.4%	1.0%	62	32.3%					40	23.3%				
	Total	364	100.0%	\$81,642	100.0%	100.0%	192	100.0%					172	100.0%				
LOAN SIZE	\$100,000 or Less	188	51.6%	\$10,927	13.4%		98	51.0%	94.9%	\$5,658	12.3%	40.7%	90	52.3%	95.9%	\$5,269	14.8%	47.4%
	\$100,001 - \$250,000	79	21.7%	\$14,669	18.0%		38	19.8%	2.3%	\$7,120	15.5%	12.8%	41	23.8%	1.9%	\$7,549	21.2%	11.2%
	\$250,001 - \$1 Million	97	26.6%	\$56,046	68.6%		56	29.2%	2.7%	\$33,237	72.2%	46.5%	41	23.8%	2.3%	\$22,809	64.0%	41.5%
	Total	364	100.0%	\$81,642	100.0%		192	100.0%	100.0%	\$46,015	100.0%	100.0%	172	100.0%	100.0%	\$35,627	100.0%	100.0%
LOAN SIZE Rev \$1 Mill or Less	\$100,000 or Less	84	83.2%	\$4,169	35.2%													
	\$100,001 - \$250,000	5	5.0%	\$740	6.3%													
	\$250,001 - \$1 Million	12	11.9%	\$6,921	58.5%													
	Total	101	100.0%	\$11,830	100.0%													

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2016 FFIEC Census Data and 2016 D&B Information



## Geographic Distribution of Home Equity Lines of Credit

### Assessment Area: AZ - Phoenix

Tract Income Levels	Bank Lending & Demographic Data Comparison				
	2015, 2016				Owner Occupied Units %
	Bank		Dollar		
	Count				
	#	%	\$ (000s)	\$ %	
Low	4	1.1%	\$877	1.7%	3.7%
Moderate	35	9.9%	\$2,107	4.2%	21.3%
Middle	95	26.8%	\$9,651	19.2%	35.0%
Upper	220	62.1%	\$37,502	74.8%	40.1%
Unknown	0	0.0%	\$0	0.0%	0.0%
Total	354	100.0%	\$50,137	100.0%	100.0%

Originations & Purchases

## Borrower Distribution of Home Equity Lines of Credit

Assessment Area: AZ - Phoenix

Borrower Income Levels	Bank Lending & Demographic Data Comparison				
	2015, 2016				Families by Family Income  %
	Bank		Dollar		
	Count				
	#	%	\$ (000s)	\$ %	
Low	17	4.8%	\$2,178	0.0%	21.0%
Moderate	43	12.1%	\$3,337	6.7%	17.5%
Middle	67	18.9%	\$5,854	11.7%	20.1%
Upper	225	63.6%	\$37,208	74.2%	41.4%
Unknown	2	0.6%	\$1,560	3.1%	0.0%
<i>Total</i>	<i>354</i>	<i>100.0%</i>	<i>\$50,137</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

Appendix G

Geographic Distribution of HMDA Loans

Assessment Area: AZ - Phoenix

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2015, 2016					2015						2016					
		Bank		Owner Occupied Units			Count		Dollar				Count		Dollar			
		Count	Dollar		%		Bank	Agg	Bank	Agg	\$ %	\$ %	Bank	Agg	Bank	Agg	\$ %	\$ %
		#	%	\$ (000s)	%		#	%	\$ (000s)	%			#	%	\$ (000s)	%		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	3.7%	0	0.0%	2.1%	\$0	0.0%	1.3%	0	0.0%	2.3%	\$0	0.0%	1.5%
	Moderate	2	10.5%	\$232	3.7%	21.3%	0	0.0%	16.2%	\$0	0.0%	10.3%	2	20.0%	16.4%	\$232	6.2%	11.0%
	Middle	6	31.6%	\$1,170	18.9%	35.0%	4	44.4%	37.8%	\$763	31.3%	31.7%	2	20.0%	37.4%	\$407	10.8%	31.8%
	Upper	11	57.9%	\$4,797	77.4%	40.1%	5	55.6%	43.5%	\$1,675	68.7%	56.3%	6	60.0%	43.3%	\$3,122	83.0%	55.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.4%	\$0	0.0%	0.4%	0	0.0%	0.6%	\$0	0.0%	0.7%
	Total	19	100.0%	\$6,199	100.0%	100.0%	9	100.0%	100.0%	\$2,438	100.0%	100.0%	10	100.0%	100.0%	\$3,761	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	3.7%	0	0.0%	1.5%	\$0	0.0%	0.9%	0	0.0%	1.3%	\$0	0.0%	0.8%
	Moderate	1	3.7%	\$68	0.7%	21.3%	0	0.0%	11.9%	\$0	0.0%	7.4%	1	7.1%	11.7%	\$68	1.2%	7.3%
	Middle	11	40.7%	\$2,914	29.5%	35.0%	5	38.5%	36.0%	\$1,322	30.9%	28.2%	6	42.9%	35.4%	\$1,592	28.5%	28.2%
	Upper	15	55.6%	\$6,888	69.8%	40.1%	8	61.5%	50.6%	\$2,956	69.1%	63.3%	7	50.0%	51.3%	\$3,932	70.3%	63.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.2%	0	0.0%	0.2%	\$0	0.0%	0.2%
	Total	27	100.0%	\$9,870	100.0%	100.0%	13	100.0%	100.0%	\$4,278	100.0%	100.0%	14	100.0%	100.0%	\$5,592	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	3.7%	0	0.0%	1.7%	\$0	0.0%	3.0%	0	0.0%	1.8%	\$0	0.0%	1.2%
	Moderate	0	0.0%	\$0	0.0%	21.3%	0	0.0%	11.9%	\$0	0.0%	7.5%	0	0.0%	13.1%	\$0	0.0%	8.5%
	Middle	0	0.0%	\$0	0.0%	35.0%	0	0.0%	34.5%	\$0	0.0%	27.0%	0	0.0%	35.6%	\$0	0.0%	29.1%
	Upper	0	0.0%	\$0	0.0%	40.1%	0	0.0%	51.6%	\$0	0.0%	62.3%	0	0.0%	49.2%	\$0	0.0%	61.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.3%	\$0	0.0%	0.2%	0	0.0%	0.2%	\$0	0.0%	0.1%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
MULTI-FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	15.3%	0	0.0%	20.7%	\$0	0.0%	12.8%	0	0.0%	23.7%	\$0	0.0%	11.6%
	Moderate	0	0.0%	\$0	0.0%	37.1%	0	0.0%	42.6%	\$0	0.0%	40.0%	0	0.0%	40.3%	\$0	0.0%	32.5%
	Middle	0	0.0%	\$0	0.0%	28.6%	0	0.0%	25.7%	\$0	0.0%	35.7%	0	0.0%	26.9%	\$0	0.0%	42.7%
	Upper	0	0.0%	\$0	0.0%	18.8%	0	0.0%	10.9%	\$0	0.0%	11.5%	0	0.0%	9.1%	\$0	0.0%	13.2%
	Unknown	0	0.0%	\$0	0.0%	0.1%	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%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	3.7%	0	0.0%	1.9%	\$0	0.0%	1.7%	0	0.0%	1.9%	\$0	0.0%	1.7%
	Moderate	3	6.5%	\$300	1.9%	21.3%	0	0.0%	14.3%	\$0	0.0%	10.5%	3	12.5%	14.3%	\$300	3.2%	10.6%
	Middle	17	37.0%	\$4,084	25.4%	35.0%	9	40.9%	36.9%	\$2,085	31.0%	30.4%	8	33.3%	36.4%	\$1,999	21.4%	30.9%
	Upper	26	56.5%	\$11,685	72.7%	40.1%	13	59.1%	46.7%	\$4,631	69.0%	57.0%	13	54.2%	47.0%	\$7,054	75.4%	56.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.3%	\$0	0.0%	0.3%	0	0.0%	0.4%	\$0	0.0%	0.5%
	Total	46	100.0%	\$16,069	100.0%	100.0%	22	100.0%	100.0%	\$6,716	100.0%	100.0%	24	100.0%	100.0%	\$9,353	100.0%	100.0%

Originations & Purchases

2016 FFIEC Census Data and 2010 ACS Data

Appendix G

Borrower Distribution of HMDA Loans

Assessment Area: AZ - Phoenix

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data					Bank & Aggregate Lending Comparison											
		2015, 2016					2015					2016						
		Bank				Families by Family Income	Count			Dollar		Count			Dollar			
		Count		Dollar			Bank	Agg		Bank	Agg	Bank	Agg	Bank	Agg			
		#	%	\$ (000s)	\$ %												#	%
HOME PURCHASE	Low	2	10.5%	\$417	6.7%	21.0%	2	22.2%	5.1%	\$417	17.1%	2.6%	0	0.0%	4.2%	\$0	0.0%	2.1%
	Moderate	4	21.1%	\$789	12.7%	17.5%	1	11.1%	16.5%	\$278	11.4%	11.3%	3	30.0%	15.2%	\$511	13.6%	10.4%
	Middle	3	15.8%	\$688	11.1%	20.1%	1	11.1%	19.9%	\$332	13.6%	17.4%	2	20.0%	20.3%	\$356	9.5%	17.7%
	Upper	9	47.4%	\$3,630	58.6%	41.4%	5	55.6%	38.1%	\$1,411	57.9%	50.1%	4	40.0%	40.4%	\$2,219	59.0%	52.0%
	Unknown	1	5.3%	\$675	10.9%	0.0%	0	0.0%	20.4%	\$0	0.0%	18.6%	1	10.0%	19.9%	\$675	17.9%	17.7%
	Total	19	100.0%	\$6,199	100.0%	100.0%	9	100.0%	100.0%	\$2,438	100.0%	100.0%	10	100.0%	100.0%	\$3,761	100.0%	100.0%
REFINANCE	Low	3	11.1%	\$379	3.8%	21.0%	0	0.0%	4.9%	\$0	0.0%	2.6%	3	21.4%	4.0%	\$379	6.8%	2.0%
	Moderate	6	22.2%	\$847	8.6%	17.5%	4	30.8%	11.9%	\$616	14.4%	7.5%	2	14.3%	11.1%	\$231	4.1%	7.0%
	Middle	2	7.4%	\$402	4.1%	20.1%	1	7.7%	16.0%	\$207	4.8%	13.0%	1	7.1%	17.0%	\$195	3.5%	13.7%
	Upper	14	51.9%	\$6,843	69.3%	41.4%	6	46.2%	35.9%	\$2,056	48.1%	45.9%	8	57.1%	41.3%	\$4,787	85.6%	51.1%
	Unknown	2	7.4%	\$1,399	14.2%	0.0%	2	15.4%	31.3%	\$1,399	32.7%	31.0%	0	0.0%	26.6%	\$0	0.0%	26.3%
	Total	27	100.0%	\$9,870	100.0%	100.0%	13	100.0%	100.0%	\$4,278	100.0%	100.0%	14	100.0%	100.0%	\$5,592	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	21.0%	0	0.0%	5.1%	\$0	0.0%	2.7%	0	0.0%	5.0%	\$0	0.0%	2.8%
	Moderate	0	0.0%	\$0	0.0%	17.5%	0	0.0%	14.4%	\$0	0.0%	10.5%	0	0.0%	14.4%	\$0	0.0%	11.0%
	Middle	0	0.0%	\$0	0.0%	20.1%	0	0.0%	20.1%	\$0	0.0%	17.5%	0	0.0%	21.6%	\$0	0.0%	20.3%
	Upper	0	0.0%	\$0	0.0%	41.4%	0	0.0%	54.4%	\$0	0.0%	58.8%	0	0.0%	54.6%	\$0	0.0%	60.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	6.1%	\$0	0.0%	10.5%	0	0.0%	4.4%	\$0	0.0%	5.4%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	21.0%	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%	17.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	20.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	41.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	5	10.9%	\$796	5.0%	21.0%	2	9.1%	5.0%	\$417	6.2%	2.5%	3	12.5%	4.1%	\$379	4.1%	2.0%
	Moderate	10	21.7%	\$1,636	10.2%	17.5%	5	22.7%	14.4%	\$894	13.3%	9.2%	5	20.8%	13.3%	\$742	7.9%	8.5%
	Middle	5	10.9%	\$1,090	6.8%	20.1%	2	9.1%	18.2%	\$539	8.0%	14.7%	3	12.5%	18.9%	\$551	5.9%	15.1%
	Upper	23	50.0%	\$10,473	65.2%	41.4%	11	50.0%	37.5%	\$3,467	51.6%	46.0%	12	50.0%	41.1%	\$7,006	74.9%	48.9%
	Unknown	3	6.5%	\$2,074	12.9%	0.0%	2	9.1%	24.9%	\$1,399	20.8%	27.6%	1	4.2%	22.6%	\$675	7.2%	25.5%
	Total	46	100.0%	\$16,069	100.0%	100.0%	22	100.0%	100.0%	\$6,716	100.0%	100.0%	24	100.0%	100.0%	\$9,353	100.0%	100.0%

Originations & Purchases

2016 FFEC Census Data and 2010 ACS Data



Appendix G

**Geographic Distribution of Small Business Loans**

Assessment Area: AZ - Phoenix

Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
	2017					2017					
	Bank		Small		Businesses	Count		Agg	Dollar		Agg
	Count		Dollar			Bank			Bank		
	#	%	\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	\$ %
Low	15	9.2%	\$3,085	9.8%	6.4%	15	9.2%	7.3%	\$3,085	9.8%	10.8%
Moderate	25	15.3%	\$4,618	14.6%	16.3%	25	15.3%	16.8%	\$4,618	14.6%	19.6%
Middle	53	32.5%	\$8,644	27.3%	28.5%	53	32.5%	26.9%	\$8,644	27.3%	25.3%
Upper	68	41.7%	\$15,163	47.9%	48.4%	68	41.7%	48.4%	\$15,163	47.9%	42.8%
Unknown	2	1.2%	\$118	0.4%	0.4%	2	1.2%	0.6%	\$118	0.4%	1.4%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%
<i>Total</i>	<i>163</i>	<i>100.0%</i>	<i>\$31,628</i>	<i>100.0%</i>	<i>100.0%</i>	<i>163</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$31,628</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

2017 FFIEC Census Data and 2017 D&B Information

**Small Business Loans by Business Revenue & Loan Size**

Assessment Area: AZ - Phoenix

Business Revenue & Loan Size		Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank				Total Businesses	Count			Dollar		
		Count		\$ (000s)			Bank	Agg	Bank		Agg	
#	%	\$	%	%	#	%			%	\$ (000s)		\$ %
BUSINESS REVENUE	\$1million or Less	51	31.3%	\$5,974	18.9%	90.7%	51	31.3%	50.4%	\$5,974	18.9%	33.1%
	Over \$1 Million	80	49.1%	\$19,192	60.7%	8.3%	80	49.1%				
	Total Rev. available	131	80.4%	\$25,166	79.6%	99.0%	131	80.4%				
	Rev. Not Known	32	19.6%	\$6,462	20.4%	1.0%	32	19.6%				
	Total	163	100.0%	\$31,628	100.0%	100.0%	163	100.0%				
LOAN SIZE	\$100,000 or Less	89	54.6%	\$5,342	16.9%		89	54.6%	94.7%	\$5,342	16.9%	40.9%
	\$100,001 - \$250,000	41	25.2%	\$7,790	24.6%		41	25.2%	2.5%	\$7,790	24.6%	12.7%
	\$250,001 - \$1 Million	33	20.2%	\$18,496	58.5%		33	20.2%	2.8%	\$18,496	58.5%	46.4%
	Total	163	100.0%	\$31,628	100.0%		163	100.0%	100.0%	\$31,628	100.0%	100.0%
LOAN SIZE Rev \$1 Mill or Less	\$100,000 or Less	37	72.5%	\$2,037	34.1%							
	\$100,001 - \$250,000	9	17.6%	\$1,612	27.0%							
	\$250,001 - \$1 Million	5	9.8%	\$2,325	38.9%							
	Total	51	100.0%	\$5,974	100.0%							

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2017 FFIEC Census Data and 2017 D&B Information

## Geographic Distribution of Home Equity Lines of Credit

### Assessment Area: AZ - Phoenix

Tract Income Levels	Bank Lending & Demographic Data Comparison				
	2017				Owner Occupied Units %
	Bank		Dollar		
	Count				
	#	%	\$ (000s)	\$ %	
Low	4	2.7%	\$186	1.0%	4.7%
Moderate	16	10.8%	\$1,614	8.5%	18.9%
Middle	46	31.1%	\$4,290	22.7%	34.5%
Upper	82	55.4%	\$12,788	67.7%	41.9%
Unknown	0	0.0%	\$0	0.0%	0.0%
Total	148	100.0%	\$18,878	100.0%	100.0%

Originations & Purchases

## Borrower Distribution of Home Equity Lines of Credit

Assessment Area: AZ - Phoenix

Borrower Income Levels	Bank Lending & Demographic Data Comparison				
	2017				Families by Family Income %
	Bank		Dollar		
	Count				
	#	%	\$ (000s)	\$ %	
Low	11	7.4%	\$641	0.0%	21.9%
Moderate	22	14.9%	\$1,689	8.9%	16.8%
Middle	26	17.6%	\$2,703	14.3%	19.1%
Upper	89	60.1%	\$13,845	73.3%	42.1%
Unknown	0	0.0%	\$0	0.0%	0.0%
Total	148	100.0%	\$18,878	100.0%	100.0%

Originations & Purchases

Appendix G

**Geographic Distribution of HMDA Loans**

Assessment Area: AZ - Phoenix

PRODUCT TYPE		Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank				Owner Occupied Units	Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	4.7%	0	0.0%	4.4%	\$0	0.0%	2.7%
	Moderate	0	0.0%	\$0	0.0%	18.9%	0	0.0%	16.4%	\$0	0.0%	11.6%
	Middle	4	80.0%	\$684	67.5%	34.5%	4	80.0%	36.8%	\$684	67.5%	31.6%
	Upper	1	20.0%	\$330	32.5%	41.9%	1	20.0%	41.7%	\$330	32.5%	53.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.6%	\$0	0.0%	0.7%
	Total	5	100.0%	\$1,014	100.0%	100.0%	5	100.0%	100.0%	\$1,014	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	4.7%	0	0.0%	3.1%	\$0	0.0%	1.8%
	Moderate	1	8.3%	\$49	0.7%	18.9%	1	8.3%	14.8%	\$49	0.7%	9.8%
	Middle	2	16.7%	\$449	6.2%	34.5%	2	16.7%	35.5%	\$449	6.2%	29.2%
	Upper	9	75.0%	\$6,732	93.1%	41.9%	9	75.0%	46.4%	\$6,732	93.1%	59.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.2%	\$0	0.0%	0.2%
	Total	12	100.0%	\$7,230	100.0%	100.0%	12	100.0%	100.0%	\$7,230	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	4.7%	0	0.0%	3.4%	\$0	0.0%	2.0%
	Moderate	0	0.0%	\$0	0.0%	18.9%	0	0.0%	14.4%	\$0	0.0%	11.1%
	Middle	0	0.0%	\$0	0.0%	34.5%	0	0.0%	34.2%	\$0	0.0%	30.5%
	Upper	0	0.0%	\$0	0.0%	41.9%	0	0.0%	47.8%	\$0	0.0%	56.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.3%	\$0	0.0%	0.1%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	18.9%	0	0.0%	29.1%	\$0	0.0%	16.1%
	Moderate	0	0.0%	\$0	0.0%	30.6%	0	0.0%	38.6%	\$0	0.0%	38.0%
	Middle	0	0.0%	\$0	0.0%	30.9%	0	0.0%	20.9%	\$0	0.0%	25.0%
	Upper	0	0.0%	\$0	0.0%	19.0%	0	0.0%	10.4%	\$0	0.0%	19.5%
	Unknown	0	0.0%	\$0	0.0%	0.5%	0	0.0%	0.9%	\$0	0.0%	1.4%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	4.7%	0	0.0%	4.0%	\$0	0.0%	3.2%
	Moderate	1	5.9%	\$49	0.6%	18.9%	1	5.9%	15.9%	\$49	0.6%	12.6%
	Middle	6	35.3%	\$1,133	13.7%	34.5%	6	35.3%	36.3%	\$1,133	13.7%	30.5%
	Upper	10	58.8%	\$7,062	85.7%	41.9%	10	58.8%	43.4%	\$7,062	85.7%	53.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.5%	\$0	0.0%	0.6%
	Total	17	100.0%	\$8,244	100.0%	100.0%	17	100.0%	100.0%	\$8,244	100.0%	100.0%

Originations & Purchases

2017 FFIEC Census Data and 2015 ACS Data



## Appendix G

## Borrower Distribution of HMDA Loans

Assessment Area: AZ - Phoenix

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2017					Bank & Aggregate Lending Comparison 2017					
		Bank				Families by Family Income	Count			Dollar		
		Count		Dollar			Bank	Agg	Bank		Agg	
		#	%	\$ (000s)	\$ %				\$ (000s)	\$ %		\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	21.9%	0	0.0%	4.3%	\$0	0.0%	2.2%
	Moderate	0	0.0%	\$0	0.0%	16.8%	0	0.0%	14.7%	\$0	0.0%	10.2%
	Middle	2	40.0%	\$350	34.5%	19.1%	2	40.0%	21.1%	\$350	34.5%	18.3%
	Upper	3	60.0%	\$664	65.5%	42.1%	3	60.0%	39.4%	\$664	65.5%	50.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	20.5%	\$0	0.0%	18.5%
	Total	5	100.0%	\$1,014	100.0%	100.0%	5	100.0%	100.0%	\$1,014	100.0%	100.0%
REFINANCE	Low	1	8.3%	\$59	0.8%	21.9%	1	8.3%	6.4%	\$59	0.8%	3.3%
	Moderate	1	8.3%	\$49	0.7%	16.8%	1	8.3%	14.7%	\$49	0.7%	9.8%
	Middle	2	16.7%	\$656	9.1%	19.1%	2	16.7%	21.1%	\$656	9.1%	17.7%
	Upper	8	66.7%	\$6,466	89.4%	42.1%	8	66.7%	39.5%	\$6,466	89.4%	50.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	18.3%	\$0	0.0%	19.0%
	Total	12	100.0%	\$7,230	100.0%	100.0%	12	100.0%	100.0%	\$7,230	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	21.9%	0	0.0%	6.5%	\$0	0.0%	4.3%
	Moderate	0	0.0%	\$0	0.0%	16.8%	0	0.0%	15.2%	\$0	0.0%	12.0%
	Middle	0	0.0%	\$0	0.0%	19.1%	0	0.0%	21.7%	\$0	0.0%	19.5%
	Upper	0	0.0%	\$0	0.0%	42.1%	0	0.0%	53.8%	\$0	0.0%	58.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	2.9%	\$0	0.0%	5.6%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	21.9%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.8%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	19.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	42.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	1	5.9%	\$59	0.7%	21.9%	1	5.9%	5.1%	\$59	0.7%	2.5%
	Moderate	1	5.9%	\$49	0.6%	16.8%	1	5.9%	14.7%	\$49	0.6%	9.5%
	Middle	4	23.5%	\$1,006	12.2%	19.1%	4	23.5%	21.1%	\$1,006	12.2%	17.0%
	Upper	11	64.7%	\$7,130	86.5%	42.1%	11	64.7%	39.9%	\$7,130	86.5%	47.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	19.2%	\$0	0.0%	23.3%
	Total	17	100.0%	\$8,244	100.0%	100.0%	17	100.0%	100.0%	\$8,244	100.0%	100.0%

Originations &amp; Purchases

2017 FFIEC Census Data and 2015 ACS Data

Appendix G

Geographic Distribution of Small Business Loans

Assessment Area: CA - Greater Los Angeles

Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
	2015, 2016					2015						2016					
	Count		Bank Dollar		Small Businesses	Count		Dollar		Agg \$ %	Count		Dollar		Agg \$ %		
	#	%	\$ (000s)	\$ %		#	%	Bank %	\$ 000s		\$ %	#	%	Bank %		\$ 000s	\$ %
Low	98	6.6%	\$27,992	7.4%	5.7%	52	6.4%	5.6%	\$13,429	6.6%	7.4%	46	6.8%	5.2%	\$14,563	8.2%	7.0%
Moderate	293	19.7%	\$78,079	20.6%	20.4%	152	18.8%	19.6%	\$40,450	20.0%	21.2%	141	20.7%	18.8%	\$37,629	21.2%	20.4%
Middle	348	23.4%	\$79,691	21.0%	27.7%	186	23.0%	27.7%	\$43,109	21.3%	28.2%	162	23.8%	27.1%	\$36,582	20.6%	27.5%
Upper	695	46.7%	\$179,208	47.2%	45.3%	384	47.6%	45.9%	\$97,035	48.0%	40.7%	311	45.7%	47.6%	\$82,173	46.3%	42.9%
Unknown	53	3.6%	\$14,564	3.8%	0.9%	33	4.1%	0.9%	\$8,184	4.0%	2.1%	20	2.9%	0.9%	\$6,380	3.6%	1.9%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.3%	\$0	0.0%	0.3%	0	0.0%	0.4%	\$0	0.0%	0.4%
Total	1,487	100.0%	\$379,534	100.0%	100.0%	807	100.0%	100.0%	\$202,207	100.0%	100.0%	680	100.0%	100.0%	\$177,327	100.0%	100.0%

