

Appendix H – Metropolitan Limited Scope Assessment Area Loan Tables

Appendix H

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: CA - Fresno MSA

PRODUCT TYPE	TRACT INCOME LEVELS	Bank Lending & Demographic Data Comparison										Bank & Aggregate Lending Comparison						
		2015, 2016				2015				2016				Bank		Dollar		
		Bank		Owner Occupied Units		Count		Dollar		Bank		Count		Bank		Dollar		
HOME PURCHASE	Low	#	%	\$ (000s)	\$ %	#	%	#	%	\$ (000s)	\$ %	#	%	#	%	\$ (000s)	\$ %	
		0	0.0%	\$0	0.0%	5.0%	0	0.0%	3.0%	\$0	0.0%	1.6%	0	0.0%	3.6%	\$0	0.0%	1.9%
		0	0.0%	\$0	0.0%	20.8%	0	0.0%	16.1%	\$0	0.0%	11.0%	0	0.0%	15.8%	\$0	0.0%	10.9%
		0	0.0%	\$0	0.0%	27.7%	0	0.0%	26.1%	\$0	0.0%	21.4%	0	0.0%	26.8%	\$0	0.0%	22.7%
		0	0.0%	\$0	0.0%	46.5%	0	0.0%	54.8%	\$0	0.0%	66.0%	0	0.0%	53.8%	\$0	0.0%	64.5%
		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%
REFINANCE	Low	#	%	\$ (000s)	\$ %	#	%	#	%	\$ (000s)	\$ %	#	%	#	%	\$ (000s)	\$ %	
		0	0.0%	\$0	0.0%	5.0%	0	0.0%	2.2%	\$0	0.0%	1.2%	0	0.0%	2.1%	\$0	0.0%	1.1%
		0	0.0%	\$0	0.0%	20.8%	0	0.0%	13.1%	\$0	0.0%	8.5%	0	0.0%	12.9%	\$0	0.0%	8.4%
		0	0.0%	\$0	0.0%	27.7%	0	0.0%	23.5%	\$0	0.0%	18.6%	0	0.0%	23.2%	\$0	0.0%	18.6%
		0	0.0%	\$0	0.0%	46.5%	0	0.0%	61.2%	\$0	0.0%	71.7%	0	0.0%	61.8%	\$0	0.0%	71.9%
		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%
HOME IMPROVEMENT	Low	#	%	\$ (000s)	\$ %	#	%	#	%	\$ (000s)	\$ %	#	%	#	%	\$ (000s)	\$ %	
		0	0.0%	\$0	0.0%	5.0%	0	0.0%	2.6%	\$0	0.0%	1.9%	0	0.0%	2.4%	\$0	0.0%	1.6%
		0	0.0%	\$0	0.0%	20.8%	0	0.0%	13.7%	\$0	0.0%	9.3%	0	0.0%	12.7%	\$0	0.0%	9.3%
		0	0.0%	\$0	0.0%	27.7%	0	0.0%	23.8%	\$0	0.0%	19.2%	0	0.0%	22.3%	\$0	0.0%	17.1%
		0	0.0%	\$0	0.0%	46.5%	0	0.0%	59.9%	\$0	0.0%	69.5%	0	0.0%	62.7%	\$0	0.0%	72.1%
		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%
MULTIFAMILY	Low	#	%	\$ (000s)	\$ %	#	%	#	%	\$ (000s)	\$ %	#	%	#	%	\$ (000s)	\$ %	
		0	0.0%	\$0	0.0%	17.4%	0	0.0%	20.0%	\$0	0.0%	14.2%	0	0.0%	22.0%	\$0	0.0%	8.6%
		0	0.0%	\$0	0.0%	32.7%	0	0.0%	37.5%	\$0	0.0%	17.5%	0	0.0%	39.4%	\$0	0.0%	30.8%
		0	0.0%	\$0	0.0%	30.0%	0	0.0%	28.8%	\$0	0.0%	38.9%	0	0.0%	30.3%	\$0	0.0%	48.7%
		0	0.0%	\$0	0.0%	20.0%	0	0.0%	13.8%	\$0	0.0%	29.4%	0	0.0%	8.3%	\$0	0.0%	11.8%
		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	#	%	\$ (000s)	\$ %	#	%	#	%	\$ (000s)	\$ %	#	%	#	%	\$ (000s)	\$ %	
		0	0.0%	\$0	0.0%	5.0%	0	0.0%	2.7%	\$0	0.0%	2.1%	0	0.0%	2.9%	\$0	0.0%	1.9%
		0	0.0%	\$0	0.0%	20.8%	0	0.0%	14.8%	\$0	0.0%	10.3%	0	0.0%	14.5%	\$0	0.0%	10.9%
		0	0.0%	\$0	0.0%	27.7%	0	0.0%	24.9%	\$0	0.0%	21.0%	0	0.0%	25.0%	\$0	0.0%	22.2%
		0	0.0%	\$0	0.0%	46.5%	0	0.0%	57.6%	\$0	0.0%	66.6%	0	0.0%	57.6%	\$0	0.0%	65.0%
		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%	0.0%
	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%
SMALL BUSINESSES	Low	#	%	\$ (000s)	\$ %	#	%	#	%	\$ (000s)	\$ %	#	%	#	%	\$ (000s)	\$ %	
		2	3.7%	\$1,725	10.9%	9.2%	2	5.4%	6.8%	\$1,725	15.6%	7.3%	0	0.0%	6.1%	\$0	0.0%	6.4%
		4	7.4%	\$1,550	9.8%	22.3%	2	5.4%	21.1%	\$700	6.3%	25.9%	2	11.8%	18.9%	\$850	17.6%	21.3%
		20	37.0%	\$7,367	46.4%	26.1%	14	37.8%	25.8%	\$4,587	41.6%	24.7%	6	35.3%	24.2%	\$2,780	57.4%	26.5%
		28	51.9%	\$5,227	32.9%	42.4%	19	51.4%	44.5%	\$4,017	36.4%	40.7%	9	52.9%	48.1%	\$1,210	25.0%	43.7%
		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%	0.1%
	Tr Unknown	0	0.0%	\$0	0.0%	0	0.0%	1.6%	\$0	0.0%	1.4%	0	0.0%	2.7%	\$0	0.0%	1.8%	
	Total	54	100.0%	\$15,869	100.0%	100.0%	37	100.0%	100.0%	\$11,029	100.0%	100.0%	17	100.0%	100.0%	\$4,840	100.0%	100.0%
SMALL FARM	Low	#	%	\$ (000s)	\$ %	#	%	#	%	\$ (000s)	\$ %	#	%	#	%	\$ (000s)	\$ %	
		1	25.0%	\$100	10.0%	3.6%	1	50.0%	3.5%	\$100	28.6%	4.2%	0	0.0%	4.3%	\$0	0.0%	2.5%
		0	0.0%	\$0	0.0%	31.1%	0	0.0%	29.6%	\$0	0.0%	32.3%	0	0.0%	29.7%	\$0	0.0%	34.0%
		0	0.0%	\$0	0.0%	36.0%	0	0.0%	36.1%	\$0	0.0%	34.5%	0	0.0%	36.7%	\$0	0.0%	38.2%
		3	75.0%	\$900	90.0%	29.2%	1	50.0%	27.9%	\$250	71.4%	27.9%	2	100.0%	27.0%	\$650	100.0%	24.2%
		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%	2.9%	\$0	0.0%	1.2%	0	0.0%	2.3%	\$0	0.0%	1.0%	
	Total	4	100.0%	\$1,000	100.0%	100.0%	2	100.0%	100.0%	\$350	100.0%	100.0%	2	100.0%	100.0%	\$650	100.0%	100.0%

Originations & Purchases

2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

Appendix H

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: CA - Fresno MSA

PRODUCT TYPE	BORROWER INCOME LEVELS	BANK LENDING & DEMOGRAPHIC DATA COMPARISON 2015, 2016						BANK & AGGREGATE LENDING COMPARISON											
		BANK		FAMILIES BY FAMILY INCOME	2015			2016			BANK		DOLLAR	2015					
		Count	Dollar		#	%	%	\$ (000s)	\$ %	\$ %	#	%		#	%	\$ (000s)			
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	24.7%		0	0.0%	1.4%	\$0	0.0%	0.5%	0	0.0%	1.2%	\$0	0.0%	0.6%
	Moderate	0	0.0%	\$0	0.0%	16.0%		0	0.0%	8.4%	\$0	0.0%	5.1%	0	0.0%	9.1%	\$0	0.0%	5.5%
	Middle	0	0.0%	\$0	0.0%	17.1%		0	0.0%	19.4%	\$0	0.0%	15.8%	0	0.0%	19.8%	\$0	0.0%	16.1%
	Upper	0	0.0%	\$0	0.0%	42.1%		0	0.0%	49.6%	\$0	0.0%	59.2%	0	0.0%	49.0%	\$0	0.0%	58.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%		0	0.0%	21.2%	\$0	0.0%	19.4%	0	0.0%	20.8%	\$0	0.0%	19.0%
	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%
REFINANCE	Low	0	0.0%	\$0	0.0%	24.7%		0	0.0%	2.1%	\$0	0.0%	1.0%	0	0.0%	2.3%	\$0	0.0%	1.1%
	Moderate	0	0.0%	\$0	0.0%	16.0%		0	0.0%	6.4%	\$0	0.0%	3.7%	0	0.0%	5.8%	\$0	0.0%	3.3%
	Middle	0	0.0%	\$0	0.0%	17.1%		0	0.0%	12.2%	\$0	0.0%	9.0%	0	0.0%	13.2%	\$0	0.0%	9.7%
	Upper	0	0.0%	\$0	0.0%	42.1%		0	0.0%	50.2%	\$0	0.0%	55.6%	0	0.0%	52.5%	\$0	0.0%	57.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%		0	0.0%	29.1%	\$0	0.0%	30.7%	0	0.0%	26.3%	\$0	0.0%	28.0%
	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%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	24.7%		0	0.0%	1.9%	\$0	0.0%	0.9%	0	0.0%	1.2%	\$0	0.0%	0.7%
	Moderate	0	0.0%	\$0	0.0%	16.0%		0	0.0%	8.2%	\$0	0.0%	6.3%	0	0.0%	6.7%	\$0	0.0%	5.1%
	Middle	0	0.0%	\$0	0.0%	17.1%		0	0.0%	15.2%	\$0	0.0%	13.5%	0	0.0%	16.0%	\$0	0.0%	13.2%
	Upper	0	0.0%	\$0	0.0%	42.1%		0	0.0%	66.5%	\$0	0.0%	66.8%	0	0.0%	71.5%	\$0	0.0%	77.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%		0	0.0%	8.4%	\$0	0.0%	12.6%	0	0.0%	4.6%	\$0	0.0%	3.8%
	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%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	24.7%		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%	16.0%		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%	17.1%		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%	42.1%		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	0	0.0%	\$0	0.0%	24.7%		0	0.0%	1.7%	\$0	0.0%	0.7%	0	0.0%	1.7%	\$0	0.0%	0.8%
	Moderate	0	0.0%	\$0	0.0%	16.0%		0	0.0%	7.5%	\$0	0.0%	4.3%	0	0.0%	7.5%	\$0	0.0%	4.3%
	Middle	0	0.0%	\$0	0.0%	17.1%		0	0.0%	16.0%	\$0	0.0%	12.1%	0	0.0%	16.6%	\$0	0.0%	12.5%
	Upper	0	0.0%	\$0	0.0%	42.1%		0	0.0%	50.4%	\$0	0.0%	54.9%	0	0.0%	51.3%	\$0	0.0%	55.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%		0	0.0%	24.4%	\$0	0.0%	27.9%	0	0.0%	22.9%	\$0	0.0%	26.7%
	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%
Small Business Revenue	\$1 Million or Less	4	7.4%	\$1,355	8.5%	91.1%		3	8.1%	49.5%	\$1,325	12.0%	30.5%	1	5.9%	37.8%	\$30	0.6%	26.9%
	Over \$1 Million	37	68.5%	\$11,947	75.3%	8.4%		25	67.6%					12	70.6%				
	Total Rev. available	41	75.9%	\$13,302	83.8%	99.5%		28	75.7%					13	76.5%				
	Rev. Not Known	13	24.1%	\$2,567	16.2%	0.5%		9	24.3%					4	23.5%				
	Total	54	100.0%	\$15,869	100.0%	100.0%		37	100.0%					17	100.0%				
Loan Size	\$100,000 or Less	21	38.9%	\$901	5.7%			14	37.8%	94.3%	\$536	4.9%	43.5%	7	41.2%	96.0%	\$365	7.5%	54.0%
	\$100,001 - \$250,000	10	18.5%	\$1,966	12.4%			7	18.9%	3.3%	\$1,341	12.2%	16.4%	3	17.6%	2.4%	\$625	12.9%	14.5%
	\$250,001 - \$1 Million	23	42.6%	\$13,002	81.9%			16	43.2%	2.4%	\$9,152	83.0%	40.1%	7	41.2%	1.6%	\$3,850	79.5%	31.5%
	Total	54	100.0%	\$15,869	100.0%			37	100.0%	100.0%	\$11,029	100.0%	100.0%	17	100.0%	100.0%	\$4,840	100.0%	100.0%
Small Farm Revenue	\$1 Million or Less	2	50.0%	\$650	65.0%	88.8%		0	0.0%	40.4%	\$0	0.0%	52.0%	2	100.0%	49.4%	\$650	100.0%	48.5%
	Over \$1 Million	1	25.0%	\$100	10.0%	11.1%		1	50.0%					0	0.0%				
	Not Known	1	25.0%	\$250	25.0%	0.1%		1	50.0%					0	0.0%				
	Total	4	100.0%	\$1,000	100.0%	100.0%		2	100.0%					2	100.0%				
Loan Size	\$100,000 or Less	1	25.0%	\$100	10.0%			1	50.0%	81.0%	\$100	28.6%	28.5%	0	0.0%	78.0%	\$0	0.0%	25.8%
	\$100,001 - \$250,000	2	50.0%	\$400	40.0%			1	50.0%	9.2%	\$250	71.4%	21.3%	1	50.0%	12.9%	\$150	23.1%	28.5%
	\$250,001 - \$500,000	1	25.0%	\$500	50.0%			0	0.0%	9.8%	\$0	0.0%	50.2%	1	50.0%	9.1%	\$500	76.9%	45.7%
	Total	4	100.0%	\$1,000	100.0%			2	100.0%	100.0%	\$350	100.0%	100.0%	2	100.0%	100.0%	\$650	100.0%	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, 2016 D&B Info and 2010 ACS Data

Appendix H

Geographic Distribution of Home Equity Lines of Credit

Assessment Area: CA - Fresno MSA

Tract Income Levels	Bank Lending & Demographic Data Comparison				
	2015, 2016				Owner Occupied Units %
	Bank		Dollar		
	#	%	\$ (000s)	\$ %	
Low	0	0.0%	\$0	0.0%	5.0%
Moderate	0	0.0%	\$0	0.0%	20.8%
Middle	0	0.0%	\$0	0.0%	27.7%
Upper	2	100.0%	\$704	100.0%	46.5%
Unknown	0	0.0%	\$0	0.0%	0.0%
<i>Total</i>	<i>2</i>	<i>100.0%</i>	<i>\$704</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

Borrower Distribution of Home Equity Lines of Credit

Assessment Area: CA - Fresno MSA

Borrower Income Levels	Bank Lending & Demographic Data Comparison				
	2015, 2016				Families by Family Income %
	Bank		Dollar		
	#	%	\$ (000s)	\$ %	
Low	0	0.0%	\$0	0.0%	24.7%
Moderate	0	0.0%	\$0	0.0%	16.0%
Middle	1	50.0%	\$179	25.4%	17.1%
Upper	1	50.0%	\$525	74.6%	42.1%
Unknown	0	0.0%	\$0	0.0%	0.0%
<i>Total</i>	<i>2</i>	<i>100.0%</i>	<i>\$704</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

Appendix H

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: CA - Inland Empire

PRODUCT TYPE	TRACT INCOME LEVELS	Bank Lending & Demographic Data Comparison								Bank & Aggregate Lending Comparison								
		2015, 2016				2015				2016								
		Bank		Owner Occupied Units		Count		Dollar		Bank		Count		Bank		Dollar		
HOME PURCHASE	#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ (000s)	\$ %	#	%	#	%	\$ (000s)	\$ %	
	Low	0	0.0%	\$0	0.0%	2.4%	0	0.0%	2.5%	\$0	0.0%	1.5%	0	0.0%	2.4%	\$0	0.0%	1.4%
	Moderate	0	0.0%	\$0	0.0%	18.8%	0	0.0%	15.8%	\$0	0.0%	11.4%	0	0.0%	16.4%	\$0	0.0%	12.3%
	Middle	0	0.0%	\$0	0.0%	31.6%	0	0.0%	32.3%	\$0	0.0%	29.4%	0	0.0%	32.8%	\$0	0.0%	30.2%
	Upper	2	100.0%	\$940	100.0%	47.2%	1	100.0%	49.5%	\$527	100.0%	57.7%	1	100.0%	48.4%	\$413	100.0%	56.1%
	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%
REFINANCE	Total	2	100.0%	\$940	100.0%	100.0%	1	100.0%	100.0%	\$527	100.0%	100.0%	1	100.0%	100.0%	\$413	100.0%	100.0%
	Low	0	0.0%	\$0	0.0%	2.4%	0	0.0%	1.2%	\$0	0.0%	0.7%	0	0.0%	1.2%	\$0	0.0%	0.7%
	Moderate	0	0.0%	\$0	0.0%	18.8%	0	0.0%	12.2%	\$0	0.0%	8.9%	0	0.0%	11.6%	\$0	0.0%	8.5%
	Middle	1	25.0%	\$181	7.1%	31.6%	1	33.3%	30.8%	\$181	14.2%	26.5%	0	0.0%	29.9%	\$0	0.0%	26.2%
	Upper	3	75.0%	\$2,352	92.9%	47.2%	2	66.7%	55.8%	\$1,092	85.8%	63.9%	1	100.0%	57.3%	\$1,260	100.0%	64.6%
	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%
HOME IMPROVEMENT	Total	4	100.0%	\$2,533	100.0%	100.0%	3	100.0%	100.0%	\$1,273	100.0%	100.0%	1	100.0%	100.0%	\$1,260	100.0%	100.0%
	Low	0	0.0%	\$0	0.0%	2.4%	0	0.0%	1.1%	\$0	0.0%	0.8%	0	0.0%	1.2%	\$0	0.0%	0.8%
	Moderate	0	0.0%	\$0	0.0%	18.8%	0	0.0%	12.4%	\$0	0.0%	10.0%	0	0.0%	12.4%	\$0	0.0%	10.1%
	Middle	0	0.0%	\$0	0.0%	31.6%	0	0.0%	30.5%	\$0	0.0%	27.2%	0	0.0%	32.6%	\$0	0.0%	28.9%
	Upper	0	0.0%	\$0	0.0%	47.2%	0	0.0%	56.0%	\$0	0.0%	62.0%	0	0.0%	53.9%	\$0	0.0%	60.2%
	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%
MULTI FAMILY	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%
	Low	0	0.0%	\$0	0.0%	10.0%	0	0.0%	23.4%	\$0	0.0%	10.6%	0	0.0%	16.5%	\$0	0.0%	10.2%
	Moderate	0	0.0%	\$0	0.0%	35.5%	0	0.0%	43.3%	\$0	0.0%	37.2%	0	0.0%	45.7%	\$0	0.0%	34.4%
	Middle	0	0.0%	\$0	0.0%	36.2%	0	0.0%	27.6%	\$0	0.0%	34.5%	0	0.0%	28.8%	\$0	0.0%	24.1%
	Upper	0	0.0%	\$0	0.0%	18.3%	0	0.0%	5.7%	\$0	0.0%	17.7%	0	0.0%	9.1%	\$0	0.0%	31.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
HMDA TOTALS	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%
	Low	0	0.0%	\$0	0.0%	2.4%	0	0.0%	1.7%	\$0	0.0%	1.5%	0	0.0%	1.7%	\$0	0.0%	1.4%
	Moderate	0	0.0%	\$0	0.0%	18.8%	0	0.0%	13.7%	\$0	0.0%	11.2%	0	0.0%	13.6%	\$0	0.0%	11.0%
	Middle	1	16.7%	\$181	5.2%	31.6%	1	25.0%	31.4%	\$181	10.1%	28.0%	0	0.0%	31.1%	\$0	0.0%	27.8%
	Upper	5	83.3%	\$3,292	94.8%	47.2%	3	75.0%	53.2%	\$1,619	89.9%	59.4%	2	100.0%	53.7%	\$1,673	100.0%	59.8%
	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%
SMALL BUSINESSES	Total	6	100.0%	\$3,473	100.0%	100.0%	4	100.0%	100.0%	\$1,800	100.0%	100.0%	2	100.0%	100.0%	\$1,673	100.0%	100.0%
	Low	0	0.0%	\$0	0.0%	3.6%	0	0.0%	2.4%	\$0	0.0%	2.8%	0	0.0%	2.3%	\$0	0.0%	2.4%
	Moderate	20	17.7%	\$5,019	17.2%	21.7%	11	19.3%	20.1%	\$3,194	23.3%	26.3%	9	16.1%	19.4%	\$1,825	11.8%	25.3%
	Middle	30	26.5%	\$6,398	21.9%	31.5%	15	26.3%	31.4%	\$2,730	19.9%	33.3%	15	26.8%	30.5%	\$3,668	23.6%	32.9%
	Upper	63	55.8%	\$17,790	60.9%	43.1%	31	54.4%	46.0%	\$7,767	56.7%	37.6%	32	57.1%	47.8%	\$10,023	64.6%	39.4%
	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%
SMALL FARM	Total	113	100.0%	\$29,207	100.0%	100.0%	57	100.0%	100.0%	\$13,691	100.0%	100.0%	56	100.0%	100.0%	\$15,516	100.0%	100.0%
	Low	0	0.0%	\$0	0.0%	0.4%	0	0.0%	0.7%	\$0	0.0%	2.4%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	11.4%	0	0.0%	11.8%	\$0	0.0%	10.8%	0	0.0%	16.3%	\$0	0.0%	11.2%
	Middle	0	0.0%	\$0	0.0%	34.1%	0	0.0%	38.2%	\$0	0.0%	45.5%	0	0.0%	32.1%	\$0	0.0%	40.1%
	Upper	0	0.0%	\$0	0.0%	54.0%	0	0.0%	49.3%	\$0	0.0%	41.3%	0	0.0%	51.6%	\$0	0.0%	48.7%
	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	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%

Originations & Purchases
2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

Appendix H

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: CA - Inland Empire

Product Type	Borrower Income Levels	Bank Lending & Demographic Data Comparison						Bank & Aggregate Lending Comparison										
		2015, 2016			2015			2016			2016							
		Bank	Count	Dollar	Families by Family Income	Count	Dollar	Bank	Count	Dollar	Bank	Count	Dollar					
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	19.9%	0	0.0%	1.4%	\$0	0.0%	0.6%	0	0.0%	0.9%	\$0	0.0%	0.4%
	Moderate	0	0.0%	\$0	0.0%	17.1%	0	0.0%	8.2%	\$0	0.0%	5.0%	0	0.0%	7.9%	\$0	0.0%	4.7%
	Middle	0	0.0%	\$0	0.0%	19.7%	0	0.0%	21.5%	\$0	0.0%	18.1%	0	0.0%	22.2%	\$0	0.0%	18.5%
	Upper	2	100.0%	\$940	100.0%	43.3%	1	100.0%	48.4%	\$527	100.0%	56.7%	1	100.0%	51.6%	\$413	100.0%	59.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	20.5%	\$0	0.0%	19.6%	0	0.0%	17.4%	\$0	0.0%	17.2%
	Total	2	100.0%	\$940	100.0%	100.0%	1	100.0%	100.0%	\$527	100.0%	100.0%	1	100.0%	100.0%	\$413	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	19.9%	0	0.0%	2.3%	\$0	0.0%	1.2%	0	0.0%	1.9%	\$0	0.0%	1.0%
	Moderate	0	0.0%	\$0	0.0%	17.1%	0	0.0%	7.7%	\$0	0.0%	4.9%	0	0.0%	7.8%	\$0	0.0%	5.0%
	Middle	1	25.0%	\$181	7.1%	19.7%	1	33.3%	16.4%	\$181	14.2%	13.5%	0	0.0%	15.9%	\$0	0.0%	13.1%
	Upper	3	75.0%	\$2,352	92.9%	43.3%	2	66.7%	43.6%	\$1,092	85.8%	48.3%	1	100.0%	48.7%	\$1,260	100.0%	53.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	30.0%	\$0	0.0%	32.0%	0	0.0%	25.8%	\$0	0.0%	27.6%
	Total	4	100.0%	\$2,533	100.0%	100.0%	3	100.0%	100.0%	\$1,273	100.0%	100.0%	1	100.0%	100.0%	\$1,260	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	19.9%	0	0.0%	2.8%	\$0	0.0%	1.5%	0	0.0%	2.6%	\$0	0.0%	1.5%
	Moderate	0	0.0%	\$0	0.0%	17.1%	0	0.0%	11.0%	\$0	0.0%	8.6%	0	0.0%	11.0%	\$0	0.0%	8.3%
	Middle	0	0.0%	\$0	0.0%	19.7%	0	0.0%	21.1%	\$0	0.0%	20.4%	0	0.0%	21.2%	\$0	0.0%	19.6%
	Upper	0	0.0%	\$0	0.0%	43.3%	0	0.0%	58.5%	\$0	0.0%	62.6%	0	0.0%	61.4%	\$0	0.0%	66.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	6.5%	\$0	0.0%	6.9%	0	0.0%	3.8%	\$0	0.0%	4.0%
	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%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	19.9%	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%	17.1%	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%	43.3%	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	0	0.0%	\$0	0.0%	19.9%	0	0.0%	1.9%	\$0	0.0%	0.9%	0	0.0%	1.5%	\$0	0.0%	0.7%
	Moderate	0	0.0%	\$0	0.0%	17.1%	0	0.0%	8.0%	\$0	0.0%	4.8%	0	0.0%	7.9%	\$0	0.0%	4.8%
	Middle	1	16.7%	\$181	5.2%	19.7%	1	25.0%	18.6%	\$181	10.1%	15.0%	0	0.0%	18.5%	\$0	0.0%	14.9%
	Upper	5	83.3%	\$3,292	94.8%	43.3%	3	75.0%	46.1%	\$1,619	89.9%	50.0%	2	100.0%	50.3%	\$1,673	100.0%	54.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	25.3%	\$0	0.0%	29.3%	0	0.0%	21.7%	\$0	0.0%	25.6%
	Total	6	100.0%	\$3,473	100.0%	100.0%	4	100.0%	100.0%	\$1,800	100.0%	100.0%	2	100.0%	100.0%	\$1,673	100.0%	100.0%
Small Business			Total Businesses															
	\$1 Million or Less	15	13.3%	\$2,782	9.5%	91.4%	8	14.0%	53.4%	\$1,300	9.5%	31.7%	7	12.5%	44.4%	\$1,482	9.6%	28.9%
	Over \$1 Million	65	57.5%	\$18,550	63.5%	8.2%	35	61.4%					30	53.6%				
	Total Rev. available	80	70.8%	\$21,332	73.0%	99.6%	43	75.4%					37	66.1%				
	Rev. Not Known	33	29.2%	\$7,875	27.0%	0.5%	14	24.6%					19	33.9%				
	Total	113	100.0%	\$29,207	100.0%	100.0%	57	100.0%					56	100.0%				
Loan Size	\$100,000 or Less	44	38.9%	\$2,755	9.4%		25	43.9%	95.5%	\$1,627	11.9%	42.4%	19	33.9%	96.4%	\$1,128	7.3%	49.5%
	\$100,001 - \$250,000	29	25.7%	\$5,715	19.6%		15	26.3%	2.0%	\$3,110	22.7%	11.8%	14	25.0%	1.6%	\$2,605	16.8%	10.6%
	\$250,001 - \$1 Million	40	35.4%	\$20,737	71.0%		17	29.8%	2.4%	\$8,954	65.4%	45.9%	23	41.1%	1.9%	\$11,783	75.9%	39.9%
	Total	113	100.0%	\$29,207	100.0%		57	100.0%	100.0%	\$13,691	100.0%	100.0%	56	100.0%	100.0%	\$15,516	100.0%	100.0%
Small Farm			Total Farms															
	\$1 Million or Less	0	0.0%	\$0	0.0%	93.0%	0	0.0%	52.1%	\$0	0.0%	28.3%	0	0.0%	47.8%	\$0	0.0%	21.3%
	Over \$1 Million	0	0.0%	\$0	0.0%	7.0%	0	0.0%				0	0.0%					
	Not Known	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%				0	0.0%					
	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	87.5%	\$0	0.0%	34.7%	0	0.0%	89.1%	\$0	0.0%	35.7%
Loan Size	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	5.6%	\$0	0.0%	17.6%	0	0.0%	3.8%	\$0	0.0%	11.5%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	6.9%	\$0	0.0%	47.7%	0	0.0%	7.1%	\$0	0.0%	52.9%
	Total	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%

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, 2016 D&B Info, and 2010 ACS Data

Appendix H

Geographic Distribution of Home Equity Lines of Credit

Assessment Area: CA - Inland Empire

Tract Income Levels	Bank Lending & Demographic Data Comparison				
	2015, 2016				Owner Occupied Units %
	Bank		Dollar		
#	%	\$ (000s)	\$ %		
Low	0	0.0%	\$0	0.0%	2.4%
Moderate	4	4.2%	\$491	4.7%	18.8%
Middle	19	20.0%	\$1,410	13.4%	31.6%
Upper	72	75.8%	\$8,650	82.0%	47.2%
Unknown	0	0.0%	\$0	0.0%	0.0%
<i>Total</i>	<i>95</i>	<i>100.0%</i>	<i>\$10,551</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

Borrower Distribution of Home Equity Lines of Credit

Assessment Area: CA - Inland Empire

Borrower Income Levels	Bank Lending & Demographic Data Comparison				
	2015, 2016				Families by Family Income %
	Bank		Dollar		
#	%	\$ (000s)	\$ %		
Low	0	0.0%	\$0	0.0%	19.9%
Moderate	5	5.3%	\$553	5.2%	17.1%
Middle	9	9.5%	\$635	6.0%	19.7%
Upper	81	85.3%	\$9,363	88.7%	43.3%
Unknown	0	0.0%	\$0	0.0%	0.0%
<i>Total</i>	<i>95</i>	<i>100.0%</i>	<i>\$10,551</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

Appendix H

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: CA - Inland Empire

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison				Bank & Aggregate Lending Comparison					
		2017		2017		Count		Dollar		2017	
		Bank	Owner Occupied Units	Bank	Agg	Bank	Agg	\$ (000s)	\$ %	\$ (000s)	\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	2.3%	0	0.0%	2.1%	\$0	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.6%	0	0.0%	17.8%	\$0	0.0%
	Middle	0	0.0%	\$0	0.0%	32.3%	0	0.0%	31.4%	\$0	0.0%
	Upper	0	0.0%	\$0	0.0%	47.9%	0	0.0%	48.8%	\$0	0.0%
	Unknown	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%
REFINANCE	Low	0	0.0%	\$0	0.0%	2.3%	0	0.0%	1.4%	\$0	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.6%	0	0.0%	15.0%	\$0	0.0%
	Middle	0	0.0%	\$0	0.0%	32.3%	0	0.0%	32.1%	\$0	0.0%
	Upper	1	100.0%	\$644	100.0%	47.9%	1	100.0%	51.4%	\$644	100.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%
	Total	1	100.0%	\$644	100.0%	100.0%	1	100.0%	100.0%	\$644	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	2.3%	0	0.0%	1.3%	\$0	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.6%	0	0.0%	14.3%	\$0	0.0%
	Middle	0	0.0%	\$0	0.0%	32.3%	0	0.0%	31.7%	\$0	0.0%
	Upper	0	0.0%	\$0	0.0%	47.9%	0	0.0%	52.7%	\$0	0.0%
	Unknown	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%
MULTIFAMILY	Multi-Family Units										
	Low	0	0.0%	\$0	0.0%	9.4%	0	0.0%	16.9%	\$0	0.0%
	Moderate	0	0.0%	\$0	0.0%	40.6%	0	0.0%	49.7%	\$0	0.0%
	Middle	0	0.0%	\$0	0.0%	31.4%	0	0.0%	27.6%	\$0	0.0%
	Upper	0	0.0%	\$0	0.0%	18.7%	0	0.0%	5.9%	\$0	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%
HMDA TOTALS	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%
	Low	0	0.0%	\$0	0.0%	2.3%	0	0.0%	1.8%	\$0	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.6%	0	0.0%	16.4%	\$0	0.0%
	Middle	0	0.0%	\$0	0.0%	32.3%	0	0.0%	31.7%	\$0	0.0%
	Upper	1	100.0%	\$644	100.0%	47.9%	1	100.0%	50.1%	\$644	100.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%
SMALL BUSINESSES	Total	1	100.0%	\$644	100.0%	100.0%	1	100.0%	100.0%	\$644	100.0%
	Small Businesses										
	Low	4	8.9%	\$705	5.3%	4.9%	4	8.9%	3.5%	\$705	5.3%
	Moderate	5	11.1%	\$1,100	8.3%	22.2%	5	11.1%	21.5%	\$1,100	8.3%
	Middle	15	33.3%	\$3,476	26.2%	33.1%	15	33.3%	33.0%	\$3,476	26.2%
	Upper	21	46.7%	\$8,007	60.3%	39.8%	21	46.7%	42.0%	\$8,007	60.3%
SMALL FARM	Unknown	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%
	Total	45	100.0%	\$13,288	100.0%	100.0%	45	100.0%	100.0%	\$13,288	100.0%
	Small Farms										
	Low	0	0.0%	\$0	0.0%	1.8%	0	0.0%	1.1%	\$0	0.0%
	Moderate	0	0.0%	\$0	0.0%	14.3%	0	0.0%	13.6%	\$0	0.0%
HMDA TOTALS	Middle	0	0.0%	\$0	0.0%	32.2%	0	0.0%	29.9%	\$0	0.0%
	Upper	0	0.0%	\$0	0.0%	51.7%	0	0.0%	55.4%	\$0	0.0%
	Unknown	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%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%
	Originations & Purchases										
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data											

Appendix H

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size

Assessment Area: CA - Inland Empire

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison				Bank & Aggregate Lending Comparison			
		2017		2017		Count		Dollar	
		Bank	Families by Family Income %	Bank	Agg %	Bank	\$ (000s)	Bank	Agg %
HOME PURCHASE	Low	0 0.0%	\$0 0.0%	20.8%	0 0.0%	1.0%	\$0 0.0%	0.5%	
	Moderate	0 0.0%	\$0 0.0%	16.1%	0 0.0%	6.6%	\$0 0.0%	3.9%	
	Middle	0 0.0%	\$0 0.0%	18.8%	0 0.0%	21.1%	\$0 0.0%	17.0%	
	Upper	0 0.0%	\$0 0.0%	44.2%	0 0.0%	54.6%	\$0 0.0%	62.0%	
	Unknown	0 0.0%	\$0 0.0%	0.0%	0 0.0%	16.7%	\$0 0.0%	16.6%	
	Total	0 0.0%	\$0 0.0%	100.0%	0 0.0%	100.0%	\$0 0.0%	100.0%	
REFINANCE	Low	0 0.0%	\$0 0.0%	20.8%	0 0.0%	3.0%	\$0 0.0%	1.0%	
	Moderate	0 0.0%	\$0 0.0%	16.1%	0 0.0%	9.5%	\$0 0.0%	3.8%	
	Middle	0 0.0%	\$0 0.0%	18.8%	0 0.0%	19.1%	\$0 0.0%	9.8%	
	Upper	1 100.0%	\$644 100.0%	44.2%	1 100.0%	50.3%	\$644 100.0%	73.8%	
	Unknown	0 0.0%	\$0 0.0%	0.0%	0 0.0%	18.1%	\$0 0.0%	11.6%	
	Total	1 100.0%	\$644 100.0%	100.0%	1 100.0%	100.0%	\$644 100.0%	100.0%	
HOME IMPROVEMENT	Low	0 0.0%	\$0 0.0%	20.8%	0 0.0%	3.5%	\$0 0.0%	2.4%	
	Moderate	0 0.0%	\$0 0.0%	16.1%	0 0.0%	10.8%	\$0 0.0%	8.4%	
	Middle	0 0.0%	\$0 0.0%	18.8%	0 0.0%	21.0%	\$0 0.0%	20.0%	
	Upper	0 0.0%	\$0 0.0%	44.2%	0 0.0%	61.2%	\$0 0.0%	65.9%	
	Unknown	0 0.0%	\$0 0.0%	0.0%	0 0.0%	3.6%	\$0 0.0%	3.3%	
	Total	0 0.0%	\$0 0.0%	100.0%	0 0.0%	100.0%	\$0 0.0%	100.0%	
MULTIFAMILY	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%	16.1%	0 0.0%	0.0%	\$0 0.0%	0.0%	
	Middle	0 0.0%	\$0 0.0%	18.8%	0 0.0%	0.0%	\$0 0.0%	0.0%	
	Upper	0 0.0%	\$0 0.0%	44.2%	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	0 0.0%	\$0 0.0%	20.8%	0 0.0%	2.1%	\$0 0.0%	0.8%	
	Moderate	0 0.0%	\$0 0.0%	16.1%	0 0.0%	8.1%	\$0 0.0%	3.8%	
	Middle	0 0.0%	\$0 0.0%	18.8%	0 0.0%	20.1%	\$0 0.0%	12.6%	
	Upper	1 100.0%	\$644 100.0%	44.2%	1 100.0%	52.9%	\$644 100.0%	66.4%	
	Unknown	0 0.0%	\$0 0.0%	0.0%	0 0.0%	16.8%	\$0 0.0%	16.4%	
	Total	1 100.0%	\$644 100.0%	100.0%	1 100.0%	100.0%	\$644 100.0%	100.0%	
Small Business Revenue	Total Businesses								
	\$1 Million or Less	8 17.8%	\$2,230 16.8%	90.4%	8 17.8%	50.9%	\$2,230 16.8%	28.8%	
	Over \$1 Million	27 60.0%	\$8,557 64.4%	9.1%	27 60.0%				
	Total Rev. available	35 77.8%	\$10,787 81.2%	99.5%	35 77.8%				
	Rev. Not Known	10 22.2%	\$2,501 18.8%	0.5%	10 22.2%				
	Total	45 100.0%	\$13,288 100.0%	100.0%	45 100.0%				
Loan Size	Total Farms								
	\$100,000 or Less	20 44.4%	\$1,330 10.0%		20 44.4%	95.6%	\$1,330 10.0%	44.0%	
	\$100,001 - \$250,000	6 13.3%	\$1,150 8.7%		6 13.3%	2.1%	\$1,150 8.7%	12.0%	
	\$250,001 - \$1 Million	19 42.2%	\$10,808 81.3%		19 42.2%	2.3%	\$10,808 81.3%	44.0%	
	Total	45 100.0%	\$13,288 100.0%		45 100.0%	100.0%	\$13,288 100.0%	100.0%	
Small Farm Revenue	\$1 Million or Less	0 0.0%	\$0 0.0%	92.0%	0 0.0%	59.2%	\$0 0.0%	29.3%	
	Over \$1 Million	0 0.0%	\$0 0.0%	8.0%	0 0.0%				
	Not Known	0 0.0%	\$0 0.0%	0.0%	0 0.0%				
	Total	0 0.0%	\$0 0.0%	100.0%	0 0.0%				
Loan Size	\$100,000 or Less	0 0.0%	\$0 0.0%		0 0.0%	92.4%	\$0 0.0%	43.7%	
	\$100,001 - \$250,000	0 0.0%	\$0 0.0%		0 0.0%	3.8%	\$0 0.0%	15.7%	
	\$250,001 - \$500,000	0 0.0%	\$0 0.0%		0 0.0%	3.8%	\$0 0.0%	40.6%	
	Total	0 0.0%	\$0 0.0%		0 0.0%	100.0%	\$0 0.0%	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, 2017 D&B Info, and 2016 ACS Data

Appendix H

Geographic Distribution of Home Equity Lines of Credit

Assessment Area: CA - Inland Empire

Tract Income Levels	Bank Lending & Demographic Data Comparison				
	2017				Owner Occupied Units %
	Bank		Dollar		
#	%	\$ (000s)	\$ %		
Low	0	0.0%	\$0	0.0%	2.3%
Moderate	3	6.8%	\$349	6.0%	17.6%
Middle	8	18.2%	\$518	8.9%	32.3%
Upper	33	75.0%	\$4,942	85.1%	47.9%
Unknown	0	0.0%	\$0	0.0%	0.0%
<i>Total</i>	<i>44</i>	<i>100.0%</i>	<i>\$5,809</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

Borrower Distribution of Home Equity Lines of Credit

Assessment Area: CA - Inland Empire

Borrower Income Levels	Bank Lending & Demographic Data Comparison				
	2017				Families by Family Income %
	Bank		Dollar		
#	%	\$ (000s)	\$ %		
Low	0	0.0%	\$0	0.0%	20.8%
Moderate	4	9.1%	\$416	7.2%	16.1%
Middle	4	9.1%	\$400	6.9%	18.8%
Upper	36	81.8%	\$4,993	86.0%	44.2%
Unknown	0	0.0%	\$0	0.0%	0.0%
<i>Total</i>	<i>44</i>	<i>100.0%</i>	<i>\$5,809</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

Appendix H

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: CA - Sacramento

PRODUCT TYPE	TRACT INCOME LEVELS	Bank Lending & Demographic Data Comparison				Bank & Aggregate Lending Comparison												
		2015, 2016				2015				2016								
		Bank		Owner Occupied Units		Count		Dollar		Bank		Dollar						
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	4.5%	0	0.0%	4.3%	\$0	0.0%	2.7%	0	0.0%	5.1%	\$0	0.0%	3.4%
	Moderate	0	0.0%	\$0	0.0%	20.1%	0	0.0%	18.6%	\$0	0.0%	12.5%	0	0.0%	19.6%	\$0	0.0%	13.7%
	Middle	0	0.0%	\$0	0.0%	38.7%	0	0.0%	38.5%	\$0	0.0%	36.6%	0	0.0%	38.2%	\$0	0.0%	36.8%
	Upper	1	100.0%	\$1,065	100.0%	36.6%	1	100.0%	38.7%	\$1,065	100.0%	48.2%	0	0.0%	37.1%	\$0	0.0%	46.1%
	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	1	100.0%	\$1,065	100.0%	100.0%	1	100.0%	100.0%	\$1,065	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	4.5%	0	0.0%	3.1%	\$0	0.0%	2.1%	0	0.0%	3.1%	\$0	0.0%	2.1%
	Moderate	0	0.0%	\$0	0.0%	20.1%	0	0.0%	14.8%	\$0	0.0%	9.9%	0	0.0%	14.7%	\$0	0.0%	10.2%
	Middle	0	0.0%	\$0	0.0%	38.7%	0	0.0%	38.0%	\$0	0.0%	34.8%	0	0.0%	37.7%	\$0	0.0%	34.6%
	Upper	0	0.0%	\$0	0.0%	36.6%	0	0.0%	44.1%	\$0	0.0%	53.2%	0	0.0%	44.5%	\$0	0.0%	53.1%
	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%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	4.5%	0	0.0%	3.1%	\$0	0.0%	2.0%	0	0.0%	3.5%	\$0	0.0%	3.1%
	Moderate	0	0.0%	\$0	0.0%	20.1%	0	0.0%	14.8%	\$0	0.0%	10.5%	0	0.0%	16.8%	\$0	0.0%	13.2%
	Middle	0	0.0%	\$0	0.0%	38.7%	0	0.0%	41.0%	\$0	0.0%	39.0%	0	0.0%	38.2%	\$0	0.0%	35.9%
	Upper	0	0.0%	\$0	0.0%	36.6%	0	0.0%	41.1%	\$0	0.0%	48.5%	0	0.0%	41.5%	\$0	0.0%	47.7%
	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	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%	12.8%	0	0.0%	16.0%	\$0	0.0%	11.3%	0	0.0%	13.4%	\$0	0.0%	6.9%
	Moderate	0	0.0%	\$0	0.0%	36.4%	0	0.0%	38.1%	\$0	0.0%	43.1%	0	0.0%	48.4%	\$0	0.0%	47.9%
	Middle	0	0.0%	\$0	0.0%	35.0%	0	0.0%	34.3%	\$0	0.0%	32.6%	0	0.0%	26.7%	\$0	0.0%	32.6%
	Upper	0	0.0%	\$0	0.0%	15.8%	0	0.0%	11.5%	\$0	0.0%	13.0%	0	0.0%	11.6%	\$0	0.0%	12.7%
	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	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	Small Businesses																	
	Low	11	17.5%	\$3,375	19.2%	7.5%	7	20.6%	7.5%	\$2,410	28.0%	11.7%	4	13.8%	7.0%	\$965	10.8%	9.6%
	Moderate	7	11.1%	\$3,167	18.0%	21.3%	4	11.8%	19.7%	\$1,049	12.2%	22.9%	3	10.3%	17.8%	\$2,118	23.7%	20.6%
	Middle	10	15.9%	\$720	4.1%	38.1%	5	14.7%	36.4%	\$195	2.3%	34.6%	5	17.2%	36.3%	\$325	5.9%	34.2%
	Upper	35	55.6%	\$10,292	58.6%	33.1%	18	52.9%	35.5%	\$4,952	57.5%	29.9%	17	38.6%	37.3%	\$5,340	59.7%	34.3%
	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%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.9%	\$0	0.0%	0.9%	0	0.0%	1.5%	\$0	0.0%	1.3%
	Total	63	100.0%	\$17,554	100.0%	100.0%	34	100.0%	100.0%	\$8,606	100.0%	100.0%	29	100.0%	100.0%	\$8,948	100.0%	100.0%
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	2.6%	0	0.0%	2.2%	\$0	0.0%	0.8%	0	0.0%	2.1%	\$0	0.0%	0.3%
	Moderate	0	0.0%	\$0	0.0%	14.2%	0	0.0%	9.2%	\$0	0.0%	8.2%	0	0.0%	12.6%	\$0	0.0%	12.4%
	Middle	0	0.0%	\$0	0.0%	45.4%	0	0.0%	45.8%	\$0	0.0%	54.1%	0	0.0%	47.0%	\$0	0.0%	55.4%
	Upper	0	0.0%	\$0	0.0%	37.7%	0	0.0%	42.1%	\$0	0.0%	36.3%	0	0.0%	37.5%	\$0	0.0%	31.3%
	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%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.7%	\$0	0.0%	0.6%	0	0.0%	0.7%	\$0	0.0%	0.7%
	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%

Originations & Purchases
2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

Appendix H

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: CA - Sacramento

Product Type	Borrower Income Levels	Bank Lending & Demographic Data Comparison								Bank & Aggregate Lending Comparison								
		2015, 2016				2015				2016				2016				
		Count	Dollar	Families by Family Income	Count	Bank	Agg	Dollar	Bank	Agg	Count	Bank	Agg	Dollar	Bank	Agg		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	23.0%	0	0.0%	3.3%	\$0	0.0%	1.5%	0	0.0%	2.1%	\$0	0.0%	1.0%
	Moderate	0	0.0%	\$0	0.0%	17.2%	0	0.0%	15.1%	\$0	0.0%	9.8%	0	0.0%	13.2%	\$0	0.0%	8.3%
	Middle	0	0.0%	\$0	0.0%	20.1%	0	0.0%	21.8%	\$0	0.0%	19.2%	0	0.0%	23.2%	\$0	0.0%	19.6%
	Upper	1	100.0%	\$1,065	100.0%	39.8%	1	100.0%	41.2%	\$1,065	100.0%	51.3%	0	0.0%	47.7%	\$0	0.0%	57.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	18.7%	\$0	0.0%	18.3%	0	0.0%	13.8%	\$0	0.0%	13.7%
	Total	1	100.0%	\$1,065	100.0%	100.0%	1	100.0%	100.0%	\$1,065	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	23.0%	0	0.0%	3.4%	\$0	0.0%	1.7%	0	0.0%	2.9%	\$0	0.0%	1.6%
	Moderate	0	0.0%	\$0	0.0%	17.2%	0	0.0%	11.6%	\$0	0.0%	7.8%	0	0.0%	10.4%	\$0	0.0%	6.9%
	Middle	0	0.0%	\$0	0.0%	20.1%	0	0.0%	18.5%	\$0	0.0%	15.8%	0	0.0%	19.2%	\$0	0.0%	16.1%
	Upper	0	0.0%	\$0	0.0%	39.8%	0	0.0%	40.7%	\$0	0.0%	47.0%	0	0.0%	47.0%	\$0	0.0%	53.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	25.8%	\$0	0.0%	27.7%	0	0.0%	20.5%	\$0	0.0%	22.4%
	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%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	23.0%	0	0.0%	4.9%	\$0	0.0%	3.0%	0	0.0%	3.1%	\$0	0.0%	1.9%
	Moderate	0	0.0%	\$0	0.0%	17.2%	0	0.0%	14.7%	\$0	0.0%	11.5%	0	0.0%	14.2%	\$0	0.0%	10.4%
	Middle	0	0.0%	\$0	0.0%	20.1%	0	0.0%	24.0%	\$0	0.0%	23.3%	0	0.0%	24.3%	\$0	0.0%	21.8%
	Upper	0	0.0%	\$0	0.0%	39.8%	0	0.0%	50.8%	\$0	0.0%	56.9%	0	0.0%	54.5%	\$0	0.0%	60.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	5.6%	\$0	0.0%	5.3%	0	0.0%	3.9%	\$0	0.0%	5.8%
	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%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	23.0%	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%	17.2%	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%	39.8%	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	0	0.0%	\$0	0.0%	23.0%	0	0.0%	3.4%	\$0	0.0%	1.6%	0	0.0%	2.6%	\$0	0.0%	1.3%
	Moderate	0	0.0%	\$0	0.0%	17.2%	0	0.0%	13.2%	\$0	0.0%	8.3%	0	0.0%	11.6%	\$0	0.0%	7.3%
	Middle	0	0.0%	\$0	0.0%	20.1%	0	0.0%	20.0%	\$0	0.0%	16.5%	0	0.0%	21.0%	\$0	0.0%	17.0%
	Upper	1	100.0%	\$1,065	100.0%	39.8%	1	100.0%	41.2%	\$1,065	100.0%	46.4%	0	0.0%	47.5%	\$0	0.0%	52.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	22.2%	\$0	0.0%	27.1%	0	0.0%	17.3%	\$0	0.0%	21.5%
	Total	1	100.0%	\$1,065	100.0%	100.0%	1	100.0%	100.0%	\$1,065	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
Small Business	Total Businesses																	
	\$1 Million or Less	9	14.3%	\$562	3.2%	92.4%	8	23.5%	53.8%	\$552	6.4%	37.5%	1	3.4%	40.7%	\$10	0.1%	30.6%
	Over \$1 Million	41	65.1%	\$14,003	79.8%	7.0%	19	55.9%					22	75.9%				
	Total Rev. available	50	79.4%	\$14,565	83.0%	99.4%	27	79.4%					23	79.3%				
	Rev. Not Known	13	20.6%	\$2,989	17.0%	0.6%	7	20.6%					6	20.7%				
	Total	63	100.0%	\$17,554	100.0%	100.0%	34	100.0%					29	100.0%				
Loan Size	\$100,000 or Less	27	42.9%	\$1,506	8.6%		17	50.0%	95.2%	\$1,022	11.9%	44.3%	10	34.5%	96.4%	\$484	5.4%	52.4%
	\$100,001 - \$250,000	13	20.6%	\$2,730	15.7%		7	20.6%	2.3%	\$1,499	17.4%	12.7%	6	20.7%	1.9%	\$1,251	14.0%	12.2%
	\$250,001 - \$1 Million	23	36.5%	\$13,298	75.8%		10	29.4%	2.5%	\$6,085	70.7%	43.0%	13	44.8%	1.7%	\$7,213	80.6%	35.4%
	Total	63	100.0%	\$17,554	100.0%		34	100.0%	100.0%	\$8,606	100.0%	100.0%	29	100.0%	100.0%	\$8,948	100.0%	100.0%
	Total Farms																	
	\$1 Million or Less	0	0.0%	\$0	0.0%	97.8%	0	0.0%	60.9%	\$0	0.0%	34.9%	0	0.0%	64.6%	\$0	0.0%	52.9%
Small Farm	Over \$1 Million	0	0.0%	\$0	0.0%	2.2%	0	0.0%					0	0.0%				
	Not Known	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%					0	0.0%				
	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	80.4%	\$0	0.0%	18.9%	0	0.0%	83.9%	\$0	0.0%	22.9%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	9.2%	\$0	0.0%	23.6%	0	0.0%	8.8%	\$0	0.0%	28.1%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	10.3%	\$0	0.0%	57.5%	0	0.0%	7.4%	\$0	0.0%	49.0%
	Total	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%

Origination & 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, 2016 D&B Info, and 2010 ACS Data

Appendix H

Geographic Distribution of Home Equity Lines of Credit

Assessment Area: CA - Sacramento

Tract Income Levels	Bank Lending & Demographic Data Comparison				
	2015, 2016				Owner Occupied Units %
	Bank		Dollar		
#	%	\$ (000s)	\$ %		
Low	1	4.8%	\$150	6.4%	4.5%
Moderate	1	4.8%	\$47	2.0%	20.1%
Middle	3	14.3%	\$401	17.2%	38.7%
Upper	16	76.2%	\$1,734	74.4%	36.6%
Unknown	0	0.0%	\$0	0.0%	0.0%
<i>Total</i>	<i>21</i>	<i>100.0%</i>	<i>\$2,332</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

Borrower Distribution of Home Equity Lines of Credit

Assessment Area: CA - Sacramento

Borrower Income Levels	Bank Lending & Demographic Data Comparison				
	2015, 2016				Families by Family Income %
	Bank		Dollar		
#	%	\$ (000s)	\$ %		
Low	1	4.8%	\$50	0.0%	23.0%
Moderate	3	14.3%	\$236	10.1%	17.2%
Middle	2	9.5%	\$237	10.2%	20.1%
Upper	14	66.7%	\$1,709	73.3%	39.8%
Unknown	1	4.8%	\$100	4.3%	0.0%
<i>Total</i>	<i>21</i>	<i>100.0%</i>	<i>\$2,332</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

Appendix H

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: CA - Salinas

PRODUCT TYPE	TRACT INCOME LEVELS	Bank Lending & Demographic Data Comparison										Bank & Aggregate Lending Comparison									
		2015, 2016				2015				2016				2015				2016			
		Bank		Owner Occupied Units		Count		Dollar		Bank		Dollar		Count		Dollar		Bank		Dollar	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	2.1%	0	0.0%	1.5%	\$0	0.0%	0.9%	0	0.0%	1.6%	\$0	0.0%	0.9%			
	Moderate	0	0.0%	\$0	0.0%	11.9%	0	0.0%	12.3%	\$0	0.0%	11.1%	0	0.0%	13.2%	\$0	0.0%	9.4%			
	Middle	2	100.0%	\$976	100.0%	37.8%	1	100.0%	43.9%	\$320	100.0%	34.6%	1	100.0%	43.5%	\$656	100.0%	35.4%			
	Upper	0	0.0%	\$0	0.0%	48.2%	0	0.0%	42.2%	\$0	0.0%	53.3%	0	0.0%	41.6%	\$0	0.0%	54.3%			
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%			
	Total	2	100.0%	\$976	100.0%	100.0%	1	100.0%	100.0%	\$320	100.0%	100.0%	1	100.0%	100.0%	\$656	100.0%	100.0%			
REFINANCE	Low	0	0.0%	\$0	0.0%	2.1%	0	0.0%	1.5%	\$0	0.0%	0.7%	0	0.0%	1.2%	\$0	0.0%	0.6%			
	Moderate	1	9.1%	\$145	1.3%	11.9%	1	16.7%	9.9%	\$145	3.7%	6.2%	0	0.0%	10.0%	\$0	0.0%	6.6%			
	Middle	2	18.2%	\$541	4.8%	37.8%	1	16.7%	40.8%	\$228	5.8%	33.3%	1	20.0%	41.3%	\$313	4.3%	33.6%			
	Upper	8	72.7%	\$10,477	93.9%	48.2%	4	66.7%	47.9%	\$3,530	90.4%	59.7%	4	80.0%	47.6%	\$6,947	95.7%	59.3%			
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%			
	Total	11	100.0%	\$11,163	100.0%	100.0%	6	100.0%	100.0%	\$3,903	100.0%	100.0%	5	100.0%	100.0%	\$7,260	100.0%	100.0%			
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	2.1%	0	0.0%	1.3%	\$0	0.0%	0.9%	0	0.0%	1.1%	\$0	0.0%	0.6%			
	Moderate	0	0.0%	\$0	0.0%	11.9%	0	0.0%	14.5%	\$0	0.0%	11.2%	0	0.0%	10.7%	\$0	0.0%	6.5%			
	Middle	0	0.0%	\$0	0.0%	37.8%	0	0.0%	34.4%	\$0	0.0%	24.9%	0	0.0%	42.5%	\$0	0.0%	32.7%			
	Upper	0	0.0%	\$0	0.0%	48.2%	0	0.0%	49.8%	\$0	0.0%	63.0%	0	0.0%	45.7%	\$0	0.0%	60.3%			
	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%			
MULTI FAMILY	Multi-Family Units																				
	Low	0	0.0%	\$0	0.0%	8.9%	0	0.0%	13.5%	\$0	0.0%	2.7%	0	0.0%	7.9%	\$0	0.0%	2.5%			
	Moderate	0	0.0%	\$0	0.0%	30.4%	0	0.0%	28.8%	\$0	0.0%	54.4%	0	0.0%	28.9%	\$0	0.0%	34.2%			
	Middle	0	0.0%	\$0	0.0%	42.7%	0	0.0%	36.5%	\$0	0.0%	20.2%	0	0.0%	48.7%	\$0	0.0%	45.2%			
	Upper	0	0.0%	\$0	0.0%	17.9%	0	0.0%	21.2%	\$0	0.0%	22.6%	0	0.0%	14.5%	\$0	0.0%	18.0%			
	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	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%	2.1%	0	0.0%	1.5%	\$0	0.0%	0.9%	0	0.0%	1.4%	\$0	0.0%	0.8%			
	Moderate	1	7.7%	\$145	1.2%	11.9%	1	14.3%	11.0%	\$145	3.4%	10.4%	0	0.0%	11.2%	\$0	0.0%	9.2%			
	Middle	4	30.8%	\$1,517	12.5%	37.8%	2	28.6%	41.7%	\$548	13.0%	33.0%	2	33.3%	42.1%	\$969	12.2%	34.8%			
	Upper	8	61.5%	\$10,477	86.3%	48.2%	4	57.1%	45.7%	\$3,530	83.6%	55.6%	4	66.7%	45.3%	\$6,947	87.8%	55.2%			
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%			
	Total	13	100.0%	\$12,139	100.0%	100.0%	7	100.0%	100.0%	\$4,223	100.0%	100.0%	6	100.0%	100.0%	\$7,916	100.0%	100.0%			
SMALL BUSINESSES	Small Businesses																				
	Low	0	0.0%	\$0	0.0%	1.7%	0	0.0%	1.4%	\$0	0.0%	0.8%	0	0.0%	1.5%	\$0	0.0%	0.7%			
	Moderate	7	13.7%	\$1,670	11.1%	17.0%	4	16.0%	15.5%	\$910	14.0%	12.3%	3	11.5%	15.3%	\$760	8.9%	12.8%			
	Middle	18	35.3%	\$6,196	41.2%	39.8%	7	28.0%	40.7%	\$2,312	35.7%	43.6%	11	42.3%	41.5%	\$3,884	45.4%	43.3%			
	Upper	26	51.0%	\$7,160	47.7%	41.1%	14	56.0%	41.9%	\$3,255	50.3%	42.9%	12	46.2%	41.3%	\$3,905	45.7%	41.7%			
	Unknown	0	0.0%	\$0	0.0%	0.4%	0	0.0%	0.5%	\$0	0.0%	0.3%	0	0.0%	0.4%	\$0	0.0%	1.4%			
	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	51	100.0%	\$15,026	100.0%	100.0%	25	100.0%	100.0%	\$6,477	100.0%	100.0%	26	100.0%	100.0%	\$8,549	100.0%	100.0%			
SMALL FARM	Small Farms																				
	Low	0	0.0%	\$0	0.0%	0.3%	0	0.0%	0.9%	\$0	0.0%	0.1%	0	0.0%	1.7%	\$0	0.0%	0.2%			
	Moderate	4	80.0%	\$1,152	85.2%	8.2%	1	50.0%	9.9%	\$495	71.2%	10.1%	3	100.0%	9.3%	\$657	100.0%	7.3%			
	Middle	0	0.0%	\$0	0.0%	41.6%	0	0.0%	44.1%	\$0	0.0%	50.7%	0	0.0%	53.4%	\$0	0.0%	61.5%			
	Upper	1	20.0%	\$200	14.8%	49.1%	1	50.0%	44.1%	\$200	28.8%	37.6%	0	0.0%	34.7%	\$0	0.0%	29.4%			
	Unknown	0	0.0%	\$0	0.0%	0.7%	0	0.0%	0.9%	\$0	0.0%	1.6%	0	0.0%	0.8%	\$0	0.0%	1.5%			
	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	5	100.0%	\$1,352	100.0%	100.0%	2	100.0%	100.0%	\$695	100.0%	100.0%	3	100.0%	100.0%	\$657	100.0%	100.0%			