Originations & Purchases

2016 FFIEC Census Data and 2016 D&B Information

Small Business Loans by Business Revenue & Loan Size

Assessment Area: CA - Greater Los Angeles

Business Revenue & Loan Size		Bank Lending & Demographic Data Comparison 2015, 2016					Bank & Aggregate Lending Comparison											
		Bank				Total Businesses %	2015			2016								
		Count		Dollar			Count		Dollar		Count		Dollar					
		#	%	\$ (000s)	\$ %		Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg
BUSINESS REVENUE	\$1million or Less	324	21.8%	\$44,868	11.8%	90.4%	198	24.5%	54.0%	\$26,353	13.0%	33.0%	126	18.5%	44.3%	\$18,515	10.4%	30.5%
	Over \$1 Million	714	48.0%	\$233,454	61.5%	9.2%	382	47.3%					332	48.8%				
	Total Rev. available	1,038	69.8%	\$278,322	73.3%	99.6%	580	71.8%					458	67.3%				
	Rev. Not Known	449	30.2%	\$101,212	26.7%	0.4%	227	28.1%					222	32.6%				
	Total	1,487	100.0%	\$379,534	100.0%	100.0%	807	100.0%					680	100.0%				
LOAN SIZE	\$100,000 or Less	738	49.6%	\$42,554	11.2%		412	51.1%	95.6%	\$23,417	11.6%	44.5%	326	47.9%	96.4%	\$19,137	10.8%	51.5%
	\$100,001 - \$250,000	308	20.7%	\$60,309	15.9%		162	20.1%	2.1%	\$31,727	15.7%	11.7%	146	21.5%	1.8%	\$28,582	16.1%	11.0%
	\$250,001 - \$1 Million	441	29.7%	\$276,671	72.9%		233	28.9%	2.3%	\$147,063	72.7%	43.8%	208	30.6%	1.8%	\$129,608	73.1%	37.5%
	Total	1,487	100.0%	\$379,534	100.0%		807	100.0%	100.0%	\$202,207	100.0%	100.0%	680	100.0%	100.0%	\$177,327	100.0%	100.0%
LOAN SIZE Rev \$1 Mil or Less	\$100,000 or Less	243	75.0%	\$13,795	30.7%													
	\$100,001 - \$250,000	41	12.7%	\$7,503	16.7%													
	\$250,001 - \$1 Million	40	12.3%	\$23,570	52.5%													
	Total	324	100.0%	\$44,868	100.0%													

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2016 FFIEC Census Data and 2016 D&B Information

## Geographic Distribution of Home Equity Lines of Credit

Assessment Area: CA - Greater Los Angeles

Tract Income Levels	Bank Lending & Demographic Data Comparison				
	2015, 2016				Owner Occupied Units %
	Bank		Dollar		
	Count				
	#	%	\$ (000s)	\$ %	
Low	14	1.0%	\$1,237	0.3%	2.5%
Moderate	87	6.2%	\$11,672	3.1%	17.6%
Middle	269	19.3%	\$42,493	11.3%	30.2%
Upper	1,023	73.3%	\$320,433	85.1%	49.7%
Unknown	2	0.1%	\$625	0.2%	0.0%
Total	1,395	100.0%	\$376,460	100.0%	100.0%

Originations & Purchases

## Borrower Distribution of Home Equity Lines of Credit

Assessment Area: CA - Greater Los Angeles

Borrower Income Levels	Bank Lending & Demographic Data Comparison				
	2015, 2016				Families by Family Income  %
	Bank		Dollar		
	Count				
	#	%	\$ (000s)	\$ %	
Low	24	1.7%	\$8,079	0.0%	23.8%
Moderate	37	2.7%	\$4,060	1.1%	16.8%
Middle	131	9.4%	\$15,817	4.2%	18.1%
Upper	1,193	85.5%	\$328,954	87.4%	41.2%
Unknown	10	0.7%	\$19,550	5.2%	0.0%
Total	1,395	100.0%	\$376,460	100.0%	100.0%

Originations & Purchases



Appendix G

Geographic Distribution of HMDA Loans

Assessment Area: CA - Greater Los Angeles

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2015, 2016					2015						2016					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Count		Dollar			Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg				
		#	%	\$ (000s)	\$ %										#	%	\$ (000s)	\$ %
HOME PURCHASE	Low	1	1.9%	\$2,600	3.5%	2.5%	1	3.1%	2.8%	\$2,600	5.6%	1.9%	0	0.0%	2.7%	\$0	0.0%	1.9%
	Moderate	4	7.5%	\$3,311	4.5%	17.6%	1	3.1%	17.8%	\$463	1.0%	12.1%	3	14.3%	18.8%	\$2,848	10.6%	13.1%
	Middle	5	9.4%	\$3,310	4.5%	30.2%	3	9.4%	29.8%	\$1,929	4.1%	23.5%	2	9.5%	30.0%	\$1,381	5.1%	24.1%
	Upper	43	81.1%	\$64,370	87.5%	49.7%	27	84.4%	49.6%	\$41,605	89.3%	62.4%	16	76.2%	48.0%	\$22,765	84.3%	60.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.1%	0	0.0%	0.5%	\$0	0.0%	0.6%
	Total	53	100.0%	\$73,591	100.0%	100.0%	32	100.0%	100.0%	\$46,597	100.0%	100.0%	21	100.0%	100.0%	\$26,994	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	2.5%	0	0.0%	2.0%	\$0	0.0%	1.3%	0	0.0%	1.9%	\$0	0.0%	1.3%
	Moderate	3	3.6%	\$1,662	1.1%	17.6%	1	2.9%	16.1%	\$194	0.5%	11.1%	2	4.1%	16.1%	\$1,468	1.4%	11.4%
	Middle	11	13.1%	\$6,120	4.1%	30.2%	4	11.4%	29.8%	\$2,956	6.9%	23.5%	7	14.3%	30.0%	\$3,164	3.0%	23.9%
	Upper	70	83.3%	\$141,104	94.8%	49.7%	30	85.7%	52.1%	\$39,936	92.7%	64.1%	40	81.6%	52.0%	\$101,168	95.6%	63.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	84	100.0%	\$148,886	100.0%	100.0%	35	100.0%	100.0%	\$43,086	100.0%	100.0%	49	100.0%	100.0%	\$105,800	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	2.5%	0	0.0%	2.1%	\$0	0.0%	1.3%	0	0.0%	1.9%	\$0	0.0%	1.4%
	Moderate	0	0.0%	\$0	0.0%	17.6%	0	0.0%	16.2%	\$0	0.0%	10.3%	0	0.0%	17.1%	\$0	0.0%	11.8%
	Middle	0	0.0%	\$0	0.0%	30.2%	0	0.0%	30.3%	\$0	0.0%	21.2%	0	0.0%	30.4%	\$0	0.0%	23.2%
	Upper	0	0.0%	\$0	0.0%	49.7%	0	0.0%	51.4%	\$0	0.0%	67.3%	0	0.0%	50.5%	\$0	0.0%	63.5%
	Unknown	0	0.0%	\$0	0.0%	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%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	3	37.5%	\$4,672	26.3%	12.7%	3	37.5%	14.5%	\$4,672	26.3%	12.7%	0	0.0%	14.2%	\$0	0.0%	13.5%
	Moderate	2	25.0%	\$7,993	45.0%	32.4%	2	25.0%	40.8%	\$7,993	45.0%	32.5%	0	0.0%	41.2%	\$0	0.0%	32.5%
	Middle	2	25.0%	\$3,944	22.2%	26.5%	2	25.0%	24.6%	\$3,944	22.2%	28.2%	0	0.0%	23.7%	\$0	0.0%	25.3%
	Upper	1	12.5%	\$1,170	6.6%	28.3%	1	12.5%	20.1%	\$1,170	6.6%	26.5%	0	0.0%	20.9%	\$0	0.0%	28.6%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.1%
	Total	8	100.0%	\$17,779	100.0%	100.0%	8	100.0%	100.0%	\$17,779	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	4	2.8%	\$7,272	3.0%	2.5%	4	5.3%	2.5%	\$7,272	6.8%	2.6%	0	0.0%	2.4%	\$0	0.0%	2.6%
	Moderate	9	6.2%	\$12,966	5.4%	17.6%	4	5.3%	17.1%	\$8,650	8.0%	13.5%	5	7.1%	17.4%	\$4,316	3.3%	13.8%
	Middle	18	12.4%	\$13,374	5.6%	30.2%	9	12.0%	29.7%	\$8,829	8.2%	23.9%	9	12.9%	29.9%	\$4,545	3.4%	24.0%
	Upper	114	78.6%	\$206,644	86.0%	49.7%	58	77.3%	50.6%	\$82,711	77.0%	60.0%	56	80.0%	50.2%	\$123,933	93.3%	59.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.2%	\$0	0.0%	0.2%
	Total	145	100.0%	\$240,256	100.0%	100.0%	75	100.0%	100.0%	\$107,462	100.0%	100.0%	70	100.0%	100.0%	\$132,794	100.0%	100.0%

Originations & Purchases

2016 FFIEC Census Data and 2010 ACS Data

Appendix G

**Borrower Distribution of HMDA Loans**  
Assessment Area: CA - Greater Los Angeles

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data					Bank & Aggregate Lending Comparison											
		2015, 2016					2015					2016						
		Bank		Families by Family Income	Count		Dollar			Count		Dollar						
		Count	Dollar		Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg						
													#	%	\$ (000s)	%	#	%
HOME PURCHASE	Low	2	3.8%	\$2,897	3.9%	23.8%	2	6.3%	0.7%	\$2,897	6.2%	0.3%	0	0.0%	0.7%	\$0	0.0%	0.3%
	Moderate	0	0.0%	\$0	0.0%	16.8%	0	0.0%	5.0%	\$0	0.0%	2.3%	0	0.0%	4.1%	\$0	0.0%	1.9%
	Middle	0	0.0%	\$0	0.0%	18.1%	0	0.0%	15.5%	\$0	0.0%	9.6%	0	0.0%	14.4%	\$0	0.0%	8.8%
	Upper	42	79.2%	\$57,378	78.0%	41.2%	24	75.0%	62.9%	\$33,269	71.4%	72.1%	18	85.7%	68.5%	\$24,109	89.3%	76.7%
	Unknown	9	17.0%	\$13,316	18.1%	0.0%	6	18.8%	15.8%	\$10,431	22.4%	15.7%	3	14.3%	12.3%	\$2,885	10.7%	12.4%
	Total	53	100.0%	\$73,591	100.0%	100.0%	32	100.0%	100.0%	\$46,597	100.0%	100.0%	21	100.0%	100.0%	\$26,994	100.0%	100.0%
REFINANCE	Low	1	1.2%	\$110	0.1%	23.8%	0	0.0%	2.3%	\$0	0.0%	1.0%	1	2.0%	2.0%	\$110	0.1%	0.9%
	Moderate	2	2.4%	\$421	0.3%	16.8%	2	5.7%	7.1%	\$421	1.0%	3.7%	0	0.0%	6.4%	\$0	0.0%	3.4%
	Middle	7	8.3%	\$3,385	2.3%	18.1%	2	5.7%	15.7%	\$1,312	3.0%	10.6%	5	10.2%	15.5%	\$2,073	2.0%	10.4%
	Upper	62	73.8%	\$113,046	75.9%	41.2%	26	74.3%	56.8%	\$34,867	80.9%	66.4%	36	73.5%	62.6%	\$78,179	73.9%	70.9%
	Unknown	12	14.3%	\$31,924	21.4%	0.0%	5	14.3%	18.1%	\$6,486	15.1%	18.4%	7	14.3%	13.4%	\$25,438	24.0%	14.3%
	Total	84	100.0%	\$148,886	100.0%	100.0%	35	100.0%	100.0%	\$43,086	100.0%	100.0%	49	100.0%	100.0%	\$105,800	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	23.8%	0	0.0%	2.8%	\$0	0.0%	0.9%	0	0.0%	2.7%	\$0	0.0%	1.3%
	Moderate	0	0.0%	\$0	0.0%	16.8%	0	0.0%	9.6%	\$0	0.0%	4.7%	0	0.0%	8.8%	\$0	0.0%	4.6%
	Middle	0	0.0%	\$0	0.0%	18.1%	0	0.0%	18.9%	\$0	0.0%	12.0%	0	0.0%	18.8%	\$0	0.0%	12.6%
	Upper	0	0.0%	\$0	0.0%	41.2%	0	0.0%	62.1%	\$0	0.0%	74.3%	0	0.0%	66.1%	\$0	0.0%	75.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	6.7%	\$0	0.0%	8.1%	0	0.0%	3.6%	\$0	0.0%	6.4%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	23.8%	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%	16.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	18.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	41.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	8	100.0%	\$17,779	100.0%	0.0%	8	100.0%	100.0%	\$17,779	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	8	100.0%	\$17,779	100.0%	100.0%	8	100.0%	100.0%	\$17,779	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	3	2.1%	\$3,007	1.3%	23.8%	2	2.7%	1.8%	\$2,897	2.7%	0.7%	1	1.4%	1.6%	\$110	0.1%	0.7%
	Moderate	2	1.4%	\$421	0.2%	16.8%	2	2.7%	6.4%	\$421	0.4%	2.9%	0	0.0%	5.8%	\$0	0.0%	2.6%
	Middle	7	4.8%	\$3,385	1.4%	18.1%	2	2.7%	15.5%	\$1,312	1.2%	9.3%	5	7.1%	15.1%	\$2,073	1.6%	9.1%
	Upper	104	71.7%	\$170,424	70.9%	41.2%	50	66.7%	57.8%	\$68,136	63.4%	62.1%	54	77.1%	63.3%	\$102,288	77.0%	66.5%
	Unknown	29	20.0%	\$63,019	26.2%	0.0%	19	25.3%	18.5%	\$34,696	32.3%	25.1%	10	14.3%	14.2%	\$28,323	21.3%	21.1%
	Total	145	100.0%	\$240,256	100.0%	100.0%	75	100.0%	100.0%	\$107,462	100.0%	100.0%	70	100.0%	100.0%	\$132,794	100.0%	100.0%

Originations & Purchases  
2016 FFIEC Census Data and 2010 ACS Data

Appendix G

**Geographic Distribution of Small Business Loans**

Assessment Area: CA - Greater Los Angeles

Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
	2017					2017					
	Count		Bank		Small Businesses	Count		Agg	Dollar		
	#	%	\$ (000s)	\$ %		#	%		Bank	Agg	
					%				\$ 000s	\$ %	\$ %
Low	30	4.6%	\$8,356	4.6%	4.9%	30	4.6%	4.7%	\$8,356	4.6%	5.2%
Moderate	123	18.7%	\$40,387	22.2%	19.5%	123	18.7%	19.6%	\$40,387	22.2%	20.2%
Middle	145	22.1%	\$43,839	24.1%	25.5%	145	22.1%	25.6%	\$43,839	24.1%	27.4%
Upper	326	49.6%	\$80,385	44.3%	48.6%	326	49.6%	48.3%	\$80,385	44.3%	44.3%
Unknown	33	5.0%	\$8,667	4.8%	1.5%	33	5.0%	1.5%	\$8,667	4.8%	2.7%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.3%	\$0	0.0%	0.3%
Total	657	100.0%	\$181,634	100.0%	100.0%	657	100.0%	100.0%	\$181,634	100.0%	100.0%

Originations & Purchases

2017 FFIEC Census Data and 2017 D&B Information

**Small Business Loans by Business Revenue & Loan Size**

Assessment Area: CA - Greater Los Angeles

Business Revenue & Loan Size		Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank				Total Businesses	Count			Dollar		
		Count		\$ (000s)			Bank	Agg	Bank		Agg	
#	%	\$	%	#	%	%			\$ (000s)	\$ %		\$ %
BUSINESS REVENUE	\$1million or Less	114	17.4%	\$20,829	11.5%	89.4%	114	17.4%	53.1%	\$20,829	11.5%	33.7%
	Over \$1 Million	329	50.1%	\$111,573	61.4%	10.1%	329	50.1%				
	Total Rev. available	443	67.5%	\$132,402	72.9%	99.5%	443	67.5%				
	Rev. Not Known	214	32.6%	\$49,232	27.1%	0.4%	214	32.6%				
	Total	657	100.0%	\$181,634	100.0%	100.0%	657	100.0%				
LOAN SIZE	\$100,000 or Less	290	44.1%	\$16,629	9.2%		290	44.1%	95.8%	\$16,629	9.2%	47.6%
	\$100,001 - \$250,000	145	22.1%	\$27,825	15.3%		145	22.1%	2.1%	\$27,825	15.3%	12.2%
	\$250,001 - \$1 Million	222	33.8%	\$137,180	75.5%		222	33.8%	2.1%	\$137,180	75.5%	40.2%
	Total	657	100.0%	\$181,634	100.0%		657	100.0%	100.0%	\$181,634	100.0%	100.0%
LOAN SIZE Rev \$1 Mill or Less	\$100,000 or Less	64	56.1%	\$4,034	19.4%							
	\$100,001 - \$250,000	34	29.8%	\$5,655	27.1%							
	\$250,001 - \$1 Million	16	14.0%	\$11,140	53.5%							
	Total	114	100.0%	\$20,829	100.0%							

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2017 FFIEC Census Data and 2017 D&B Information

## Geographic Distribution of Home Equity Lines of Credit

Assessment Area: CA - Greater Los Angeles

Tract Income Levels	Bank Lending & Demographic Data Comparison				
	2017				Owner Occupied Units %
	Bank		Dollar		
	Count				
	#	%	\$ (000s)	\$ %	
Low	7	1.1%	\$4,746	3.1%	2.7%
Moderate	52	8.3%	\$7,254	4.8%	17.6%
Middle	104	16.6%	\$15,963	10.5%	27.6%
Upper	462	73.8%	\$124,225	81.4%	52.0%
Unknown	1	0.2%	\$500	0.3%	0.1%
Total	626	100.0%	\$152,688	100.0%	100.0%

Originations & Purchases



## Borrower Distribution of Home Equity Lines of Credit

Assessment Area: CA - Greater Los Angeles

Borrower Income Levels	Bank Lending & Demographic Data Comparison				
	2017				Families by Family Income  %
	Bank		Dollar		
	Count				
	#	%	\$ (000s)	\$ %	
Low	7	1.1%	\$569	0.0%	24.6%
Moderate	16	2.6%	\$1,620	1.1%	16.4%
Middle	48	7.7%	\$5,108	3.3%	17.0%
Upper	538	85.9%	\$126,609	82.9%	42.0%
Unknown	17	2.7%	\$18,782	12.3%	0.0%
Total	626	100.0%	\$152,688	100.0%	100.0%

Originations & Purchases

## Appendix G

## Geographic Distribution of HMDA Loans

Assessment Area: CA - Greater Los Angeles

PRODUCT TYPE		Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank				Owner Occupied Units	Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	2.7%	0	0.0%	3.3%	\$0	0.0%	2.7%
	Moderate	1	3.7%	\$320	0.4%	17.6%	1	3.7%	18.5%	\$320	0.4%	13.2%
	Middle	2	7.4%	\$2,055	2.4%	27.6%	2	7.4%	27.1%	\$2,055	2.4%	23.5%
	Upper	23	85.2%	\$80,577	96.0%	52.0%	23	85.2%	50.1%	\$80,577	96.0%	59.5%
	Unknown	1	3.7%	\$1,000	1.2%	0.1%	1	3.7%	1.0%	\$1,000	1.2%	1.0%
	Total	27	100.0%	\$83,952	100.0%	100.0%	27	100.0%	100.0%	\$83,952	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	2.7%	0	0.0%	2.9%	\$0	0.0%	2.0%
	Moderate	1	3.3%	\$252	0.2%	17.6%	1	3.3%	18.8%	\$252	0.2%	13.3%
	Middle	1	3.3%	\$1,237	1.2%	27.6%	1	3.3%	28.8%	\$1,237	1.2%	25.2%
	Upper	28	93.3%	\$101,353	98.6%	52.0%	28	93.3%	49.4%	\$101,353	98.6%	59.4%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.1%	\$0	0.0%	0.1%
	Total	30	100.0%	\$102,842	100.0%	100.0%	30	100.0%	100.0%	\$102,842	100.0%	100.0%
HOME IMPROVEMENT	Low	1	100.0%	\$1,375	100.0%	2.7%	1	100.0%	2.9%	\$1,375	100.0%	2.3%
	Moderate	0	0.0%	\$0	0.0%	17.6%	0	0.0%	19.3%	\$0	0.0%	14.0%
	Middle	0	0.0%	\$0	0.0%	27.6%	0	0.0%	29.4%	\$0	0.0%	22.5%
	Upper	0	0.0%	\$0	0.0%	52.0%	0	0.0%	48.3%	\$0	0.0%	61.1%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.1%	\$0	0.0%	0.1%
	Total	1	100.0%	\$1,375	100.0%	100.0%	1	100.0%	100.0%	\$1,375	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	12.3%	0	0.0%	16.6%	\$0	0.0%	12.1%
	Moderate	0	0.0%	\$0	0.0%	31.3%	0	0.0%	39.3%	\$0	0.0%	30.0%
	Middle	0	0.0%	\$0	0.0%	23.7%	0	0.0%	21.2%	\$0	0.0%	24.7%
	Upper	0	0.0%	\$0	0.0%	31.5%	0	0.0%	22.4%	\$0	0.0%	31.9%
	Unknown	0	0.0%	\$0	0.0%	1.2%	0	0.0%	0.4%	\$0	0.0%	1.4%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	1	1.7%	\$1,375	0.7%	2.7%	1	1.7%	3.4%	\$1,375	0.7%	3.3%
	Moderate	2	3.4%	\$572	0.3%	17.6%	2	3.4%	19.2%	\$572	0.3%	14.9%
	Middle	3	5.2%	\$3,292	1.7%	27.6%	3	5.2%	28.0%	\$3,292	1.7%	24.4%
	Upper	51	87.9%	\$181,930	96.7%	52.0%	51	87.9%	49.0%	\$181,930	96.7%	56.8%
	Unknown	1	1.7%	\$1,000	0.5%	0.1%	1	1.7%	0.5%	\$1,000	0.5%	0.6%
	Total	58	100.0%	\$188,169	100.0%	100.0%	58	100.0%	100.0%	\$188,169	100.0%	100.0%

Originations &amp; Purchases

2017 FFIEC Census Data and 2015 ACS Data

## Appendix G

**Borrower Distribution of HMDA Loans**

Assessment Area: CA - Greater Los Angeles

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank				Families by Family Income e	Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg
#	%	\$ (000s)	\$ %	%	#	%	%	\$(000s)	\$ %	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	24.6%	0	0.0%	0.6%	\$0	0.0%	0.3%
	Moderate	0	0.0%	\$0	0.0%	16.4%	0	0.0%	3.8%	\$0	0.0%	1.6%
	Middle	1	3.7%	\$2,250	2.7%	17.0%	1	3.7%	13.0%	\$2,250	2.7%	7.3%
	Upper	23	85.2%	\$69,927	83.3%	42.0%	23	85.2%	69.1%	\$69,927	83.3%	78.2%
	Unknown	3	11.1%	\$11,775	14.0%	0.0%	3	11.1%	13.4%	\$11,775	14.0%	12.6%
	Total	27	100.0%	\$83,952	100.0%	100.0%	27	100.0%	100.0%	\$83,952	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	24.6%	0	0.0%	3.3%	\$0	0.0%	1.2%
	Moderate	0	0.0%	\$0	0.0%	16.4%	0	0.0%	8.1%	\$0	0.0%	3.1%
	Middle	3	10.0%	\$2,960	2.9%	17.0%	3	10.0%	17.1%	\$2,960	2.9%	8.6%
	Upper	23	76.7%	\$50,014	48.6%	42.0%	23	76.7%	59.0%	\$50,014	48.6%	77.1%
	Unknown	4	13.3%	\$49,868	48.5%	0.0%	4	13.3%	12.5%	\$49,868	48.5%	9.9%
	Total	30	100.0%	\$102,842	100.0%	100.0%	30	100.0%	100.0%	\$102,842	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	24.6%	0	0.0%	3.8%	\$0	0.0%	1.7%
	Moderate	0	0.0%	\$0	0.0%	16.4%	0	0.0%	9.7%	\$0	0.0%	5.2%
	Middle	0	0.0%	\$0	0.0%	17.0%	0	0.0%	19.5%	\$0	0.0%	13.5%
	Upper	0	0.0%	\$0	0.0%	42.0%	0	0.0%	62.6%	\$0	0.0%	73.4%
	Unknown	1	100.0%	\$1,375	100.0%	0.0%	1	100.0%	4.4%	\$1,375	100.0%	6.2%
	Total	1	100.0%	\$1,375	100.0%	100.0%	1	100.0%	100.0%	\$1,375	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	24.6%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.4%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	17.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	42.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	24.6%	0	0.0%	2.2%	\$0	0.0%	0.8%
	Moderate	0	0.0%	\$0	0.0%	16.4%	0	0.0%	6.3%	\$0	0.0%	2.3%
	Middle	4	6.9%	\$5,210	2.8%	17.0%	4	6.9%	15.3%	\$5,210	2.8%	7.5%
	Upper	46	79.3%	\$119,941	63.7%	42.0%	46	79.3%	61.9%	\$119,941	63.7%	69.6%
	Unknown	8	13.8%	\$63,018	33.5%	0.0%	8	13.8%	14.3%	\$63,018	33.5%	19.8%
	Total	58	100.0%	\$188,169	100.0%	100.0%	58	100.0%	100.0%	\$188,169	100.0%	100.0%

Originations &amp; Purchases

2017 FFIEC Census Data and 2015 ACS Data

Appendix G

Geographic Distribution of Small Business Loans

Assessment Area: CA - Santa Cruz

Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison									
	2015, 2016					2015					2016				
	Count		Bank		Small	Count		Dollar			Count		Dollar		
	#	%	\$ (000s)	\$ %	%	#	Bank %	Agg %	\$ 000s	\$ %	\$ %	#	Bank %	Agg %	\$ 000s \$ % \$ %
Low	2	0.9%	\$1,500	3.5%	2.0%	1	0.8%	1.4%	\$750	3.4%	2.1%	1	0.9%	1.2%	\$750 3.7% 0.7%
Moderate	72	32.1%	\$9,950	23.5%	21.5%	43	36.4%	24.6%	\$5,385	24.6%	29.1%	29	27.4%	21.8%	\$4,565 22.3% 23.0%
Middle	107	47.8%	\$20,968	49.5%	48.6%	53	44.9%	45.5%	\$10,667	48.7%	47.2%	54	50.9%	44.9%	\$10,301 50.4% 43.9%
Upper	43	19.2%	\$9,918	23.4%	27.9%	21	17.8%	28.5%	\$5,088	23.2%	21.5%	22	20.8%	32.1%	\$4,830 23.6% 32.4%
Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0 0.0% 0.0%
Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0 0.0% 0.0%
Total	224	100.0%	\$42,336	100.0%	100.0%	118	100.0%	100.0%	\$21,890	100.0%	100.0%	106	100.0%	100.0%	\$20,446 100.0% 100.0%

Originations & Purchases

2016 FFIEC Census Data and 2016 D&B Information

Small Business Loans by Business Revenue & Loan Size

Assessment Area: CA - Santa Cruz

Business Revenue & Loan Size		Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison									
		2015, 2016					2015					2016				
		Count		Bank		Total	Count		Dollar			Count		Dollar		
		#	%	\$ (000s)	\$ %	%	#	Bank %	Agg %	\$ (000s)	\$ %	\$ %	#	Bank %	Agg %	\$ (000s) \$ % \$ %
BUSINESS REVENUE	\$1million or Less	78	34.8%	\$9,783	23.1%	92.5%	43	36.4%	56.4%	\$5,269	24.1%	42.0%	35	33.0%	39.0%	\$4,514 22.1% 33.8%
	Over \$1 Million	99	44.2%	\$25,446	60.1%	7.2%	54	45.8%					45	42.5%		
	Total Rev. available	177	79.0%	\$35,229	83.2%	99.7%	97	82.2%					80	75.5%		
	Rev. Not Known	47	21.0%	\$7,107	16.8%	0.4%	21	17.8%					26	24.5%		
	Total	224	100.0%	\$42,336	100.0%	100.0%	118	100.0%					106	100.0%		
LOAN SIZE	\$100,000 or Less	131	58.5%	\$8,131	19.2%		67	56.8%	97.0%	\$4,110	18.8%	55.9%	64	60.4%	98.1%	\$4,021 19.7% 67.6%
	\$100,001 - \$250,000	53	23.7%	\$10,689	25.2%		32	27.1%	1.6%	\$6,482	29.6%	11.8%	21	19.8%	1.0%	\$4,207 20.6% 7.6%
	\$250,001 - \$1 Million	40	17.9%	\$23,516	55.5%		19	16.1%	1.3%	\$11,298	51.6%	32.2%	21	19.8%	0.9%	\$12,218 59.8% 24.9%
	Total	224	100.0%	\$42,336	100.0%		118	100.0%	100.0%	\$21,890	100.0%	100.0%	106	100.0%	100.0%	\$20,446 100.0% 100.0%
LOAN SIZE Rev \$1 Mill or Less	\$100,000 or Less	61	78.2%	\$3,296	33.7%											
	\$100,001 - \$250,000	9	11.5%	\$2,000	20.4%											
	\$250,001 - \$1 Million	8	10.3%	\$4,487	45.9%											
	Total	78	100.0%	\$9,783	100.0%											

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2016 FFIEC Census Data and 2016 D&B Information



## Geographic Distribution of Home Equity Lines of Credit

### Assessment Area: CA - Santa Cruz

Tract Income Levels	Bank Lending & Demographic Data Comparison				
	2015, 2016				Owner Occupied Units %
	Bank		Dollar		
	Count				
	#	%	\$ (000s)	\$ %	
Low	0	0.0%	\$0	0.0%	0.6%
Moderate	39	15.4%	\$4,912	10.4%	26.3%
Middle	99	39.0%	\$19,956	42.4%	40.0%
Upper	116	45.7%	\$22,247	47.2%	33.1%
Unknown	0	0.0%	\$0	0.0%	0.0%
Total	254	100.0%	\$47,115	100.0%	100.0%

Originations & Purchases

## Borrower Distribution of Home Equity Lines of Credit

Assessment Area: CA - Santa Cruz

Borrower Income Levels	Bank Lending & Demographic Data Comparison				
	2015, 2016				Families by Family Income  %
	Bank		Dollar		
	Count				
	#	%	\$ (000s)	\$ %	
Low	13	5.1%	\$2,070	0.0%	25.2%
Moderate	37	14.6%	\$4,513	9.6%	17.6%
Middle	47	18.5%	\$6,120	13.0%	18.2%
Upper	156	61.4%	\$34,312	72.8%	39.0%
Unknown	1	0.4%	\$100	0.2%	0.0%
Total	254	100.0%	\$47,115	100.0%	100.0%

Originations & Purchases

Appendix G

Geographic Distribution of HMDA Loans

Assessment Area: CA - Santa Cruz

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2015, 2016					2015						2016					
		Bank				Owner Occupied Units %	Count			Dollar			Count			Dollar		
		Count		Dollar			Bank	Agg	%	\$ (000s)	\$ %	%	Bank	Agg	%	\$ (000s)	\$ %	%
		#	%	\$ (000s)	\$ %													
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.6%	0	0.0%	0.7%	\$0	0.0%	0.4%	0	0.0%	0.5%	\$0	0.0%	0.4%
	Moderate	1	25.0%	\$500	3.9%	26.3%	0	0.0%	26.5%	\$0	0.0%	20.0%	1	100.0%	26.9%	\$500	100.0%	20.7%
	Middle	2	50.0%	\$1,684	13.1%	40.0%	2	66.7%	38.7%	\$1,684	13.6%	39.1%	0	0.0%	39.5%	\$0	0.0%	39.3%
	Upper	1	25.0%	\$10,672	83.0%	33.1%	1	33.3%	34.2%	\$10,672	86.4%	40.4%	0	0.0%	33.2%	\$0	0.0%	39.6%
	Unknown	0	0.0%	\$0	0.0%	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%	\$12,856	100.0%	100.0%	3	100.0%	100.0%	\$12,356	100.0%	100.0%	1	100.0%	100.0%	\$500	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.6%	0	0.0%	0.5%	\$0	0.0%	0.3%	0	0.0%	0.3%	\$0	0.0%	0.2%
	Moderate	11	68.8%	\$4,617	62.0%	26.3%	4	66.7%	24.8%	\$1,286	73.0%	18.7%	7	70.0%	23.8%	\$3,331	58.6%	18.2%
	Middle	4	25.0%	\$2,036	27.3%	40.0%	2	33.3%	40.5%	\$475	27.0%	41.5%	2	20.0%	40.4%	\$1,561	27.5%	41.2%
	Upper	1	6.3%	\$793	10.7%	33.1%	0	0.0%	34.3%	\$0	0.0%	39.5%	1	10.0%	35.4%	\$793	13.9%	40.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	16	100.0%	\$7,446	100.0%	100.0%	6	100.0%	100.0%	\$1,761	100.0%	100.0%	10	100.0%	100.0%	\$5,685	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.6%	0	0.0%	0.4%	\$0	0.0%	0.2%	0	0.0%	0.4%	\$0	0.0%	0.1%
	Moderate	0	0.0%	\$0	0.0%	26.3%	0	0.0%	31.1%	\$0	0.0%	25.9%	0	0.0%	23.6%	\$0	0.0%	18.1%
	Middle	0	0.0%	\$0	0.0%	40.0%	0	0.0%	36.7%	\$0	0.0%	34.6%	0	0.0%	41.8%	\$0	0.0%	43.7%
	Upper	0	0.0%	\$0	0.0%	33.1%	0	0.0%	31.8%	\$0	0.0%	39.3%	0	0.0%	34.2%	\$0	0.0%	38.1%
	Unknown	0	0.0%	\$0	0.0%	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%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
MULTI-FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	5.6%	0	0.0%	3.6%	\$0	0.0%	2.1%	0	0.0%	11.6%	\$0	0.0%	10.9%
	Moderate	1	100.0%	\$4,000	100.0%	39.7%	1	100.0%	42.9%	\$4,000	100.0%	32.7%	0	0.0%	30.2%	\$0	0.0%	17.7%
	Middle	0	0.0%	\$0	0.0%	43.4%	0	0.0%	42.9%	\$0	0.0%	57.5%	0	0.0%	53.5%	\$0	0.0%	67.7%
	Upper	0	0.0%	\$0	0.0%	11.4%	0	0.0%	10.7%	\$0	0.0%	7.6%	0	0.0%	4.7%	\$0	0.0%	3.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	1	100.0%	\$4,000	100.0%	100.0%	1	100.0%	100.0%	\$4,000	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.6%	0	0.0%	0.5%	\$0	0.0%	0.4%	0	0.0%	0.4%	\$0	0.0%	0.5%
	Moderate	13	61.9%	\$9,117	37.5%	26.3%	5	50.0%	25.7%	\$5,286	29.2%	19.6%	8	72.7%	24.7%	\$3,831	61.9%	19.0%
	Middle	6	28.6%	\$3,720	15.3%	40.0%	4	40.0%	39.7%	\$2,159	11.9%	40.6%	2	18.2%	40.3%	\$1,561	25.2%	41.3%
	Upper	2	9.5%	\$11,465	47.2%	33.1%	1	10.0%	34.1%	\$10,672	58.9%	39.5%	1	9.1%	34.6%	\$793	12.8%	39.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	21	100.0%	\$24,302	100.0%	100.0%	10	100.0%	100.0%	\$18,117	100.0%	100.0%	11	100.0%	100.0%	\$6,185	100.0%	100.0%

Originations & Purchases

2016 FFIEC Census Data and 2010 ACS Data

Appendix G

Borrower Distribution of HMDA Loans

Assessment Area: CA - Santa Cruz

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data					Bank & Aggregate Lending Comparison											
		2015, 2016					2015						2016					
		Bank				Families by Family Income %	Count			Dollar			Count			Dollar		
		Count	%	\$ (000s)	\$ %		Bank	Agg	%	\$ (000s)	\$ %	\$ %	Bank	Agg	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	25.2%	0	0.0%	1.1%	\$0	0.0%	0.4%	0	0.0%	0.7%	\$0	0.0%	0.2%
	Moderate	0	0.0%	\$0	0.0%	17.6%	0	0.0%	7.8%	\$0	0.0%	3.8%	0	0.0%	6.7%	\$0	0.0%	3.1%
	Middle	0	0.0%	\$0	0.0%	18.2%	0	0.0%	15.5%	\$0	0.0%	11.6%	0	0.0%	14.4%	\$0	0.0%	10.1%
	Upper	1	25.0%	\$1,284	10.0%	39.0%	1	33.3%	56.4%	\$1,284	10.4%	65.2%	0	0.0%	67.6%	\$0	0.0%	76.7%
	Unknown	3	75.0%	\$11,572	90.0%	0.0%	2	66.7%	19.3%	\$11,072	89.6%	19.1%	1	100.0%	10.6%	\$500	100.0%	9.8%
	Total	4	100.0%	\$12,856	100.0%	100.0%	3	100.0%	100.0%	\$12,356	100.0%	100.0%	1	100.0%	100.0%	\$500	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	25.2%	0	0.0%	3.0%	\$0	0.0%	1.4%	0	0.0%	3.0%	\$0	0.0%	1.4%
	Moderate	4	25.0%	\$726	9.8%	17.6%	3	50.0%	9.7%	\$416	23.6%	5.5%	1	10.0%	8.9%	\$310	5.5%	5.2%
	Middle	3	18.8%	\$815	10.9%	18.2%	1	16.7%	18.5%	\$385	21.9%	14.4%	2	20.0%	18.6%	\$430	7.6%	14.6%
	Upper	7	43.8%	\$4,023	54.0%	39.0%	2	33.3%	52.4%	\$960	54.5%	61.3%	5	50.0%	59.0%	\$3,063	53.9%	67.3%
	Unknown	2	12.5%	\$1,882	25.3%	0.0%	0	0.0%	16.4%	\$0	0.0%	17.3%	2	20.0%	10.5%	\$1,882	33.1%	11.5%
	Total	16	100.0%	\$7,446	100.0%	100.0%	6	100.0%	100.0%	\$1,761	100.0%	100.0%	10	100.0%	100.0%	\$5,685	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	25.2%	0	0.0%	4.2%	\$0	0.0%	1.4%	0	0.0%	3.4%	\$0	0.0%	1.9%
	Moderate	0	0.0%	\$0	0.0%	17.6%	0	0.0%	14.8%	\$0	0.0%	10.3%	0	0.0%	11.3%	\$0	0.0%	7.1%
	Middle	0	0.0%	\$0	0.0%	18.2%	0	0.0%	26.5%	\$0	0.0%	22.7%	0	0.0%	25.7%	\$0	0.0%	20.7%
	Upper	0	0.0%	\$0	0.0%	39.0%	0	0.0%	48.5%	\$0	0.0%	58.4%	0	0.0%	57.5%	\$0	0.0%	68.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	6.1%	\$0	0.0%	7.2%	0	0.0%	2.1%	\$0	0.0%	1.8%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	25.2%	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%	17.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	18.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	39.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	1	100.0%	\$4,000	100.0%	0.0%	1	100.0%	100.0%	\$4,000	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	1	100.0%	\$4,000	100.0%	100.0%	1	100.0%	100.0%	\$4,000	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	25.2%	0	0.0%	2.4%	\$0	0.0%	1.0%	0	0.0%	2.3%	\$0	0.0%	1.0%
	Moderate	4	19.0%	\$726	3.0%	17.6%	3	30.0%	9.2%	\$416	2.3%	4.9%	1	9.1%	8.4%	\$310	5.0%	4.5%
	Middle	3	14.3%	\$815	3.4%	18.2%	1	10.0%	17.7%	\$385	2.1%	13.4%	2	18.2%	17.8%	\$430	7.0%	13.2%
	Upper	8	38.1%	\$5,307	21.8%	39.0%	3	30.0%	53.4%	\$2,244	12.4%	62.0%	5	45.5%	61.0%	\$3,063	49.5%	68.8%
	Unknown	6	28.6%	\$17,454	71.8%	0.0%	3	30.0%	17.4%	\$15,072	83.2%	18.7%	3	27.3%	10.5%	\$2,382	38.5%	12.5%
	Total	21	100.0%	\$24,302	100.0%	100.0%	10	100.0%	100.0%	\$18,117	100.0%	100.0%	11	100.0%	100.0%	\$6,185	100.0%	100.0%

Originations & Purchases

2016 FFIEC Census Data and 2010 ACS Data

Appendix G

**Geographic Distribution of Small Business Loans**

Assessment Area: CA - Santa Cruz

Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
	2017					2017					
	Bank		Small		Businesses	Count		Agg	Dollar		Agg
	Count		Dollar			Bank			Bank		
	#	%	\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	\$ %
Low	4	3.7%	\$235	1.0%	4.4%	4	3.7%	4.1%	\$235	1.0%	4.3%
Moderate	25	23.4%	\$4,053	18.0%	16.5%	25	23.4%	18.5%	\$4,053	18.0%	15.6%
Middle	43	40.2%	\$7,519	33.3%	48.1%	43	40.2%	47.3%	\$7,519	33.3%	45.2%
Upper	35	32.7%	\$10,762	47.7%	31.0%	35	32.7%	30.1%	\$10,762	47.7%	34.9%
Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%
<b>Total</b>	<b>107</b>	<b>100.0%</b>	<b>\$22,569</b>	<b>100.0%</b>	<b>100.0%</b>	<b>107</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$22,569</b>	<b>100.0%</b>	<b>100.0%</b>

Originations & Purchases

2017 FFIEC Census Data and 2017 D&B Information

**Small Business Loans by Business Revenue & Loan Size**

Assessment Area: CA - Santa Cruz

Business Revenue & Loan Size		Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank				Total Businesses	Count			Dollar		
		Count		\$ (000s)			#	%	Agg %	Bank \$ (000s)	\$ %	Agg \$ %
#	%	\$	%	%								
BUSINESS REVENUE	\$1million or Less	36	33.6%	\$5,285	23.4%	91.7%	36	33.6%	54.1%	\$5,285	23.4%	40.9%
	Over \$1 Million	48	44.9%	\$13,925	61.7%	8.0%	48	44.9%				
	Total Rev. available	84	78.5%	\$19,210	85.1%	99.7%	84	78.5%				
	Rev. Not Known	23	21.5%	\$3,359	14.9%	0.4%	23	21.5%				
	Total	107	100.0%	\$22,569	100.0%	100.0%	107	100.0%				
LOAN SIZE	\$100,000 or Less	57	53.3%	\$3,478	15.4%		57	53.3%	96.9%	\$3,478	15.4%	57.9%
	\$100,001 - \$250,000	27	25.2%	\$5,197	23.0%		27	25.2%	1.7%	\$5,197	23.0%	11.3%
	\$250,001 - \$1 Million	23	21.5%	\$13,894	61.6%		23	21.5%	1.4%	\$13,894	61.6%	30.8%
	Total	107	100.0%	\$22,569	100.0%		107	100.0%	100.0%	\$22,569	100.0%	100.0%
LOAN SIZE Rev \$1 Mill or Less	\$100,000 or Less	23	63.9%	\$1,188	22.5%							
	\$100,001 - \$250,000	8	22.2%	\$1,532	29.0%							
	\$250,001 - \$1 Million	5	13.9%	\$2,565	48.5%							
	Total	36	100.0%	\$5,285	100.0%							

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2017 FFIEC Census Data and 2017 D&B Information



## Geographic Distribution of Home Equity Lines of Credit

### Assessment Area: CA - Santa Cruz

Tract Income Levels	Bank Lending & Demographic Data Comparison				
	2017				Owner Occupied Units %
	Bank		Dollar		
	Count				
	#	%	\$ (000s)	\$ %	
Low	0	0.0%	\$0	0.0%	3.0%
Moderate	16	16.0%	\$2,172	11.9%	20.5%
Middle	40	40.0%	\$7,206	39.3%	41.2%
Upper	44	44.0%	\$8,937	48.8%	35.3%
Unknown	0	0.0%	\$0	0.0%	0.0%
Total	100	100.0%	\$18,315	100.0%	100.0%

Originations & Purchases

## Borrower Distribution of Home Equity Lines of Credit

Assessment Area: CA - Santa Cruz

Borrower Income Levels	Bank Lending & Demographic Data Comparison				
	2017				Families by Family Income  %
	Bank		Dollar		
	Count				
	#	%	\$ (000s)	\$ %	
Low	0	0.0%	\$0	0.0%	24.5%
Moderate	4	4.0%	\$386	2.1%	17.2%
Middle	23	23.0%	\$3,422	18.7%	17.9%
Upper	73	73.0%	\$14,507	79.2%	40.5%
Unknown	0	0.0%	\$0	0.0%	0.0%
Total	100	100.0%	\$18,315	100.0%	100.0%

Originations & Purchases

Appendix G

**Geographic Distribution of HMDA Loans**

Assessment Area: CA - Santa Cruz

PRODUCT TYPE		Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank				Owner Occupied Units	Count			Dollar		
		Count		Dollar			Bank	Agg	Bank		Agg	
#	%	\$ (000s)	\$ %	%	#	%			%	\$ (000s)		\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	3.0%	0	0.0%	3.9%	\$0	0.0%	3.1%
	Moderate	0	0.0%	\$0	0.0%	20.5%	0	0.0%	20.7%	\$0	0.0%	17.0%
	Middle	1	100.0%	\$485	100.0%	41.2%	1	100.0%	42.3%	\$485	100.0%	41.0%
	Upper	0	0.0%	\$0	0.0%	35.3%	0	0.0%	33.1%	\$0	0.0%	39.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	1	100.0%	\$485	100.0%	100.0%	1	100.0%	100.0%	\$485	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	3.0%	0	0.0%	4.1%	\$0	0.0%	2.5%
	Moderate	0	0.0%	\$0	0.0%	20.5%	0	0.0%	20.4%	\$0	0.0%	30.0%
	Middle	3	100.0%	\$842	100.0%	41.2%	3	100.0%	42.4%	\$842	100.0%	36.2%
	Upper	0	0.0%	\$0	0.0%	35.3%	0	0.0%	33.1%	\$0	0.0%	31.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	3	100.0%	\$842	100.0%	100.0%	3	100.0%	100.0%	\$842	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	3.0%	0	0.0%	1.7%	\$0	0.0%	1.3%
	Moderate	0	0.0%	\$0	0.0%	20.5%	0	0.0%	17.6%	\$0	0.0%	15.3%
	Middle	0	0.0%	\$0	0.0%	41.2%	0	0.0%	45.6%	\$0	0.0%	41.0%
	Upper	0	0.0%	\$0	0.0%	35.3%	0	0.0%	35.1%	\$0	0.0%	42.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	17.9%	0	0.0%	13.9%	\$0	0.0%	7.5%
	Moderate	0	0.0%	\$0	0.0%	23.1%	0	0.0%	19.4%	\$0	0.0%	9.6%
	Middle	1	100.0%	\$4,000	100.0%	47.7%	1	100.0%	63.9%	\$4,000	100.0%	81.7%
	Upper	0	0.0%	\$0	0.0%	11.3%	0	0.0%	2.8%	\$0	0.0%	1.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	1	100.0%	\$4,000	100.0%	100.0%	1	100.0%	100.0%	\$4,000	100.0%	100.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	3.0%	0	0.0%	3.9%	\$0	0.0%	2.8%
	Moderate	0	0.0%	\$0	0.0%	20.5%	0	0.0%	20.3%	\$0	0.0%	23.4%
	Middle	5	100.0%	\$5,327	100.0%	41.2%	5	100.0%	42.7%	\$5,327	100.0%	39.6%
	Upper	0	0.0%	\$0	0.0%	35.3%	0	0.0%	33.1%	\$0	0.0%	34.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	5	100.0%	\$5,327	100.0%	100.0%	5	100.0%	100.0%	\$5,327	100.0%	100.0%

Originations & Purchases

2017 FFIEC Census Data and 2015 ACS Data

Appendix G

**Borrower Distribution of HMDA Loans**

Assessment Area: CA - Santa Cruz

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2017					Bank & Aggregate Lending Comparison 2017					
		Bank				Families by Family Income	Count			Dollar		
		Count		Dollar			Bank	Agg	Bank		Agg	
		#	%	\$ (000s)	\$ %				#	%		\$ (000s)
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	24.5%	0	0.0%	0.9%	\$0	0.0%	0.3%
	Moderate	0	0.0%	\$0	0.0%	17.2%	0	0.0%	4.9%	\$0	0.0%	2.3%
	Middle	0	0.0%	\$0	0.0%	17.9%	0	0.0%	13.3%	\$0	0.0%	8.9%
	Upper	0	0.0%	\$0	0.0%	40.5%	0	0.0%	70.0%	\$0	0.0%	78.5%
	Unknown	1	100.0%	\$485	100.0%	0.0%	1	100.0%	10.9%	\$485	100.0%	10.0%
	Total	1	100.0%	\$485	100.0%	100.0%	1	100.0%	100.0%	\$485	100.0%	100.0%
REFINANCE	Low	1	33.3%	\$153	18.2%	24.5%	1	33.3%	3.7%	\$153	18.2%	1.8%
	Moderate	1	33.3%	\$265	31.5%	17.2%	1	33.3%	9.9%	\$265	31.5%	4.7%
	Middle	0	0.0%	\$0	0.0%	17.9%	0	0.0%	18.5%	\$0	0.0%	11.9%
	Upper	1	33.3%	\$424	50.4%	40.5%	1	33.3%	58.8%	\$424	50.4%	73.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	9.2%	\$0	0.0%	8.6%
	Total	3	100.0%	\$842	100.0%	100.0%	3	100.0%	100.0%	\$842	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	24.5%	0	0.0%	4.5%	\$0	0.0%	2.6%
	Moderate	0	0.0%	\$0	0.0%	17.2%	0	0.0%	6.5%	\$0	0.0%	4.2%
	Middle	0	0.0%	\$0	0.0%	17.9%	0	0.0%	23.2%	\$0	0.0%	18.5%
	Upper	0	0.0%	\$0	0.0%	40.5%	0	0.0%	63.2%	\$0	0.0%	71.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	2.5%	\$0	0.0%	2.9%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	24.5%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	17.9%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	40.5%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	1	100.0%	\$4,000	100.0%	0.0%	1	100.0%	100.0%	\$4,000	100.0%	100.0%
	Total	1	100.0%	\$4,000	100.0%	100.0%	1	100.0%	100.0%	\$4,000	100.0%	100.0%
HMDA TOTALS	Low	1	20.0%	\$153	2.9%	24.5%	1	20.0%	2.6%	\$153	2.9%	1.2%
	Moderate	1	20.0%	\$265	5.0%	17.2%	1	20.0%	7.6%	\$265	5.0%	3.5%
	Middle	0	0.0%	\$0	0.0%	17.9%	0	0.0%	16.5%	\$0	0.0%	10.6%
	Upper	1	20.0%	\$424	8.0%	40.5%	1	20.0%	63.3%	\$424	8.0%	73.4%
	Unknown	2	40.0%	\$4,485	84.2%	0.0%	2	40.0%	10.0%	\$4,485	84.2%	11.4%
	Total	5	100.0%	\$5,327	100.0%	100.0%	5	100.0%	100.0%	\$5,327	100.0%	100.0%

Originations & Purchases

2017 FFIEC Census Data and 2015 ACS Data

Appendix G

Geographic Distribution of Small Business Loans

Assessment Area: FL - Naples MSA

Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
	2015, 2016					2015					2016						
	Bank		Small Businesses		Count	Count		Dollar			Count		Dollar				
	Count	Dollar	Bank	Agg		Bank	Agg	Bank	Agg	Bank	Agg						
	#	%	\$ (000s)	\$ %		%	#	%	%	\$ 000s	\$ %	\$ %	#	%	%	\$ 000s	\$ %
Low	0	0.0%	\$0	0.0%	2.9%	0	0.0%	2.1%	\$0	0.0%	2.2%	0	0.0%	1.7%	\$0	0.0%	1.9%
Moderate	0	0.0%	\$0	0.0%	13.1%	0	0.0%	10.6%	\$0	0.0%	8.7%	0	0.0%	10.9%	\$0	0.0%	8.6%
Middle	5	35.7%	\$2,450	44.9%	43.6%	3	42.9%	41.5%	\$1,600	58.1%	40.8%	2	28.6%	41.7%	\$850	31.3%	38.0%
Upper	9	64.3%	\$3,005	55.1%	40.4%	4	57.1%	45.1%	\$1,155	41.9%	47.7%	5	71.4%	44.4%	\$1,850	68.5%	50.6%
Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.8%	\$0	0.0%	0.5%	0	0.0%	1.4%	\$0	0.0%	0.9%
Total	14	100.0%	\$5,455	100.0%	100.0%	7	100.0%	100.0%	\$2,755	100.0%	100.0%	7	100.0%	100.0%	\$2,700	100.0%	100.0%