Originations & Purchases

2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

Appendix H

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: CA - Salinas

Product Type	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2015, 2016						Bank & Aggregate Lending Comparison									
		Bank			Families by Family Income			2015				2016					
		Count	Dollar	%	#	%	%	Count	Dollar	Bank	Agg	Count	Dollar	Bank	Agg		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	21.7%	0	0.0%	0.4%	\$0	0.0%	0.2%	0	0.0%	0.4%		
	Moderate	0	0.0%	\$0	0.0%	15.8%	0	0.0%	3.0%	\$0	0.0%	1.4%	0	0.0%	2.8%		
	Middle	0	0.0%	\$0	0.0%	19.4%	0	0.0%	15.6%	\$0	0.0%	10.2%	0	0.0%	14.7%		
	Upper	2	100.0%	\$976	100.0%	43.1%	1	100.0%	60.2%	\$320	100.0%	66.9%	1	100.0%	68.0%		
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	20.8%	\$0	0.0%	21.4%	0	0.0%	14.1%		
	Total	2	100.0%	\$976	100.0%	100.0%	1	100.0%	100.0%	\$320	100.0%	100.0%	1	100.0%	100.0%		
REFINANCE	Low	0	0.0%	\$0	0.0%	21.7%	0	0.0%	2.0%	\$0	0.0%	0.9%	0	0.0%	1.7%		
	Moderate	1	9.1%	\$80	0.7%	15.8%	1	16.7%	7.2%	\$80	2.0%	3.8%	0	0.0%	5.9%		
	Middle	2	18.2%	\$450	4.0%	19.4%	2	33.3%	16.4%	\$450	11.5%	11.3%	0	0.0%	16.3%		
	Upper	7	63.6%	\$10,383	93.0%	43.1%	3	50.0%	54.1%	\$3,373	86.4%	63.2%	4	80.0%	60.7%		
	Unknown	1	9.1%	\$250	2.2%	0.0%	0	0.0%	20.3%	\$0	0.0%	20.8%	1	20.0%	15.4%		
	Total	11	100.0%	\$11,163	100.0%	100.0%	6	100.0%	100.0%	\$3,903	100.0%	100.0%	5	100.0%	100.0%		
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	21.7%	0	0.0%	1.9%	\$0	0.0%	0.9%	0	0.0%	2.3%		
	Moderate	0	0.0%	\$0	0.0%	15.8%	0	0.0%	9.3%	\$0	0.0%	5.6%	0	0.0%	7.7%		
	Middle	0	0.0%	\$0	0.0%	19.4%	0	0.0%	23.8%	\$0	0.0%	16.3%	0	0.0%	21.4%		
	Upper	0	0.0%	\$0	0.0%	43.1%	0	0.0%	58.5%	\$0	0.0%	71.0%	0	0.0%	66.4%		
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	6.4%	\$0	0.0%	6.1%	0	0.0%	2.3%		
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%		
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	21.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%		
	Moderate	0	0.0%	\$0	0.0%	15.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%		
	Middle	0	0.0%	\$0	0.0%	19.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%		
	Upper	0	0.0%	\$0	0.0%	43.1%	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%		
	Total	0	0.0%	\$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%	21.7%	0	0.0%	1.4%	\$0	0.0%	0.6%	0	0.0%	1.3%		
	Moderate	1	7.7%	\$80	0.7%	15.8%	1	14.3%	5.7%	\$80	1.9%	2.7%	0	0.0%	4.9%		
	Middle	2	15.4%	\$450	3.7%	19.4%	2	28.6%	16.3%	\$450	10.7%	10.5%	0	0.0%	15.9%		
	Upper	9	69.2%	\$11,359	93.6%	43.1%	4	57.1%	56.2%	\$3,693	87.4%	62.1%	5	83.3%	62.9%		
	Unknown	1	7.7%	\$250	2.1%	0.0%	0	0.0%	20.4%	\$0	0.0%	24.1%	1	16.7%	15.0%		
	Total	13	100.0%	\$12,139	100.0%	100.0%	7	100.0%	100.0%	\$4,223	100.0%	100.0%	6	100.0%	100.0%		
Small Business Revenue	Total Businesses																
	\$1 Million or Less	14	27.5%	\$2,291	15.2%	91.8%	6	24.0%	55.7%	\$1,467	22.6%	37.2%	8	30.8%	44.4%	\$824	9.6%
	Over \$1 Million	23	45.1%	\$9,850	65.6%	7.7%	11	44.0%					12	46.2%			
	Total Rev. available	37	72.6%	\$12,141	80.8%	99.5%	17	58.0%					30	77.0%			
	Rev. Not Known	14	27.5%	\$2,885	19.2%	0.5%	8	32.0%					6	23.1%			
	Total	51	100.0%	\$15,026	100.0%	100.0%	25	100.0%					26	100.0%			
Loan Size	\$100,000 or Less	18	35.3%	\$1,124	7.5%		8	32.0%	96.1%	\$525	8.1%	46.1%	10	38.5%	96.8%	\$599	7.0%
	\$100,001 - \$250,000	13	25.5%	\$2,800	18.6%		9	36.0%	1.7%	\$1,900	29.3%	9.5%	4	15.4%	1.7%	\$900	10.5%
	\$250,001 - \$1 Million	20	39.2%	\$11,102	73.9%		8	32.0%	2.2%	\$4,052	62.6%	44.5%	12	46.2%	1.5%	\$7,050	82.5%
	Total	51	100.0%	\$15,026	100.0%		25	100.0%	100.0%	\$6,477	100.0%	100.0%	26	100.0%	100.0%	\$8,549	100.0%
	Total Farms																
	\$1 Million or Less	0	0.0%	\$0	0.0%	76.2%	0	0.0%	34.2%	\$0	0.0%	13.5%	0	0.0%	39.8%	\$0	0.0%
Small Farm Revenue	Over \$1 Million	4	80.0%	\$1,152	85.2%	23.8%	1	50.0%					3	100.0%			
	Not Known	1	20.0%	\$200	14.8%	0.0%	1	50.0%					0	0.0%			
	Total	5	100.0%	\$1,352	100.0%		2	100.0%					3	100.0%			
	\$100,000 or Less	1	20.0%	\$12	0.9%		0	0.0%	81.1%	\$0	0.0%	19.2%	1	33.3%	83.1%	\$12	1.8%
	\$100,001 - \$250,000	2	40.0%	\$350	25.9%		1	50.0%	5.4%	\$200	28.8%	11.0%	1	33.3%	4.2%	\$150	22.8%
	\$250,001 - \$500,000	2	40.0%	\$990	73.2%		1	50.0%	13.5%	\$495	71.2%	69.8%	1	33.3%	12.7%	\$495	75.3%
	Total	5	100.0%	\$1,352	100.0%		2	100.0%	100.0%	\$695	100.0%	100.0%	3	100.0%	100.0%	\$657	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, 2016 D&B Info, and 2010 ACS Data

Appendix H

Geographic Distribution of Home Equity Lines of Credit

Assessment Area: CA - Salinas

Tract Income Levels	Bank Lending & Demographic Data Comparison				
			2015, 2016		Owner Occupied Units %
	Count	Bank	Dollar	\$ %	
#	%	\$ (000s)	\$ %		
Low	0	0.0%	\$0	0.0%	2.1%
Moderate	3	3.4%	\$309	2.0%	11.9%
Middle	28	31.5%	\$3,693	23.8%	37.8%
Upper	58	65.2%	\$11,525	74.2%	48.2%
Unknown	0	0.0%	\$0	0.0%	0.0%
<i>Total</i>	<i>89</i>	<i>100.0%</i>	<i>\$15,527</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

Borrower Distribution of Home Equity Lines of Credit

Assessment Area: CA - Salinas

Borrower Income Levels	Bank Lending & Demographic Data Comparison				
			2015, 2016		Families by Family Income %
	Count	Bank	Dollar	\$ %	
#	%	\$ (000s)	\$ %		
Low	3	3.4%	\$258	0.0%	21.7%
Moderate	5	5.6%	\$468	3.0%	15.8%
Middle	21	23.6%	\$2,569	16.5%	19.4%
Upper	59	66.3%	\$11,432	73.6%	43.1%
Unknown	1	1.1%	\$800	5.2%	0.0%
<i>Total</i>	<i>89</i>	<i>100.0%</i>	<i>\$15,527</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

Appendix H

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: CA - Salinas

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison				Bank & Aggregate Lending Comparison							
		2017			2017			Dollar			Dollar		
		Bank		Owner Occupied Units	Count		Bank	Agg	Bank		Bank	Agg	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.7%	0	0.0%	0.9%	\$0	0.0%	0.5%	
	Moderate	0	0.0%	\$0	0.0%	11.6%	0	0.0%	12.1%	\$0	0.0%	9.0%	
	Middle	0	0.0%	\$0	0.0%	31.0%	0	0.0%	35.1%	\$0	0.0%	28.4%	
	Upper	0	0.0%	\$0	0.0%	56.7%	0	0.0%	51.9%	\$0	0.0%	62.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.1%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	0.7%	0	0.0%	1.1%	\$0	0.0%	0.7%	
	Moderate	0	0.0%	\$0	0.0%	11.6%	0	0.0%	11.3%	\$0	0.0%	7.3%	
	Middle	1	100.0%	\$195	100.0%	31.0%	1	100.0%	35.9%	\$195	100.0%	28.1%	
	Upper	0	0.0%	\$0	0.0%	56.7%	0	0.0%	51.7%	\$0	0.0%	63.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Total	1	100.0%	\$195	100.0%	100.0%	1	100.0%	100.0%	\$195	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.7%	0	0.0%	2.3%	\$0	0.0%	1.1%	
	Moderate	0	0.0%	\$0	0.0%	11.6%	0	0.0%	11.2%	\$0	0.0%	6.7%	
	Middle	0	0.0%	\$0	0.0%	31.0%	0	0.0%	31.5%	\$0	0.0%	21.7%	
	Upper	0	0.0%	\$0	0.0%	56.7%	0	0.0%	55.1%	\$0	0.0%	70.4%	
	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	Multi-Family Units												
	Low	0	0.0%	\$0	0.0%	5.9%	0	0.0%	7.9%	\$0	0.0%	3.1%	
	Moderate	0	0.0%	\$0	0.0%	24.1%	0	0.0%	22.2%	\$0	0.0%	10.2%	
	Middle	0	0.0%	\$0	0.0%	37.5%	0	0.0%	25.4%	\$0	0.0%	45.1%	
	Upper	0	0.0%	\$0	0.0%	32.5%	0	0.0%	44.4%	\$0	0.0%	41.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
HMDA TOTALS	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Low	0	0.0%	\$0	0.0%	0.7%	0	0.0%	1.1%	\$0	0.0%	0.7%	
	Moderate	0	0.0%	\$0	0.0%	11.6%	0	0.0%	11.7%	\$0	0.0%	8.2%	
	Middle	1	100.0%	\$195	100.0%	31.0%	1	100.0%	35.2%	\$195	100.0%	28.9%	
	Upper	0	0.0%	\$0	0.0%	56.7%	0	0.0%	51.9%	\$0	0.0%	62.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
SMALL BUSINESSES	Total	1	100.0%	\$195	100.0%	100.0%	1	100.0%	100.0%	\$195	100.0%	100.0%	
	Small Businesses												
	Low	0	0.0%	\$0	0.0%	4.3%	0	0.0%	3.9%	\$0	0.0%	1.9%	
	Moderate	3	12.0%	\$1,750	22.1%	10.1%	3	12.0%	9.3%	\$1,750	22.1%	8.3%	
	Middle	7	28.0%	\$2,768	35.0%	28.6%	7	28.0%	31.3%	\$2,768	35.0%	31.4%	
	Upper	15	60.0%	\$3,400	42.9%	56.5%	15	60.0%	55.1%	\$3,400	42.9%	56.9%	
SMALL FARM	Unknown	0	0.0%	\$0	0.0%	0.4%	0	0.0%	0.4%	\$0	0.0%	1.5%	
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Total	25	100.0%	\$7,918	100.0%	100.0%	25	100.0%	100.0%	\$7,918	100.0%	100.0%	
	Small Farms												
	Low	0	0.0%	\$0	0.0%	1.1%	0	0.0%	0.9%	\$0	0.0%	1.6%	
	Moderate	1	50.0%	\$495	68.8%	7.3%	1	50.0%	9.7%	\$495	68.8%	11.5%	
SMALL FARM	Middle	1	50.0%	\$225	31.3%	38.5%	1	50.0%	48.7%	\$225	31.3%	59.5%	
	Upper	0	0.0%	\$0	0.0%	52.3%	0	0.0%	39.8%	\$0	0.0%	23.2%	
	Unknown	0	0.0%	\$0	0.0%	0.8%	0	0.0%	0.9%	\$0	0.0%	4.2%	
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Total	2	100.0%	\$720	100.0%	100.0%	2	100.0%	100.0%	\$720	100.0%	100.0%	

Originations & Purchases

2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

Appendix H

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending

by Revenue & Loan Size

Assessment Area: CA - Salinas

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison				Bank & Aggregate Lending Comparison			
		2017		2017		Count		Dollar	
		Bank	Families by Family Income %	Bank	Agg %	Bank	S(000s)	S %	Agg S %
HOME PURCHASE	Low	0 0.0%	\$0 0.0%	20.5%	0 0.0%	0.3%	\$0 0.0%	0.2%	
	Moderate	0 0.0%	\$0 0.0%	17.3%	0 0.0%	1.7%	\$0 0.0%	0.7%	
	Middle	0 0.0%	\$0 0.0%	18.4%	0 0.0%	10.6%	\$0 0.0%	6.0%	
	Upper	0 0.0%	\$0 0.0%	43.8%	0 0.0%	73.5%	\$0 0.0%	78.9%	
	Unknown	0 0.0%	\$0 0.0%	0.0%	0 0.0%	13.8%	\$0 0.0%	14.2%	
	Total	0 0.0%	\$0 0.0%	100.0%	0 0.0%	100.0%	\$0 0.0%	100.0%	
REFINANCE	Low	0 0.0%	\$0 0.0%	20.5%	0 0.0%	2.0%	\$0 0.0%	1.0%	
	Moderate	0 0.0%	\$0 0.0%	17.3%	0 0.0%	6.7%	\$0 0.0%	3.5%	
	Middle	0 0.0%	\$0 0.0%	18.4%	0 0.0%	15.8%	\$0 0.0%	10.4%	
	Upper	1 100.0%	\$195 100.0%	43.8%	1 100.0%	63.5%	\$195 100.0%	71.5%	
	Unknown	0 0.0%	\$0 0.0%	0.0%	0 0.0%	12.0%	\$0 0.0%	13.6%	
	Total	1 100.0%	\$195 100.0%	100.0%	1 100.0%	100.0%	\$195 100.0%	100.0%	
HOME IMPROVEMENT	Low	0 0.0%	\$0 0.0%	20.5%	0 0.0%	0.5%	\$0 0.0%	0.9%	
	Moderate	0 0.0%	\$0 0.0%	17.3%	0 0.0%	8.1%	\$0 0.0%	4.1%	
	Middle	0 0.0%	\$0 0.0%	18.4%	0 0.0%	15.7%	\$0 0.0%	10.8%	
	Upper	0 0.0%	\$0 0.0%	43.8%	0 0.0%	70.3%	\$0 0.0%	74.6%	
	Unknown	0 0.0%	\$0 0.0%	0.0%	0 0.0%	5.3%	\$0 0.0%	9.6%	
	Total	0 0.0%	\$0 0.0%	100.0%	0 0.0%	100.0%	\$0 0.0%	100.0%	
MULTIFAMILY	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%	17.3%	0 0.0%	0.0%	\$0 0.0%	0.0%	
	Middle	0 0.0%	\$0 0.0%	18.4%	0 0.0%	0.0%	\$0 0.0%	0.0%	
	Upper	0 0.0%	\$0 0.0%	43.8%	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%	20.5%	0 0.0%	1.2%	\$0 0.0%	0.6%	
	Moderate	0 0.0%	\$0 0.0%	17.3%	0 0.0%	4.6%	\$0 0.0%	2.0%	
	Middle	0 0.0%	\$0 0.0%	18.4%	0 0.0%	13.5%	\$0 0.0%	7.8%	
	Upper	1 100.0%	\$195 100.0%	43.8%	1 100.0%	67.6%	\$195 100.0%	71.1%	
	Unknown	0 0.0%	\$0 0.0%	0.0%	0 0.0%	13.2%	\$0 0.0%	18.5%	
	Total	1 100.0%	\$195 100.0%	100.0%	1 100.0%	100.0%	\$195 100.0%	100.0%	
Small Business Revenue	Total Businesses								
	\$1 Million or Less	4 16.0%	\$390 4.9%	91.2%	4 16.0%	49.7%	\$390 4.9%	34.1%	
	Over \$1 Million	14 56.0%	\$5,868 74.1%	8.3%	14 56.0%				
	Total Rev. available	18 72.0%	\$6,258 79.0%	99.5%	18 72.0%				
	Rev. Not Known	7 28.0%	\$1,660 21.0%	0.5%	7 28.0%				
	Total	25 100.0%	\$7,918 100.0%		25 100.0%				
Small Business Loan Size	Total Farms								
	\$1 Million or Less	0 0.0%	\$0 0.0%	74.2%	0 0.0%	46.0%	\$0 0.0%	16.4%	
	Over \$1 Million	2 100.0%	\$720 100.0%	25.8%	2 100.0%				
	Not Known	0 0.0%	\$0 0.0%	0.0%	0 0.0%				
	Total	2 100.0%	\$720 100.0%	100.0%	2 100.0%				
	\$100,000 or Less	9 36.0%	\$585 7.4%		9 36.0%	96.0%	\$585 7.4%	49.2%	
Small Farm Revenue	\$100,001 - \$250,000	5 20.0%	\$1,000 12.6%		5 20.0%	2.1%	\$1,000 12.6%	12.4%	
	\$250,001 - \$1 Million	11 44.0%	\$6,333 80.0%		11 44.0%	1.9%	\$6,333 80.0%	38.5%	
	Total	25 100.0%	\$7,918 100.0%		25 100.0%	100.0%	\$7,918 100.0%	100.0%	
	\$1 Million or Less	0 0.0%	\$0 0.0%	74.2%	0 0.0%	46.0%	\$0 0.0%	14.5%	
	Over \$1 Million	2 100.0%	\$720 100.0%	25.8%	2 100.0%				
	Total	2 100.0%	\$720 100.0%	100.0%	2 100.0%				
Small Farm Loan Size	\$100,000 or Less	0 0.0%	\$0 0.0%	74.3%	0 0.0%	0.0%	\$0 0.0%	14.5%	
	\$100,001 - \$250,000	1 50.0%	\$225 31.3%		1 50.0%	11.5%	\$225 31.3%	22.0%	
	\$250,001 - \$500,000	1 50.0%	\$495 68.8%		1 50.0%	14.2%	\$495 68.8%	63.5%	
	Total	2 100.0%	\$720 100.0%		2 100.0%	100.0%	\$720 100.0%	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, 2017 D&B Info, and 2015 ACS Data

Appendix H

Geographic Distribution of Home Equity Lines of Credit

Assessment Area: CA - Salinas

Tract Income Levels	Bank Lending & Demographic Data Comparison				
	2017				Owner Occupied Units %
	Bank		Dollar		
#	%	\$ (000s)	\$ %		
Low	0	0.0%	\$0	0.0%	0.7%
Moderate	8	16.3%	\$981	12.7%	11.6%
Middle	9	18.4%	\$927	12.0%	31.0%
Upper	32	65.3%	\$5,805	75.3%	56.7%
Unknown	0	0.0%	\$0	0.0%	0.0%
<i>Total</i>	<i>49</i>	<i>100.0%</i>	<i>\$7,713</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

Borrower Distribution of Home Equity Lines of Credit

Assessment Area: CA - Salinas

Borrower Income Levels	Bank Lending & Demographic Data Comparison				
	2017				Families by Family Income %
	Bank		Dollar		
#	%	\$ (000s)	\$ %		
Low	0	0.0%	\$0	0.0%	20.5%
Moderate	3	6.1%	\$340	4.4%	17.3%
Middle	10	20.4%	\$1,184	15.4%	18.4%
Upper	36	73.5%	\$6,189	80.2%	43.8%
Unknown	0	0.0%	\$0	0.0%	0.0%
<i>Total</i>	<i>49</i>	<i>100.0%</i>	<i>\$7,713</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

Appendix H

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: CA - San Diego

Product Type	Tract Income Levels	Bank Lending & Demographic Data Comparison										Bank & Aggregate Lending Comparison							
		2015, 2016					2015					2016							
		Bank		Owner Occupied Units		Count	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	3.5%	0	0.0%	3.7%	\$0	0.0%	2.5%	0	0.0%	4.0%	\$0	0.0%	2.9%	
	Moderate	2	11.8%	\$649	4.1%	14.0%	2	18.2%	14.2%	\$649	8.9%	10.2%	0	0.0%	14.7%	\$0	0.0%	10.7%	
	Middle	3	17.6%	\$1,371	8.6%	37.3%	3	27.3%	37.6%	\$1,371	18.9%	31.4%	0	0.0%	37.7%	\$0	0.0%	31.9%	
	Upper	12	70.6%	\$13,909	87.3%	45.1%	6	54.5%	44.4%	\$5,236	72.2%	55.9%	6	100.0%	43.6%	\$8,673	100.0%	54.6%	
	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	17	100.0%	\$15,929	100.0%	100.0%	11	100.0%	100.0%	\$7,256	100.0%	100.0%	6	100.0%	100.0%	\$8,673	100.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	3.5%	0	0.0%	3.0%	\$0	0.0%	2.0%	0	0.0%	3.2%	\$0	0.0%	2.3%	
	Moderate	1	4.0%	\$102	0.5%	14.0%	0	0.0%	12.8%	\$0	0.0%	9.4%	1	7.1%	12.9%	\$102	0.7%	9.8%	
	Middle	8	32.0%	\$4,975	22.5%	37.3%	5	45.5%	37.0%	\$2,704	40.5%	31.0%	3	21.4%	37.4%	\$2,271	14.7%	32.0%	
	Upper	16	64.0%	\$17,023	77.0%	45.1%	6	54.5%	47.2%	\$3,967	59.5%	57.7%	10	71.4%	46.5%	\$13,056	84.6%	55.9%	
	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	25	100.0%	\$22,100	100.0%	100.0%	11	100.0%	100.0%	\$6,671	100.0%	100.0%	14	100.0%	100.0%	\$15,429	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	3.5%	0	0.0%	3.2%	\$0	0.0%	2.2%	0	0.0%	4.2%	\$0	0.0%	2.7%	
	Moderate	0	0.0%	\$0	0.0%	14.0%	0	0.0%	13.6%	\$0	0.0%	10.7%	0	0.0%	13.8%	\$0	0.0%	9.6%	
	Middle	0	0.0%	\$0	0.0%	37.3%	0	0.0%	39.4%	\$0	0.0%	30.7%	0	0.0%	38.1%	\$0	0.0%	30.9%	
	Upper	1	100.0%	\$1,470	100.0%	45.1%	0	0.0%	43.7%	\$0	0.0%	56.4%	1	100.0%	43.9%	\$1,470	100.0%	56.8%	
	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	1	100.0%	\$1,470	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	1	100.0%	100.0%	\$1,470	100.0%	100.0%	
MULTIFAMILY	Multi-Family Units																		
	Low	0	0.0%	\$0	0.0%	14.7%	0	0.0%	28.6%	\$0	0.0%	15.3%	0	0.0%	29.4%	\$0	0.0%	16.8%	
	Moderate	0	0.0%	\$0	0.0%	24.5%	0	0.0%	31.9%	\$0	0.0%	30.2%	0	0.0%	31.5%	\$0	0.0%	28.0%	
	Middle	0	0.0%	\$0	0.0%	33.1%	0	0.0%	26.2%	\$0	0.0%	33.9%	0	0.0%	25.8%	\$0	0.0%	38.3%	
	Upper	1	100.0%	\$1,184	100.0%	27.7%	1	100.0%	13.4%	\$1,184	100.0%	20.6%	0	0.0%	13.3%	\$0	0.0%	16.9%	
	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%	\$1,184	100.0%	100.0%	1	100.0%	100.0%	\$1,184	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	3.5%	0	0.0%	3.5%	\$0	0.0%	3.0%	0	0.0%	3.7%	\$0	0.0%	3.2%	
	Moderate	3	6.8%	\$751	1.8%	14.0%	2	8.7%	13.5%	\$649	4.3%	11.0%	1	4.8%	13.7%	\$102	0.4%	11.0%	
	Middle	11	25.0%	\$6,346	15.6%	37.3%	8	34.8%	37.2%	\$4,075	27.0%	31.3%	3	14.3%	37.4%	\$2,271	8.9%	32.3%	
	Upper	30	68.2%	\$33,586	82.6%	45.1%	13	56.5%	45.8%	\$10,387	68.7%	54.7%	17	81.0%	45.2%	\$23,199	90.7%	53.5%	
	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	44	100.0%	\$40,683	100.0%	100.0%	23	100.0%	100.0%	\$15,111	100.0%	100.0%	21	100.0%	100.0%	\$25,572	100.0%	100.0%	
SMALL BUSINESSES	Small Businesses																		
	Low	8	2.8%	\$817	1.1%	6.0%	4	2.5%	4.9%	\$322	0.8%	5.0%	4	3.1%	4.5%	\$495	1.5%	4.4%	
	Moderate	34	11.8%	\$7,685	10.5%	14.9%	9	5.7%	14.3%	\$1,850	4.6%	15.5%	25	19.2%	13.7%	\$5,835	17.7%	13.4%	
	Middle	80	27.8%	\$18,766	25.6%	34.4%	43	27.2%	32.9%	\$10,488	26.0%	32.2%	37	28.5%	32.8%	\$8,278	25.2%	33.0%	
	Upper	166	57.6%	\$45,970	62.8%	44.6%	102	64.6%	47.8%	\$27,691	68.6%	47.2%	64	49.2%	49.1%	\$18,279	55.6%	49.1%	
	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%	
	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	288	100.0%	\$73,238	100.0%	100.0%	158	100.0%	100.0%	\$40,351	100.0%	100.0%	130	100.0%	100.0%	\$32,887	100.0%	100.0%	
SMALL FARM	Small Farms																		
	Low	0	0.0%	\$0	0.0%	2.6%	0	0.0%	1.8%	\$0	0.0%	2.0%	0	0.0%	1.1%	\$0	0.0%	1.6%	
	Moderate	0	0.0%	\$0	0.0%	11.6%	0	0.0%	8.9%	\$0	0.0%	8.3%	0	0.0%	11.1%	\$0	0.0%	10.1%	
	Middle	0	0.0%	\$0	0.0%	30.6%	0	0.0%	27.2%	\$0	0.0%	16.1%	0	0.0%	27.9%	\$0	0.0%	17.2%	
	Upper	0	0.0%	\$0	0.0%	55.2%	0	0.0%	62.1%	\$0	0.0%	73.6%	0	0.0%	60.0%	\$0	0.0%	71.2%	
	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%	
	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	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%	

Originations & Purchases

2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

Appendix H

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: CA - San Diego

PRODUCT TYPE	BORROWER INCOME LEVELS	BANK LENDING & DEMOGRAPHIC DATA COMPARISON						BANK & AGGREGATE LENDING COMPARISON										
		2015, 2016			2015				2016									
		BANK		FAMILIES BY FAMILY INCOME	Count	DOLLAR		Bank	Agg	Count	DOLLAR		Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %	#	%	\$ (000s)	\$ %	#	%	\$ (000s)	\$ %	\$ (000s)	\$ %			
HOME PURCHASE	Low	1	5.9%	\$472	3.0%	22.5%	1	9.1%	0.8%	\$472	6.5%	0.3%	0	0.0%	0.7%	\$0	0.0%	0.3%
	Moderate	1	5.9%	\$1,600	10.0%	17.3%	1	9.1%	6.6%	\$1,600	22.1%	3.1%	0	0.0%	5.7%	\$0	0.0%	2.7%
	Middle	2	11.8%	\$1,333	8.4%	18.2%	1	9.1%	18.2%	\$333	4.6%	12.7%	1	16.7%	18.4%	\$1,000	11.5%	12.7%
	Upper	11	64.7%	\$9,724	61.0%	42.0%	7	63.6%	59.2%	\$4,151	57.2%	69.5%	4	66.7%	62.9%	\$5,573	64.3%	72.3%
	Unknown	2	11.8%	\$2,800	17.6%	0.0%	1	9.1%	15.2%	\$700	9.6%	14.4%	1	16.7%	12.3%	\$2,100	24.2%	12.0%
	Total	17	100.0%	\$15,929	100.0%	100.0%	11	100.0%	100.0%	\$7,256	100.0%	100.0%	6	100.0%	100.0%	\$8,673	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	22.5%	0	0.0%	2.2%	\$0	0.0%	1.0%	0	0.0%	1.8%	\$0	0.0%	0.9%
	Moderate	2	8.0%	\$376	1.7%	17.3%	1	9.1%	6.8%	\$274	4.1%	3.7%	1	7.1%	6.3%	\$102	0.7%	3.6%
	Middle	1	4.0%	\$254	1.1%	18.2%	0	0.0%	15.5%	\$0	0.0%	11.1%	1	7.1%	15.9%	\$254	1.6%	11.6%
	Upper	19	76.0%	\$18,333	83.0%	42.0%	8	72.7%	53.8%	\$4,730	70.9%	62.1%	11	78.6%	56.1%	\$13,603	88.2%	63.3%
	Unknown	3	12.0%	\$3,137	14.2%	0.0%	2	18.2%	21.6%	\$1,667	25.0%	22.1%	1	7.1%	19.8%	\$1,470	9.5%	20.7%
	Total	25	100.0%	\$22,100	100.0%	100.0%	11	100.0%	100.0%	\$6,671	100.0%	100.0%	14	100.0%	100.0%	\$15,429	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	22.5%	0	0.0%	2.9%	\$0	0.0%	1.1%	0	0.0%	2.4%	\$0	0.0%	1.1%
	Moderate	0	0.0%	\$0	0.0%	17.3%	0	0.0%	9.7%	\$0	0.0%	5.4%	0	0.0%	10.1%	\$0	0.0%	5.8%
	Middle	0	0.0%	\$0	0.0%	18.2%	0	0.0%	20.0%	\$0	0.0%	14.9%	0	0.0%	21.3%	\$0	0.0%	16.1%
	Upper	1	100.0%	\$1,470	100.0%	42.0%	0	0.0%	60.5%	\$0	0.0%	69.8%	1	100.0%	61.0%	\$1,470	100.0%	71.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	6.9%	\$0	0.0%	8.8%	0	0.0%	5.2%	\$0	0.0%	5.3%
	Total	1	100.0%	\$1,470	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	1	100.0%	100.0%	\$1,470	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	22.5%	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%	17.3%	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%	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%	42.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	1	100.0%	\$1,184	100.0%	0.0%	1	100.0%	100.0%	\$1,184	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	1	100.0%	\$1,184	100.0%	100.0%	1	100.0%	100.0%	\$1,184	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	1	2.3%	\$472	1.2%	22.5%	1	4.3%	1.7%	\$472	3.1%	0.7%	0	0.0%	1.5%	\$0	0.0%	0.6%
	Moderate	3	6.8%	\$1,976	4.9%	17.3%	2	8.7%	6.8%	\$1,874	12.4%	3.3%	1	4.8%	6.4%	\$102	0.4%	3.2%
	Middle	3	6.8%	\$1,587	3.9%	18.2%	1	4.3%	16.5%	\$333	2.2%	11.1%	2	9.5%	16.8%	\$1,254	4.9%	11.5%
	Upper	31	70.5%	\$29,527	72.6%	42.0%	15	65.2%	55.6%	\$8,881	58.8%	61.3%	16	76.2%	58.1%	\$20,646	80.7%	63.5%
	Unknown	6	13.6%	\$7,121	17.5%	0.0%	4	17.4%	19.4%	\$3,551	23.5%	23.6%	2	9.5%	17.3%	\$3,570	14.0%	21.1%
	Total	44	100.0%	\$40,683	100.0%	100.0%	23	100.0%	100.0%	\$15,111	100.0%	100.0%	21	100.0%	100.0%	\$25,572	100.0%	100.0%
Small Business Revenue	\$1 Million or Less	85	29.5%	\$12,762	17.4%	91.8%	45	28.5%	52.8%	\$7,087	17.6%	35.3%	40	30.8%	42.1%	\$5,675	17.3%	31.4%
	Over \$1 Million	154	53.5%	\$45,258	61.8%	7.8%	87	55.1%					67	51.5%				
	Total Rev. available	239	83.0%	\$58,020	79.2%	99.6%	132	83.6%					107	82.3%				
	Rev. Not Known	49	17.0%	\$15,218	20.8%	0.4%	26	16.5%					23	17.7%				
	Total	288	100.0%	\$73,238	100.0%	100.0%	158	100.0%					130	100.0%				
Small Farm Loan Size	\$100,000 or Less	143	49.7%	\$8,287	11.3%		78	49.4%	95.5%	\$4,386	10.9%	45.3%	65	50.0%	96.5%	\$3,901	11.9%	54.8%
	\$100,001 - \$250,000	51	17.7%	\$10,016	13.7%		26	16.5%	2.2%	\$5,060	12.5%	12.3%	25	19.2%	1.8%	\$4,956	15.1%	11.4%
	\$250,001 - \$1 Million	94	32.6%	\$54,935	75.0%		54	34.2%	2.3%	\$30,905	76.6%	42.4%	40	30.8%	1.6%	\$24,030	73.1%	33.8%
	Total	288	100.0%	\$73,238	100.0%		158	100.0%	100.0%	\$40,351	100.0%	100.0%	130	100.0%	100.0%	\$32,887	100.0%	100.0%
Small Farm Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	93.7%	0	0.0%	54.4%	\$0	0.0%	61.5%	0	0.0%	58.9%	\$0	0.0%	50.2%
	Over \$1 Million	0	0.0%	\$0	0.0%	6.3%	0	0.0%					0	0.0%				
	Not Known	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%					0	0.0%				
Small Farm Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	95.9%	\$0	0.0%	61.8%	0	0.0%	93.2%	\$0	0.0%	53.4%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	3.0%	\$0	0.0%	17.2%	0	0.0%	4.7%	\$0	0.0%	25.4%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	1.2%	\$0	0.0%	21.1%	0	0.0%	2.1%	\$0	0.0%	21.3%
	Total	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%

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, 2016 D&B Info, and 2010 ACS Data

Appendix H

Geographic Distribution of Home Equity Lines of Credit

Assessment Area: CA - San Diego

Tract Income Levels	Bank Lending & Demographic Data Comparison				
	2015, 2016				Owner Occupied Units %
	Bank		Dollar		
	#	%	\$ (000s)	\$ %	
Low	4	1.1%	\$429	0.5%	3.5%
Moderate	23	6.4%	\$1,945	2.5%	14.0%
Middle	110	30.6%	\$17,611	22.4%	37.3%
Upper	223	61.9%	\$58,621	74.6%	45.1%
Unknown	0	0.0%	\$0	0.0%	0.0%
<i>Total</i>	<i>360</i>	<i>100.0%</i>	<i>\$78,606</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

Borrower Distribution of Home Equity Lines of Credit

Assessment Area: CA - San Diego

Borrower Income Levels	Bank Lending & Demographic Data Comparison				
	2015, 2016				Families by Family Income %
	Bank		Dollar		
	#	%	\$ (000s)	\$ %	
Low	3	0.8%	\$309	0.0%	22.5%
Moderate	14	3.9%	\$1,390	1.8%	17.3%
Middle	46	12.8%	\$4,693	6.0%	18.2%
Upper	292	81.1%	\$63,639	81.0%	42.0%
Unknown	5	1.4%	\$8,575	10.9%	0.0%
<i>Total</i>	<i>360</i>	<i>100.0%</i>	<i>\$78,606</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

Appendix H

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: CA - San Diego

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		2017			Owner Occupied Units	2017			Dollar			Bank	Agg
		Bank		Dollar		#	%	#	%	\$ (000s)	\$ %		
HOME PURCHASE	Low	1	10.0%	\$332	3.0%	2.9%	1	10.0%	4.0%	\$332	3.0%	2.7%	
	Moderate	0	0.0%	\$0	0.0%	14.7%	0	0.0%	16.8%	\$0	0.0%	11.5%	
	Middle	2	20.0%	\$602	5.4%	34.3%	2	20.0%	35.3%	\$602	5.4%	31.4%	
	Upper	7	70.0%	\$10,205	91.6%	48.1%	7	70.0%	43.9%	\$10,205	91.6%	54.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Total	10	100.0%	\$11,139	100.0%	100.0%	10	100.0%	100.0%	\$11,139	100.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	2.9%	0	0.0%	3.7%	\$0	0.0%	3.3%	
	Moderate	0	0.0%	\$0	0.0%	14.7%	0	0.0%	16.0%	\$0	0.0%	19.3%	
	Middle	3	27.3%	\$964	10.9%	34.3%	3	27.3%	34.9%	\$964	10.9%	28.8%	
	Upper	8	72.7%	\$7,850	89.1%	48.1%	8	72.7%	45.5%	\$7,850	89.1%	48.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Total	11	100.0%	\$8,814	100.0%	100.0%	11	100.0%	100.0%	\$8,814	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	2.9%	0	0.0%	4.9%	\$0	0.0%	3.6%	
	Moderate	0	0.0%	\$0	0.0%	14.7%	0	0.0%	17.0%	\$0	0.0%	12.8%	
	Middle	0	0.0%	\$0	0.0%	34.3%	0	0.0%	36.6%	\$0	0.0%	30.8%	
	Upper	0	0.0%	\$0	0.0%	48.1%	0	0.0%	41.6%	\$0	0.0%	52.8%	
	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%	
MULTIFAMILY	Multi-Family Units												
	Low	0	0.0%	\$0	0.0%	12.7%	0	0.0%	26.5%	\$0	0.0%	16.8%	
	Moderate	0	0.0%	\$0	0.0%	24.5%	0	0.0%	31.9%	\$0	0.0%	21.5%	
	Middle	0	0.0%	\$0	0.0%	34.2%	0	0.0%	29.5%	\$0	0.0%	34.6%	
	Upper	0	0.0%	\$0	0.0%	28.6%	0	0.0%	12.1%	\$0	0.0%	27.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
HMDA TOTALS	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Low	1	4.8%	\$332	1.7%	2.9%	1	4.8%	4.1%	\$332	1.7%	3.9%	
	Moderate	0	0.0%	\$0	0.0%	14.7%	0	0.0%	16.6%	\$0	0.0%	16.3%	
	Middle	5	23.8%	\$1,566	7.8%	34.3%	5	23.8%	35.1%	\$1,566	7.8%	30.2%	
	Upper	15	71.4%	\$18,055	90.5%	48.1%	15	71.4%	44.2%	\$18,055	90.5%	49.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
SMALL BUSINESSES	Total	21	100.0%	\$19,953	100.0%	100.0%	21	100.0%	100.0%	\$19,953	100.0%	100.0%	
	Small Businesses												
	Low	2	1.7%	\$550	1.9%	5.2%	2	1.7%	4.7%	\$550	1.9%	4.8%	
	Moderate	16	13.8%	\$4,420	14.9%	14.8%	16	13.8%	13.7%	\$4,420	14.9%	13.4%	
	Middle	50	43.1%	\$10,730	36.3%	34.3%	50	43.1%	34.1%	\$10,730	36.3%	35.9%	
	Upper	48	41.4%	\$13,867	46.9%	45.7%	48	41.4%	47.5%	\$13,867	46.9%	45.9%	
SMALL FARM	Unknown	0	0.0%	\$0	0.0%	0.1%	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%	
	Total	116	100.0%	\$29,567	100.0%	100.0%	116	100.0%	100.0%	\$29,567	100.0%	100.0%	
	Small Farms												
	Low	0	0.0%	\$0	0.0%	2.5%	0	0.0%	3.3%	\$0	0.0%	1.1%	
	Moderate	0	0.0%	\$0	0.0%	12.2%	0	0.0%	17.6%	\$0	0.0%	18.8%	
Orignations & Purchases	Middle	0	0.0%	\$0	0.0%	37.3%	0	0.0%	44.0%	\$0	0.0%	38.9%	
	Upper	0	0.0%	\$0	0.0%	48.0%	0	0.0%	35.2%	\$0	0.0%	41.2%	
	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%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data												

Appendix H

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size

Assessment Area: CA - San Diego

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison				Bank & Aggregate Lending Comparison			
		2017		2017		Count		Dollar	
		Bank	Families by Family Income %	Bank	Agg %	Bank \$ (000s)	5 %	Agg \$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	23.6%	0	0.0%	0.3%
	Moderate	2	20.0%	\$442	4.0%	16.7%	2	20.0%	3.0%
	Middle	0	0.0%	\$0	0.0%	17.4%	0	0.0%	13.2%
	Upper	7	70.0%	\$7,322	65.7%	42.3%	7	70.0%	73.0%
	Unknown	1	10.0%	\$3,375	30.3%	0.0%	1	10.0%	10.5%
	Total	10	100.0%	\$11,139	100.0%	100.0%	10	100.0%	100.0%
REFINANCE	Low	1	9.1%	\$139	1.6%	23.6%	1	9.1%	1.2%
	Moderate	1	9.1%	\$1,500	17.0%	16.7%	1	9.1%	3.7%
	Middle	1	9.1%	\$353	4.0%	17.4%	1	9.1%	9.0%
	Upper	8	72.7%	\$6,822	77.4%	42.3%	8	72.7%	77.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	8.8%
	Total	11	100.0%	\$8,814	100.0%	100.0%	11	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	23.6%	0	0.0%	2.1%
	Moderate	0	0.0%	\$0	0.0%	16.7%	0	0.0%	7.3%
	Middle	0	0.0%	\$0	0.0%	17.4%	0	0.0%	17.7%
	Upper	0	0.0%	\$0	0.0%	42.3%	0	0.0%	67.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	5.4%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	23.6%	0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.7%	0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	17.4%	0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	42.3%	0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%
HMDA TOTALS	Low	1	4.8%	\$139	0.7%	23.6%	1	4.8%	0.8%
	Moderate	3	14.3%	\$1,942	9.7%	16.7%	3	14.3%	3.3%
	Middle	1	4.8%	\$353	1.8%	17.4%	1	4.8%	10.3%
	Upper	15	71.4%	\$14,144	70.9%	42.3%	15	71.4%	70.3%
	Unknown	1	4.8%	\$3,375	16.9%	0.0%	1	4.8%	15.3%
	Total	21	100.0%	\$19,953	100.0%	100.0%	21	100.0%	100.0%
Small Business Revenue			Total Businesses						
	\$1 Million or Less	27	23.3%	\$4,194	14.2%	91.0%	27	23.3%	32.9%
	Over \$1 Million	65	56.0%	\$19,465	65.8%	8.6%	65	56.0%	
	Total Rev. available	92	79.3%	\$23,659	80.0%	99.6%	92	79.3%	
	Rev. Not Known	24	20.7%	\$5,908	20.0%	0.4%	24	20.7%	
	Total	116	100.0%	\$29,567	100.0%	100.0%	116	100.0%	
Small Business Loan Size			Total Farms						
	\$100,000 or Less	52	44.8%	\$2,825	9.6%		52	44.8%	46.9%
	\$100,001 - \$250,000	20	17.2%	\$4,085	13.8%		20	17.2%	13.0%
	\$250,001 - \$1 Million	44	37.9%	\$22,657	76.6%		44	37.9%	40.1%
	Total	116	100.0%	\$29,567	100.0%		116	100.0%	100.0%
Small Farm Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	93.7%	0	0.0%	39.9%
	Over \$1 Million	0	0.0%	\$0	0.0%	6.3%	0	0.0%	
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	
Small Farm Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	76.7%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	13.2%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	10.1%
	Total	0	0.0%	\$0	0.0%		0	0.0%	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, 2017 D&B Info, and 2015 ACS Data

Appendix H

Geographic Distribution of Home Equity Lines of Credit

Assessment Area: CA - San Diego

Tract Income Levels	Bank Lending & Demographic Data Comparison				
			2017		Owner Occupied Units %
	Count	Bank	Dollar	\$ %	
#	%	\$ (000s)	\$ %		
Low	3	1.9%	\$310	0.9%	2.9%
Moderate	7	4.4%	\$831	2.5%	14.7%
Middle	38	24.1%	\$3,951	11.7%	34.3%
Upper	110	69.6%	\$28,794	85.0%	48.1%
Unknown	0	0.0%	\$0	0.0%	0.0%
<i>Total</i>	<i>158</i>	<i>100.0%</i>	<i>\$33,886</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

Borrower Distribution of Home Equity Lines of Credit

Assessment Area: CA - San Diego

Borrower Income Levels	Bank Lending & Demographic Data Comparison				
			2017		
	Count	Bank	Dollar	Families by Family Income	
#	%	\$ (000s)	\$ %	%	
Low	3	1.9%	\$210	0.0%	23.6%
Moderate	5	3.2%	\$421	1.2%	16.7%
Middle	18	11.4%	\$1,925	5.7%	17.4%
Upper	130	82.3%	\$29,330	86.6%	42.3%
Unknown	2	1.3%	\$2,000	5.9%	0.0%
<i>Total</i>	<i>158</i>	<i>100.0%</i>	<i>\$33,886</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

Appendix H

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: CA - San Francisco Bay

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison										Bank & Aggregate Lending Comparison							
		2015, 2016				2015						2016							
		Bank		Owner Occupied Units		Count		Dollar		Bank		Count		Bank		Dollar			
		#	%	\$ (000s)	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	#	%	#	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	5.1%	0	0.0%	7.3%	\$0	0.0%	4.8%	0	0.0%	7.5%	\$0	0.0%	4.7%	
	Moderate	2	20.0%	\$1,620	11.4%	14.8%	2	28.6%	15.9%	\$1,620	23.9%	11.6%	0	0.0%	16.7%	\$0	0.0%	12.2%	
	Middle	4	40.0%	\$3,274	23.0%	37.6%	4	57.1%	36.5%	\$3,274	48.2%	31.7%	0	0.0%	36.9%	\$0	0.0%	32.6%	
	Upper	4	40.0%	\$9,317	65.6%	42.5%	1	14.3%	40.2%	\$1,897	27.9%	51.9%	3	100.0%	38.9%	\$7,420	100.0%	50.5%	
	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	10	100.0%	\$14,211	100.0%	100.0%	7	100.0%	100.0%	\$6,791	100.0%	100.0%	3	100.0%	100.0%	\$7,420	100.0%	100.0%	
REFINANCE	Low	1	3.2%	\$175	0.8%	5.1%	0	0.0%	4.3%	\$0	0.0%	2.9%	1	5.3%	4.4%	\$175	1.3%	3.1%	
	Moderate	4	12.9%	\$1,115	4.8%	14.8%	2	16.7%	13.8%	\$351	3.8%	10.1%	2	10.5%	13.8%	\$764	5.5%	10.3%	
	Middle	8	25.8%	\$3,482	15.1%	37.6%	3	25.0%	37.6%	\$1,570	17.1%	32.3%	5	26.3%	37.7%	\$1,912	13.7%	32.7%	
	Upper	18	58.1%	\$18,344	79.4%	42.5%	7	58.3%	44.3%	\$7,238	79.0%	54.7%	11	57.9%	44.0%	\$11,106	79.6%	53.9%	
	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	31	100.0%	\$23,116	100.0%	100.0%	12	100.0%	100.0%	\$9,159	100.0%	100.0%	19	100.0%	100.0%	\$13,957	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	5.1%	0	0.0%	5.0%	\$0	0.0%	3.5%	0	0.0%	5.4%	\$0	0.0%	3.6%	
	Moderate	0	0.0%	\$0	0.0%	14.8%	0	0.0%	15.2%	\$0	0.0%	10.9%	0	0.0%	15.2%	\$0	0.0%	10.6%	
	Middle	0	0.0%	\$0	0.0%	37.6%	0	0.0%	36.8%	\$0	0.0%	30.7%	0	0.0%	36.0%	\$0	0.0%	29.9%	
	Upper	0	0.0%	\$0	0.0%	42.5%	0	0.0%	43.0%	\$0	0.0%	54.9%	0	0.0%	43.5%	\$0	0.0%	55.9%	
	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	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%	
MULTIFAMILY	Multi-Family Units																		
	Low	1	100.0%	\$1,827	100.0%	23.4%	0	0.0%	21.1%	\$0	0.0%	21.8%	1	100.0%	22.8%	\$1,827	100.0%	25.0%	
	Moderate	0	0.0%	\$0	0.0%	21.9%	0	0.0%	28.0%	\$0	0.0%	21.1%	0	0.0%	26.2%	\$0	0.0%	19.0%	
	Middle	0	0.0%	\$0	0.0%	31.7%	0	0.0%	29.6%	\$0	0.0%	33.3%	0	0.0%	27.8%	\$0	0.0%	33.3%	
	Upper	0	0.0%	\$0	0.0%	23.0%	0	0.0%	21.3%	\$0	0.0%	23.8%	0	0.0%	23.2%	\$0	0.0%	22.8%	
	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	1	100.0%	\$1,827	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	1	100.0%	100.0%	\$1,827	100.0%	100.0%	
HMDA TOTALS	Low	2	4.8%	\$2,002	5.1%	5.1%	0	0.0%	5.4%	\$0	0.0%	5.0%	2	8.7%	5.5%	\$2,002	8.6%	5.0%	
	Moderate	6	14.3%	\$2,735	7.0%	14.8%	4	21.1%	14.7%	\$1,971	12.4%	11.5%	2	8.7%	14.8%	\$764	3.3%	11.4%	
	Middle	12	28.6%	\$6,756	17.3%	37.6%	7	36.8%	37.1%	\$4,844	30.4%	32.1%	5	21.7%	37.3%	\$1,912	8.2%	32.6%	
	Upper	22	52.4%	\$27,661	70.6%	42.5%	8	42.1%	42.7%	\$9,135	57.3%	51.5%	14	60.9%	42.4%	\$18,526	79.8%	50.9%	
	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	42	100.0%	\$39,154	100.0%	100.0%	19	100.0%	100.0%	\$15,950	100.0%	100.0%	23	100.0%	100.0%	\$23,204	100.0%	100.0%	
SMALL BUSINESSES	Small Businesses																		
	Low	122	16.4%	\$25,932	15.9%	13.2%	72	17.0%	11.5%	\$14,924	16.6%	14.2%	50	15.6%	10.4%	\$11,008	15.1%	13.6%	
	Moderate	88	11.8%	\$22,369	13.7%	15.2%	47	11.1%	15.3%	\$10,186	11.3%	15.0%	41	12.8%	15.1%	\$12,183	16.7%	14.0%	
	Middle	191	25.7%	\$42,223	25.9%	32.0%	104	24.5%	33.4%	\$21,112	23.5%	29.4%	87	27.2%	33.8%	\$21,111	29.0%	29.8%	
	Upper	343	46.1%	\$72,342	44.4%	39.6%	201	47.4%	39.6%	\$43,799	48.7%	41.2%	142	44.4%	40.4%	\$28,543	39.2%	42.4%	
	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	744	100.0%	\$162,866	100.0%	100.0%	424	100.0%	100.0%	\$90,021	100.0%	100.0%	320	100.0%	100.0%	\$72,845	100.0%	100.0%	
SMALL FARM	Small Farms																		
	Low	0	0.0%	\$0	0.0%	6.6%	0	0.0%	9.0%	\$0	0.0%	16.1%	0	0.0%	6.3%	\$0	0.0%	5.3%	
	Moderate	0	0.0%	\$0	0.0%	12.8%	0	0.0%	7.2%	\$0	0.0%	2.7%	0	0.0%	10.9%	\$0	0.0%	14.6%	
	Middle	0	0.0%	\$0	0.0%	26.9%	0	0.0%	31.1%	\$0	0.0%	15.6%	0	0.0%	27.6%	\$0	0.0%	24.1%	
	Upper	0	0.0%	\$0	0.0%	53.6%	0	0.0%	52.7%	\$0	0.0%	65.7%	0	0.0%	55.2%	\$0	0.0%	56.0%	
	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%	
	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	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%	

Originations & Purchases

2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

Appendix H

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: CA - San Francisco Bay

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison								Bank & Aggregate Lending Comparison								
		2015, 2016				2015				2016								
		Bank		Families by Family Income		Count		Dollar		Bank		Count		Bank		Dollar		
		#	%	\$ (000s)	S %	#	%	Bank	Agg	\$ (000s)	S %	#	%	Bank	Agg	\$ (000s)	S %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	23.8%	0	0.0%	1.4%	\$0	0.0%	0.5%	0	0.0%	1.1%	\$0	0.0%	0.4%
	Moderate	0	0.0%	\$0	0.0%	16.4%	0	0.0%	7.1%	\$0	0.0%	3.1%	0	0.0%	7.1%	\$0	0.0%	3.1%
	Middle	0	0.0%	\$0	0.0%	18.7%	0	0.0%	15.0%	\$0	0.0%	9.7%	0	0.0%	15.9%	\$0	0.0%	10.1%
	Upper	8	80.0%	\$7,841	55.2%	41.1%	7	100.0%	60.3%	\$6,791	100.0%	72.2%	1	33.3%	65.2%	\$1,050	14.2%	75.8%
	Unknown	2	20.0%	\$6,370	44.8%	0.0%	0	0.0%	16.3%	\$0	0.0%	14.5%	2	66.7%	10.6%	\$6,370	85.8%	10.6%
	Total	10	100.0%	\$14,211	100.0%	100.0%	7	100.0%	100.0%	\$6,791	100.0%	100.0%	3	100.0%	100.0%	\$7,420	100.0%	100.0%
REFINANCE	Low	2	6.5%	\$2,019	8.7%	23.8%	2	16.7%	3.1%	\$2,019	22.0%	1.3%	0	0.0%	2.9%	\$0	0.0%	1.4%
	Moderate	2	6.5%	\$313	1.4%	16.4%	0	0.0%	9.3%	\$0	0.0%	5.1%	2	10.5%	10.0%	\$313	2.2%	5.7%
	Middle	4	12.9%	\$1,081	4.7%	18.7%	2	16.7%	17.6%	\$515	5.6%	12.9%	2	10.5%	19.3%	\$566	4.1%	14.3%
	Upper	21	67.7%	\$17,492	75.7%	41.1%	6	50.0%	54.6%	\$4,414	48.2%	65.5%	15	78.9%	57.4%	\$13,078	93.7%	67.7%
	Unknown	2	6.5%	\$2,211	9.6%	0.0%	2	16.7%	15.4%	\$2,211	24.1%	15.2%	0	0.0%	10.4%	\$0	0.0%	10.9%
	Total	31	100.0%	\$23,116	100.0%	100.0%	12	100.0%	100.0%	\$9,159	100.0%	100.0%	19	100.0%	100.0%	\$13,957	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	23.8%	0	0.0%	3.6%	\$0	0.0%	1.3%	0	0.0%	3.8%	\$0	0.0%	1.6%
	Moderate	0	0.0%	\$0	0.0%	16.4%	0	0.0%	11.0%	\$0	0.0%	5.8%	0	0.0%	11.9%	\$0	0.0%	6.0%
	Middle	0	0.0%	\$0	0.0%	18.7%	0	0.0%	19.4%	\$0	0.0%	13.3%	0	0.0%	20.4%	\$0	0.0%	14.2%
	Upper	0	0.0%	\$0	0.0%	41.1%	0	0.0%	58.5%	\$0	0.0%	71.0%	0	0.0%	60.1%	\$0	0.0%	72.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	7.5%	\$0	0.0%	8.6%	0	0.0%	3.7%	\$0	0.0%	5.5%
	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%
MULTIFAMILY	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%	16.4%	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%	18.7%	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%	41.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	1	100.0%	\$1,827	100.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	1	100.0%	100.0%	\$1,827	100.0%	100.0%
	Total	1	100.0%	\$1,827	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	1	100.0%	100.0%	\$1,827	100.0%	100.0%
HMDA TOTALS	Low	2	4.8%	\$2,019	5.2%	23.8%	2	10.5%	2.6%	\$2,019	12.7%	0.9%	0	0.0%	2.5%	\$0	0.0%	1.0%
	Moderate	2	4.8%	\$313	0.8%	16.4%	0	0.0%	8.6%	\$0	0.0%	4.1%	2	8.7%	9.2%	\$313	1.3%	4.6%
	Middle	4	9.5%	\$1,081	2.8%	18.7%	2	10.5%	16.7%	\$515	3.2%	10.9%	2	8.7%	18.2%	\$566	2.4%	12.1%
	Upper	29	69.0%	\$25,333	64.7%	41.1%	13	68.4%	55.8%	\$11,205	70.3%	63.0%	16	69.6%	59.0%	\$14,128	60.9%	66.1%
	Unknown	5	11.9%	\$10,408	26.6%	0.0%	2	10.5%	16.3%	\$2,211	13.9%	21.1%	3	13.0%	11.1%	\$8,197	35.3%	16.2%
	Total	42	100.0%	\$39,154	100.0%	100.0%	19	100.0%	100.0%	\$15,950	100.0%	100.0%	23	100.0%	100.0%	\$23,204	100.0%	100.0%
Small Business Revenue	Total Businesses																	
	\$1 Million or Less	141	19.0%	\$22,502	13.8%	90.2%	81	19.1%	50.8%	\$12,191	13.5%	34.8%	60	18.8%	38.6%	\$10,311	14.2%	30.0%
	Over \$1 Million	433	58.2%	\$114,093	70.1%	9.3%	272	64.2%					161	50.3%				
	Total Rev. available	574	77.2%	\$136,595	83.9%	99.5%	353	83.3%					221	69.1%				
	Rev. Not Known	170	22.8%	\$26,271	16.1%	0.5%	71	16.7%					99	30.9%				
	Total	744	100.0%	\$162,866	100.0%	100.0%	424	100.0%					320	100.0%				
Small Farm Revenue	Total Farms																	
	\$1 Million or Less	0	0.0%	\$0	0.0%	95.3%	0	0.0%	52.1%	\$0	0.0%	40.9%	0	0.0%	46.6%	\$0	0.0%	32.7%
	Over \$1 Million	0	0.0%	\$0	0.0%	4.4%	0	0.0%					0	0.0%				
	Not Known	0	0.0%	\$0	0.0%	0.2%	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%
Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%	13.1%	0	0.0%	91.6%	\$0	0.0%	42.8%	0	0.0%	95.4%	\$0	0.0%	62.8%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%	18.6%	0	0.0%	3.6%	\$0	0.0%	13.8%	0	0.0%	2.9%	\$0	0.0%	16.2%
	\$250,001 - \$1 Million	184	24.7%	\$111,239	68.3%	103	24.3%	2.2%	\$62,395	69.3%	41.7%	81	25.3%	1.7%	\$48,844	67.1%	35.7%	
	Total	744	100.0%	\$162,866	100.0%	100.0%	424	100.0%	100.0%	\$90,021	100.0%	100.0%	320	100.0%	100.0%	\$72,845	100.0%	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, 2016 D&B Info, and 2010 ACS Data

Appendix H

Geographic Distribution of Home Equity Lines of Credit

Assessment Area: CA - San Francisco Bay

Tract Income Levels	Bank Lending & Demographic Data Comparison				
			2015, 2016		Owner Occupied Units %
	Count	Bank	Dollar	\$ %	
#	%	\$ (000s)	\$ %		
Low	10	1.2%	\$2,163	1.0%	5.1%
Moderate	80	9.6%	\$14,561	7.0%	14.8%
Middle	267	32.1%	\$58,046	28.0%	37.6%
Upper	474	57.0%	\$132,534	63.9%	42.5%
Unknown	0	0.0%	\$0	0.0%	0.0%
<i>Total</i>	<i>831</i>	<i>100.0%</i>	<i>\$207,304</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

Borrower Distribution of Home Equity Lines of Credit

Assessment Area: CA - San Francisco Bay

Borrower Income Levels	Bank Lending & Demographic Data Comparison				
			2015, 2016		Families by Family Income %
	Count	Bank	Dollar	\$ %	
#	%	\$ (000s)	\$ %		
Low	17	2.0%	\$2,397	0.0%	23.8%
Moderate	45	5.4%	\$6,719	3.2%	16.4%
Middle	115	13.8%	\$17,485	8.4%	18.7%
Upper	651	78.3%	\$174,103	84.0%	41.1%
Unknown	3	0.4%	\$6,600	3.2%	0.0%
<i>Total</i>	<i>831</i>	<i>100.0%</i>	<i>\$207,304</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

Appendix H

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: CA - San Francisco Bay

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison				Bank & Aggregate Lending Comparison						
		2017		Owner Occupied Units	2017			Dollar				
		Count	Dollar		Bank	Count	Agg	Bank	Agg			
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	5.0%	0	0.0%	7.0%	\$0	0.0%	4.3%
	Moderate	0	0.0%	\$0	0.0%	16.8%	0	0.0%	19.7%	\$0	0.0%	15.5%
	Middle	0	0.0%	\$0	0.0%	32.8%	0	0.0%	31.6%	\$0	0.0%	29.6%
	Upper	1	100.0%	\$1,580	100.0%	45.3%	1	100.0%	41.3%	\$1,580	100.0%	50.3%
	Unknown	0	0.0%	\$0	0.0%	0.2%	0	0.0%	0.4%	\$0	0.0%	0.4%
	Total	1	100.0%	\$1,580	100.0%	100.0%	1	100.0%	100.0%	\$1,580	100.0%	100.0%
REFINANCE	Low	1	7.1%	\$360	2.3%	5.0%	1	7.1%	6.2%	\$360	2.3%	6.0%
	Moderate	0	0.0%	\$0	0.0%	16.8%	0	0.0%	18.3%	\$0	0.0%	15.9%
	Middle	2	14.3%	\$1,268	8.0%	32.8%	2	14.3%	33.4%	\$1,268	8.0%	30.1%
	Upper	11	78.6%	\$14,275	89.8%	45.3%	11	78.6%	41.9%	\$14,275	89.8%	47.9%
	Unknown	0	0.0%	\$0	0.0%	0.2%	0	0.0%	0.3%	\$0	0.0%	0.2%
	Total	14	100.0%	\$15,903	100.0%	100.0%	14	100.0%	100.0%	\$15,903	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	5.0%	0	0.0%	6.2%	\$0	0.0%	4.1%
	Moderate	0	0.0%	\$0	0.0%	16.8%	0	0.0%	18.3%	\$0	0.0%	13.0%
	Middle	1	100.0%	\$1,400	100.0%	32.8%	1	100.0%	34.4%	\$1,400	100.0%	28.7%
	Upper	0	0.0%	\$0	0.0%	45.3%	0	0.0%	40.9%	\$0	0.0%	54.1%
	Unknown	0	0.0%	\$0	0.0%	0.2%	0	0.0%	0.2%	\$0	0.0%	0.3%
	Total	1	100.0%	\$1,400	100.0%	100.0%	1	100.0%	100.0%	\$1,400	100.0%	100.0%
MULTIFAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	19.8%	0	0.0%	19.8%	\$0	0.0%	22.8%
	Moderate	0	0.0%	\$0	0.0%	23.9%	0	0.0%	25.9%	\$0	0.0%	20.4%
	Middle	0	0.0%	\$0	0.0%	26.7%	0	0.0%	28.3%	\$0	0.0%	23.5%
	Upper	0	0.0%	\$0	0.0%	27.7%	0	0.0%	24.8%	\$0	0.0%	30.6%
	Unknown	0	0.0%	\$0	0.0%	1.9%	0	0.0%	1.2%	\$0	0.0%	2.6%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	1	6.3%	\$360	1.9%	5.0%	1	6.3%	6.7%	\$360	1.9%	6.3%
	Moderate	0	0.0%	\$0	0.0%	16.8%	0	0.0%	19.0%	\$0	0.0%	15.9%
	Middle	3	18.8%	\$2,668	14.1%	32.8%	3	18.8%	32.7%	\$2,668	14.1%	29.4%
	Upper	12	75.0%	\$15,855	84.0%	45.3%	12	75.0%	41.4%	\$15,855	84.0%	48.0%
	Unknown	0	0.0%	\$0	0.0%	0.2%	0	0.0%	0.3%	\$0	0.0%	0.4%
	Total	16	100.0%	\$18,883	100.0%	100.0%	16	100.0%	100.0%	\$18,883	100.0%	100.0%
SMALL BUSINESSES	Small Businesses											
	Low	41	13.9%	\$10,357	13.2%	11.3%	41	13.9%	11.1%	\$10,357	13.2%	13.2%
	Moderate	51	17.3%	\$16,040	20.4%	16.9%	51	17.3%	17.5%	\$16,040	20.4%	16.5%
	Middle	76	25.9%	\$20,980	26.7%	28.4%	76	25.9%	29.1%	\$20,980	26.7%	26.0%
	Upper	124	42.2%	\$30,659	39.0%	42.7%	124	42.2%	41.4%	\$30,659	39.0%	43.5%
	Unknown	2	0.7%	\$650	0.8%	0.7%	2	0.7%	0.7%	\$650	0.8%	0.7%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.2%	\$0	0.0%	0.1%
	Total	294	100.0%	\$78,686	100.0%	100.0%	294	100.0%	100.0%	\$78,686	100.0%	100.0%
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	6.9%	0	0.0%	7.9%	\$0	0.0%	7.4%
	Moderate	0	0.0%	\$0	0.0%	12.7%	0	0.0%	9.7%	\$0	0.0%	4.7%
	Middle	0	0.0%	\$0	0.0%	23.2%	0	0.0%	30.4%	\$0	0.0%	17.4%
	Upper	0	0.0%	\$0	0.0%	56.9%	0	0.0%	51.1%	\$0	0.0%	70.4%
	Unknown	0	0.0%	\$0	0.0%	0.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.9%	\$0	0.0%	0.2%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

Appendix H

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size

Assessment Area: CA - San Francisco Bay

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison				Bank & Aggregate Lending Comparison			
		2017		Families by Family Income %	2017		2017		Dollar S %
		Bank Count #	Dollar S (%)		Bank Count #	Agg %	Bank S(000s)	Agg S %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	24.7%	0	0.0%	0.4%
	Moderate	0	0.0%	\$0	0.0%	15.9%	0	0.0%	2.7%
	Middle	0	0.0%	\$0	0.0%	18.0%	0	0.0%	9.2%
	Upper	1	100.0%	\$1,580	100.0%	41.4%	1	100.0%	78.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	9.5%
	Total	1	100.0%	\$1,580	100.0%	100.0%	1	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	24.7%	0	0.0%	1.7%
	Moderate	1	7.1%	\$2,585	16.3%	15.9%	1	7.1%	4.8%
	Middle	3	21.4%	\$1,343	8.4%	18.0%	3	21.4%	10.2%
	Upper	8	57.1%	\$8,375	52.7%	41.4%	8	57.1%	75.9%
	Unknown	2	14.3%	\$3,600	22.6%	0.0%	2	14.3%	7.5%
	Total	14	100.0%	\$15,903	100.0%	100.0%	14	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	24.7%	0	0.0%	2.1%
	Moderate	0	0.0%	\$0	0.0%	15.9%	0	0.0%	7.9%
	Middle	0	0.0%	\$0	0.0%	18.0%	0	0.0%	15.9%
	Upper	1	100.0%	\$1,400	100.0%	41.4%	1	100.0%	67.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	6.4%
	Total	1	100.0%	\$1,400	100.0%	100.0%	1	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	24.7%	0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	15.9%	0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	18.0%	0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	41.4%	0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	24.7%	0	0.0%	1.1%
	Moderate	1	6.3%	\$2,585	13.7%	15.9%	1	6.3%	3.8%
	Middle	3	18.8%	\$1,343	7.1%	18.0%	3	18.8%	9.4%
	Upper	10	62.5%	\$11,355	60.1%	41.4%	10	62.5%	71.9%
	Unknown	2	12.5%	\$3,600	19.1%	0.0%	2	12.5%	13.8%
	Total	16	100.0%	\$18,883	100.0%	100.0%	16	100.0%	100.0%
Small Business Revenue			Total Businesses						
	\$1 Million or Less	42	14.3%	\$6,326	8.0%	89.2%	42	14.3%	53.7%
	Over \$1 Million	163	55.4%	\$55,373	70.4%	10.3%	163	55.4%	\$6,326
	Total Rev. available	205	69.7%	\$61,699	78.4%	99.5%	205	69.7%	8.0%
	Rev. Not Known	89	30.3%	\$16,987	21.6%	0.5%	89	30.3%	34.6%
	Total	294	100.0%	\$78,686	100.0%	100.0%	294	100.0%	
Small Farm Revenue			Total Farms						
	\$1 Million or Less	0	0.0%	\$0	0.0%	94.9%	0	0.0%	52.0%
	Over \$1 Million	0	0.0%	\$0	0.0%	4.9%	0	0.0%	\$0
	Not Known	0	0.0%	\$0	0.0%	0.1%	0	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	38.1%
Small Farm Size	\$100,000 or Less	139	47.3%	\$7,973	10.1%		139	47.3%	95.6%
	\$100,001 - \$250,000	65	22.1%	\$12,553	16.0%		65	22.1%	2.2%
	\$250,001 - \$1 Million	90	30.6%	\$58,160	73.9%		90	30.6%	2.6%
	Total	294	100.0%	\$78,686	100.0%		294	100.0%	\$78,686
									100.0%
Originations & Purchases	\$1 Million or Less	0	0.0%	\$0	0.0%	94.3%	0	0.0%	55.0%
	Over \$1 Million	0	0.0%	\$0	0.0%	4.9%	0	0.0%	14.4%
	Not Known	0	0.0%	\$0	0.0%	0.1%	0	0.0%	30.6%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%
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, 2017 D&B Info, and 2015 ACS Data									

Appendix H

Geographic Distribution of Home Equity Lines of Credit

Assessment Area: CA - San Francisco Bay

Tract Income Levels	Bank Lending & Demographic Data Comparison				
			2017		Owner Occupied Units %
	Count	Bank	Dollar	\$ %	
#	%	\$ (000s)	\$ %		
Low	14	3.9%	\$2,339	2.7%	5.0%
Moderate	51	14.3%	\$8,546	10.0%	16.8%
Middle	102	28.7%	\$19,203	22.5%	32.8%
Upper	189	53.1%	\$55,404	64.8%	45.3%
Unknown	0	0.0%	\$0	0.0%	0.2%
<i>Total</i>	<i>356</i>	<i>100.0%</i>	<i>\$85,492</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

Borrower Distribution of Home Equity Lines of Credit

Assessment Area: CA - San Francisco Bay

Borrower Income Levels	Bank Lending & Demographic Data Comparison				
			2017		Families by Family Income %
	Count	Bank	Dollar	\$ %	
#	%	\$ (000s)	\$ %		
Low	11	3.1%	\$816	0.0%	24.7%
Moderate	29	8.1%	\$3,183	3.7%	15.9%
Middle	77	21.6%	\$13,726	16.1%	18.0%
Upper	235	66.0%	\$64,842	75.8%	41.4%
Unknown	4	1.1%	\$2,925	3.4%	0.0%
<i>Total</i>	<i>356</i>	<i>100.0%</i>	<i>\$85,492</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

Appendix H

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: CA - San Jose

PRODUCT TYPE	TRACT INCOME LEVELS	Bank Lending & Demographic Data Comparison								Bank & Aggregate Lending Comparison									
		2015, 2016				2015				2016				2015					
		Bank		Owner Occupied Units		Count		Dollar		Bank		Count		Bank		Dollar			
HOME PURCHASE	Low Moderate Middle Upper Unknown	#	%	\$ (000s)	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	#	%	#	%	\$ (000s)	\$ %	\$ %	
		1	14.3%	\$776	6.4%	4,5%	1	33.3%	5.6%	\$776	21.0%	3.7%	0	0.0%	6.7%	\$0	0.0%	4.4%	
		0	0.0%	\$0	0.0%	17.9%	0	0.0%	22.5%	\$0	0.0%	16.4%	0	0.0%	22.3%	\$0	0.0%	16.6%	
		1	14.3%	\$435	3.6%	39.0%	1	33.3%	41.7%	\$435	11.8%	37.1%	0	0.0%	42.2%	\$0	0.0%	38.1%	
		5	71.4%	\$10,967	90.1%	38.6%	1	33.3%	30.2%	\$2,480	67.2%	42.8%	4	100.0%	28.8%	\$8,487	100.0%	41.0%	
		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%	0.0%	
REFINANCE	Low Moderate Middle Upper Unknown	Total	100.0%	\$12,178	100.0%	100.0%	3	100.0%	100.0%	\$3,691	100.0%	100.0%	4	100.0%	100.0%	\$8,487	100.0%	100.0%	
		1	6.7%	\$155	1.1%	4.5%	1	16.7%	4.5%	\$155	3.1%	3.0%	0	0.0%	4.5%	\$0	0.0%	3.1%	
		1	6.7%	\$284	1.9%	17.9%	1	16.7%	18.5%	\$284	5.6%	14.0%	0	0.0%	19.4%	\$0	0.0%	15.0%	
		6	40.0%	\$3,352	23.0%	39.0%	2	33.3%	40.2%	\$1,527	30.1%	35.7%	4	44.4%	40.4%	\$1,825	19.2%	36.3%	
		7	46.7%	\$10,777	74.0%	38.6%	2	33.3%	36.8%	\$3,100	61.2%	47.3%	5	55.6%	35.8%	\$7,677	80.8%	45.6%	
		Total	15	100.0%	\$14,568	100.0%	100.0%	6	100.0%	100.0%	\$5,066	100.0%	100.0%	9	100.0%	100.0%	\$9,502	100.0%	100.0%
HOME IMPROVEMENT	Low Moderate Middle Upper Unknown	Total	100.0%	\$1,709	100.0%	100.0%	1	100.0%	100.0%	\$1,709	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
		0	0.0%	\$0	0.0%	4.5%	0	0.0%	5.5%	\$0	0.0%	3.2%	0	0.0%	4.4%	\$0	0.0%	2.8%	
		0	0.0%	\$0	0.0%	17.9%	0	0.0%	16.9%	\$0	0.0%	11.0%	0	0.0%	16.6%	\$0	0.0%	11.7%	
		1	100.0%	\$1,709	100.0%	39.0%	1	100.0%	37.9%	\$1,709	100.0%	29.8%	0	0.0%	39.8%	\$0	0.0%	32.9%	
		0	0.0%	\$0	0.0%	38.6%	0	0.0%	39.7%	\$0	0.0%	56.0%	0	0.0%	39.2%	\$0	0.0%	52.5%	
		Total	1	100.0%	\$1,709	100.0%	100.0%	1	100.0%	100.0%	\$1,709	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
MULTI FAMILY	Low Moderate Middle Upper Unknown	Total	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%	
		0	0.0%	\$0	0.0%	10.2%	0	0.0%	22.1%	\$0	0.0%	17.3%	0	0.0%	15.7%	\$0	0.0%	5.7%	
		0	0.0%	\$0	0.0%	31.9%	0	0.0%	29.8%	\$0	0.0%	35.9%	0	0.0%	35.8%	\$0	0.0%	29.1%	
		0	0.0%	\$0	0.0%	39.7%	0	0.0%	30.5%	\$0	0.0%	34.2%	0	0.0%	36.5%	\$0	0.0%	52.2%	
		0	0.0%	\$0	0.0%	18.1%	0	0.0%	17.6%	\$0	0.0%	12.6%	0	0.0%	11.9%	\$0	0.0%	13.0%	
		Total	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%
HMDA TOTALS	Low Moderate Middle Upper Unknown	Total	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%	
		2	8.7%	\$931	3.3%	4.5%	2	20.0%	5.0%	\$931	8.9%	4.1%	0	0.0%	5.1%	\$0	0.0%	3.6%	
		1	4.3%	\$284	1.0%	17.9%	1	10.0%	19.7%	\$284	2.7%	15.9%	0	0.0%	20.0%	\$0	0.0%	16.1%	
		8	34.8%	\$5,496	19.3%	39.0%	4	40.0%	40.5%	\$3,671	35.1%	35.9%	4	30.8%	40.8%	\$1,825	10.1%	37.8%	
		12	52.2%	\$21,744	76.4%	38.6%	3	30.0%	34.9%	\$5,580	53.3%	44.2%	9	69.2%	34.1%	\$16,164	89.9%	42.7%	
		Total	23	100.0%	\$28,455	100.0%	100.0%	10	100.0%	100.0%	\$10,466	100.0%	100.0%	13	100.0%	100.0%	\$17,989	100.0%	100.0%
SMALL BUSINESSES	Low Moderate Middle Upper Unknown	Total	809	100.0%	\$176,986	100.0%	100.0%	467	100.0%	100.0%	\$99,512	100.0%	100.0%	342	100.0%	100.0%	\$77,474	100.0%	100.0%
		Low	87	8.3%	\$15,346	8.7%	6.1%	36	7.7%	5.4%	\$7,784	7.8%	6.4%	31	9.1%	5.5%	\$7,562	9.8%	6.1%
		Moderate	246	30.4%	\$55,663	31.5%	20.6%	152	32.5%	21.9%	\$34,508	34.7%	25.7%	94	27.5%	21.6%	\$21,155	27.3%	24.9%
		Middle	252	31.1%	\$57,727	32.6%	35.2%	138	29.6%	36.3%	\$31,018	31.2%	33.6%	114	33.3%	36.7%	\$26,709	34.5%	34.5%
		Upper	244	30.2%	\$48,250	27.3%	38.0%	141	30.2%	36.4%	\$26,202	26.3%	34.2%	103	30.1%	36.2%	\$22,048	28.5%	34.5%
		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%
		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%
SMALL FARM	Low Moderate Middle Upper Unknown	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%
		Low	0	0.0%	\$0	0.0%	2.6%	0	0.0%	1.0%	\$0	0.0%	0.4%	0	0.0%	2.8%	\$0	0.0%	0.9%
		Moderate	0	0.0%	\$0	0.0%	17.0%	0	0.0%	18.6%	\$0	0.0%	19.8%	0	0.0%	21.7%	\$0	0.0%	23.6%
		Middle	0	0.0%	\$0	0.0%	32.1%	0	0.0%	40.2%	\$0	0.0%	39.8%	0	0.0%	31.1%	\$0	0.0%	31.4%
		Upper	0	0.0%	\$0	0.0%	48.3%	0	0.0%	40.2%	\$0	0.0%	40.1%	0	0.0%	44.3%	\$0	0.0%	44.1%
		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	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%

Originations & Purchases

2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

Appendix H

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: CA - San Jose

Product Type	Borrower Income Levels	Bank Lending & Demographic Data Comparison						Bank & Aggregate Lending Comparison										
		2015, 2016			2015			2016										
		Count	Bank	Families by Family Income	Count	Dollar	Bank	Count	Dollar	Bank	Bank	Agg	Bank					
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	23.4%	0	0.0%	1.1%	\$0	0.0%	0.3%	0	0.0%	1.1%	\$0	0.0%	0.3%
	Moderate	0	0.0%	\$0	0.0%	16.2%	0	0.0%	6.3%	\$0	0.0%	2.9%	0	0.0%	5.7%	\$0	0.0%	2.5%
	Middle	0	0.0%	\$0	0.0%	19.4%	0	0.0%	18.1%	\$0	0.0%	12.5%	0	0.0%	17.5%	\$0	0.0%	11.7%
	Upper	5	71.4%	\$10,967	90.1%	41.1%	1	33.3%	62.0%	\$2,480	67.2%	72.9%	4	100.0%	67.8%	\$8,487	100.0%	78.0%
	Unknown	2	28.6%	\$1,211	9.9%	0.0%	2	66.7%	12.6%	\$1,211	32.8%	11.4%	0	0.0%	8.0%	\$0	0.0%	7.4%
	Total	7	100.0%	\$12,178	100.0%	100.0%	3	100.0%	100.0%	\$3,691	100.0%	100.0%	4	100.0%	100.0%	\$8,487	100.0%	100.0%
REFINANCE	Low	1	6.7%	\$155	1.1%	23.4%	1	16.7%	3.0%	\$155	3.1%	1.3%	0	0.0%	2.4%	\$0	0.0%	1.2%
	Moderate	1	6.7%	\$1,750	12.0%	16.2%	0	0.0%	9.4%	\$0	0.0%	5.5%	1	11.1%	8.9%	\$1,750	18.4%	5.3%
	Middle	0	0.0%	\$0	0.0%	19.4%	0	0.0%	18.9%	\$0	0.0%	14.6%	0	0.0%	19.0%	\$0	0.0%	14.6%
	Upper	12	80.0%	\$11,663	80.1%	41.1%	4	66.7%	55.1%	\$3,911	77.2%	65.5%	8	88.9%	60.4%	\$7,752	81.6%	70.0%
	Unknown	1	6.7%	\$1,000	6.9%	0.0%	1	16.7%	13.6%	\$1,000	19.7%	13.2%	0	0.0%	9.3%	\$0	0.0%	9.0%
	Total	15	100.0%	\$14,568	100.0%	100.0%	6	100.0%	100.0%	\$5,066	100.0%	100.0%	9	100.0%	100.0%	\$9,302	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	23.4%	0	0.0%	4.4%	\$0	0.0%	1.5%	0	0.0%	4.5%	\$0	0.0%	1.8%
	Moderate	0	0.0%	\$0	0.0%	16.2%	0	0.0%	12.5%	\$0	0.0%	6.7%	0	0.0%	11.8%	\$0	0.0%	6.6%
	Middle	0	0.0%	\$0	0.0%	19.4%	0	0.0%	19.1%	\$0	0.0%	13.1%	0	0.0%	20.4%	\$0	0.0%	15.2%
	Upper	1	100.0%	\$1,709	100.0%	41.1%	1	100.0%	57.9%	\$1,709	100.0%	73.5%	0	0.0%	60.9%	\$0	0.0%	73.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	6.0%	\$0	0.0%	5.2%	0	0.0%	2.3%	\$0	0.0%	3.2%
	Total	1	100.0%	\$1,709	100.0%	100.0%	1	100.0%	100.0%	\$1,709	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	23.4%	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%	16.2%	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%	19.4%	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%	41.1%	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	1	4.3%	\$155	0.5%	23.4%	1	10.0%	2.5%	\$155	1.5%	0.9%	0	0.0%	2.2%	\$0	0.0%	0.9%
	Moderate	1	4.3%	\$1,750	6.2%	16.2%	0	0.0%	8.6%	\$0	0.0%	4.4%	1	7.7%	8.2%	\$1,750	9.7%	4.2%
	Middle	0	0.0%	\$0	0.0%	19.4%	0	0.0%	18.6%	\$0	0.0%	13.0%	0	0.0%	18.6%	\$0	0.0%	13.0%
	Upper	18	78.3%	\$24,339	85.5%	41.1%	6	60.0%	56.9%	\$8,100	77.4%	64.4%	12	92.3%	61.9%	\$16,239	90.3%	68.6%
	Unknown	3	13.0%	\$2,211	7.8%	0.0%	3	30.0%	13.5%	\$2,211	21.1%	17.3%	0	0.0%	9.1%	\$0	0.0%	13.3%
	Total	23	100.0%	\$28,455	100.0%	100.0%	10	100.0%	100.0%	\$10,466	100.0%	100.0%	13	100.0%	100.0%	\$17,989	100.0%	100.0%
Small Business Revenue	Total Businesses																	
	\$1 Million or Less	187	23.1%	\$26,781	15.1%	90.4%	125	26.8%	52.6%	\$15,904	16.0%	34.8%	62	18.1%	39.7%	\$10,877	14.0%	30.6%
	Over \$1 Million	393	48.6%	\$107,024	60.5%	9.2%	232	49.7%					161	47.1%				
	Total Rev. available	580	71.7%	\$133,805	75.6%	99.6%	357	76.5%					223	65.2%				
	Rev. Not Known	229	28.3%	\$43,181	24.4%	0.3%	110	23.6%					119	34.8%				
	Total	809	100.0%	\$176,986	100.0%	100.0%	467	100.0%	100.0%				342	100.0%				
Loan Size	\$100,000 or Less	412	50.9%	\$22,638	12.8%		242	51.8%	95.9%	\$13,310	13.4%	47.2%	170	49.7%	96.8%	\$9,328	12.0%	55.3%
	\$100,001 - \$250,000	193	23.9%	\$36,939	20.9%		109	23.3%	2.0%	\$20,672	20.8%	11.5%	84	24.6%	1.6%	\$16,267	21.0%	10.0%
	\$250,001 - \$1 Million	204	25.2%	\$117,409	66.3%		116	24.8%	2.2%	\$65,530	65.9%	41.4%	88	25.7%	1.6%	\$51,879	67.0%	34.7%
	Total	809	100.0%	\$176,986	100.0%		467	100.0%	100.0%	\$99,512	100.0%	100.0%	342	100.0%	100.0%	\$77,474	100.0%	100.0%
Small Farm Revenue	Total Farms																	
	\$1 Million or Less	0	0.0%	\$0	0.0%	93.8%	0	0.0%	46.4%	\$0	0.0%	21.7%	0	0.0%	55.7%	\$0	0.0%	33.8%
	Over \$1 Million	0	0.0%	\$0	0.0%	6.2%	0	0.0%					0	0.0%				
	Not Known	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%					0	0.0%				
Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	91.8%	\$0	0.0%	52.9%	0	0.0%	90.6%	\$0	0.0%	48.2%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	4.1%	\$0	0.0%	12.0%	0	0.0%	8.5%	\$0	0.0%	40.3%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	4.1%	\$0	0.0%	35.1%	0	0.0%	0.9%	\$0	0.0%	11.5%
	Total	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%

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, 2016 D&B Info, and 2010 ACS Data

Appendix H

Geographic Distribution of Home Equity Lines of Credit

Assessment Area: CA - San Jose

Tract Income Levels	Bank Lending & Demographic Data Comparison				
	2015, 2016				Owner Occupied Units %
	Bank		Dollar		
	#	%	\$ (000s)	\$ %	
Low	10	2.0%	\$1,156	0.8%	4.5%
Moderate	57	11.5%	\$9,611	6.8%	17.9%
Middle	186	37.4%	\$44,019	31.1%	39.0%
Upper	244	49.1%	\$86,534	61.2%	38.6%
Unknown	0	0.0%	\$0	0.0%	0.0%
<i>Total</i>	<i>497</i>	<i>100.0%</i>	<i>\$141,320</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

Borrower Distribution of Home Equity Lines of Credit

Assessment Area: CA - San Jose

Borrower Income Levels	Bank Lending & Demographic Data Comparison				
	2015, 2016				Families by Family Income %
	Bank		Dollar		
	#	%	\$ (000s)	\$ %	
Low	19	3.8%	\$1,953	0.0%	23.4%
Moderate	28	5.6%	\$3,558	2.5%	16.2%
Middle	68	13.7%	\$12,139	8.6%	19.4%
Upper	376	75.7%	\$119,413	84.5%	41.1%
Unknown	6	1.2%	\$4,257	3.0%	0.0%
<i>Total</i>	<i>497</i>	<i>100.0%</i>	<i>\$141,320</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

Appendix H

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: CA - San Jose

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017			Owner Occupied Units	2017			\$ (000s)	\$ %	Dollar Agg	
		Bank		Dollar		Count	Bank	Agg				
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	4.4%	0	0.0%	6.2%	\$0	0.0%	6.9%
	Moderate	0	0.0%	\$0	0.0%	15.5%	0	0.0%	20.1%	\$0	0.0%	13.3%
	Middle	0	0.0%	\$0	0.0%	36.6%	0	0.0%	40.7%	\$0	0.0%	34.7%
	Upper	2	100.0%	\$1,944	100.0%	43.5%	2	100.0%	33.0%	\$1,944	100.0%	45.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	2	100.0%	\$1,944	100.0%	100.0%	2	100.0%	100.0%	\$1,944	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	4.4%	0	0.0%	5.3%	\$0	0.0%	8.2%
	Moderate	1	10.0%	\$153	2.0%	15.5%	1	10.0%	17.9%	\$153	2.0%	10.5%
	Middle	1	10.0%	\$760	9.8%	36.6%	1	10.0%	37.4%	\$760	9.8%	37.5%
	Upper	8	80.0%	\$6,839	88.2%	43.5%	8	80.0%	39.3%	\$6,839	88.2%	43.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	10	100.0%	\$7,752	100.0%	100.0%	10	100.0%	100.0%	\$7,752	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	4.4%	0	0.0%	4.4%	\$0	0.0%	3.3%
	Moderate	0	0.0%	\$0	0.0%	15.5%	0	0.0%	15.9%	\$0	0.0%	10.4%
	Middle	0	0.0%	\$0	0.0%	36.6%	0	0.0%	38.0%	\$0	0.0%	32.0%
	Upper	0	0.0%	\$0	0.0%	43.5%	0	0.0%	41.7%	\$0	0.0%	54.3%
	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	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	12.1%	0	0.0%	20.1%	\$0	0.0%	8.9%
	Moderate	0	0.0%	\$0	0.0%	22.7%	0	0.0%	27.2%	\$0	0.0%	25.2%
	Middle	0	0.0%	\$0	0.0%	41.9%	0	0.0%	36.1%	\$0	0.0%	38.7%
	Upper	0	0.0%	\$0	0.0%	23.3%	0	0.0%	16.7%	\$0	0.0%	27.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
HMDA TOTALS	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Small Businesses											
	Low	19	6.1%	\$3,181	4.3%	5.7%	19	6.1%	5.7%	\$3,181	4.3%	7.1%
	Moderate	65	20.9%	\$14,500	19.8%	17.1%	65	20.9%	18.7%	\$14,500	19.8%	21.6%
	Middle	121	38.9%	\$31,572	43.1%	35.7%	121	38.9%	37.5%	\$31,572	43.1%	36.1%
	Upper	106	34.1%	\$23,991	32.8%	41.5%	106	34.1%	38.0%	\$23,991	32.8%	35.2%
SMALL BUSINESSES	Unknown	0	0.0%	\$0	0.0%	0.1%	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%
	Total	311	100.0%	\$73,244	100.0%	100.0%	311	100.0%	100.0%	\$73,244	100.0%	100.0%
	Small Farms											
	Low	0	0.0%	\$0	0.0%	2.3%	0	0.0%	3.4%	\$0	0.0%	2.5%
	Moderate	0	0.0%	\$0	0.0%	17.1%	0	0.0%	12.7%	\$0	0.0%	12.8%
SMALL FARM	Middle	0	0.0%	\$0	0.0%	34.7%	0	0.0%	39.8%	\$0	0.0%	41.8%
	Upper	0	0.0%	\$0	0.0%	46.0%	0	0.0%	44.1%	\$0	0.0%	43.0%
	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%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

Appendix H

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size

Assessment Area: CA - San Jose

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison				Bank & Aggregate Lending Comparison			
		2017		2017		Count		Dollar	
		Bank	Families by Family Income %	Bank	Agg %	Bank \$ (000s)	\$ %	Bank	Agg %
HOME PURCHASE	Low	0 0.0%	\$0 0.0%	23.8%	0 0.0%	1.0%	\$0 0.0%	0.3%	
	Moderate	0 0.0%	\$0 0.0%	15.5%	0 0.0%	5.2%	\$0 0.0%	2.1%	
	Middle	0 0.0%	\$0 0.0%	18.5%	0 0.0%	16.5%	\$0 0.0%	10.2%	
	Upper	2 100.0%	\$1,944 100.0%	42.2%	2 100.0%	69.7%	\$1,944 100.0%	80.8%	
	Unknown	0 0.0%	\$0 0.0%	0.0%	0 0.0%	7.7%	\$0 0.0%	6.5%	
	Total	2 100.0%	\$1,944 100.0%	100.0%	2 100.0%	100.0%	\$1,944 100.0%	100.0%	
REFINANCE	Low	0 0.0%	\$0 0.0%	23.8%	0 0.0%	4.3%	\$0 0.0%	1.7%	
	Moderate	3 30.0%	\$658 8.5%	15.5%	3 30.0%	11.3%	\$658 8.5%	5.3%	
	Middle	1 10.0%	\$500 6.4%	18.5%	1 10.0%	20.3%	\$500 6.4%	12.4%	
	Upper	6 60.0%	\$6,594 85.1%	42.2%	6 60.0%	55.0%	\$6,594 85.1%	73.1%	
	Unknown	0 0.0%	\$0 0.0%	0.0%	0 0.0%	9.0%	\$0 0.0%	7.5%	
	Total	10 100.0%	\$7,752 100.0%	100.0%	10 100.0%	100.0%	\$7,752 100.0%	100.0%	
HOME IMPROVEMENT	Low	0 0.0%	\$0 0.0%	23.8%	0 0.0%	4.7%	\$0 0.0%	1.9%	
	Moderate	0 0.0%	\$0 0.0%	15.5%	0 0.0%	11.0%	\$0 0.0%	6.2%	
	Middle	0 0.0%	\$0 0.0%	18.5%	0 0.0%	22.2%	\$0 0.0%	15.9%	
	Upper	0 0.0%	\$0 0.0%	42.2%	0 0.0%	59.3%	\$0 0.0%	72.2%	
	Unknown	0 0.0%	\$0 0.0%	0.0%	0 0.0%	2.9%	\$0 0.0%	3.8%	
	Total	0 0.0%	\$0 0.0%	100.0%	0 0.0%	100.0%	\$0 0.0%	100.0%	
MULTIFAMILY	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%	15.5%	0 0.0%	0.0%	\$0 0.0%	0.0%	
	Middle	0 0.0%	\$0 0.0%	18.5%	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	0 0.0%	\$0 0.0%	23.8%	0 0.0%	3.0%	\$0 0.0%	1.1%	
	Moderate	3 25.0%	\$658 6.8%	15.5%	3 25.0%	8.7%	\$658 6.8%	3.6%	
	Middle	1 8.3%	\$500 5.2%	18.5%	1 8.3%	18.8%	\$500 5.2%	10.8%	
	Upper	8 66.7%	\$8,538 88.1%	42.2%	8 66.7%	60.8%	\$8,538 88.1%	71.5%	
	Unknown	0 0.0%	\$0 0.0%	0.0%	0 0.0%	8.7%	\$0 0.0%	13.0%	
	Total	12 100.0%	\$9,696 100.0%	100.0%	12 100.0%	100.0%	\$9,696 100.0%	100.0%	
Small Business Revenue	Total Businesses								
	\$1 Million or Less	42 13.5%	\$5,632 7.7%	89.5%	42 13.5%	54.3%	\$5,632 7.7%	36.1%	
	Over \$1 Million	148 47.6%	\$48,251 65.9%	10.2%	148 47.6%				
	Total Rev. available	190 61.1%	\$53,883 73.6%	99.7%	190 61.1%				
	Rev. Not Known	121 38.9%	\$19,361 26.4%	0.4%	121 38.9%				
	Total	311 100.0%	\$73,244 100.0%		311 100.0%				
Loan Size	Total Farms								
	\$1 Million or Less	0 0.0%	\$0 0.0%	93.9%	0 0.0%	50.0%	\$0 0.0%	42.3%	
	Over \$1 Million	0 0.0%	\$0 0.0%	6.1%	0 0.0%				
	Not Known	0 0.0%	\$0 0.0%	0.0%	0 0.0%				
	Total	0 0.0%	\$0 0.0%	100.0%	0 0.0%				
	\$100,000 or Less	150 48.2%	\$8,014 10.9%		150 48.2%	96.0%	\$8,014 10.9%	49.7%	
Small Farm Revenue	\$100,001 - \$250,000	75 24.1%	\$14,764 20.2%		75 24.1%	2.0%	\$14,764 20.2%	11.6%	
	\$250,001 - \$1 Million	86 27.7%	\$50,466 68.9%		86 27.7%	2.0%	\$50,466 68.9%	38.6%	
	Total	311 100.0%	\$73,244 100.0%		311 100.0%	100.0%	\$73,244 100.0%	100.0%	
	\$100,000 or Less	0 0.0%	\$0 0.0%		0 0.0%	95.8%	\$0 0.0%	73.8%	
Loan Size	\$100,001 - \$250,000	0 0.0%	\$0 0.0%		0 0.0%	4.2%	\$0 0.0%	26.2%	
	\$250,001 - \$500,000	0 0.0%	\$0 0.0%		0 0.0%	0.0%	\$0 0.0%	0.0%	
	Total	0 0.0%	\$0 0.0%		0 0.0%	100.0%	\$0 0.0%	100.0%	

Originations & Purchases

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

2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

Appendix H

Geographic Distribution of Home Equity Lines of Credit

Assessment Area: CA - San Jose

Tract Income Levels	Bank Lending & Demographic Data Comparison				
			2017		Owner Occupied Units %
	Count	Bank	Dollar	\$ %	
#	%	\$ (000s)			
Low	4	1.8%	\$483	0.6%	4.4%
Moderate	22	9.9%	\$3,927	5.3%	15.5%
Middle	79	35.6%	\$17,780	23.9%	36.6%
Upper	117	52.7%	\$52,346	70.2%	43.5%
Unknown	0	0.0%	\$0	0.0%	0.0%
<i>Total</i>	<i>222</i>	<i>100.0%</i>	<i>\$74,536</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

Borrower Distribution of Home Equity Lines of Credit

Assessment Area: CA - San Jose

Borrower Income Levels	Bank Lending & Demographic Data Comparison				
			2017		Families by Family Income %
	Count	Bank	Dollar	\$ %	
#	%	\$ (000s)			
Low	7	3.2%	\$728	0.0%	23.8%
Moderate	15	6.8%	\$2,835	3.8%	15.5%
Middle	31	14.0%	\$5,335	7.2%	18.5%
Upper	165	74.3%	\$60,507	81.2%	42.2%
Unknown	4	1.8%	\$5,131	6.9%	0.0%
<i>Total</i>	<i>222</i>	<i>100.0%</i>	<i>\$74,536</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

Appendix H

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: CA - Ventura

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison										Bank & Aggregate Lending Comparison							
		2015, 2016					2015					2016							
		Bank		Owner Occupied Units			Count		Dollar			Bank		Count			Dollar		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	1.8%	0	0.0%	2.0%	\$0	0.0%	1.1%	0	0.0%	2.0%	\$0	0.0%	1.2%	
	Moderate	0	0.0%	\$0	0.0%	16.9%	0	0.0%	15.5%	\$0	0.0%	11.3%	0	0.0%	16.3%	\$0	0.0%	11.8%	
	Middle	1	100.0%	\$1,100	100.0%	36.3%	0	0.0%	39.3%	\$0	0.0%	34.1%	1	100.0%	40.6%	\$1,100	100.0%	35.8%	
	Upper	0	0.0%	\$0	0.0%	45.0%	0	0.0%	43.2%	\$0	0.0%	53.4%	0	0.0%	41.1%	\$0	0.0%	51.2%	
	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	1	100.0%	\$1,100	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	1	100.0%	100.0%	\$1,100	100.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	1.8%	0	0.0%	1.7%	\$0	0.0%	1.1%	0	0.0%	1.5%	\$0	0.0%	1.0%	
	Moderate	0	0.0%	\$0	0.0%	16.9%	0	0.0%	14.1%	\$0	0.0%	10.2%	0	0.0%	13.9%	\$0	0.0%	10.5%	
	Middle	0	0.0%	\$0	0.0%	36.3%	0	0.0%	38.6%	\$0	0.0%	33.2%	0	0.0%	38.8%	\$0	0.0%	34.0%	
	Upper	2	100.0%	\$556	100.0%	45.0%	0	0.0%	45.5%	\$0	0.0%	55.5%	2	100.0%	45.7%	\$556	100.0%	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	2	100.0%	\$556	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	2	100.0%	100.0%	\$556	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	1.8%	0	0.0%	1.6%	\$0	0.0%	1.4%	0	0.0%	1.7%	\$0	0.0%	1.2%	
	Moderate	0	0.0%	\$0	0.0%	16.9%	0	0.0%	17.9%	\$0	0.0%	13.8%	0	0.0%	15.6%	\$0	0.0%	10.7%	
	Middle	0	0.0%	\$0	0.0%	36.3%	0	0.0%	37.3%	\$0	0.0%	33.3%	0	0.0%	35.6%	\$0	0.0%	28.8%	
	Upper	0	0.0%	\$0	0.0%	45.0%	0	0.0%	43.2%	\$0	0.0%	51.5%	0	0.0%	47.1%	\$0	0.0%	59.2%	
	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	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%	
MULTIFAMILY	Multi-Family Units																		
	Low	0	0.0%	\$0	0.0%	9.0%	0	0.0%	11.0%	\$0	0.0%	4.8%	0	0.0%	24.0%	\$0	0.0%	14.0%	
	Moderate	0	0.0%	\$0	0.0%	37.5%	0	0.0%	58.5%	\$0	0.0%	44.6%	0	0.0%	45.3%	\$0	0.0%	21.5%	
	Middle	0	0.0%	\$0	0.0%	39.4%	0	0.0%	18.3%	\$0	0.0%	44.7%	0	0.0%	14.7%	\$0	0.0%	18.8%	
	Upper	0	0.0%	\$0	0.0%	14.2%	0	0.0%	12.2%	\$0	0.0%	5.9%	0	0.0%	16.0%	\$0	0.0%	45.7%	
	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	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%	1.8%	0	0.0%	1.8%	\$0	0.0%	1.2%	0	0.0%	1.7%	\$0	0.0%	1.7%	
	Moderate	0	0.0%	\$0	0.0%	16.9%	0	0.0%	14.9%	\$0	0.0%	11.6%	0	0.0%	14.8%	\$0	0.0%	11.4%	
	Middle	1	33.3%	\$1,100	66.4%	36.3%	0	0.0%	38.8%	\$0	0.0%	33.9%	1	33.3%	39.2%	\$1,100	66.4%	33.8%	
	Upper	2	66.7%	\$556	33.6%	45.0%	0	0.0%	44.6%	\$0	0.0%	53.3%	2	66.7%	44.3%	\$556	33.6%	53.1%	
	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	3	100.0%	\$1,656	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	3	100.0%	100.0%	\$1,656	100.0%	100.0%	
SMALL BUSINESSES	Small Businesses																		
	Low	0	0.0%	\$0	0.0%	3.7%	0	0.0%	3.4%	\$0	0.0%	6.2%	0	0.0%	3.2%	\$0	0.0%	5.1%	
	Moderate	4	12.9%	\$1,450	18.0%	18.9%	2	10.5%	16.8%	\$800	13.7%	19.7%	2	16.7%	15.7%	\$650	29.6%	18.6%	
	Middle	13	41.9%	\$2,457	30.5%	35.2%	8	42.1%	35.1%	\$2,047	35.0%	36.4%	5	41.7%	33.9%	\$410	18.7%	35.8%	
	Upper	14	45.2%	\$4,137	51.4%	42.2%	9	47.4%	44.7%	\$3,002	51.3%	37.6%	5	41.7%	47.2%	\$1,135	51.7%	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%	
	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	31	100.0%	\$8,044	100.0%	100.0%	19	100.0%	100.0%	\$5,849	100.0%	100.0%	12	100.0%	100.0%	\$2,195	100.0%	100.0%	
SMALL FARM	Small Farms																		
	Low	0	0.0%	\$0	0.0%	10.4%	0	0.0%	9.7%	\$0	0.0%	15.7%	0	0.0%	11.6%	\$0	0.0%	20.6%	
	Moderate	0	0.0%	\$0	0.0%	21.1%	0	0.0%	17.9%	\$0	0.0%	16.9%	0	0.0%	21.3%	\$0	0.0%	13.6%	
	Middle	0	0.0%	\$0	0.0%	38.0%	0	0.0%	38.1%	\$0	0.0%	37.9%	0	0.0%	41.3%	\$0	0.0%	41.7%	
	Upper	0	0.0%	\$0	0.0%	30.5%	0	0.0%	34.3%	\$0	0.0%	29.4%	0	0.0%	25.8%	\$0	0.0%	24.1%	
	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	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%	

Originations & Purchases

2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

Appendix H

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: CA - Ventura

Product Type	Borrower Income Levels	Bank Lending & Demographic Data Comparison								Bank & Aggregate Lending Comparison								
		2015, 2016				2015				2016				2016				
		Bank		Families by Family Income	Count	Dollar		Bank	Agg	Count		Bank	Agg	Dollar		Dollar		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	21.0%	0	0.0%	1.3%	\$0	0.0%	0.5%	0	0.0%	1.4%	\$0	0.0%	0.6%
	Moderate	0	0.0%	\$0	0.0%	16.7%	0	0.0%	8.8%	\$0	0.0%	4.9%	0	0.0%	8.5%	\$0	0.0%	4.9%
	Middle	0	0.0%	\$0	0.0%	20.2%	0	0.0%	21.3%	\$0	0.0%	16.8%	0	0.0%	24.1%	\$0	0.0%	19.0%
	Upper	1	100.0%	\$1,100	100.0%	42.1%	0	0.0%	52.9%	\$0	0.0%	62.7%	1	100.0%	53.2%	\$1,100	100.0%	62.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	15.7%	\$0	0.0%	15.1%	0	0.0%	12.8%	\$0	0.0%	12.8%
	Total	1	100.0%	\$1,100	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	1	100.0%	100.0%	\$1,100	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	21.0%	0	0.0%	3.2%	\$0	0.0%	1.5%	0	0.0%	3.1%	\$0	0.0%	1.5%
	Moderate	0	0.0%	\$0	0.0%	16.7%	0	0.0%	10.5%	\$0	0.0%	6.6%	0	0.0%	11.2%	\$0	0.0%	7.4%
	Middle	2	100.0%	\$556	100.0%	20.2%	0	0.0%	20.4%	\$0	0.0%	16.6%	2	100.0%	21.7%	\$556	100.0%	18.0%
	Upper	0	0.0%	\$0	0.0%	42.1%	0	0.0%	46.3%	\$0	0.0%	55.0%	0	0.0%	47.8%	\$0	0.0%	56.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	19.6%	\$0	0.0%	20.3%	0	0.0%	16.1%	\$0	0.0%	17.0%
	Total	2	100.0%	\$556	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	2	100.0%	100.0%	\$556	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	21.0%	0	0.0%	5.0%	\$0	0.0%	2.3%	0	0.0%	5.8%	\$0	0.0%	2.8%
	Moderate	0	0.0%	\$0	0.0%	16.7%	0	0.0%	14.0%	\$0	0.0%	11.1%	0	0.0%	14.8%	\$0	0.0%	10.4%
	Middle	0	0.0%	\$0	0.0%	20.2%	0	0.0%	24.2%	\$0	0.0%	21.2%	0	0.0%	23.6%	\$0	0.0%	19.7%
	Upper	0	0.0%	\$0	0.0%	42.1%	0	0.0%	51.5%	\$0	0.0%	59.4%	0	0.0%	51.8%	\$0	0.0%	63.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	5.3%	\$0	0.0%	5.9%	0	0.0%	4.0%	\$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%
MULTIFAMILY	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%	16.7%	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%	42.1%	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	0	0.0%	\$0	0.0%	21.0%	0	0.0%	2.6%	\$0	0.0%	1.1%	0	0.0%	2.7%	\$0	0.0%	1.2%
	Moderate	0	0.0%	\$0	0.0%	16.7%	0	0.0%	10.0%	\$0	0.0%	5.9%	0	0.0%	10.5%	\$0	0.0%	6.3%
	Middle	2	66.7%	\$556	33.6%	20.2%	0	0.0%	20.8%	\$0	0.0%	16.3%	2	66.7%	22.4%	\$556	33.6%	17.6%
	Upper	1	33.3%	\$1,100	66.4%	42.1%	0	0.0%	48.5%	\$0	0.0%	56.5%	1	33.3%	49.5%	\$1,100	66.4%	56.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	18.0%	\$0	0.0%	20.2%	0	0.0%	14.9%	\$0	0.0%	18.9%
	Total	3	100.0%	\$1,656	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	3	100.0%	100.0%	\$1,656	100.0%	100.0%
Small Business	Total Businesses																	
	\$1 Million or Less	11	35.5%	\$1,399	17.4%	92.0%	8	42.1%	55.1%	\$1,139	19.5%	37.0%	3	25.0%	40.9%	\$260	11.8%	32.1%
	Over \$1 Million	10	32.3%	\$3,100	38.5%	7.6%	7	36.8%					3	25.0%				
	Total Rev. available	21	67.8%	\$4,499	55.9%	99.6%	15	78.9%					6	50.0%				
	Rev. Not Known	10	32.3%	\$3,545	44.1%	0.4%	4	21.1%					6	50.0%				
	Total	31	100.0%	\$8,044	100.0%	100.0%	19	100.0%					12	100.0%				
Loan Size	Total Farms																	
	\$100,000 or Less	16	51.6%	\$954	11.9%		9	47.4%	96.4%	\$504	8.6%	52.8%	7	58.3%	97.1%	\$450	20.5%	58.7%
	\$100,001 - \$250,000	6	19.4%	\$1,250	15.5%		3	15.8%	1.9%	\$550	9.4%	12.6%	3	25.0%	1.4%	\$700	31.9%	9.7%
	\$250,001 - \$1 Million	9	29.0%	\$5,840	72.6%		7	36.8%	1.7%	\$4,795	82.0%	34.6%	2	16.7%	1.4%	\$1,045	47.6%	31.6%
	Total	31	100.0%	\$8,044	100.0%		19	100.0%	100.0%	\$5,849	100.0%	100.0%	12	100.0%	100.0%	\$2,195	100.0%	100.0%
	Small Farm Revenue	0	0.0%	\$0	0.0%	84.2%	0	0.0%	35.8%	\$0	0.0%	36.2%	0	0.0%	36.8%	\$0	0.0%	34.8%
Loan Size	Over \$1 Million	0	0.0%	\$0	0.0%	15.8%	0	0.0%					0	0.0%				
	Not Known	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%					0	0.0%				
	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	88.8%	\$0	0.0%	39.1%	0	0.0%	86.5%	\$0	0.0%	27.9%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	7.5%	\$0	0.0%	30.1%	0	0.0%	6.5%	\$0	0.0%	21.0%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	3.7%	\$0	0.0%	30.7%	0	0.0%	7.1%	\$0	0.0%	51.1%
	Total	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%

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, 2016 D&B Info, and 2010 ACS Data

Appendix H

Geographic Distribution of Home Equity Lines of Credit

Assessment Area: CA - Ventura

Tract Income Levels	Bank Lending & Demographic Data Comparison				
			2015, 2016		Owner Occupied Units %
	Count	Bank	Dollar	\$ %	
#	%	\$ (000s)			
Low	0	0.0%	\$0	0.0%	1.8%
Moderate	2	3.2%	\$275	2.9%	16.9%
Middle	15	24.2%	\$1,290	13.5%	36.3%
Upper	45	72.6%	\$7,965	83.6%	45.0%
Unknown	0	0.0%	\$0	0.0%	0.0%
<i>Total</i>	<i>62</i>	<i>100.0%</i>	<i>\$9,530</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

Borrower Distribution of Home Equity Lines of Credit

Assessment Area: CA - Ventura

Borrower Income Levels	Bank Lending & Demographic Data Comparison				
			2015, 2016		
	Count	Bank	Dollar	Families by Family Income %	
#	%	\$ (000s)	\$ %		
Low	1	1.6%	\$100	0.0%	21.0%
Moderate	6	9.7%	\$674	7.1%	16.7%
Middle	10	16.1%	\$957	10.0%	20.2%
Upper	45	72.6%	\$7,799	81.8%	42.1%
Unknown	0	0.0%	\$0	0.0%	0.0%
<i>Total</i>	<i>62</i>	<i>100.0%</i>	<i>\$9,530</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

Appendix H

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: CA - Ventura

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison				Bank & Aggregate Lending Comparison					
		2017				2017				Dollar	
		Bank		Owner Occupied Units		Count		Bank		Dollar	Agg
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	1.7%	0	0.0%	0.8%	\$0	0.0%
	Moderate	0	0.0%	\$0	0.0%	18.1%	0	0.0%	21.3%	\$0	0.0%
	Middle	0	0.0%	\$0	0.0%	35.6%	0	0.0%	36.1%	\$0	0.0%
	Upper	1	100.0%	\$1,484	100.0%	44.6%	1	100.0%	41.8%	\$1,484	100.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%
	Total	1	100.0%	\$1,484	100.0%	100.0%	1	100.0%	100.0%	\$1,484	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	1.7%	0	0.0%	1.5%	\$0	0.0%
	Moderate	0	0.0%	\$0	0.0%	18.1%	0	0.0%	20.0%	\$0	0.0%
	Middle	0	0.0%	\$0	0.0%	35.6%	0	0.0%	36.8%	\$0	0.0%
	Upper	1	100.0%	\$4,000	100.0%	44.6%	1	100.0%	41.7%	\$4,000	100.0%
	Unknown	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%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	1.7%	0	0.0%	1.4%	\$0	0.0%
	Moderate	0	0.0%	\$0	0.0%	18.1%	0	0.0%	18.4%	\$0	0.0%
	Middle	1	100.0%	\$1,400	100.0%	35.6%	1	100.0%	38.9%	\$1,400	100.0%
	Upper	0	0.0%	\$0	0.0%	44.6%	0	0.0%	41.3%	\$0	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%
	Total	1	100.0%	\$1,400	100.0%	100.0%	1	100.0%	100.0%	\$1,400	100.0%
MULTI FAMILY	Multi-Family Units										
	Low	0	0.0%	\$0	0.0%	7.0%	0	0.0%	20.4%	\$0	0.0%
	Moderate	0	0.0%	\$0	0.0%	47.0%	0	0.0%	44.4%	\$0	0.0%
	Middle	1	100.0%	\$600	100.0%	29.4%	1	100.0%	25.9%	\$600	100.0%
	Upper	0	0.0%	\$0	0.0%	16.6%	0	0.0%	9.3%	\$0	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%
	Total	1	100.0%	\$600	100.0%	100.0%	1	100.0%	100.0%	\$600	100.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	1.7%	0	0.0%	1.3%	\$0	0.0%
	Moderate	0	0.0%	\$0	0.0%	18.1%	0	0.0%	20.6%	\$0	0.0%
	Middle	2	50.0%	\$2,000	26.7%	35.6%	2	50.0%	36.6%	\$2,000	26.7%
	Upper	2	50.0%	\$5,484	73.3%	44.6%	2	50.0%	41.6%	\$5,484	73.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%
	Total	4	100.0%	\$7,484	100.0%	100.0%	4	100.0%	100.0%	\$7,484	100.0%
SMALL BUSINESSES	Small Businesses										
	Low	1	7.1%	\$400	18.2%	4.5%	1	7.1%	5.6%	\$400	18.2%
	Moderate	2	14.3%	\$325	14.8%	21.2%	2	14.3%	19.1%	\$325	14.8%
	Middle	3	21.4%	\$375	17.1%	32.8%	3	21.4%	33.3%	\$375	17.1%
	Upper	8	57.1%	\$1,095	49.9%	41.5%	8	57.1%	41.9%	\$1,095	49.9%
	Unknown	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%
	Total	14	100.0%	\$2,195	100.0%	100.0%	14	100.0%	100.0%	\$2,195	100.0%
SMALL FARM	Small Farms										
	Low	0	0.0%	\$0	0.0%	6.9%	0	0.0%	14.0%	\$0	0.0%
	Moderate	0	0.0%	\$0	0.0%	25.4%	0	0.0%	24.7%	\$0	0.0%
	Middle	0	0.0%	\$0	0.0%	36.6%	0	0.0%	38.0%	\$0	0.0%
	Upper	0	0.0%	\$0	0.0%	31.1%	0	0.0%	23.3%	\$0	0.0%
	Unknown	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%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%

Originations & Purchases
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

Appendix H

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size

Assessment Area: CA - Ventura

PRODUCT TYPE	BORROWER INCOME LEVELS	BANK LENDING & DEMOGRAPHIC DATA COMPARISON				BANK & AGGREGATE LENDING COMPARISON					
		2017		2017		2017		2017		2017	
		Bank	Families by Family Income %	Count	Bank	Count	Dollar	Bank	Dollar	Bank	Dollar
HOME PURCHASE	Low	0 0.0%	\$0 0.0%	21.7%	0 0.0%	0.9%	\$0 0.0%	0.3%	\$0 0.0%	0.0%	1.5%
	Moderate	0 0.0%	\$0 0.0%	16.5%	0 0.0%	6.8%	\$0 0.0%	2.9%	\$0 0.0%	0.0%	5.6%
	Middle	0 0.0%	\$0 0.0%	19.5%	0 0.0%	21.4%	\$0 0.0%	13.5%	\$0 0.0%	0.0%	20.4%
	Upper	1 100.0%	\$1,484 100.0%	42.4%	1 100.0%	58.9%	\$1,484 100.0%	73.1%	\$0 0.0%	0.0%	10.1%
	Unknown	0 0.0%	\$0 0.0%	0.0%	0 0.0%	12.1%	\$0 0.0%	10.0%	\$0 0.0%	0.0%	10.0%
	Total	1 100.0%	\$1,484 100.0%	100.0%	1 100.0%	100.0%	\$1,484 100.0%	100.0%	\$1,484 100.0%	100.0%	100.0%
REFINANCE	Low	0 0.0%	\$0 0.0%	21.7%	0 0.0%	4.1%	\$0 0.0%	1.5%	\$0 0.0%	0.0%	3.0%
	Moderate	0 0.0%	\$0 0.0%	16.5%	0 0.0%	11.9%	\$0 0.0%	5.6%	\$0 0.0%	0.0%	11.2%
	Middle	0 0.0%	\$0 0.0%	19.5%	0 0.0%	21.8%	\$0 0.0%	13.2%	\$0 0.0%	0.0%	20.4%
	Upper	1 100.0%	\$4,000 100.0%	42.4%	1 100.0%	49.3%	\$4,000 100.0%	69.6%	\$0 0.0%	0.0%	10.0%
	Unknown	0 0.0%	\$0 0.0%	0.0%	0 0.0%	12.9%	\$0 0.0%	10.0%	\$0 0.0%	0.0%	10.0%
	Total	1 100.0%	\$4,000 100.0%	100.0%	1 100.0%	100.0%	\$4,000 100.0%	100.0%	\$4,000 100.0%	100.0%	100.0%
HOME IMPROVEMENT	Low	0 0.0%	\$0 0.0%	21.7%	0 0.0%	4.6%	\$0 0.0%	3.0%	\$0 0.0%	0.0%	3.0%
	Moderate	0 0.0%	\$0 0.0%	16.5%	0 0.0%	14.9%	\$0 0.0%	11.2%	\$0 0.0%	0.0%	11.2%
	Middle	0 0.0%	\$0 0.0%	19.5%	0 0.0%	23.8%	\$0 0.0%	20.4%	\$0 0.0%	0.0%	20.4%
	Upper	1 100.0%	\$1,400 100.0%	42.4%	1 100.0%	53.2%	\$1,400 100.0%	61.5%	\$0 0.0%	0.0%	4.0%
	Unknown	0 0.0%	\$0 0.0%	0.0%	0 0.0%	3.6%	\$0 0.0%	3.0%	\$0 0.0%	0.0%	3.0%
	Total	1 100.0%	\$1,400 100.0%	100.0%	1 100.0%	100.0%	\$1,400 100.0%	100.0%	\$1,400 100.0%	100.0%	100.0%
MULTIFAMILY	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%
	Moderate	0 0.0%	\$0 0.0%	16.5%	0 0.0%	0.0%	\$0 0.0%	0.0%	\$0 0.0%	0.0%	0.0%
	Middle	0 0.0%	\$0 0.0%	19.5%	0 0.0%	0.0%	\$0 0.0%	0.0%	\$0 0.0%	0.0%	0.0%
	Upper	0 0.0%	\$0 0.0%	42.4%	0 0.0%	0.0%	\$0 0.0%	0.0%	\$0 0.0%	0.0%	0.0%
	Unknown	1 100.0%	\$600 100.0%	0.0%	1 100.0%	100.0%	\$600 100.0%	100.0%	\$600 100.0%	100.0%	100.0%
	Total	1 100.0%	\$600 100.0%	100.0%	1 100.0%	100.0%	\$600 100.0%	100.0%	\$600 100.0%	100.0%	100.0%
HMDA TOTALS	Low	0 0.0%	\$0 0.0%	21.7%	0 0.0%	2.7%	\$0 0.0%	1.0%	\$0 0.0%	0.0%	4.3%
	Moderate	0 0.0%	\$0 0.0%	16.5%	0 0.0%	9.8%	\$0 0.0%	3.3%	\$0 0.0%	0.0%	13.1%
	Middle	0 0.0%	\$0 0.0%	19.5%	0 0.0%	21.7%	\$0 0.0%	16.0%	\$0 0.0%	0.0%	20.4%
	Upper	3 75.0%	\$6,884 92.0%	42.4%	3 75.0%	53.3%	\$6,884 92.0%	69.0%	\$0 0.0%	0.0%	12.5%
	Unknown	1 25.0%	\$600 8.0%	0.0%	1 25.0%	12.3%	\$600 8.0%	10.0%	\$0 0.0%	0.0%	10.0%
	Total	4 100.0%	\$7,484 100.0%	100.0%	4 100.0%	100.0%	\$7,484 100.0%	100.0%	\$7,484 100.0%	100.0%	100.0%
Small Business	Total Businesses										
	\$1 Million or Less	2 14.3%	\$390 17.8%	91.3%	2 14.3%	50.3%	\$390 17.8%	33.5%	\$0 0.0%	0.0%	0.0%
	Over \$1 Million	5 35.7%	\$925 42.1%	8.2%	5 35.7%	0.0%	\$0 0.0%	0.0%	\$0 0.0%	0.0%	4.3%
	Total Rev. available	7 50.0%	\$1,315 59.9%	99.5%	7 50.0%	0.0%	\$0 0.0%	0.0%	\$0 0.0%	0.0%	0.0%
	Rev. Not Known	7 50.0%	\$880 40.1%	0.5%	7 50.0%	0.0%	\$0 0.0%	0.0%	\$0 0.0%	0.0%	0.0%
	Total	14 100.0%	\$2,195 100.0%	100.0%	14 100.0%	100.0%	\$2,195 100.0%	100.0%	\$2,195 100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	7 50.0%	\$505 23.0%		7 50.0%	95.5%	\$505 23.0%	47.9%	\$0 0.0%	0.0%	0.0%
	\$100,001 - \$250,000	6 42.9%	\$1,290 58.8%		6 42.9%	2.3%	\$1,290 58.8%	13.0%	\$0 0.0%	0.0%	0.0%
	\$250,001 - \$1 Million	1 7.1%	\$400 18.2%		1 7.1%	2.2%	\$400 18.2%	39.1%	\$0 0.0%	0.0%	0.0%
	Total	14 100.0%	\$2,195 100.0%		14 100.0%	100.0%	\$2,195 100.0%	100.0%	\$2,195 100.0%	100.0%	100.0%
Small Farm	Total Farms										
	\$1 Million or Less	0 0.0%	\$0 0.0%	83.7%	0 0.0%	44.0%	\$0 0.0%	32.1%	\$0 0.0%	0.0%	0.0%
	Over \$1 Million	0 0.0%	\$0 0.0%	16.3%	0 0.0%	0.0%	\$0 0.0%	0.0%	\$0 0.0%	0.0%	0.0%
	Not Known	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%	0.0%	\$0 0.0%	0.0%	\$0 0.0%	0.0%	0.0%
Revenue	\$100,000 or Less	0 0.0%	\$0 0.0%		0 0.0%	90.0%	\$0 0.0%	38.1%	\$0 0.0%	0.0%	0.0%
	\$100,001 - \$250,000	0 0.0%	\$0 0.0%		0 0.0%	6.0%	\$0 0.0%	26.8%	\$0 0.0%	0.0%	0.0%
	\$250,001 - \$500,000	0 0.0%	\$0 0.0%		0 0.0%	4.0%	\$0 0.0%	35.1%	\$0 0.0%	0.0%	0.0%
	Total	0 0.0%	\$0 0.0%		0 0.0%	100.0%	\$0 0.0%	100.0%	\$0 0.0%	0.0%	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, 2017 D&B Info, and 2015 ACS Data

Appendix H

Geographic Distribution of Home Equity Lines of Credit

Assessment Area: CA - Ventura

Tract Income Levels	Bank Lending & Demographic Data Comparison				
	Count		Bank		Owner Occupied Units %
	#	%	\$ (000s)	\$ %	
Low	0	0.0%	\$0	0.0%	1.7%
Moderate	1	3.4%	\$70	1.4%	18.1%
Middle	5	17.2%	\$741	15.1%	35.6%
Upper	23	79.3%	\$4,104	83.5%	44.6%
Unknown	0	0.0%	\$0	0.0%	0.0%
<i>Total</i>	<i>29</i>	<i>100.0%</i>	<i>\$4,915</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

Borrower Distribution of Home Equity Lines of Credit

Assessment Area: CA - Ventura

Borrower Income Levels	Bank Lending & Demographic Data Comparison				
	Count		Bank		Families by Family Income %
	#	%	\$ (000s)	\$ %	
Low	0	0.0%	\$0	0.0%	21.7%
Moderate	1	3.4%	\$48	1.0%	16.5%
Middle	4	13.8%	\$232	4.7%	19.5%
Upper	24	82.8%	\$4,635	94.3%	42.4%
Unknown	0	0.0%	\$0	0.0%	0.0%
<i>Total</i>	<i>29</i>	<i>100.0%</i>	<i>\$4,915</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

Appendix H

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: FL - Fort Lauderdale-West Palm Beach