Originations & Purchases

2016 FFIEC Census Data and 2016 D&B Information

Small Business Loans by Business Revenue & Loan Size

Assessment Area: FL - Naples MSA

Business Revenue & Loan Size		Bank Lending & Demographic Data Comparison 2015, 2016					Bank & Aggregate Lending Comparison											
		Bank				Total Businesses %	2015					2016						
		Count		Dollar			Count		Dollar			Count		Dollar				
		Count					Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg		
#	%	\$ (000s)	\$ %		#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %		
BUSINESS REVENUE	\$1million or Less	2	14.3%	\$600	11.0%	93.4%	1	14.3%	54.2%	\$100	3.6%	41.3%	1	14.3%	42.1%	\$500	18.5%	34.8%
	Over \$1 Million	10	71.4%	\$4,200	77.0%	5.6%	5	71.4%				5	71.4%					
	Total Rev. available	12	85.7%	\$4,800	88.0%	99.0%	6	85.7%				6	85.7%					
	Rev. Not Known	2	14.3%	\$655	12.0%	1.0%	1	14.3%				1	14.3%					
	Total	14	100.0%	\$5,455	100.0%	100.0%	7	100.0%				7	100.0%					
LOAN SIZE	\$100,000 or Less	3	21.4%	\$200	3.7%		2	28.6%	95.5%	\$150	5.4%	43.7%	1	14.3%	96.5%	\$50	1.9%	53.8%
	\$100,001) - \$250,000	2	14.3%	\$500	9.2%		1	14.3%	2.1%	\$250	9.1%	13.6%	1	14.3%	1.6%	\$250	9.3%	10.4%
	\$250,001) - \$1 Million	9	64.3%	\$4,755	87.2%		4	57.1%	2.4%	\$2,355	85.5%	42.7%	5	71.4%	1.9%	\$2,400	88.9%	35.8%
	Total	14	100.0%	\$5,455	100.0%		7	100.0%	100.0%	\$2,755	100.0%	100.0%	7	100.0%	100.0%	\$2,700	100.0%	100.0%
LOAN SIZE Rev \$1 Mil or Less	\$100,000 or Less	1	50.0%	\$100	16.7%													
	\$100,001) - \$250,000	0	0.0%	\$0	0.0%													
	\$250,001) - \$1 Million	1	50.0%	\$500	83.3%													
	Total	2	100.0%	\$600	100.0%													

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue

2016 FFIEC Census Data and 2016 D&B Information



## Geographic Distribution of Home Equity Lines of Credit

Assessment Area: FL - Naples MSA

Tract Income Levels	Bank Lending & Demographic Data Comparison				
	2015, 2016				Owner Occupied Units %
	Bank		Dollar		
	Count				
	#	%	\$ (000s)	\$ %	
Low	0	0.0%	\$0	0.0%	2.4%
Moderate	1	7.1%	\$100	1.9%	16.4%
Middle	6	42.9%	\$1,500	28.7%	46.0%
Upper	7	50.0%	\$3,626	69.4%	35.2%
Unknown	0	0.0%	\$0	0.0%	0.0%
Total	14	100.0%	\$5,226	100.0%	100.0%

Originations & Purchases

## Borrower Distribution of Home Equity Lines of Credit

Assessment Area: FL - Naples MSA

Borrower Income Levels	Bank Lending & Demographic Data Comparison				
	2015, 2016				Families by Family Income  %
	Bank				
	Count		Dollar		
	#	%	\$ (000s)	\$ %	
Low	1	7.1%	\$20	0.0%	21.1%
Moderate	1	7.1%	\$30	0.6%	18.3%
Middle	1	7.1%	\$240	4.6%	19.0%
Upper	11	78.6%	\$4,936	94.5%	41.5%
Unknown	0	0.0%	\$0	0.0%	0.0%
<i>Total</i>	<i>14</i>	<i>100.0%</i>	<i>\$5,226</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

Appendix G

Geographic Distribution of HMDA Loans

Assessment Area: FL - Naples MSA

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2015, 2016					2015						2016					
		Bank				Owner Occupied Units %	Count			Dollar			Count			Dollar		
		Count		Dollar			#	%	Agg %	\$ (000s)	\$ %	\$ %	#	%	Agg %	\$ (000s)	\$ %	\$ %
		#	%	\$ (000s)	\$ %													
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	2.4%	0	0.0%	2.2%	\$0	0.0%	1.1%	0	0.0%	2.1%	\$0	0.0%	1.5%
	Moderate	4	26.7%	\$568	15.6%	16.4%	3	33.3%	14.9%	\$474	31.3%	10.8%	1	16.7%	14.1%	\$94	4.4%	10.4%
	Middle	9	60.0%	\$1,472	40.4%	46.0%	6	66.7%	51.8%	\$1,039	68.7%	41.2%	3	50.0%	56.3%	\$433	20.4%	47.6%
	Upper	2	13.3%	\$1,600	44.0%	35.2%	0	0.0%	31.1%	\$0	0.0%	47.0%	2	33.3%	27.5%	\$1,600	75.2%	40.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	15	100.0%	\$3,640	100.0%	100.0%	9	100.0%	100.0%	\$1,513	100.0%	100.0%	6	100.0%	100.0%	\$2,127	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	2.4%	0	0.0%	1.3%	\$0	0.0%	0.6%	0	0.0%	1.4%	\$0	0.0%	0.6%
	Moderate	0	0.0%	\$0	0.0%	16.4%	0	0.0%	13.0%	\$0	0.0%	8.2%	0	0.0%	12.1%	\$0	0.0%	7.7%
	Middle	7	63.6%	\$1,227	17.5%	46.0%	3	60.0%	51.6%	\$400	64.9%	40.3%	4	66.7%	52.3%	\$827	12.9%	40.7%
	Upper	4	36.4%	\$5,785	82.5%	35.2%	2	40.0%	34.0%	\$216	35.1%	50.9%	2	33.3%	34.2%	\$5,569	87.1%	51.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	11	100.0%	\$7,012	100.0%	100.0%	5	100.0%	100.0%	\$616	100.0%	100.0%	6	100.0%	100.0%	\$6,396	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	2.4%	0	0.0%	0.9%	\$0	0.0%	0.3%	0	0.0%	1.5%	\$0	0.0%	0.6%
	Moderate	0	0.0%	\$0	0.0%	16.4%	0	0.0%	15.4%	\$0	0.0%	8.2%	0	0.0%	12.1%	\$0	0.0%	6.9%
	Middle	0	0.0%	\$0	0.0%	46.0%	0	0.0%	59.3%	\$0	0.0%	35.5%	0	0.0%	58.7%	\$0	0.0%	48.9%
	Upper	0	0.0%	\$0	0.0%	35.2%	0	0.0%	24.5%	\$0	0.0%	56.1%	0	0.0%	27.7%	\$0	0.0%	43.5%
	Unknown	0	0.0%	\$0	0.0%	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%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
MULTI-FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	3.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	11.1%	\$0	0.0%	8.0%
	Moderate	0	0.0%	\$0	0.0%	13.8%	0	0.0%	45.8%	\$0	0.0%	47.1%	0	0.0%	22.2%	\$0	0.0%	41.7%
	Middle	0	0.0%	\$0	0.0%	39.5%	0	0.0%	20.8%	\$0	0.0%	42.3%	0	0.0%	33.3%	\$0	0.0%	37.5%
	Upper	0	0.0%	\$0	0.0%	43.7%	0	0.0%	33.3%	\$0	0.0%	10.6%	0	0.0%	33.3%	\$0	0.0%	12.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	2.4%	0	0.0%	1.9%	\$0	0.0%	0.9%	0	0.0%	1.9%	\$0	0.0%	1.4%
	Moderate	4	15.4%	\$568	5.3%	16.4%	3	21.4%	14.4%	\$474	22.3%	11.1%	1	8.3%	13.4%	\$94	1.1%	10.4%
	Middle	16	61.5%	\$2,699	25.3%	46.0%	9	64.3%	51.9%	\$1,439	67.6%	40.9%	7	58.3%	55.0%	\$1,260	14.8%	45.1%
	Upper	6	23.1%	\$7,385	69.3%	35.2%	2	14.3%	31.9%	\$216	10.1%	47.1%	4	33.3%	29.8%	\$7,169	84.1%	43.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	26	100.0%	\$10,652	100.0%	100.0%	14	100.0%	100.0%	\$2,129	100.0%	100.0%	12	100.0%	100.0%	\$8,523	100.0%	100.0%

Originations & Purchases

2016 FFIEC Census Data and 2010 ACS Data

Appendix G

Borrower Distribution of HMDA Loans

Assessment Area: FL - Naples MSA

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data					Bank & Aggregate Lending Comparison											
		2015, 2016					2015						2016					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar		
		Count		Dollar		%	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	\$ (000s)	\$ %		#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	1	6.7%	\$100	2.7%	21.1%	0	0.0%	2.4%	\$0	0.0%	0.9%	1	16.7%	1.4%	\$100	4.7%	0.5%
	Moderate	6	40.0%	\$1,015	27.9%	18.3%	3	33.3%	11.3%	\$582	38.5%	5.6%	3	50.0%	10.2%	\$433	20.4%	5.7%
	Middle	3	20.0%	\$427	11.7%	19.0%	3	33.3%	13.5%	\$427	28.2%	8.4%	0	0.0%	16.4%	\$0	0.0%	11.0%
	Upper	5	33.3%	\$2,098	57.6%	41.5%	3	33.3%	57.8%	\$504	33.3%	72.9%	2	33.3%	58.3%	\$1,594	74.9%	69.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	15.0%	\$0	0.0%	12.2%	0	0.0%	13.7%	\$0	0.0%	13.5%
	Total	15	100.0%	\$3,640	100.0%	100.0%	9	100.0%	100.0%	\$1,513	100.0%	100.0%	6	100.0%	100.0%	\$2,127	100.0%	100.0%
REFINANCE	Low	1	9.1%	\$80	1.1%	21.1%	1	20.0%	4.2%	\$80	13.0%	1.7%	0	0.0%	2.8%	\$0	0.0%	1.1%
	Moderate	5	45.5%	\$762	10.9%	18.3%	2	40.0%	11.3%	\$320	51.9%	5.4%	3	50.0%	10.4%	\$442	6.9%	5.1%
	Middle	2	18.2%	\$216	3.1%	19.0%	2	40.0%	16.2%	\$216	35.1%	10.1%	0	0.0%	16.0%	\$0	0.0%	9.8%
	Upper	3	27.3%	\$5,954	84.9%	41.5%	0	0.0%	51.5%	\$0	0.0%	66.9%	3	50.0%	54.8%	\$5,954	93.1%	68.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	16.8%	\$0	0.0%	15.9%	0	0.0%	16.0%	\$0	0.0%	15.6%
	Total	11	100.0%	\$7,012	100.0%	100.0%	5	100.0%	100.0%	\$616	100.0%	100.0%	6	100.0%	100.0%	\$6,396	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	21.1%	0	0.0%	5.1%	\$0	0.0%	0.9%	0	0.0%	2.2%	\$0	0.0%	0.8%
	Moderate	0	0.0%	\$0	0.0%	18.3%	0	0.0%	16.2%	\$0	0.0%	6.8%	0	0.0%	14.1%	\$0	0.0%	6.2%
	Middle	0	0.0%	\$0	0.0%	19.0%	0	0.0%	23.4%	\$0	0.0%	10.8%	0	0.0%	22.1%	\$0	0.0%	13.5%
	Upper	0	0.0%	\$0	0.0%	41.5%	0	0.0%	48.7%	\$0	0.0%	47.8%	0	0.0%	57.3%	\$0	0.0%	73.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	6.6%	\$0	0.0%	33.7%	0	0.0%	4.4%	\$0	0.0%	6.4%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	21.1%	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%	18.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	19.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	41.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	2	7.7%	\$180	1.7%	21.1%	1	7.1%	3.0%	\$80	3.8%	1.1%	1	8.3%	1.9%	\$100	1.2%	0.7%
	Moderate	11	42.3%	\$1,777	16.7%	18.3%	5	35.7%	11.4%	\$902	42.4%	5.4%	6	50.0%	10.4%	\$875	10.3%	5.3%
	Middle	5	19.2%	\$643	6.0%	19.0%	5	35.7%	14.6%	\$643	30.2%	8.7%	0	0.0%	16.4%	\$0	0.0%	10.3%
	Upper	8	30.8%	\$8,052	75.6%	41.5%	3	21.4%	55.5%	\$504	23.7%	68.5%	5	41.7%	57.0%	\$7,548	88.6%	67.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	15.5%	\$0	0.0%	16.3%	0	0.0%	14.4%	\$0	0.0%	16.6%
	Total	26	100.0%	\$10,652	100.0%	100.0%	14	100.0%	100.0%	\$2,129	100.0%	100.0%	12	100.0%	100.0%	\$8,523	100.0%	100.0%

Originations & Purchases

2016 FFIEC Census Data and 2010 ACS Data

Appendix G

**Geographic Distribution of Small Business Loans**

Assessment Area: FL - Naples MSA

Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
	2017					2017					
	Bank		Small		Businesses	Count		Agg	Dollar		Agg
	Count		Dollar			Bank			Bank		
	#	%	\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	\$ %
Low	0	0.0%	\$0	0.0%	3.1%	0	0.0%	2.7%	\$0	0.0%	3.7%
Moderate	1	16.7%	\$127	7.0%	12.7%	1	16.7%	10.7%	\$127	7.0%	6.6%
Middle	3	50.0%	\$790	43.5%	40.7%	3	50.0%	39.3%	\$790	43.5%	36.5%
Upper	2	33.3%	\$900	49.5%	43.5%	2	33.3%	46.5%	\$900	49.5%	52.6%
Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.7%	\$0	0.0%	0.5%
<i>Total</i>	<i>6</i>	<i>100.0%</i>	<i>\$1,817</i>	<i>100.0%</i>	<i>100.0%</i>	<i>6</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$1,817</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

2017 FFIEC Census Data and 2017 D&B Information

**Small Business Loans by Business Revenue & Loan Size**

Assessment Area: FL - Naples MSA

Business Revenue & Loan Size		Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank				Total Businesses	Count		Dollar			
		Count		\$ (000s)			Bank	Agg	Bank		Agg	
#	%	\$	%	%	#	%			%	\$ (000s)	\$ %	\$ %
BUSINESS REVENUE	\$1million or Less	3	50.0%	\$317	17.4%	92.7%	3	50.0%	50.2%	\$317	17.4%	38.7%
	Over \$1 Million	2	33.3%	\$1,100	60.5%	6.4%	2	33.3%				
	Total Rev. available	5	83.3%	\$1,417	77.9%	99.1%	5	83.3%				
	Rev. Not Known	1	16.7%	\$400	22.0%	0.9%	1	16.7%				
	Total	6	100.0%	\$1,817	100.0%	100.0%	6	100.0%				
LOAN SIZE	\$100,000 or Less	1	16.7%	\$65	3.6%		1	16.7%	95.1%	\$65	3.6%	42.3%
	\$100,001 - \$250,000	2	33.3%	\$252	13.9%		2	33.3%	2.3%	\$252	13.9%	12.6%
	\$250,001 - \$1 Million	3	50.0%	\$1,500	82.6%		3	50.0%	2.6%	\$1,500	82.6%	45.1%
	Total	6	100.0%	\$1,817	100.0%		6	100.0%	100.0%	\$1,817	100.0%	100.0%
LOAN SIZE Rev \$1 Mill or Less	\$100,000 or Less	1	33.3%	\$65	20.5%							
	\$100,001 - \$250,000	2	66.7%	\$252	79.5%							
	\$250,001 - \$1 Million	0	0.0%	\$0	0.0%							
	Total	3	100.0%	\$317	100.0%							

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2017 FFIEC Census Data and 2017 D&B Information



## Geographic Distribution of Home Equity Lines of Credit

### Assessment Area: FL - Naples MSA

Tract Income Levels	Bank Lending & Demographic Data Comparison				
	2017				Owner Occupied Units %
	Bank		Dollar		
	Count				
	#	%	\$ (000s)	\$ %	
Low	0	0.0%	\$0	0.0%	2.3%
Moderate	2	66.7%	\$528	63.8%	16.3%
Middle	0	0.0%	\$0	0.0%	41.3%
Upper	1	33.3%	\$300	36.2%	40.1%
Unknown	0	0.0%	\$0	0.0%	0.0%
Total	3	100.0%	\$828	100.0%	100.0%

Originations & Purchases

## Borrower Distribution of Home Equity Lines of Credit

Assessment Area: FL - Naples MSA

Borrower Income Levels	Bank Lending & Demographic Data Comparison				
	2017				Families by Family Income  %
	Bank		Dollar		
	Count				
	#	%	\$ (000s)	\$ %	
Low	0	0.0%	\$0	0.0%	20.8%
Moderate	0	0.0%	\$0	0.0%	17.7%
Middle	0	0.0%	\$0	0.0%	19.3%
Upper	3	100.0%	\$828	100.0%	42.2%
Unknown	0	0.0%	\$0	0.0%	0.0%
<i>Total</i>	<i>3</i>	<i>100.0%</i>	<i>\$828</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

## Appendix G

## Geographic Distribution of HMDA Loans

Assessment Area: FL - Naples MSA

PRODUCT TYPE		Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank				Owner Occupied Units	Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	2.3%	0	0.0%	1.3%	\$0	0.0%	0.9%
	Moderate	0	0.0%	\$0	0.0%	16.3%	0	0.0%	17.3%	\$0	0.0%	12.0%
	Middle	0	0.0%	\$0	0.0%	41.3%	0	0.0%	41.8%	\$0	0.0%	35.8%
	Upper	1	100.0%	\$149	100.0%	40.1%	1	100.0%	39.6%	\$149	100.0%	51.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	1	100.0%	\$149	100.0%	100.0%	1	100.0%	100.0%	\$149	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	2.3%	0	0.0%	1.0%	\$0	0.0%	0.7%
	Moderate	0	0.0%	\$0	0.0%	16.3%	0	0.0%	15.8%	\$0	0.0%	9.5%
	Middle	0	0.0%	\$0	0.0%	41.3%	0	0.0%	44.8%	\$0	0.0%	32.9%
	Upper	2	100.0%	\$439	100.0%	40.1%	2	100.0%	38.4%	\$439	100.0%	56.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	2	100.0%	\$439	100.0%	100.0%	2	100.0%	100.0%	\$439	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	2.3%	0	0.0%	0.5%	\$0	0.0%	0.1%
	Moderate	0	0.0%	\$0	0.0%	16.3%	0	0.0%	16.7%	\$0	0.0%	10.3%
	Middle	1	100.0%	\$412	100.0%	41.3%	1	100.0%	44.0%	\$412	100.0%	36.7%
	Upper	0	0.0%	\$0	0.0%	40.1%	0	0.0%	38.9%	\$0	0.0%	53.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	1	100.0%	\$412	100.0%	100.0%	1	100.0%	100.0%	\$412	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	2.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.3%	0	0.0%	37.5%	\$0	0.0%	39.9%
	Middle	0	0.0%	\$0	0.0%	33.6%	0	0.0%	37.5%	\$0	0.0%	42.0%
	Upper	0	0.0%	\$0	0.0%	48.1%	0	0.0%	25.0%	\$0	0.0%	18.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	2.3%	0	0.0%	1.2%	\$0	0.0%	0.8%
	Moderate	0	0.0%	\$0	0.0%	16.3%	0	0.0%	16.9%	\$0	0.0%	12.1%
	Middle	1	25.0%	\$412	41.2%	41.3%	1	25.0%	42.6%	\$412	41.2%	35.3%
	Upper	3	75.0%	\$588	58.8%	40.1%	3	75.0%	39.3%	\$588	58.8%	51.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	4	100.0%	\$1,000	100.0%	100.0%	4	100.0%	100.0%	\$1,000	100.0%	100.0%

Originations &amp; Purchases

2017 FFIEC Census Data and 2015 ACS Data

## Appendix G

## Borrower Distribution of HMDA Loans

Assessment Area: FL - Naples MSA

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2017					Bank & Aggregate Lending Comparison 2017					
		Bank				Families by Family Income	Count			Dollar		
		Count		Dollar			Bank	Agg	Bank		Agg	
		#	%	\$ (000s)	\$ %				\$ (000s)	\$ %		\$ %
HOME PURCHASE	Low	1	100.0%	\$149	100.0%	20.8%	1	100.0%	1.9%	\$149	100.0%	0.7%
	Moderate	0	0.0%	\$0	0.0%	17.7%	0	0.0%	10.9%	\$0	0.0%	6.2%
	Middle	0	0.0%	\$0	0.0%	19.3%	0	0.0%	16.1%	\$0	0.0%	11.2%
	Upper	0	0.0%	\$0	0.0%	42.2%	0	0.0%	56.4%	\$0	0.0%	68.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	14.7%	\$0	0.0%	13.0%
	Total	1	100.0%	\$149	100.0%	100.0%	1	100.0%	100.0%	\$149	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	20.8%	0	0.0%	4.9%	\$0	0.0%	1.9%
	Moderate	1	50.0%	\$194	44.2%	17.7%	1	50.0%	13.3%	\$194	44.2%	6.7%
	Middle	0	0.0%	\$0	0.0%	19.3%	0	0.0%	19.3%	\$0	0.0%	12.0%
	Upper	1	50.0%	\$245	55.8%	42.2%	1	50.0%	49.2%	\$245	55.8%	67.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	13.3%	\$0	0.0%	12.3%
	Total	2	100.0%	\$439	100.0%	100.0%	2	100.0%	100.0%	\$439	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	20.8%	0	0.0%	4.2%	\$0	0.0%	1.6%
	Moderate	0	0.0%	\$0	0.0%	17.7%	0	0.0%	15.7%	\$0	0.0%	9.3%
	Middle	0	0.0%	\$0	0.0%	19.3%	0	0.0%	22.0%	\$0	0.0%	15.1%
	Upper	1	100.0%	\$412	100.0%	42.2%	1	100.0%	54.4%	\$412	100.0%	70.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	3.7%	\$0	0.0%	3.2%
	Total	1	100.0%	\$412	100.0%	100.0%	1	100.0%	100.0%	\$412	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	20.8%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.7%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	19.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	42.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	1	25.0%	\$149	14.9%	20.8%	1	25.0%	2.7%	\$149	14.9%	1.0%
	Moderate	1	25.0%	\$194	19.4%	17.7%	1	25.0%	11.6%	\$194	19.4%	6.2%
	Middle	0	0.0%	\$0	0.0%	19.3%	0	0.0%	17.0%	\$0	0.0%	11.1%
	Upper	2	50.0%	\$657	65.7%	42.2%	2	50.0%	54.5%	\$657	65.7%	66.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	14.1%	\$0	0.0%	15.0%
	Total	4	100.0%	\$1,000	100.0%	100.0%	4	100.0%	100.0%	\$1,000	100.0%	100.0%

Originations &amp; Purchases

2017 FFIEC Census Data and 2015 ACS Data

Appendix G

Geographic Distribution of Small Business Loans

Assessment Area: MI - Kalamazoo-Portage

Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
	2015, 2016					2015						2016					
	Bank		Small Businesses		Count	Count		Dollar		Count	Count		Dollar		Count		
	Count	Dollar	Bank	Agg		Bank	Agg	Bank	Agg		Bank	Agg					
	#	%	\$ (000s)	\$ %		%	#	%	%		\$ 000s	\$ %	\$ %	#		%	%
Low	26	8.0%	\$5,561	7.1%	6.5%	14	8.0%	5.7%	\$2,945	7.0%	8.5%	12	8.1%	5.5%	\$2,616	7.3%	7.6%
Moderate	67	20.7%	\$12,380	15.9%	16.9%	35	20.0%	17.8%	\$5,580	13.2%	21.6%	32	21.6%	14.7%	\$6,800	19.1%	18.2%
Middle	166	51.4%	\$43,426	55.8%	48.8%	93	53.1%	46.6%	\$25,427	60.2%	43.6%	73	49.3%	45.6%	\$17,999	50.5%	45.8%
Upper	64	19.8%	\$16,498	21.2%	27.8%	33	18.9%	28.7%	\$8,273	19.6%	26.1%	31	20.9%	33.3%	\$8,225	23.1%	28.1%
Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.1%	\$0	0.0%	0.3%	0	0.0%	0.9%	\$0	0.0%	0.3%
Total	323	100.0%	\$77,865	100.0%	100.0%	175	100.0%	100.0%	\$42,225	100.0%	100.0%	148	100.0%	100.0%	\$35,640	100.0%	100.0%

Originations & Purchases

2016 FFIEC Census Data and 2016 D&B Information

Small Business Loans by Business Revenue & Loan Size

Assessment Area: MI - Kalamazoo-Portage

Business Revenue & Loan Size		Bank Lending & Demographic Data Comparison 2015, 2016					Bank & Aggregate Lending Comparison											
							2015						2016					
							Count			Dollar			Count			Dollar		
		Count	Dollar		Total Businesses	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg			
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %		
BUSINESS REVENUE	\$1million or Less	82	25.4%	\$14,492	18.6%	88.6%	42	24.0%	49.0%	\$6,070	14.4%	36.1%	40	27.0%	43.3%	\$8,422	23.6%	34.7%
	Over \$1 Million	180	55.7%	\$54,023	69.4%	10.6%	105	60.0%				75	50.7%					
	Total Rev. available	262	81.1%	\$68,515	88.0%	99.2%	147	84.0%				115	77.7%					
	Rev. Not Known	61	18.9%	\$9,350	12.0%	0.8%	28	16.0%				33	22.3%					
	Total	323	100.0%	\$77,865	100.0%	100.0%	175	100.0%				148	100.0%					
LOAN SIZE	\$100,000 or Less	138	42.7%	\$7,939	10.2%		72	41.1%	89.2%	\$4,089	9.7%	29.8%	66	44.6%	90.0%	\$3,850	10.8%	31.3%
	\$100,001 - \$250,000	75	23.2%	\$13,804	17.7%		40	22.9%	5.0%	\$7,259	17.2%	16.3%	35	23.6%	4.7%	\$6,545	18.4%	15.8%
	\$250,001 - \$1 Million	110	34.1%	\$56,122	72.1%		63	36.0%	5.8%	\$30,877	73.1%	54.0%	47	31.8%	5.4%	\$25,245	70.8%	52.9%
	Total	323	100.0%	\$77,865	100.0%		175	100.0%	100.0%	\$42,225	100.0%	100.0%	148	100.0%	100.0%	\$35,640	100.0%	100.0%
	LOAN SIZE Rev \$1 Mill or Less	\$100,000 or Less	59	72.0%	\$3,321	22.9%												
\$100,001 - \$250,000		7	8.5%	\$1,409	9.7%													
\$250,001 - \$1 Million		16	19.5%	\$9,762	67.4%													
Total		82	100.0%	\$14,492	100.0%													