Product Type	Tract Income Levels	Bank Lending & Demographic Data Comparison										Bank & Aggregate Lending Comparison						
		2015, 2016				2015						2016						
		Bank		Owner Occupied Units		Count		Dollar		Bank		Count		Bank		Dollar		
HOME PURCHASE	Low	2	2.6%	\$804	3.9%	2.1%	1	2.6%	1.1%	\$184	1.5%	0.7%	1	2.5%	1.3%	\$620	7.3%	1.0%
	Moderate	39	50.0%	\$5,780	28.0%	25.5%	19	50.0%	19.5%	\$2,942	24.2%	12.1%	20	50.0%	21.5%	\$2,838	33.4%	14.2%
	Middle	25	32.1%	\$6,421	31.1%	37.8%	12	31.6%	39.8%	\$3,348	27.5%	33.1%	13	32.5%	40.0%	\$3,073	36.2%	33.9%
	Upper	12	15.4%	\$7,674	37.1%	34.6%	6	15.8%	39.5%	\$5,707	46.9%	54.0%	6	15.0%	37.2%	\$1,967	23.1%	50.9%
	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	78	100.0%	\$20,679	100.0%	100.0%	38	100.0%	100.0%	\$12,181	100.0%	100.0%	40	100.0%	100.0%	\$8,498	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	2.1%	0	0.0%	0.8%	\$0	0.0%	0.5%	0	0.0%	0.8%	\$0	0.0%	0.6%
	Moderate	23	46.9%	\$3,471	28.8%	25.5%	11	45.8%	15.7%	\$1,257	33.6%	9.6%	12	48.0%	14.9%	\$2,214	26.7%	9.2%
	Middle	16	32.7%	\$5,037	41.8%	37.8%	9	37.5%	36.9%	\$1,146	30.6%	30.0%	7	28.0%	36.9%	\$3,891	46.8%	29.8%
	Upper	10	20.4%	\$3,540	29.4%	34.6%	4	16.7%	46.6%	\$1,339	35.8%	60.0%	6	24.0%	47.4%	\$2,201	26.5%	60.4%
	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	49	100.0%	\$12,048	100.0%	100.0%	24	100.0%	100.0%	\$3,742	100.0%	100.0%	25	100.0%	100.0%	\$8,306	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	2.1%	0	0.0%	1.1%	\$0	0.0%	1.2%	0	0.0%	1.0%	\$0	0.0%	0.5%
	Moderate	0	0.0%	\$0	0.0%	25.5%	0	0.0%	18.0%	\$0	0.0%	8.6%	0	0.0%	18.7%	\$0	0.0%	9.8%
	Middle	0	0.0%	\$0	0.0%	37.8%	0	0.0%	39.0%	\$0	0.0%	30.0%	0	0.0%	35.8%	\$0	0.0%	26.9%
	Upper	0	0.0%	\$0	0.0%	34.6%	0	0.0%	41.9%	\$0	0.0%	60.2%	0	0.0%	44.4%	\$0	0.0%	62.8%
	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%
MULTIFAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	5.0%	0	0.0%	11.1%	\$0	0.0%	7.3%	0	0.0%	9.8%	\$0	0.0%	4.1%
	Moderate	0	0.0%	\$0	0.0%	34.5%	0	0.0%	34.0%	\$0	0.0%	23.7%	0	0.0%	34.8%	\$0	0.0%	20.1%
	Middle	0	0.0%	\$0	0.0%	38.7%	0	0.0%	32.3%	\$0	0.0%	40.6%	0	0.0%	36.0%	\$0	0.0%	51.5%
	Upper	0	0.0%	\$0	0.0%	21.8%	0	0.0%	22.6%	\$0	0.0%	28.3%	0	0.0%	19.5%	\$0	0.0%	24.3%
	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	2	1.6%	\$804	2.5%	2.1%	1	1.6%	1.1%	\$184	1.2%	1.1%	1	1.5%	1.2%	\$620	3.7%	1.2%
	Moderate	62	48.8%	\$9,251	28.3%	25.5%	30	48.4%	18.2%	\$4,199	26.4%	12.0%	32	49.2%	19.1%	\$5,052	30.1%	13.3%
	Middle	41	32.3%	\$11,458	35.0%	37.8%	21	33.9%	38.8%	\$4,494	28.2%	32.6%	20	30.8%	38.7%	\$6,964	41.4%	34.5%
	Upper	22	17.3%	\$11,214	34.3%	34.6%	10	16.1%	42.0%	\$7,046	44.3%	54.3%	12	18.5%	41.0%	\$4,168	24.8%	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	127	100.0%	\$32,727	100.0%	100.0%	62	100.0%	100.0%	\$15,923	100.0%	100.0%	65	100.0%	100.0%	\$16,804	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	3	2.2%	\$400	1.2%	3.3%	0	0.0%	3.6%	\$0	0.0%	5.2%	3	4.8%	3.4%	\$400	2.7%	5.1%
	Moderate	37	26.6%	\$8,299	25.9%	21.9%	23	30.3%	20.9%	\$5,118	30.2%	23.6%	14	22.2%	20.6%	\$3,181	21.1%	23.5%
	Middle	49	35.3%	\$15,674	48.9%	33.9%	24	31.6%	32.3%	\$7,733	45.6%	31.7%	25	39.7%	32.0%	\$7,941	52.6%	30.7%
	Upper	45	32.4%	\$7,370	23.0%	40.8%	25	32.9%	42.7%	\$3,880	22.9%	38.9%	20	31.7%	43.6%	\$3,490	23.1%	40.2%
	Unknown	5	3.6%	\$285	0.9%	0.1%	4	5.3%	0.1%	\$210	1.2%	0.3%	1	1.6%	0.1%	\$75	0.5%	0.2%
	Tr Unknown	0	0.0%	\$0	0.0%	0	0.0%	0.4%	\$0	0.0%	0.3%	0	0.0%	0.4%	\$0	0.0%	0.3%	
	Total	139	100.0%	\$32,028	100.0%	100.0%	76	100.0%	100.0%	\$16,941	100.0%	100.0%	63	100.0%	100.0%	\$15,087	100.0%	100.0%
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	2.7%	0	0.0%	0.7%	\$0	0.0%	3.1%	0	0.0%	0.7%	\$0	0.0%	0.3%
	Moderate	0	0.0%	\$0	0.0%	14.2%	0	0.0%	9.9%	\$0	0.0%	4.3%	0	0.0%	9.7%	\$0	0.0%	6.7%
	Middle	0	0.0%	\$0	0.0%	30.0%	0	0.0%	28.2%	\$0	0.0%	15.3%	0	0.0%	29.0%	\$0	0.0%	25.0%
	Upper	0	0.0%	\$0	0.0%	53.0%	0	0.0%	60.6%	\$0	0.0%	76.6%	0	0.0%	60.0%	\$0	0.0%	67.1%
	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%

Originations & Purchases

2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

Appendix H

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: FL - Fort Lauderdale-West Palm Beach

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison										Bank & Aggregate Lending Comparison										
		2015, 2016					2015					2016					Bank			Dollar		
		Bank		Families by Family Income %			Count		Dollar			Bank		Count			Dollar			Bank		
		#	%	\$ (000s)	\$ %	#	%	#	\$ (000s)	\$ %	#	\$ (000s)	\$ %	#	%	\$ (000s)	\$ %	\$ (000s)	\$ %	\$ (000s)	\$ %	
HOME PURCHASE	Low	10	12.8%	\$857	4.1%	21.9%	5	13.2%	2.9%	\$467	3.8%	1.1%	5	12.5%	2.4%	\$390	4.6%	0.9%	\$0	0.0%	1.5%	
	Moderate	31	39.7%	\$4,344	21.0%	17.8%	12	31.6%	14.0%	\$1,521	12.5%	7.6%	19	47.5%	13.7%	\$2,823	33.2%	7.7%	\$0	0.0%	1.5%	
	Middle	17	21.8%	\$2,914	14.1%	19.5%	12	31.6%	19.5%	\$2,123	17.4%	14.5%	5	12.5%	20.9%	\$791	9.3%	15.8%	\$0	0.0%	1.5%	
	Upper	17	21.8%	\$7,729	37.4%	40.8%	8	21.1%	46.7%	\$4,500	36.9%	60.7%	9	22.5%	48.7%	\$3,229	38.0%	61.7%	\$0	0.0%	1.5%	
	Unknown	3	3.8%	\$4,835	23.4%	0.0%	1	2.6%	17.0%	\$3,570	29.3%	16.0%	2	5.0%	14.3%	\$1,265	14.9%	13.9%	\$0	0.0%	1.5%	
	Total	78	100.0%	\$20,679	100.0%	100.0%	38	100.0%	100.0%	\$12,181	100.0%	100.0%	40	100.0%	100.0%	\$8,498	100.0%	100.0%	\$0	0.0%	1.5%	
REFINANCE	Low	4	8.2%	\$316	2.6%	21.9%	4	16.7%	4.0%	\$316	8.4%	1.8%	0	0.0%	3.5%	\$0	0.0%	1.5%	\$0	0.0%	1.5%	
	Moderate	16	32.7%	\$2,198	18.2%	17.8%	6	25.0%	10.1%	\$781	20.9%	5.5%	10	40.0%	9.3%	\$1,417	17.1%	5.0%	\$0	0.0%	1.5%	
	Middle	10	20.4%	\$1,238	10.3%	19.5%	8	33.3%	16.6%	\$833	22.3%	11.8%	2	8.0%	16.9%	\$405	4.9%	11.7%	\$0	0.0%	1.5%	
	Upper	19	38.8%	\$8,296	68.9%	40.8%	6	25.0%	46.3%	\$1,812	48.4%	59.0%	13	52.0%	50.7%	\$6,484	78.1%	62.7%	\$0	0.0%	1.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	23.0%	\$0	0.0%	21.9%	0	0.0%	19.6%	\$0	0.0%	19.2%	\$0	0.0%	1.5%	
	Total	49	100.0%	\$12,048	100.0%	100.0%	24	100.0%	100.0%	\$3,742	100.0%	100.0%	25	100.0%	100.0%	\$8,306	100.0%	100.0%	\$0	0.0%	1.5%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	21.9%	0	0.0%	4.8%	\$0	0.0%	1.0%	0	0.0%	4.4%	\$0	0.0%	1.6%	\$0	0.0%	1.6%	
	Moderate	0	0.0%	\$0	0.0%	17.8%	0	0.0%	13.0%	\$0	0.0%	6.2%	0	0.0%	13.3%	\$0	0.0%	6.6%	\$0	0.0%	1.6%	
	Middle	0	0.0%	\$0	0.0%	19.5%	0	0.0%	20.8%	\$0	0.0%	13.7%	0	0.0%	20.0%	\$0	0.0%	12.8%	\$0	0.0%	1.6%	
	Upper	0	0.0%	\$0	0.0%	40.8%	0	0.0%	55.8%	\$0	0.0%	67.7%	0	0.0%	58.8%	\$0	0.0%	73.2%	\$0	0.0%	1.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	5.6%	\$0	0.0%	11.5%	0	0.0%	3.5%	\$0	0.0%	5.8%	\$0	0.0%	1.6%	
	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%	\$0	0.0%	1.6%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	21.9%	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%	
	Moderate	0	0.0%	\$0	0.0%	17.8%	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%	
	Middle	0	0.0%	\$0	0.0%	19.5%	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%	
	Upper	0	0.0%	\$0	0.0%	40.8%	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%	
	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%	\$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%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	14	11.0%	\$1,173	3.6%	21.9%	9	14.5%	3.3%	\$783	4.9%	1.2%	5	7.7%	2.9%	\$390	2.3%	1.0%	\$0	0.0%	1.0%	
	Moderate	47	37.0%	\$6,542	20.0%	17.8%	18	29.0%	12.6%	\$2,302	14.5%	6.4%	29	44.6%	12.1%	\$4,240	25.2%	6.0%	\$0	0.0%	1.0%	
	Middle	27	21.3%	\$4,152	12.7%	19.5%	20	32.3%	18.5%	\$2,956	18.6%	12.7%	7	10.8%	19.4%	\$1,196	7.1%	12.7%	\$0	0.0%	1.0%	
	Upper	36	28.3%	\$16,025	49.0%	40.8%	14	22.6%	46.7%	\$6,312	39.6%	56.4%	22	33.8%	49.7%	\$9,713	57.8%	55.3%	\$0	0.0%	1.0%	
	Unknown	3	2.4%	\$4,835	14.8%	0.0%	1	1.6%	19.0%	\$3,570	22.4%	23.2%	2	3.1%	16.0%	\$1,265	7.5%	25.1%	\$0	0.0%	1.0%	
	Total	127	100.0%	\$32,727	100.0%	100.0%	62	100.0%	100.0%	\$15,923	100.0%	100.0%	65	100.0%	100.0%	\$16,804	100.0%	100.0%	\$0	0.0%	1.0%	
Small Business Revenue	Total Businesses																					
	\$1 Million or Less	37	26.6%	\$6,583	20.6%	93.0%	22	28.9%	56.8%	\$2,772	16.4%	35.8%	15	23.8%	47.7%	\$3,811	25.3%	32.2%	\$0	0.0%	1.0%	
	Over \$1 Million	53	38.1%	\$16,431	51.3%	6.0%	30	39.5%														
	Total Rev. available	90	64.7%	\$23,014	71.9%	99.0%	52	68.4%														
	Rev. Not Known	49	35.3%	\$9,014	28.1%	1.0%	24	31.6%														
	Total	139	100.0%	\$32,028	100.0%	100.0%	76	100.0%														
Small Farm Revenue	Total Farms																					
	\$1 Million or Less	74	53.2%	\$4,182	13.1%		42	55.3%	96.6%	\$2,341	13.8%	49.5%	32	50.8%	96.3%	\$1,841	12.2%	52.0%	\$0	0.0%	1.0%	
	\$100,001 - \$250,000	30	21.6%	\$5,956	18.6%		16	21.1%	1.7%	\$3,120	18.4%	12.1%	14	22.2%	2.0%	\$2,836	18.8%	13.1%	\$0	0.0%	1.0%	
	\$250,001 - \$1 Million	35	25.2%	\$21,890	68.3%		18	23.7%	1.7%	\$11,480	67.8%	38.4%	17	27.0%	1.7%	\$10,410	69.0%	34.9%	\$0	0.0%	1.0%	
	Total	139	100.0%	\$32,028	100.0%		76	100.0%	100.0%	\$16,941	100.0%	100.0%	63	100.0%	100.0%	\$15,087	100.0%	100.0%	\$0	0.0%	1.0%	
Loan Size	\$1 Million or Less	0	0.0%	\$0	0.0%	95.5%	0	0.0%	50.7%	\$0	0.0%	49.5%	0	0.0%	53.1%	\$0	0.0%	55.0%	\$0	0.0%	1.0%	
	Over \$1 Million	0	0.0%	\$0	0.0%	4.4%	0	0.0%					0	0.0%								
	Not Known	0	0.0%	\$0	0.0%	0.1%	0	0.0%					0	0.0%								
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%				0	0.0%								
													0	0.0%								
Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	91.5%	\$0	0.0%	42.2%	0	0.0%	93.8%	\$0	0.0%	45.9%	\$0	0.0%	1.0%	
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	4.9%	\$0	0.0%	21.2%	0	0.0%	3.4%	\$0	0.0%	19.1%	\$0	0.0%	1.0%	
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	3.5%	\$0	0.0%	36.6%	0	0.0%	2.8%	\$0	0.0%	35.1%	\$0	0.0%	1.0%	
	Total	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%	\$0	0.0%	1.0%	

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, 2016 D&B Info, and 2010 ACS Data

Appendix H

Geographic Distribution of Home Equity Lines of Credit

Assessment Area: FL - Fort Lauderdale-West Palm Beach

Tract Income Levels	Bank Lending & Demographic Data Comparison				
			2015, 2016		Owner Occupied Units %
	Count	Bank	Dollar	\$ %	
#	%	\$ (000s)	\$ %		
Low	0	0.0%	\$0	0.0%	2.1%
Moderate	5	7.1%	\$425	2.3%	25.5%
Middle	18	25.7%	\$5,559	30.0%	37.8%
Upper	47	67.1%	\$12,554	67.7%	34.6%
Unknown	0	0.0%	\$0	0.0%	0.0%
<i>Total</i>	<i>70</i>	<i>100.0%</i>	<i>\$18,538</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

Borrower Distribution of Home Equity Lines of Credit

Assessment Area: FL - Fort Lauderdale-West Palm Beach

Borrower Income Levels	Bank Lending & Demographic Data Comparison				
			2015, 2016		
	Count	Bank	Dollar	Families by Family Income	
#	%	\$ (000s)	\$ %	%	
Low	5	7.1%	\$440	0.0%	21.9%
Moderate	4	5.7%	\$3,500	18.9%	17.8%
Middle	6	8.6%	\$500	2.7%	19.5%
Upper	55	78.6%	\$14,098	76.0%	40.8%
Unknown	0	0.0%	\$0	0.0%	0.0%
<i>Total</i>	<i>70</i>	<i>100.0%</i>	<i>\$18,538</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

Appendix H

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: FL - Fort Lauderdale-West Palm Beach

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison				Bank & Aggregate Lending Comparison						
		2017			2017							
		Bank		Owner Occupied Units	Count		Dollar		Bank		Dollar	
		#	%	\$ (000s)	\$ %	#	%	\$ (000s)	\$ %	\$ (000s)	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	2.8%	0	0.0%	3.0%	\$0	0.0%	2.1%
	Moderate	3	33.3%	\$425	10.0%	24.6%	3	33.3%	23.3%	\$425	10.0%	15.9%
	Middle	4	44.4%	\$2,370	55.9%	33.8%	4	44.4%	35.6%	\$2,370	55.9%	30.7%
	Upper	2	22.2%	\$1,448	34.1%	38.6%	2	22.2%	38.1%	\$1,448	34.1%	51.0%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.1%	\$0	0.0%	0.3%
	Total	9	100.0%	\$4,243	100.0%	100.0%	9	100.0%	100.0%	\$4,243	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	2.8%	0	0.0%	1.9%	\$0	0.0%	1.2%
	Moderate	0	0.0%	\$0	0.0%	24.6%	0	0.0%	19.2%	\$0	0.0%	12.0%
	Middle	3	50.0%	\$303	1.9%	33.8%	3	50.0%	35.9%	\$303	1.9%	31.8%
	Upper	3	50.0%	\$15,388	98.1%	38.6%	3	50.0%	43.0%	\$15,388	98.1%	54.2%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.1%	\$0	0.0%	0.8%
	Total	6	100.0%	\$15,691	100.0%	100.0%	6	100.0%	100.0%	\$15,691	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	2.8%	0	0.0%	2.5%	\$0	0.0%	3.5%
	Moderate	0	0.0%	\$0	0.0%	24.6%	0	0.0%	19.2%	\$0	0.0%	11.4%
	Middle	0	0.0%	\$0	0.0%	33.8%	0	0.0%	35.6%	\$0	0.0%	29.0%
	Upper	0	0.0%	\$0	0.0%	38.6%	0	0.0%	42.6%	\$0	0.0%	54.8%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.1%	\$0	0.0%	1.3%
	Total	0	0.0%	\$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%	6.4%	0	0.0%	13.3%	\$0	0.0%	10.2%
	Moderate	0	0.0%	\$0	0.0%	33.8%	0	0.0%	32.4%	\$0	0.0%	22.1%
	Middle	0	0.0%	\$0	0.0%	32.4%	0	0.0%	28.2%	\$0	0.0%	46.5%
	Upper	0	0.0%	\$0	0.0%	27.3%	0	0.0%	25.7%	\$0	0.0%	21.1%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.4%	\$0	0.0%	0.1%
HMDA TOTALS	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Low	0	0.0%	\$0	0.0%	2.8%	0	0.0%	2.7%	\$0	0.0%	2.5%
	Moderate	3	20.0%	\$425	2.1%	24.6%	3	20.0%	21.9%	\$425	2.1%	15.2%
	Middle	7	46.7%	\$2,673	13.4%	33.8%	7	46.7%	35.6%	\$2,673	13.4%	32.0%
	Upper	5	33.3%	\$16,836	84.5%	38.6%	5	33.3%	39.7%	\$16,836	84.5%	49.8%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.1%	\$0	0.0%	0.5%
SMALL BUSINESSES	Total	15	100.0%	\$19,934	100.0%	100.0%	15	100.0%	100.0%	\$19,934	100.0%	100.0%
	Small Businesses											
	Low	4	6.5%	\$1,095	8.3%	4.8%	4	6.5%	5.9%	\$1,095	8.3%	8.1%
	Moderate	17	27.4%	\$3,437	26.0%	22.2%	17	27.4%	22.1%	\$3,437	26.0%	23.8%
	Middle	15	24.2%	\$3,278	24.8%	31.1%	15	24.2%	29.3%	\$3,278	24.8%	27.8%
	Upper	25	40.3%	\$5,347	40.4%	41.6%	25	40.3%	42.1%	\$5,347	40.4%	39.6%
SMALL FARM	Unknown	1	1.6%	\$75	0.6%	0.3%	1	1.6%	0.3%	\$75	0.6%	0.5%
	Tr Unknown	0	0.0%	\$0	0.0%	0	0.0%	0.3%	\$0	0.0%	0.2%	
	Total	62	100.0%	\$13,232	100.0%	100.0%	62	100.0%	100.0%	\$13,232	100.0%	100.0%
	Small Farms											
	Low	0	0.0%	\$0	0.0%	3.9%	0	0.0%	1.4%	\$0	0.0%	0.7%
	Moderate	0	0.0%	\$0	0.0%	14.0%	0	0.0%	9.6%	\$0	0.0%	19.4%
Originations & Purchases	Middle	0	0.0%	\$0	0.0%	29.1%	0	0.0%	38.5%	\$0	0.0%	27.2%
	Upper	0	0.0%	\$0	0.0%	52.4%	0	0.0%	49.5%	\$0	0.0%	51.8%
	Unknown	0	0.0%	\$0	0.0%	0.6%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0	0.0%	1.0%	\$0	0.0%	0.9%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data											

Appendix H

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size

Assessment Area: FL - Fort Lauderdale-West Palm Beach

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison				Bank & Aggregate Lending Comparison						
		2017		Families by Family Income %	2017			Dollar				
		Count	Dollar		Bank	Count	Agg %	Bank	\$ (000s)	S %	Agg S %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	22.6%	0	0.0%	2.6%	\$0	0.0%	1.0%
	Moderate	2	22.2%	\$193	4.5%	17.4%	2	22.2%	13.7%	\$193	4.5%	7.9%
	Middle	2	22.2%	\$824	19.4%	18.4%	2	22.2%	20.6%	\$824	19.4%	16.1%
	Upper	5	55.6%	\$3,226	76.0%	41.6%	5	55.6%	47.5%	\$3,226	76.0%	60.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	15.6%	\$0	0.0%	14.9%
	Total	9	100.0%	\$4,243	100.0%	100.0%	9	100.0%	100.0%	\$4,243	100.0%	100.0%
REFINANCE	Low	2	33.3%	\$203	1.3%	22.6%	2	33.3%	5.1%	\$203	1.3%	2.3%
	Moderate	2	33.3%	\$180	1.1%	17.4%	2	33.3%	12.6%	\$180	1.1%	7.0%
	Middle	0	0.0%	\$0	0.0%	18.4%	0	0.0%	19.2%	\$0	0.0%	13.8%
	Upper	2	33.3%	\$15,308	97.6%	41.6%	2	33.3%	46.1%	\$15,308	97.6%	60.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	17.1%	\$0	0.0%	16.5%
	Total	6	100.0%	\$15,691	100.0%	100.0%	6	100.0%	100.0%	\$15,691	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	22.6%	0	0.0%	5.2%	\$0	0.0%	1.7%
	Moderate	0	0.0%	\$0	0.0%	17.4%	0	0.0%	14.1%	\$0	0.0%	7.7%
	Middle	0	0.0%	\$0	0.0%	18.4%	0	0.0%	21.2%	\$0	0.0%	14.6%
	Upper	0	0.0%	\$0	0.0%	41.6%	0	0.0%	55.4%	\$0	0.0%	68.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	4.2%	\$0	0.0%	7.5%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	22.6%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.4%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	18.4%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	41.6%	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	13.3%	\$203	1.0%	22.6%	2	13.3%	3.4%	\$203	1.0%	1.3%
	Moderate	4	26.7%	\$373	1.9%	17.4%	4	26.7%	13.4%	\$373	1.9%	7.1%
	Middle	2	13.3%	\$824	4.1%	18.4%	2	13.3%	20.2%	\$824	4.1%	14.3%
	Upper	7	46.7%	\$18,534	93.0%	41.6%	7	46.7%	47.3%	\$18,534	93.0%	56.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	15.8%	\$0	0.0%	21.1%
	Total	15	100.0%	\$19,934	100.0%	100.0%	15	100.0%	100.0%	\$19,934	100.0%	100.0%
Small Business	Total Businesses											
	\$1 Million or Less	12	19.4%	\$2,465	18.6%	92.2%	12	19.4%	52.6%	\$2,465	18.6%	34.7%
	Over \$1 Million	30	48.4%	\$7,684	58.1%	6.8%	30	48.4%				
	Total Rev. available	42	67.8%	\$10,149	76.7%	99.0%	42	67.8%				
	Rev. Not Known	20	32.3%	\$3,083	23.3%	1.0%	20	32.3%				
	Total	62	100.0%	\$13,232	100.0%	100.0%	62	100.0%				
Loan Size	Total Farms											
	\$100,000 or Less	27	43.5%	\$1,545	11.7%		27	43.5%	96.0%	\$1,545	11.7%	49.5%
	\$100,001 - \$250,000	18	29.0%	\$3,670	27.7%		18	29.0%	2.2%	\$3,670	27.7%	14.0%
	\$250,001 - \$1 Million	17	27.4%	\$8,017	60.6%		17	27.4%	1.8%	\$8,017	60.6%	36.5%
	Total	62	100.0%	\$13,232	100.0%		62	100.0%	100.0%	\$13,232	100.0%	100.0%
Small Farm	\$1 Million or Less	0	0.0%	\$0	0.0%	95.2%	0	0.0%	56.3%	\$0	0.0%	50.5%
	Over \$1 Million	0	0.0%	\$0	0.0%	4.8%	0	0.0%				
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%				
	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	96.2%	\$0	0.0%	62.6%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	2.4%	\$0	0.0%	18.1%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	1.4%	\$0	0.0%	19.3%
	Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases
Aggregate data is unavailable for loans to businesses w/ revenue over \$1 million or revenue unknown, and for loan size by revenue.
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

Appendix H

Geographic Distribution of Home Equity Lines of Credit

Assessment Area: FL - Fort Lauderdale-West Palm Beach

Tract Income Levels	Bank Lending & Demographic Data Comparison				
			2017		Owner Occupied Units %
	Count	Bank	Dollar	\$ %	
#	%	\$ (000s)	\$ %		
Low	1	4.2%	\$159	2.7%	2.8%
Moderate	3	12.5%	\$370	6.3%	24.6%
Middle	7	29.2%	\$947	16.1%	33.8%
Upper	13	54.2%	\$4,395	74.9%	38.6%
Unknown	0	0.0%	\$0	0.0%	0.1%
<i>Total</i>	<i>24</i>	<i>100.0%</i>	<i>\$5,871</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

Borrower Distribution of Home Equity Lines of Credit

Assessment Area: FL - Fort Lauderdale-West Palm Beach

Borrower Income Levels	Bank Lending & Demographic Data Comparison				
			2017		Families by Family Income %
	Count	Bank	Dollar	\$ %	
#	%	\$ (000s)	\$ %		
Low	1	4.2%	\$100	0.0%	22.6%
Moderate	4	16.7%	\$382	6.5%	17.4%
Middle	2	8.3%	\$184	3.1%	18.4%
Upper	15	62.5%	\$4,505	76.7%	41.6%
Unknown	2	8.3%	\$700	11.9%	0.0%
<i>Total</i>	<i>24</i>	<i>100.0%</i>	<i>\$5,871</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

Appendix H

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: FL - Sarasota

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison				Bank & Aggregate Lending Comparison					
		2015				2015					
		Bank		Owner Occupied Units	Count				Dollar		
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	Agg
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	1.0%	0	0.0%	\$0	0.0%	0.1%
	Moderate	0	0.0%	\$0	0.0%	24.2%	0	0.0%	\$0	0.0%	12.6%
	Middle	0	0.0%	\$0	0.0%	45.3%	0	0.0%	\$0	0.0%	36.6%
	Upper	0	0.0%	\$0	0.0%	29.5%	0	0.0%	\$0	0.0%	50.7%
	Unknown	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%	\$0	0.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	1.0%	0	0.0%	\$0	0.0%	0.2%
	Moderate	0	0.0%	\$0	0.0%	24.2%	0	0.0%	\$0	0.0%	12.2%
	Middle	0	0.0%	\$0	0.0%	45.3%	0	0.0%	\$0	0.0%	37.5%
	Upper	0	0.0%	\$0	0.0%	29.5%	0	0.0%	\$0	0.0%	50.2%
	Unknown	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%	\$0	0.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	1.0%	0	0.0%	\$0	0.0%	0.1%
	Moderate	0	0.0%	\$0	0.0%	24.2%	0	0.0%	\$0	0.0%	12.9%
	Middle	0	0.0%	\$0	0.0%	45.3%	0	0.0%	\$0	0.0%	41.1%
	Upper	0	0.0%	\$0	0.0%	29.5%	0	0.0%	\$0	0.0%	45.9%
	Unknown	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%	\$0	0.0%	100.0%
MULTIFAMILY	Multi-Family Units										
	Low	0	0.0%	\$0	0.0%	1.1%	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.3%	0	0.0%	\$0	0.0%	64.0%
	Middle	0	0.0%	\$0	0.0%	22.7%	0	0.0%	\$0	0.0%	1.4%
	Upper	0	0.0%	\$0	0.0%	58.9%	0	0.0%	\$0	0.0%	34.6%
	Unknown	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%	\$0	0.0%	100.0%
HMDA TOTALS	Small Businesses										
	Low	0	0.0%	\$0	0.0%	1.0%	0	0.0%	\$0	0.0%	0.1%
	Moderate	0	0.0%	\$0	0.0%	24.2%	0	0.0%	\$0	0.0%	12.7%
	Middle	0	0.0%	\$0	0.0%	45.3%	0	0.0%	\$0	0.0%	36.8%
	Upper	0	0.0%	\$0	0.0%	29.5%	0	0.0%	\$0	0.0%	50.3%
	Unknown	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%	\$0	0.0%	100.0%
SMALL BUSINESSES	Small Businesses										
	Low	0	0.0%	\$0	0.0%	0.9%	0	0.0%	\$0	0.0%	1.6%
	Moderate	1	33.3%	\$100	25.0%	28.1%	1	33.3%	\$100	25.0%	35.0%
	Middle	2	66.7%	\$300	75.0%	42.0%	2	66.7%	\$300	75.0%	27.9%
	Upper	0	0.0%	\$0	0.0%	29.0%	0	0.0%	\$0	0.0%	35.5%
	Unknown	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%
	Total	3	100.0%	\$400	100.0%	100.0%	3	100.0%	\$400	100.0%	100.0%
SMALL FARM	Small Farms										
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	11.0%	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	46.6%	0	0.0%	\$0	0.0%	92.7%
	Upper	0	0.0%	\$0	0.0%	42.5%	0	0.0%	\$0	0.0%	7.3%
	Unknown	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%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%

Originations & Purchases
2015 FFIEC Census Data, 2015 D&B Info, and 2010 ACS Data

Appendix H

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: FL - Sarasota

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison				Bank & Aggregate Lending Comparison			
		2015		Families by Family Income %		2015		Dollar	
		Bank	Dollar	Count	%	Bank	Agg %	Bank	S(000s)
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	20.6%	0	0.0%	4.6%
	Moderate	0	0.0%	\$0	0.0%	18.3%	0	0.0%	14.4%
	Middle	0	0.0%	\$0	0.0%	19.4%	0	0.0%	17.9%
	Upper	0	0.0%	\$0	0.0%	41.7%	0	0.0%	48.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	14.2%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	20.6%	0	0.0%	6.8%
	Moderate	0	0.0%	\$0	0.0%	18.3%	0	0.0%	13.6%
	Middle	0	0.0%	\$0	0.0%	19.4%	0	0.0%	19.1%
	Upper	0	0.0%	\$0	0.0%	41.7%	0	0.0%	44.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	16.2%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	20.6%	0	0.0%	9.3%
	Moderate	0	0.0%	\$0	0.0%	18.3%	0	0.0%	23.6%
	Middle	0	0.0%	\$0	0.0%	19.4%	0	0.0%	23.1%
	Upper	0	0.0%	\$0	0.0%	41.7%	0	0.0%	40.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	3.7%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	20.6%	0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	18.3%	0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	19.4%	0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	41.7%	0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	20.6%	0	0.0%	5.6%
	Moderate	0	0.0%	\$0	0.0%	18.3%	0	0.0%	14.4%
	Middle	0	0.0%	\$0	0.0%	19.4%	0	0.0%	18.5%
	Upper	0	0.0%	\$0	0.0%	41.7%	0	0.0%	46.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	14.7%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%
Small Business Revenue	Total Businesses								
	\$1 Million or Less	1	33.3%	\$50	12.5%	95.1%	1	33.3%	55.9%
	Over \$1 Million	0	0.0%	\$0	0.0%	4.8%	0	0.0%	
	Total Rev. available	1	33.3%	\$50	12.5%	99.9%	1	33.3%	
	Rev. Not Known	2	66.7%	\$350	87.5%	0.1%	2	66.7%	
	Total	3	100.0%	\$400	100.0%	100.0%	3	100.0%	
Loan Size	Total Farms								
	\$100,000 or Less	2	66.7%	\$150	37.5%		2	66.7%	95.0%
	\$100,001 - \$250,000	1	33.3%	\$250	62.5%		1	33.3%	2.4%
	\$250,001 - \$1 Million	0	0.0%	\$0	0.0%		0	0.0%	2.6%
	Total	3	100.0%	\$400	100.0%		3	100.0%	100.0%
Small Farm Revenue	Total Farms								
	\$1 Million or Less	0	0.0%	\$0	0.0%	97.3%	0	0.0%	60.0%
	Over \$1 Million	0	0.0%	\$0	0.0%	2.7%	0	0.0%	
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	
Loan Size	Total Farms								
	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	80.0%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	20.0%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%		0	0.0%	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.

2015 FFIEC Census Data, 2015 D&B Info, and 2010 ACS Data

Appendix H

Geographic Distribution of Home Equity Lines of Credit

Assessment Area: FL - Sarasota

Tract Income Levels	Bank Lending & Demographic Data Comparison				
			2015		Owner Occupied Units %
	Count	Bank	Dollar	\$ %	
Low	0	0.0%	\$0	0.0%	1.0%
Moderate	0	0.0%	\$0	0.0%	24.2%
Middle	1	50.0%	\$70	17.1%	45.3%
Upper	1	50.0%	\$340	82.9%	29.5%
Unknown	0	0.0%	\$0	0.0%	0.0%
<i>Total</i>	2	100.0%	\$410	100.0%	100.0%

Originations & Purchases

Borrower Distribution of Home Equity Lines of Credit

Assessment Area: FL - Sarasota

Borrower Income Levels	Bank Lending & Demographic Data Comparison				
			2015		
	Count	Bank	Dollar	Families by Family Income	
Low	1	50.0%	\$70	0.0%	20.6%
Moderate	0	0.0%	\$0	0.0%	18.3%
Middle	0	0.0%	\$0	0.0%	19.4%
Upper	1	50.0%	\$340	82.9%	41.7%
Unknown	0	0.0%	\$0	0.0%	0.0%
<i>Total</i>	2	100.0%	\$410	100.0%	100.0%

Originations & Purchases

Appendix H

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: FL - Stuart

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison				Bank & Aggregate Lending Comparison					
		2015				2015					
		Bank		Owner Occupied Units	Count		Dollar	Bank		Dollar	
		#	%	\$ (000s)	\$ %	%		#	%	\$ (000s)	\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%		0	0.0%	\$0	0.0%
	Moderate	0	0.0%	\$0	0.0%	6.7%		0	0.0%	\$0	0.0%
	Middle	0	0.0%	\$0	0.0%	53.4%		0	0.0%	\$0	0.0%
	Upper	0	0.0%	\$0	0.0%	39.9%		0	0.0%	\$0	0.0%
	Unknown	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%	\$0	0.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%		0	0.0%	\$0	0.0%
	Moderate	0	0.0%	\$0	0.0%	6.7%		0	0.0%	\$0	0.0%
	Middle	0	0.0%	\$0	0.0%	53.4%		0	0.0%	\$0	0.0%
	Upper	0	0.0%	\$0	0.0%	39.9%		0	0.0%	\$0	0.0%
	Unknown	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%	\$0	0.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%		0	0.0%	\$0	0.0%
	Moderate	0	0.0%	\$0	0.0%	6.7%		0	0.0%	\$0	0.0%
	Middle	0	0.0%	\$0	0.0%	53.4%		0	0.0%	\$0	0.0%
	Upper	0	0.0%	\$0	0.0%	39.9%		0	0.0%	\$0	0.0%
	Unknown	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%	\$0	0.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	0.0%		0	0.0%	\$0	0.0%
	Moderate	0	0.0%	\$0	0.0%	13.7%		0	0.0%	\$0	0.0%
	Middle	0	0.0%	\$0	0.0%	50.4%		0	0.0%	\$0	0.0%
	Upper	0	0.0%	\$0	0.0%	35.9%		0	0.0%	\$0	0.0%
	Unknown	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%	\$0	0.0%
HMDA TOTALS	Multi-Family Units										
	Low	0	0.0%	\$0	0.0%	0.0%		0	0.0%	\$0	0.0%
	Moderate	0	0.0%	\$0	0.0%	6.7%		0	0.0%	\$0	0.0%
	Middle	0	0.0%	\$0	0.0%	53.4%		0	0.0%	\$0	0.0%
	Upper	0	0.0%	\$0	0.0%	39.9%		0	0.0%	\$0	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%		0	0.0%	\$0	0.0%
SMALL BUSINESSES	Total	0	0.0%	\$0	0.0%	100.0%		0	0.0%	\$0	0.0%
	Small Businesses										
	Low	0	0.0%	\$0	0.0%	0.0%		0	0.0%	\$0	0.0%
	Moderate	9	81.8%	\$4,018	95.3%	21.9%		9	81.8%	\$4,018	95.3%
	Middle	2	18.2%	\$200	4.7%	49.5%		2	18.2%	\$200	4.7%
	Upper	0	0.0%	\$0	0.0%	28.6%		0	0.0%	\$0	0.0%
SMALL FARM	Unknown	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%
	Total	0	0.0%	\$0	0.0%	100.0%		0	0.0%	\$0	0.0%
	Small Farms										
	Low	0	0.0%	\$0	0.0%	0.0%		0	0.0%	\$0	0.0%
	Moderate	0	0.0%	\$0	0.0%	31.6%		0	0.0%	\$0	0.0%
Orignations & Purchases	Middle	0	0.0%	\$0	0.0%	36.8%		0	0.0%	\$0	0.0%
	Upper	0	0.0%	\$0	0.0%	31.6%		0	0.0%	\$0	0.0%
	Unknown	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%
	Total	0	0.0%	\$0	0.0%	100.0%		0	0.0%	\$0	0.0%
	2015 FFIEC Census Data, 2015 D&B Info, and 2010 ACS Data										

Appendix H

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: FL - Stuart

PRODUCT TYPE Borrower income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison				
	2015				Families by Family Income %	2015		2015		
	Bank		Count	Dollar		Bank	Count	Agg	Bank	Dollar
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	14.5%	0	0.0%	1.8%	\$0 0.0% 0.6%
	Moderate	0	0.0%	\$0	0.0%	19.2%	0	0.0%	8.9%	\$0 0.0% 4.3%
	Middle	0	0.0%	\$0	0.0%	19.4%	0	0.0%	12.8%	\$0 0.0% 8.8%
	Upper	0	0.0%	\$0	0.0%	47.0%	0	0.0%	60.3%	\$0 0.0% 70.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	16.2%	\$0 0.0% 16.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0 0.0% 100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	14.5%	0	0.0%	4.4%	\$0 0.0% 2.3%
	Moderate	0	0.0%	\$0	0.0%	19.2%	0	0.0%	7.2%	\$0 0.0% 3.4%
	Middle	0	0.0%	\$0	0.0%	19.4%	0	0.0%	12.2%	\$0 0.0% 7.9%
	Upper	0	0.0%	\$0	0.0%	47.0%	0	0.0%	58.8%	\$0 0.0% 71.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	17.5%	\$0 0.0% 15.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0 0.0% 100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	14.5%	0	0.0%	6.6%	\$0 0.0% 0.5%
	Moderate	0	0.0%	\$0	0.0%	19.2%	0	0.0%	18.0%	\$0 0.0% 9.5%
	Middle	0	0.0%	\$0	0.0%	19.4%	0	0.0%	16.4%	\$0 0.0% 13.2%
	Upper	0	0.0%	\$0	0.0%	47.0%	0	0.0%	57.4%	\$0 0.0% 75.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	1.6%	\$0 0.0% 1.4%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0 0.0% 100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	14.5%	0	0.0%	0.0%	\$0 0.0% 0.0%
	Moderate	0	0.0%	\$0	0.0%	19.2%	0	0.0%	0.0%	\$0 0.0% 0.0%
	Middle	0	0.0%	\$0	0.0%	19.4%	0	0.0%	0.0%	\$0 0.0% 0.0%
	Upper	0	0.0%	\$0	0.0%	47.0%	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%	14.5%	0	0.0%	2.9%	\$0 0.0% 1.1%
	Moderate	0	0.0%	\$0	0.0%	19.2%	0	0.0%	8.7%	\$0 0.0% 4.0%
	Middle	0	0.0%	\$0	0.0%	19.4%	0	0.0%	12.7%	\$0 0.0% 8.4%
	Upper	0	0.0%	\$0	0.0%	47.0%	0	0.0%	59.5%	\$0 0.0% 69.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	16.3%	\$0 0.0% 17.4%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0 0.0% 100.0%
Small Business Revenue	Total Businesses									
	\$1 Million or Less	3	27.3%	\$250	5.9%	93.2%	3	27.3%	52.3%	\$250 5.9% 44.3%
	Over \$1 Million	6	54.5%	\$1,968	46.7%	6.5%	6	54.3%		
	Total Rev. available	9	81.8%	\$2,218	52.6%	99.7%	9	81.8%		
	Rev. Not Known	2	18.2%	\$2,000	47.4%	0.2%	2	18.2%		
	Total	11	100.0%	\$4,218	100.0%	100.0%	11	100.0%		
Small Size Loan	\$100,000 or Less	5	45.5%	\$400	9.5%		5	45.5%	93.8%	\$400 9.5% 38.5%
	\$100,001 - \$250,000	1	9.1%	\$150	3.6%		1	9.1%	2.6%	\$150 3.6% 12.6%
	\$250,001 - \$1 Million	5	45.5%	\$3,668	87.0%		5	45.5%	3.6%	\$3,668 87.0% 48.8%
	Total	11	100.0%	\$4,218	100.0%		11	100.0%	100.0%	\$4,218 100.0% 100.0%
	Total Farms									
	\$1 Million or Less	0	0.0%	\$0	0.0%	95.0%	0	0.0%	100.0%	\$0 0.0% 100.0%
Small Farm Revenue	Over \$1 Million	0	0.0%	\$0	0.0%	5.0%	0	0.0%		
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%		
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%		
	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0 0.0% 100.0%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0 0.0% 0.0%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0 0.0% 0.0%
	Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0 0.0% 100.0%

Originations & Purchases

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

2015 FFIEC Census Data, 2015 D&B Info, and 2010 ACS Data

Appendix H

Geographic Distribution of Home Equity Lines of Credit

Assessment Area: FL - Stuart

Tract Income Levels	Bank Lending & Demographic Data Comparison				
			2015		Owner Occupied Units %
	Count	Bank	Dollar	\$ %	
#	%	\$ (000s)	\$ %		
Low	0	0.0%	\$0	0.0%	0.0%
Moderate	0	0.0%	\$0	0.0%	6.7%
Middle	0	0.0%	\$0	0.0%	53.4%
Upper	0	0.0%	\$0	0.0%	39.9%
Unknown	0	0.0%	\$0	0.0%	0.0%
<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>

Originations & Purchases

Borrower Distribution of Home Equity Lines of Credit

Assessment Area: FL - Stuart

Borrower Income Levels	Bank Lending & Demographic Data Comparison				
			2015		Families by Family Income %
	Count	Bank	Dollar	\$ %	
#	%	\$ (000s)	\$ %		
Low	0	0.0%	\$0	0.0%	14.5%
Moderate	0	0.0%	\$0	0.0%	19.2%
Middle	0	0.0%	\$0	0.0%	19.4%
Upper	0	0.0%	\$0	0.0%	47.0%
Unknown	0	0.0%	\$0	0.0%	0.0%
<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>

Originations & Purchases

Appendix H

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: MI - Ann Arbor MSA

PRODUCT TYPE	TRACT INCOME LEVELS	Bank Lending & Demographic Data Comparison										Bank & Aggregate Lending Comparison									
		2015, 2016					2015					2016									
		Bank		Owner Occupied Units		Count	Bank		Dollar		Count	Bank		Dollar							
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	4.0%	0	0.0%	2.0%	\$0	0.0%	1.2%	0	0.0%	2.9%	\$0	0.0%	1.8%	\$0	0.0%	1.8%
	Moderate	3	15.8%	\$360	8.3%	14.9%	1	9.1%	12.9%	\$154	7.8%	8.3%	2	25.0%	15.0%	\$206	8.8%	9.9%	\$768	32.7%	51.4%
	Middle	14	73.7%	\$2,599	60.0%	51.9%	10	90.9%	55.3%	\$1,831	92.2%	51.0%	4	50.0%	54.7%	\$1,373	58.5%	37.0%	\$0	0.0%	0.0%
	Upper	2	10.5%	\$1,373	31.7%	29.3%	0	0.0%	29.7%	\$0	0.0%	39.4%	2	25.0%	27.5%	\$0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	19	100.0%	\$4,332	100.0%	100.0%	11	100.0%	100.0%	\$1,985	100.0%	100.0%	8	100.0%	100.0%	\$2,347	100.0%	100.0%	\$0	0.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	4.0%	0	0.0%	1.6%	\$0	0.0%	1.1%	0	0.0%	1.7%	\$0	0.0%	1.1%	\$0	0.0%	1.1%
	Moderate	2	8.0%	\$161	2.8%	14.9%	2	11.8%	10.2%	\$161	4.5%	6.4%	0	0.0%	9.4%	\$0	0.0%	6.2%	\$1,199	58.1%	47.6%
	Middle	10	40.0%	\$2,610	46.0%	51.9%	6	35.3%	52.5%	\$1,411	39.1%	47.3%	4	50.0%	52.3%	\$864	41.9%	45.1%	\$0	0.0%	0.0%
	Upper	13	52.0%	\$2,899	51.1%	29.3%	9	52.9%	35.7%	\$2,035	56.4%	45.2%	4	50.0%	36.6%	\$0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	25	100.0%	\$5,670	100.0%	100.0%	17	100.0%	100.0%	\$3,607	100.0%	100.0%	8	100.0%	100.0%	\$2,063	100.0%	100.0%	\$0	0.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	4.0%	0	0.0%	2.1%	\$0	0.0%	0.5%	0	0.0%	1.8%	\$0	0.0%	0.4%	\$0	0.0%	0.4%
	Moderate	0	0.0%	\$0	0.0%	14.9%	0	0.0%	9.7%	\$0	0.0%	5.8%	0	0.0%	8.9%	\$0	0.0%	5.1%	\$0	0.0%	45.8%
	Middle	1	100.0%	\$10	100.0%	51.9%	1	100.0%	51.8%	\$10	100.0%	38.6%	0	0.0%	56.5%	\$0	0.0%	48.6%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	29.3%	0	0.0%	36.4%	\$0	0.0%	55.1%	0	0.0%	32.8%	\$0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	1	100.0%	\$10	100.0%	100.0%	1	100.0%	100.0%	\$10	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	\$0	0.0%	100.0%
MULTIFAMILY	Multi-Family Units																				
	Low	0	0.0%	\$0	0.0%	20.0%	0	0.0%	6.1%	\$0	0.0%	3.4%	0	0.0%	20.7%	\$0	0.0%	9.2%	\$0	0.0%	50.6%
	Moderate	0	0.0%	\$0	0.0%	30.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	20.7%	\$0	0.0%	44.8%	\$1,150	62.2%	33.5%
	Middle	1	50.0%	\$1,150	62.2%	36.3%	0	0.0%	72.7%	\$0	0.0%	91.3%	1	50.0%	44.8%	\$700	37.8%	6.7%	\$0	0.0%	0.0%
	Upper	1	50.0%	\$700	37.8%	13.1%	0	0.0%	21.2%	\$0	0.0%	5.4%	1	50.0%	13.8%	\$0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.5%	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	2	100.0%	\$1,850	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	2	100.0%	100.0%	\$1,850	100.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	4.0%	0	0.0%	1.8%	\$0	0.0%	1.3%	0	0.0%	2.3%	\$0	0.0%	1.8%	\$0	0.0%	10.4%
	Moderate	5	10.6%	\$521	4.4%	14.9%	3	10.3%	11.5%	\$315	5.6%	7.1%	2	11.1%	12.1%	\$206	3.3%	48.6%	\$3,117	49.8%	39.2%
	Middle	26	55.3%	\$6,369	53.7%	51.9%	17	58.6%	53.9%	\$3,252	58.1%	50.7%	9	50.0%	53.6%	\$2,937	46.9%	39.2%	\$0	0.0%	0.0%
	Upper	16	34.0%	\$4,972	41.9%	29.3%	9	31.0%	32.8%	\$2,035	36.3%	41.0%	7	38.9%	32.0%	\$0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	47	100.0%	\$11,862	100.0%	100.0%	29	100.0%	100.0%	\$5,602	100.0%	100.0%	18	100.0%	100.0%	\$6,260	100.0%	100.0%	\$0	0.0%	100.0%
SMALL BUSINESSES	Small Businesses																				
	Low	29	6.7%	\$9,170	9.4%	4.5%	16	6.7%	3.2%	\$4,725	8.8%	2.5%	13	6.7%	3.0%	\$4,445	10.3%	3.4%	\$0	0.0%	0.0%
	Moderate	55	12.6%	\$11,122	11.4%	11.7%	33	13.8%	11.2%	\$6,333	11.7%	8.3%	22	11.3%	10.7%	\$4,789	11.1%	8.7%	\$0	0.0%	0.0%
	Middle	216	49.7%	\$51,320	52.8%	50.1%	118	49.2%	50.5%	\$30,148	55.9%	57.3%	98	50.3%	50.1%	\$21,172	49.0%	55.5%	\$0	0.0%	0.0%
	Upper	135	31.0%	\$25,525	26.3%	32.6%	73	30.4%	34.1%	\$12,697	23.6%	31.3%	62	31.8%	35.0%	\$12,828	29.7%	31.8%	\$0	0.0%	0.3%
	Tr Unknown	0	0.0%	\$0	0.0%	1.0%	0	0.0%	0.1%	\$0	0.0%	0.1%	0	0.0%	0.2%	\$0	0.0%	0.3%	\$0	0.0%	0.3%
	Total	435	100.0%	\$97,137	100.0%	100.0%	240	100.0%	100.0%	\$53,903	100.0%	100.0%	195	100.0%	100.0%	\$43,234	100.0%	100.0%	\$0	0.0%	100.0%
SMALL FARM	Small Farms																				
	Low	0	0.0%	\$0	0.0%	0.9%	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%
	Moderate	0	0.0%	\$0	0.0%	0.9%	0	0.0%	1.9%	\$0	0.0%	0.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	3	100.0%	\$538	100.0%	74.7%	1	100.0%	81.1%	\$30	100.0%	91.6%	2	100.0%	69.2%	\$508	100.0%	88.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	23.5%	0	0.0%	17.0%	\$0	0.0%	7.8%	0	0.0%	30.8%	\$0	0.0%	12.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$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%	\$0	0.0%	0.0%
	Total	3	100.0%	\$538	100.0%	100.0%	1	100.0%	100.0%	\$30	100.0%	100.0%	2	100.0%	100.0%	\$508	100.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases

2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

Appendix H

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: MI - Ann Arbor MSA

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison										Bank & Aggregate Lending Comparison											
		2015, 2016					2015					2016					Bank			Dollar			
		Bank		Families by Family Income			Count		Dollar			Bank		Count			Dollar			Bank			
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %	#	%	#	%	\$ (000s)	\$ %	\$ %	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	4	21.1%	\$499	11.5%	21.7%	2	18.2%	9.0%	\$191	9.6%	4.4%	2	25.0%	10.9%	\$308	13.1%	5.3%					
	Moderate	1	5.3%	\$70	1.6%	16.9%	0	0.0%	19.8%	\$0	0.0%	14.2%	1	12.5%	24.2%	\$70	3.0%	18.1%					
	Middle	8	42.1%	\$1,416	32.7%	21.4%	5	45.5%	22.5%	\$800	40.3%	20.9%	3	37.5%	22.6%	\$616	26.2%	21.6%					
	Upper	6	31.6%	\$2,347	54.2%	40.0%	4	36.4%	35.0%	\$994	50.1%	47.4%	2	25.0%	32.7%	\$1,353	57.6%	45.8%					
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	13.7%	\$0	0.0%	13.2%	0	0.0%	9.6%	\$0	0.0%	9.2%					
	Total	19	100.0%	\$4,332	100.0%	100.0%	11	100.0%	100.0%	\$1,985	100.0%	100.0%	8	100.0%	100.0%	\$2,347	100.0%	100.0%					
REFINANCE	Low	1	4.0%	\$37	0.7%	21.7%	1	5.9%	5.9%	\$37	1.0%	3.0%	0	0.0%	7.1%	\$0	0.0%	4.0%					
	Moderate	4	16.0%	\$620	10.9%	16.9%	3	17.6%	14.9%	\$505	14.0%	9.9%	1	12.5%	18.2%	\$115	5.6%	12.8%					
	Middle	4	16.0%	\$686	12.1%	21.4%	2	11.8%	21.6%	\$303	8.4%	18.8%	2	25.0%	22.8%	\$383	18.6%	20.8%					
	Upper	16	64.0%	\$4,327	76.3%	40.0%	11	64.7%	41.1%	\$2,762	76.6%	51.6%	5	62.5%	39.5%	\$1,565	75.9%	50.7%					
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	16.5%	\$0	0.0%	16.7%	0	0.0%	12.4%	\$0	0.0%	11.7%					
	Total	25	100.0%	\$5,670	100.0%	100.0%	17	100.0%	100.0%	\$3,697	100.0%	100.0%	8	100.0%	100.0%	\$2,063	100.0%	100.0%					
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	21.7%	0	0.0%	8.2%	\$0	0.0%	4.3%	0	0.0%	10.2%	\$0	0.0%	3.8%					
	Moderate	0	0.0%	\$0	0.0%	16.9%	0	0.0%	18.1%	\$0	0.0%	10.7%	0	0.0%	20.6%	\$0	0.0%	13.7%					
	Middle	1	100.0%	\$10	100.0%	21.4%	1	100.0%	30.3%	\$10	100.0%	23.1%	0	0.0%	22.9%	\$0	0.0%	20.1%					
	Upper	0	0.0%	\$0	0.0%	40.0%	0	0.0%	39.3%	\$0	0.0%	55.7%	0	0.0%	42.9%	\$0	0.0%	57.7%					
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	4.1%	\$0	0.0%	6.1%	0	0.0%	3.4%	\$0	0.0%	4.8%					
	Total	1	100.0%	\$10	100.0%	100.0%	1	100.0%	100.0%	\$10	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%					
MULTIFAMILY	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%	16.9%	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%	21.4%	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%	40.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%					
	Unknown	2	100.0%	\$1,850	100.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	2	100.0%	100.0%	\$1,850	100.0%	100.0%					
	Total	2	100.0%	\$1,850	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	2	100.0%	100.0%	\$1,850	100.0%	100.0%					
HMDA TOTALS	Low	5	10.6%	\$536	4.5%	21.7%	3	10.3%	7.5%	\$228	4.1%	3.6%	2	11.1%	9.1%	\$308	4.9%	4.4%					
	Moderate	5	10.6%	\$690	5.8%	16.9%	3	10.3%	17.4%	\$505	9.0%	11.6%	2	11.1%	21.1%	\$185	3.0%	14.7%					
	Middle	13	27.7%	\$2,112	17.8%	21.4%	8	27.6%	22.3%	\$1,113	19.9%	19.1%	5	27.8%	22.7%	\$999	16.0%	20.0%					
	Upper	22	46.8%	\$6,674	56.3%	40.0%	15	51.7%	38.0%	\$3,756	67.0%	47.5%	7	38.9%	36.3%	\$2,918	46.6%	45.7%					
	Unknown	2	4.3%	\$1,850	15.6%	0.0%	0	0.0%	14.8%	\$0	0.0%	18.3%	2	11.1%	10.8%	\$1,850	29.6%	15.3%					
	Total	47	100.0%	\$11,862	100.0%	100.0%	29	100.0%	100.0%	\$5,602	100.0%	100.0%	18	100.0%	100.0%	\$6,260	100.0%	100.0%					
Small Business Revenue	Total Businesses																						
	\$1 Million or Less	154	35.4%	\$19,136	19.7%	90.2%	84	35.0%	46.6%	\$8,854	16.4%	37.6%	70	35.9%	41.9%	\$10,282	23.8%	33.7%					
	Over \$1 Million	195	44.8%	\$63,149	65.0%	9.2%	113	47.1%						82	42.1%								
	Total Rev. available	349	80.2%	\$82,285	84.7%	99.4%	197	82.1%						152	78.0%								
	Rev. Not Known	86	19.8%	\$14,852	15.3%	0.6%	43	17.9%						43	22.1%								
	Total	435	100.0%	\$97,137	100.0%	100.0%	240	100.0%	100.0%						195	100.0%							
Small Farm Revenue	Total Farms																						
	\$1 Million or Less	0	0.0%	\$0	0.0%	98.8%	0	0.0%	45.3%	\$0	0.0%	71.3%	0	0.0%	38.5%	\$0	0.0%	46.0%					
	Over \$1 Million	0	0.0%	\$0	0.0%	1.2%	0	0.0%						0	0.0%								
	Not Known	3	100.0%	\$538	100.0%	0.0%	1	100.0%						2	100.0%								
	Total	3	100.0%	\$538	100.0%	100.0%	1	100.0%						2	100.0%								
Small Size	\$100,000 or Less	2	66.7%	\$60	11.2%		1	100.0%	84.9%	\$30	100.0%	34.5%	1	50.0%	90.4%	\$30	5.9%	31.4%					
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	9.4%	\$0	0.0%	26.3%	0	0.0%	5.8%	\$0	0.0%	29.6%					
	\$250,001 - \$1 Million	1	33.3%	\$478	88.8%		0	0.0%	5.7%	\$0	0.0%	39.2%	1	50.0%	3.8%	\$478	94.1%	38.9%					
	Total	3	100.0%	\$538	100.0%		1	100.0%	100.0%	\$30	100.0%	100.0%	2	100.0%	100.0%	\$508	100.0%	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, 2016 D&B Info, and 2010 ACS Data

Appendix H

Geographic Distribution of Home Equity Lines of Credit

Assessment Area: MI - Ann Arbor MSA

Tract Income Levels	Bank Lending & Demographic Data Comparison				
	2015, 2016				Owner Occupied Units %
	Bank		Dollar		
	#	%	\$ (000s)	\$ %	
Low	6	1.7%	\$624	1.4%	4.0%
Moderate	23	6.3%	\$1,574	3.5%	14.9%
Middle	176	48.5%	\$18,577	41.8%	51.9%
Upper	158	43.5%	\$23,644	53.2%	29.3%
Unknown	0	0.0%	\$0	0.0%	0.0%
<i>Total</i>	<i>363</i>	<i>100.0%</i>	<i>\$44,419</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

Borrower Distribution of Home Equity Lines of Credit

Assessment Area: MI - Ann Arbor MSA

Borrower Income Levels	Bank Lending & Demographic Data Comparison				
	2015, 2016				Families by Family Income %
	Bank		Dollar		
	#	%	\$ (000s)	\$ %	
Low	41	11.3%	\$2,928	0.0%	21.7%
Moderate	62	17.1%	\$6,308	14.2%	16.9%
Middle	99	27.3%	\$9,834	22.1%	21.4%
Upper	161	44.4%	\$25,349	57.1%	40.0%
Unknown	0	0.0%	\$0	0.0%	0.0%
<i>Total</i>	<i>363</i>	<i>100.0%</i>	<i>\$44,419</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

Appendix H

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: MI - Ann Arbor MSA

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison				Bank & Aggregate Lending Comparison						
		2017				2017						
		Bank		Owner Occupied Units		Count		Dollar				
		#	%	\$ (000s)	\$ %	#	%	\$ (000s)	\$ %	#	%	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	6.6%	0	0.0%	8.0%	\$0	0.0%	4.3%
	Moderate	4	40.0%	\$479	29.4%	12.0%	4	40.0%	14.3%	\$479	29.4%	10.1%
	Middle	4	40.0%	\$920	56.4%	44.7%	4	40.0%	44.7%	\$920	56.4%	41.6%
	Upper	2	20.0%	\$232	14.2%	36.5%	2	20.0%	32.6%	\$232	14.2%	43.4%
	Unknown	0	0.0%	\$0	0.0%	0.2%	0	0.0%	0.5%	\$0	0.0%	0.6%
	Total	10	100.0%	\$1,631	100.0%	100.0%	10	100.0%	100.0%	\$1,631	100.0%	100.0%
REFINANCE	Low	1	14.3%	\$90	7.6%	6.6%	1	14.3%	5.4%	\$90	7.6%	3.0%
	Moderate	0	0.0%	\$0	0.0%	12.0%	0	0.0%	11.4%	\$0	0.0%	7.8%
	Middle	2	28.6%	\$185	15.5%	44.7%	2	28.6%	46.6%	\$185	15.5%	43.7%
	Upper	4	57.1%	\$916	76.9%	36.5%	4	57.1%	36.2%	\$916	76.9%	45.1%
	Unknown	0	0.0%	\$0	0.0%	0.2%	0	0.0%	0.3%	\$0	0.0%	0.4%
	Total	7	100.0%	\$1,191	100.0%	100.0%	7	100.0%	100.0%	\$1,191	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	6.6%	0	0.0%	5.1%	\$0	0.0%	4.7%
	Moderate	0	0.0%	\$0	0.0%	12.0%	0	0.0%	12.7%	\$0	0.0%	7.1%
	Middle	0	0.0%	\$0	0.0%	44.7%	0	0.0%	45.7%	\$0	0.0%	37.1%
	Upper	0	0.0%	\$0	0.0%	36.5%	0	0.0%	36.1%	\$0	0.0%	50.4%
	Unknown	0	0.0%	\$0	0.0%	0.2%	0	0.0%	0.4%	\$0	0.0%	0.8%
	Total	0	0.0%	\$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%	28.1%	0	0.0%	41.9%	\$0	0.0%	33.9%
	Moderate	0	0.0%	\$0	0.0%	18.6%	0	0.0%	2.3%	\$0	0.0%	4.5%
	Middle	0	0.0%	\$0	0.0%	34.6%	0	0.0%	39.5%	\$0	0.0%	44.9%
	Upper	0	0.0%	\$0	0.0%	11.8%	0	0.0%	9.3%	\$0	0.0%	9.7%
	Unknown	0	0.0%	\$0	0.0%	6.8%	0	0.0%	7.0%	\$0	0.0%	7.0%
	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%	\$90	3.2%	6.6%	1	5.9%	7.0%	\$90	3.2%	6.5%
	Moderate	4	23.5%	\$479	17.0%	12.0%	4	23.5%	13.1%	\$479	17.0%	8.8%
	Middle	6	35.3%	\$1,105	39.2%	44.7%	6	35.3%	45.4%	\$1,105	39.2%	42.4%
	Upper	6	35.3%	\$1,148	40.7%	36.5%	6	35.3%	34.1%	\$1,148	40.7%	41.2%
	Unknown	0	0.0%	\$0	0.0%	0.2%	0	0.0%	0.4%	\$0	0.0%	1.1%
	Total	17	100.0%	\$2,822	100.0%	100.0%	17	100.0%	100.0%	\$2,822	100.0%	100.0%
SMALL BUSINESSES	Small Businesses											
	Low	18	10.6%	\$5,394	12.9%	8.1%	18	10.6%	6.9%	\$5,394	12.9%	8.0%
	Moderate	11	6.5%	\$2,300	5.5%	9.0%	11	6.5%	8.5%	\$2,300	5.5%	4.8%
	Middle	72	42.4%	\$15,617	37.2%	43.2%	72	42.4%	45.2%	\$15,617	37.2%	47.9%
	Upper	55	32.4%	\$14,791	35.3%	33.7%	55	32.4%	33.6%	\$14,791	35.3%	31.6%
	Unknown	14	8.2%	\$3,835	9.1%	6.0%	14	8.2%	5.2%	\$3,835	9.1%	7.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.6%	\$0	0.0%	0.6%
	Total	170	100.0%	\$41,937	100.0%	100.0%	170	100.0%	100.0%	\$41,937	100.0%	100.0%
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	1.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	2.9%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	4	100.0%	\$423	100.0%	67.0%	4	100.0%	65.9%	\$423	100.0%	70.6%
	Upper	0	0.0%	\$0	0.0%	29.1%	0	0.0%	34.1%	\$0	0.0%	29.4%
	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%
	Total	4	100.0%	\$423	100.0%	100.0%	4	100.0%	100.0%	\$423	100.0%	100.0%

Originations & Purchases
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

Appendix H

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size**

Assessment Area: MI - Ann Arbor MSA

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison				Bank & Aggregate Lending Comparison						
		2017		2017		2017		2017		2017		
		Bank	Families by Family Income %	Bank	Count	Bank	Dollar	Bank	Dollar	Bank	Dollar	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	22.7%	0	0.0%	7.8%	\$0	0.0%	3.4%
	Moderate	2	20.0%	\$335	20.5%	17.0%	2	20.0%	19.1%	\$335	20.5%	13.2%
	Middle	6	60.0%	\$675	41.4%	19.6%	6	60.0%	24.0%	\$675	41.4%	21.4%
	Upper	2	20.0%	\$621	38.1%	40.7%	2	20.0%	36.3%	\$621	38.1%	50.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	12.8%	\$0	0.0%	12.1%
	Total	10	100.0%	\$1,631	100.0%	100.0%	10	100.0%	100.0%	\$1,631	100.0%	100.0%
REFINANCE	Low	2	28.6%	\$205	17.2%	22.7%	2	28.6%	8.9%	\$205	17.2%	4.5%
	Moderate	2	28.6%	\$261	21.9%	17.0%	2	28.6%	18.2%	\$261	21.9%	12.9%
	Middle	1	14.3%	\$70	5.9%	19.6%	1	14.3%	22.3%	\$70	5.9%	19.6%
	Upper	2	28.6%	\$655	55.0%	40.7%	2	28.6%	39.2%	\$655	55.0%	51.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	11.4%	\$0	0.0%	11.4%
	Total	7	100.0%	\$1,191	100.0%	100.0%	7	100.0%	100.0%	\$1,191	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	22.7%	0	0.0%	10.0%	\$0	0.0%	5.1%
	Moderate	0	0.0%	\$0	0.0%	17.0%	0	0.0%	17.2%	\$0	0.0%	10.6%
	Middle	0	0.0%	\$0	0.0%	19.6%	0	0.0%	25.4%	\$0	0.0%	17.9%
	Upper	0	0.0%	\$0	0.0%	40.7%	0	0.0%	44.9%	\$0	0.0%	60.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	2.5%	\$0	0.0%	6.1%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
MULTIFAMILY	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%	17.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	19.6%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	40.7%	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%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	2	11.8%	\$205	7.3%	22.7%	2	11.8%	8.3%	\$205	7.3%	3.6%
	Moderate	4	23.5%	\$396	21.1%	17.0%	4	23.5%	18.6%	\$596	21.1%	11.9%
	Middle	7	41.2%	\$745	26.4%	19.6%	7	41.2%	23.4%	\$745	26.4%	18.8%
	Upper	4	23.5%	\$1,276	45.2%	40.7%	4	23.5%	37.9%	\$1,276	45.2%	46.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	11.9%	\$0	0.0%	19.5%
	Total	17	100.0%	\$2,822	100.0%	100.0%	17	100.0%	100.0%	\$2,822	100.0%	100.0%
Small Business Revenue			Total Businesses									
	\$1 Million or Less	47	27.6%	\$8,214	19.6%	89.3%	47	27.6%	52.8%	\$8,214	19.6%	36.7%
	Over \$1 Million	84	49.4%	\$27,359	65.2%	10.1%	84	49.4%				
	Total Rev. available	131	77.0%	\$35,573	84.8%	99.4%	131	77.0%				
	Rev. Not Known	39	22.9%	\$6,364	15.2%	0.7%	39	22.9%				
	Total	170	100.0%	\$41,937	100.0%	100.0%	170	100.0%				
Loan Size	\$100,000 or Less	82	48.2%	\$4,475	10.7%		82	48.2%	93.8%	\$4,475	10.7%	35.3%
	\$100,001 - \$250,000	35	20.6%	\$6,561	15.6%		35	20.6%	2.7%	\$6,561	15.6%	12.9%
	\$250,001 - \$1 Million	53	31.2%	\$30,901	73.7%		53	31.2%	3.5%	\$30,901	73.7%	51.8%
	Total	170	100.0%	\$41,937	100.0%		170	100.0%	100.0%	\$41,937	100.0%	100.0%
Small Farm Revenue	\$1 Million or Less	2	50.0%	\$275	65.0%	99.0%	2	50.0%	53.7%	\$275	65.0%	79.0%
	Over \$1 Million	0	0.0%	\$0	0.0%	1.0%	0	0.0%				
	Not Known	2	50.0%	\$148	35.0%	0.0%	2	50.0%				
	Total	4	100.0%	\$423	100.0%	100.0%	4	100.0%				
	\$100,000 or Less	2	50.0%	\$60	14.2%		2	50.0%	92.7%	\$60	14.2%	49.6%
	\$100,001 - \$250,000	2	50.0%	\$363	85.8%		2	50.0%	6.1%	\$363	85.8%	37.0%
Loan Size	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	1.2%	\$0	0.0%	13.4%
	Total	4	100.0%	\$423	100.0%		4	100.0%	100.0%	\$423	100.0%	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, 2017 D&B Info, and 2015 ACS Data

Appendix H

Geographic Distribution of Home Equity Lines of Credit

Assessment Area: MI - Ann Arbor MSA

Tract Income Levels	Bank Lending & Demographic Data Comparison				
			2017		Owner Occupied Units %
	Count	Bank	Dollar	\$ %	
#	%	\$ (000s)	\$ %		
Low	2	1.4%	\$115	0.5%	6.6%
Moderate	10	6.9%	\$747	3.3%	12.0%
Middle	64	44.1%	\$8,203	36.6%	44.7%
Upper	68	46.9%	\$13,153	58.7%	36.5%
Unknown	1	0.7%	\$200	0.9%	0.2%
<i>Total</i>	<i>145</i>	<i>100.0%</i>	<i>\$22,418</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

Borrower Distribution of Home Equity Lines of Credit

Assessment Area: MI - Ann Arbor MSA

Borrower Income Levels	Bank Lending & Demographic Data Comparison				
			2017		Families by Family Income %
	Count	Bank	Dollar	\$ %	
#	%	\$ (000s)	\$ %		
Low	16	11.0%	\$1,230	0.0%	22.7%
Moderate	31	21.4%	\$3,375	15.1%	17.0%
Middle	24	16.6%	\$2,667	11.9%	19.6%
Upper	72	49.7%	\$14,696	65.6%	40.7%
Unknown	2	1.4%	\$450	2.0%	0.0%
<i>Total</i>	<i>145</i>	<i>100.0%</i>	<i>\$22,418</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

Appendix H

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: MI - Battle Creek 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		Bank		Count	Bank		Dollar		Bank		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	4.9%	0	0.0%	1.4%	\$0	0.0%	0.9%	0	0.0%	0.7%	\$0	0.0%	0.3%
	Moderate	2	25.0%	\$117	12.0%	22.4%	0	0.0%	17.6%	\$0	0.0%	10.7%	2	28.6%	19.2%	\$117	13.4%	12.1%
	Middle	1	12.5%	\$100	10.3%	38.9%	1	100.0%	33.7%	\$100	100.0%	34.0%	0	0.0%	35.0%	\$0	0.0%	34.8%
	Upper	5	62.5%	\$758	77.7%	33.7%	0	0.0%	47.2%	\$0	0.0%	54.4%	5	71.4%	45.1%	\$758	86.6%	52.8%
	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	8	100.0%	\$975	100.0%	100.0%	1	100.0%	100.0%	\$100	100.0%	100.0%	7	100.0%	100.0%	\$875	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	4.9%	0	0.0%	1.4%	\$0	0.0%	3.0%	0	0.0%	1.0%	\$0	0.0%	0.4%
	Moderate	1	11.1%	\$43	2.0%	22.4%	0	0.0%	14.7%	\$0	0.0%	9.2%	1	20.0%	13.2%	\$43	2.7%	7.9%
	Middle	1	11.1%	\$89	4.0%	38.9%	1	25.0%	41.8%	\$89	14.4%	40.7%	0	0.0%	41.4%	\$0	0.0%	39.5%
	Upper	7	77.8%	\$2,067	94.0%	33.7%	3	75.0%	42.2%	\$531	85.6%	47.1%	4	80.0%	44.3%	\$1,536	97.3%	52.2%
	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	9	100.0%	\$2,199	100.0%	100.0%	4	100.0%	100.0%	\$620	100.0%	100.0%	5	100.0%	100.0%	\$1,579	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	4.9%	0	0.0%	1.7%	\$0	0.0%	0.4%	0	0.0%	1.3%	\$0	0.0%	0.1%
	Moderate	0	0.0%	\$0	0.0%	22.4%	0	0.0%	20.7%	\$0	0.0%	10.5%	0	0.0%	15.2%	\$0	0.0%	6.9%
	Middle	0	0.0%	\$0	0.0%	38.9%	0	0.0%	36.4%	\$0	0.0%	35.2%	0	0.0%	43.8%	\$0	0.0%	43.5%
	Upper	0	0.0%	\$0	0.0%	33.7%	0	0.0%	41.2%	\$0	0.0%	54.0%	0	0.0%	39.7%	\$0	0.0%	49.4%
	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%	9.7%	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%	30.5%	0	0.0%	20.0%	\$0	0.0%	2.2%	0	0.0%	25.0%	\$0	0.0%	5.8%
	Middle	0	0.0%	\$0	0.0%	42.9%	0	0.0%	60.0%	\$0	0.0%	96.0%	0	0.0%	25.0%	\$0	0.0%	2.6%
	Upper	0	0.0%	\$0	0.0%	16.9%	0	0.0%	20.0%	\$0	0.0%	1.8%	0	0.0%	50.0%	\$0	0.0%	91.6%
	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	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%	1.4%	\$0	0.0%	1.7%	0	0.0%	0.9%	\$0	0.0%	0.3%
	Moderate	3	17.6%	\$160	5.0%	22.4%	0	0.0%	16.7%	\$0	0.0%	9.7%	3	25.0%	16.5%	\$160	6.5%	10.2%
	Middle	2	11.8%	\$189	6.0%	38.9%	2	40.0%	37.3%	\$189	26.3%	40.0%	0	0.0%	38.3%	\$0	0.0%	36.6%
	Upper	12	70.6%	\$2,825	89.0%	33.7%	3	60.0%	44.6%	\$531	73.8%	48.6%	9	75.0%	44.3%	\$2,294	93.5%	52.8%
	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	17	100.0%	\$3,174	100.0%	100.0%	5	100.0%	100.0%	\$720	100.0%	100.0%	12	100.0%	100.0%	\$2,454	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	16	8.6%	\$2,402	5.3%	8.0%	8	7.7%	9.8%	\$1,147	4.7%	18.6%	8	9.6%	8.3%	\$1,255	6.0%	10.1%
	Moderate	93	49.7%	\$25,292	56.2%	20.9%	50	48.1%	25.1%	\$12,248	50.7%	21.6%	43	51.8%	21.6%	\$13,044	62.6%	21.7%
	Middle	40	21.4%	\$11,300	25.1%	39.3%	25	24.0%	34.5%	\$7,541	31.2%	35.5%	15	18.1%	37.6%	\$3,759	18.0%	41.6%
	Upper	38	20.3%	\$6,019	13.4%	31.7%	21	20.2%	29.1%	\$3,239	13.4%	24.0%	17	20.5%	31.5%	\$2,780	13.3%	26.4%
	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%	1.5%	\$0	0.0%	0.3%	0	0.0%	0.9%	\$0	0.0%	0.2%
	Total	187	100.0%	\$45,013	100.0%	100.0%	104	100.0%	100.0%	\$24,175	100.0%	100.0%	83	100.0%	100.0%	\$20,838	100.0%	100.0%
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.5%	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%	9.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	14.7%	\$0	0.0%	7.3%
	Middle	0	0.0%	\$0	0.0%	62.1%	0	0.0%	60.7%	\$0	0.0%	76.2%	0	0.0%	41.2%	\$0	0.0%	40.2%
	Upper	0	0.0%	\$0	0.0%	27.7%	0	0.0%	39.3%	\$0	0.0%	23.8%	0	0.0%	44.1%	\$0	0.0%	52.4%
	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	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%

Originations & Purchases
2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

Appendix H

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: MI - Battle Creek MSA

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison						Bank & Aggregate Lending Comparison											
		2015, 2016			2015			2016			2015			2016					
		Bank		Families by Family Income %	Count		Dollar	Bank		Dollar	Bank		Dollar	Bank		Dollar			
		#	%	\$ (000s)	#	%	\$ %	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	\$ %			
HOME PURCHASE	Low	2	25.0%	\$134	13.7%	21.0%		0	0.0%	7.2%	\$0	0.0%	3.9%	2	28.6%	6.9%	\$134	15.3%	3.7%
	Moderate	3	37.5%	\$292	29.9%	18.1%		0	0.0%	21.8%	\$0	0.0%	15.2%	3	42.9%	24.9%	\$292	33.4%	17.6%
	Middle	1	12.5%	\$100	10.3%	20.5%		1	100.0%	24.4%	\$100	100.0%	22.8%	0	0.0%	20.7%	\$0	0.0%	20.0%
	Upper	1	12.5%	\$417	42.8%	40.4%		0	0.0%	32.8%	\$0	0.0%	45.7%	1	14.3%	32.5%	\$417	47.7%	46.1%
	Unknown	1	12.5%	\$32	3.3%	0.0%		0	0.0%	13.8%	\$0	0.0%	12.4%	1	14.3%	15.1%	\$32	3.7%	12.7%
	Total	8	100.0%	\$975	100.0%	100.0%		1	100.0%	100.0%	\$100	100.0%	100.0%	7	100.0%	100.0%	\$875	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	21.0%		0	0.0%	6.6%	\$0	0.0%	3.8%	0	0.0%	7.0%	\$0	0.0%	3.5%
	Moderate	2	22.2%	\$226	10.3%	18.1%		1	25.0%	14.5%	\$183	29.5%	9.2%	1	20.0%	14.7%	\$43	2.7%	10.0%
	Middle	2	22.2%	\$181	8.2%	20.5%		1	25.0%	20.8%	\$89	14.4%	16.8%	1	20.0%	19.5%	\$92	5.8%	16.6%
	Upper	5	55.6%	\$1,792	81.3%	40.4%		2	50.0%	40.7%	\$348	56.1%	49.4%	3	60.0%	39.9%	\$1,444	91.5%	48.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%		0	0.0%	17.4%	\$0	0.0%	20.8%	0	0.0%	19.0%	\$0	0.0%	22.0%
	Total	9	100.0%	\$2,199	100.0%	100.0%		4	100.0%	100.0%	\$620	100.0%	100.0%	5	100.0%	100.0%	\$1,579	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	21.0%		0	0.0%	8.5%	\$0	0.0%	3.6%	0	0.0%	9.4%	\$0	0.0%	4.7%
	Moderate	0	0.0%	\$0	0.0%	18.1%		0	0.0%	17.7%	\$0	0.0%	11.0%	0	0.0%	19.2%	\$0	0.0%	13.5%
	Middle	0	0.0%	\$0	0.0%	20.5%		0	0.0%	23.8%	\$0	0.0%	19.4%	0	0.0%	25.3%	\$0	0.0%	19.0%
	Upper	0	0.0%	\$0	0.0%	40.4%		0	0.0%	46.9%	\$0	0.0%	58.9%	0	0.0%	41.8%	\$0	0.0%	53.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%		0	0.0%	3.1%	\$0	0.0%	7.1%	0	0.0%	4.4%	\$0	0.0%	9.8%
	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%
MULTIFAMILY	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%	18.1%		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%	20.5%		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%	40.4%		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	2	11.8%	\$134	4.2%	21.0%		0	0.0%	7.0%	\$0	0.0%	3.7%	2	16.7%	7.1%	\$134	5.5%	3.6%
	Moderate	5	29.4%	\$518	16.3%	18.1%		1	20.0%	18.4%	\$183	25.4%	11.8%	4	33.3%	20.4%	\$335	13.7%	14.3%
	Middle	3	17.6%	\$281	8.9%	20.5%		2	40.0%	22.8%	\$189	26.3%	19.1%	1	8.3%	20.6%	\$92	3.7%	18.4%
	Upper	6	35.3%	\$2,209	69.6%	40.4%		2	40.0%	37.3%	\$348	48.3%	45.2%	4	33.3%	36.1%	\$1,861	75.8%	46.6%
	Unknown	1	5.9%	\$32	1.0%	0.0%		0	0.0%	14.4%	\$0	0.0%	20.3%	1	8.3%	15.8%	\$32	1.3%	17.1%
	Total	17	100.0%	\$3,174	100.0%	100.0%		5	100.0%	100.0%	\$720	100.0%	100.0%	12	100.0%	100.0%	\$2,454	100.0%	100.0%
Small Business Revenue	Total Businesses		Total Businesses																
	\$1 Million or Less	61	32.6%	\$8,334	18.5%	88.6%		37	35.6%	38.2%	\$5,168	21.4%	29.2%	24	28.9%	40.9%	\$3,166	15.2%	35.5%
	Over \$1 Million	96	51.3%	\$32,260	71.7%	10.1%		50	48.1%					46	55.4%				
	Total Rev. available	157	83.9%	\$40,594	90.2%	98.7%		87	83.7%					70	84.3%				
	Rev. Not Known	30	16.0%	\$4,419	9.8%	1.3%		17	16.3%					13	15.7%				
	Total	187	100.0%	\$45,013	100.0%	100.0%		104	100.0%	100.0%	\$24,175	100.0%	100.0%	83	100.0%				
Small Farm Revenue	Total Farms		Total Farms																
	\$1 Million or Less	105	56.1%	\$6,225	13.8%			57	54.8%	91.0%	\$3,333	13.8%	29.6%	48	57.8%	91.1%	\$2,892	13.9%	28.8%
	\$100,001 - \$250,000	29	15.5%	\$5,120	11.4%			17	16.3%	4.2%	\$3,095	12.8%	16.1%	12	14.5%	4.8%	\$2,025	9.7%	18.6%
	\$250,001 - \$1 Million	53	28.3%	\$33,668	74.8%			30	28.8%	4.8%	\$17,747	73.4%	54.3%	23	27.7%	4.0%	\$15,921	76.4%	52.6%
	Total	187	100.0%	\$45,013	100.0%			104	100.0%	100.0%	\$24,175	100.0%	100.0%	83	100.0%	100.0%	\$20,838	100.0%	100.0%
Small Farm Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	96.3%		0	0.0%	17.9%	\$0	0.0%	40.4%	0	0.0%	26.5%	\$0	0.0%	40.7%
	Over \$1 Million	0	0.0%	\$0	0.0%	3.7%		0	0.0%					0	0.0%				
	Not Known	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%					0	0.0%				
Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%			0	0.0%	71.4%	\$0	0.0%	15.2%	0	0.0%	85.3%	\$0	0.0%	30.7%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%			0	0.0%	14.3%	\$0	0.0%	28.8%	0	0.0%	8.8%	\$0	0.0%	36.7%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%			0	0.0%	14.3%	\$0	0.0%	55.9%	0	0.0%	5.9%	\$0	0.0%	32.6%
	Total	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%

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, 2016 D&B Info, and 2010 ACS Data

Appendix H

Geographic Distribution of Home Equity Lines of Credit

Assessment Area: MI - Battle Creek MSA

Tract Income Levels	Bank Lending & Demographic Data Comparison				
	2015, 2016				Owner Occupied Units %
	Bank		Dollar		
	#	%	\$ (000s)	\$ %	
Low	1	1.1%	\$32	0.4%	4.9%
Moderate	10	11.0%	\$436	5.9%	22.4%
Middle	31	34.1%	\$2,199	29.6%	38.9%
Upper	49	53.8%	\$4,761	64.1%	33.7%
Unknown	0	0.0%	\$0	0.0%	0.0%
<i>Total</i>	<i>91</i>	<i>100.0%</i>	<i>\$7,428</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

Borrower Distribution of Home Equity Lines of Credit

Assessment Area: MI - Battle Creek MSA

Borrower Income Levels	Bank Lending & Demographic Data Comparison				
	2015, 2016				Families by Family Income %
	Bank		Dollar		
	#	%	\$ (000s)	\$ %	
Low	13	14.3%	\$574	0.0%	21.0%
Moderate	19	20.9%	\$1,178	15.9%	18.1%
Middle	14	15.4%	\$898	12.1%	20.5%
Upper	44	48.4%	\$4,603	62.0%	40.4%
Unknown	1	1.1%	\$175	2.4%	0.0%
<i>Total</i>	<i>91</i>	<i>100.0%</i>	<i>\$7,428</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

Appendix H

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: MI - Battle Creek MSA

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017			Owner Occupied Units	2017			Dollar			\$ (000s)
		Bank	Count	Dollar		Bank	Count	Bank	Agg	Bank	Agg	S %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	5.2%	0	0.0%	1.7%	\$0	0.0%	0.7%
	Moderate	0	0.0%	\$0	0.0%	21.1%	0	0.0%	20.0%	\$0	0.0%	11.9%
	Middle	0	0.0%	\$0	0.0%	42.7%	0	0.0%	37.6%	\$0	0.0%	36.9%
	Upper	3	100.0%	\$630	100.0%	31.0%	3	100.0%	40.7%	\$630	100.0%	50.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	3	100.0%	\$630	100.0%	100.0%	3	100.0%	100.0%	\$630	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	5.2%	0	0.0%	2.6%	\$0	0.0%	1.3%
	Moderate	0	0.0%	\$0	0.0%	21.1%	0	0.0%	17.4%	\$0	0.0%	11.0%
	Middle	0	0.0%	\$0	0.0%	42.7%	0	0.0%	41.5%	\$0	0.0%	42.6%
	Upper	0	0.0%	\$0	0.0%	31.0%	0	0.0%	38.5%	\$0	0.0%	45.1%
	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%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	5.2%	0	0.0%	3.5%	\$0	0.0%	1.4%
	Moderate	0	0.0%	\$0	0.0%	21.1%	0	0.0%	21.7%	\$0	0.0%	15.5%
	Middle	0	0.0%	\$0	0.0%	42.7%	0	0.0%	40.7%	\$0	0.0%	42.4%
	Upper	0	0.0%	\$0	0.0%	31.0%	0	0.0%	34.2%	\$0	0.0%	40.6%
	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	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	10.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	36.5%	0	0.0%	40.0%	\$0	0.0%	12.7%
	Middle	0	0.0%	\$0	0.0%	29.5%	0	0.0%	20.0%	\$0	0.0%	1.4%
	Upper	0	0.0%	\$0	0.0%	23.8%	0	0.0%	40.0%	\$0	0.0%	85.9%
	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%	5.2%	0	0.0%	2.2%	\$0	0.0%	0.9%
	Moderate	0	0.0%	\$0	0.0%	21.1%	0	0.0%	19.4%	\$0	0.0%	11.8%
	Middle	0	0.0%	\$0	0.0%	42.7%	0	0.0%	39.2%	\$0	0.0%	37.9%
	Upper	3	100.0%	\$630	100.0%	31.0%	3	100.0%	39.1%	\$630	100.0%	49.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	3	100.0%	\$630	100.0%	100.0%	3	100.0%	100.0%	\$630	100.0%	100.0%
SMALL BUSINESSES	Small Businesses											
	Low	9	12.5%	\$1,905	13.9%	7.1%	9	12.5%	7.9%	\$1,905	13.9%	8.7%
	Moderate	35	48.6%	\$7,431	54.3%	24.5%	35	48.6%	26.2%	\$7,431	54.3%	26.5%
	Middle	7	9.7%	\$1,170	8.6%	36.2%	7	9.7%	34.9%	\$1,170	8.6%	32.3%
	Upper	21	29.2%	\$3,176	23.2%	32.2%	21	29.2%	30.2%	\$3,176	23.2%	32.3%
	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%	0.8%	\$0	0.0%	0.2%
	Total	72	100.0%	\$13,682	100.0%	100.0%	72	100.0%	100.0%	\$13,682	100.0%	100.0%
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	0.6%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	2.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	74.3%	0	0.0%	69.6%	\$0	0.0%	65.1%
	Upper	0	0.0%	\$0	0.0%	22.9%	0	0.0%	30.4%	\$0	0.0%	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%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases

2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

Appendix H

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size

Assessment Area: MI - Battle Creek MSA

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison				Bank & Aggregate Lending Comparison						
		2017		2017		2017		2017				
		Bank		Families by Family Income %	Count		Dollar					
HOME PURCHASE	Count	#	\$ (000s)	\$ %	Bank	#	Agg %	\$ (000s)	\$ %			
	Low	0	0.0%	\$0	0.0%	21.7%	0	0.0%	6.7%	\$0	0.0%	3.7%
	Moderate	0	0.0%	\$0	0.0%	17.8%	0	0.0%	24.9%	\$0	0.0%	17.5%
	Middle	0	0.0%	\$0	0.0%	19.6%	0	0.0%	21.6%	\$0	0.0%	19.6%
	Upper	3	100.0%	\$630	100.0%	40.9%	3	100.0%	32.6%	\$630	100.0%	45.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	14.2%	\$0	0.0%	13.3%
REFINANCE	Total	3	100.0%	\$630	100.0%	100.0%	3	100.0%	100.0%	\$630	100.0%	100.0%
	Low	0	0.0%	\$0	0.0%	21.7%	0	0.0%	8.4%	\$0	0.0%	4.5%
	Moderate	0	0.0%	\$0	0.0%	17.8%	0	0.0%	18.1%	\$0	0.0%	11.9%
	Middle	0	0.0%	\$0	0.0%	19.6%	0	0.0%	20.4%	\$0	0.0%	18.6%
	Upper	0	0.0%	\$0	0.0%	40.9%	0	0.0%	36.5%	\$0	0.0%	46.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	16.6%	\$0	0.0%	18.3%
HOME IMPROVEMENT	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Low	0	0.0%	\$0	0.0%	21.7%	0	0.0%	11.2%	\$0	0.0%	4.6%
	Moderate	0	0.0%	\$0	0.0%	17.8%	0	0.0%	23.3%	\$0	0.0%	14.2%
	Middle	0	0.0%	\$0	0.0%	19.6%	0	0.0%	21.9%	\$0	0.0%	17.4%
	Upper	0	0.0%	\$0	0.0%	40.9%	0	0.0%	41.9%	\$0	0.0%	55.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	1.6%	\$0	0.0%	8.2%
MULTIFAMILY	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Low	0	0.0%	\$0	0.0%	21.7%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.8%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	19.6%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	40.9%	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%
HMDA TOTALS	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Low	0	0.0%	\$0	0.0%	21.7%	0	0.0%	7.9%	\$0	0.0%	3.9%
	Moderate	0	0.0%	\$0	0.0%	17.8%	0	0.0%	22.5%	\$0	0.0%	15.1%
	Middle	0	0.0%	\$0	0.0%	19.6%	0	0.0%	21.2%	\$0	0.0%	18.6%
	Upper	3	100.0%	\$630	100.0%	40.9%	3	100.0%	35.0%	\$630	100.0%	45.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	13.4%	\$0	0.0%	17.4%
Small Business Revenue	Total	3	100.0%	\$630	100.0%	100.0%	3	100.0%	100.0%	\$630	100.0%	100.0%
	\$1 Million or Less	20	27.8%	\$2,211	16.2%	87.1%	20	27.8%	40.4%	\$2,211	16.2%	30.6%
	Over \$1 Million	42	58.3%	\$9,930	72.6%	11.5%	42	58.3%				
	Total Rev. available	62	86.1%	\$12,141	88.8%	98.6%	62	86.1%				
	Rev. Not Known	10	13.9%	\$1,541	11.3%	1.5%	10	13.9%				
	Total	72	100.0%	\$13,682	100.0%	100.0%	72	100.0%				
Loan Size	Total Businesses											
	\$100,000 or Less	41	56.9%	\$2,443	17.9%		41	56.9%	91.4%	\$2,443	17.9%	29.8%
	\$100,001 - \$250,000	17	23.6%	\$2,949	21.6%		17	23.6%	4.3%	\$2,949	21.6%	16.7%
	\$250,001 - \$1 Million	14	19.4%	\$8,290	60.6%		14	19.4%	4.4%	\$8,290	60.6%	53.5%
	Total	72	100.0%	\$13,682	100.0%		72	100.0%	100.0%	\$13,682	100.0%	100.0%
	Total Farms											
Small Farm Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	95.7%	0	0.0%	41.3%	\$0	0.0%	70.8%
	Over \$1 Million	0	0.0%	\$0	0.0%	4.3%	0	0.0%				
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%				
	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	73.9%	\$0	0.0%	9.7%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	19.6%	\$0	0.0%	59.5%
Loan Size	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	6.5%	\$0	0.0%	30.9%
	Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	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, 2017 D&B Info, and 2015 ACS Data

Appendix H

Geographic Distribution of Home Equity Lines of Credit

Assessment Area: MI - Battle Creek MSA

Tract Income Levels	Bank Lending & Demographic Data Comparison				
	2017				Owner Occupied Units %
	Bank		Dollar		
#	%	\$ (000s)	\$ %		
Low	0	0.0%	\$0	0.0%	5.2%
Moderate	5	14.7%	\$157	5.3%	21.1%
Middle	10	29.4%	\$822	28.0%	42.7%
Upper	19	55.9%	\$1,960	66.7%	31.0%
Unknown	0	0.0%	\$0	0.0%	0.0%
<i>Total</i>	<i>34</i>	<i>100.0%</i>	<i>\$2,939</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

Borrower Distribution of Home Equity Lines of Credit

Assessment Area: MI - Battle Creek MSA

Borrower Income Levels	Bank Lending & Demographic Data Comparison				
	2017				Families by Family Income %
	Bank		Dollar		
#	%	\$ (000s)	\$ %		
Low	5	14.7%	\$215	0.0%	21.7%
Moderate	8	23.5%	\$770	26.2%	17.8%
Middle	8	23.5%	\$600	20.4%	19.6%
Upper	13	38.2%	\$1,354	46.1%	40.9%
Unknown	0	0.0%	\$0	0.0%	0.0%
<i>Total</i>	<i>34</i>	<i>100.0%</i>	<i>\$2,939</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

Appendix H

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: MI - Fenton

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison							
		2015, 2016				2015				2016				
		Bank		Owner Occupied Units		Count	Dollar	Bank	Agg	Count	Dollar	Bank	Agg	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	34.8%	0	0.0%	34.3%	\$0	0.0%	26.8%	0	
	Upper	0	0.0%	\$0	0.0%	65.2%	0	0.0%	65.7%	\$0	0.0%	73.2%	0	
	Unknown	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	
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	34.8%	0	0.0%	30.2%	\$0	0.0%	23.7%	0	
	Upper	3	100.0%	\$385	100.0%	65.2%	1	100.0%	69.8%	\$132	100.0%	76.3%	2	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%	
	Total	3	100.0%	\$385	100.0%	100.0%	1	100.0%	100.0%	\$132	100.0%	100.0%	2	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%	
	Middle	1	100.0%	\$3	100.0%	34.8%	1	100.0%	31.3%	\$3	100.0%	26.7%	0	
	Upper	0	0.0%	\$0	0.0%	65.2%	0	0.0%	68.7%	\$0	0.0%	73.3%	0	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%	
	Total	1	100.0%	\$3	100.0%	100.0%	1	100.0%	100.0%	\$3	100.0%	100.0%	0	
MULTI FAMILY	Multi-Family Units					2015				2016				
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	48.0%	0	0.0%	50.0%	\$0	0.0%	35.7%	0	
	Upper	0	0.0%	\$0	0.0%	52.0%	0	0.0%	50.0%	\$0	0.0%	64.3%	0	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%	
HMDA TOTALS	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%	
	Middle	1	25.0%	\$3	0.8%	34.8%	1	50.0%	32.5%	\$3	2.2%	25.7%	0	
	Upper	3	75.0%	\$385	99.2%	65.2%	1	50.0%	67.5%	\$132	97.8%	74.3%	2	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%	
SMALL BUSINESSES	Total	4	100.0%	\$388	100.0%	100.0%	2	100.0%	100.0%	\$135	100.0%	100.0%	2	
	Small Businesses					2015				2016				
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%	
	Middle	12	48.0%	\$2,347	44.7%	41.9%	8	53.3%	43.0%	\$987	45.5%	47.8%	4	
	Upper	13	52.0%	\$2,905	55.3%	58.1%	7	46.7%	57.0%	\$1,180	54.5%	52.2%	6	
SMALL FARM	Unknown	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%	
	Total	25	100.0%	\$5,252	100.0%	100.0%	15	100.0%	100.0%	\$2,167	100.0%	100.0%	10	
	Small Farms					2015				2016				
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%	
Orignations & Purchases	Middle	0	0.0%	\$0	0.0%	49.1%	0	0.0%	50.0%	\$0	0.0%	35.7%	0	
	Upper	0	0.0%	\$0	0.0%	50.9%	0	0.0%	50.0%	\$0	0.0%	64.3%	0	
	Unknown	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%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	
	2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data					2015				2016				

Appendix H

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: MI - Fenton

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2015, 2016						Bank & Aggregate Lending Comparison										
		Bank		Families by Family Income %	2015			2016			Bank		Dollar					
		Count #	Dollar \$ (000s) S %		Count #	Bank %	Agg %	Count #	Bank %	Agg %	Count #	Bank %	Count #	Bank %	Agg %			
		\$ (000s)	S %		\$ (000s)	S %	S %	\$ (000s)	S %	S %	\$ (000s)	S %	\$ (000s)	S %	S %			
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	9.1%	0	0.0%	1.8%	\$0	0.0%	1.0%	0	0.0%	2.0%	\$0	0.0%	0.8%
	Moderate	0	0.0%	\$0	0.0%	13.6%	0	0.0%	12.2%	\$0	0.0%	7.4%	0	0.0%	10.6%	\$0	0.0%	6.2%
	Middle	0	0.0%	\$0	0.0%	22.4%	0	0.0%	22.0%	\$0	0.0%	17.8%	0	0.0%	21.8%	\$0	0.0%	16.4%
	Upper	0	0.0%	\$0	0.0%	54.9%	0	0.0%	45.7%	\$0	0.0%	57.3%	0	0.0%	49.2%	\$0	0.0%	61.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	18.2%	\$0	0.0%	16.5%	0	0.0%	16.4%	\$0	0.0%	14.7%
	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%
REFINANCE	Low	0	0.0%	\$0	0.0%	9.1%	0	0.0%	2.2%	\$0	0.0%	1.3%	0	0.0%	1.4%	\$0	0.0%	0.9%
	Moderate	0	0.0%	\$0	0.0%	13.6%	0	0.0%	9.8%	\$0	0.0%	6.4%	0	0.0%	8.8%	\$0	0.0%	4.8%
	Middle	2	66.7%	\$299	77.7%	22.4%	1	100.0%	15.7%	\$132	100.0%	12.2%	1	50.0%	15.8%	\$167	66.0%	10.3%
	Upper	1	33.3%	\$86	22.3%	54.9%	0	0.0%	54.8%	\$0	0.0%	61.8%	1	50.0%	57.8%	\$86	34.0%	67.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	17.5%	\$0	0.0%	18.3%	0	0.0%	16.2%	\$0	0.0%	16.3%
	Total	3	100.0%	\$385	100.0%	100.0%	1	100.0%	100.0%	\$132	100.0%	100.0%	2	100.0%	100.0%	\$253	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	9.1%	0	0.0%	2.0%	\$0	0.0%	1.6%	0	0.0%	3.8%	\$0	0.0%	1.1%
	Moderate	0	0.0%	\$0	0.0%	13.6%	0	0.0%	10.1%	\$0	0.0%	4.3%	0	0.0%	7.5%	\$0	0.0%	3.8%
	Middle	1	100.0%	\$3	100.0%	22.4%	1	100.0%	16.2%	\$3	100.0%	14.1%	0	0.0%	22.6%	\$0	0.0%	25.8%
	Upper	0	0.0%	\$0	0.0%	54.9%	0	0.0%	69.7%	\$0	0.0%	79.5%	0	0.0%	66.2%	\$0	0.0%	69.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	2.0%	\$0	0.0%	0.4%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	1	100.0%	\$3	100.0%	100.0%	1	100.0%	100.0%	\$3	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	9.1%	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%	13.6%	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%	22.4%	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%	54.9%	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	0	0.0%	\$0	0.0%	9.1%	0	0.0%	2.0%	\$0	0.0%	1.1%	0	0.0%	1.8%	\$0	0.0%	0.9%
	Moderate	0	0.0%	\$0	0.0%	13.6%	0	0.0%	11.1%	\$0	0.0%	6.8%	0	0.0%	9.7%	\$0	0.0%	5.5%
	Middle	3	75.0%	\$302	77.8%	22.4%	2	100.0%	19.1%	\$135	100.0%	15.1%	1	50.0%	19.3%	\$167	66.0%	13.9%
	Upper	1	25.0%	\$86	22.2%	54.9%	0	0.0%	50.5%	\$0	0.0%	58.6%	1	50.0%	53.6%	\$86	34.0%	64.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	17.3%	\$0	0.0%	18.3%	0	0.0%	15.6%	\$0	0.0%	15.4%
	Total	4	100.0%	\$388	100.0%	100.0%	2	100.0%	100.0%	\$135	100.0%	100.0%	2	100.0%	100.0%	\$253	100.0%	100.0%
Small Business Revenue	Total Businesses																	
	\$1 Million or Less	5	20.0%	\$812	15.5%	92.1%	3	20.0%	45.6%	\$412	19.0%	36.3%	2	20.0%	44.5%	\$400	13.0%	33.0%
	Over \$1 Million	10	40.0%	\$2,540	48.4%	7.1%	6	40.0%					4	40.0%				
	Total Rev. available	15	60.0%	\$3,352	63.9%	99.2%	9	60.0%					6	60.0%				
	Rev. Not Known	10	40.0%	\$1,900	36.2%	0.8%	6	40.0%					4	40.0%				
	Total	25	100.0%	\$5,252	100.0%	100.0%	15	100.0%					10	100.0%				
Small Farm Revenue	\$100,000 or Less	11	44.0%	\$622	11.8%		7	46.7%	92.8%	\$362	16.7%	30.0%	4	40.0%	94.2%	\$260	8.4%	38.2%
	\$100,001 - \$250,000	9	36.0%	\$1,855	35.3%		6	40.0%	3.3%	\$1,205	55.6%	15.2%	3	30.0%	3.1%	\$650	21.1%	17.7%
	\$250,001 - \$1 Million	5	20.0%	\$2,775	52.8%		2	13.3%	3.8%	\$600	27.7%	54.7%	3	30.0%	2.7%	\$2,175	70.5%	44.1%
	Total	25	100.0%	\$5,252	100.0%		15	100.0%	100.0%	\$2,167	100.0%	100.0%	10	100.0%	100.0%	\$3,085	100.0%	100.0%
	Total Farms																	
	\$1 Million or Less	0	0.0%	\$0	0.0%	100.0%	0	0.0%	50.0%	\$0	0.0%	67.2%	0	0.0%	60.0%	\$0	0.0%	89.1%
Loan Size	Over \$1 Million	0	0.0%	\$0	0.0%	0.0%	0	0.0%					0	0.0%				
	Not Known	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%					0	0.0%				
	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	83.3%	\$0	0.0%	38.8%	0	0.0%	100.0%	\$0	0.0%	100.0%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	16.7%	\$0	0.0%	61.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Originals & Purchases	Total	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%
	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, 2016 D&B Info, and 2010 ACS Data																	

Appendix H

Geographic Distribution of Home Equity Lines of Credit

Assessment Area: MI - Fenton

Tract Income Levels	Bank Lending & Demographic Data Comparison				
	2015, 2016				Owner Occupied Units %
	Bank		Dollar		
	#	%	\$ (000s)	\$ %	
Low	0	0.0%	\$0	0.0%	0.0%
Moderate	0	0.0%	\$0	0.0%	0.0%
Middle	0	0.0%	\$0	0.0%	34.8%
Upper	9	100.0%	\$722	100.0%	65.2%
Unknown	0	0.0%	\$0	0.0%	0.0%
<i>Total</i>	<i>9</i>	<i>100.0%</i>	<i>\$722</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

Borrower Distribution of Home Equity Lines of Credit

Assessment Area: MI - Fenton

Borrower Income Levels	Bank Lending & Demographic Data Comparison				
	2015, 2016				Families by Family Income %
	Bank		Dollar		
	#	%	\$ (000s)	\$ %	
Low	0	0.0%	\$0	0.0%	9.1%
Moderate	1	11.1%	\$70	9.7%	13.6%
Middle	3	33.3%	\$85	11.8%	22.4%
Upper	5	55.6%	\$567	78.5%	54.9%
Unknown	0	0.0%	\$0	0.0%	0.0%
<i>Total</i>	<i>9</i>	<i>100.0%</i>	<i>\$722</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

Appendix H

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: MI - Fenton

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison				Bank & Aggregate Lending Comparison					
		2017		Owner Occupied Units	2017			\$ (000s)	\$ %	Bank	Dollar
		Count	Dollar		#	%	Bank				
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%
	Middle	0	0.0%	\$0	0.0%	18.9%	0	0.0%	22.7%	\$0	0.0%
	Upper	2	100.0%	\$542	100.0%	81.1%	2	100.0%	77.3%	\$542	100.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%
	Total	2	100.0%	\$542	100.0%	100.0%	2	100.0%	100.0%	\$542	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%
	Middle	0	0.0%	\$0	0.0%	18.9%	0	0.0%	16.9%	\$0	0.0%
	Upper	0	0.0%	\$0	0.0%	81.1%	0	0.0%	83.1%	\$0	0.0%
	Unknown	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%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%
	Middle	0	0.0%	\$0	0.0%	18.9%	0	0.0%	20.0%	\$0	0.0%
	Upper	0	0.0%	\$0	0.0%	81.1%	0	0.0%	80.0%	\$0	0.0%
	Unknown	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%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%
	Middle	0	0.0%	\$0	0.0%	47.3%	0	0.0%	100.0%	\$0	0.0%
	Upper	0	0.0%	\$0	0.0%	52.7%	0	0.0%	0.0%	\$0	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%
	Middle	0	0.0%	\$0	0.0%	18.9%	0	0.0%	20.4%	\$0	0.0%
	Upper	2	100.0%	\$542	100.0%	81.1%	2	100.0%	79.6%	\$542	100.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%
	Total	2	100.0%	\$542	100.0%	100.0%	2	100.0%	100.0%	\$542	100.0%
SMALL BUSINESSES	Small Businesses										
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%
	Middle	5	45.5%	\$1,809	60.1%	31.8%	5	45.5%	32.0%	\$1,809	60.1%
	Upper	6	54.5%	\$1,200	39.9%	68.2%	6	54.5%	68.0%	\$1,200	39.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%
SMALL FARM	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%
	Total	11	100.0%	\$3,009	100.0%	100.0%	11	100.0%	100.0%	\$3,009	100.0%
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%
	Middle	0	0.0%	\$0	0.0%	3.9%	0	0.0%	4.8%	\$0	0.0%
	Upper	0	0.0%	\$0	0.0%	96.1%	0	0.0%	95.2%	\$0	0.0%
Orignations & Purchases	Unknown	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%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%

2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

Appendix H

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size**

Assessment Area: MI - Fenton

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison				Bank & Aggregate Lending Comparison			
		2017		2017		Count		Dollar	
		Bank	Families by Family Income %	Bank	Agg %	Bank \$ (000s)	S %	Agg \$ %	
HOME PURCHASE	Low	0 0.0%	\$0 0.0%	12.9%	0 0.0%	0.5%	\$0 0.0%	0.3%	
	Moderate	0 0.0%	\$0 0.0%	11.0%	0 0.0%	10.2%	\$0 0.0%	5.9%	
	Middle	1 50.0%	\$210 38.7%	19.3%	1 50.0%	18.4%	\$210 38.7%	13.9%	
	Upper	1 50.0%	\$332 61.3%	56.8%	1 50.0%	55.1%	\$332 61.3%	66.1%	
	Unknown	0 0.0%	\$0 0.0%	0.0%	0 0.0%	15.8%	\$0 0.0%	13.8%	
	Total	2 100.0%	\$542 100.0%	100.0%	2 100.0%	100.0%	\$542 100.0%	100.0%	
REFINANCE	Low	0 0.0%	\$0 0.0%	12.9%	0 0.0%	1.8%	\$0 0.0%	0.9%	
	Moderate	0 0.0%	\$0 0.0%	11.0%	0 0.0%	10.5%	\$0 0.0%	6.9%	
	Middle	0 0.0%	\$0 0.0%	19.3%	0 0.0%	17.6%	\$0 0.0%	14.1%	
	Upper	0 0.0%	\$0 0.0%	56.8%	0 0.0%	55.7%	\$0 0.0%	62.9%	
	Unknown	0 0.0%	\$0 0.0%	0.0%	0 0.0%	14.4%	\$0 0.0%	15.2%	
	Total	0 0.0%	\$0 0.0%	100.0%	0 0.0%	100.0%	\$0 0.0%	100.0%	
HOME IMPROVEMENT	Low	0 0.0%	\$0 0.0%	12.9%	0 0.0%	2.6%	\$0 0.0%	1.9%	
	Moderate	0 0.0%	\$0 0.0%	11.0%	0 0.0%	5.5%	\$0 0.0%	4.5%	
	Middle	0 0.0%	\$0 0.0%	19.3%	0 0.0%	16.8%	\$0 0.0%	7.1%	
	Upper	0 0.0%	\$0 0.0%	56.8%	0 0.0%	72.9%	\$0 0.0%	84.9%	
	Unknown	0 0.0%	\$0 0.0%	0.0%	0 0.0%	1.3%	\$0 0.0%	1.5%	
	Total	0 0.0%	\$0 0.0%	100.0%	0 0.0%	100.0%	\$0 0.0%	100.0%	
MULTIFAMILY	Low	0 0.0%	\$0 0.0%	12.9%	0 0.0%	0.0%	\$0 0.0%	0.0%	
	Moderate	0 0.0%	\$0 0.0%	11.0%	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%	56.8%	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%	12.9%	0 0.0%	1.2%	\$0 0.0%	0.6%	
	Moderate	0 0.0%	\$0 0.0%	11.0%	0 0.0%	10.0%	\$0 0.0%	6.2%	
	Middle	1 50.0%	\$210 38.7%	19.3%	1 50.0%	18.0%	\$210 38.7%	13.7%	
	Upper	1 50.0%	\$332 61.3%	56.8%	1 50.0%	56.5%	\$332 61.3%	65.1%	
	Unknown	0 0.0%	\$0 0.0%	0.0%	0 0.0%	14.4%	\$0 0.0%	14.5%	
	Total	2 100.0%	\$542 100.0%	100.0%	2 100.0%	100.0%	\$542 100.0%	100.0%	
Small Business Revenue	Total Businesses								
	\$1 Million or Less	2 18.2%	\$400 13.3%	91.0%	2 18.2%	55.8%	\$400 13.3%	37.2%	
	Over \$1 Million	4 36.4%	\$1,190 39.5%	8.2%	4 36.4%				
	Total Rev. available	6 54.6%	\$1,590 52.8%	99.2%	6 54.6%				
	Rev. Not Known	5 45.5%	\$1,419 47.2%	0.8%	5 45.5%				
	Total	11 100.0%	\$3,009 100.0%	100.0%	11 100.0%				
Loan Size	Total Farms								
	\$100,000 or Less	4 36.4%	\$290 9.6%		4 36.4%	94.8%	\$290 9.6%	41.9%	
	\$100,001 - \$250,000	3 27.3%	\$604 20.1%		3 27.3%	3.5%	\$604 20.1%	23.2%	
	\$250,001 - \$1 Million	4 36.4%	\$2,115 70.3%		4 36.4%	1.7%	\$2,115 70.3%	34.9%	
	Total	11 100.0%	\$3,009 100.0%		11 100.0%	100.0%	\$3,009 100.0%	100.0%	
Small Farm Revenue	Total Farms								
	\$1 Million or Less	0 0.0%	\$0 0.0%	98.1%	0 0.0%	38.1%	\$0 0.0%	45.0%	
	Over \$1 Million	0 0.0%	\$0 0.0%	1.9%	0 0.0%				
	Not Known	0 0.0%	\$0 0.0%	0.0%	0 0.0%				
	Total	0 0.0%	\$0 0.0%	100.0%	0 0.0%				
Loan Size	Total Farms								
	\$100,000 or Less	0 0.0%	\$0 0.0%		0 0.0%	100.0%	\$0 0.0%	100.0%	
	\$100,001 - \$250,000	0 0.0%	\$0 0.0%		0 0.0%	0.0%	\$0 0.0%	0.0%	
	\$250,001 - \$500,000	0 0.0%	\$0 0.0%		0 0.0%	0.0%	\$0 0.0%	0.0%	
	Total	0 0.0%	\$0 0.0%		0 0.0%	100.0%	\$0 0.0%	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, 2017 D&B Info, and 2015 ACS Data

Appendix H

Geographic Distribution of Home Equity Lines of Credit

Assessment Area: MI - Fenton

Tract Income Levels	Bank Lending & Demographic Data Comparison				
			2017		Owner Occupied Units %
	Count	Bank	Dollar	\$ %	
Low	0	0.0%	\$0	0.0%	0.0%
Moderate	0	0.0%	\$0	0.0%	0.0%
Middle	2	33.3%	\$120	24.2%	18.9%
Upper	4	66.7%	\$376	75.8%	81.1%
Unknown	0	0.0%	\$0	0.0%	0.0%
<i>Total</i>	<i>6</i>	<i>100.0%</i>	<i>\$496</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

Borrower Distribution of Home Equity Lines of Credit

Assessment Area: MI - Fenton

Borrower Income Levels	Bank Lending & Demographic Data Comparison				
			2017		
	Count	Bank	Dollar	Families by Family Income	
Low	1	16.7%	\$50	0.0%	12.9%
Moderate	3	50.0%	\$236	47.6%	11.0%
Middle	0	0.0%	\$0	0.0%	19.3%
Upper	2	33.3%	\$210	42.3%	56.8%
Unknown	0	0.0%	\$0	0.0%	0.0%
<i>Total</i>	<i>6</i>	<i>100.0%</i>	<i>\$496</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

Appendix H

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: MI - Grand Rapids-Wyoming

PRODUCT TYPE	TRACT INCOME LEVELS	Bank Lending & Demographic Data Comparison				Bank & Aggregate Lending Comparison												
		2015, 2016				2015				2016								
		Count	Bank	Owner Occupied Units	Count	Dollar	Bank	Count	Dollar	Bank	Agg	Bank	Agg					
HOME PURCHASE	Low	1	1.9%	\$109	1.3%	2.4%	0	0.0%	1.9%	\$0	0.0%	1.2%	1	3.4%	2.4%	\$109	2.3%	1.5%
	Moderate	8	15.4%	\$919	11.1%	13.2%	0	0.0%	13.5%	\$0	0.0%	8.7%	8	27.6%	14.7%	\$919	19.7%	9.7%
	Middle	26	50.0%	\$3,490	42.3%	53.7%	14	60.9%	52.8%	\$1,794	50.0%	46.6%	12	41.4%	52.2%	\$1,696	36.4%	46.8%
	Upper	17	32.7%	\$3,738	45.3%	30.7%	9	39.1%	31.8%	\$1,797	50.0%	43.5%	8	27.6%	30.8%	\$1,941	41.6%	42.0%
	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	52	100.0%	\$8,256	100.0%	100.0%	23	100.0%	100.0%	\$3,591	100.0%	100.0%	29	100.0%	100.0%	\$4,665	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	2.4%	0	0.0%	1.2%	\$0	0.0%	0.7%	0	0.0%	1.4%	\$0	0.0%	0.8%
	Moderate	3	7.7%	\$229	3.1%	13.2%	1	4.8%	9.7%	\$80	2.9%	6.3%	2	11.1%	10.0%	\$149	3.2%	6.3%
	Middle	20	51.3%	\$2,185	29.4%	53.7%	10	47.6%	49.7%	\$1,112	40.9%	43.2%	10	55.6%	49.8%	\$1,073	22.7%	43.6%
	Upper	16	41.0%	\$5,028	67.6%	30.7%	10	47.6%	39.3%	\$1,526	56.1%	49.8%	6	33.3%	38.8%	\$3,502	74.1%	49.4%
	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	39	100.0%	\$7,442	100.0%	100.0%	21	100.0%	100.0%	\$2,718	100.0%	100.0%	18	100.0%	100.0%	\$4,724	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	2.4%	0	0.0%	1.1%	\$0	0.0%	0.6%	0	0.0%	1.6%	\$0	0.0%	1.1%
	Moderate	0	0.0%	\$0	0.0%	13.2%	0	0.0%	12.2%	\$0	0.0%	9.2%	0	0.0%	11.7%	\$0	0.0%	7.8%
	Middle	0	0.0%	\$0	0.0%	53.7%	0	0.0%	51.1%	\$0	0.0%	41.8%	0	0.0%	49.2%	\$0	0.0%	38.8%
	Upper	1	100.0%	\$7	100.0%	30.7%	1	100.0%	35.6%	\$7	100.0%	48.4%	0	0.0%	37.5%	\$0	0.0%	52.3%
	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	1	100.0%	\$7	100.0%	100.0%	1	100.0%	100.0%	\$7	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
MULTI-FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	5.5%	0	0.0%	9.4%	\$0	0.0%	8.7%	0	0.0%	5.5%	\$0	0.0%	9.0%
	Moderate	0	0.0%	\$0	0.0%	30.6%	0	0.0%	43.8%	\$0	0.0%	34.5%	0	0.0%	41.1%	\$0	0.0%	35.0%
	Middle	0	0.0%	\$0	0.0%	54.0%	0	0.0%	35.9%	\$0	0.0%	38.5%	0	0.0%	43.8%	\$0	0.0%	45.6%
	Upper	0	0.0%	\$0	0.0%	9.9%	0	0.0%	10.9%	\$0	0.0%	18.3%	0	0.0%	9.6%	\$0	0.0%	10.4%
	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	1	1.1%	\$109	0.7%	2.4%	0	0.0%	1.6%	\$0	0.0%	1.3%	1	2.1%	2.0%	\$109	1.2%	1.5%
	Moderate	11	12.0%	\$1,148	7.3%	13.2%	1	2.2%	12.0%	\$80	1.3%	8.8%	10	21.3%	12.6%	\$1,068	11.4%	9.5%
	Middle	46	50.0%	\$5,675	36.1%	53.7%	24	53.3%	51.5%	\$2,906	46.0%	44.9%	22	46.8%	51.0%	\$2,769	29.5%	45.2%
	Upper	34	37.0%	\$8,773	55.9%	30.7%	20	44.4%	35.0%	\$3,330	52.7%	45.0%	14	29.8%	34.4%	\$5,443	58.0%	43.8%
	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	92	100.0%	\$15,705	100.0%	100.0%	45	100.0%	100.0%	\$6,316	100.0%	100.0%	47	100.0%	100.0%	\$9,389	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	66	12.5%	\$20,989	14.6%	3.9%	40	13.8%	4.4%	\$12,789	16.9%	6.8%	26	10.9%	4.0%	\$8,200	12.0%	6.5%
	Moderate	83	15.7%	\$21,991	15.3%	15.5%	47	16.3%	14.3%	\$12,964	17.2%	16.7%	36	15.1%	13.2%	\$9,027	13.2%	16.3%
	Middle	211	40.0%	\$60,401	42.0%	48.7%	114	39.4%	46.2%	\$30,941	41.0%	45.1%	97	40.6%	45.1%	\$29,460	43.1%	45.4%
	Upper	168	31.8%	\$40,403	28.1%	31.9%	88	30.4%	34.1%	\$18,804	24.9%	31.3%	80	33.5%	36.7%	\$21,599	31.6%	31.6%
	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	0.0%	0.9%	\$0	0.0%	0.1%	0	0.0%	1.0%	\$0	0.0%	0.2%
	Total	528	100.0%	\$143,784	100.0%	100.0%	289	100.0%	100.0%	\$75,498	100.0%	100.0%	239	100.0%	100.0%	\$68,286	100.0%	100.0%
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.3%	0	0.0%	0.9%	\$0	0.0%	0.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	1.5%	0	0.0%	1.4%	\$0	0.0%	2.2%	0	0.0%	1.9%	\$0	0.0%	2.6%
	Middle	0	0.0%	\$0	0.0%	67.7%	0	0.0%	65.6%	\$0	0.0%	64.3%	0	0.0%	68.0%	\$0	0.0%	63.3%
	Upper	0	0.0%	\$0	0.0%	30.5%	0	0.0%	32.1%	\$0	0.0%	33.2%	0	0.0%	29.7%	\$0	0.0%	34.1%
	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	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.4%	\$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%

Originations & Purchases
2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

Appendix H

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size
Assessment Area: MI - Grand Rapids-Wyoming

Product Type	Borrower Income Levels	Bank Lending & Demographic Data Comparison								Bank & Aggregate Lending Comparison								
		2015, 2016				2015				2016								
		Bank		Families by Family Income		Count		Dollar		Count		Dollar						
		#	%	\$ (000s)	\$ %	#	%	Bank	Agg	#	%	\$ (000s)	\$ %	#	%	\$ (000s)	\$ %	
HOME PURCHASE	Low	4	7.7%	\$265	3.2%	19.1%	2	8.7%	10.0%	\$118	3.3%	5.5%	2	6.9%	8.9%	\$147	3.2%	4.9%
	Moderate	17	32.7%	\$1,974	23.9%	17.9%	6	26.1%	23.6%	\$784	21.8%	17.1%	11	37.9%	22.9%	\$1,190	25.5%	16.7%
	Middle	10	19.2%	\$1,286	15.6%	22.3%	6	26.1%	21.0%	\$695	19.4%	19.7%	4	13.8%	21.8%	\$591	12.7%	20.1%
	Upper	21	40.4%	\$4,731	57.3%	40.7%	9	39.1%	29.6%	\$1,994	55.5%	43.2%	12	41.4%	31.2%	\$2,737	58.7%	44.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	15.7%	\$0	0.0%	14.5%	0	0.0%	15.2%	\$0	0.0%	14.1%
	Total	52	100.0%	\$8,256	100.0%	100.0%	23	100.0%	100.0%	\$3,591	100.0%	100.0%	29	100.0%	100.0%	\$4,665	100.0%	100.0%
REFINANCE	Low	6	15.4%	\$493	6.6%	19.1%	2	9.5%	6.3%	\$181	6.7%	3.4%	4	22.2%	5.9%	\$312	6.6%	3.0%
	Moderate	14	35.9%	\$1,425	19.1%	17.9%	7	33.3%	17.3%	\$765	28.1%	11.7%	7	38.9%	16.3%	\$660	14.0%	10.9%
	Middle	7	17.9%	\$783	10.5%	22.3%	7	33.3%	20.7%	\$783	28.8%	17.3%	0	0.0%	21.6%	\$0	0.0%	18.2%
	Upper	12	30.8%	\$4,741	63.7%	40.7%	5	23.8%	34.7%	\$989	36.4%	46.3%	7	38.9%	37.2%	\$3,752	79.4%	48.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	20.9%	\$0	0.0%	21.4%	0	0.0%	19.0%	\$0	0.0%	19.1%
	Total	39	100.0%	\$7,442	100.0%	100.0%	21	100.0%	100.0%	\$2,718	100.0%	100.0%	18	100.0%	100.0%	\$4,724	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	19.1%	0	0.0%	9.2%	\$0	0.0%	5.2%	0	0.0%	7.5%	\$0	0.0%	3.6%
	Moderate	0	0.0%	\$0	0.0%	17.9%	0	0.0%	20.7%	\$0	0.0%	14.2%	0	0.0%	19.9%	\$0	0.0%	12.6%
	Middle	1	100.0%	\$7	100.0%	22.3%	1	100.0%	24.7%	\$7	100.0%	20.1%	0	0.0%	26.1%	\$0	0.0%	20.8%
	Upper	0	0.0%	\$0	0.0%	40.7%	0	0.0%	42.4%	\$0	0.0%	55.5%	0	0.0%	43.6%	\$0	0.0%	56.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	3.1%	\$0	0.0%	5.0%	0	0.0%	2.9%	\$0	0.0%	6.2%
	Total	1	100.0%	\$7	100.0%	100.0%	1	100.0%	100.0%	\$7	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	19.1%	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%	17.9%	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%	22.3%	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%	40.7%	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	10	10.9%	\$758	4.8%	19.1%	4	8.9%	8.5%	\$299	4.7%	4.5%	6	12.8%	7.6%	\$459	4.9%	3.9%
	Moderate	31	33.7%	\$3,399	21.6%	17.9%	13	28.9%	20.9%	\$1,549	24.5%	14.4%	18	38.3%	20.0%	\$1,850	19.7%	13.6%
	Middle	18	19.6%	\$2,076	13.2%	22.3%	14	31.1%	21.0%	\$1,485	23.5%	18.0%	4	8.5%	22.0%	\$591	6.3%	18.5%
	Upper	33	35.9%	\$9,472	60.3%	40.7%	14	31.1%	32.2%	\$2,983	47.2%	43.0%	19	40.4%	34.3%	\$6,489	69.1%	44.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	17.3%	\$0	0.0%	20.2%	0	0.0%	16.1%	\$0	0.0%	19.6%
	Total	92	100.0%	\$15,705	100.0%	100.0%	45	100.0%	100.0%	\$6,316	100.0%	100.0%	47	100.0%	100.0%	\$9,389	100.0%	100.0%
Small Business Revenue	Total Businesses																	
	\$1 Million or Less	110	20.8%	\$20,464	14.2%	86.8%	59	20.4%	41.7%	\$10,867	14.4%	28.3%	51	21.3%	39.0%	\$9,597	14.1%	28.2%
	Over \$1 Million	316	59.8%	\$108,440	75.4%	12.5%	163	56.4%					153	64.0%				
	Total Rev. available	426	80.6%	\$128,904	89.6%	99.3%	222	76.8%					204	85.3%				
	Rev. Not Known	102	19.3%	\$14,880	10.3%	0.6%	67	23.2%					35	14.6%				
	Total	528	100.0%	\$143,784	100.0%	100.0%	289	100.0%					239	100.0%				
Loan Size	\$100,000 or Less	243	46.0%	\$13,727	9.5%		135	46.7%	83.7%	\$7,645	10.1%	19.5%	108	45.2%	85.7%	\$6,082	8.9%	22.7%
	\$100,001 - \$250,000	100	18.9%	\$18,610	12.9%		60	20.8%	7.4%	\$10,820	14.3%	16.6%	40	16.7%	6.6%	\$7,790	11.4%	16.8%
	\$250,001 - \$1 Million	185	35.0%	\$111,447	77.5%		94	32.5%	8.9%	\$57,033	75.5%	63.9%	91	38.1%	7.7%	\$54,414	79.7%	60.5%
	Total	528	100.0%	\$143,784	100.0%		289	100.0%	100.0%	\$75,498	100.0%	100.0%	239	100.0%	100.0%	\$63,286	100.0%	100.0%
	Total Farms																	
	\$1 Million or Less	0	0.0%	\$0	0.0%	91.7%	0	0.0%	45.1%	\$0	0.0%	60.5%	0	0.0%	52.5%	\$0	0.0%	57.3%
Small Farm Revenue	Over \$1 Million	0	0.0%	\$0	0.0%	8.3%	0	0.0%					0	0.0%				
	Not Known	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%					0	0.0%				
	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	76.3%	\$0	0.0%	21.8%	0	0.0%	75.3%	\$0	0.0%	20.9%
Loan Size	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	12.1%	\$0	0.0%	24.2%	0	0.0%	10.8%	\$0	0.0%	21.5%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	11.6%	\$0	0.0%	54.0%	0	0.0%	13.9%	\$0	0.0%	57.6%
	Total	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%