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2016 FFIEC Census Data and 2016 D&B Information



## Geographic Distribution of Home Equity Lines of Credit

### Assessment Area: MI - Kalamazoo-Portage

Tract Income Levels	Bank Lending & Demographic Data Comparison				
	2015, 2016				Owner Occupied Units %
	Bank		Dollar		
	Count				
	#	%	\$ (000s)	\$ %	
Low	2	1.5%	\$16	0.1%	4.9%
Moderate	8	5.9%	\$712	5.6%	10.3%
Middle	58	42.6%	\$3,960	31.1%	51.8%
Upper	68	50.0%	\$8,049	63.2%	33.0%
Unknown	0	0.0%	\$0	0.0%	0.0%
Total	136	100.0%	\$12,737	100.0%	100.0%

Originations & Purchases

## Borrower Distribution of Home Equity Lines of Credit

Assessment Area: MI - Kalamazoo-Portage

Borrower Income Levels	Bank Lending & Demographic Data Comparison				
	2015, 2016				Families by Family Income  %
	Bank		Dollar		
	Count				
	#	%	\$ (000s)	\$ %	
Low	22	16.2%	\$1,065	0.0%	21.6%
Moderate	24	17.6%	\$1,299	10.2%	16.0%
Middle	27	19.9%	\$2,310	18.1%	20.2%
Upper	62	45.6%	\$7,983	62.7%	42.2%
Unknown	1	0.7%	\$80	0.6%	0.0%
Total	136	100.0%	\$12,737	100.0%	100.0%

Originations & Purchases

Appendix G

Geographic Distribution of HMDA Loans

Assessment Area: MI - Kalamazoo-Portage

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2015, 2016					2015					2016						
		Bank				Owner Occupied Units %	Count		Dollar			Count		Dollar				
		Count		Dollar			Bank #	Agg %	Bank \$ (000s)	Agg %	Bank #	Agg %	Bank		Agg			
		#	%	\$ (000s)	%								%	%	\$ (000s)	%	\$ (000s)	%
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	4.9%	0	0.0%	2.1%	\$0	0.0%	1.0%	0	0.0%	1.7%	\$0	0.0%	0.8%
	Moderate	2	16.7%	\$96	4.4%	10.3%	1	14.3%	10.4%	\$44	3.2%	6.5%	1	20.0%	10.7%	\$52	6.5%	6.1%
	Middle	5	41.7%	\$785	35.9%	51.8%	4	57.1%	50.3%	\$633	45.6%	41.8%	1	20.0%	51.5%	\$152	19.0%	43.5%
	Upper	5	41.7%	\$1,307	59.7%	33.0%	2	28.6%	37.2%	\$712	51.3%	50.8%	3	60.0%	36.1%	\$595	74.5%	49.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	12	100.0%	\$2,188	100.0%	100.0%	7	100.0%	100.0%	\$1,389	100.0%	100.0%	5	100.0%	100.0%	\$799	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	4.9%	0	0.0%	1.6%	\$0	0.0%	0.8%	0	0.0%	1.1%	\$0	0.0%	0.4%
	Moderate	1	7.1%	\$65	3.3%	10.3%	1	12.5%	7.6%	\$65	5.6%	5.0%	0	0.0%	7.0%	\$0	0.0%	4.1%
	Middle	8	57.1%	\$1,054	53.4%	51.8%	5	62.5%	47.5%	\$519	44.9%	39.5%	3	50.0%	48.5%	\$535	65.6%	38.9%
	Upper	5	35.7%	\$853	43.3%	33.0%	2	25.0%	43.2%	\$573	49.5%	54.8%	3	50.0%	43.4%	\$280	34.4%	56.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	14	100.0%	\$1,972	100.0%	100.0%	8	100.0%	100.0%	\$1,157	100.0%	100.0%	6	100.0%	100.0%	\$815	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	4.9%	0	0.0%	2.6%	\$0	0.0%	4.5%	0	0.0%	4.2%	\$0	0.0%	1.8%
	Moderate	0	0.0%	\$0	0.0%	10.3%	0	0.0%	9.7%	\$0	0.0%	5.9%	0	0.0%	10.4%	\$0	0.0%	6.6%
	Middle	0	0.0%	\$0	0.0%	51.8%	0	0.0%	48.5%	\$0	0.0%	43.7%	0	0.0%	51.2%	\$0	0.0%	37.2%
	Upper	0	0.0%	\$0	0.0%	33.0%	0	0.0%	39.2%	\$0	0.0%	45.9%	0	0.0%	34.3%	\$0	0.0%	54.4%
	Unknown	0	0.0%	\$0	0.0%	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%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
MULTI-FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	9.9%	0	0.0%	5.7%	\$0	0.0%	2.0%	0	0.0%	10.3%	\$0	0.0%	14.9%
	Moderate	0	0.0%	\$0	0.0%	27.1%	0	0.0%	34.3%	\$0	0.0%	28.2%	0	0.0%	24.1%	\$0	0.0%	25.6%
	Middle	0	0.0%	\$0	0.0%	51.6%	0	0.0%	42.9%	\$0	0.0%	59.8%	0	0.0%	41.4%	\$0	0.0%	41.1%
	Upper	0	0.0%	\$0	0.0%	11.4%	0	0.0%	17.1%	\$0	0.0%	10.0%	0	0.0%	24.1%	\$0	0.0%	18.4%
	Unknown	0	0.0%	\$0	0.0%	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%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	4.9%	0	0.0%	1.9%	\$0	0.0%	1.0%	0	0.0%	1.6%	\$0	0.0%	1.7%
	Moderate	3	11.5%	\$161	3.9%	10.3%	2	13.3%	9.3%	\$109	4.3%	7.7%	1	9.1%	9.2%	\$52	3.2%	6.9%
	Middle	13	50.0%	\$1,839	44.2%	51.8%	9	60.0%	49.0%	\$1,152	45.2%	42.5%	4	36.4%	50.3%	\$687	42.6%	41.4%
	Upper	10	38.5%	\$2,160	51.9%	33.0%	4	26.7%	39.7%	\$1,285	50.5%	48.8%	6	54.5%	38.9%	\$875	54.2%	50.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	26	100.0%	\$4,160	100.0%	100.0%	15	100.0%	100.0%	\$2,546	100.0%	100.0%	11	100.0%	100.0%	\$1,614	100.0%	100.0%

Originations & Purchases

2016 FFIEC Census Data and 2010 ACS Data

Appendix G

**Borrower Distribution of HMDA Loans**

Assessment Area: MI - Kalamazoo-Portage

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data					Bank & Aggregate Lending Comparison											
		2015, 2016					2015						2016					
		Bank		Families by Family Income %			Count			Dollar			Count			Dollar		
		Count	Dollar				Bank	Agg		Bank	Agg		Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %	%	#	%	%	\$(000s)	\$ %	\$ %	#	%	%	\$(000s)	\$ %	\$ %
HOME PURCHASE	Low	2	16.7%	\$96	4.4%	21.6%	1	14.3%	7.9%	\$44	3.2%	3.7%	1	20.0%	8.0%	\$52	6.5%	3.9%
	Moderate	4	33.3%	\$885	40.4%	16.0%	3	42.9%	17.8%	\$825	59.4%	11.7%	1	20.0%	20.9%	\$60	7.5%	13.9%
	Middle	1	8.3%	\$152	6.9%	20.2%	0	0.0%	22.4%	\$0	0.0%	19.1%	1	20.0%	22.0%	\$152	19.0%	19.5%
	Upper	5	41.7%	\$1,055	48.2%	42.2%	3	42.9%	36.7%	\$520	37.4%	52.8%	2	40.0%	35.2%	\$535	67.0%	50.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	15.3%	\$0	0.0%	12.7%	0	0.0%	13.9%	\$0	0.0%	12.3%
	Total	12	100.0%	\$2,188	100.0%	100.0%	7	100.0%	100.0%	\$1,389	100.0%	100.0%	5	100.0%	100.0%	\$799	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	21.6%	0	0.0%	5.8%	\$0	0.0%	2.9%	0	0.0%	5.4%	\$0	0.0%	2.6%
	Moderate	3	21.4%	\$292	14.8%	16.0%	0	0.0%	13.3%	\$0	0.0%	8.3%	3	50.0%	13.3%	\$292	35.8%	8.4%
	Middle	5	35.7%	\$458	23.2%	20.2%	4	50.0%	19.6%	\$370	32.0%	15.2%	1	16.7%	17.9%	\$88	10.8%	13.6%
	Upper	6	42.9%	\$1,222	62.0%	42.2%	4	50.0%	43.8%	\$787	68.0%	54.5%	2	33.3%	45.7%	\$435	53.4%	59.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	17.4%	\$0	0.0%	19.1%	0	0.0%	17.6%	\$0	0.0%	16.4%
	Total	14	100.0%	\$1,972	100.0%	100.0%	8	100.0%	100.0%	\$1,157	100.0%	100.0%	6	100.0%	100.0%	\$815	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	21.6%	0	0.0%	8.7%	\$0	0.0%	2.9%	0	0.0%	8.1%	\$0	0.0%	4.7%
	Moderate	0	0.0%	\$0	0.0%	16.0%	0	0.0%	19.1%	\$0	0.0%	10.4%	0	0.0%	17.6%	\$0	0.0%	8.5%
	Middle	0	0.0%	\$0	0.0%	20.2%	0	0.0%	23.2%	\$0	0.0%	16.4%	0	0.0%	29.2%	\$0	0.0%	21.0%
	Upper	0	0.0%	\$0	0.0%	42.2%	0	0.0%	44.9%	\$0	0.0%	59.2%	0	0.0%	42.6%	\$0	0.0%	61.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	4.0%	\$0	0.0%	11.0%	0	0.0%	2.5%	\$0	0.0%	4.4%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	21.6%	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%	16.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	20.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	42.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	2	7.7%	\$96	2.3%	21.6%	1	6.7%	7.0%	\$44	1.7%	3.1%	1	9.1%	6.9%	\$52	3.2%	3.1%
	Moderate	7	26.9%	\$1,177	28.3%	16.0%	3	20.0%	15.9%	\$825	32.4%	9.4%	4	36.4%	17.6%	\$352	21.8%	10.7%
	Middle	6	23.1%	\$610	14.7%	20.2%	4	26.7%	21.2%	\$370	14.5%	16.0%	2	18.2%	20.7%	\$240	14.9%	15.8%
	Upper	11	42.3%	\$2,277	54.7%	42.2%	7	46.7%	39.9%	\$1,307	51.3%	49.2%	4	36.4%	39.7%	\$970	60.1%	50.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	16.0%	\$0	0.0%	22.3%	0	0.0%	15.1%	\$0	0.0%	20.4%
	Total	26	100.0%	\$4,160	100.0%	100.0%	15	100.0%	100.0%	\$2,546	100.0%	100.0%	11	100.0%	100.0%	\$1,614	100.0%	100.0%

Origination & Purchases

2018 FFIEC Census Data and 2010 ACS Data

Appendix G

**Geographic Distribution of Small Business Loans**

Assessment Area: MI - Kalamazoo-Portage

Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
	2017					2017					
	Bank		Small		Businesses	Count		Agg	Dollar		Agg
	Count		Dollar			Bank			Bank		
	#	%	\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	\$ %
Low	10	7.9%	\$2,002	6.7%	7.0%	10	7.9%	6.9%	\$2,002	6.7%	7.6%
Moderate	32	25.2%	\$8,871	29.8%	17.2%	32	25.2%	19.8%	\$8,871	29.8%	20.9%
Middle	63	49.6%	\$14,213	47.7%	46.1%	63	49.6%	42.2%	\$14,213	47.7%	43.2%
Upper	22	17.3%	\$4,695	15.8%	29.2%	22	17.3%	30.3%	\$4,695	15.8%	28.0%
Unknown	0	0.0%	\$0	0.0%	0.4%	0	0.0%	0.3%	\$0	0.0%	0.2%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.6%	\$0	0.0%	0.2%
<i>Total</i>	<i>127</i>	<i>100.0%</i>	<i>\$29,781</i>	<i>100.0%</i>	<i>100.0%</i>	<i>127</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$29,781</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

2017 FFIEC Census Data and 2017 D&B Information

**Small Business Loans by Business Revenue & Loan Size**

Assessment Area: MI - Kalamazoo-Portage

Business Revenue & Loan Size		Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank				Total Businesses	Count			Dollar		
		Count		\$ (000s)			Bank		Agg	Bank		Agg
#	%	\$	%	%	#	%	%	\$ (000s)	\$ %	\$ %		
BUSINESS REVENUE	\$1million or Less	30	23.6%	\$4,168	14.0%	87.3%	30	23.6%	49.4%	\$4,168	14.0%	34.9%
	Over \$1 Million	66	52.0%	\$20,546	69.0%	11.8%	66	52.0%				
	Total Rev. available	96	75.6%	\$24,714	83.0%	99.1%	96	75.6%				
	Rev. Not Known	31	24.4%	\$5,067	17.0%	0.8%	31	24.4%				
	Total	127	100.0%	\$29,781	100.0%	100.0%	127	100.0%				
LOAN SIZE	\$100,000 or Less	61	48.0%	\$3,764	12.6%		61	48.0%	88.4%	\$3,764	12.6%	27.9%
	\$100,001 - \$250,000	25	19.7%	\$4,762	16.0%		25	19.7%	5.6%	\$4,762	16.0%	18.1%
	\$250,001 - \$1 Million	41	32.3%	\$21,255	71.4%		41	32.3%	6.0%	\$21,255	71.4%	54.0%
	Total	127	100.0%	\$29,781	100.0%		127	100.0%	100.0%	\$29,781	100.0%	100.0%
LOAN SIZE Rev \$1 Mill or Less	\$100,000 or Less	21	70.0%	\$1,274	30.6%							
	\$100,001 - \$250,000	5	16.7%	\$950	22.8%							
	\$250,001 - \$1 Million	4	13.3%	\$1,944	46.6%							
	Total	30	100.0%	\$4,168	100.0%							

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2017 FFIEC Census Data and 2017 D&B Information



**Geographic Distribution of Home Equity Lines of Credit****Assessment Area: MI - Kalamazoo-Portage**

Tract Income Levels	Bank Lending & Demographic Data Comparison				
	2017				Owner Occupied Units %
	Bank		Dollar		
	Count				
	#	%	\$ (000s)	\$ %	
Low	0	0.0%	\$0	0.0%	4.9%
Moderate	2	3.6%	\$169	2.8%	10.0%
Middle	31	56.4%	\$3,194	52.8%	50.1%
Upper	22	40.0%	\$2,690	44.4%	34.9%
Unknown	0	0.0%	\$0	0.0%	0.1%
Total	55	100.0%	\$6,053	100.0%	100.0%

Originations &amp; Purchases

## Borrower Distribution of Home Equity Lines of Credit

Assessment Area: MI - Kalamazoo-Portage

Borrower Income Levels	Bank Lending & Demographic Data Comparison				
	2017				Families by Family Income  %
	Bank		Dollar		
	Count				
	#	%	\$ (000s)	\$ %	
Low	5	9.1%	\$270	0.0%	20.5%
Moderate	10	18.2%	\$535	8.8%	16.6%
Middle	14	25.5%	\$1,189	19.6%	20.0%
Upper	26	47.3%	\$4,059	67.1%	42.9%
Unknown	0	0.0%	\$0	0.0%	0.0%
Total	55	100.0%	\$6,053	100.0%	100.0%

Originations & Purchases

Appendix G

**Geographic Distribution of HMDA Loans**

Assessment Area: MI - Kalamazoo-Portage

PRODUCT TYPE		Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank				Owner Occupied Units	Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	4.9%	0	0.0%	3.1%	\$0	0.0%	1.6%
	Moderate	0	0.0%	\$0	0.0%	10.0%	0	0.0%	10.8%	\$0	0.0%	6.5%
	Middle	4	57.1%	\$512	30.9%	50.1%	4	57.1%	50.5%	\$512	30.9%	43.1%
	Upper	3	42.9%	\$1,146	69.1%	34.9%	3	42.9%	35.6%	\$1,146	69.1%	48.8%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	7	100.0%	\$1,658	100.0%	100.0%	7	100.0%	100.0%	\$1,658	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	4.9%	0	0.0%	1.8%	\$0	0.0%	0.8%
	Moderate	1	33.3%	\$83	22.0%	10.0%	1	33.3%	9.7%	\$83	22.0%	6.6%
	Middle	1	33.3%	\$254	67.4%	50.1%	1	33.3%	50.6%	\$254	67.4%	44.6%
	Upper	1	33.3%	\$40	10.6%	34.9%	1	33.3%	37.8%	\$40	10.6%	48.0%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	3	100.0%	\$377	100.0%	100.0%	3	100.0%	100.0%	\$377	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	4.9%	0	0.0%	3.6%	\$0	0.0%	1.4%
	Moderate	0	0.0%	\$0	0.0%	10.0%	0	0.0%	9.4%	\$0	0.0%	5.2%
	Middle	0	0.0%	\$0	0.0%	50.1%	0	0.0%	47.7%	\$0	0.0%	45.1%
	Upper	0	0.0%	\$0	0.0%	34.9%	0	0.0%	39.4%	\$0	0.0%	48.3%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	20.2%	0	0.0%	16.1%	\$0	0.0%	10.2%
	Moderate	0	0.0%	\$0	0.0%	16.1%	0	0.0%	25.8%	\$0	0.0%	4.8%
	Middle	0	0.0%	\$0	0.0%	49.6%	0	0.0%	48.4%	\$0	0.0%	74.6%
	Upper	0	0.0%	\$0	0.0%	12.9%	0	0.0%	9.7%	\$0	0.0%	10.5%
	Unknown	0	0.0%	\$0	0.0%	1.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	4.9%	0	0.0%	2.8%	\$0	0.0%	1.9%
	Moderate	1	10.0%	\$83	4.1%	10.0%	1	10.0%	10.4%	\$83	4.1%	6.4%
	Middle	5	50.0%	\$766	37.6%	50.1%	5	50.0%	50.3%	\$766	37.6%	45.2%
	Upper	4	40.0%	\$1,186	58.3%	34.9%	4	40.0%	36.5%	\$1,186	58.3%	46.6%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	10	100.0%	\$2,035	100.0%	100.0%	10	100.0%	100.0%	\$2,035	100.0%	100.0%

Originations & Purchases

2017 FFIEC Census Data and 2015 ACS Data

## Appendix G

## Borrower Distribution of HMDA Loans

Assessment Area: MI - Kalamazoo-Portage

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2017					Bank & Aggregate Lending Comparison 2017					
		Bank				Families by Family Income	Count		Dollar			
		Count		Dollar			Bank	Agg	Bank		Agg	
		#	%	\$ (000s)	\$ %				#	%		\$ (000s)
HOME PURCHASE	Low	1	14.3%	\$101	6.1%	20.5%	1	14.3%	5.7%	\$101	6.1%	2.6%
	Moderate	2	28.6%	\$223	13.4%	16.6%	2	28.6%	18.7%	\$223	13.4%	11.9%
	Middle	0	0.0%	\$0	0.0%	20.0%	0	0.0%	22.8%	\$0	0.0%	19.0%
	Upper	4	57.1%	\$1,334	80.5%	42.9%	4	57.1%	39.0%	\$1,334	80.5%	52.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	13.8%	\$0	0.0%	14.3%
	Total	7	100.0%	\$1,658	100.0%	100.0%	7	100.0%	100.0%	\$1,658	100.0%	100.0%
REFINANCE	Low	1	33.3%	\$40	10.6%	20.5%	1	33.3%	6.3%	\$40	10.6%	3.0%
	Moderate	0	0.0%	\$0	0.0%	16.6%	0	0.0%	15.5%	\$0	0.0%	10.5%
	Middle	0	0.0%	\$0	0.0%	20.0%	0	0.0%	20.8%	\$0	0.0%	17.8%
	Upper	2	66.7%	\$337	89.4%	42.9%	2	66.7%	43.7%	\$337	89.4%	54.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	13.7%	\$0	0.0%	14.0%
	Total	3	100.0%	\$377	100.0%	100.0%	3	100.0%	100.0%	\$377	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	20.5%	0	0.0%	9.5%	\$0	0.0%	3.9%
	Moderate	0	0.0%	\$0	0.0%	16.6%	0	0.0%	18.7%	\$0	0.0%	12.2%
	Middle	0	0.0%	\$0	0.0%	20.0%	0	0.0%	22.8%	\$0	0.0%	15.9%
	Upper	0	0.0%	\$0	0.0%	42.9%	0	0.0%	48.3%	\$0	0.0%	65.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.8%	\$0	0.0%	2.2%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	20.5%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.6%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	20.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	42.9%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	2	20.0%	\$141	6.9%	20.5%	2	20.0%	6.2%	\$141	6.9%	2.6%
	Moderate	2	20.0%	\$223	11.0%	16.6%	2	20.0%	17.6%	\$223	11.0%	10.9%
	Middle	0	0.0%	\$0	0.0%	20.0%	0	0.0%	22.1%	\$0	0.0%	17.6%
	Upper	6	60.0%	\$1,671	82.1%	42.9%	6	60.0%	41.1%	\$1,671	82.1%	50.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	13.0%	\$0	0.0%	18.4%
	Total	10	100.0%	\$2,035	100.0%	100.0%	10	100.0%	100.0%	\$2,035	100.0%	100.0%

Originations &amp; Purchases

2017 FFIEC Census Data and 2015 ACS Data

Appendix G

Geographic Distribution of Small Business Loans

Assessment Area: MI - Southeast

Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
	2015, 2016					2015						2016					
	Bank		Small Businesses		Count	Count		Dollar		Count	Count		Dollar		Count	Dollar	
	Count	Dollar	Bank	Agg		Bank	Agg	Bank	Agg		Bank	Agg					
	#	%	\$ (000s)	\$ %		%	#	%	%		\$ 000s	\$ %	\$ %	#		%	%
Low	541	8.9%	\$125,536	8.7%	5.5%	283	8.6%	5.1%	\$65,597	8.6%	6.8%	258	9.2%	4.4%	\$59,939	8.9%	5.7%
Moderate	1,395	22.9%	\$363,086	25.3%	17.5%	765	23.1%	17.4%	\$196,479	25.8%	20.5%	630	22.6%	15.8%	\$166,607	24.7%	19.0%
Middle	1,936	31.8%	\$452,104	31.5%	36.5%	1,048	31.7%	34.4%	\$242,368	31.8%	33.6%	888	31.8%	33.6%	\$209,736	31.1%	32.5%
Upper	2,129	34.9%	\$469,521	32.7%	40.1%	1,158	35.0%	41.9%	\$244,801	32.1%	37.6%	971	34.8%	45.0%	\$224,720	33.4%	41.2%
Unknown	95	1.6%	\$25,184	1.8%	0.3%	52	1.6%	0.5%	\$12,844	1.7%	1.2%	43	1.5%	0.4%	\$12,340	1.8%	1.1%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.7%	\$0	0.0%	0.4%	0	0.0%	0.8%	\$0	0.0%	0.4%
Total	6,096	100.0%	\$1,435,431	100.0%	100.0%	3,306	100.0%	100.0%	\$762,089	100.0%	100.0%	2,790	100.0%	100.0%	\$673,342	100.0%	100.0%

Originations & Purchases

2016 FFIEC Census Data and 2016 D&B Information

Small Business Loans by Business Revenue & Loan Size

Assessment Area: MI - Southeast

Business Revenue & Loan Size		Bank Lending & Demographic Data Comparison 2015, 2016					Bank & Aggregate Lending Comparison											
		Bank				Total Businesses	2015			2016								
		Count		Dollar			Bank	Agg	Dollar		Count		Dollar		Agg			
		Count							Bank	Agg	Bank	Agg	Bank	Agg		Bank	Agg	
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %
BUSINESS REVENUE	\$1million or Less	1,618	26.5%	\$257,539	17.9%	89.4%	887	26.8%	47.6%	\$128,257	16.8%	29.3%	731	26.2%	42.1%	\$129,282	19.2%	28.4%
	Over \$1 Million	3,052	50.1%	\$929,659	64.8%	10.0%	1,689	51.1%					1,363	48.9%				
	Total Rev. available	4,670	76.6%	\$1,187,198	82.7%	99.4%	2,576	77.9%					2,094	75.1%				
	Rev. Not Known	1,426	23.4%	\$248,233	17.3%	0.6%	730	22.1%					696	24.9%				
	Total	6,096	100.0%	\$1,435,431	100.0%	100.0%	3,306	100.0%					2,790	100.0%				
LOAN SIZE	\$100,000 or Less	3,046	50.0%	\$166,758	11.6%		1,659	50.2%	94.1%	\$89,961	11.8%	34.2%	1,387	49.7%	95.1%	\$76,797	11.4%	42.0%
	\$100,001 - \$250,000	1,242	20.4%	\$234,540	16.3%		699	21.1%	2.7%	\$131,133	17.2%	13.6%	543	19.5%	2.3%	\$103,407	15.4%	12.9%
	\$250,001 - \$1 Million	1,808	29.7%	\$1,034,133	72.0%		948	28.7%	3.2%	\$540,995	71.0%	52.2%	860	30.8%	2.6%	\$493,138	73.2%	45.1%
	Total	6,096	100.0%	\$1,435,431	100.0%		3,306	100.0%	100.0%	\$762,089	100.0%	100.0%	2,790	100.0%	100.0%	\$673,342	100.0%	100.0%
LOAN SIZE Rev \$1 Mill or Less	\$100,000 or Less	1,129	69.8%	\$61,717	24.0%													
	\$100,001 - \$250,000	191	11.8%	\$34,876	13.5%													
	\$250,001 - \$1 Million	298	18.4%	\$160,946	62.5%													
	Total	1,618	100.0%	\$257,539	100.0%													