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, 2016 D&B Info, and 2010 ACS Data

Appendix H

Geographic Distribution of Home Equity Lines of Credit

Assessment Area: MI - Grand Rapids-Wyoming

Tract Income Levels	Bank Lending & Demographic Data Comparison				
	2015, 2016				Owner Occupied Units %
	Bank		Dollar		
	#	%	\$ (000s)	\$ %	
Low	4	1.1%	\$148	0.4%	2.4%
Moderate	19	5.3%	\$1,419	3.8%	13.2%
Middle	173	48.5%	\$15,571	41.7%	53.7%
Upper	161	45.1%	\$20,164	54.1%	30.7%
Unknown	0	0.0%	\$0	0.0%	0.0%
<i>Total</i>	<i>357</i>	<i>100.0%</i>	<i>\$37,302</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

Borrower Distribution of Home Equity Lines of Credit

Assessment Area: MI - Grand Rapids-Wyoming

Borrower Income Levels	Bank Lending & Demographic Data Comparison				
	2015, 2016				Families by Family Income %
	Bank		Dollar		
	#	%	\$ (000s)	\$ %	
Low	37	10.4%	\$1,697	0.0%	19.1%
Moderate	81	22.7%	\$6,573	17.6%	17.9%
Middle	77	21.6%	\$7,424	19.9%	22.3%
Upper	161	45.1%	\$21,508	57.7%	40.7%
Unknown	1	0.3%	\$100	0.3%	0.0%
<i>Total</i>	<i>357</i>	<i>100.0%</i>	<i>\$37,302</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

Appendix H

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: MI - Grand Rapids-Wyoming

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison				Bank & Aggregate Lending Comparison						
		2017				2017						
		Bank		Owner Occupied Units	Count		Dollar	Bank		Agg		
HOME PURCHASE	Low	1	5.0%	\$88	2.6%	2.2%	1	5.0%	2.6%	\$88	2.6%	1.3%
	Moderate	5	25.0%	\$775	22.6%	12.6%	5	25.0%	15.6%	\$775	22.6%	10.9%
	Middle	10	50.0%	\$1,638	47.7%	53.7%	10	50.0%	52.9%	\$1,638	47.7%	49.7%
	Upper	4	20.0%	\$931	27.1%	31.6%	4	20.0%	28.9%	\$931	27.1%	38.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	20	100.0%	\$3,432	100.0%	100.0%	20	100.0%	100.0%	\$3,432	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	2.2%	0	0.0%	1.7%	\$0	0.0%	0.8%
	Moderate	6	20.7%	\$541	12.9%	12.6%	6	20.7%	12.6%	\$541	12.9%	8.4%
	Middle	17	58.6%	\$2,098	50.1%	53.7%	17	58.6%	53.9%	\$2,098	50.1%	49.6%
	Upper	6	20.7%	\$1,546	36.9%	31.6%	6	20.7%	31.8%	\$1,546	36.9%	41.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	29	100.0%	\$4,185	100.0%	100.0%	29	100.0%	100.0%	\$4,185	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	2.2%	0	0.0%	2.0%	\$0	0.0%	1.1%
	Moderate	0	0.0%	\$0	0.0%	12.6%	0	0.0%	12.7%	\$0	0.0%	7.9%
	Middle	0	0.0%	\$0	0.0%	53.7%	0	0.0%	53.2%	\$0	0.0%	48.1%
	Upper	1	100.0%	\$770	100.0%	31.6%	1	100.0%	32.1%	\$770	100.0%	42.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	1	100.0%	\$770	100.0%	100.0%	1	100.0%	100.0%	\$770	100.0%	100.0%
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	8.0%	0	0.0%	12.8%	\$0	0.0%	30.4%
	Moderate	0	0.0%	\$0	0.0%	27.9%	0	0.0%	30.8%	\$0	0.0%	14.7%
	Middle	0	0.0%	\$0	0.0%	50.2%	0	0.0%	48.7%	\$0	0.0%	25.0%
	Upper	0	0.0%	\$0	0.0%	13.9%	0	0.0%	7.7%	\$0	0.0%	29.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
HMDA TOTALS	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Small Businesses											
	Low	14	6.5%	\$3,991	6.1%	3.0%	14	6.5%	3.5%	\$3,991	6.1%	5.1%
	Moderate	38	17.5%	\$13,672	21.0%	13.4%	38	17.5%	13.8%	\$13,672	21.0%	15.3%
	Middle	87	40.1%	\$27,226	41.9%	49.9%	87	40.1%	48.8%	\$27,226	41.9%	49.9%
	Upper	78	35.9%	\$20,134	31.0%	33.7%	78	35.9%	33.2%	\$20,134	31.0%	29.6%
SMALL BUSINESSES	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%	0.7%	\$0	0.0%	0.1%
	Total	217	100.0%	\$65,023	100.0%	100.0%	217	100.0%	100.0%	\$65,023	100.0%	100.0%
	Small Farms											
	Low	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%	1.9%	0	0.0%	3.7%	\$0	0.0%	0.8%
SMALL FARM	Middle	0	0.0%	\$0	0.0%	67.4%	0	0.0%	63.1%	\$0	0.0%	76.0%
	Upper	1	100.0%	\$200	100.0%	30.7%	1	100.0%	32.8%	\$200	100.0%	23.2%
	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%	0.4%	\$0	0.0%	0.1%
	Total	1	100.0%	\$200	100.0%	100.0%	1	100.0%	100.0%	\$200	100.0%	100.0%

Originations & Purchases
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

Appendix H

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size

Assessment Area: MI - Grand Rapids-Wyoming

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison				Bank & Aggregate Lending Comparison			
		2017		2017		2017		2017	
		Bank	Families by Family Income	Bank	Agg	Bank	Dollar	Bank	Agg
HOME PURCHASE	Low	0 0.0%	\$0 0.0%	19.1%	0 0.0%	7.8%	\$0 0.0%	4.2%	
	Moderate	12 60.0%	\$1,715 50.0%	17.6%	12 60.0%	21.2%	\$1,715 50.0%	15.0%	
	Middle	2 10.0%	\$334 9.7%	22.2%	2 10.0%	22.6%	\$334 9.7%	20.1%	
	Upper	6 30.0%	\$1,383 40.3%	41.2%	6 30.0%	33.1%	\$1,383 40.3%	46.0%	
	Unknown	0 0.0%	\$0 0.0%	0.0%	0 0.0%	15.3%	\$0 0.0%	14.7%	
	Total	20 100.0%	\$3,432 100.0%	100.0%	20 100.0%	100.0%	\$3,432 100.0%	100.0%	
REFINANCE	Low	0 0.0%	\$0 0.0%	19.1%	0 0.0%	9.0%	\$0 0.0%	5.1%	
	Moderate	21 72.4%	\$2,521 60.2%	17.6%	21 72.4%	19.4%	\$2,521 60.2%	14.4%	
	Middle	3 10.3%	\$240 5.7%	22.2%	3 10.3%	22.5%	\$240 5.7%	20.1%	
	Upper	5 17.2%	\$1,424 34.0%	41.2%	5 17.2%	31.8%	\$1,424 34.0%	43.0%	
	Unknown	0 0.0%	\$0 0.0%	0.0%	0 0.0%	17.3%	\$0 0.0%	17.4%	
	Total	29 100.0%	\$4,185 100.0%	100.0%	29 100.0%	100.0%	\$4,185 100.0%	100.0%	
HOME IMPROVEMENT	Low	0 0.0%	\$0 0.0%	19.1%	0 0.0%	7.1%	\$0 0.0%	4.5%	
	Moderate	0 0.0%	\$0 0.0%	17.6%	0 0.0%	19.5%	\$0 0.0%	14.1%	
	Middle	0 0.0%	\$0 0.0%	22.2%	0 0.0%	27.9%	\$0 0.0%	23.0%	
	Upper	1 100.0%	\$770 100.0%	41.2%	1 100.0%	42.5%	\$770 100.0%	54.2%	
	Unknown	0 0.0%	\$0 0.0%	0.0%	0 0.0%	3.0%	\$0 0.0%	4.3%	
	Total	1 100.0%	\$770 100.0%	100.0%	1 100.0%	100.0%	\$770 100.0%	100.0%	
MULTIFAMILY	Low	0 0.0%	\$0 0.0%	19.1%	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%	
	Middle	0 0.0%	\$0 0.0%	22.2%	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%	
	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%	19.1%	0 0.0%	8.1%	\$0 0.0%	4.3%	
	Moderate	33 66.0%	\$4,236 50.5%	17.6%	33 66.0%	20.5%	\$4,236 50.5%	14.1%	
	Middle	5 10.0%	\$574 6.8%	22.2%	5 10.0%	22.9%	\$574 6.8%	19.2%	
	Upper	12 24.0%	\$3,577 42.6%	41.2%	12 24.0%	33.4%	\$3,577 42.6%	43.2%	
	Unknown	0 0.0%	\$0 0.0%	0.0%	0 0.0%	15.2%	\$0 0.0%	19.1%	
	Total	50 100.0%	\$8,387 100.0%	100.0%	50 100.0%	100.0%	\$8,387 100.0%	100.0%	
Small Business Revenue	Total Businesses								
	\$1 Million or Less	36 16.6%	\$6,770 10.4%	85.6%	36 16.6%	45.2%	\$6,770 10.4%	28.0%	
	Over \$1 Million	151 69.6%	\$33,826 82.8%	13.7%	151 69.6%				
	Total Rev. available	187 86.2%	\$60,596 93.2%	99.3%	187 86.2%				
	Rev Not Known	30 13.8%	\$4,427 6.8%	0.7%	30 13.8%				
	Total	217 100.0%	\$65,023 100.0%	100.0%	217 100.0%				
Small Business Loan Size	Total Businesses								
	\$100,000 or Less	96 44.2%	\$5,550 8.5%		96 44.2%	83.6%	\$5,550 8.5%	19.1%	
	\$100,001 - \$250,000	39 18.0%	\$6,806 10.5%		39 18.0%	7.5%	\$6,806 10.5%	17.1%	
	\$250,001 - \$1 Million	82 37.8%	\$52,667 81.0%		82 37.8%	8.9%	\$52,667 81.0%	63.8%	
	Total	217 100.0%	\$65,023 100.0%		217 100.0%	100.0%	\$65,023 100.0%	100.0%	
	Total Farms								
Small Farm Revenue	\$1 Million or Less	0 0.0%	\$0 0.0%	91.0%	0 0.0%	47.8%	\$0 0.0%	45.3%	
	Over \$1 Million	0 0.0%	\$0 0.0%	9.0%	0 0.0%				
	Not Known	1 100.0%	\$200 100.0%	0.0%	1 100.0%				
	Total	1 100.0%	\$200 100.0%	100.0%	1 100.0%				
	\$100,000 or Less	0 0.0%	\$0 0.0%		0 0.0%	78.4%	\$0 0.0%	21.7%	
	\$100,001 - \$250,000	1 100.0%	\$200 100.0%		1 100.0%	11.9%	\$200 100.0%	28.1%	
Small Farm Loan Size	\$250,001 - \$500,000	0 0.0%	\$0 0.0%		0 0.0%	9.7%	\$0 0.0%	50.2%	
	Total	1 100.0%	\$200 100.0%		1 100.0%	100.0%	\$200 100.0%	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, 2017 D&B Info, and 2015 ACS Data

Appendix H

Geographic Distribution of Home Equity Lines of Credit

Assessment Area: MI - Grand Rapids-Wyoming

Tract Income Levels	Bank Lending & Demographic Data Comparison				
	2017				Owner Occupied Units %
	Bank		Dollar		
	#	%	\$ (000s)	\$ %	
Low	3	2.3%	\$288	1.9%	2.2%
Moderate	12	9.4%	\$1,114	7.4%	12.6%
Middle	57	44.5%	\$6,447	43.0%	53.7%
Upper	56	43.8%	\$7,133	47.6%	31.6%
Unknown	0	0.0%	\$0	0.0%	0.0%
<i>Total</i>	<i>128</i>	<i>100.0%</i>	<i>\$14,982</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

Borrower Distribution of Home Equity Lines of Credit

Assessment Area: MI - Grand Rapids-Wyoming

Borrower Income Levels	Bank Lending & Demographic Data Comparison				
	2017				Families by Family Income %
	Bank		Dollar		
	#	%	\$ (000s)	\$ %	
Low	17	13.3%	\$1,069	0.0%	19.1%
Moderate	24	18.8%	\$1,867	12.5%	17.6%
Middle	20	15.6%	\$1,834	12.2%	22.2%
Upper	67	52.3%	\$10,212	68.2%	41.2%
Unknown	0	0.0%	\$0	0.0%	0.0%
<i>Total</i>	<i>128</i>	<i>100.0%</i>	<i>\$14,982</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

Appendix H

Geographic Distribution of HMDA, Small Business, & Small Farm Loans
Assessment Area: MI - Jackson 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		Bank		Count		Bank		Dollar		
HOME PURCHASE	Low	1	4.8%	\$66	2.5%	6.4%	1	12.5%	2.5%	\$66	6.4%	1.4%	0	0.0%	3.2%	\$0	0.0%	1.4%
	Moderate	3	14.3%	\$139	5.4%	10.0%	1	12.5%	7.0%	\$55	5.3%	3.6%	2	15.4%	9.2%	\$84	5.4%	4.7%
	Middle	9	42.9%	\$1,184	45.6%	54.7%	3	37.5%	55.6%	\$399	38.4%	56.1%	6	46.2%	57.3%	\$785	50.4%	57.5%
	Upper	8	38.1%	\$1,208	46.5%	28.9%	3	37.5%	34.9%	\$519	50.0%	38.9%	5	38.5%	30.4%	\$689	44.2%	36.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	21	100.0%	\$2,597	100.0%	100.0%	8	100.0%	100.0%	\$1,039	100.0%	100.0%	13	100.0%	100.0%	\$1,558	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	6.4%	0	0.0%	2.3%	\$0	0.0%	1.4%	0	0.0%	2.6%	\$0	0.0%	1.2%
	Moderate	1	4.5%	\$41	1.7%	10.0%	1	12.5%	5.6%	\$41	3.4%	3.4%	0	0.0%	6.1%	\$0	0.0%	3.1%
	Middle	8	36.4%	\$728	29.8%	54.7%	3	37.5%	56.2%	\$312	26.2%	54.6%	5	35.7%	54.9%	\$416	33.2%	53.8%
	Upper	13	59.1%	\$1,676	68.5%	28.9%	4	50.0%	35.9%	\$838	70.4%	40.6%	9	64.3%	36.4%	\$838	66.8%	41.9%
	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	22	100.0%	\$2,445	100.0%	100.0%	8	100.0%	100.0%	\$1,191	100.0%	100.0%	14	100.0%	100.0%	\$1,254	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	6.4%	0	0.0%	4.8%	\$0	0.0%	1.6%	0	0.0%	2.3%	\$0	0.0%	3.0%
	Moderate	0	0.0%	\$0	0.0%	10.0%	0	0.0%	6.7%	\$0	0.0%	3.6%	0	0.0%	7.0%	\$0	0.0%	3.4%
	Middle	0	0.0%	\$0	0.0%	54.7%	0	0.0%	53.7%	\$0	0.0%	47.4%	0	0.0%	62.6%	\$0	0.0%	56.0%
	Upper	1	100.0%	\$5	100.0%	28.9%	0	0.0%	34.9%	\$0	0.0%	47.3%	1	100.0%	28.0%	\$5	100.0%	37.6%
	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	1	100.0%	\$5	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	1	100.0%	100.0%	\$5	100.0%	100.0%
MULTIFAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	25.5%	0	0.0%	20.0%	\$0	0.0%	10.9%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	27.1%	0	0.0%	20.0%	\$0	0.0%	72.4%	0	0.0%	66.7%	\$0	0.0%	98.5%
	Middle	1	100.0%	\$168	100.0%	37.4%	0	0.0%	40.0%	\$0	0.0%	10.8%	1	100.0%	0.0%	\$168	100.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	10.0%	0	0.0%	20.0%	\$0	0.0%	5.9%	0	0.0%	33.3%	\$0	0.0%	1.5%
	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	1	100.0%	\$168	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	1	100.0%	100.0%	\$168	100.0%	100.0%
HMDA TOTALS	Low	1	2.2%	\$66	1.3%	6.4%	1	6.3%	2.7%	\$66	3.0%	1.5%	0	0.0%	2.9%	\$0	0.0%	1.3%
	Moderate	4	8.9%	\$180	3.5%	10.0%	2	12.5%	6.4%	\$96	4.3%	4.0%	2	6.9%	7.9%	\$84	2.8%	6.1%
	Middle	18	40.0%	\$2,080	39.9%	54.7%	6	37.5%	55.6%	\$711	31.9%	54.9%	12	41.4%	56.9%	\$1,369	45.9%	54.8%
	Upper	22	48.9%	\$2,889	55.4%	28.9%	7	43.8%	35.2%	\$1,357	60.9%	39.6%	15	51.7%	32.4%	\$1,532	51.3%	37.8%
	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	45	100.0%	\$5,215	100.0%	100.0%	16	100.0%	100.0%	\$2,230	100.0%	100.0%	29	100.0%	100.0%	\$2,985	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	117	29.1%	\$29,098	31.8%	13.5%	69	31.1%	16.0%	\$15,243	32.8%	29.6%	48	26.7%	14.0%	\$13,855	30.8%	27.0%
	Moderate	66	16.4%	\$13,885	15.2%	13.1%	37	16.7%	15.1%	\$6,918	14.9%	21.5%	29	16.1%	14.3%	\$6,967	15.5%	17.9%
	Middle	140	34.8%	\$30,061	32.9%	46.8%	74	33.3%	41.9%	\$13,966	30.1%	28.2%	66	36.7%	42.0%	\$16,095	35.8%	31.1%
	Upper	79	19.7%	\$18,432	20.1%	26.6%	42	18.9%	25.2%	\$10,334	22.2%	20.1%	37	20.6%	28.6%	\$8,098	18.0%	23.4%
	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%	1.8%	\$0	0.0%	0.5%	0	0.0%	1.1%	\$0	0.0%	0.5%
	Total	402	100.0%	\$91,476	100.0%	100.0%	222	100.0%	100.0%	\$46,461	100.0%	100.0%	180	100.0%	100.0%	\$45,015	100.0%	100.0%
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	7	70.0%	\$1,328	67.1%	60.8%	3	60.0%	58.6%	\$718	67.2%	86.6%	4	80.0%	59.5%	\$610	67.0%	60.6%
	Upper	3	30.0%	\$650	32.9%	37.7%	2	40.0%	41.4%	\$350	32.8%	13.4%	1	20.0%	40.5%	\$300	33.0%	39.4%
	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	10	100.0%	\$1,978	100.0%	100.0%	5	100.0%	100.0%	\$1,068	100.0%	100.0%	5	100.0%	100.0%	\$910	100.0%	100.0%

Originations & Purchases

2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

Appendix H

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: MI - Jackson MSA

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison										Bank & Aggregate Lending Comparison										
		2015, 2016					2015					2016					Bank			Dollar		
		Bank		Families by Family Income			Count		Dollar			Bank		Count			Bank			Dollar		
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %	#	%	#	%	\$ (000s)	\$ %	\$ %	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	1	4.8%	\$43	1.7%	20.7%	0	0.0%	5.5%	\$0	0.0%	2.9%	1	7.7%	8.1%	\$43	2.8%	4.0%	\$0	0.0%	100.0%	
	Moderate	8	38.1%	\$709	27.3%	18.3%	3	37.5%	22.1%	\$211	20.3%	14.6%	5	38.5%	23.6%	\$498	32.0%	17.2%	\$0	0.0%	100.0%	
	Middle	6	28.6%	\$641	24.7%	21.3%	2	25.0%	23.2%	\$284	27.3%	22.0%	4	30.8%	23.3%	\$357	22.9%	23.2%	\$0	0.0%	100.0%	
	Upper	6	28.6%	\$1,204	46.4%	39.7%	3	37.5%	32.1%	\$544	52.4%	42.9%	3	23.1%	29.3%	\$660	42.4%	42.0%	\$0	0.0%	100.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	17.1%	\$0	0.0%	17.6%	0	0.0%	15.8%	\$0	0.0%	13.7%	\$0	0.0%	100.0%	
	Total	21	100.0%	\$2,597	100.0%	100.0%	8	100.0%	100.0%	\$1,039	100.0%	100.0%	13	100.0%	100.0%	\$1,558	100.0%	100.0%	\$1,558	100.0%	100.0%	
REFINANCE	Low	1	4.5%	\$41	1.7%	20.7%	1	12.5%	5.0%	\$41	3.4%	2.6%	0	0.0%	6.8%	\$0	0.0%	3.4%	\$0	0.0%	100.0%	
	Moderate	6	27.3%	\$450	18.4%	18.3%	1	12.5%	13.7%	\$68	5.7%	9.3%	5	35.7%	13.4%	\$382	30.5%	9.4%	\$0	0.0%	100.0%	
	Middle	6	27.3%	\$533	21.8%	21.3%	2	25.0%	19.9%	\$208	17.5%	16.5%	4	28.6%	19.8%	\$325	25.9%	17.8%	\$0	0.0%	100.0%	
	Upper	9	40.9%	\$1,421	58.1%	39.7%	4	50.0%	39.9%	\$874	73.4%	48.1%	5	35.7%	40.4%	\$547	43.6%	48.9%	\$0	0.0%	100.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	21.4%	\$0	0.0%	23.5%	0	0.0%	19.7%	\$0	0.0%	20.4%	\$0	0.0%	100.0%	
	Total	22	100.0%	\$2,445	100.0%	100.0%	8	100.0%	100.0%	\$1,191	100.0%	100.0%	14	100.0%	100.0%	\$1,254	100.0%	100.0%	\$1,254	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	20.7%	0	0.0%	12.6%	\$0	0.0%	5.8%	0	0.0%	9.8%	\$0	0.0%	3.6%	\$0	0.0%	100.0%	
	Moderate	0	0.0%	\$0	0.0%	18.3%	0	0.0%	15.0%	\$0	0.0%	10.9%	0	0.0%	20.2%	\$0	0.0%	13.2%	\$0	0.0%	100.0%	
	Middle	0	0.0%	\$0	0.0%	21.3%	0	0.0%	24.0%	\$0	0.0%	16.0%	0	0.0%	27.0%	\$0	0.0%	22.5%	\$0	0.0%	100.0%	
	Upper	1	100.0%	\$5	100.0%	39.7%	0	0.0%	44.2%	\$0	0.0%	59.8%	1	100.0%	41.6%	\$5	100.0%	59.4%	\$0	0.0%	100.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	4.3%	\$0	0.0%	7.6%	0	0.0%	1.5%	\$0	0.0%	1.4%	\$0	0.0%	100.0%	
	Total	1	100.0%	\$5	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	1	100.0%	100.0%	\$5	100.0%	100.0%	\$5	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	20.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	\$0	0.0%	100.0%	
	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%	\$0	0.0%	100.0%	
	Middle	0	0.0%	\$0	0.0%	21.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	\$0	0.0%	100.0%	
	Upper	0	0.0%	\$0	0.0%	39.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	\$0	0.0%	100.0%	
	Unknown	1	100.0%	\$168	100.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	1	100.0%	100.0%	\$168	100.0%	100.0%	\$168	100.0%	100.0%	
	Total	1	100.0%	\$168	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	1	100.0%	100.0%	\$168	100.0%	100.0%	\$168	100.0%	100.0%	
HMDA TOTALS	Low	2	4.4%	\$84	1.6%	20.7%	1	6.3%	6.0%	\$41	1.8%	2.9%	1	3.4%	7.7%	\$43	1.4%	3.7%	\$0	0.0%	100.0%	
	Moderate	14	31.1%	\$1,159	22.2%	18.3%	4	25.0%	18.2%	\$279	12.5%	12.3%	10	34.5%	19.4%	\$880	29.5%	13.6%	\$0	0.0%	100.0%	
	Middle	12	26.7%	\$1,174	22.5%	21.3%	4	25.0%	22.0%	\$492	22.1%	19.5%	8	27.6%	22.3%	\$682	22.8%	20.6%	\$0	0.0%	100.0%	
	Upper	16	35.6%	\$2,630	50.4%	39.7%	7	43.8%	36.2%	\$1,418	63.6%	45.2%	9	31.0%	34.6%	\$1,212	40.6%	44.5%	\$0	0.0%	100.0%	
	Unknown	1	2.2%	\$168	3.2%	0.0%	0	0.0%	17.6%	\$0	0.0%	20.1%	1	3.4%	15.9%	\$168	5.6%	17.7%	\$0	0.0%	100.0%	
	Total	45	100.0%	\$5,215	100.0%	100.0%	16	100.0%	100.0%	\$2,230	100.0%	100.0%	29	100.0%	100.0%	\$2,985	100.0%	100.0%	\$2,985	100.0%	100.0%	
Small Business Revenue	Total Businesses																					
	\$1 Million or Less	118	29.4%	\$17,078	18.7%	88.4%	64	28.8%	41.5%	\$8,480	18.3%	28.8%	54	30.0%	43.7%	\$8,598	19.1%	29.5%	\$0	0.0%	100.0%	
	Over \$1 Million	176	43.8%	\$55,853	61.1%	10.6%	99	44.6%														
	Total Rev. available	294	73.2%	\$72,931	79.8%	99.0%	163	73.4%														
	Rev. Not Known	108	26.9%	\$18,545	20.3%	1.0%	59	26.6%														
	Total	402	100.0%	\$91,476	100.0%	100.0%	222	100.0%	100.0%													
Loan Size	\$100,000 or Less	178	44.3%	\$10,641	11.6%		99	44.6%	94.2%	\$5,954	12.8%	34.2%	79	43.9%	94.4%	\$4,687	10.4%	40.8%	\$0	0.0%	100.0%	
	\$100,001 - \$250,000	111	27.6%	\$21,297	23.3%		67	30.2%	3.1%	\$12,797	27.5%	17.8%	44	24.4%	3.5%	\$8,500	18.9%	20.6%	\$0	0.0%	100.0%	
	\$250,001 - \$1 Million	113	28.1%	\$59,538	65.1%		56	25.2%	2.7%	\$27,710	59.6%	48.1%	57	31.7%	2.1%	\$31,828	70.7%	38.7%	\$0	0.0%	100.0%	
	Total	402	100.0%	\$91,476	100.0%		222	100.0%	100.0%	\$46,461	100.0%	100.0%	180	100.0%	100.0%	\$45,015	100.0%	100.0%	\$45,015	100.0%	100.0%	
Farm Revenue	\$1 Million or Less	7	70.0%	\$1,868	94.4%	98.6%	4	80.0%	31.0%	\$1,018	95.3%	73.1%	3	60.0%	26.2%	\$850	93.4%	35.9%	\$0	0.0%	100.0%	
	Over \$1 Million	1	10.0%	\$45	2.3%	1.4%	0	0.0%														
	Not Known	2	20.0%	\$65	3.3%	0.0%	1	20.0%														
	Total	10	100.0%	\$1,978	100.0%		5	100.0%														
	\$100,000 or Less	5	50.0%	\$310	15.7%		2	40.0%	93.1%	\$150	14.0%	34.5%	3	60.0%	92.9%	\$160	17.6%	34.8%	\$0	0.0%	100.0%	
	\$100,001 - \$250,000	1	10.0%	\$168	8.5%		1	20.0%	3.4%	\$168	15.7%	23.5%	0	0.0%	4.8%	\$0	0.0%	37.5%	\$0	0.0%	100.0%	
Loan Size	\$250,001 - \$500,000	4	40.0%	\$1,500	75.8%		2	40.0%	3.4%	\$750	70.2%	42.0%	2	40.0%	2.4%	\$750	82.4%	27.7%	\$0	0.0%	100.0%	
	Total	10	100.0%	\$1,978	100.0%		5	100.0%	100.0%	\$1,068	100.0%	100.0%	5	100.0%	100.0%	\$910	100.0%	100.0%	\$910	100.0%	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, 2016 D&B Info, and 2010 ACS Data

Appendix H

Geographic Distribution of Home Equity Lines of Credit

Assessment Area: MI - Jackson MSA

Tract Income Levels	Bank Lending & Demographic Data Comparison				
	2015, 2016				Owner Occupied Units %
	Bank		Dollar		
	#	%	\$ (000s)	\$ %	
Low	4	1.9%	\$135	0.9%	6.4%
Moderate	8	3.9%	\$192	1.3%	10.0%
Middle	114	55.3%	\$7,805	51.8%	54.7%
Upper	80	38.8%	\$6,927	46.0%	28.9%
Unknown	0	0.0%	\$0	0.0%	0.0%
<i>Total</i>	<i>206</i>	<i>100.0%</i>	<i>\$15,059</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

Borrower Distribution of Home Equity Lines of Credit

Assessment Area: MI - Jackson MSA

Borrower Income Levels	Bank Lending & Demographic Data Comparison				
	2015, 2016				Families by Family Income %
	Bank		Dollar		
	#	%	\$ (000s)	\$ %	
Low	26	12.6%	\$939	0.0%	20.7%
Moderate	44	21.4%	\$2,451	16.3%	18.3%
Middle	52	25.2%	\$3,791	25.2%	21.3%
Upper	84	40.8%	\$7,878	52.3%	39.7%
Unknown	0	0.0%	\$0	0.0%	0.0%
<i>Total</i>	<i>206</i>	<i>100.0%</i>	<i>\$15,059</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

Appendix H

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: MI - Jackson MSA

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		2017				2017							
		Bank		Owner Occupied Units		Count		Dollar					
		#	%	\$ (000s)	\$ %	#	%	\$ (000s)	\$ %	\$ (000s)	\$ %	\$ (000s)	\$ %
HOME PURCHASE	Low	1	10.0%	\$39	2.8%	5.7%	1	10.0%	3.4%	\$39	2.8%	1.6%	
	Moderate	1	10.0%	\$89	6.5%	15.6%	1	10.0%	15.7%	\$89	6.5%	10.9%	
	Middle	4	40.0%	\$412	30.1%	53.7%	4	40.0%	53.6%	\$412	30.1%	53.9%	
	Upper	4	40.0%	\$831	60.6%	25.0%	4	40.0%	27.3%	\$831	60.6%	33.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Total	10	100.0%	\$1,371	100.0%	100.0%	10	100.0%	100.0%	\$1,371	100.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	5.7%	0	0.0%	2.1%	\$0	0.0%	0.8%	
	Moderate	2	28.6%	\$194	30.6%	15.6%	2	28.6%	13.5%	\$194	30.6%	9.3%	
	Middle	3	42.9%	\$243	38.3%	53.7%	3	42.9%	51.8%	\$243	38.3%	49.7%	
	Upper	2	28.6%	\$198	31.2%	25.0%	2	28.6%	32.7%	\$198	31.2%	40.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Total	7	100.0%	\$635	100.0%	100.0%	7	100.0%	100.0%	\$635	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	5.7%	0	0.0%	3.7%	\$0	0.0%	1.3%	
	Moderate	0	0.0%	\$0	0.0%	15.6%	0	0.0%	13.1%	\$0	0.0%	9.4%	
	Middle	1	50.0%	\$53	25.5%	53.7%	1	50.0%	54.4%	\$53	25.5%	49.4%	
	Upper	1	50.0%	\$155	74.5%	25.0%	1	50.0%	28.8%	\$155	74.5%	39.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Total	2	100.0%	\$208	100.0%	100.0%	2	100.0%	100.0%	\$208	100.0%	100.0%	
MULTIFAMILY	Multi-Family Units												
	Low	0	0.0%	\$0	0.0%	11.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	43.9%	0	0.0%	25.0%	\$0	0.0%	19.7%	
	Middle	0	0.0%	\$0	0.0%	29.0%	0	0.0%	50.0%	\$0	0.0%	64.7%	
	Upper	0	0.0%	\$0	0.0%	15.9%	0	0.0%	25.0%	\$0	0.0%	15.5%	
	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	1	5.3%	\$39	1.8%	5.7%	1	5.3%	3.0%	\$39	1.8%	1.3%	
	Moderate	3	15.8%	\$283	12.8%	15.6%	3	15.8%	14.7%	\$283	12.8%	10.3%	
	Middle	8	42.1%	\$708	32.0%	53.7%	8	42.1%	53.1%	\$708	32.0%	52.4%	
	Upper	7	36.8%	\$1,184	53.5%	25.0%	7	36.8%	29.2%	\$1,184	53.5%	36.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Total	19	100.0%	\$2,214	100.0%	100.0%	19	100.0%	100.0%	\$2,214	100.0%	100.0%	
SMALL BUSINESSES	Small Businesses												
	Low	37	19.4%	\$10,893	23.3%	9.5%	37	19.4%	9.3%	\$10,893	23.3%	9.7%	
	Moderate	71	37.2%	\$16,295	34.9%	25.6%	71	37.2%	28.5%	\$16,295	34.9%	33.1%	
	Middle	50	26.2%	\$12,016	25.7%	43.1%	50	26.2%	40.4%	\$12,016	25.7%	42.5%	
	Upper	33	17.3%	\$7,502	16.1%	21.7%	33	17.3%	21.0%	\$7,502	16.1%	14.3%	
	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%	0.8%	\$0	0.0%	0.3%	
	Total	191	100.0%	\$46,706	100.0%	100.0%	191	100.0%	100.0%	\$46,706	100.0%	100.0%	
SMALL FARM	Small Farms												
	Low	0	0.0%	\$0	0.0%	0.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	1	100.0%	\$450	100.0%	2.7%	1	100.0%	0.0%	\$450	100.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	71.9%	0	0.0%	65.8%	\$0	0.0%	82.5%	
	Upper	0	0.0%	\$0	0.0%	24.9%	0	0.0%	34.2%	\$0	0.0%	17.5%	
	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%	0.0%	
	Total	1	100.0%	\$450	100.0%	100.0%	1	100.0%	100.0%	\$450	100.0%	100.0%	

Originations & Purchases

2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

Appendix H

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size

Assessment Area: MI - Jackson MSA

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison				Bank & Aggregate Lending Comparison							
		2017			2017			Dollar			2017		
		Bank		Families by Family Income	Count		Bank	Agg %	Bank		Bank S(000s)	S %	Agg S %
HOME PURCHASE	Low	2	20.0%	\$180	13.1%	22.3%	2	20.0%	8.2%	\$180	13.1%	4.1%	
	Moderate	2	20.0%	\$214	15.6%	17.5%	2	20.0%	20.5%	\$214	15.6%	14.2%	
	Middle	3	30.0%	\$232	16.9%	20.2%	3	30.0%	25.1%	\$232	16.9%	23.0%	
	Upper	3	30.0%	\$745	54.3%	40.0%	3	30.0%	32.5%	\$745	54.3%	43.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	13.8%	\$0	0.0%	14.8%	
	Total	10	100.0%	\$1,371	100.0%	100.0%	10	100.0%	100.0%	\$1,371	100.0%	100.0%	
REFINANCE	Low	1	14.3%	\$104	16.4%	22.3%	1	14.3%	7.2%	\$104	16.4%	3.8%	
	Moderate	2	28.6%	\$109	17.2%	17.5%	2	28.6%	18.1%	\$109	17.2%	13.0%	
	Middle	2	28.6%	\$228	35.9%	20.2%	2	28.6%	21.4%	\$228	35.9%	18.2%	
	Upper	2	28.6%	\$194	30.6%	40.0%	2	28.6%	38.0%	\$194	30.6%	48.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	15.4%	\$0	0.0%	16.5%	
	Total	7	100.0%	\$635	100.0%	100.0%	7	100.0%	100.0%	\$635	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	22.3%	0	0.0%	11.0%	\$0	0.0%	4.7%	
	Moderate	0	0.0%	\$0	0.0%	17.5%	0	0.0%	17.5%	\$0	0.0%	9.7%	
	Middle	1	50.0%	\$53	25.5%	20.2%	1	50.0%	23.7%	\$53	25.5%	19.2%	
	Upper	1	50.0%	\$155	74.5%	40.0%	1	50.0%	44.8%	\$155	74.5%	59.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	3.1%	\$0	0.0%	6.8%	
	Total	2	100.0%	\$208	100.0%	100.0%	2	100.0%	100.0%	\$208	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	22.3%	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%	
	Middle	0	0.0%	\$0	0.0%	20.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	40.0%	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	3	15.8%	\$284	12.8%	22.3%	3	15.8%	8.2%	\$284	12.8%	4.0%	
	Moderate	4	21.1%	\$323	14.6%	17.5%	4	21.1%	19.4%	\$323	14.6%	13.6%	
	Middle	6	31.6%	\$513	23.2%	20.2%	6	31.6%	23.8%	\$513	23.2%	21.3%	
	Upper	6	31.6%	\$1,094	49.4%	40.0%	6	31.6%	35.5%	\$1,094	49.4%	45.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	13.1%	\$0	0.0%	15.2%	
	Total	19	100.0%	\$2,214	100.0%	100.0%	19	100.0%	100.0%	\$2,214	100.0%	100.0%	
Small Business Revenue	Total Businesses		Total Businesses		Total Businesses		Total Businesses		Total Businesses		Total Businesses		
	\$1 Million or Less	60	31.4%	\$9,077	19.4%	87.1%	60	31.4%	46.5%	\$9,077	19.4%	35.3%	
	Over \$1 Million	85	44.5%	\$28,333	60.7%	11.9%	85	44.5%					
	Total Rev. available	145	75.9%	\$37,410	80.1%	99.0%	145	75.9%					
	Rev. Not Known	46	24.1%	\$9,296	19.9%	1.0%	46	24.1%					
	Total	191	100.0%	\$46,706	100.0%	100.0%	191	100.0%					
Loan Size	Total Farms		Total Farms		Total Farms		Total Farms		Total Farms		Total Farms		
	\$100,000 or Less	81	42.4%	\$5,468	11.7%		81	42.4%	94.0%	\$5,468	11.7%	36.7%	
	\$100,001 - \$250,000	47	24.6%	\$8,735	18.7%		47	24.6%	3.7%	\$8,735	18.7%	20.3%	
	\$250,001 - \$1 Million	63	33.0%	\$32,503	69.6%		63	33.0%	2.3%	\$32,503	69.6%	43.0%	
	Total	191	100.0%	\$46,706	100.0%		191	100.0%	100.0%	\$46,706	100.0%	100.0%	
	Total	1	100.0%	\$450	100.0%	100.0%	1	100.0%					
Small Farm Revenue	\$1 Million or Less	1	100.0%	\$450	100.0%	97.9%	1	100.0%	36.8%	\$450	100.0%	64.0%	
	Over \$1 Million	0	0.0%	\$0	0.0%	2.1%	0	0.0%					
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%					
	Total	1	100.0%	\$450	100.0%	100.0%	1	100.0%					
	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	89.5%	\$0	0.0%	32.1%	
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	7.9%	\$0	0.0%	31.7%	
Loan Size	\$250,001 - \$500,000	1	100.0%	\$450	100.0%		1	100.0%	2.6%	\$450	100.0%	36.2%	
	Total	1	100.0%	\$450	100.0%		1	100.0%	100.0%	\$450	100.0%	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, 2017 D&B Info, and 2015 ACS Data

Appendix H

Geographic Distribution of Home Equity Lines of Credit

Assessment Area: MI - Jackson MSA

Tract Income Levels	Bank Lending & Demographic Data Comparison				
			2017		Owner Occupied Units %
	Count	Bank #	Dollar \$ (000s)	\$ %	
Low	2	2.0%	\$50	0.7%	5.7%
Moderate	10	10.2%	\$706	9.3%	15.6%
Middle	51	52.0%	\$3,983	52.4%	53.7%
Upper	35	35.7%	\$2,861	37.6%	25.0%
Unknown	0	0.0%	\$0	0.0%	0.0%
<i>Total</i>	<i>98</i>	<i>100.0%</i>	<i>\$7,600</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

Borrower Distribution of Home Equity Lines of Credit

Assessment Area: MI - Jackson MSA

Borrower Income Levels	Bank Lending & Demographic Data Comparison				
			2017		Families by Family Income %
	Count	Bank #	Dollar \$ (000s)	\$ %	
Low	13	13.3%	\$779	0.0%	22.3%
Moderate	26	26.5%	\$1,770	23.3%	17.5%
Middle	29	29.6%	\$2,383	31.4%	20.2%
Upper	30	30.6%	\$2,668	35.1%	40.0%
Unknown	0	0.0%	\$0	0.0%	0.0%
<i>Total</i>	<i>98</i>	<i>100.0%</i>	<i>\$7,600</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

Appendix H

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: MI - Lansing-East Lansing

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						
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	4.9%	0	0.0%	2.0%	\$0	0.0%	0.9%	0	0.0%	2.5%	\$0	0.0%	1.0%
	Moderate	4	16.0%	\$233	9.5%	17.2%	4	16.0%	13.2%	\$233	9.5%	7.3%	0	0.0%	13.1%	\$0	0.0%	7.3%
	Middle	16	64.0%	\$1,427	58.2%	42.1%	16	64.0%	44.4%	\$1,427	58.2%	40.0%	0	0.0%	45.4%	\$0	0.0%	41.5%
	Upper	5	20.0%	\$792	32.3%	35.7%	5	20.0%	40.3%	\$792	32.3%	51.8%	0	0.0%	39.0%	\$0	0.0%	50.2%
	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	25	100.0%	\$2,452	100.0%	100.0%	25	100.0%	100.0%	\$2,452	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	4.9%	0	0.0%	2.6%	\$0	0.0%	1.3%	0	0.0%	2.5%	\$0	0.0%	1.1%
	Moderate	1	5.9%	\$90	4.3%	17.2%	0	0.0%	10.1%	\$0	0.0%	6.0%	1	20.0%	9.6%	\$90	13.5%	5.9%
	Middle	9	52.9%	\$1,069	51.6%	42.1%	7	58.3%	42.0%	\$762	54.4%	37.7%	2	40.0%	41.3%	\$307	45.9%	36.6%
	Upper	7	41.2%	\$912	44.0%	35.7%	5	41.7%	45.3%	\$640	45.6%	55.0%	2	40.0%	46.5%	\$272	40.7%	56.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.4%
	Total	17	100.0%	\$2,071	100.0%	100.0%	12	100.0%	100.0%	\$1,402	100.0%	100.0%	5	100.0%	100.0%	\$669	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	4.9%	0	0.0%	2.7%	\$0	0.0%	1.3%	0	0.0%	4.6%	\$0	0.0%	1.9%
	Moderate	0	0.0%	\$0	0.0%	17.2%	0	0.0%	17.3%	\$0	0.0%	8.8%	0	0.0%	14.8%	\$0	0.0%	6.6%
	Middle	0	0.0%	\$0	0.0%	42.1%	0	0.0%	41.6%	\$0	0.0%	37.5%	0	0.0%	44.3%	\$0	0.0%	39.5%
	Upper	0	0.0%	\$0	0.0%	35.7%	0	0.0%	38.5%	\$0	0.0%	52.4%	0	0.0%	36.2%	\$0	0.0%	51.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$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%
MULTIFAMILY	Multi-Family Units																	
	Low	1	50.0%	\$2,175	19.5%	8.1%	1	100.0%	5.1%	\$2,175	100.0%	8.3%	0	0.0%	6.5%	\$0	0.0%	1.7%
	Moderate	0	0.0%	\$0	0.0%	29.2%	0	0.0%	53.8%	\$0	0.0%	43.2%	0	0.0%	32.5%	\$0	0.0%	16.9%
	Middle	1	50.0%	\$9,000	80.5%	39.7%	0	0.0%	28.2%	\$0	0.0%	26.3%	1	100.0%	36.4%	\$9,000	100.0%	42.9%
	Upper	0	0.0%	\$0	0.0%	20.0%	0	0.0%	12.8%	\$0	0.0%	22.2%	0	0.0%	23.4%	\$0	0.0%	38.0%
	Unknown	0	0.0%	\$0	0.0%	3.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	1.3%	\$0	0.0%	0.5%
	Total	2	100.0%	\$11,175	100.0%	100.0%	1	100.0%	100.0%	\$2,175	100.0%	100.0%	1	100.0%	100.0%	\$9,000	100.0%	100.0%
HMDA TOTALS	Low	1	2.3%	\$2,175	19.5%	4.9%	1	2.6%	2.3%	\$2,175	36.1%	1.6%	0	0.0%	2.8%	\$0	0.0%	1.2%
	Moderate	5	11.4%	\$323	2.1%	17.2%	4	10.5%	12.7%	\$233	3.9%	9.5%	1	16.7%	12.2%	\$90	0.9%	8.4%
	Middle	26	59.1%	\$11,496	73.2%	42.1%	23	60.5%	43.1%	\$2,189	36.3%	38.0%	3	50.0%	43.7%	\$307	96.3%	40.0%
	Upper	12	27.3%	\$1,704	10.9%	35.7%	10	26.3%	41.8%	\$1,432	23.8%	50.8%	2	33.3%	41.2%	\$272	2.8%	50.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.2%
	Total	44	100.0%	\$15,698	100.0%	100.0%	38	100.0%	100.0%	\$6,029	100.0%	100.0%	6	100.0%	100.0%	\$9,669	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	6	2.6%	\$1,070	2.5%	4.7%	4	3.0%	5.5%	\$670	2.7%	6.4%	2	2.2%	6.3%	\$400	2.3%	8.0%
	Moderate	96	42.3%	\$15,339	36.0%	24.6%	55	41.0%	23.6%	\$8,094	32.6%	27.6%	41	44.1%	23.5%	\$7,245	40.8%	25.3%
	Middle	62	27.3%	\$13,901	32.6%	34.6%	37	27.6%	33.0%	\$8,742	35.2%	30.4%	25	26.9%	31.6%	\$5,159	29.0%	28.3%
	Upper	57	25.1%	\$11,465	26.9%	34.5%	34	25.4%	36.4%	\$6,617	26.7%	33.2%	23	24.7%	37.5%	\$4,848	27.3%	37.5%
	Unknown	6	2.6%	\$801	1.9%	1.7%	4	3.0%	1.5%	\$686	2.8%	2.3%	2	2.2%	1.1%	\$115	0.6%	0.9%
	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	227	100.0%	\$42,576	100.0%	100.0%	134	100.0%	100.0%	\$24,809	100.0%	100.0%	93	100.0%	100.0%	\$17,767	100.0%	100.0%
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	3.2%	\$0	0.0%	3.2%
	Moderate	0	0.0%	\$0	0.0%	7.4%	0	0.0%	6.7%	\$0	0.0%	2.5%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	44.2%	0	0.0%	46.7%	\$0	0.0%	13.1%	0	0.0%	48.4%	\$0	0.0%	38.1%
	Upper	0	0.0%	\$0	0.0%	46.5%	0	0.0%	46.7%	\$0	0.0%	84.4%	0	0.0%	48.4%	\$0	0.0%	58.7%
	Unknown	0	0.0%	\$0	0.0%	0.9%	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%	
	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%

Originations & Purchases
2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

Appendix H

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size
Assessment Area: MI - Lansing-East Lansing

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison								Bank & Aggregate Lending Comparison								
		2015, 2016				2015				2016								
		Bank		Families by Family Income		Count		Dollar		Count		Dollar						
		#	%	\$ (000s)	\$ %	#	%	Bank	Agg	Bank	S %	Bank	Agg	#	%	\$ (000s)	\$ %	
HOME PURCHASE	Low	6	24.0%	\$329	13.4%	21.8%	6	24.0%	9.3%	\$329	13.4%	4.4%	0	0.0%	8.9%	\$0	0.0%	4.2%
	Moderate	12	48.0%	\$966	39.4%	17.1%	12	48.0%	22.8%	\$966	39.4%	16.0%	0	0.0%	22.2%	\$0	0.0%	16.1%
	Middle	1	4.0%	\$147	6.0%	20.4%	1	4.0%	22.1%	\$147	6.0%	21.0%	0	0.0%	24.1%	\$0	0.0%	22.1%
	Upper	6	24.0%	\$1,010	41.2%	40.8%	6	24.0%	31.7%	\$1,010	41.2%	44.7%	0	0.0%	33.8%	\$0	0.0%	47.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	14.2%	\$0	0.0%	13.8%	0	0.0%	11.0%	\$0	0.0%	10.1%
	Total	25	100.0%	\$2,452	100.0%	100.0%	25	100.0%	100.0%	\$2,452	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	21.8%	0	0.0%	5.1%	\$0	0.0%	2.5%	0	0.0%	5.4%	\$0	0.0%	2.8%
	Moderate	7	41.2%	\$800	38.6%	17.1%	7	58.3%	14.3%	\$800	57.1%	9.4%	0	0.0%	13.0%	\$0	0.0%	8.2%
	Middle	3	17.6%	\$399	19.3%	20.4%	1	8.3%	20.3%	\$127	9.1%	17.6%	2	40.0%	20.6%	\$272	40.7%	17.2%
	Upper	7	41.2%	\$872	42.1%	40.8%	4	33.3%	39.8%	\$475	33.9%	49.8%	3	60.0%	42.4%	\$397	59.3%	53.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	20.7%	\$0	0.0%	20.6%	0	0.0%	18.6%	\$0	0.0%	18.3%
	Total	17	100.0%	\$2,071	100.0%	100.0%	12	100.0%	100.0%	\$1,402	100.0%	100.0%	5	100.0%	100.0%	\$669	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	21.8%	0	0.0%	8.1%	\$0	0.0%	3.6%	0	0.0%	8.4%	\$0	0.0%	2.9%
	Moderate	0	0.0%	\$0	0.0%	17.1%	0	0.0%	21.4%	\$0	0.0%	13.1%	0	0.0%	21.5%	\$0	0.0%	12.3%
	Middle	0	0.0%	\$0	0.0%	20.4%	0	0.0%	26.8%	\$0	0.0%	17.9%	0	0.0%	25.7%	\$0	0.0%	21.0%
	Upper	0	0.0%	\$0	0.0%	40.8%	0	0.0%	39.7%	\$0	0.0%	60.0%	0	0.0%	43.0%	\$0	0.0%	60.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	3.9%	\$0	0.0%	5.5%	0	0.0%	1.4%	\$0	0.0%	2.9%
	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%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	21.8%	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%	17.1%	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%	20.4%	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%	40.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	2	100.0%	\$11,175	100.0%	0.0%	1	100.0%	100.0%	\$2,175	100.0%	100.0%	1	100.0%	100.0%	\$9,000	100.0%	100.0%
	Total	2	100.0%	\$11,175	100.0%	100.0%	1	100.0%	100.0%	\$2,175	100.0%	100.0%	1	100.0%	100.0%	\$9,000	100.0%	100.0%
HMDA TOTALS	Low	6	13.6%	\$329	2.1%	21.8%	6	15.8%	7.5%	\$329	5.5%	3.4%	0	0.0%	7.5%	\$0	0.0%	3.0%
	Moderate	19	43.2%	\$1,766	11.2%	17.1%	19	50.0%	19.3%	\$1,766	29.3%	12.2%	0	0.0%	18.7%	\$0	0.0%	10.7%
	Middle	4	9.1%	\$546	3.5%	20.4%	2	5.3%	21.9%	\$274	4.5%	18.1%	2	33.3%	22.9%	\$272	2.8%	16.8%
	Upper	13	29.5%	\$1,882	12.0%	40.8%	10	26.3%	35.6%	\$1,485	24.6%	43.7%	3	50.0%	37.9%	\$397	4.1%	42.3%
	Unknown	2	4.5%	\$11,175	71.2%	0.0%	1	2.6%	15.6%	\$2,175	36.1%	22.7%	1	16.7%	13.0%	\$9,000	93.1%	27.2%
	Total	44	100.0%	\$15,698	100.0%	100.0%	38	100.0%	100.0%	\$6,029	100.0%	100.0%	6	100.0%	100.0%	\$9,669	100.0%	100.0%
Small Business Revenue	Total Businesses																	
	\$1 Million or Less	46	20.3%	\$4,017	9.4%	88.8%	28	20.9%	45.9%	\$2,105	8.5%	35.7%	18	19.4%	43.9%	\$1,912	10.8%	32.5%
	Over \$1 Million	112	49.3%	\$22,071	51.8%	10.2%	67	50.0%					45	48.4%				
	Total Rev. available	158	69.6%	\$26,088	61.2%	99.0%	95	70.9%					63	67.8%				
	Rev. Not Known	69	30.4%	\$16,488	38.7%	1.0%	39	29.1%					30	32.3%				
	Total	227	100.0%	\$42,576	100.0%	100.0%	134	100.0%					93	100.0%				
Loan Size	Total Farms																	
	\$100,000 or Less	134	59.0%	\$7,088	16.6%		77	57.5%	89.1%	\$3,820	15.4%	28.7%	57	61.3%	89.4%	\$3,268	18.4%	29.4%
	\$100,001 - \$250,000	45	19.8%	\$8,773	20.6%		30	22.4%	5.5%	\$5,729	23.1%	19.4%	15	16.1%	5.8%	\$3,044	17.1%	21.0%
	\$250,001 - \$1 Million	48	21.1%	\$26,715	62.7%		27	20.1%	5.4%	\$15,260	61.5%	51.8%	21	22.6%	4.8%	\$11,455	64.5%	49.6%
	Total	227	100.0%	\$42,576	100.0%		134	100.0%	100.0%	\$24,809	100.0%	100.0%	93	100.0%	100.0%	\$17,767	100.0%	100.0%
Small Farm Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	97.3%	0	0.0%	30.0%	\$0	0.0%	60.8%	0	0.0%	29.0%	\$0	0.0%	47.2%
	Over \$1 Million	0	0.0%	\$0	0.0%	2.7%	0	0.0%					0	0.0%				
	Not Known	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%					0	0.0%				
	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	96.7%	\$0	0.0%	78.7%	0	0.0%	100.0%	\$0	0.0%	100.0%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	3.3%	\$0	0.0%	21.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	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%

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, 2016 D&B Info, and 2010 ACS Data

Appendix H

Geographic Distribution of Home Equity Lines of Credit

Assessment Area: MI - Lansing-East Lansing

Tract Income Levels	Bank Lending & Demographic Data Comparison				
	2015, 2016				Owner Occupied Units %
	Bank		Dollar		
	#	%	\$ (000s)	\$ %	
Low	2	1.8%	\$92	1.2%	4.9%
Moderate	17	15.5%	\$848	10.7%	17.2%
Middle	42	38.2%	\$2,528	31.8%	42.1%
Upper	49	44.5%	\$4,481	56.4%	35.7%
Unknown	0	0.0%	\$0	0.0%	0.0%
<i>Total</i>	<i>110</i>	<i>100.0%</i>	<i>\$7,949</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

Borrower Distribution of Home Equity Lines of Credit

Assessment Area: MI - Lansing-East Lansing

Borrower Income Levels	Bank Lending & Demographic Data Comparison				
	2015, 2016				Families by Family Income
	Bank		Dollar		
	#	%	\$ (000s)	\$ %	%
Low	14	12.7%	\$550	0.0%	21.8%
Moderate	21	19.1%	\$1,305	16.4%	17.1%
Middle	23	20.9%	\$1,473	18.5%	20.4%
Upper	52	47.3%	\$4,621	58.1%	40.8%
Unknown	0	0.0%	\$0	0.0%	0.0%
<i>Total</i>	<i>110</i>	<i>100.0%</i>	<i>\$7,949</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

Appendix H

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: MI - Lansing-East Lansing

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison				Bank & Aggregate Lending Comparison						
		2017		Owner Occupied Units	2017			Dollar				
		Bank Count	Dollar %		Bank #	Agg %	Bank \$ (000s)	Agg \$ %	Bank \$ (000s)	Agg \$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	5.2%	0	0.0%	3.6%	\$0	0.0%	1.5%
	Moderate	2	33.3%	\$111	14.1%	18.4%	2	33.3%	17.7%	\$111	14.1%	9.6%
	Middle	2	33.3%	\$326	41.4%	35.4%	2	33.3%	36.0%	\$326	41.4%	32.6%
	Upper	2	33.3%	\$350	44.5%	40.8%	2	33.3%	42.4%	\$350	44.5%	55.9%
	Unknown	0	0.0%	\$0	0.0%	0.2%	0	0.0%	0.3%	\$0	0.0%	0.4%
	Total	6	100.0%	\$787	100.0%	100.0%	6	100.0%	100.0%	\$787	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	5.2%	0	0.0%	2.8%	\$0	0.0%	1.3%
	Moderate	0	0.0%	\$0	0.0%	18.4%	0	0.0%	13.9%	\$0	0.0%	7.7%
	Middle	1	50.0%	\$64	27.2%	35.4%	1	50.0%	35.0%	\$64	27.2%	31.4%
	Upper	1	50.0%	\$171	72.8%	40.8%	1	50.0%	47.9%	\$171	72.8%	57.9%
	Unknown	0	0.0%	\$0	0.0%	0.2%	0	0.0%	0.4%	\$0	0.0%	1.8%
	Total	2	100.0%	\$235	100.0%	100.0%	2	100.0%	100.0%	\$235	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	5.2%	0	0.0%	3.4%	\$0	0.0%	1.8%
	Moderate	0	0.0%	\$0	0.0%	18.4%	0	0.0%	16.3%	\$0	0.0%	7.5%
	Middle	0	0.0%	\$0	0.0%	35.4%	0	0.0%	36.9%	\$0	0.0%	33.6%
	Upper	0	0.0%	\$0	0.0%	40.8%	0	0.0%	43.1%	\$0	0.0%	56.5%
	Unknown	0	0.0%	\$0	0.0%	0.2%	0	0.0%	0.2%	\$0	0.0%	0.6%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
MULTIFAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	16.2%	0	0.0%	19.1%	\$0	0.0%	19.5%
	Moderate	0	0.0%	\$0	0.0%	20.5%	0	0.0%	31.9%	\$0	0.0%	9.9%
	Middle	0	0.0%	\$0	0.0%	31.3%	0	0.0%	27.7%	\$0	0.0%	16.4%
	Upper	0	0.0%	\$0	0.0%	29.7%	0	0.0%	19.1%	\$0	0.0%	52.5%
	Unknown	0	0.0%	\$0	0.0%	2.3%	0	0.0%	2.1%	\$0	0.0%	1.7%
	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%	5.2%	0	0.0%	3.4%	\$0	0.0%	3.2%
	Moderate	2	25.0%	\$111	10.9%	18.4%	2	25.0%	16.5%	\$111	10.9%	9.0%
	Middle	3	37.5%	\$390	38.2%	35.4%	3	37.5%	35.8%	\$390	38.2%	30.8%
	Upper	3	37.5%	\$521	51.0%	40.8%	3	37.5%	43.9%	\$521	51.0%	56.1%
	Unknown	0	0.0%	\$0	0.0%	0.2%	0	0.0%	0.3%	\$0	0.0%	0.9%
	Total	8	100.0%	\$1,022	100.0%	100.0%	8	100.0%	100.0%	\$1,022	100.0%	100.0%
SMALL BUSINESSES	Small Businesses											
	Low	15	17.2%	\$1,967	12.6%	9.6%	15	17.2%	13.1%	\$1,967	12.6%	16.8%
	Moderate	19	21.8%	\$2,852	18.3%	18.9%	19	21.8%	17.5%	\$2,852	18.3%	16.8%
	Middle	20	23.0%	\$4,132	26.5%	29.6%	20	23.0%	25.7%	\$4,132	26.5%	25.0%
	Upper	31	35.6%	\$6,531	41.9%	39.3%	31	35.6%	42.0%	\$6,531	41.9%	38.4%
	Unknown	2	2.3%	\$115	0.7%	2.6%	2	2.3%	1.7%	\$115	0.7%	2.9%
	Tr Unknown	0	0.0%	\$0	0.0%	0	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	87	100.0%	\$15,597	100.0%	100.0%	87	100.0%	100.0%	\$15,597	100.0%	100.0%
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	3.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	6.3%	0	0.0%	5.1%	\$0	0.0%	1.7%
	Middle	0	0.0%	\$0	0.0%	36.5%	0	0.0%	41.0%	\$0	0.0%	13.0%
	Upper	0	0.0%	\$0	0.0%	52.4%	0	0.0%	53.8%	\$0	0.0%	85.3%
	Unknown	0	0.0%	\$0	0.0%	1.6%	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%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

Appendix H

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending

by Revenue & Loan Size

Assessment Area: MI - Lansing-East Lansing

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison				Bank & Aggregate Lending Comparison						
		2017			2017			Bank			Dollar	
		Count	Bank	Families by Family Income %	Count	Bank	Agg	Bank	\$ (000s)	S %	Agg	
HOME PURCHASE	Low	2	33.3%	\$111	14.1%	22.6%	2	33.3%	9.9%	\$111	14.1%	4.8%
	Moderate	0	0.0%	\$0	0.0%	17.1%	0	0.0%	22.1%	\$0	0.0%	15.7%
	Middle	1	16.7%	\$148	18.8%	19.1%	1	16.7%	23.2%	\$148	18.8%	21.4%
	Upper	3	50.0%	\$528	67.1%	41.2%	3	50.0%	33.8%	\$528	67.1%	46.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	11.0%	\$0	0.0%	11.2%
	Total	6	100.0%	\$787	100.0%	100.0%	6	100.0%	100.0%	\$787	100.0%	100.0%
REFINANCE	Low	1	50.0%	\$64	27.2%	22.6%	1	50.0%	7.0%	\$64	27.2%	3.5%
	Moderate	0	0.0%	\$0	0.0%	17.1%	0	0.0%	15.6%	\$0	0.0%	10.4%
	Middle	0	0.0%	\$0	0.0%	19.1%	0	0.0%	23.2%	\$0	0.0%	19.8%
	Upper	1	50.0%	\$171	72.8%	41.2%	1	50.0%	39.8%	\$171	72.8%	50.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	14.4%	\$0	0.0%	16.0%
	Total	2	100.0%	\$235	100.0%	100.0%	2	100.0%	100.0%	\$235	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	22.6%	0	0.0%	7.1%	\$0	0.0%	3.5%
	Moderate	0	0.0%	\$0	0.0%	17.1%	0	0.0%	22.8%	\$0	0.0%	14.6%
	Middle	0	0.0%	\$0	0.0%	19.1%	0	0.0%	26.2%	\$0	0.0%	19.2%
	Upper	0	0.0%	\$0	0.0%	41.2%	0	0.0%	42.6%	\$0	0.0%	59.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	1.4%	\$0	0.0%	3.4%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	22.6%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.1%	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%	41.2%	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	3	37.5%	\$175	17.1%	22.6%	3	37.5%	8.6%	\$175	17.1%	3.9%
	Moderate	0	0.0%	\$0	0.0%	17.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	1	12.5%	\$148	14.5%	19.1%	1	12.5%	23.6%	\$148	14.5%	18.9%
	Upper	4	50.0%	\$699	68.4%	41.2%	4	50.0%	36.7%	\$699	68.4%	43.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	10.8%	\$0	0.0%	20.5%
	Total	8	100.0%	\$1,022	100.0%	100.0%	8	100.0%	100.0%	\$1,022	100.0%	100.0%
Small Business Revenue	Total Businesses											
	\$1 Million or Less	21	24.1%	\$1,575	10.1%	87.6%	21	24.1%	47.6%	\$1,575	10.1%	28.5%
	Over \$1 Million	44	50.6%	\$9,222	59.1%	11.4%	44	50.6%				
	Total Rev. available	65	74.7%	\$10,797	69.2%	99.0%	65	74.7%				
	Rev. Not Known	22	25.3%	\$4,800	30.8%	1.0%	22	25.3%				
	Total	87	100.0%	\$15,597	100.0%	100.0%	87	100.0%				
Loan Size	Total Farms											
	\$100,000 or Less	55	63.2%	\$3,131	20.1%		55	63.2%	90.2%	\$3,131	20.1%	30.3%
	\$100,001 - \$250,000	15	17.2%	\$2,896	18.6%		15	17.2%	5.2%	\$2,896	18.6%	20.1%
	\$250,001 - \$1 Million	17	19.5%	\$9,570	61.4%		17	19.5%	4.6%	\$9,570	61.4%	49.6%
	Total	87	100.0%	\$15,597	100.0%		87	100.0%	100.0%	\$15,597	100.0%	100.0%
	Small Farm Revenue	0	0.0%	\$0	0.0%	97.4%	0	0.0%	46.2%	\$0	0.0%	75.3%
Loan Size	\$1 Million or Less	0	0.0%	\$0	0.0%	2.6%	0	0.0%				
	Over \$1 Million	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%				
Small Farm Revenue	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	97.4%	\$0	0.0%	74.0%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	2.6%	\$0	0.0%	26.0%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	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, 2017 D&B Info, and 2015 ACS Data

Appendix H

Geographic Distribution of Home Equity Lines of Credit

Assessment Area: MI - Lansing-East Lansing

Tract Income Levels	Bank Lending & Demographic Data Comparison				
			2017		Owner Occupied Units %
	Count	Bank	Dollar	\$ %	
#	%	\$ (000s)	\$ %		
Low	1	2.6%	\$18	0.6%	5.2%
Moderate	5	12.8%	\$238	8.2%	18.4%
Middle	13	33.3%	\$659	22.6%	35.4%
Upper	20	51.3%	\$2,003	68.6%	40.8%
Unknown	0	0.0%	\$0	0.0%	0.2%
<i>Total</i>	<i>39</i>	<i>100.0%</i>	<i>\$2,918</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

Borrower Distribution of Home Equity Lines of Credit

Assessment Area: MI - Lansing-East Lansing

Borrower Income Levels	Bank Lending & Demographic Data Comparison				
			2017		
	Count	Bank	Dollar	Families by Family Income	
#	%	\$ (000s)	\$ %	%	
Low	8	20.5%	\$263	0.0%	22.6%
Moderate	8	20.5%	\$461	15.8%	17.1%
Middle	8	20.5%	\$567	19.4%	19.1%
Upper	14	35.9%	\$1,547	53.0%	41.2%
Unknown	1	2.6%	\$80	2.7%	0.0%
<i>Total</i>	<i>39</i>	<i>100.0%</i>	<i>\$2,918</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

Appendix H

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: MI - Midland 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		Bank		Agg		Bank		Agg		Bank	
		#	%	\$ (000s)	\$ %	#	%	#	%	\$ (000s)	\$ %	\$ %	\$ %	#	%	#	%	\$ (000s)	\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	2.0%	0	0.0%	1.1%	\$0	0.0%	0.6%	0	0.0%	0.8%	0	0.0%	0.5%	
	Moderate	0	0.0%	\$0	0.0%	12.5%	0	0.0%	10.8%	\$0	0.0%	5.9%	0	0.0%	12.5%	\$0	0.0%	7.4%	
	Middle	0	0.0%	\$0	0.0%	46.3%	0	0.0%	41.5%	\$0	0.0%	38.9%	0	0.0%	38.2%	\$0	0.0%	36.4%	
	Upper	0	0.0%	\$0	0.0%	39.2%	0	0.0%	46.5%	\$0	0.0%	54.7%	0	0.0%	48.5%	\$0	0.0%	55.7%	
	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	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%	
REFINANCE	Low	0	0.0%	\$0	0.0%	2.0%	0	0.0%	1.9%	\$0	0.0%	0.9%	0	0.0%	1.6%	\$0	0.0%	1.9%	
	Moderate	0	0.0%	\$0	0.0%	12.5%	0	0.0%	9.9%	\$0	0.0%	6.8%	0	0.0%	9.3%	\$0	0.0%	5.8%	
	Middle	2	100.0%	\$1,570	100.0%	46.3%	2	100.0%	44.6%	\$1,570	100.0%	42.6%	0	0.0%	44.4%	\$0	0.0%	42.7%	
	Upper	0	0.0%	\$0	0.0%	39.2%	0	0.0%	43.7%	\$0	0.0%	49.7%	0	0.0%	44.7%	\$0	0.0%	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	2	100.0%	\$1,570	100.0%	100.0%	2	100.0%	100.0%	\$1,570	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	2.0%	0	0.0%	0.7%	\$0	0.0%	0.2%	0	0.0%	1.8%	\$0	0.0%	0.8%	
	Moderate	0	0.0%	\$0	0.0%	12.5%	0	0.0%	11.1%	\$0	0.0%	9.4%	0	0.0%	13.2%	\$0	0.0%	4.7%	
	Middle	0	0.0%	\$0	0.0%	46.3%	0	0.0%	45.9%	\$0	0.0%	44.4%	0	0.0%	46.7%	\$0	0.0%	33.6%	
	Upper	0	0.0%	\$0	0.0%	39.2%	0	0.0%	42.2%	\$0	0.0%	46.0%	0	0.0%	38.3%	\$0	0.0%	60.8%	
	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%	
MULTIFAMILY	Multi-Family Units																		
	Low	0	0.0%	\$0	0.0%	5.8%	0	0.0%	33.3%	\$0	0.0%	58.2%	0	0.0%	33.3%	\$0	0.0%	4.3%	
	Moderate	0	0.0%	\$0	0.0%	28.9%	0	0.0%	66.7%	\$0	0.0%	41.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	24.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	33.3%	\$0	0.0%	1.7%	
	Upper	0	0.0%	\$0	0.0%	40.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	33.3%	\$0	0.0%	94.0%	
	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	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%	2.0%	0	0.0%	1.4%	\$0	0.0%	0.8%	0	0.0%	1.3%	\$0	0.0%	1.1%	
	Moderate	0	0.0%	\$0	0.0%	12.5%	0	0.0%	10.6%	\$0	0.0%	6.4%	0	0.0%	11.3%	\$0	0.0%	6.5%	
	Middle	2	100.0%	\$1,570	100.0%	46.3%	2	100.0%	42.8%	\$1,570	100.0%	40.2%	0	0.0%	41.2%	\$0	0.0%	37.5%	
	Upper	0	0.0%	\$0	0.0%	39.2%	0	0.0%	45.2%	\$0	0.0%	52.5%	0	0.0%	46.3%	\$0	0.0%	54.9%	
	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	2	100.0%	\$1,570	100.0%	100.0%	2	100.0%	100.0%	\$1,570	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
SMALL BUSINESSES	Small Businesses																		
	Low	16	27.6%	\$4,680	25.9%	4.3%	10	25.6%	8.4%	\$2,956	22.6%	22.9%	6	31.6%	7.4%	\$1,724	34.7%	11.6%	
	Moderate	5	8.6%	\$300	1.7%	18.0%	3	7.7%	15.8%	\$200	1.5%	17.6%	2	10.5%	15.1%	\$100	2.0%	16.5%	
	Middle	22	37.9%	\$11,270	62.4%	36.9%	16	41.0%	33.7%	\$8,627	65.9%	25.5%	6	31.6%	36.3%	\$2,643	53.2%	37.3%	
	Upper	15	25.9%	\$1,815	10.0%	40.8%	10	25.6%	40.8%	\$1,310	10.0%	33.8%	5	26.3%	40.7%	\$505	10.2%	34.4%	
	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%	1.3%	\$0	0.0%	0.2%	0	0.0%	0.5%	\$0	0.0%	0.2%	
	Total	58	100.0%	\$18,065	100.0%	100.0%	39	100.0%	100.0%	\$13,093	100.0%	100.0%	19	100.0%	100.0%	\$4,972	100.0%	100.0%	
SMALL FARM	Small Farms																		
	Low	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%	
	Moderate	0	0.0%	\$0	0.0%	20.9%	0	0.0%	4.3%	\$0	0.0%	0.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	2	100.0%	\$100	100.0%	62.7%	1	100.0%	91.5%	\$50	100.0%	97.7%	1	100.0%	93.6%	\$50	100.0%	98.6%	
	Upper	0	0.0%	\$0	0.0%	16.4%	0	0.0%	4.3%	\$0	0.0%	1.6%	0	0.0%	6.4%	\$0	0.0%	1.4%	
	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%	
	Total	2	100.0%	\$100	100.0%	100.0%	1	100.0%	100.0%	\$50	100.0%	100.0%	1	100.0%	100.0%	\$50	100.0%	100.0%	

Originations & Purchases

2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

Appendix H

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size
Assessment Area: MI - Midland MSA

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison								Bank & Aggregate Lending Comparison								
		2015, 2016				2015				2016								
		Bank		Families by Family Income		Count		Dollar		Count		Dollar						
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	20.7%	0	0.0%	11.4%	\$0	0.0%	5.7%	0	0.0%	14.1%	\$0	0.0%	6.8%
	Moderate	0	0.0%	\$0	0.0%	17.7%	0	0.0%	21.4%	\$0	0.0%	14.7%	0	0.0%	20.4%	\$0	0.0%	15.0%
	Middle	0	0.0%	\$0	0.0%	20.0%	0	0.0%	21.6%	\$0	0.0%	20.3%	0	0.0%	22.5%	\$0	0.0%	20.2%
	Upper	0	0.0%	\$0	0.0%	41.7%	0	0.0%	31.0%	\$0	0.0%	46.8%	0	0.0%	33.3%	\$0	0.0%	49.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	14.6%	\$0	0.0%	12.5%	0	0.0%	9.7%	\$0	0.0%	8.5%
	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%
REFINANCE	Low	0	0.0%	\$0	0.0%	20.7%	0	0.0%	8.0%	\$0	0.0%	4.3%	0	0.0%	8.4%	\$0	0.0%	4.2%
	Moderate	0	0.0%	\$0	0.0%	17.7%	0	0.0%	18.9%	\$0	0.0%	13.1%	0	0.0%	15.1%	\$0	0.0%	9.7%
	Middle	0	0.0%	\$0	0.0%	20.0%	0	0.0%	22.0%	\$0	0.0%	20.0%	0	0.0%	17.7%	\$0	0.0%	14.6%
	Upper	0	0.0%	\$0	0.0%	41.7%	0	0.0%	33.8%	\$0	0.0%	46.3%	0	0.0%	42.7%	\$0	0.0%	55.9%
	Unknown	2	100.0%	\$1,570	100.0%	0.0%	2	100.0%	17.2%	\$1,570	100.0%	16.2%	0	0.0%	16.2%	\$0	0.0%	15.6%
	Total	2	100.0%	\$1,570	100.0%	100.0%	2	100.0%	100.0%	\$1,570	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	20.7%	0	0.0%	4.4%	\$0	0.0%	0.8%	0	0.0%	13.2%	\$0	0.0%	3.2%
	Moderate	0	0.0%	\$0	0.0%	17.7%	0	0.0%	19.3%	\$0	0.0%	12.4%	0	0.0%	16.8%	\$0	0.0%	8.2%
	Middle	0	0.0%	\$0	0.0%	20.0%	0	0.0%	22.2%	\$0	0.0%	16.6%	0	0.0%	24.0%	\$0	0.0%	15.0%
	Upper	0	0.0%	\$0	0.0%	41.7%	0	0.0%	45.9%	\$0	0.0%	58.2%	0	0.0%	41.9%	\$0	0.0%	64.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	8.1%	\$0	0.0%	12.0%	0	0.0%	4.2%	\$0	0.0%	9.3%
	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%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	20.7%	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%	17.7%	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%	20.0%	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%	41.7%	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	0	0.0%	\$0	0.0%	20.7%	0	0.0%	9.7%	\$0	0.0%	5.1%	0	0.0%	11.8%	\$0	0.0%	5.5%
	Moderate	0	0.0%	\$0	0.0%	17.7%	0	0.0%	20.4%	\$0	0.0%	14.0%	0	0.0%	18.1%	\$0	0.0%	12.3%
	Middle	0	0.0%	\$0	0.0%	20.0%	0	0.0%	21.7%	\$0	0.0%	20.1%	0	0.0%	20.7%	\$0	0.0%	17.3%
	Upper	0	0.0%	\$0	0.0%	41.7%	0	0.0%	32.9%	\$0	0.0%	46.9%	0	0.0%	37.5%	\$0	0.0%	51.2%
	Unknown	2	100.0%	\$1,570	100.0%	0.0%	2	100.0%	15.3%	\$1,570	100.0%	14.0%	0	0.0%	11.9%	\$0	0.0%	13.8%
	Total	2	100.0%	\$1,570	100.0%	100.0%	2	100.0%	100.0%	\$1,570	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
Small Business Revenue	Total Businesses																	
	\$1 Million or Less	17	29.3%	\$2,143	11.9%	89.6%	12	30.8%	49.2%	\$1,769	13.5%	41.1%	5	26.3%	50.8%	\$374	7.5%	44.5%
	Over \$1 Million	34	58.6%	\$15,025	83.2%	8.9%	25	64.1%					9	47.4%				
	Total Rev. available	51	87.9%	\$17,168	95.1%	98.5%	37	94.9%					14	73.7%				
	Rev. Not Known	7	12.1%	\$897	5.0%	1.4%	2	5.1%					5	26.3%				
	Total	58	100.0%	\$18,065	100.0%	100.0%	39	100.0%					19	100.0%				
Loan Size	Total Farms																	
	\$100,000 or Less	24	41.4%	\$1,292	7.2%		15	38.5%	89.7%	\$880	6.7%	25.7%	9	47.4%	89.7%	\$412	8.3%	31.4%
	\$100,001 - \$250,000	16	27.6%	\$3,045	16.9%		10	25.6%	4.8%	\$1,935	14.8%	16.4%	6	31.6%	5.9%	\$1,110	22.3%	20.9%
	\$250,001 - \$1 Million	18	31.0%	\$13,728	76.0%		14	35.9%	5.4%	\$10,278	78.5%	57.9%	4	21.1%	4.4%	\$3,450	69.4%	47.7%
	Total	58	100.0%	\$18,065	100.0%		39	100.0%	100.0%	\$13,093	100.0%	100.0%	19	100.0%	100.0%	\$4,972	100.0%	100.0%
	Small Farm Revenue	2	100.0%	\$100	100.0%	98.2%	1	100.0%	72.3%	\$50	100.0%	69.3%	1	100.0%	80.9%	\$50	100.0%	86.7%
Loan Size	Over \$1 Million	0	0.0%	\$0	0.0%	1.8%	0	0.0%					0	0.0%				
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%					0	0.0%				
	Total	2	100.0%	\$100	100.0%	100.0%	1	100.0%	100.0%				1	100.0%	100.0%			
	\$100,000 or Less	2	100.0%	\$100	100.0%		1	100.0%	74.5%	\$50	100.0%	39.1%	1	100.0%	83.0%	\$50	100.0%	40.2%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	23.4%	\$0	0.0%	52.3%	0	0.0%	10.6%	\$0	0.0%	31.0%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	2.1%	\$0	0.0%	8.6%	0	0.0%	6.4%	\$0	0.0%	28.8%
	Total	2	100.0%	\$100	100.0%		1	100.0%	100.0%	\$50	100.0%	100.0%	1	100.0%	100.0%	\$50	100.0%	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, 2016 D&B Info, and 2010 ACS Data

Appendix H

Geographic Distribution of Home Equity Lines of Credit

Assessment Area: MI - Midland MSA

Tract Income Levels	Bank Lending & Demographic Data Comparison				
	2015, 2016				Owner Occupied Units %
	Bank		Dollar		
	#	%	\$ (000s)	\$ %	
Low	1	2.4%	\$50	1.5%	2.0%
Moderate	2	4.8%	\$119	3.6%	12.5%
Middle	18	42.9%	\$1,223	36.7%	46.3%
Upper	21	50.0%	\$1,939	58.2%	39.2%
Unknown	0	0.0%	\$0	0.0%	0.0%
<i>Total</i>	<i>42</i>	<i>100.0%</i>	<i>\$3,331</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

Borrower Distribution of Home Equity Lines of Credit

Assessment Area: MI - Midland MSA

Borrower Income Levels	Bank Lending & Demographic Data Comparison				
	2015, 2016				Families by Family Income %
	Bank		Dollar		
	#	%	\$ (000s)	\$ %	
Low	4	9.5%	\$107	0.0%	20.7%
Moderate	11	26.2%	\$669	20.1%	17.7%
Middle	13	31.0%	\$770	23.1%	20.0%
Upper	14	33.3%	\$1,785	53.6%	41.7%
Unknown	0	0.0%	\$0	0.0%	0.0%
<i>Total</i>	<i>42</i>	<i>100.0%</i>	<i>\$3,331</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

Appendix H

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: MI - Midland MSA

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison				Bank & Aggregate Lending Comparison						
		2017			2017			Bank			Dollar	
		Bank		Owner Occupied Units	Count		Bank	Agg	Bank		Agg	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	1.7%	0	0.0%	1.9%	\$0	0.0%	1.0%
	Moderate	0	0.0%	\$0	0.0%	17.5%	0	0.0%	15.6%	\$0	0.0%	11.1%
	Middle	1	100.0%	\$128	100.0%	44.7%	1	100.0%	42.7%	\$128	100.0%	39.1%
	Upper	0	0.0%	\$0	0.0%	36.1%	0	0.0%	39.9%	\$0	0.0%	48.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	1	100.0%	\$128	100.0%	100.0%	1	100.0%	100.0%	\$128	100.0%	100.0%
	Low	0	0.0%	\$0	0.0%	1.7%	0	0.0%	1.3%	\$0	0.0%	0.9%
REFINANCE	Moderate	0	0.0%	\$0	0.0%	17.5%	0	0.0%	15.8%	\$0	0.0%	11.0%
	Middle	0	0.0%	\$0	0.0%	44.7%	0	0.0%	47.4%	\$0	0.0%	41.9%
	Upper	0	0.0%	\$0	0.0%	36.1%	0	0.0%	35.5%	\$0	0.0%	46.1%
	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%
	Low	0	0.0%	\$0	0.0%	1.7%	0	0.0%	0.4%	\$0	0.0%	0.1%
	Moderate	0	0.0%	\$0	0.0%	17.5%	0	0.0%	14.8%	\$0	0.0%	13.6%
HOME IMPROVEMENT	Middle	0	0.0%	\$0	0.0%	44.7%	0	0.0%	44.5%	\$0	0.0%	41.6%
	Upper	0	0.0%	\$0	0.0%	36.1%	0	0.0%	40.3%	\$0	0.0%	44.7%
	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%
	Low	0	0.0%	\$0	0.0%	3.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	31.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	25.5%	0	0.0%	0.0%	\$0	0.0%	0.0%
MULTIFAMILY	Upper	0	0.0%	\$0	0.0%	40.1%	0	0.0%	100.0%	\$0	0.0%	100.0%
	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%
	Low	0	0.0%	\$0	0.0%	1.7%	0	0.0%	1.6%	\$0	0.0%	0.9%
	Moderate	0	0.0%	\$0	0.0%	17.5%	0	0.0%	15.6%	\$0	0.0%	10.8%
	Middle	1	100.0%	\$128	100.0%	44.7%	1	100.0%	44.1%	\$128	100.0%	38.7%
	Upper	0	0.0%	\$0	0.0%	36.1%	0	0.0%	38.7%	\$0	0.0%	49.6%
HMDA TOTALS	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	1	100.0%	\$128	100.0%	100.0%	1	100.0%	100.0%	\$128	100.0%	100.0%
	Low	7	35.0%	\$1,764	28.4%	4.5%	7	35.0%	7.5%	\$1,764	28.4%	14.5%
	Moderate	2	10.0%	\$100	1.6%	22.0%	2	10.0%	17.0%	\$100	1.6%	15.9%
	Middle	4	20.0%	\$1,599	25.7%	33.7%	4	20.0%	34.2%	\$1,599	25.7%	24.1%
	Upper	7	35.0%	\$2,754	44.3%	39.8%	7	35.0%	40.4%	\$2,754	44.3%	45.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
SMALL BUSINESSES	Total	20	100.0%	\$6,217	100.0%	100.0%	20	100.0%	100.0%	\$6,217	100.0%	100.0%
	Low	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%	26.1%	0	0.0%	2.3%	\$0	0.0%	0.5%
	Middle	1	100.0%	\$50	100.0%	57.6%	1	100.0%	90.7%	\$50	100.0%	96.0%
	Upper	0	0.0%	\$0	0.0%	16.3%	0	0.0%	7.0%	\$0	0.0%	3.4%
	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%	0.0%
SMALL FARM	Total	1	100.0%	\$50	100.0%	100.0%	1	100.0%	100.0%	\$50	100.0%	100.0%
	Low	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%	26.1%	0	0.0%	2.3%	\$0	0.0%	0.5%
	Middle	1	100.0%	\$50	100.0%	57.6%	1	100.0%	90.7%	\$50	100.0%	96.0%
	Upper	0	0.0%	\$0	0.0%	16.3%	0	0.0%	7.0%	\$0	0.0%	3.4%
	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%	0.0%

Originations & Purchases
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

Appendix H

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size

Assessment Area: MI - Midland MSA

PRODUCT TYPE	Borrower income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison				
		2017			Families by Family Income %	2017		2017			Bank S(\$000s)
		Bank		Count #		Dollar \$	%	Bank	Count #	Dollar \$	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	20.1%	0	0.0%	10.8%	\$0	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.7%	0	0.0%	19.1%	\$0	0.0%
	Middle	1	100.0%	\$128	100.0%	20.7%	1	100.0%	22.4%	\$128	100.0%
	Upper	0	0.0%	\$0	0.0%	41.5%	0	0.0%	35.5%	\$0	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	12.2%	\$0	0.0%
	Total	1	100.0%	\$128	100.0%	100.0%	1	100.0%	100.0%	\$128	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	20.1%	0	0.0%	10.1%	\$0	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.7%	0	0.0%	15.5%	\$0	0.0%
	Middle	0	0.0%	\$0	0.0%	20.7%	0	0.0%	20.5%	\$0	0.0%
	Upper	0	0.0%	\$0	0.0%	41.5%	0	0.0%	36.7%	\$0	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	17.2%	\$0	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	20.1%	0	0.0%	8.5%	\$0	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.7%	0	0.0%	19.5%	\$0	0.0%
	Middle	0	0.0%	\$0	0.0%	20.7%	0	0.0%	23.3%	\$0	0.0%
	Upper	0	0.0%	\$0	0.0%	41.5%	0	0.0%	46.2%	\$0	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	2.5%	\$0	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	20.1%	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%
	Middle	0	0.0%	\$0	0.0%	20.7%	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%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	20.1%	0	0.0%	10.4%	\$0	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.7%	0	0.0%	18.1%	\$0	0.0%
	Middle	1	100.0%	\$128	100.0%	20.7%	1	100.0%	22.0%	\$128	100.0%
	Upper	0	0.0%	\$0	0.0%	41.5%	0	0.0%	36.8%	\$0	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	12.7%	\$0	0.0%
	Total	1	100.0%	\$128	100.0%	100.0%	1	100.0%	100.0%	\$128	100.0%
Small Business Revenue	Total Businesses										
	\$1 Million or Less	4	20.0%	\$350	5.6%	88.4%	4	20.0%	54.6%	\$350	5.6%
	Over \$1 Million	13	65.0%	\$5,677	91.3%	10.1%	13	65.0%			
	Total Rev. available	17	85.0%	\$6,027	96.9%	98.5%	17	85.0%			
	Rev. Not Known	3	15.0%	\$190	3.1%	1.5%	3	15.0%			
	Total	20	100.0%	\$6,217	100.0%	100.0%	20	100.0%			
Loan Size	Total Farms										
	\$100,000 or Less	9	45.0%	\$406	6.5%		9	45.0%	90.3%	\$406	6.5%
	\$100,001 - \$250,000	5	25.0%	\$932	15.0%		5	25.0%	5.5%	\$932	15.0%
	\$250,001 - \$1 Million	6	30.0%	\$4,879	78.5%		6	30.0%	4.3%	\$4,879	78.5%
	Total	20	100.0%	\$6,217	100.0%		20	100.0%	100.0%	\$6,217	100.0%
Small Farm Revenue	\$1 Million or Less										
	Over \$1 Million	1	100.0%	\$50	100.0%	97.9%	1	100.0%	67.4%	\$50	100.0%
	Not Known	0	0.0%	\$0	0.0%	2.1%	0	0.0%			
	Total	1	100.0%	\$50	100.0%	100.0%	1	100.0%			
Loan Size	\$100,000 or Less										
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	14.0%	\$0	0.0%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%
	Total	1	100.0%	\$50	100.0%		1	100.0%	100.0%	\$50	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, 2017 D&B Info, and 2015 ACS Data

Appendix H

Geographic Distribution of Home Equity Lines of Credit

Assessment Area: MI - Midland MSA

Tract Income Levels	Bank Lending & Demographic Data Comparison				
			2017		Owner Occupied Units %
	Count	Bank	Dollar	\$ %	
#	%	\$ (000s)	\$ %		
Low	0	0.0%	\$0	0.0%	1.7%
Moderate	0	0.0%	\$0	0.0%	17.5%
Middle	3	50.0%	\$271	44.7%	44.7%
Upper	3	50.0%	\$335	55.3%	36.1%
Unknown	0	0.0%	\$0	0.0%	0.0%
<i>Total</i>	<i>6</i>	<i>100.0%</i>	<i>\$606</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

Borrower Distribution of Home Equity Lines of Credit

Assessment Area: MI - Midland MSA

Borrower Income Levels	Bank Lending & Demographic Data Comparison				
			2017		Families by Family Income %
	Count	Bank	Dollar	\$ %	
#	%	\$ (000s)	\$ %		
Low	0	0.0%	\$0	0.0%	20.1%
Moderate	0	0.0%	\$0	0.0%	17.7%
Middle	2	33.3%	\$100	16.5%	20.7%
Upper	4	66.7%	\$506	83.5%	41.5%
Unknown	0	0.0%	\$0	0.0%	0.0%
<i>Total</i>	<i>6</i>	<i>100.0%</i>	<i>\$606</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

Appendix H

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: MI - Muskegon 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		Bank		Count						
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	1.6%	0	0.0%	0.6%	\$0	0.0%	0.3%	0	0.0%	0.6%	\$0	0.0%	0.2%
	Moderate	1	4.2%	\$71	3.0%	17.1%	0	0.0%	11.2%	\$0	0.0%	6.2%	1	11.1%	12.1%	\$71	7.3%	7.2%
	Middle	13	54.2%	\$1,026	43.9%	51.3%	7	46.7%	55.0%	\$431	31.5%	53.0%	6	66.7%	54.4%	\$595	61.5%	52.9%
	Upper	10	41.7%	\$1,239	53.0%	30.1%	8	53.3%	33.3%	\$937	68.5%	40.6%	2	22.2%	33.0%	\$302	31.2%	39.7%
	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	24	100.0%	\$2,336	100.0%	100.0%	15	100.0%	100.0%	\$1,368	100.0%	100.0%	9	100.0%	100.0%	\$968	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	1.6%	0	0.0%	0.7%	\$0	0.0%	0.3%	0	0.0%	1.0%	\$0	0.0%	0.5%
	Moderate	0	0.0%	\$0	0.0%	17.1%	0	0.0%	9.0%	\$0	0.0%	5.4%	0	0.0%	8.3%	\$0	0.0%	4.7%
	Middle	11	57.9%	\$1,054	39.2%	51.3%	7	70.0%	53.8%	\$524	33.6%	51.5%	4	44.4%	52.0%	\$530	46.8%	48.7%
	Upper	8	42.1%	\$1,637	60.8%	30.1%	3	30.0%	36.5%	\$1,035	66.4%	42.8%	5	55.6%	38.7%	\$602	53.2%	46.1%
	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	19	100.0%	\$2,691	100.0%	100.0%	10	100.0%	100.0%	\$1,559	100.0%	100.0%	9	100.0%	100.0%	\$1,132	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	1.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.8%	\$0	0.0%	0.3%
	Moderate	0	0.0%	\$0	0.0%	17.1%	0	0.0%	14.1%	\$0	0.0%	6.5%	0	0.0%	8.5%	\$0	0.0%	4.0%
	Middle	0	0.0%	\$0	0.0%	51.3%	0	0.0%	48.8%	\$0	0.0%	44.0%	0	0.0%	52.1%	\$0	0.0%	52.0%
	Upper	0	0.0%	\$0	0.0%	30.1%	0	0.0%	37.1%	\$0	0.0%	49.5%	0	0.0%	38.6%	\$0	0.0%	42.8%
	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%
MULTIFAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	5.8%	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%	55.9%	0	0.0%	25.0%	\$0	0.0%	2.6%	0	0.0%	22.2%	\$0	0.0%	30.3%
	Middle	0	0.0%	\$0	0.0%	27.3%	0	0.0%	50.0%	\$0	0.0%	8.5%	0	0.0%	66.7%	\$0	0.0%	67.9%
	Upper	0	0.0%	\$0	0.0%	11.0%	0	0.0%	25.0%	\$0	0.0%	88.9%	0	0.0%	11.1%	\$0	0.0%	1.8%
	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%	1.6%	0	0.0%	0.6%	\$0	0.0%	0.3%	0	0.0%	0.7%	\$0	0.0%	0.3%
	Moderate	1	2.3%	\$71	1.4%	17.1%	0	0.0%	10.5%	\$0	0.0%	5.9%	1	5.6%	10.5%	\$71	3.4%	6.9%
	Middle	24	55.8%	\$2,080	41.4%	51.3%	14	56.0%	54.3%	\$955	32.6%	51.8%	10	55.6%	53.4%	\$1,125	53.6%	51.8%
	Upper	18	41.9%	\$2,876	57.2%	30.1%	11	44.0%	34.7%	\$1,972	67.4%	42.0%	7	38.9%	35.4%	\$904	43.0%	41.1%
	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	43	100.0%	\$5,027	100.0%	100.0%	25	100.0%	100.0%	\$2,927	100.0%	100.0%	18	100.0%	100.0%	\$2,100	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	18	10.1%	\$4,248	10.2%	4.4%	9	9.4%	7.6%	\$2,031	9.2%	10.1%	9	11.0%	6.8%	\$2,217	11.2%	9.7%
	Moderate	54	30.3%	\$13,613	32.5%	20.4%	26	27.1%	22.3%	\$6,827	30.9%	21.0%	28	34.1%	19.3%	\$6,786	34.3%	19.5%
	Middle	49	27.5%	\$10,595	25.3%	44.7%	28	29.2%	43.0%	\$5,727	25.9%	48.9%	21	25.6%	44.8%	\$4,868	24.6%	48.0%
	Upper	57	32.0%	\$13,388	32.0%	30.4%	33	34.4%	26.6%	\$7,496	33.9%	19.9%	24	29.3%	28.5%	\$5,892	29.8%	22.6%
	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	0.0%	0.6%	\$0	0.0%	0.1%	0	0.0%	0.6%	\$0	0.0%	0.2%
	Total	178	100.0%	\$41,844	100.0%	100.0%	96	100.0%	100.0%	\$22,081	100.0%	100.0%	82	100.0%	100.0%	\$19,763	100.0%	100.0%
SMALL FARM	Small Farms																	
	Low	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%
	Moderate	0	0.0%	\$0	0.0%	0.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	2.6%	\$0	0.0%	0.1%
	Middle	0	0.0%	\$0	0.0%	82.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	92.1%	\$0	0.0%	96.9%
	Upper	0	0.0%	\$0	0.0%	17.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	5.3%	\$0	0.0%	3.0%
	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%
	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	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%

Originations & Purchases
2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

Appendix H

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: MI - Muskegon MSA

Product Type	Borrower Income Levels	Bank Lending & Demographic Data Comparison								Bank & Aggregate Lending Comparison								
		2015, 2016				2015				2016								
		Bank		Families by Family Income		Count		Dollar		Bank		Count		Bank		Dollar		
		#	%	\$ (000s)	\$ %	#	%	Bank	Agg	Bank	S %	#	%	Bank	Agg	Bank	Agg	
HOME PURCHASE	Low	6	25.0%	\$330	14.1%	21.1%	5	33.3%	8.2%	\$270	19.7%	4.3%	1	11.1%	7.2%	\$60	6.2%	3.6%
	Moderate	11	45.8%	\$1,018	43.6%	17.9%	7	46.7%	23.1%	\$587	42.9%	16.8%	4	44.4%	21.3%	\$431	44.5%	15.3%
	Middle	1	4.2%	\$64	2.7%	21.2%	0	0.0%	20.6%	\$0	0.0%	20.1%	1	11.1%	22.4%	\$64	6.6%	20.9%
	Upper	6	25.0%	\$924	39.6%	39.7%	3	20.0%	25.2%	\$511	37.4%	37.6%	3	33.3%	26.9%	\$413	42.7%	39.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	22.9%	\$0	0.0%	21.2%	0	0.0%	22.1%	\$0	0.0%	21.0%
	Total	24	100.0%	\$2,336	100.0%	100.0%	15	100.0%	100.0%	\$1,368	100.0%	100.0%	9	100.0%	100.0%	\$968	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	21.1%	0	0.0%	5.9%	\$0	0.0%	2.9%	0	0.0%	6.9%	\$0	0.0%	3.6%
	Moderate	7	36.8%	\$445	16.5%	17.9%	3	30.0%	17.3%	\$161	10.3%	12.0%	4	44.4%	12.1%	\$284	25.1%	8.0%
	Middle	6	31.6%	\$496	18.4%	21.2%	3	30.0%	19.8%	\$220	14.1%	16.6%	3	33.3%	20.0%	\$276	24.4%	16.4%
	Upper	6	31.6%	\$1,750	65.0%	39.7%	4	40.0%	32.3%	\$1,178	75.6%	41.9%	2	22.2%	37.3%	\$572	50.5%	47.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	24.6%	\$0	0.0%	26.5%	0	0.0%	23.7%	\$0	0.0%	24.8%
	Total	19	100.0%	\$2,691	100.0%	100.0%	10	100.0%	100.0%	\$1,559	100.0%	100.0%	9	100.0%	100.0%	\$1,132	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	21.1%	0	0.0%	8.5%	\$0	0.0%	3.6%	0	0.0%	5.4%	\$0	0.0%	3.6%
	Moderate	0	0.0%	\$0	0.0%	17.9%	0	0.0%	24.4%	\$0	0.0%	20.6%	0	0.0%	17.4%	\$0	0.0%	12.7%
	Middle	0	0.0%	\$0	0.0%	21.2%	0	0.0%	24.4%	\$0	0.0%	22.0%	0	0.0%	26.3%	\$0	0.0%	23.9%
	Upper	0	0.0%	\$0	0.0%	39.7%	0	0.0%	41.8%	\$0	0.0%	51.6%	0	0.0%	45.6%	\$0	0.0%	52.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.9%	\$0	0.0%	2.2%	0	0.0%	5.4%	\$0	0.0%	7.2%
	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%
MULTIFAMILY	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%	17.9%	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%	21.2%	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%	39.7%	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	6	14.0%	\$330	6.6%	21.1%	5	20.0%	7.3%	\$270	9.2%	3.7%	1	5.6%	7.0%	\$60	2.9%	3.5%
	Moderate	18	41.9%	\$1,463	29.1%	17.9%	10	40.0%	20.9%	\$748	25.6%	14.9%	8	44.4%	17.5%	\$715	34.0%	12.2%
	Middle	7	16.3%	\$560	11.1%	21.2%	3	12.0%	20.4%	\$220	7.5%	18.6%	4	22.2%	21.6%	\$340	16.2%	18.7%
	Upper	12	27.9%	\$2,674	53.2%	39.7%	7	28.0%	28.6%	\$1,689	57.7%	39.1%	5	27.8%	31.7%	\$985	46.9%	41.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	22.7%	\$0	0.0%	23.7%	0	0.0%	22.1%	\$0	0.0%	24.4%
	Total	43	100.0%	\$5,027	100.0%	100.0%	25	100.0%	100.0%	\$2,927	100.0%	100.0%	18	100.0%	100.0%	\$2,100	100.0%	100.0%
Small Business Revenue	Total Businesses																	
	\$1 Million or Less	40	22.5%	\$6,726	16.1%	88.7%	20	20.8%	42.8%	\$2,867	13.0%	32.6%	20	24.4%	45.0%	\$3,859	19.5%	41.3%
	Over \$1 Million	113	63.5%	\$31,649	75.6%	10.5%	66	68.8%					47	57.3%				
	Total Rev. available	153	86.0%	\$38,375	91.7%	99.2%	86	89.6%					67	81.7%				
	Rev. Not Known	25	14.0%	\$3,469	8.3%	0.8%	10	10.4%					15	18.3%				
	Total	178	100.0%	\$41,844	100.0%	100.0%	96	100.0%					82	100.0%				
Loan Size	\$100,000 or Less	78	43.8%	\$4,385	10.5%		44	45.8%	88.1%	\$2,553	11.6%	27.5%	34	41.5%	88.7%	\$1,832	9.3%	29.3%
	\$100,001 - \$250,000	47	26.4%	\$8,675	20.7%		23	24.0%	6.1%	\$4,193	19.0%	19.6%	24	29.3%	5.7%	\$4,482	22.7%	19.8%
	\$250,001 - \$1 Million	53	29.8%	\$28,784	68.8%		29	30.2%	5.9%	\$15,335	69.4%	52.8%	24	29.3%	5.6%	\$13,449	68.1%	50.9%
	Total	178	100.0%	\$41,844	100.0%		96	100.0%	100.0%	\$22,081	100.0%	100.0%	82	100.0%	100.0%	\$19,763	100.0%	100.0%
Small Farm Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	95.2%	0	0.0%	28.0%	\$0	0.0%	13.5%	0	0.0%	36.8%	\$0	0.0%	28.7%
	Over \$1 Million	0	0.0%	\$0	0.0%	4.8%	0	0.0%					0	0.0%				
	Not Known	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%					0	0.0%				
	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	80.0%	\$0	0.0%	24.9%	0	0.0%	86.8%	\$0	0.0%	30.2%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	16.0%	\$0	0.0%	50.0%	0	0.0%	10.5%	\$0	0.0%	44.2%
Loan Size	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	4.0%	\$0	0.0%	25.1%	0	0.0%	2.6%	\$0	0.0%	25.6%
	Total	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%

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, 2016 D&B Info, and 2010 ACS Data

Appendix H

Geographic Distribution of Home Equity Lines of Credit

Assessment Area: MI - Muskegon MSA

Tract Income Levels	Bank Lending & Demographic Data Comparison				
			2015, 2016		Owner Occupied Units %
	Count	Bank	Dollar	\$ %	
#	%	\$ (000s)	\$ %		
Low	1	0.8%	\$5	0.0%	1.6%
Moderate	16	13.6%	\$527	5.0%	17.1%
Middle	46	39.0%	\$3,889	36.8%	51.3%
Upper	55	46.6%	\$6,136	58.1%	30.1%
Unknown	0	0.0%	\$0	0.0%	0.0%
<i>Total</i>	<i>118</i>	<i>100.0%</i>	<i>\$10,557</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

Borrower Distribution of Home Equity Lines of Credit

Assessment Area: MI - Muskegon MSA

Borrower Income Levels	Bank Lending & Demographic Data Comparison				
			2015, 2016		
	Count	Bank	Dollar	Families by Family Income	
#	%	\$ (000s)	\$ %	%	
Low	9	7.6%	\$255	0.0%	21.1%
Moderate	28	23.7%	\$1,482	14.0%	17.9%
Middle	28	23.7%	\$1,818	17.2%	21.2%
Upper	53	44.9%	\$7,002	66.3%	39.7%
Unknown	0	0.0%	\$0	0.0%	0.0%
<i>Total</i>	<i>118</i>	<i>100.0%</i>	<i>\$10,557</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

Appendix H

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: MI - Muskegon MSA

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison				Bank & Aggregate Lending Comparison						
		2017		2017		Count		Dollar		Bank		
		Bank	Owner Occupied Units	Bank	Agg	Bank	Agg	\$ (000s)	\$ %	\$ (000s)	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	5.0%	0	0.0%	1.4%	\$0	0.0%	0.5%
	Moderate	1	11.1%	\$49	4.9%	18.8%	1	11.1%	16.5%	\$49	4.9%	11.2%
	Middle	5	55.6%	\$520	52.3%	41.9%	5	55.6%	44.7%	\$520	52.3%	43.2%
	Upper	3	33.3%	\$425	42.8%	34.3%	3	33.3%	37.5%	\$425	42.8%	45.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	9	100.0%	\$994	100.0%	100.0%	9	100.0%	100.0%	\$994	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	5.0%	0	0.0%	1.0%	\$0	0.0%	0.4%
	Moderate	1	12.5%	\$86	14.7%	18.8%	1	12.5%	14.7%	\$86	14.7%	9.6%
	Middle	3	37.5%	\$196	33.4%	41.9%	3	37.5%	44.6%	\$196	33.4%	43.0%
	Upper	4	50.0%	\$305	52.0%	34.3%	4	50.0%	39.6%	\$305	52.0%	47.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	8	100.0%	\$587	100.0%	100.0%	8	100.0%	100.0%	\$587	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	5.0%	0	0.0%	3.2%	\$0	0.0%	3.6%
	Moderate	0	0.0%	\$0	0.0%	18.8%	0	0.0%	18.6%	\$0	0.0%	10.9%
	Middle	0	0.0%	\$0	0.0%	41.9%	0	0.0%	42.0%	\$0	0.0%	37.8%
	Upper	0	0.0%	\$0	0.0%	34.3%	0	0.0%	36.2%	\$0	0.0%	47.7%
	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	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	14.4%	0	0.0%	16.7%	\$0	0.0%	1.4%
	Moderate	0	0.0%	\$0	0.0%	44.0%	0	0.0%	58.3%	\$0	0.0%	25.1%
	Middle	0	0.0%	\$0	0.0%	16.2%	0	0.0%	8.3%	\$0	0.0%	35.0%
	Upper	0	0.0%	\$0	0.0%	25.5%	0	0.0%	16.7%	\$0	0.0%	38.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
HMDA TOTALS	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Low	0	0.0%	\$0	0.0%	5.0%	0	0.0%	1.4%	\$0	0.0%	0.6%
	Moderate	2	11.8%	\$135	8.5%	18.8%	2	11.8%	16.1%	\$135	8.5%	11.0%
	Middle	8	47.1%	\$716	45.3%	41.9%	8	47.1%	44.4%	\$716	45.3%	42.8%
	Upper	7	41.2%	\$730	46.2%	34.3%	7	41.2%	38.0%	\$730	46.2%	45.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
SMALL BUSINESSES	Total	17	100.0%	\$1,581	100.0%	100.0%	17	100.0%	100.0%	\$1,581	100.0%	100.0%
	Small Businesses											
	Low	7	9.9%	\$1,742	10.1%	8.1%	7	9.9%	8.7%	\$1,742	10.1%	11.6%
	Moderate	26	36.6%	\$5,928	34.3%	19.9%	26	36.6%	25.3%	\$5,928	34.3%	22.8%
	Middle	8	11.3%	\$1,461	8.5%	37.3%	8	11.3%	32.3%	\$1,461	8.5%	32.0%
	Upper	30	42.3%	\$8,152	47.2%	34.6%	30	42.3%	33.5%	\$8,152	47.2%	33.6%
SMALL FARM	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%	0.3%	\$0	0.0%	0.0%
	Total	71	100.0%	\$17,283	100.0%	100.0%	71	100.0%	100.0%	\$17,283	100.0%	100.0%
	Small Farms											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.8%	0	0.0%	3.6%	\$0	0.0%	0.3%
SMALL FARM	Middle	0	0.0%	\$0	0.0%	67.5%	0	0.0%	64.3%	\$0	0.0%	95.4%
	Upper	0	0.0%	\$0	0.0%	31.7%	0	0.0%	32.1%	\$0	0.0%	4.4%
	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%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases

2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

Appendix H

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size

Assessment Area: MI - Muskegon MSA

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017				2017						
		Bank		Families by Family Income %		Count		Dollar				
		#	%	\$ (000s)	\$ %	#	%	Bank \$ (000s)	\$ %	Agg \$ %		
HOME PURCHASE	Low	1	11.1%	\$100	10.1%	21.7%	1	11.1%	6.5%	\$100	10.1%	3.4%
	Moderate	4	44.4%	\$392	39.4%	17.0%	4	44.4%	21.0%	\$392	39.4%	14.7%
	Middle	2	22.2%	\$124	12.5%	20.6%	2	22.2%	22.5%	\$124	12.5%	21.0%
	Upper	2	22.2%	\$378	38.0%	40.7%	2	22.2%	30.2%	\$378	38.0%	42.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	19.9%	\$0	0.0%	18.3%
	Total	9	100.0%	\$994	100.0%	100.0%	9	100.0%	100.0%	\$994	100.0%	100.0%
REFINANCE	Low	1	12.5%	\$62	10.6%	21.7%	1	12.5%	6.3%	\$62	10.6%	3.3%
	Moderate	4	50.0%	\$265	45.1%	17.0%	4	50.0%	15.7%	\$265	45.1%	11.2%
	Middle	2	25.0%	\$174	29.6%	20.6%	2	25.0%	22.9%	\$174	29.6%	19.7%
	Upper	1	12.5%	\$86	14.7%	40.7%	1	12.5%	33.0%	\$86	14.7%	42.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	22.1%	\$0	0.0%	23.0%
	Total	8	100.0%	\$587	100.0%	100.0%	8	100.0%	100.0%	\$587	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	21.7%	0	0.0%	10.6%	\$0	0.0%	4.0%
	Moderate	0	0.0%	\$0	0.0%	17.0%	0	0.0%	18.9%	\$0	0.0%	13.4%
	Middle	0	0.0%	\$0	0.0%	20.6%	0	0.0%	26.3%	\$0	0.0%	24.2%
	Upper	0	0.0%	\$0	0.0%	40.7%	0	0.0%	42.3%	\$0	0.0%	53.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	1.9%	\$0	0.0%	4.5%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	21.7%	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%
	Middle	0	0.0%	\$0	0.0%	20.6%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	40.7%	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%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	2	11.8%	\$162	10.2%	21.7%	2	11.8%	6.6%	\$162	10.2%	3.3%
	Moderate	8	47.1%	\$657	41.6%	17.0%	8	47.1%	19.1%	\$657	41.6%	13.3%
	Middle	4	23.5%	\$298	18.8%	20.6%	4	23.5%	22.8%	\$298	18.8%	20.3%
	Upper	3	17.6%	\$464	29.3%	40.7%	3	17.6%	31.7%	\$464	29.3%	42.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	19.7%	\$0	0.0%	21.0%
	Total	17	100.0%	\$1,581	100.0%	100.0%	17	100.0%	100.0%	\$1,581	100.0%	100.0%
Small Business Revenue			Total Businesses									
	\$1 Million or Less	15	21.1%	\$2,749	15.9%	87.4%	15	21.1%	46.4%	\$2,749	15.9%	31.1%
	Over \$1 Million	39	54.9%	\$11,597	67.1%	11.7%	39	54.9%				
	Total Rev. available	54	76.0%	\$14,346	83.0%	99.1%	54	76.0%				
	Rev Not Known	17	23.9%	\$2,937	17.0%	0.9%	17	23.9%				
	Total	71	100.0%	\$17,283	100.0%	100.0%	71	100.0%				
Loan Size	\$100,000 or Less	31	43.7%	\$1,810	10.5%		31	43.7%	38.4%	\$1,810	10.5%	28.3%
	\$100,001 - \$250,000	20	28.2%	\$3,483	20.2%		20	28.2%	6.0%	\$3,483	20.2%	19.2%
	\$250,001 - \$1 Million	20	28.2%	\$11,990	69.4%		20	28.2%	5.6%	\$11,990	69.4%	52.4%
	Total	71	100.0%	\$17,283	100.0%		71	100.0%	100.0%	\$17,283	100.0%	100.0%
Small Farm Revenue			Total Farms									
	\$1 Million or Less	0	0.0%	\$0	0.0%	93.9%	0	0.0%	39.3%	\$0	0.0%	21.8%
	Over \$1 Million	0	0.0%	\$0	0.0%	6.1%	0	0.0%				
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%				
	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	82.1%	\$0	0.0%	28.3%
Loan Size	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	10.7%	\$0	0.0%	30.4%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	7.1%	\$0	0.0%	41.4%
	Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	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, 2017 D&B Info, and 2015 ACS Data

Appendix H

Geographic Distribution of Home Equity Lines of Credit

Assessment Area: MI - Muskegon MSA

Tract Income Levels	Bank Lending & Demographic Data Comparison				
	2017				Owner Occupied Units %
	Bank		Dollar		
	#	%	\$ (000s)	\$ %	
Low	1	2.2%	\$9	0.2%	5.0%
Moderate	3	6.5%	\$200	4.4%	18.8%
Middle	17	37.0%	\$1,541	34.2%	41.9%
Upper	25	54.3%	\$2,754	61.1%	34.3%
Unknown	0	0.0%	\$0	0.0%	0.0%
<i>Total</i>	<i>46</i>	<i>100.0%</i>	<i>\$4,504</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

Borrower Distribution of Home Equity Lines of Credit

Assessment Area: MI - Muskegon MSA

Borrower Income Levels	Bank Lending & Demographic Data Comparison				
	2017				Families by Family Income %
	Bank		Dollar		
	#	%	\$ (000s)	\$ %	
Low	4	8.7%	\$124	0.0%	21.7%
Moderate	9	19.6%	\$502	11.1%	17.0%
Middle	8	17.4%	\$469	10.4%	20.6%
Upper	25	54.3%	\$3,409	75.7%	40.7%
Unknown	0	0.0%	\$0	0.0%	0.0%
<i>Total</i>	<i>46</i>	<i>100.0%</i>	<i>\$4,504</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

Appendix H

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: TX - Austin

Product Type	Tract Income Levels	Bank Lending & Demographic Data Comparison								Bank & Aggregate Lending Comparison								
		2015, 2016				2015				2016								
		Bank		Owner Occupied Units		Count		Dollar		Bank		Count		Dollar				
HOME PURCHASE	#	%	\$ (000s)	\$ %	#	%	#	%	\$ (000s)	\$ %	#	%	#	%	\$ (000s)	\$ %	\$ %	
	Low	0	0.0%	\$0	0.0%	5.5%	0	0.0%	3.8%	\$0	0.0%	3.0%	0	0.0%	4.0%	\$0	0.0%	3.4%
	Moderate	2	10.5%	\$280	2.4%	17.2%	1	7.1%	16.9%	\$140	1.5%	12.6%	1	20.0%	18.7%	\$140	7.1%	14.5%
	Middle	3	15.8%	\$728	6.3%	32.9%	1	7.1%	35.7%	\$176	1.9%	30.5%	2	40.0%	35.3%	\$552	28.0%	30.6%
	Upper	14	73.7%	\$10,474	91.2%	44.3%	12	85.7%	43.7%	\$9,196	96.7%	53.9%	2	40.0%	42.0%	\$1,278	64.9%	51.5%
	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%
REFINANCE	Total	19	100.0%	\$11,482	100.0%	100.0%	14	100.0%	100.0%	\$9,512	100.0%	100.0%	5	100.0%	100.0%	\$1,970	100.0%	100.0%
	Low	0	0.0%	\$0	0.0%	5.5%	0	0.0%	3.9%	\$0	0.0%	2.8%	0	0.0%	3.6%	\$0	0.0%	2.7%
	Moderate	6	23.1%	\$727	5.0%	17.2%	2	22.2%	13.9%	\$209	6.1%	9.7%	4	23.5%	13.5%	\$518	4.6%	9.6%
	Middle	6	23.1%	\$947	6.5%	32.9%	4	44.4%	32.9%	\$600	17.6%	25.0%	2	11.8%	32.5%	\$347	3.1%	25.2%
	Upper	14	53.8%	\$12,983	88.6%	44.3%	3	33.3%	49.4%	\$2,603	76.3%	62.5%	11	64.7%	50.4%	\$10,380	92.3%	62.5%
	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%
HOME IMPROVEMENT	Total	26	100.0%	\$14,657	100.0%	100.0%	9	100.0%	100.0%	\$3,412	100.0%	100.0%	17	100.0%	100.0%	\$11,245	100.0%	100.0%
	Low	0	0.0%	\$0	0.0%	5.5%	0	0.0%	4.7%	\$0	0.0%	3.2%	0	0.0%	4.0%	\$0	0.0%	3.0%
	Moderate	0	0.0%	\$0	0.0%	17.2%	0	0.0%	14.4%	\$0	0.0%	11.0%	0	0.0%	14.5%	\$0	0.0%	11.0%
	Middle	0	0.0%	\$0	0.0%	32.9%	0	0.0%	30.1%	\$0	0.0%	20.7%	0	0.0%	33.7%	\$0	0.0%	26.2%
	Upper	0	0.0%	\$0	0.0%	44.3%	0	0.0%	50.8%	\$0	0.0%	65.0%	0	0.0%	47.8%	\$0	0.0%	59.8%
	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%
MULTI FAMILY	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 Units																	
	Low	0	0.0%	\$0	0.0%	23.4%	0	0.0%	28.5%	\$0	0.0%	17.5%	0	0.0%	24.7%	\$0	0.0%	19.9%
	Moderate	0	0.0%	\$0	0.0%	27.1%	0	0.0%	27.8%	\$0	0.0%	19.3%	0	0.0%	27.4%	\$0	0.0%	23.3%
	Middle	0	0.0%	\$0	0.0%	28.5%	0	0.0%	25.3%	\$0	0.0%	42.7%	0	0.0%	28.1%	\$0	0.0%	25.5%
	Upper	0	0.0%	\$0	0.0%	21.0%	0	0.0%	18.4%	\$0	0.0%	20.5%	0	0.0%	19.9%	\$0	0.0%	31.3%
	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%
HMDA TOTALS	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%
	Low	0	0.0%	\$0	0.0%	5.5%	0	0.0%	3.9%	\$0	0.0%	4.2%	0	0.0%	3.9%	\$0	0.0%	4.7%
	Moderate	8	17.8%	\$1,007	3.9%	17.2%	3	13.0%	15.8%	\$349	2.7%	12.3%	5	22.7%	16.8%	\$658	5.0%	13.8%
	Middle	9	20.0%	\$1,675	6.4%	32.9%	5	21.7%	34.5%	\$776	6.0%	29.8%	4	18.2%	34.2%	\$899	6.8%	28.5%
	Upper	28	62.2%	\$23,457	89.7%	44.3%	15	65.2%	45.8%	\$11,799	91.3%	53.7%	13	59.1%	45.1%	\$11,658	88.2%	53.1%
	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%
SMALL BUSINESSES	Total	45	100.0%	\$26,139	100.0%	100.0%	23	100.0%	100.0%	\$12,924	100.0%	100.0%	22	100.0%	100.0%	\$13,215	100.0%	100.0%
	Small Businesses																	
	Low	40	8.9%	\$9,159	9.2%	6.4%	20	8.2%	7.0%	\$2,872	5.3%	8.3%	20	9.8%	7.1%	\$6,287	14.1%	8.2%
	Moderate	68	15.2%	\$16,800	16.9%	16.3%	39	16.0%	16.9%	\$11,141	20.4%	18.3%	29	14.2%	16.2%	\$5,659	12.7%	17.2%
	Middle	87	19.5%	\$22,641	22.8%	27.2%	47	19.3%	26.6%	\$13,460	24.7%	24.8%	40	19.6%	26.7%	\$9,181	20.6%	25.2%
	Upper	252	56.4%	\$50,591	51.0%	50.0%	137	56.4%	48.2%	\$27,110	49.7%	47.7%	115	56.4%	48.6%	\$23,481	52.6%	48.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.1%	0	0.0%	0.1%	\$0	0.0%	0.1%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.3%	\$0	0.0%	0.8%	0	0.0%	1.4%	\$0	0.0%	0.9%
SMALL FARM	Total	447	100.0%	\$99,191	100.0%	100.0%	243	100.0%	100.0%	\$54,583	100.0%	100.0%	204	100.0%	100.0%	\$44,608	100.0%	100.0%
	Small Farms																	
	Low	0	0.0%	\$0	0.0%	3.1%	0	0.0%	2.5%	\$0	0.0%	1.8%	0	0.0%	1.7%	\$0	0.0%	0.9%
	Moderate	0	0.0%	\$0	0.0%	16.1%	0	0.0%	24.5%	\$0	0.0%	30.9%	0	0.0%	24.0%	\$0	0.0%	25.7%
	Middle	0	0.0%	\$0	0.0%	24.7%	0	0.0%	35.0%	\$0	0.0%	30.8%	0	0.0%	38.3%	\$0	0.0%	31.5%
	Upper	0	0.0%	\$0	0.0%	56.1%	0	0.0%	38.0%	\$0	0.0%	36.5%	0	0.0%	36.0%	\$0	0.0%	41.9%
	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%
	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	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%

Originations & Purchases

2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

Appendix H

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size
Assessment Area: TX - Austin

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison								Bank & Aggregate Lending Comparison								
		2015, 2016				2015				2016								
		Bank		Families by Family Income		Count		Dollar		Bank		Agg		Count		Dollar		
HOME PURCHASE	Low	1	5.3%	\$300	2.6%	21.8%	0	0.0%	2.8%	\$0	0.0%	1.3%	1	20.0%	2.2%	\$300	15.2%	1.0%
	Moderate	2	10.5%	\$868	7.6%	17.0%	1	7.1%	12.9%	\$176	1.9%	8.4%	1	20.0%	12.8%	\$692	35.1%	8.4%
	Middle	2	10.5%	\$357	3.1%	19.3%	2	14.3%	19.7%	\$357	3.8%	16.4%	0	0.0%	19.9%	\$0	0.0%	16.6%
	Upper	14	73.7%	\$9,957	86.7%	42.0%	11	78.6%	48.0%	\$8,979	94.4%	58.5%	3	60.0%	52.1%	\$978	49.6%	62.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	16.6%	\$0	0.0%	15.4%	0	0.0%	13.1%	\$0	0.0%	11.9%
	Total	19	100.0%	\$11,482	100.0%	100.0%	14	100.0%	100.0%	\$9,512	100.0%	100.0%	5	100.0%	100.0%	\$1,970	100.0%	100.0%
REFINANCE	Low	1	3.8%	\$78	0.5%	21.8%	1	11.1%	3.5%	\$78	2.3%	1.6%	0	0.0%	3.0%	\$0	0.0%	1.5%
	Moderate	3	11.5%	\$414	2.8%	17.0%	1	11.1%	11.6%	\$147	4.3%	6.8%	2	11.8%	11.1%	\$257	2.4%	6.6%
	Middle	6	23.1%	\$886	6.0%	19.3%	3	33.3%	18.1%	\$432	12.7%	13.5%	3	17.6%	17.0%	\$454	4.0%	12.6%
	Upper	15	57.7%	\$11,159	76.1%	42.0%	4	44.4%	48.2%	\$2,755	80.7%	59.8%	11	64.7%	50.9%	\$8,404	74.7%	62.1%
	Unknown	1	3.8%	\$2,120	14.5%	0.0%	0	0.0%	18.7%	\$0	0.0%	18.2%	1	5.9%	18.0%	\$2,120	18.9%	17.2%
	Total	26	100.0%	\$14,657	100.0%	100.0%	9	100.0%	100.0%	\$3,412	100.0%	100.0%	17	100.0%	100.0%	\$11,245	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	21.8%	0	0.0%	3.9%	\$0	0.0%	1.5%	0	0.0%	4.3%	\$0	0.0%	2.4%
	Moderate	0	0.0%	\$0	0.0%	17.0%	0	0.0%	12.2%	\$0	0.0%	6.4%	0	0.0%	13.3%	\$0	0.0%	7.9%
	Middle	0	0.0%	\$0	0.0%	19.3%	0	0.0%	20.1%	\$0	0.0%	14.6%	0	0.0%	19.7%	\$0	0.0%	14.9%
	Upper	0	0.0%	\$0	0.0%	42.0%	0	0.0%	60.6%	\$0	0.0%	70.8%	0	0.0%	60.4%	\$0	0.0%	71.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	3.3%	\$0	0.0%	6.7%	0	0.0%	2.3%	\$0	0.0%	3.8%
	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%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	21.8%	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%	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%	19.3%	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%	42.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	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	4.4%	\$378	1.4%	21.8%	1	4.3%	3.1%	\$78	0.6%	1.3%	1	4.5%	2.6%	\$300	2.3%	1.1%
	Moderate	5	11.1%	\$1,282	4.9%	17.0%	2	8.7%	12.4%	\$323	2.5%	7.2%	3	13.6%	12.2%	\$959	7.3%	7.1%
	Middle	8	17.8%	\$1,243	4.8%	19.3%	5	21.7%	19.1%	\$789	6.1%	14.1%	3	13.6%	18.9%	\$454	3.4%	13.9%
	Upper	29	64.4%	\$21,116	80.8%	42.0%	15	65.2%	48.4%	\$11,734	90.8%	54.1%	14	63.6%	51.9%	\$9,382	71.0%	56.6%
	Unknown	1	2.2%	\$2,120	8.1%	0.0%	0	0.0%	17.1%	\$0	0.0%	23.3%	1	4.5%	14.5%	\$2,120	16.0%	21.3%
	Total	45	100.0%	\$26,139	100.0%	100.0%	23	100.0%	100.0%	\$12,924	100.0%	100.0%	22	100.0%	100.0%	\$13,215	100.0%	100.0%
Small Business Revenue	Total Businesses																	
	\$1 Million or Less	96	21.5%	\$14,883	15.0%	91.4%	53	21.8%	49.9%	\$8,553	15.7%	36.7%	43	21.1%	41.1%	\$6,330	14.2%	35.0%
	Over \$1 Million	224	50.1%	\$69,628	70.2%	7.4%	113	46.5%					111	54.4%				
	Total Rev. available	320	71.6%	\$84,511	85.2%	98.8%	166	68.3%					154	75.5%				
	Rev. Not Known	127	28.4%	\$14,680	14.8%	1.2%	77	31.7%					50	24.5%				
	Total	447	100.0%	\$99,191	100.0%	100.0%	243	100.0%					204	100.0%				
Loan Size	\$100,000 or Less	258	57.7%	\$11,916	12.0%		140	57.6%	94.2%	\$6,474	11.9%	40.0%	118	57.8%	94.9%	\$5,442	12.2%	43.9%
	\$100,001 - \$250,000	69	15.4%	\$13,237	13.3%		38	15.6%	2.8%	\$7,165	13.1%	14.2%	31	15.2%	2.4%	\$6,072	13.6%	12.8%
	\$250,001 - \$1 Million	120	26.8%	\$74,038	74.6%		65	26.7%	3.0%	\$40,944	75.0%	45.7%	55	27.0%	2.6%	\$33,094	74.2%	43.4%
	Total	447	100.0%	\$99,191	100.0%		243	100.0%	100.0%	\$54,583	100.0%	100.0%	204	100.0%	100.0%	\$44,608	100.0%	100.0%
Small Farm Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	99.1%	0	0.0%	55.2%	\$0	0.0%	67.6%	0	0.0%	57.1%	\$0	0.0%	65.7%
	Over \$1 Million	0	0.0%	\$0	0.0%	0.9%	0	0.0%					0	0.0%				
	Not Known	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%					0	0.0%				
	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	86.5%	\$0	0.0%	34.7%	0	0.0%	86.3%	\$0	0.0%	35.4%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	8.0%	\$0	0.0%	26.3%	0	0.0%	9.1%	\$0	0.0%	33.3%
Loan Size	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	5.5%	\$0	0.0%	39.0%	0	0.0%	4.6%	\$0	0.0%	31.3%
	Total	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%