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2016 FFIEC Census Data and 2016 D&B Information



## Geographic Distribution of Home Equity Lines of Credit

### Assessment Area: MI - Southeast

Tract Income Levels	Bank Lending & Demographic Data Comparison				
	2015, 2016				Owner Occupied Units %
	Bank		Dollar		
	Count				
	#	%	\$ (000s)	\$ %	
Low	49	1.1%	\$2,372	0.5%	4.4%
Moderate	378	8.7%	\$21,684	4.6%	19.1%
Middle	1,410	32.5%	\$117,164	24.7%	39.7%
Upper	2,504	57.7%	\$332,982	70.2%	36.8%
Unknown	0	0.0%	\$0	0.0%	0.0%
Total	4,341	100.0%	\$474,202	100.0%	100.0%

Originations & Purchases

## Borrower Distribution of Home Equity Lines of Credit

Assessment Area: MI - Southeast

Borrower Income Levels	Bank Lending & Demographic Data Comparison				
	2015, 2016				Families by Family Income  %
	Bank		Dollar		
	Count				
	#	%	\$ (000s)	\$ %	
Low	532	12.3%	\$27,951	0.0%	21.7%
Moderate	790	18.2%	\$55,405	11.7%	17.0%
Middle	958	22.1%	\$83,928	17.7%	19.7%
Upper	2,047	47.2%	\$291,833	61.5%	41.5%
Unknown	14	0.3%	\$15,085	3.2%	0.0%
Total	4,341	100.0%	\$474,202	100.0%	100.0%

Originations & Purchases

Appendix G

Geographic Distribution of HMDA Loans

Assessment Area: MI - Southeast

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2015, 2016					2015						2016					
		Bank				Owner Occupied Units %	Count			Dollar			Count			Dollar		
		Count		Dollar			Bank #	Agg %	\$ (000s)	\$ %	\$ %	Bank #	Agg %	\$ (000s)	\$ %	\$ %		
		#	%	\$ (000s)	\$ %													
HOME PURCHASE	Low	7	1.7%	\$520	0.7%	4.4%	4	1.9%	1.2%	\$311	0.9%	0.7%	3	1.5%	1.2%	\$209	0.6%	0.7%
	Moderate	60	14.4%	\$5,496	7.8%	19.1%	32	14.9%	12.0%	\$2,816	8.0%	7.2%	28	13.9%	12.2%	\$2,680	7.6%	7.4%
	Middle	165	39.7%	\$21,059	29.9%	39.7%	82	38.1%	42.1%	\$10,144	28.6%	35.8%	83	41.3%	42.5%	\$10,915	31.1%	36.4%
	Upper	184	44.2%	\$43,396	61.6%	36.8%	97	45.1%	44.8%	\$22,145	62.5%	56.3%	87	43.3%	44.1%	\$21,251	60.6%	55.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	416	100.0%	\$70,471	100.0%	100.0%	215	100.0%	100.0%	\$35,416	100.0%	100.0%	201	100.0%	100.0%	\$35,055	100.0%	100.0%
REFINANCE	Low	2	0.5%	\$115	0.1%	4.4%	1	0.5%	0.8%	\$63	0.2%	0.4%	1	0.6%	0.7%	\$52	0.1%	0.4%
	Moderate	31	7.8%	\$3,263	3.9%	19.1%	16	7.4%	8.1%	\$1,074	2.8%	4.8%	15	8.3%	7.7%	\$2,189	4.9%	4.5%
	Middle	154	38.9%	\$22,407	27.1%	39.7%	90	41.9%	39.3%	\$11,725	30.5%	32.4%	64	35.4%	38.4%	\$10,682	24.1%	31.7%
	Upper	209	52.8%	\$56,938	68.8%	36.8%	108	50.2%	51.7%	\$25,521	66.5%	62.4%	101	55.8%	53.2%	\$31,417	70.9%	63.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	396	100.0%	\$82,723	100.0%	100.0%	215	100.0%	100.0%	\$38,383	100.0%	100.0%	181	100.0%	100.0%	\$44,340	100.0%	100.0%
HOME IMPROVEMENT	Low	2	20.0%	\$5	1.6%	4.4%	1	11.1%	2.4%	\$1	0.3%	0.7%	1	100.0%	2.1%	\$4	100.0%	0.8%
	Moderate	0	0.0%	\$0	0.0%	19.1%	0	0.0%	12.6%	\$0	0.0%	4.8%	0	0.0%	12.8%	\$0	0.0%	5.3%
	Middle	5	50.0%	\$36	11.5%	39.7%	5	55.6%	39.7%	\$36	11.7%	29.7%	0	0.0%	42.3%	\$0	0.0%	32.4%
	Upper	3	30.0%	\$272	86.9%	36.8%	3	33.3%	45.4%	\$272	88.0%	64.7%	0	0.0%	42.8%	\$0	0.0%	61.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	10	100.0%	\$313	100.0%	100.0%	9	100.0%	100.0%	\$309	100.0%	100.0%	1	100.0%	100.0%	\$4	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	1	14.3%	\$3,800	18.4%	17.1%	0	0.0%	15.0%	\$0	0.0%	15.2%	1	20.0%	16.6%	\$3,800	30.2%	15.4%
	Moderate	2	28.6%	\$1,945	9.4%	27.5%	0	0.0%	18.7%	\$0	0.0%	10.1%	2	40.0%	19.8%	\$1,945	15.4%	14.1%
	Middle	2	28.6%	\$8,006	38.9%	36.8%	2	100.0%	38.0%	\$8,006	100.0%	47.4%	0	0.0%	38.0%	\$0	0.0%	49.5%
	Upper	2	28.6%	\$6,852	33.3%	18.5%	0	0.0%	27.8%	\$0	0.0%	26.6%	2	40.0%	25.7%	\$6,852	54.4%	21.0%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.5%	\$0	0.0%	0.7%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	7	100.0%	\$20,603	100.0%	100.0%	2	100.0%	100.0%	\$8,006	100.0%	100.0%	5	100.0%	100.0%	\$12,597	100.0%	100.0%	
HMDA TOTALS	Low	12	1.4%	\$4,440	2.6%	4.4%	6	1.4%	1.1%	\$375	0.5%	0.9%	6	1.5%	1.1%	\$4,065	4.4%	0.9%
	Moderate	93	11.2%	\$10,704	6.1%	19.1%	48	10.9%	10.3%	\$3,890	4.7%	6.1%	45	11.6%	10.1%	\$6,814	7.4%	6.1%
	Middle	326	39.3%	\$51,508	29.6%	39.7%	179	40.6%	40.7%	\$29,911	36.4%	34.4%	147	37.9%	40.6%	\$21,597	23.5%	34.4%
	Upper	398	48.0%	\$107,458	61.7%	36.8%	208	47.2%	48.0%	\$47,938	58.4%	58.6%	190	49.0%	48.3%	\$59,520	64.7%	58.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	829	100.0%	\$174,110	100.0%	100.0%	441	100.0%	100.0%	\$82,114	100.0%	100.0%	388	100.0%	100.0%	\$91,996	100.0%	100.0%

Originations & Purchases  
2016 FFIEC Census Data and 2010 ACS Data

Appendix G

Borrower Distribution of HMDA Loans

Assessment Area: MI - Southeast

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data					Bank & Aggregate Lending Comparison											
		2015, 2016					2015					2016						
		Bank		Families by Family Income			Count			Dollar		Count			Dollar			
		Count	Dollar	%	%	%	Bank	Agg	%	Bank	Agg	%	Bank	Agg	Bank	Agg	%	
																		#
HOME PURCHASE	Low	62	14.9%	\$5,406	7.7%	21.7%	33	15.3%	9.8%	\$2,818	8.0%	5.0%	29	14.4%	9.2%	\$2,588	7.4%	4.7%
	Moderate	110	26.4%	\$12,351	17.5%	17.0%	56	26.0%	20.6%	\$6,491	18.3%	14.3%	54	26.9%	19.9%	\$5,860	16.7%	13.8%
	Middle	95	22.8%	\$13,869	19.7%	19.7%	53	24.7%	22.3%	\$7,045	19.9%	20.3%	42	20.9%	22.9%	\$6,824	19.5%	20.8%
	Upper	144	34.6%	\$37,972	53.9%	41.5%	72	33.5%	33.2%	\$18,951	53.5%	47.2%	72	35.8%	35.3%	\$19,021	54.3%	49.5%
	Unknown	5	1.2%	\$873	1.2%	0.0%	1	0.5%	14.2%	\$111	0.3%	13.2%	4	2.0%	12.6%	\$762	2.2%	11.3%
	Total	416	100.0%	\$70,471	100.0%	100.0%	215	100.0%	100.0%	\$35,416	100.0%	100.0%	201	100.0%	100.0%	\$35,055	100.0%	100.0%
REFINANCE	Low	35	8.8%	\$2,651	3.2%	21.7%	23	10.7%	6.1%	\$1,663	4.3%	3.0%	12	6.6%	5.5%	\$988	2.2%	2.7%
	Moderate	83	21.0%	\$9,819	11.9%	17.0%	41	19.1%	13.8%	\$4,771	12.4%	9.0%	42	23.2%	12.8%	\$5,048	11.4%	8.4%
	Middle	92	23.2%	\$11,841	14.3%	19.7%	54	25.1%	20.1%	\$7,008	18.3%	16.7%	38	21.0%	20.2%	\$4,833	10.9%	16.9%
	Upper	184	46.5%	\$55,298	66.8%	41.5%	96	44.7%	41.0%	\$24,827	64.7%	52.6%	88	48.6%	45.7%	\$30,471	68.7%	57.5%
	Unknown	2	0.5%	\$3,114	3.8%	0.0%	1	0.5%	19.0%	\$114	0.3%	18.6%	1	0.6%	15.7%	\$3,000	6.8%	14.5%
	Total	396	100.0%	\$82,723	100.0%	100.0%	215	100.0%	100.0%	\$38,383	100.0%	100.0%	181	100.0%	100.0%	\$44,340	100.0%	100.0%
HOME IMPROVEMENT	Low	3	30.0%	\$9	2.9%	21.7%	2	22.2%	10.3%	\$5	1.6%	4.4%	1	100.0%	8.8%	\$4	100.0%	3.6%
	Moderate	2	20.0%	\$97	31.0%	17.0%	2	22.2%	19.8%	\$97	31.4%	11.8%	0	0.0%	19.2%	\$0	0.0%	10.4%
	Middle	1	10.0%	\$8	2.6%	19.7%	1	11.1%	24.6%	\$8	2.6%	20.5%	0	0.0%	24.2%	\$0	0.0%	19.1%
	Upper	4	40.0%	\$199	63.6%	41.5%	4	44.4%	42.2%	\$199	64.4%	59.8%	0	0.0%	45.4%	\$0	0.0%	64.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	3.1%	\$0	0.0%	3.6%	0	0.0%	2.4%	\$0	0.0%	2.7%
	Total	10	100.0%	\$313	100.0%	100.0%	9	100.0%	100.0%	\$309	100.0%	100.0%	1	100.0%	100.0%	\$4	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	21.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	19.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	41.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	7	100.0%	\$20,603	100.0%	0.0%	2	100.0%	100.0%	\$8,006	100.0%	100.0%	5	100.0%	100.0%	\$12,597	100.0%	100.0%
	Total	7	100.0%	\$20,603	100.0%	100.0%	2	100.0%	100.0%	\$8,006	100.0%	100.0%	5	100.0%	100.0%	\$12,597	100.0%	100.0%
HMDA TOTALS	Low	100	12.1%	\$8,066	4.6%	21.7%	58	13.2%	8.1%	\$4,486	5.5%	4.0%	42	10.8%	7.4%	\$3,580	3.9%	3.6%
	Moderate	195	23.5%	\$22,267	12.8%	17.0%	99	22.4%	17.4%	\$11,359	13.8%	11.5%	96	24.7%	16.5%	\$10,908	11.9%	10.8%
	Middle	188	22.7%	\$25,718	14.8%	19.7%	108	24.5%	21.4%	\$14,061	17.1%	18.1%	80	20.6%	21.7%	\$11,657	12.7%	18.4%
	Upper	332	40.0%	\$93,469	53.7%	41.5%	172	39.0%	37.2%	\$43,977	53.6%	48.8%	160	41.2%	40.7%	\$49,492	53.8%	52.5%
	Unknown	14	1.7%	\$24,590	14.1%	0.0%	4	0.9%	15.9%	\$8,231	10.0%	17.6%	10	2.6%	13.6%	\$16,359	17.8%	14.6%
	Total	829	100.0%	\$174,110	100.0%	100.0%	441	100.0%	100.0%	\$82,114	100.0%	100.0%	388	100.0%	100.0%	\$91,996	100.0%	100.0%

Originations & Purchases

2016 FFIEC Census Data and 2010 ACS Data

Appendix G

**Geographic Distribution of Small Business Loans**

**Assessment Area: MI - Southeast**

Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
	2017					2017					
	Count		Bank		Small	Count		Dollar		Agg	
	#	%	\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	\$ %
Low	268	10.9%	\$71,882	12.1%	6.8%	268	10.9%	6.6%	\$71,882	12.1%	7.4%
Moderate	553	22.4%	\$136,547	23.0%	19.0%	553	22.4%	18.9%	\$136,547	23.0%	21.5%
Middle	659	26.7%	\$162,032	27.3%	32.3%	659	26.7%	30.5%	\$162,032	27.3%	27.6%
Upper	942	38.2%	\$213,324	35.9%	41.4%	942	38.2%	42.9%	\$213,324	35.9%	41.9%
Unknown	42	1.7%	\$10,810	1.8%	0.4%	42	1.7%	0.6%	\$10,810	1.8%	1.4%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.5%	\$0	0.0%	0.2%
Total	2,464	100.0%	\$594,595	100.0%	100.0%	2,464	100.0%	100.0%	\$594,595	100.0%	100.0%

Originations & Purchases

2017 FFIEC Census Data and 2017 D&B Information

**Small Business Loans by Business Revenue & Loan Size**

**Assessment Area: MI - Southeast**

Business Revenue & Loan Size		Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank				Total Businesses	Count			Dollar		
		Count		\$ (000s)			Bank		Agg	Bank		Agg
#	%	\$	%	%	#	%	%	\$ (000s)	\$ %	\$ %		
BUSINESS REVENUE	\$1million or Less	608	24.7%	\$102,493	17.2%	88.3%	608	24.7%	52.0%	\$102,493	17.2%	30.5%
	Over \$1 Million	1,272	51.6%	\$380,499	64.0%	11.1%	1,272	51.6%				
	Total Rev. available	1,880	76.3%	\$482,992	81.2%	99.4%	1,880	76.3%				
	Rev. Not Known	584	23.7%	\$111,603	18.8%	0.6%	584	23.7%				
	Total	2,464	100.0%	\$594,595	100.0%	100.0%	2,464	100.0%				
LOAN SIZE	\$100,000 or Less	1,218	49.4%	\$67,811	11.4%		1,218	49.4%	93.9%	\$67,811	11.4%	35.4%
	\$100,001 - \$250,000	476	19.3%	\$93,602	15.7%		476	19.3%	2.9%	\$93,602	15.7%	14.5%
	\$250,001 - \$1 Million	770	31.3%	\$433,182	72.9%		770	31.3%	3.2%	\$433,182	72.9%	50.1%
	Total	2,464	100.0%	\$594,595	100.0%		2,464	100.0%	100.0%	\$594,595	100.0%	100.0%
LOAN SIZE Rev \$1 Mill or Less	\$100,000 or Less	398	65.5%	\$23,310	22.7%							
	\$100,001 - \$250,000	92	15.1%	\$16,901	16.5%							
	\$250,001 - \$1 Million	118	19.4%	\$62,282	60.8%							
	Total	608	100.0%	\$102,493	100.0%							

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2017 FFIEC Census Data and 2017 D&B Information



## Borrower Distribution of Home Equity Lines of Credit

### Assessment Area: MI - Southeast

Borrower Income Levels	Bank Lending & Demographic Data Comparison				
	2017				Families by Family Income  %
	Bank				
	Count		Dollar		
	#	%	\$ (000s)	\$ %	
Low	187	11.4%	\$10,234	0.0%	22.7%
Moderate	315	19.1%	\$21,174	11.7%	16.4%
Middle	395	24.0%	\$32,980	18.2%	18.7%
Upper	742	45.1%	\$115,517	63.9%	42.2%
Unknown	8	0.5%	\$974	0.5%	0.0%
Total	1,647	100.0%	\$180,879	100.0%	100.0%

Originations & Purchases

## Geographic Distribution of Home Equity Lines of Credit

### Assessment Area: MI - Southeast

Tract Income Levels	Bank Lending & Demographic Data Comparison				
	2017				Owner Occupied Units %
	Bank		Dollar		
	Count				
	#	%	\$ (000s)	\$ %	
Low	37	2.2%	\$1,486	0.8%	6.2%
Moderate	193	11.7%	\$11,739	6.5%	18.8%
Middle	515	31.3%	\$43,315	23.9%	36.4%
Upper	902	54.8%	\$124,339	68.7%	38.5%
Unknown	0	0.0%	\$0	0.0%	0.1%
Total	1,647	100.0%	\$180,879	100.0%	100.0%

Originations & Purchases

## Appendix G

## Geographic Distribution of HMDA Loans

Assessment Area: MI - Southeast

PRODUCT TYPE		Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank				Owner Occupied Units	Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	3	1.6%	\$231	0.8%	6.2%	3	1.6%	2.3%	\$231	0.8%	1.1%
	Moderate	34	18.6%	\$3,921	13.6%	18.8%	34	18.6%	14.6%	\$3,921	13.6%	9.1%
	Middle	73	39.9%	\$8,958	31.1%	36.4%	73	39.9%	39.7%	\$8,958	31.1%	34.5%
	Upper	73	39.9%	\$15,670	54.4%	38.5%	73	39.9%	43.4%	\$15,670	54.4%	55.4%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	183	100.0%	\$28,780	100.0%	100.0%	183	100.0%	100.0%	\$28,780	100.0%	100.0%
REFINANCE	Low	2	1.5%	\$154	0.6%	6.2%	2	1.5%	1.6%	\$154	0.6%	0.8%
	Moderate	26	19.0%	\$2,644	10.4%	18.8%	26	19.0%	11.3%	\$2,644	10.4%	7.2%
	Middle	49	35.8%	\$6,645	26.0%	36.4%	49	35.8%	38.6%	\$6,645	26.0%	32.7%
	Upper	60	43.8%	\$16,102	63.0%	38.5%	60	43.8%	48.5%	\$16,102	63.0%	59.3%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	137	100.0%	\$25,545	100.0%	100.0%	137	100.0%	100.0%	\$25,545	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	6.2%	0	0.0%	3.0%	\$0	0.0%	1.2%
	Moderate	0	0.0%	\$0	0.0%	18.8%	0	0.0%	14.8%	\$0	0.0%	7.7%
	Middle	1	100.0%	\$78	100.0%	36.4%	1	100.0%	39.3%	\$78	100.0%	32.3%
	Upper	0	0.0%	\$0	0.0%	38.5%	0	0.0%	42.9%	\$0	0.0%	58.7%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.1%	\$0	0.0%	0.0%
	Total	1	100.0%	\$78	100.0%	100.0%	1	100.0%	100.0%	\$78	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	16.8%	0	0.0%	11.9%	\$0	0.0%	2.5%
	Moderate	2	66.7%	\$2,350	17.9%	29.1%	2	66.7%	27.7%	\$2,350	17.9%	24.8%
	Middle	1	33.3%	\$10,767	82.1%	31.4%	1	33.3%	33.3%	\$10,767	82.1%	27.8%
	Upper	0	0.0%	\$0	0.0%	22.1%	0	0.0%	26.6%	\$0	0.0%	44.4%
	Unknown	0	0.0%	\$0	0.0%	0.7%	0	0.0%	0.6%	\$0	0.0%	0.6%
	Total	3	100.0%	\$13,117	100.0%	100.0%	3	100.0%	100.0%	\$13,117	100.0%	100.0%
HMDA TOTALS	Low	5	1.5%	\$385	0.6%	6.2%	5	1.5%	2.1%	\$385	0.6%	1.0%
	Moderate	62	19.1%	\$8,915	13.2%	18.8%	62	19.1%	13.4%	\$8,915	13.2%	9.0%
	Middle	124	38.3%	\$26,448	39.2%	36.4%	124	38.3%	39.2%	\$26,448	39.2%	33.5%
	Upper	133	41.0%	\$31,772	47.1%	38.5%	133	41.0%	45.2%	\$31,772	47.1%	56.4%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	324	100.0%	\$67,520	100.0%	100.0%	324	100.0%	100.0%	\$67,520	100.0%	100.0%

Originations &amp; Purchases

2017 FFIEC Census Data and 2015 ACS Data

## Appendix G

## Borrower Distribution of HMDA Loans

Assessment Area: MI - Southeast

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2017					Bank & Aggregate Lending Comparison 2017					
		Bank		Families by Family Income	Count		Dollar		Agg			
		Count	Dollar		Bank	Agg	Bank	Agg				
										#	%	\$ (000s)
HOME PURCHASE	Low	38	20.8%	\$3,681	12.8%	22.7%	38	20.8%	8.3%	\$3,681	12.8%	4.2%
	Moderate	77	42.1%	\$10,633	36.9%	16.4%	77	42.1%	19.9%	\$10,633	36.9%	13.7%
	Middle	32	17.5%	\$4,421	15.4%	18.7%	32	17.5%	23.1%	\$4,421	15.4%	20.7%
	Upper	35	19.1%	\$9,885	34.3%	42.2%	35	19.1%	35.7%	\$9,885	34.3%	49.5%
	Unknown	1	0.5%	\$160	0.6%	0.0%	1	0.5%	13.0%	\$160	0.6%	12.0%
	Total	183	100.0%	\$28,780	100.0%	100.0%	183	100.0%	100.0%	\$28,780	100.0%	100.0%
REFINANCE	Low	19	13.9%	\$1,752	6.9%	22.7%	19	13.9%	7.6%	\$1,752	6.9%	4.1%
	Moderate	51	37.2%	\$6,307	24.7%	16.4%	51	37.2%	15.9%	\$6,307	24.7%	11.1%
	Middle	25	18.2%	\$3,003	11.8%	18.7%	25	18.2%	22.1%	\$3,003	11.8%	19.2%
	Upper	42	30.7%	\$14,483	56.7%	42.2%	42	30.7%	41.0%	\$14,483	56.7%	52.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	13.4%	\$0	0.0%	13.0%
	Total	137	100.0%	\$25,545	100.0%	100.0%	137	100.0%	100.0%	\$25,545	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	22.7%	0	0.0%	10.0%	\$0	0.0%	4.6%
	Moderate	1	100.0%	\$78	100.0%	16.4%	1	100.0%	18.7%	\$78	100.0%	12.2%
	Middle	0	0.0%	\$0	0.0%	18.7%	0	0.0%	24.2%	\$0	0.0%	18.7%
	Upper	0	0.0%	\$0	0.0%	42.2%	0	0.0%	44.8%	\$0	0.0%	61.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	2.3%	\$0	0.0%	3.1%
	Total	1	100.0%	\$78	100.0%	100.0%	1	100.0%	100.0%	\$78	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	22.7%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.4%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	18.7%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	42.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	3	100.0%	\$13,117	100.0%	0.0%	3	100.0%	100.0%	\$13,117	100.0%	100.0%
	Total	3	100.0%	\$13,117	100.0%	100.0%	3	100.0%	100.0%	\$13,117	100.0%	100.0%
HMDA TOTALS	Low	57	17.6%	\$5,433	8.0%	22.7%	57	17.6%	8.1%	\$5,433	8.0%	4.0%
	Moderate	129	39.8%	\$17,018	25.2%	16.4%	129	39.8%	18.3%	\$17,018	25.2%	12.2%
	Middle	57	17.6%	\$7,424	11.0%	18.7%	57	17.6%	22.8%	\$7,424	11.0%	19.2%
	Upper	77	23.8%	\$24,368	36.1%	42.2%	77	23.8%	38.3%	\$24,368	36.1%	48.9%
	Unknown	4	1.2%	\$13,277	19.7%	0.0%	4	1.2%	12.5%	\$13,277	19.7%	15.7%
	Total	324	100.0%	\$67,520	100.0%	100.0%	324	100.0%	100.0%	\$67,520	100.0%	100.0%

Originations &amp; Purchases

2017 FFIEC Census Data and 2015 ACS Data

Appendix G

Geographic Distribution of Small Business Loans

Assessment Area: TX - DFW Metroplex

Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
	2015, 2016					2015						2016					
	Bank		Small Businesses		Count	Count		Dollar		Count	Count		Dollar				
	Count	Dollar	Bank	Agg		Bank	Agg	Bank	Agg		Bank	Agg					
	#	%	\$ (000s)	\$ %		%	#	%	%		\$ 000s	\$ %	%	#	%	%	\$ 000s
Low	335	15.5%	\$87,411	16.5%	6.9%	184	15.6%	7.8%	\$46,706	16.2%	9.8%	151	15.4%	7.3%	\$40,705	16.8%	9.5%
Moderate	517	23.9%	\$132,879	25.1%	18.3%	284	24.0%	18.2%	\$73,070	25.4%	20.2%	233	23.8%	18.0%	\$59,809	24.8%	20.7%
Middle	479	22.1%	\$115,151	21.7%	27.4%	263	22.3%	24.8%	\$65,097	22.6%	24.0%	216	22.0%	24.5%	\$50,054	20.7%	23.6%
Upper	812	37.5%	\$189,607	35.8%	47.3%	439	37.1%	47.9%	\$100,357	34.8%	45.0%	373	38.0%	48.9%	\$89,250	36.9%	45.2%
Unknown	20	0.9%	\$4,605	0.9%	0.1%	12	1.0%	0.1%	\$2,830	1.0%	0.4%	8	0.8%	0.1%	\$1,775	0.7%	0.3%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.1%	\$0	0.0%	0.6%	0	0.0%	1.2%	\$0	0.0%	0.7%
Total	2,163	100.0%	\$529,653	100.0%	100.0%	1,182	100.0%	100.0%	\$288,060	100.0%	100.0%	981	100.0%	100.0%	\$241,593	100.0%	100.0%

Originations & Purchases

2016 FFIEC Census Data and 2016 D&B Information

Small Business Loans by Business Revenue & Loan Size

Assessment Area: TX - DFW Metroplex

Business Revenue & Loan Size		Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2015, 2016					2015						2016					
		Bank		Total Businesses		Count		Dollar		Count		Dollar						
		Count	Dollar			Bank	Agg	Bank	Agg	Bank	Agg	Bank	Dollar					
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %
BUSINESS REVENUE	\$1million or Less	549	25.4%	\$84,264	15.9%	91.1%	314	26.6%	49.3%	\$45,292	15.7%	35.0%	235	24.0%	42.3%	\$38,972	16.1%	34.0%
	Over \$1 Million	1,116	51.6%	\$342,087	64.6%	8.0%	585	49.5%					531	54.1%				
	Total Rev. available	1,665	77.0%	\$426,351	80.5%	99.1%	899	76.1%					766	78.1%				
	Rev. Not Known	498	23.0%	\$103,302	19.5%	0.9%	283	23.9%					215	21.9%				
	Total	2,163	100.0%	\$529,653	100.0%	100.0%	1,182	100.0%					981	100.0%				
LOAN SIZE	\$100,000 or Less	1,027	47.5%	\$61,875	11.7%		575	48.6%	93.5%	\$35,040	12.2%	36.0%	452	46.1%	94.3%	\$26,835	11.1%	40.5%
	\$100,001 - \$250,000	467	21.6%	\$92,717	17.5%		249	21.1%	3.0%	\$49,105	17.0%	14.1%	218	22.2%	2.7%	\$43,612	18.1%	13.5%
	\$250,001 - \$1 Million	669	30.9%	\$375,061	70.8%		358	30.3%	3.4%	\$203,915	70.8%	49.9%	311	31.7%	2.9%	\$171,146	70.8%	46.0%
	Total	2,163	100.0%	\$529,653	100.0%		1,182	100.0%	100.0%	\$288,060	100.0%	100.0%	981	100.0%	100.0%	\$241,593	100.0%	100.0%
LOAN SIZE Rev \$1 Mill or Less	\$100,000 or Less	394	71.8%	\$23,496	27.9%													
	\$100,001 - \$250,000	67	12.2%	\$12,951	15.4%													
	\$250,001 - \$1 Million	88	16.0%	\$47,817	56.7%													
	Total	549	100.0%	\$84,264	100.0%													

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2016 FFIEC Census Data and 2016 D&B Information



## Geographic Distribution of Home Equity Lines of Credit

### Assessment Area: TX - DFW Metroplex

Tract Income Levels	Bank Lending & Demographic Data Comparison				
	2015, 2016				Owner Occupied Units %
	Bank		Dollar		
	Count				
	#	%	\$ (000s)	\$ %	
Low	53	3.8%	\$2,666	1.7%	5.1%
Moderate	198	14.3%	\$11,887	7.6%	19.8%
Middle	299	21.6%	\$24,560	15.8%	30.3%
Upper	833	60.2%	\$116,454	74.9%	44.7%
Unknown	0	0.0%	\$0	0.0%	0.0%
Total	1,383	100.0%	\$155,567	100.0%	100.0%

Originations & Purchases

## Borrower Distribution of Home Equity Lines of Credit

Assessment Area: TX - DFW Metroplex

Borrower Income Levels	Bank Lending & Demographic Data Comparison				
	2015, 2016				Families by Family Income  %
	Bank		Dollar		
	Count				
	#	%	\$ (000s)	\$ %	
Low	144	10.4%	\$7,811	0.0%	22.9%
Moderate	234	16.9%	\$16,881	10.9%	16.7%
Middle	245	17.7%	\$20,668	13.3%	18.3%
Upper	758	54.8%	\$109,057	70.1%	42.0%
Unknown	2	0.1%	\$1,150	0.7%	0.0%
Total	1,383	100.0%	\$155,567	100.0%	100.0%

Originations & Purchases

Appendix G

Geographic Distribution of HMDA Loans

Assessment Area: TX - DFW Metroplex

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2015, 2016					2015						2016					
		Bank		Owner Occupied Units	Count		Dollar			Count		Dollar						
		Count	Dollar		Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg						
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	3	4.8%	\$1,201	4.4%	5.1%	3	7.5%	2.1%	\$1,201	6.5%	1.3%	0	0.0%	2.5%	\$0	0.0%	1.9%
	Moderate	5	7.9%	\$559	2.0%	19.8%	3	7.5%	11.1%	\$344	1.9%	6.9%	2	8.7%	11.7%	\$215	2.4%	7.6%
	Middle	13	20.6%	\$2,043	7.5%	30.3%	8	20.0%	29.7%	\$1,285	6.9%	22.7%	5	21.7%	30.3%	\$758	8.6%	23.9%
	Upper	42	66.7%	\$23,579	86.1%	44.7%	26	65.0%	57.1%	\$15,732	84.8%	69.0%	16	69.6%	55.4%	\$7,847	89.0%	66.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	63	100.0%	\$27,382	100.0%	100.0%	40	100.0%	100.0%	\$18,562	100.0%	100.0%	23	100.0%	100.0%	\$8,820	100.0%	100.0%
REFINANCE	Low	3	2.4%	\$274	0.7%	5.1%	2	3.4%	1.4%	\$168	1.3%	0.8%	1	1.5%	1.5%	\$106	0.4%	0.9%
	Moderate	16	12.7%	\$1,627	4.2%	19.8%	9	15.5%	9.1%	\$946	7.3%	5.5%	7	10.3%	8.8%	\$681	2.6%	5.3%
	Middle	40	31.7%	\$5,916	15.2%	30.3%	19	32.8%	27.0%	\$2,532	19.4%	19.4%	21	30.9%	26.0%	\$3,384	13.1%	18.9%
	Upper	67	53.2%	\$30,995	79.9%	44.7%	28	48.3%	62.5%	\$9,393	72.0%	74.2%	39	57.4%	63.7%	\$21,602	83.8%	74.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	126	100.0%	\$38,812	100.0%	100.0%	58	100.0%	100.0%	\$13,039	100.0%	100.0%	68	100.0%	100.0%	\$25,773	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	5.1%	0	0.0%	2.5%	\$0	0.0%	1.0%	0	0.0%	2.0%	\$0	0.0%	0.8%
	Moderate	1	20.0%	\$10	1.0%	19.8%	1	100.0%	11.4%	\$10	100.0%	5.8%	0	0.0%	11.5%	\$0	0.0%	5.5%
	Middle	0	0.0%	\$0	0.0%	30.3%	0	0.0%	23.6%	\$0	0.0%	17.4%	0	0.0%	25.4%	\$0	0.0%	18.7%
	Upper	4	80.0%	\$946	99.0%	44.7%	0	0.0%	62.5%	\$0	0.0%	75.9%	4	100.0%	61.1%	\$946	100.0%	74.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	5	100.0%	\$956	100.0%	100.0%	1	100.0%	100.0%	\$10	100.0%	100.0%	4	100.0%	100.0%	\$946	100.0%	100.0%
MULTI-FAMILY	Multi-Family Units																	
	Low	1	100.0%	\$33,201	100.0%	20.1%	1	100.0%	23.3%	\$33,201	100.0%	15.8%	0	0.0%	23.9%	\$0	0.0%	17.8%
	Moderate	0	0.0%	\$0	0.0%	29.7%	0	0.0%	29.6%	\$0	0.0%	21.8%	0	0.0%	31.1%	\$0	0.0%	20.0%
	Middle	0	0.0%	\$0	0.0%	30.3%	0	0.0%	28.4%	\$0	0.0%	27.3%	0	0.0%	27.4%	\$0	0.0%	34.3%
	Upper	0	0.0%	\$0	0.0%	19.9%	0	0.0%	18.7%	\$0	0.0%	35.1%	0	0.0%	17.7%	\$0	0.0%	27.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	1	100.0%	\$33,201	100.0%	100.0%	1	100.0%	100.0%	\$33,201	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	7	3.6%	\$34,676	34.6%	5.1%	6	6.0%	1.9%	\$34,570	53.3%	2.5%	1	1.1%	2.2%	\$106	0.3%	2.8%
	Moderate	22	11.3%	\$2,196	2.2%	19.8%	13	13.0%	10.5%	\$1,300	2.0%	7.9%	9	9.5%	10.7%	\$896	2.5%	7.8%
	Middle	53	27.2%	\$7,959	7.9%	30.3%	27	27.0%	28.6%	\$3,817	5.9%	22.1%	26	27.4%	28.5%	\$4,142	11.7%	23.0%
	Upper	113	57.9%	\$55,520	55.3%	44.7%	54	54.0%	59.0%	\$25,125	38.8%	67.6%	59	62.1%	58.6%	\$30,395	85.5%	66.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	195	100.0%	\$100,351	100.0%	100.0%	100	100.0%	100.0%	\$64,812	100.0%	100.0%	95	100.0%	100.0%	\$35,539	100.0%	100.0%

Originations & Purchases

2016 FFIEC Census Data and 2010 ACS Data

Appendix G

Borrower Distribution of HMDA Loans

Assessment Area: TX - DFW Metroplex

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data					Bank & Aggregate Lending Comparison											
		2015, 2016					2015						2016					
		Bank		Families by Family Income			Count		Dollar				Count		Dollar			
		Count					Bank	Agg	Bank	Agg			Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	%	%	#	%	\$ (000s)	%	%	%	#	%	\$ (000s)	%	%	%
HOME PURCHASE	Low	3	4.8%	\$284	1.0%	22.9%	2	5.0%	\$177	1.0%	1.7%	1	4.3%	3.4%	\$107	1.2%	1.5%	
	Moderate	8	12.7%	\$987	3.6%	16.7%	5	12.5%	\$655	3.5%	8.0%	3	13.0%	12.8%	\$332	3.8%	7.8%	
	Middle	12	19.0%	\$2,260	8.3%	18.3%	8	20.0%	\$1,688	9.1%	14.1%	4	17.4%	18.3%	\$572	6.5%	15.0%	
	Upper	38	60.3%	\$23,364	85.3%	42.0%	25	62.5%	\$16,042	86.4%	59.7%	13	56.5%	48.4%	\$7,377	83.0%	60.8%	
	Unknown	2	3.2%	\$487	1.8%	0.0%	0	0.0%	\$0	0.0%	16.5%	2	8.7%	17.0%	\$487	5.5%	14.9%	
	Total	63	100.0%	\$27,382	100.0%	100.0%	35	100.0%	\$18,562	100.0%	100.0%	23	100.0%	100.0%	\$8,820	100.0%	100.0%	
REFINANCE	Low	8	6.3%	\$811	2.1%	22.9%	6	10.3%	\$587	4.5%	1.5%	2	2.9%	2.9%	\$224	0.9%	1.3%	
	Moderate	16	12.7%	\$1,744	4.5%	16.7%	13	22.4%	\$1,313	10.1%	5.2%	3	4.4%	8.9%	\$431	1.7%	4.9%	
	Middle	32	25.4%	\$4,537	11.7%	18.3%	12	20.7%	\$1,710	13.1%	10.9%	20	29.4%	15.4%	\$2,827	11.0%	10.9%	
	Upper	67	53.2%	\$27,869	71.8%	42.0%	27	46.6%	\$9,429	72.3%	59.4%	40	58.8%	49.9%	\$18,440	71.5%	62.3%	
	Unknown	3	2.4%	\$3,851	9.9%	0.0%	0	0.0%	\$0	0.0%	22.9%	3	4.4%	22.9%	\$3,851	14.9%	20.6%	
	Total	126	100.0%	\$38,812	100.0%	100.0%	58	100.0%	\$13,039	100.0%	100.0%	68	100.0%	100.0%	\$25,773	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	22.9%	0	0.0%	\$0	0.0%	1.3%	0	0.0%	4.7%	\$0	0.0%	1.9%	
	Moderate	1	20.0%	\$6	0.6%	16.7%	0	0.0%	\$0	0.0%	5.0%	1	25.0%	11.2%	\$6	0.6%	5.7%	
	Middle	1	20.0%	\$10	1.0%	18.3%	1	100.0%	\$10	100.0%	9.7%	0	0.0%	17.1%	\$0	0.0%	12.2%	
	Upper	3	60.0%	\$940	98.3%	42.0%	0	0.0%	\$0	0.0%	76.1%	3	75.0%	63.3%	\$940	99.4%	75.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	7.9%	0	0.0%	3.7%	\$0	0.0%	5.0%	
	Total	5	100.0%	\$956	100.0%	100.0%	1	100.0%	\$10	100.0%	100.0%	4	100.0%	100.0%	\$946	100.0%	100.0%	
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	22.9%	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	16.7%	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	18.3%	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	42.0%	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	1	100.0%	\$33,201	100.0%	0.0%	1	100.0%	\$33,201	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	1	100.0%	\$33,201	100.0%	100.0%	1	100.0%	\$33,201	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	11	5.6%	\$1,095	1.1%	22.9%	8	8.0%	\$764	1.2%	1.5%	3	3.2%	3.3%	\$331	0.9%	1.3%	
	Moderate	25	12.8%	\$2,737	2.7%	16.7%	18	18.0%	\$1,968	3.0%	6.4%	7	7.4%	11.3%	\$769	2.2%	6.2%	
	Middle	45	23.1%	\$6,807	6.8%	18.3%	21	21.0%	\$3,408	5.3%	11.8%	24	25.3%	17.2%	\$3,399	9.6%	12.4%	
	Upper	108	55.4%	\$52,173	52.0%	42.0%	52	52.0%	\$25,471	39.3%	54.5%	56	58.9%	49.5%	\$26,702	75.1%	56.9%	
	Unknown	6	3.1%	\$37,539	37.4%	0.0%	1	1.0%	\$33,201	51.2%	25.9%	5	5.3%	18.9%	\$4,338	12.2%	23.1%	
	Total	195	100.0%	\$100,351	100.0%	100.0%	100	100.0%	\$64,812	100.0%	100.0%	95	100.0%	100.0%	\$35,539	100.0%	100.0%	

Originations & Purchases

2016 FFIEC Census Data and 2010 ACS Data

Appendix G

**Geographic Distribution of Small Business Loans**

Assessment Area: TX - DFW Metroplex

Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
	2017					2017					
	Bank		Small		Businesses	Count		Agg	Dollar		
	Count		Dollar			Bank			Bank	Agg	
	#	%	\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	\$ %
Low	115	12.1%	\$27,945	11.9%	7.5%	115	12.1%	8.0%	\$27,945	11.9%	8.7%
Moderate	254	26.7%	\$62,354	26.5%	19.7%	254	26.7%	19.9%	\$62,354	26.5%	22.1%
Middle	222	23.3%	\$56,624	24.1%	26.5%	222	23.3%	24.9%	\$56,624	24.1%	24.2%
Upper	342	36.0%	\$82,908	35.2%	45.9%	342	36.0%	45.6%	\$82,908	35.2%	42.8%
Unknown	18	1.9%	\$5,528	2.3%	0.4%	18	1.9%	0.7%	\$5,528	2.3%	1.7%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.9%	\$0	0.0%	0.6%
<i>Total</i>	<i>951</i>	<i>100.0%</i>	<i>\$235,359</i>	<i>100.0%</i>	<i>100.0%</i>	<i>951</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$235,359</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

2017 FFIEC Census Data and 2017 D&B Information

**Small Business Loans by Business Revenue & Loan Size**

Assessment Area: TX - DFW Metroplex

Business Revenue & Loan Size		Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank				Total Businesses	Count			Dollar		
		Count		\$ (000s)			#	%	Agg %	Bank		Agg
#	%	\$	%	%	\$ (000s)	\$ %				\$ %		
BUSINESS REVENUE	\$1million or Less	239	25.1%	\$38,394	16.3%	90.3%	239	25.1%	47.0%	\$38,394	16.3%	35.5%
	Over \$1 Million	473	49.7%	\$144,973	61.6%	8.8%	473	49.7%				
	Total Rev. available	712	74.8%	\$183,367	77.9%	99.1%	712	74.8%				
	Rev. Not Known	239	25.1%	\$51,992	22.1%	0.9%	239	25.1%				
	Total	951	100.0%	\$235,359	100.0%	100.0%	951	100.0%				
LOAN SIZE	\$100,000 or Less	451	47.4%	\$28,144	12.0%		451	47.4%	93.6%	\$28,144	12.0%	38.2%
	\$100,001 - \$250,000	215	22.6%	\$43,309	18.4%		215	22.6%	3.2%	\$43,309	18.4%	14.7%
	\$250,001 - \$1 Million	285	30.0%	\$163,906	69.6%		285	30.0%	3.2%	\$163,906	69.6%	47.1%
	Total	951	100.0%	\$235,359	100.0%		951	100.0%	100.0%	\$235,359	100.0%	100.0%
LOAN SIZE Rev \$1 Mill or Less	\$100,000 or Less	160	66.9%	\$10,215	26.6%							
	\$100,001 - \$250,000	40	16.7%	\$7,086	18.5%							
	\$250,001 - \$1 Million	39	16.3%	\$21,093	54.9%							
	Total	239	100.0%	\$38,394	100.0%							

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2017 FFIEC Census Data and 2017 D&B Information



## Geographic Distribution of Home Equity Lines of Credit

### Assessment Area: TX - DFW Metroplex

Tract Income Levels	Bank Lending & Demographic Data Comparison				
	2017				Owner Occupied Units %
	Bank		Dollar		
	Count				
	#	%	\$ (000s)	\$ %	
Low	26	4.0%	\$1,349	1.7%	5.8%
Moderate	107	16.4%	\$8,719	10.8%	20.0%
Middle	165	25.3%	\$14,475	17.9%	29.1%
Upper	353	54.2%	\$56,522	69.7%	44.9%
Unknown	0	0.0%	\$0	0.0%	0.1%
Total	651	100.0%	\$81,065	100.0%	100.0%

Originations & Purchases

## Borrower Distribution of Home Equity Lines of Credit

Assessment Area: TX - DFW Metroplex

Borrower Income Levels	Bank Lending & Demographic Data Comparison				
	2017				Families by Family Income  %
	Bank		Dollar		
	Count				
	#	%	\$ (000s)	\$ %	
Low	82	12.6%	\$4,504	0.0%	23.8%
Moderate	108	16.6%	\$9,161	11.3%	16.4%
Middle	128	19.7%	\$12,052	14.9%	17.9%
Upper	328	50.4%	\$54,586	67.3%	41.9%
Unknown	5	0.8%	\$762	0.9%	0.0%
Total	651	100.0%	\$81,065	100.0%	100.0%

Originations & Purchases

## Appendix G

## Geographic Distribution of HMDA Loans

Assessment Area: TX - DFW Metroplex

PRODUCT TYPE		Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank				Owner Occupied Units	Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	1	3.7%	\$133	1.5%	5.8%	1	3.7%	3.7%	\$133	1.5%	2.5%
	Moderate	8	29.6%	\$1,293	14.2%	20.0%	8	29.6%	13.6%	\$1,293	14.2%	9.0%
	Middle	10	37.0%	\$1,856	20.3%	29.1%	10	37.0%	30.2%	\$1,856	20.3%	24.5%
	Upper	8	29.6%	\$5,842	64.0%	44.9%	8	29.6%	52.4%	\$5,842	64.0%	63.9%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.1%	\$0	0.0%	0.1%
	Total	27	100.0%	\$9,124	100.0%	100.0%	27	100.0%	100.0%	\$9,124	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	5.8%	0	0.0%	2.1%	\$0	0.0%	1.3%
	Moderate	5	16.7%	\$489	5.1%	20.0%	5	16.7%	13.3%	\$489	5.1%	8.0%
	Middle	8	26.7%	\$1,103	11.5%	29.1%	8	26.7%	30.4%	\$1,103	11.5%	23.1%
	Upper	17	56.7%	\$8,030	83.5%	44.9%	17	56.7%	54.1%	\$8,030	83.5%	67.5%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.1%	\$0	0.0%	0.1%
	Total	30	100.0%	\$9,622	100.0%	100.0%	30	100.0%	100.0%	\$9,622	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	5.8%	0	0.0%	3.1%	\$0	0.0%	1.2%
	Moderate	0	0.0%	\$0	0.0%	20.0%	0	0.0%	13.7%	\$0	0.0%	8.0%
	Middle	2	66.7%	\$627	78.5%	29.1%	2	66.7%	27.0%	\$627	78.5%	21.4%
	Upper	1	33.3%	\$172	21.5%	44.9%	1	33.3%	56.1%	\$172	21.5%	69.3%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.1%	\$0	0.0%	0.1%
	Total	3	100.0%	\$799	100.0%	100.0%	3	100.0%	100.0%	\$799	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	22.8%	0	0.0%	28.0%	\$0	0.0%	19.8%
	Moderate	0	0.0%	\$0	0.0%	27.7%	0	0.0%	34.0%	\$0	0.0%	25.7%
	Middle	0	0.0%	\$0	0.0%	26.2%	0	0.0%	22.1%	\$0	0.0%	29.9%
	Upper	0	0.0%	\$0	0.0%	22.8%	0	0.0%	15.7%	\$0	0.0%	24.7%
	Unknown	0	0.0%	\$0	0.0%	0.6%	0	0.0%	0.2%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	1	1.7%	\$133	0.7%	5.8%	1	1.7%	3.3%	\$133	0.7%	4.3%
	Moderate	13	21.7%	\$1,782	9.1%	20.0%	13	21.7%	13.6%	\$1,782	9.1%	10.8%
	Middle	20	33.3%	\$3,586	18.3%	29.1%	20	33.3%	30.1%	\$3,586	18.3%	24.8%
	Upper	26	43.3%	\$14,044	71.9%	44.9%	26	43.3%	53.0%	\$14,044	71.9%	60.0%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.1%	\$0	0.0%	0.1%
	Total	60	100.0%	\$19,545	100.0%	100.0%	60	100.0%	100.0%	\$19,545	100.0%	100.0%

Originations &amp; Purchases

2017 FFIEC Census Data and 2015 ACS Data

## Appendix G

## Borrower Distribution of HMDA Loans

Assessment Area: TX - DFW Metroplex

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2017					Bank & Aggregate Lending Comparison 2017					
		Bank				Families by Family Income	Count			Dollar		
		Count		Dollar		%	Bank		Agg	Bank		Agg
		#	%	\$ (000s)	\$ %		#	%	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	3	11.1%	\$299	3.3%	23.8%	3	11.1%	3.0%	\$299	3.3%	1.4%
	Moderate	5	18.5%	\$856	9.4%	16.4%	5	18.5%	12.3%	\$856	9.4%	7.7%
	Middle	5	18.5%	\$791	8.7%	17.9%	5	18.5%	19.3%	\$791	8.7%	15.8%
	Upper	14	51.9%	\$7,178	78.7%	41.9%	14	51.9%	49.8%	\$7,178	78.7%	61.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	15.6%	\$0	0.0%	13.4%
	Total	27	100.0%	\$9,124	100.0%	100.0%	27	100.0%	100.0%	\$9,124	100.0%	100.0%
REFINANCE	Low	3	10.0%	\$246	2.6%	23.8%	3	10.0%	4.5%	\$246	2.6%	2.1%
	Moderate	5	16.7%	\$714	7.4%	16.4%	5	16.7%	11.5%	\$714	7.4%	6.9%
	Middle	6	20.0%	\$822	8.5%	17.9%	6	20.0%	18.9%	\$822	8.5%	14.4%
	Upper	15	50.0%	\$4,847	50.4%	41.9%	15	50.0%	45.3%	\$4,847	50.4%	58.1%
	Unknown	1	3.3%	\$2,993	31.1%	0.0%	1	3.3%	19.8%	\$2,993	31.1%	18.6%
	Total	30	100.0%	\$9,622	100.0%	100.0%	30	100.0%	100.0%	\$9,622	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	23.8%	0	0.0%	5.3%	\$0	0.0%	2.8%
	Moderate	0	0.0%	\$0	0.0%	16.4%	0	0.0%	12.0%	\$0	0.0%	7.3%
	Middle	0	0.0%	\$0	0.0%	17.9%	0	0.0%	19.0%	\$0	0.0%	15.1%
	Upper	3	100.0%	\$799	100.0%	41.9%	3	100.0%	60.4%	\$799	100.0%	70.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	3.3%	\$0	0.0%	4.1%
	Total	3	100.0%	\$799	100.0%	100.0%	3	100.0%	100.0%	\$799	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	23.8%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.4%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	17.9%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	41.9%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	6	10.0%	\$545	2.8%	23.8%	6	10.0%	3.5%	\$545	2.8%	1.4%
	Moderate	10	16.7%	\$1,570	8.0%	16.4%	10	16.7%	12.0%	\$1,570	8.0%	6.6%
	Middle	11	18.3%	\$1,613	8.3%	17.9%	11	18.3%	19.1%	\$1,613	8.3%	13.5%
	Upper	32	53.3%	\$12,824	65.6%	41.9%	32	53.3%	48.8%	\$12,824	65.6%	53.7%
	Unknown	1	1.7%	\$2,993	15.3%	0.0%	1	1.7%	16.5%	\$2,993	15.3%	24.8%
	Total	60	100.0%	\$19,545	100.0%	100.0%	60	100.0%	100.0%	\$19,545	100.0%	100.0%

Originations &amp; Purchases

2017 FFIEC Census Data and 2015 ACS Data

Appendix G

Geographic Distribution of Small Business Loans

Assessment Area: TX - Houston

Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
	2015, 2016					2015						2016					
	Bank		Small Businesses		Count	Count		Dollar		Count	Count		Dollar		Count		
	Count	Dollar	Bank	Agg		Bank	Agg	Bank	Agg		Bank	Agg					
	#	%	\$ (000s)	\$ %		%	#	%	%		\$ 000s	\$ %	\$ %	#		%	%
Low	190	10.0%	\$48,390	10.7%	7.5%	97	9.3%	7.8%	\$21,979	9.2%	9.1%	93	10.9%	7.5%	\$26,411	12.4%	9.2%
Moderate	443	23.4%	\$102,513	22.8%	18.6%	234	22.5%	18.2%	\$54,227	22.8%	18.6%	209	24.5%	17.5%	\$48,286	22.7%	17.9%
Middle	487	25.7%	\$121,637	27.0%	21.1%	265	25.5%	23.8%	\$62,676	26.4%	23.8%	222	26.0%	23.7%	\$58,961	27.8%	24.4%
Upper	774	40.8%	\$177,662	39.5%	49.5%	445	42.7%	49.1%	\$98,961	41.6%	47.7%	329	38.5%	50.1%	\$78,701	37.1%	47.7%
Unknown	1	0.1%	\$20	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.1%	1	0.1%	0.0%	\$20	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.1%	\$0	0.0%	0.8%	0	0.0%	1.1%	\$0	0.0%	0.8%
Total	1,895	100.0%	\$450,222	100.0%	100.0%	1,041	100.0%	100.0%	\$237,843	100.0%	100.0%	854	100.0%	100.0%	\$212,379	100.0%	100.0%

Originations & Purchases

2016 FFIEC Census Data and 2016 D&B Information

Small Business Loans by Business Revenue & Loan Size

Assessment Area: TX - Houston

Business Revenue & Loan Size		Bank Lending & Demographic Data Comparison 2015, 2016					Bank & Aggregate Lending Comparison											
		Bank				Total Businesses %	2015			2016								
		Count		Dollar			Count		Dollar		Count		Dollar					
		#	%	\$ (000s)	\$ %		Bank	Agg	\$ (000s)	\$ %	\$ %	Bank	Agg	\$ (000s)	\$ %	\$ %		
BUSINESS REVENUE	\$1 million or Less	493	26.0%	\$83,936	18.6%	90.6%	291	28.0%	47.2%	\$41,760	17.6%	33.4%	202	23.7%	40.7%	\$42,176	19.9%	31.9%
	Over \$1 Million	898	47.4%	\$270,828	60.2%	8.6%	482	46.3%					416	48.7%				
	Total Rev. available	1,391	73.4%	\$354,764	78.8%	99.2%	773	74.3%					618	72.4%				
	Rev. Not Known	504	26.6%	\$95,458	21.2%	0.8%	268	25.7%					236	27.6%				
	Total	1,895	100.0%	\$450,222	100.0%	100.0%	1,041	100.0%					854	100.0%				
LOAN SIZE	\$100,000 or Less	871	46.0%	\$51,231	11.4%		502	48.2%	93.8%	\$29,554	12.4%	36.8%	369	43.2%	94.3%	\$21,677	10.2%	39.9%
	\$100,001 - \$250,000	458	24.2%	\$88,166	19.6%		247	23.7%	2.9%	\$47,510	20.0%	13.4%	211	24.7%	2.7%	\$40,656	19.1%	13.5%
	\$250,001 - \$1 Million	566	29.9%	\$310,825	69.0%		292	28.0%	3.3%	\$160,779	67.6%	49.8%	274	32.1%	2.9%	\$150,046	70.7%	46.6%
	Total	1,895	100.0%	\$450,222	100.0%		1,041	100.0%	100.0%	\$237,843	100.0%	100.0%	854	100.0%	100.0%	\$212,379	100.0%	100.0%
LOAN SIZE Rev \$1 Mil or Less	\$100,000 or Less	326	66.1%	\$19,340	23.0%													
	\$100,001 - \$250,000	76	15.4%	\$13,566	16.2%													
	\$250,001 - \$1 Million	91	18.5%	\$51,030	60.8%													
	Total	493	100.0%	\$83,936	100.0%													

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2016 FFIEC Census Data and 2016 D&B Information



## Geographic Distribution of Home Equity Lines of Credit

### Assessment Area: TX - Houston

Tract Income Levels	Bank Lending & Demographic Data Comparison				
	2015, 2016				Owner Occupied Units %
	Bank				
	Count		Dollar		
	#	%	\$ (000s)	\$ %	
Low	45	3.3%	\$3,046	1.9%	4.2%
Moderate	196	14.5%	\$12,420	7.9%	20.6%
Middle	320	23.6%	\$24,857	15.8%	28.4%
Upper	794	58.6%	\$117,272	74.4%	46.8%
Unknown	0	0.0%	\$0	0.0%	0.0%
Total	1,355	100.0%	\$157,595	100.0%	100.0%

Originations & Purchases

## Borrower Distribution of Home Equity Lines of Credit

Assessment Area: TX - Houston

Borrower Income Levels	Bank Lending & Demographic Data Comparison				
	2015, 2016				Families by Family Income  %
	Bank		Dollar		
	Count				
	#	%	\$ (000s)	\$ %	
Low	157	11.6%	\$9,293	0.0%	23.7%
Moderate	236	17.4%	\$17,227	10.9%	16.4%
Middle	280	20.7%	\$24,797	15.7%	17.3%
Upper	682	50.3%	\$106,278	67.4%	42.6%
Unknown	0	0.0%	\$0	0.0%	0.0%
Total	1,355	100.0%	\$157,595	100.0%	100.0%

Originations & Purchases

Appendix G

Geographic Distribution of HMDA Loans

Assessment Area: TX - Houston

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2015, 2016					2015					2016						
		Bank		Owner Occupied Units %	Count		Dollar			Count		Dollar						
		Count	Dollar		Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg						
													#	%	\$ (000s)	%	#	%
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	4.2%	0	0.0%	1.5%	\$0	0.0%	1.1%	0	0.0%	1.6%	\$0	0.0%	1.2%
	Moderate	7	9.1%	\$1,307	5.1%	20.6%	5	10.9%	10.0%	\$1,002	6.4%	6.3%	2	6.5%	10.5%	\$305	3.1%	7.0%
	Middle	20	26.0%	\$4,514	17.6%	28.4%	13	28.3%	29.1%	\$3,165	20.1%	23.0%	7	22.6%	29.1%	\$1,349	13.6%	23.4%
	Upper	50	64.9%	\$19,873	77.3%	46.8%	28	60.9%	59.4%	\$11,610	73.6%	69.6%	22	71.0%	58.8%	\$8,263	83.3%	68.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	77	100.0%	\$25,694	100.0%	100.0%	46	100.0%	100.0%	\$15,777	100.0%	100.0%	31	100.0%	100.0%	\$9,917	100.0%	100.0%
REFINANCE	Low	1	1.1%	\$98	0.4%	4.2%	0	0.0%	1.4%	\$0	0.0%	1.0%	1	2.9%	1.4%	\$98	0.8%	1.0%
	Moderate	13	13.7%	\$1,356	5.5%	20.6%	7	11.7%	9.6%	\$693	5.5%	5.7%	6	17.1%	9.6%	\$663	5.5%	5.7%
	Middle	23	24.2%	\$3,670	14.9%	28.4%	14	23.3%	25.3%	\$2,128	16.8%	18.8%	9	25.7%	26.0%	\$1,542	12.8%	19.6%
	Upper	58	61.1%	\$19,580	79.3%	46.8%	39	65.0%	63.7%	\$9,871	77.8%	74.6%	19	54.3%	63.0%	\$9,709	80.8%	73.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	95	100.0%	\$24,704	100.0%	100.0%	60	100.0%	100.0%	\$12,692	100.0%	100.0%	35	100.0%	100.0%	\$12,012	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	4.2%	0	0.0%	2.3%	\$0	0.0%	1.0%	0	0.0%	3.0%	\$0	0.0%	1.2%
	Moderate	0	0.0%	\$0	0.0%	20.6%	0	0.0%	11.5%	\$0	0.0%	6.5%	0	0.0%	11.5%	\$0	0.0%	6.2%
	Middle	0	0.0%	\$0	0.0%	28.4%	0	0.0%	23.4%	\$0	0.0%	17.6%	0	0.0%	24.5%	\$0	0.0%	17.8%
	Upper	0	0.0%	\$0	0.0%	46.8%	0	0.0%	62.9%	\$0	0.0%	74.9%	0	0.0%	61.0%	\$0	0.0%	74.8%
	Unknown	0	0.0%	\$0	0.0%	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%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	22.8%	0	0.0%	21.3%	\$0	0.0%	12.4%	0	0.0%	20.6%	\$0	0.0%	13.9%
	Moderate	0	0.0%	\$0	0.0%	30.7%	0	0.0%	35.8%	\$0	0.0%	24.4%	0	0.0%	30.7%	\$0	0.0%	21.7%
	Middle	0	0.0%	\$0	0.0%	20.8%	0	0.0%	21.9%	\$0	0.0%	26.9%	0	0.0%	25.4%	\$0	0.0%	29.1%
	Upper	0	0.0%	\$0	0.0%	25.6%	0	0.0%	21.0%	\$0	0.0%	36.3%	0	0.0%	23.4%	\$0	0.0%	35.3%
	Unknown	0	0.0%	\$0	0.0%	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%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	1	0.6%	\$98	0.2%	4.2%	0	0.0%	1.5%	\$0	0.0%	1.9%	1	1.5%	1.6%	\$98	0.4%	2.2%
	Moderate	20	11.6%	\$2,663	5.3%	20.6%	12	11.3%	10.0%	\$1,695	6.0%	7.4%	8	12.1%	10.3%	\$968	4.4%	7.8%
	Middle	43	25.0%	\$8,184	16.2%	28.4%	27	25.5%	27.7%	\$5,293	18.6%	22.1%	16	24.2%	28.0%	\$2,891	13.2%	22.7%
	Upper	108	62.8%	\$39,453	78.3%	46.8%	67	63.2%	60.8%	\$21,481	75.5%	68.6%	41	62.1%	60.1%	\$17,972	82.0%	67.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	172	100.0%	\$50,398	100.0%	100.0%	106	100.0%	100.0%	\$28,469	100.0%	100.0%	66	100.0%	100.0%	\$21,929	100.0%	100.0%

Originations & Purchases

2016 FRIEC Census Data and 2010 ACS Data

Appendix G

Borrower Distribution of HMDA Loans

Assessment Area: TX - Houston

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data					Bank & Aggregate Lending Comparison											
		2015, 2016					2015						2016					
		Bank		Families by Family Income %	Count		Dollar			Count		Dollar						
		Count	Dollar		Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg						
													#	%	\$ (000s)	\$ %	#	%
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	23.7%	0	0.0%	3.0%	\$0	0.0%	1.3%	0	0.0%	2.1%	\$0	0.0%	0.9%
	Moderate	12	15.6%	\$1,657	6.4%	16.4%	11	23.9%	12.5%	\$1,505	9.5%	7.5%	1	3.2%	11.8%	\$152	1.5%	7.2%
	Middle	14	18.2%	\$2,125	8.3%	17.3%	12	26.1%	18.2%	\$1,811	11.5%	14.1%	2	6.5%	19.0%	\$314	3.2%	14.8%
	Upper	49	63.6%	\$20,351	79.2%	42.6%	23	50.0%	48.5%	\$12,461	79.0%	62.0%	26	83.9%	50.4%	\$7,890	79.6%	62.9%
	Unknown	2	2.6%	\$1,561	6.1%	0.0%	0	0.0%	17.8%	\$0	0.0%	15.2%	2	6.5%	16.7%	\$1,561	15.7%	14.2%
	Total	77	100.0%	\$25,694	100.0%	100.0%	46	100.0%	100.0%	\$15,777	100.0%	100.0%	31	100.0%	100.0%	\$9,917	100.0%	100.0%
REFINANCE	Low	7	7.4%	\$1,365	5.5%	23.7%	4	6.7%	3.7%	\$365	2.9%	1.7%	3	8.6%	2.8%	\$1,000	8.3%	1.4%
	Moderate	13	13.7%	\$1,267	5.1%	16.4%	8	13.3%	9.1%	\$756	6.0%	4.9%	5	14.3%	8.2%	\$511	4.3%	4.3%
	Middle	15	15.8%	\$1,854	7.5%	17.3%	9	15.0%	15.3%	\$1,106	8.7%	10.4%	6	17.1%	14.4%	\$748	6.2%	9.5%
	Upper	60	63.2%	\$20,218	81.8%	42.6%	39	65.0%	49.8%	\$10,465	82.5%	62.6%	21	60.0%	50.6%	\$9,753	81.2%	62.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	22.1%	\$0	0.0%	20.5%	0	0.0%	24.1%	\$0	0.0%	22.4%
	Total	95	100.0%	\$24,704	100.0%	100.0%	60	100.0%	100.0%	\$12,692	100.0%	100.0%	35	100.0%	100.0%	\$12,012	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	23.7%	0	0.0%	5.0%	\$0	0.0%	1.4%	0	0.0%	3.9%	\$0	0.0%	1.4%
	Moderate	0	0.0%	\$0	0.0%	16.4%	0	0.0%	10.4%	\$0	0.0%	5.1%	0	0.0%	10.2%	\$0	0.0%	5.0%
	Middle	0	0.0%	\$0	0.0%	17.3%	0	0.0%	16.0%	\$0	0.0%	10.9%	0	0.0%	16.8%	\$0	0.0%	10.8%
	Upper	0	0.0%	\$0	0.0%	42.6%	0	0.0%	65.1%	\$0	0.0%	77.6%	0	0.0%	65.3%	\$0	0.0%	78.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	3.5%	\$0	0.0%	5.0%	0	0.0%	3.7%	\$0	0.0%	4.2%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	23.7%	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%	16.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	17.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	42.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	7	4.1%	\$1,365	2.7%	23.7%	4	3.8%	3.3%	\$365	1.3%	1.3%	3	4.5%	2.4%	\$1,000	4.6%	1.0%
	Moderate	25	14.5%	\$2,924	5.8%	16.4%	19	17.9%	11.4%	\$2,261	7.9%	6.2%	6	9.1%	10.6%	\$663	3.0%	5.8%
	Middle	29	16.9%	\$3,979	7.9%	17.3%	21	19.8%	17.2%	\$2,917	10.2%	12.0%	8	12.1%	17.4%	\$1,062	4.8%	12.1%
	Upper	109	63.4%	\$40,569	80.5%	42.6%	62	58.5%	49.4%	\$22,926	80.5%	57.9%	47	71.2%	50.8%	\$17,643	80.5%	58.0%
	Unknown	2	1.2%	\$1,561	3.1%	0.0%	0	0.0%	18.8%	\$0	0.0%	22.6%	2	3.0%	18.8%	\$1,561	7.1%	23.1%
	Total	172	100.0%	\$50,398	100.0%	100.0%	106	100.0%	100.0%	\$28,469	100.0%	100.0%	66	100.0%	100.0%	\$21,929	100.0%	100.0%

Originations & Purchases

2016 FFIEC Census Data and 2010 ACS Data

Appendix G

**Geographic Distribution of Small Business Loans**

Assessment Area: TX - Houston

Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
	2017					2017					
	Bank		Small		Businesses	Count		Agg	Dollar		
	Count		Dollar			Bank			Bank	Agg	
	#	%	\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	\$ %
Low	121	15.4%	\$33,191	16.9%	9.9%	121	15.4%	10.1%	\$33,191	16.9%	11.8%
Moderate	210	26.6%	\$52,446	26.8%	19.1%	210	26.6%	18.4%	\$52,446	26.8%	19.8%
Middle	185	23.5%	\$43,915	22.4%	22.7%	185	23.5%	22.3%	\$43,915	22.4%	21.7%
Upper	270	34.3%	\$66,123	33.8%	48.2%	270	34.3%	48.0%	\$66,123	33.8%	45.8%
Unknown	2	0.3%	\$235	0.1%	0.2%	2	0.3%	0.2%	\$235	0.1%	0.2%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.0%	\$0	0.0%	0.7%
Total	788	100.0%	\$195,910	100.0%	100.0%	788	100.0%	100.0%	\$195,910	100.0%	100.0%

Originations & Purchases

2017 FFIEC Census Data and 2017 D&B Information

**Small Business Loans by Business Revenue & Loan Size**

Assessment Area: TX - Houston

Business Revenue & Loan Size		Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank				Total Businesses %	Count			Dollar		
		Count #      %		\$ (000s) \$      %			Bank #      %		Agg %	Bank \$ (000s)    \$ %		Agg \$ %
BUSINESS REVENUE	\$1million or Less	195	24.7%	\$37,453	19.1%	89.2%	195	24.7%	45.8%	\$37,453	19.1%	34.5%
	Over \$1 Million	378	48.0%	\$114,953	58.7%	9.9%	378	48.0%				
	Total Rev. available	573	72.7%	\$152,406	77.8%	99.1%	573	72.7%				
	Rev. Not Known	215	27.3%	\$43,504	22.2%	0.9%	215	27.3%				
	Total	788	100.0%	\$195,910	100.0%	100.0%	788	100.0%				
LOAN SIZE	\$100,000 or Less	355	45.1%	\$21,197	10.8%		355	45.1%	93.9%	\$21,197	10.8%	39.0%
	\$100,001 - \$250,000	183	23.2%	\$36,069	18.4%		183	23.2%	3.0%	\$36,069	18.4%	14.4%
	\$250,001 - \$1 Million	250	31.7%	\$138,644	70.8%		250	31.7%	3.1%	\$138,644	70.8%	46.6%
	Total	788	100.0%	\$195,910	100.0%		788	100.0%	100.0%	\$195,910	100.0%	100.0%
LOAN SIZE Rev \$1 Mill or Less	\$100,000 or Less	114	58.5%	\$6,947	18.5%							
	\$100,001 - \$250,000	39	20.0%	\$6,774	18.1%							
	\$250,001 - \$1 Million	42	21.5%	\$23,732	63.4%							
	Total	195	100.0%	\$37,453	100.0%							

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2017 FFIEC Census Data and 2017 D&B Information



## Geographic Distribution of Home Equity Lines of Credit

### Assessment Area: TX - Houston

Tract Income Levels	Bank Lending & Demographic Data Comparison				
	2017				Owner Occupied Units %
	Bank				
	Count		Dollar		
	#	%	\$ (000s)	\$ %	
Low	23	4.7%	\$1,606	2.9%	5.5%
Moderate	100	20.4%	\$7,162	12.8%	21.2%
Middle	120	24.5%	\$11,239	20.1%	27.0%
Upper	247	50.4%	\$35,948	64.2%	46.3%
Unknown	0	0.0%	\$0	0.0%	0.1%
Total	490	100.0%	\$55,955	100.0%	100.0%

Originations & Purchases

## Borrower Distribution of Home Equity Lines of Credit

Assessment Area: TX - Houston

Borrower Income Levels	Bank Lending & Demographic Data Comparison				
	2017				Families by Family Income  %
	Bank		Dollar		
	Count				
	#	%	\$ (000s)	\$ %	
Low	71	14.5%	\$4,625	0.0%	24.4%
Moderate	85	17.3%	\$7,153	12.8%	16.0%
Middle	99	20.2%	\$8,374	15.0%	16.9%
Upper	234	47.8%	\$35,668	63.7%	42.7%
Unknown	1	0.2%	\$135	0.2%	0.0%
Total	490	100.0%	\$55,955	100.0%	100.0%

Originations & Purchases

## Appendix G

## Geographic Distribution of HMDA Loans

Assessment Area: TX - Houston

PRODUCT TYPE		Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank				Owner Occupied Units	Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg
	Tract Income Levels	#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	1	5.0%	\$76	1.2%	5.5%	1	5.0%	2.4%	\$76	1.2%	1.8%
	Moderate	4	20.0%	\$883	13.9%	21.2%	4	20.0%	12.8%	\$883	13.9%	8.7%
	Middle	3	15.0%	\$489	7.7%	27.0%	3	15.0%	26.7%	\$489	7.7%	20.7%
	Upper	12	60.0%	\$4,903	77.2%	46.3%	12	60.0%	58.1%	\$4,903	77.2%	68.7%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.1%	\$0	0.0%	0.1%
	Total	20	100.0%	\$6,351	100.0%	100.0%	20	100.0%	100.0%	\$6,351	100.0%	100.0%
REFINANCE	Low	1	3.7%	\$178	1.1%	5.5%	1	3.7%	2.5%	\$178	1.1%	1.6%
	Moderate	3	11.1%	\$238	1.5%	21.2%	3	11.1%	14.2%	\$238	1.5%	8.9%
	Middle	7	25.9%	\$1,742	11.2%	27.0%	7	25.9%	29.0%	\$1,742	11.2%	21.7%
	Upper	16	59.3%	\$13,404	86.1%	46.3%	16	59.3%	54.3%	\$13,404	86.1%	67.8%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	27	100.0%	\$15,562	100.0%	100.0%	27	100.0%	100.0%	\$15,562	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	5.5%	0	0.0%	3.8%	\$0	0.0%	2.9%
	Moderate	0	0.0%	\$0	0.0%	21.2%	0	0.0%	16.1%	\$0	0.0%	9.7%
	Middle	1	50.0%	\$650	41.9%	27.0%	1	50.0%	25.3%	\$650	41.9%	19.2%
	Upper	1	50.0%	\$900	58.1%	46.3%	1	50.0%	54.8%	\$900	58.1%	68.1%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.1%
	Total	2	100.0%	\$1,550	100.0%	100.0%	2	100.0%	100.0%	\$1,550	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	25.9%	0	0.0%	29.2%	\$0	0.0%	21.5%
	Moderate	0	0.0%	\$0	0.0%	27.1%	0	0.0%	30.7%	\$0	0.0%	16.5%
	Middle	0	0.0%	\$0	0.0%	20.4%	0	0.0%	16.5%	\$0	0.0%	18.3%
	Upper	0	0.0%	\$0	0.0%	25.8%	0	0.0%	23.3%	\$0	0.0%	43.6%
	Unknown	0	0.0%	\$0	0.0%	0.8%	0	0.0%	0.3%	\$0	0.0%	0.1%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	2	4.1%	\$254	1.1%	5.5%	2	4.1%	2.5%	\$254	1.1%	3.5%
	Moderate	7	14.3%	\$1,121	4.8%	21.2%	7	14.3%	13.3%	\$1,121	4.8%	9.5%
	Middle	11	22.4%	\$2,881	12.3%	27.0%	11	22.4%	27.1%	\$2,881	12.3%	20.6%
	Upper	29	59.2%	\$19,207	81.9%	46.3%	29	59.2%	57.0%	\$19,207	81.9%	66.3%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.1%	\$0	0.0%	0.1%
	Total	49	100.0%	\$23,463	100.0%	100.0%	49	100.0%	100.0%	\$23,463	100.0%	100.0%

Originations &amp; Purchases

2017 FFIEC Census Data and 2015 ACS Data

## Appendix G

**Borrower Distribution of HMDA Loans**

Assessment Area: TX - Houston

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2017					Bank & Aggregate Lending Comparison 2017					
		Bank		Dollar		Families by Family Income	Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	1	5.0%	\$130	2.0%	24.4%	1	5.0%	2.8%	\$130	2.0%	1.3%
	Moderate	2	10.0%	\$300	4.7%	16.0%	2	10.0%	12.6%	\$300	4.7%	8.0%
	Middle	6	30.0%	\$833	13.1%	16.9%	6	30.0%	19.6%	\$833	13.1%	15.7%
	Upper	11	55.0%	\$5,088	80.1%	42.7%	11	55.0%	47.2%	\$5,088	80.1%	60.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	17.9%	\$0	0.0%	14.8%
	<i>Total</i>	20	100.0%	\$6,351	100.0%	100.0%	20	100.0%	100.0%	\$6,351	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	24.4%	0	0.0%	5.1%	\$0	0.0%	2.5%
	Moderate	6	22.2%	\$768	4.9%	16.0%	6	22.2%	10.9%	\$768	4.9%	6.4%
	Middle	6	22.2%	\$1,008	6.5%	16.9%	6	22.2%	17.8%	\$1,008	6.5%	13.0%
	Upper	13	48.1%	\$6,777	43.5%	42.7%	13	48.1%	43.9%	\$6,777	43.5%	57.4%
	Unknown	2	7.4%	\$7,009	45.0%	0.0%	2	7.4%	22.3%	\$7,009	45.0%	20.7%
	<i>Total</i>	27	100.0%	\$15,562	100.0%	100.0%	27	100.0%	100.0%	\$15,562	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	24.4%	0	0.0%	5.9%	\$0	0.0%	2.7%
	Moderate	0	0.0%	\$0	0.0%	16.0%	0	0.0%	11.0%	\$0	0.0%	6.5%
	Middle	1	50.0%	\$650	41.9%	16.9%	1	50.0%	16.4%	\$650	41.9%	13.0%
	Upper	1	50.0%	\$900	58.1%	42.7%	1	50.0%	59.4%	\$900	58.1%	72.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	7.2%	\$0	0.0%	5.2%
	<i>Total</i>	2	100.0%	\$1,550	100.0%	100.0%	2	100.0%	100.0%	\$1,550	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	24.4%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	16.9%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	42.7%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	<i>Total</i>	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	1	2.0%	\$130	0.6%	24.4%	1	2.0%	3.5%	\$130	0.6%	1.5%
	Moderate	8	16.3%	\$1,068	4.6%	16.0%	8	16.3%	12.1%	\$1,068	4.6%	6.9%
	Middle	13	26.5%	\$2,491	10.6%	16.9%	13	26.5%	19.0%	\$2,491	10.6%	13.8%
	Upper	25	51.0%	\$12,765	54.4%	42.7%	25	51.0%	46.8%	\$12,765	54.4%	54.5%
	Unknown	2	4.1%	\$7,009	29.9%	0.0%	2	4.1%	18.6%	\$7,009	29.9%	23.4%
	<i>Total</i>	49	100.0%	\$23,463	100.0%	100.0%	49	100.0%	100.0%	\$23,463	100.0%	100.0%

Originations &amp; Purchases

2017 FFIEC Census Data and 2015 ACS Data