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, 2016 D&B Info, and 2010 ACS Data

Appendix H

Geographic Distribution of Home Equity Lines of Credit

Assessment Area: TX - Austin

Tract Income Levels	Bank Lending & Demographic Data Comparison				
			2015, 2016		Owner Occupied Units %
	Count	Bank	Dollar	\$ %	
Low	6	3.4%	\$504	1.8%	5.5%
Moderate	21	11.7%	\$1,788	6.3%	17.2%
Middle	47	26.3%	\$3,901	13.8%	32.9%
Upper	104	58.1%	\$22,018	77.9%	44.3%
Unknown	1	0.6%	\$50	0.2%	0.0%
<i>Total</i>	<i>179</i>	<i>100.0%</i>	<i>\$28,261</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

Borrower Distribution of Home Equity Lines of Credit

Assessment Area: TX - Austin

Borrower Income Levels	Bank Lending & Demographic Data Comparison				
			2015, 2016		
	Count	Bank	Dollar	Families by Family Income %	
Low	17	9.5%	\$1,632	0.0%	21.8%
Moderate	16	8.9%	\$1,259	4.5%	17.0%
Middle	28	15.6%	\$2,463	8.7%	19.3%
Upper	118	65.9%	\$22,907	81.1%	42.0%
Unknown	0	0.0%	\$0	0.0%	0.0%
<i>Total</i>	<i>179</i>	<i>100.0%</i>	<i>\$28,261</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

Appendix H

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: TX - Austin

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison				Bank & Aggregate Lending Comparison							
		2017		2017		Count		Dollar		2017		Dollar	
		Bank	Owner Occupied Units	Bank	Agg	Bank	Agg	\$ (000s)	S %	Bank	Agg	\$ (000s)	S %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	4.8%	0	0.0%	4.3%	\$0	0.0%	3.8%	
	Moderate	2	20.0%	\$246	2.3%	15.5%	2	20.0%	13.7%	\$246	2.3%	10.3%	
	Middle	0	0.0%	\$0	0.0%	34.8%	0	0.0%	38.7%	\$0	0.0%	33.1%	
	Upper	8	80.0%	\$10,324	97.7%	44.7%	8	80.0%	43.0%	\$10,324	97.7%	52.4%	
	Unknown	0	0.0%	\$0	0.0%	0.2%	0	0.0%	0.3%	\$0	0.0%	0.3%	
	Total	10	100.0%	\$10,570	100.0%	100.0%	10	100.0%	100.0%	\$10,570	100.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	4.8%	0	0.0%	3.8%	\$0	0.0%	3.0%	
	Moderate	1	9.1%	\$820	12.4%	15.5%	1	9.1%	14.0%	\$820	12.4%	9.0%	
	Middle	4	36.4%	\$484	7.3%	34.8%	4	36.4%	38.0%	\$484	7.3%	30.0%	
	Upper	6	54.5%	\$5,320	80.3%	44.7%	6	54.5%	44.0%	\$5,320	80.3%	57.8%	
	Unknown	0	0.0%	\$0	0.0%	0.2%	0	0.0%	0.2%	\$0	0.0%	0.2%	
	Total	11	100.0%	\$6,624	100.0%	100.0%	11	100.0%	100.0%	\$6,624	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	4.8%	0	0.0%	4.1%	\$0	0.0%	3.6%	
	Moderate	0	0.0%	\$0	0.0%	15.5%	0	0.0%	13.2%	\$0	0.0%	8.6%	
	Middle	0	0.0%	\$0	0.0%	34.8%	0	0.0%	36.3%	\$0	0.0%	26.4%	
	Upper	1	100.0%	\$1,243	100.0%	44.7%	1	100.0%	46.2%	\$1,243	100.0%	61.1%	
	Unknown	0	0.0%	\$0	0.0%	0.2%	0	0.0%	0.1%	\$0	0.0%	0.2%	
	Total	1	100.0%	\$1,243	100.0%	100.0%	1	100.0%	100.0%	\$1,243	100.0%	100.0%	
MULTI FAMILY	Multi-Family Units												
	Low	1	100.0%	\$11,909	100.0%	22.4%	1	100.0%	20.8%	\$11,909	100.0%	13.8%	
	Moderate	0	0.0%	\$0	0.0%	15.7%	0	0.0%	20.8%	\$0	0.0%	15.4%	
	Middle	0	0.0%	\$0	0.0%	34.3%	0	0.0%	35.0%	\$0	0.0%	49.2%	
	Upper	0	0.0%	\$0	0.0%	24.9%	0	0.0%	20.8%	\$0	0.0%	19.8%	
	Unknown	0	0.0%	\$0	0.0%	2.8%	0	0.0%	2.5%	\$0	0.0%	1.9%	
	Total	1	100.0%	\$11,909	100.0%	100.0%	1	100.0%	100.0%	\$11,909	100.0%	100.0%	
HMDA TOTALS	Small Businesses												
	Low	1	4.3%	\$11,909	39.2%	4.8%	1	4.3%	4.2%	\$11,909	39.2%	4.6%	
	Moderate	3	13.0%	\$1,066	3.5%	15.5%	3	13.0%	13.7%	\$1,066	3.5%	10.5%	
	Middle	4	17.4%	\$484	1.6%	34.8%	4	17.4%	38.4%	\$484	1.6%	33.9%	
	Upper	15	65.2%	\$16,887	55.6%	44.7%	15	65.2%	43.3%	\$16,887	55.6%	50.7%	
	Unknown	0	0.0%	\$0	0.0%	0.2%	0	0.0%	0.3%	\$0	0.0%	0.4%	
	Total	23	100.0%	\$30,346	100.0%	100.0%	23	100.0%	100.0%	\$30,346	100.0%	100.0%	
SMALL BUSINESSES	Small Businesses												
	Low	24	13.0%	\$7,247	17.5%	6.8%	24	13.0%	7.7%	\$7,247	17.5%	8.7%	
	Moderate	23	12.4%	\$8,223	19.8%	12.4%	23	12.4%	13.0%	\$8,223	19.8%	12.1%	
	Middle	39	21.1%	\$8,787	21.2%	29.8%	39	21.1%	31.0%	\$8,787	21.2%	30.6%	
	Upper	99	53.5%	\$17,266	41.6%	49.6%	99	53.5%	46.2%	\$17,266	41.6%	46.7%	
	Unknown	0	0.0%	\$0	0.0%	1.4%	0	0.0%	1.0%	\$0	0.0%	1.2%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.1%	\$0	0.0%	0.7%	
	Total	185	100.0%	\$41,523	100.0%	100.0%	185	100.0%	100.0%	\$41,523	100.0%	100.0%	
SMALL FARM	Small Farms												
	Low	0	0.0%	\$0	0.0%	4.6%	0	0.0%	4.7%	\$0	0.0%	4.9%	
	Moderate	0	0.0%	\$0	0.0%	9.8%	0	0.0%	11.8%	\$0	0.0%	9.8%	
	Middle	0	0.0%	\$0	0.0%	29.2%	0	0.0%	48.1%	\$0	0.0%	57.2%	
	Upper	0	0.0%	\$0	0.0%	56.2%	0	0.0%	34.0%	\$0	0.0%	27.8%	
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.5%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.9%	\$0	0.0%	0.2%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

Appendix H

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size**
Assessment Area: TX - Austin

PRODUCT TYPE	BORROWER INCOME LEVELS	Bank Lending & Demographic Data Comparison						Bank & Aggregate Lending Comparison					
		2017			2017			Dollar			Dollar		
		Count	Bank %	Dollar \$ (000s) S %	Families by Family Income %	Count	Bank %	Agg %	Bank \$ (000s) S %	Agg %	Bank \$ (000s) S %	Agg %	
HOME PURCHASE	Low	1	10.0%	\$110 1.0%	22.6%	1	10.0%	2.7%	\$110 1.0%	1.6%			
	Moderate	0	0.0%	\$0 0.0%	16.0%	0	0.0%	13.9%	\$0 0.0%	9.2%			
	Middle	3	30.0%	\$681 6.4%	19.3%	3	30.0%	20.3%	\$681 6.4%	17.1%			
	Upper	6	60.0%	\$9,779 92.5%	42.1%	6	60.0%	51.2%	\$9,779 92.5%	60.6%			
	Unknown	0	0.0%	\$0 0.0%	0.0%	0	0.0%	11.8%	\$0 0.0%	11.4%			
	Total	10	100.0%	\$10,570 100.0%	100.0%	10	100.0%	100.0%	\$10,570 100.0%	100.0%			
REFINANCE	Low	0	0.0%	\$0 0.0%	22.6%	0	0.0%	4.8%	\$0 0.0%	2.5%			
	Moderate	5	45.5%	\$689 10.4%	16.0%	5	45.5%	14.5%	\$689 10.4%	9.0%			
	Middle	1	9.1%	\$102 1.5%	19.3%	1	9.1%	18.8%	\$102 1.5%	14.2%			
	Upper	5	45.5%	\$5,833 88.1%	42.1%	5	45.5%	46.0%	\$5,833 88.1%	58.3%			
	Unknown	0	0.0%	\$0 0.0%	0.0%	0	0.0%	15.9%	\$0 0.0%	16.0%			
	Total	11	100.0%	\$6,624 100.0%	100.0%	11	100.0%	100.0%	\$6,624 100.0%	100.0%			
HOME IMPROVEMENT	Low	0	0.0%	\$0 0.0%	22.6%	0	0.0%	5.8%	\$0 0.0%	3.2%			
	Moderate	0	0.0%	\$0 0.0%	16.0%	0	0.0%	14.9%	\$0 0.0%	9.1%			
	Middle	0	0.0%	\$0 0.0%	19.3%	0	0.0%	21.4%	\$0 0.0%	16.0%			
	Upper	1	100.0%	\$1,243 100.0%	42.1%	1	100.0%	55.6%	\$1,243 100.0%	67.3%			
	Unknown	0	0.0%	\$0 0.0%	0.0%	0	0.0%	2.3%	\$0 0.0%	4.4%			
	Total	1	100.0%	\$1,243 100.0%	100.0%	1	100.0%	100.0%	\$1,243 100.0%	100.0%			
MULTIFAMILY	Low	0	0.0%	\$0 0.0%	22.6%	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%	19.3%	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	1	100.0%	\$11,909 100.0%	0.0%	1	100.0%	100.0%	\$11,909 100.0%	100.0%			
	Total	1	100.0%	\$11,909 100.0%	100.0%	1	100.0%	100.0%	\$11,909 100.0%	100.0%			
HMDA TOTALS	Low	1	4.3%	\$110 0.4%	22.6%	1	4.3%	3.4%	\$110 0.4%	1.7%			
	Moderate	5	21.7%	\$689 2.3%	16.0%	5	21.7%	14.0%	\$689 2.3%	8.3%			
	Middle	4	17.4%	\$783 2.6%	19.3%	4	17.4%	20.0%	\$783 2.6%	15.0%			
	Upper	12	52.2%	\$16,855 55.5%	42.1%	12	52.2%	50.0%	\$16,855 55.5%	54.7%			
	Unknown	1	4.3%	\$11,909 39.2%	0.0%	1	4.3%	12.6%	\$11,909 39.2%	20.4%			
	Total	23	100.0%	\$30,346 100.0%	100.0%	23	100.0%	100.0%	\$30,346 100.0%	100.0%			
Small Business Revenue	Total Businesses												
	\$1 Million or Less	26	14.1%	\$4,539 10.9%	90.5%	26	14.1%	50.6%	\$4,539 10.9%	39.0%			
	Over \$1 Million	102	55.1%	\$28,918 69.6%	8.2%	102	55.1%						
	Total Rev. available	128	69.2%	\$33,457 80.5%	98.7%	128	69.2%						
	Rev. Not Known	57	30.8%	\$8,066 19.4%	1.2%	57	30.8%						
	Total	185	100.0%	\$41,523 100.0%	100.0%	185	100.0%						
Loan Size	\$100,000 or Less	109	58.9%	\$5,071 12.2%		109	58.9%	94.5%	\$5,071 12.2%	40.9%			
	\$100,001 - \$250,000	26	14.1%	\$5,175 12.5%		26	14.1%	2.7%	\$5,175 12.5%	13.4%			
	\$250,001 - \$1 Million	50	27.0%	\$31,277 75.3%		50	27.0%	2.9%	\$31,277 75.3%	45.7%			
	Total	185	100.0%	\$41,523 100.0%		185	100.0%	100.0%	\$41,523 100.0%	100.0%			
	Total Farms												
	\$1 Million or Less	0	0.0%	\$0 0.0%	99.0%	0	0.0%	60.4%	\$0 0.0%	75.4%			
Small Farm Revenue	Over \$1 Million	0	0.0%	\$0 0.0%	1.0%	0	0.0%						
	Not Known	0	0.0%	\$0 0.0%	0.0%	0	0.0%						
	Total	0	0.0%	\$0 0.0%	100.0%	0	0.0%						
	\$100,000 or Less	0	0.0%	\$0 0.0%		0	0.0%	90.1%	\$0 0.0%	42.5%			
	\$100,001 - \$250,000	0	0.0%	\$0 0.0%		0	0.0%	7.5%	\$0 0.0%	33.3%			
	\$250,001 - \$500,000	0	0.0%	\$0 0.0%		0	0.0%	2.4%	\$0 0.0%	24.2%			
	Total	0	0.0%	\$0 0.0%		0	0.0%	100.0%	\$0 0.0%	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, 2017 D&B Info, and 2015 ACS Data

Appendix H

Geographic Distribution of Home Equity Lines of Credit

Assessment Area: TX - Austin

Tract Income Levels	Bank Lending & Demographic Data Comparison				
			2017		Owner Occupied Units %
	Count	Bank	Dollar	\$ %	
#	%	\$ (000s)	\$ %		
Low	0	0.0%	\$0	0.0%	4.8%
Moderate	6	8.1%	\$405	3.6%	15.5%
Middle	23	31.1%	\$2,458	22.0%	34.8%
Upper	45	60.8%	\$8,298	74.3%	44.7%
Unknown	0	0.0%	\$0	0.0%	0.2%
<i>Total</i>	<i>74</i>	<i>100.0%</i>	<i>\$11,161</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

Borrower Distribution of Home Equity Lines of Credit

Assessment Area: TX - Austin

Borrower Income Levels	Bank Lending & Demographic Data Comparison				
			2017		Families by Family Income %
	Count	Bank	Dollar	\$ %	
#	%	\$ (000s)	\$ %		
Low	6	8.1%	\$293	0.0%	22.6%
Moderate	9	12.2%	\$741	6.6%	16.0%
Middle	13	17.6%	\$1,101	9.9%	19.3%
Upper	45	60.8%	\$7,996	71.6%	42.1%
Unknown	1	1.4%	\$1,030	9.2%	0.0%
<i>Total</i>	<i>74</i>	<i>100.0%</i>	<i>\$11,161</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

Appendix H

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: TX - San Antonio

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	Count	Dollar			
HOME PURCHASE	Low Moderate Middle Upper Unknown	#	%	\$ (000s)	\$ %	#	%	Bank	Agg	Bank	Agg	#	%	\$ (000s)	\$ %	
		0	0.0%	\$0	0.0%	5.2%		0	0.0%	1.6%	\$0	0.0%	1.0%	0	0.0%	1.7%
		3	50.0%	\$292	17.3%	25.9%		3	75.0%	11.7%	\$292	71.0%	6.9%	0	0.0%	12.1%
		0	0.0%	\$0	0.0%	32.3%		0	0.0%	34.3%	\$0	0.0%	26.1%	0	0.0%	34.2%
		3	50.0%	\$1,399	82.7%	36.6%		1	25.0%	52.4%	\$119	29.0%	65.9%	2	100.0%	52.0%
		0	0.0%	\$0	0.0%	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%
REFINANCE	Low Moderate Middle Upper Unknown	Total	100.0%	\$1,691	100.0%	100.0%		4	100.0%	100.0%	\$411	100.0%	100.0%	2	100.0%	100.0%
		0	0.0%	\$0	0.0%	5.2%		0	0.0%	1.5%	\$0	0.0%	0.8%	0	0.0%	1.6%
		0	0.0%	\$0	0.0%	25.9%		0	0.0%	11.9%	\$0	0.0%	7.0%	0	0.0%	11.3%
		3	50.0%	\$303	30.8%	32.3%		2	50.0%	33.4%	\$207	26.8%	24.3%	1	50.0%	33.4%
		3	50.0%	\$681	69.2%	36.6%		2	50.0%	53.1%	\$565	73.2%	67.9%	1	50.0%	53.7%
		0	0.0%	\$0	0.0%	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%
HOME IMPROVEMENT	Low Moderate Middle Upper Unknown	Total	100.0%	\$984	100.0%	100.0%		4	100.0%	100.0%	\$772	100.0%	100.0%	2	100.0%	100.0%
		0	0.0%	\$0	0.0%	5.2%		0	0.0%	4.5%	\$0	0.0%	3.0%	0	0.0%	4.6%
		2	100.0%	\$46	100.0%	25.9%		2	100.0%	20.0%	\$46	100.0%	10.2%	0	0.0%	21.2%
		0	0.0%	\$0	0.0%	32.3%		0	0.0%	27.4%	\$0	0.0%	21.9%	0	0.0%	27.2%
		0	0.0%	\$0	0.0%	36.6%		0	0.0%	48.1%	\$0	0.0%	64.9%	0	0.0%	46.9%
		0	0.0%	\$0	0.0%	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%
MULTIFAMILY	Low Moderate Middle Upper Unknown	Total	100.0%	\$46	100.0%	100.0%		2	100.0%	100.0%	\$46	100.0%	100.0%	0	0.0%	100.0%
		0	0.0%	\$0	0.0%	7.4%		0	0.0%	15.3%	\$0	0.0%	3.1%	0	0.0%	8.3%
		0	0.0%	\$0	0.0%	35.6%		0	0.0%	36.9%	\$0	0.0%	24.2%	0	0.0%	45.8%
		0	0.0%	\$0	0.0%	31.6%		0	0.0%	27.0%	\$0	0.0%	28.9%	0	0.0%	27.5%
		0	0.0%	\$0	0.0%	25.4%		0	0.0%	20.7%	\$0	0.0%	43.8%	0	0.0%	18.3%
		0	0.0%	\$0	0.0%	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%
HMDA TOTALS	Low Moderate Middle Upper Unknown	Total	100.0%	\$0	0.0%	100.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%
		0	0.0%	\$0	0.0%	5.2%		0	0.0%	1.7%	\$0	0.0%	1.1%	0	0.0%	1.8%
		5	35.7%	\$338	12.4%	25.9%		5	50.0%	12.0%	\$338	27.5%	8.2%	0	0.0%	12.2%
		3	21.4%	\$303	11.1%	32.3%		2	20.0%	33.8%	\$207	16.8%	25.8%	1	25.0%	33.7%
		6	42.9%	\$2,080	76.4%	36.6%		3	30.0%	52.5%	\$684	55.7%	64.9%	3	75.0%	52.3%
		0	0.0%	\$0	0.0%	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%
SMALL BUSINESSES	Low Moderate Middle Upper Unknown	Total	100.0%	\$2,721	100.0%	100.0%		10	100.0%	100.0%	\$1,229	100.0%	100.0%	4	100.0%	100.0%
		19	12.3%	\$5,610	13.6%	5.2%		10	13.5%	5.7%	\$2,825	13.7%	6.8%	9	11.3%	5.5%
		39	25.3%	\$12,097	29.4%	21.7%		15	20.3%	20.3%	\$4,052	19.7%	19.0%	24	30.0%	20.5%
		40	26.0%	\$9,183	22.3%	30.2%		18	24.3%	27.2%	\$5,203	25.2%	27.9%	22	27.5%	26.8%
		56	36.4%	\$14,265	34.7%	42.7%		31	41.9%	45.3%	\$8,540	41.4%	45.3%	25	31.3%	45.7%
		0	0.0%	\$0	0.0%	0.2%		0	0.0%	0.2%	\$0	0.0%	0.4%	0	0.0%	0.2%
SMALL FARM	Low Moderate Middle Upper Unknown	Total	100.0%	\$41,155	100.0%	100.0%		74	100.0%	100.0%	\$20,620	100.0%	100.0%	80	100.0%	100.0%
		0	0.0%	\$0	0.0%	2.6%		0	0.0%	3.8%	\$0	0.0%	5.9%	0	0.0%	2.6%
		0	0.0%	\$0	0.0%	11.8%		0	0.0%	21.7%	\$0	0.0%	9.0%	0	0.0%	19.0%
		0	0.0%	\$0	0.0%	31.0%		0	0.0%	34.0%	\$0	0.0%	32.1%	0	0.0%	26.7%
		0	0.0%	\$0	0.0%	54.5%		0	0.0%	39.6%	\$0	0.0%	52.7%	0	0.0%	47.4%
		0	0.0%	\$0	0.0%	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%

Originations & Purchases

2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

Appendix H

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size
Assessment Area: TX - San Antonio

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison										Bank & Aggregate Lending Comparison										
		2015, 2016					2015					2016					Bank			Dollar		
		Bank		Families by Family Income			Count		Dollar			Bank		Count			Dollar			Bank		
		Count	Dollar	#	%	\$ (000s)	S %	Bank	Agg	Count	Dollar	Bank	S %	Bank	Agg	Count	Bank	S %	Bank	S %	Agg	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	23.7%	0	0.0%	3.3%	\$0	0.0%	1.4%	0	0.0%	2.8%	\$0	0.0%	1.2%	\$0	0.0%	1.2%	
	Moderate	1	16.7%	\$93	5.5%	17.2%	1	25.0%	13.2%	\$93	22.6%	8.5%	0	0.0%	10.9%	\$0	0.0%	7.0%	\$0	0.0%	7.0%	
	Middle	2	33.3%	\$199	11.8%	19.2%	2	50.0%	21.8%	\$199	48.4%	18.8%	0	0.0%	22.4%	\$0	0.0%	18.8%	\$0	0.0%	18.8%	
	Upper	2	33.3%	\$959	56.7%	39.9%	1	25.0%	41.5%	\$119	29.0%	53.9%	1	50.0%	44.2%	\$840	65.6%	56.0%	\$840	65.6%	56.0%	
	Unknown	1	16.7%	\$440	26.0%	0.0%	0	0.0%	20.2%	\$0	0.0%	17.4%	1	50.0%	19.7%	\$440	34.4%	17.1%	\$440	34.4%	17.1%	
	Total	6	100.0%	\$1,691	100.0%	100.0%	4	100.0%	100.0%	\$411	100.0%	100.0%	2	100.0%	100.0%	\$1,280	100.0%	100.0%	\$1,280	100.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	23.7%	0	0.0%	4.0%	\$0	0.0%	1.7%	0	0.0%	3.1%	\$0	0.0%	1.3%	\$0	0.0%	1.3%	
	Moderate	1	16.7%	\$96	9.8%	17.2%	0	0.0%	9.6%	\$0	0.0%	5.2%	1	50.0%	7.3%	\$96	45.3%	3.8%	\$96	45.3%	3.8%	
	Middle	0	0.0%	\$0	0.0%	19.2%	0	0.0%	16.5%	\$0	0.0%	11.4%	0	0.0%	13.4%	\$0	0.0%	9.0%	\$0	0.0%	9.0%	
	Upper	5	83.3%	\$888	90.2%	39.9%	4	100.0%	37.9%	\$772	100.0%	46.6%	1	50.0%	37.6%	\$116	54.7%	43.3%	\$116	54.7%	43.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	32.0%	\$0	0.0%	35.1%	0	0.0%	38.7%	\$0	0.0%	42.6%	\$0	0.0%	42.6%	
	Total	6	100.0%	\$984	100.0%	100.0%	4	100.0%	100.0%	\$772	100.0%	100.0%	2	100.0%	100.0%	\$212	100.0%	100.0%	\$212	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	23.7%	0	0.0%	8.3%	\$0	0.0%	2.3%	0	0.0%	8.6%	\$0	0.0%	2.1%	\$0	0.0%	2.1%	
	Moderate	2	100.0%	\$46	100.0%	17.2%	2	100.0%	12.8%	\$46	100.0%	6.7%	0	0.0%	13.6%	\$0	0.0%	6.9%	\$0	0.0%	6.9%	
	Middle	0	0.0%	\$0	0.0%	19.2%	0	0.0%	20.4%	\$0	0.0%	14.1%	0	0.0%	17.8%	\$0	0.0%	11.7%	\$0	0.0%	11.7%	
	Upper	0	0.0%	\$0	0.0%	39.9%	0	0.0%	52.3%	\$0	0.0%	69.4%	0	0.0%	55.7%	\$0	0.0%	73.8%	\$0	0.0%	55.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	6.2%	\$0	0.0%	7.5%	0	0.0%	4.3%	\$0	0.0%	5.5%	\$0	0.0%	5.5%	
	Total	2	100.0%	\$46	100.0%	100.0%	2	100.0%	100.0%	\$46	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	\$0	0.0%	100.0%	
MULTIFAMILY	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%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	17.2%	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%	
	Middle	0	0.0%	\$0	0.0%	19.2%	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%	
	Upper	0	0.0%	\$0	0.0%	39.9%	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%	
	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%	\$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%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	23.7%	0	0.0%	3.7%	\$0	0.0%	1.4%	0	0.0%	3.1%	\$0	0.0%	1.2%	\$0	0.0%	1.2%	
	Moderate	4	28.6%	\$235	8.6%	17.2%	3	30.0%	12.0%	\$139	11.3%	7.0%	1	25.0%	9.7%	\$96	6.4%	5.6%	\$96	6.4%	5.6%	
	Middle	2	14.3%	\$199	7.3%	19.2%	2	20.0%	20.0%	\$199	16.2%	15.5%	0	0.0%	19.2%	\$0	0.0%	14.7%	\$0	0.0%	14.7%	
	Upper	7	50.0%	\$1,847	67.9%	39.9%	5	50.0%	40.6%	\$891	72.5%	48.3%	2	50.0%	42.3%	\$956	64.1%	48.7%	\$956	64.1%	48.7%	
	Unknown	1	7.1%	\$440	16.2%	0.0%	0	0.0%	23.8%	\$0	0.0%	27.7%	1	25.0%	25.7%	\$440	29.5%	29.8%	\$440	29.5%	29.8%	
	Total	14	100.0%	\$2,721	100.0%	100.0%	10	100.0%	100.0%	\$1,229	100.0%	100.0%	4	100.0%	100.0%	\$1,492	100.0%	100.0%	\$1,492	100.0%	100.0%	
Small Business Revenue	Total Businesses																					
	\$1 Million or Less	46	29.9%	\$11,525	28.0%	91.7%	21	28.4%	47.0%	\$3,795	18.4%	32.5%	25	31.3%	40.4%	\$7,730	37.6%	30.3%				
	Over \$1 Million	69	44.8%	\$19,597	47.6%	7.6%	33	44.6%					36	45.0%								
	Total Rev. available	115	74.7%	\$31,122	75.6%	99.3%	54	73.0%					61	76.3%								
	Rev. Not Known	39	25.3%	\$10,033	24.4%	0.8%	20	27.0%					19	23.8%								
	Total	154	100.0%	\$41,155	100.0%	100.0%	74	100.0%					80	100.0%								
Small Farm Revenue	\$100,000 or Less	69	44.8%	\$3,509	8.5%		36	48.6%	92.2%	\$1,807	8.8%	34.5%	33	41.3%	93.6%	\$1,702	8.3%	38.9%				
	\$100,001 - \$250,000	34	22.1%	\$6,605	16.0%		12	16.2%	3.9%	\$2,315	11.2%	16.4%	22	27.5%	3.2%	\$4,290	20.9%	15.1%				
	\$250,001 - \$1 Million	51	33.1%	\$31,041	75.4%		26	35.1%	3.9%	\$16,498	80.0%	49.1%	25	31.3%	3.2%	\$14,543	70.8%	46.0%				
	Total	154	100.0%	\$41,155	100.0%		74	100.0%	100.0%	\$20,620	100.0%	100.0%	80	100.0%	100.0%	\$20,535	100.0%	100.0%				
	\$1 Million or Less	0	0.0%	\$0	0.0%	98.9%	0	0.0%	58.5%	\$0	0.0%	83.2%	0	0.0%	54.3%	\$0	0.0%	63.0%				
	Over \$1 Million	0	0.0%	\$0	0.0%	1.1%	0	0.0%				0	0.0%									
Small Farm Loan Size	Not Known	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%				0	0.0%									
	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	86.8%	\$0	0.0%	32.0%	0	0.0%	87.1%	\$0	0.0%	37.5%				
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	6.6%	\$0	0.0%	16.8%	0	0.0%	8.6%	\$0	0.0%	31.5%				
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	6.6%	\$0	0.0%	51.2%	0	0.0%	4.3%	\$0	0.0%	31.0%				
	Total	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%				

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, 2016 D&B Info, and 2010 ACS Data

Appendix H

Geographic Distribution of Home Equity Lines of Credit

Assessment Area: TX - San Antonio

Tract Income Levels	Bank Lending & Demographic Data Comparison				
	2015, 2016				Owner Occupied Units %
	Bank		Dollar		
	#	%	\$ (000s)	\$ %	
Low	5	11.9%	\$166	3.7%	5.2%
Moderate	4	9.5%	\$154	3.4%	25.9%
Middle	12	28.6%	\$661	14.6%	32.3%
Upper	21	50.0%	\$3,532	78.3%	36.6%
Unknown	0	0.0%	\$0	0.0%	0.0%
<i>Total</i>	<i>42</i>	<i>100.0%</i>	<i>\$4,513</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

Borrower Distribution of Home Equity Lines of Credit

Assessment Area: TX - San Antonio

Borrower Income Levels	Bank Lending & Demographic Data Comparison				
	2015, 2016				Families by Family Income %
	Bank		Dollar		
	#	%	\$ (000s)	\$ %	
Low	7	16.7%	\$380	0.0%	23.7%
Moderate	8	19.0%	\$481	10.7%	17.2%
Middle	7	16.7%	\$342	7.6%	19.2%
Upper	19	45.2%	\$2,310	51.2%	39.9%
Unknown	1	2.4%	\$1,000	22.2%	0.0%
<i>Total</i>	<i>42</i>	<i>100.0%</i>	<i>\$4,513</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

Appendix H

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: TX - San Antonio

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison				Bank & Aggregate Lending Comparison						
		2017				2017						
		Bank		Owner Occupied Units		Count		Dollar		Bank		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	5.1%	0	0.0%	1.2%	\$0	0.0%	0.7%
	Moderate	0	0.0%	\$0	0.0%	27.1%	0	0.0%	14.1%	\$0	0.0%	9.3%
	Middle	0	0.0%	\$0	0.0%	27.4%	0	0.0%	32.4%	\$0	0.0%	26.0%
	Upper	1	100.0%	\$132	100.0%	40.4%	1	100.0%	52.3%	\$132	100.0%	64.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	1	100.0%	\$132	100.0%	100.0%	1	100.0%	100.0%	\$132	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	5.1%	0	0.0%	1.5%	\$0	0.0%	0.9%
	Moderate	0	0.0%	\$0	0.0%	27.1%	0	0.0%	16.7%	\$0	0.0%	9.9%
	Middle	1	100.0%	\$84	100.0%	27.4%	1	100.0%	31.2%	\$84	100.0%	24.8%
	Upper	0	0.0%	\$0	0.0%	40.4%	0	0.0%	50.6%	\$0	0.0%	64.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	1	100.0%	\$84	100.0%	100.0%	1	100.0%	100.0%	\$84	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	5.1%	0	0.0%	4.1%	\$0	0.0%	2.0%
	Moderate	0	0.0%	\$0	0.0%	27.1%	0	0.0%	24.3%	\$0	0.0%	16.0%
	Middle	0	0.0%	\$0	0.0%	27.4%	0	0.0%	25.0%	\$0	0.0%	20.1%
	Upper	0	0.0%	\$0	0.0%	40.4%	0	0.0%	46.6%	\$0	0.0%	61.9%
	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	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	7.0%	0	0.0%	7.1%	\$0	0.0%	5.1%
	Moderate	0	0.0%	\$0	0.0%	38.4%	0	0.0%	40.4%	\$0	0.0%	26.7%
	Middle	0	0.0%	\$0	0.0%	30.5%	0	0.0%	31.9%	\$0	0.0%	39.4%
	Upper	0	0.0%	\$0	0.0%	24.1%	0	0.0%	20.6%	\$0	0.0%	28.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
HMDA TOTALS	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Low	0	0.0%	\$0	0.0%	5.1%	0	0.0%	1.4%	\$0	0.0%	1.2%
	Moderate	0	0.0%	\$0	0.0%	27.1%	0	0.0%	15.2%	\$0	0.0%	11.3%
	Middle	1	50.0%	\$84	38.9%	27.4%	1	50.0%	31.8%	\$84	38.9%	27.1%
	Upper	1	50.0%	\$132	61.1%	40.4%	1	50.0%	51.6%	\$132	61.1%	60.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
SMALL BUSINESSES	Total	2	100.0%	\$216	100.0%	100.0%	2	100.0%	100.0%	\$216	100.0%	100.0%
	Small Businesses											
	Low	16	24.2%	\$2,224	14.2%	5.0%	16	24.2%	4.5%	\$2,224	14.2%	5.4%
	Moderate	17	25.8%	\$3,773	24.0%	23.7%	17	25.8%	22.4%	\$3,773	24.0%	21.4%
	Middle	12	18.2%	\$4,456	28.4%	28.3%	12	18.2%	27.3%	\$4,456	28.4%	27.7%
	Upper	21	31.8%	\$5,255	33.5%	42.8%	21	31.8%	44.6%	\$5,255	33.5%	44.8%
SMALL FARM	Unknown	0	0.0%	\$0	0.0%	0.2%	0	0.0%	0.3%	\$0	0.0%	0.3%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	1.0%	\$0	0.0%	0.6%
	Total	66	100.0%	\$13,708	100.0%	100.0%	66	100.0%	100.0%	\$13,708	100.0%	100.0%
	Small Farms											
	Low	0	0.0%	\$0	0.0%	1.7%	0	0.0%	3.0%	\$0	0.0%	1.3%
	Moderate	0	0.0%	\$0	0.0%	12.4%	0	0.0%	28.0%	\$0	0.0%	18.9%
HMDA TOTALS	Middle	0	0.0%	\$0	0.0%	25.9%	0	0.0%	11.4%	\$0	0.0%	13.4%
	Upper	0	0.0%	\$0	0.0%	59.9%	0	0.0%	55.3%	\$0	0.0%	64.9%
	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%	2.3%	\$0	0.0%	1.5%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases

2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

Appendix H

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size

Assessment Area: TX - San Antonio

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison				Bank & Aggregate Lending Comparison						
		2017			2017			Bank			Dollar	
		Count	%	Bank	Families by Family Income	Count	%	Bank	\$ (000s)	S %	Agg %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	23.8%	0	0.0%	2.6%	\$0	0.0%	1.3%
	Moderate	0	0.0%	\$0	0.0%	17.6%	0	0.0%	11.9%	\$0	0.0%	7.9%
	Middle	0	0.0%	\$0	0.0%	19.1%	0	0.0%	22.3%	\$0	0.0%	19.1%
	Upper	1	100.0%	\$132	100.0%	39.4%	1	100.0%	42.0%	\$132	100.0%	53.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	21.1%	\$0	0.0%	18.8%
	Total	1	100.0%	\$132	100.0%	100.0%	1	100.0%	100.0%	\$132	100.0%	100.0%
REFINANCE	Low	1	100.0%	\$84	100.0%	23.8%	1	100.0%	4.7%	\$84	100.0%	2.2%
	Moderate	0	0.0%	\$0	0.0%	17.6%	0	0.0%	10.6%	\$0	0.0%	5.9%
	Middle	0	0.0%	\$0	0.0%	19.1%	0	0.0%	17.6%	\$0	0.0%	12.4%
	Upper	0	0.0%	\$0	0.0%	39.4%	0	0.0%	38.9%	\$0	0.0%	47.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	28.3%	\$0	0.0%	32.4%
	Total	1	100.0%	\$84	100.0%	100.0%	1	100.0%	100.0%	\$84	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	23.8%	0	0.0%	10.1%	\$0	0.0%	4.2%
	Moderate	0	0.0%	\$0	0.0%	17.6%	0	0.0%	14.3%	\$0	0.0%	7.8%
	Middle	0	0.0%	\$0	0.0%	19.1%	0	0.0%	21.3%	\$0	0.0%	16.8%
	Upper	0	0.0%	\$0	0.0%	39.4%	0	0.0%	50.8%	\$0	0.0%	64.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	3.5%	\$0	0.0%	6.5%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
MULTIFAMILY	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%	17.6%	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%	39.4%	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	50.0%	\$84	38.9%	23.8%	1	50.0%	3.4%	\$84	38.9%	1.3%
	Moderate	0	0.0%	\$0	0.0%	17.6%	0	0.0%	11.6%	\$0	0.0%	6.7%
	Middle	0	0.0%	\$0	0.0%	19.1%	0	0.0%	21.0%	\$0	0.0%	15.8%
	Upper	1	50.0%	\$132	61.1%	39.4%	1	50.0%	41.4%	\$132	61.1%	46.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	22.5%	\$0	0.0%	29.6%
	Total	2	100.0%	\$216	100.0%	100.0%	2	100.0%	100.0%	\$216	100.0%	100.0%
Small Business Revenue	\$1 Million or Less	24	36.4%	\$5,885	37.5%	90.8%	24	36.4%	46.2%	\$5,885	37.5%	33.2%
	Over \$1 Million	24	36.4%	\$6,641	42.3%	8.4%	24	36.4%				
	Total Rev. available	48	72.8%	\$12,526	79.8%	99.2%	48	72.8%				
	Rev. Not Known	18	27.3%	\$3,182	20.3%	0.8%	18	27.3%				
	Total	66	100.0%	\$15,708	100.0%	100.0%	66	100.0%				
	Total Businesses											
Loan Size	\$100,000 or Less	32	48.5%	\$1,821	11.6%		32	48.5%	92.5%	\$1,821	11.6%	35.3%
	\$100,001 - \$250,000	12	18.2%	\$2,447	15.6%		12	18.2%	3.6%	\$2,447	15.6%	15.5%
	\$250,001 - \$1 Million	22	33.3%	\$11,440	72.8%		22	33.3%	3.8%	\$11,440	72.8%	49.2%
	Total	66	100.0%	\$15,708	100.0%		66	100.0%	100.0%	\$15,708	100.0%	100.0%
	Total Farms											
Small Farm Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	98.7%	0	0.0%	62.1%	\$0	0.0%	68.0%
	Over \$1 Million	0	0.0%	\$0	0.0%	1.3%	0	0.0%				
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%				
	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	92.4%	\$0	0.0%	47.5%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	4.5%	\$0	0.0%	23.6%
Total	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	3.0%	\$0	0.0%	28.9%
	Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	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, 2017 D&B Info, and 2015 ACS Data

Appendix H

Geographic Distribution of Home Equity Lines of Credit

Assessment Area: TX - San Antonio

Tract Income Levels	Bank Lending & Demographic Data Comparison				
			2017		Owner Occupied Units %
	Count	Bank	Dollar	\$ %	
#	%	\$ (000s)	\$ %		
Low	0	0.0%	\$0	0.0%	5.1%
Moderate	4	17.4%	\$177	6.6%	27.1%
Middle	4	17.4%	\$157	5.9%	27.4%
Upper	15	65.2%	\$2,338	87.5%	40.4%
Unknown	0	0.0%	\$0	0.0%	0.0%
<i>Total</i>	<i>23</i>	<i>100.0%</i>	<i>\$2,672</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

Borrower Distribution of Home Equity Lines of Credit

Assessment Area: TX - San Antonio

Borrower Income Levels	Bank Lending & Demographic Data Comparison				
			2017		Families by Family Income %
	Count	Bank	Dollar	\$ %	
#	%	\$ (000s)	\$ %		
Low	2	8.7%	\$117	0.0%	23.8%
Moderate	2	8.7%	\$105	3.9%	17.6%
Middle	6	26.1%	\$657	24.6%	19.1%
Upper	13	56.5%	\$1,793	67.1%	39.4%
Unknown	0	0.0%	\$0	0.0%	0.0%
<i>Total</i>	<i>23</i>	<i>100.0%</i>	<i>\$2,672</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

**Appendix I – Non-Metropolitan Statewide Limited Scope Assessment Area Loan
Tables**

Appendix I

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: MI - Gladwin County

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison										Bank & Aggregate Lending Comparison									
		2015, 2016				2015				2016				Bank		Dollar		Bank		Dollar	
		Bank		Owner Occupied Units		Count		Dollar		Bank		Count		Bank		Dollar		Bank		Dollar	
		#	%	\$ (000s)	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	#	%	#	%	\$ (000s)	\$ %	\$ (000s)	\$ %		
HOME PURCHASE	Low	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%	0.0%		
	Moderate	0	0.0%	\$0	0.0%	31.2%	0	0.0%	28.4%	\$0	0.0%	26.1%	0	0.0%	29.6%	\$0	0.0%	27.4%	0.0%		
	Middle	1	100.0%	\$212	100.0%	68.8%	0	0.0%	71.4%	\$0	0.0%	73.7%	1	100.0%	70.1%	\$212	100.0%	72.5%	0.0%		
	Upper	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%	0.0%		
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.3%	\$0	0.0%	0.2%	0	0.0%	0.3%	\$0	0.0%	0.1%	0.0%		
	Total	1	100.0%	\$212	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	1	100.0%	100.0%	\$212	100.0%	100.0%	100.0%		
REFINANCE	Low	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%	0.0%		
	Moderate	2	40.0%	\$303	47.3%	31.2%	1	25.0%	28.9%	\$168	33.2%	27.7%	1	100.0%	30.9%	\$135	100.0%	28.8%	0.0%		
	Middle	3	60.0%	\$338	52.7%	68.8%	3	75.0%	71.1%	\$338	66.8%	72.3%	0	0.0%	68.1%	\$0	0.0%	70.8%	0.0%		
	Upper	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%	0.0%		
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	1.0%	\$0	0.0%	0.4%	0.0%		
	Total	5	100.0%	\$641	100.0%	100.0%	4	100.0%	100.0%	\$506	100.0%	100.0%	1	100.0%	100.0%	\$135	100.0%	100.0%	100.0%		
HOME IMPROVEMENT	Low	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%	0.0%		
	Moderate	0	0.0%	\$0	0.0%	31.2%	0	0.0%	39.7%	\$0	0.0%	39.6%	0	0.0%	29.2%	\$0	0.0%	31.3%	0.0%		
	Middle	1	100.0%	\$5	100.0%	68.8%	1	100.0%	60.3%	\$5	100.0%	60.4%	0	0.0%	70.8%	\$0	0.0%	68.7%	0.0%		
	Upper	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%	0.0%		
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%		
	Total	1	100.0%	\$5	100.0%	100.0%	1	100.0%	100.0%	\$5	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%		
MULTIFAMILY	Multi-Family Units																				
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%		
	Moderate	0	0.0%	\$0	0.0%	62.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%		
	Middle	0	0.0%	\$0	0.0%	37.9%	0	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%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%		
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%		
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%		
HMDA TOTALS	Low	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%	0.0%		
	Moderate	2	28.6%	\$303	35.3%	31.2%	1	20.0%	29.6%	\$168	32.9%	27.2%	1	50.0%	30.1%	\$135	38.9%	28.2%	0.0%		
	Middle	5	71.4%	\$555	64.7%	68.8%	4	80.0%	70.3%	\$343	67.1%	72.7%	1	50.0%	69.3%	\$212	61.1%	71.6%	0.0%		
	Upper	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%	0.0%		
	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%	0.2%	0.0%		
	Total	7	100.0%	\$858	100.0%	100.0%	5	100.0%	100.0%	\$511	100.0%	100.0%	2	100.0%	100.0%	\$347	100.0%	100.0%	100.0%		
SMALL BUSINESSES	Small Businesses																				
	Low	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%	0.0%		
	Moderate	12	52.2%	\$2,379	57.4%	46.0%	9	60.0%	39.1%	\$1,679	60.9%	40.1%	3	37.5%	41.9%	\$700	50.5%	45.2%	0.0%		
	Middle	11	47.8%	\$1,765	42.6%	54.0%	6	40.0%	60.9%	\$1,080	39.1%	59.9%	5	62.5%	56.8%	\$685	49.5%	54.7%	0.0%		
	Upper	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%	0.0%		
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$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%	1.3%	\$0	0.0%	0.1%	0.0%		
	Total	23	100.0%	\$4,144	100.0%	100.0%	15	100.0%	100.0%	\$2,759	100.0%	100.0%	8	100.0%	100.0%	\$1,385	100.0%	100.0%	100.0%		
SMALL FARM	Small Farms																				
	Low	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%	0.0%		
	Moderate	0	0.0%	\$0	0.0%	20.9%	0	0.0%	17.6%	\$0	0.0%	18.6%	0	0.0%	50.0%	\$0	0.0%	38.9%	0.0%		
	Middle	2	100.0%	\$50	100.0%	79.1%	1	100.0%	76.5%	\$25	100.0%	79.9%	1	100.0%	50.0%	\$25	100.0%	61.1%	0.0%		
	Upper	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%	0.0%		
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%		
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	5.9%	\$0	0.0%	1.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%		
	Total	2	100.0%	\$50	100.0%	100.0%	1	100.0%	100.0%	\$25	100.0%	100.0%	1	100.0%	100.0%	\$25	100.0%	100.0%	100.0%		

Originations & Purchases

2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

Appendix I

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size
Assessment Area: MI - Gladwin County

Product Type	Borrower Income Levels	Bank Lending & Demographic Data Comparison										Bank & Aggregate Lending Comparison												
		2015, 2016				2015						2016												
		Bank		Families by Family Income		Count		Dollar		Count		Bank		Dollar										
		Count	Dollar	%	%	#	%	Bank	Agg	Bank	Agg	\$ %	S %	Bank	Agg	#	%	\$ (000s)	S %	\$ %				
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	22.8%	0	0.0%	7.7%	\$0	0.0%	4.3%	0	0.0%	7.1%	\$0	0.0%	3.4%						
	Moderate	0	0.0%	\$0	0.0%	21.9%	0	0.0%	14.6%	\$0	0.0%	12.1%	0	0.0%	14.3%	\$0	0.0%	9.9%						
	Middle	0	0.0%	\$0	0.0%	22.7%	0	0.0%	17.8%	\$0	0.0%	15.9%	0	0.0%	20.9%	\$0	0.0%	19.5%						
	Upper	1	100.0%	\$212	100.0%	32.6%	0	0.0%	48.0%	\$0	0.0%	55.1%	1	100.0%	48.1%	\$212	100.0%	58.5%						
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	11.9%	\$0	0.0%	12.7%	0	0.0%	9.5%	\$0	0.0%	8.7%						
	Total	1	100.0%	\$212	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	1	100.0%	100.0%	\$212	100.0%	100.0%						
REFINANCE	Low	0	0.0%	\$0	0.0%	22.8%	0	0.0%	5.6%	\$0	0.0%	3.6%	0	0.0%	6.6%	\$0	0.0%	3.1%						
	Moderate	1	20.0%	\$54	8.4%	21.9%	1	25.0%	13.8%	\$54	10.7%	9.7%	0	0.0%	12.8%	\$0	0.0%	9.1%						
	Middle	1	20.0%	\$64	10.0%	22.7%	1	25.0%	23.0%	\$64	12.6%	21.9%	0	0.0%	20.7%	\$0	0.0%	19.3%						
	Upper	3	60.0%	\$523	81.6%	32.6%	2	50.0%	43.0%	\$388	76.7%	49.7%	1	100.0%	43.1%	\$135	100.0%	50.3%						
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	14.8%	\$0	0.0%	15.2%	0	0.0%	16.8%	\$0	0.0%	18.3%						
	Total	5	100.0%	\$641	100.0%	100.0%	4	100.0%	100.0%	\$506	100.0%	100.0%	1	100.0%	100.0%	\$135	100.0%	100.0%						
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	22.8%	0	0.0%	11.8%	\$0	0.0%	3.9%	0	0.0%	9.2%	\$0	0.0%	2.8%						
	Moderate	1	100.0%	\$5	100.0%	21.9%	1	100.0%	16.2%	\$5	100.0%	9.3%	0	0.0%	16.9%	\$0	0.0%	14.5%						
	Middle	0	0.0%	\$0	0.0%	22.7%	0	0.0%	29.4%	\$0	0.0%	34.0%	0	0.0%	32.3%	\$0	0.0%	33.2%						
	Upper	0	0.0%	\$0	0.0%	32.6%	0	0.0%	38.2%	\$0	0.0%	49.8%	0	0.0%	40.0%	\$0	0.0%	48.7%						
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	4.4%	\$0	0.0%	2.9%	0	0.0%	1.5%	\$0	0.0%	0.7%						
	Total	1	100.0%	\$5	100.0%	100.0%	1	100.0%	100.0%	\$5	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%						
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	22.8%	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%	21.9%	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%	22.7%	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%	32.6%	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%	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%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%						
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	22.8%	0	0.0%	7.2%	\$0	0.0%	4.0%	0	0.0%	7.1%	\$0	0.0%	3.2%						
	Moderate	2	28.6%	\$59	6.9%	21.9%	2	40.0%	14.4%	\$59	11.5%	11.0%	0	0.0%	13.9%	\$0	0.0%	9.7%						
	Middle	1	14.3%	\$64	7.5%	22.7%	1	20.0%	20.9%	\$64	12.5%	19.0%	0	0.0%	21.8%	\$0	0.0%	20.0%						
	Upper	4	57.1%	\$735	85.7%	32.6%	2	40.0%	45.1%	\$388	75.9%	52.6%	2	100.0%	45.4%	\$347	100.0%	54.6%						
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	12.4%	\$0	0.0%	13.4%	0	0.0%	11.8%	\$0	0.0%	12.5%						
	Total	7	100.0%	\$858	100.0%	100.0%	5	100.0%	100.0%	\$511	100.0%	100.0%	2	100.0%	100.0%	\$347	100.0%	100.0%						
Small Business Revenue	Total Businesses																							
	\$1 Million or Less	8	34.8%	\$605	14.6%	91.2%	5	33.3%	54.6%	\$520	18.8%	49.7%	3	37.5%	57.1%	\$85	6.1%	43.5%						
	Over \$1 Million	15	65.2%	\$3,539	85.4%	6.5%	10	66.7%					5	62.5%										
	Total Rev. available	23	100.0%	\$4,144	100.0%	97.7%	15	100.0%					8	100.0%										
	Rev. Not Known	0	0.0%	\$0	0.0%	2.3%	0	0.0%					0	0.0%										
	Total	23	100.0%	\$4,144	100.0%	100.0%	15	100.0%	100.0%				8	100.0%										
Small Farm Revenue	\$100,000 or Less	13	56.5%	\$571	13.8%		8	53.3%	90.4%	\$333	12.1%	34.3%	5	62.5%	87.3%	\$238	17.2%	28.8%						
	\$100,001 - \$250,000	2	8.7%	\$471	11.4%		2	13.3%	6.0%	\$471	17.1%	24.2%	0	0.0%	8.1%	\$0	0.0%	26.2%						
	\$250,001 - \$1 Million	8	34.8%	\$3,102	74.9%		5	33.3%	3.6%	\$1,955	70.9%	41.5%	3	37.5%	4.5%	\$1,147	82.8%	45.0%						
	Total	23	100.0%	\$4,144	100.0%		15	100.0%	100.0%	\$2,739	100.0%	100.0%	8	100.0%	100.0%	\$1,385	100.0%	100.0%						
	Total Farms																							
	\$1 Million or Less	2	100.0%	\$50	100.0%	97.7%	1	100.0%	70.6%	\$25	100.0%	73.6%	1	100.0%	66.7%	\$25	100.0%	83.2%						
Small Farm Size	Over \$1 Million	0	0.0%	\$0	0.0%	2.3%	0	0.0%					0	0.0%										
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%					0	0.0%										
	Total	2	100.0%	\$50	100.0%	100.0%	1	100.0%	100.0%				1	100.0%	100.0%									
	\$100,000 or Less	2	100.0%	\$50	100.0%		1	100.0%	100.0%	\$25	100.0%	100.0%	1	100.0%	100.0%	\$25	100.0%	100.0%						
	\$100,001 - \$250,000	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%						
	\$250,001 - \$500,000	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	2	100.0%	\$50	100.0%		1	100.0%	100.0%	\$25	100.0%	100.0%	1	100.0%	100.0%	\$25	100.0%	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, 2016 D&B Info, and 2010 ACS Data

Appendix I

Geographic Distribution of Home Equity Lines of Credit

Assessment Area: MI - Gladwin County

Tract Income Levels	Bank Lending & Demographic Data Comparison				
			2015, 2016		Owner Occupied Units %
	Count	Bank	Dollar	\$ %	
#	%	\$ (000s)	\$ %		
Low	0	0.0%	\$0	0.0%	0.0%
Moderate	8	42.1%	\$438	39.0%	31.2%
Middle	11	57.9%	\$685	61.0%	68.8%
Upper	0	0.0%	\$0	0.0%	0.0%
Unknown	0	0.0%	\$0	0.0%	0.0%
<i>Total</i>	<i>19</i>	<i>100.0%</i>	<i>\$1,123</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

Borrower Distribution of Home Equity Lines of Credit

Assessment Area: MI - Gladwin County

Borrower Income Levels	Bank Lending & Demographic Data Comparison				
			2015, 2016		Families by Family Income %
	Count	Bank	Dollar	\$ %	
#	%	\$ (000s)	\$ %		
Low	3	15.8%	\$169	0.0%	22.8%
Moderate	5	26.3%	\$305	27.2%	21.9%
Middle	6	31.6%	\$389	34.6%	22.7%
Upper	5	26.3%	\$260	23.2%	32.6%
Unknown	0	0.0%	\$0	0.0%	0.0%
<i>Total</i>	<i>19</i>	<i>100.0%</i>	<i>\$1,123</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

Appendix I

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: MI - Gladwin County

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison				Bank & Aggregate Lending Comparison							
		2017			2017			Dollar			Dollar		
		Bank		Owner Occupied Units	Count	Bank	Agg	Bank	Agg	\$ (000s)	\$ %	\$ (000s)	\$ %
HOME PURCHASE	Low	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%	22.3%	0	0.0%	20.3%	\$0	0.0%	16.1%	
	Middle	1	100.0%	\$60	100.0%	77.7%	1	100.0%	79.7%	\$60	100.0%	83.9%	
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Total	1	100.0%	\$60	100.0%	100.0%	1	100.0%	100.0%	\$60	100.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	1	50.0%	\$52	22.2%	22.3%	1	50.0%	18.8%	\$52	22.2%	16.0%	
	Middle	1	50.0%	\$182	77.8%	77.7%	1	50.0%	81.3%	\$182	77.8%	84.0%	
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Total	2	100.0%	\$234	100.0%	100.0%	2	100.0%	100.0%	\$234	100.0%	100.0%	
HOME IMPROVEMENT	Low	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%	22.3%	0	0.0%	17.9%	\$0	0.0%	9.2%	
	Middle	0	0.0%	\$0	0.0%	77.7%	0	0.0%	82.1%	\$0	0.0%	90.8%	
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
MULTIFAMILY	Multi-Family Units												
	Low	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%	64.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	35.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
HMDA TOTALS	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	1	33.3%	\$52	17.7%	22.3%	1	33.3%	19.5%	\$52	17.7%	15.7%	
	Middle	2	66.7%	\$242	82.3%	77.7%	2	66.7%	80.5%	\$242	82.3%	84.3%	
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
SMALL BUSINESSES	Total	3	100.0%	\$294	100.0%	100.0%	3	100.0%	100.0%	\$294	100.0%	100.0%	
	Small Businesses												
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	11	68.8%	\$1,647	62.6%	42.6%	11	68.8%	35.1%	\$1,647	62.6%	43.4%	
	Middle	5	31.3%	\$985	37.4%	57.4%	5	31.3%	63.9%	\$985	37.4%	56.4%	
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
SMALL FARM	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%	1.0%	\$0	0.0%	0.2%	
	Total	16	100.0%	\$2,632	100.0%	100.0%	16	100.0%	100.0%	\$2,632	100.0%	100.0%	
	Small Farms												
	Low	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%	17.9%	0	0.0%	5.9%	\$0	0.0%	2.7%	
SMALL FARM	Middle	1	100.0%	\$25	100.0%	82.1%	1	100.0%	94.1%	\$25	100.0%	97.3%	
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Total	1	100.0%	\$25	100.0%	100.0%	1	100.0%	100.0%	\$25	100.0%	100.0%	

Originations & Purchases
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

Appendix I

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size

Assessment Area: MI - Gladwin County

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison				Bank & Aggregate Lending Comparison			
		2017		2017		Count		Dollar	
		Bank	Families by Family Income %	Bank	Agg %	Bank \$ (000s)	Agg \$ %	Bank	Agg \$ %
HOME PURCHASE	Low	0 0.0%	\$0 0.0%	24.0%	0 0.0%	6.4%	\$0 0.0%	3.4%	
	Moderate	0 0.0%	\$0 0.0%	20.2%	0 0.0%	18.9%	\$0 0.0%	13.1%	
	Middle	1 100.0%	\$60 100.0%	24.7%	1 100.0%	17.8%	\$60 100.0%	17.1%	
	Upper	0 0.0%	\$0 0.0%	31.1%	0 0.0%	44.5%	\$0 0.0%	55.7%	
	Unknown	0 0.0%	\$0 0.0%	0.0%	0 0.0%	12.3%	\$0 0.0%	10.7%	
	Total	1 100.0%	\$60 100.0%	100.0%	1 100.0%	100.0%	\$60 100.0%	100.0%	
REFINANCE	Low	0 0.0%	\$0 0.0%	24.0%	0 0.0%	9.7%	\$0 0.0%	4.9%	
	Moderate	1 50.0%	\$52 22.2%	20.2%	1 50.0%	16.7%	\$52 22.2%	15.3%	
	Middle	0 0.0%	\$0 0.0%	24.7%	0 0.0%	20.5%	\$0 0.0%	19.3%	
	Upper	1 50.0%	\$182 77.8%	31.1%	1 50.0%	41.0%	\$182 77.8%	48.0%	
	Unknown	0 0.0%	\$0 0.0%	0.0%	0 0.0%	12.2%	\$0 0.0%	12.5%	
	Total	2 100.0%	\$234 100.0%	100.0%	2 100.0%	100.0%	\$234 100.0%	100.0%	
HOME IMPROVEMENT	Low	0 0.0%	\$0 0.0%	24.0%	0 0.0%	9.0%	\$0 0.0%	1.8%	
	Moderate	0 0.0%	\$0 0.0%	20.2%	0 0.0%	17.9%	\$0 0.0%	8.1%	
	Middle	0 0.0%	\$0 0.0%	24.7%	0 0.0%	32.8%	\$0 0.0%	22.7%	
	Upper	0 0.0%	\$0 0.0%	31.1%	0 0.0%	37.3%	\$0 0.0%	58.3%	
	Unknown	0 0.0%	\$0 0.0%	0.0%	0 0.0%	3.0%	\$0 0.0%	9.1%	
	Total	0 0.0%	\$0 0.0%	100.0%	0 0.0%	100.0%	\$0 0.0%	100.0%	
MULTIFAMILY	Low	0 0.0%	\$0 0.0%	24.0%	0 0.0%	0.0%	\$0 0.0%	0.0%	
	Moderate	0 0.0%	\$0 0.0%	20.2%	0 0.0%	0.0%	\$0 0.0%	0.0%	
	Middle	0 0.0%	\$0 0.0%	24.7%	0 0.0%	0.0%	\$0 0.0%	0.0%	
	Upper	0 0.0%	\$0 0.0%	31.1%	0 0.0%	0.0%	\$0 0.0%	0.0%	
	Unknown	0 0.0%	\$0 0.0%	0.0%	0 0.0%	0.0%	\$0 0.0%	0.0%	
	Total	0 0.0%	\$0 0.0%	100.0%	0 0.0%	0.0%	\$0 0.0%	0.0%	
HMDA TOTALS	Low	0 0.0%	\$0 0.0%	24.0%	0 0.0%	7.8%	\$0 0.0%	3.9%	
	Moderate	1 33.3%	\$52 17.7%	20.2%	1 33.3%	18.0%	\$52 17.7%	13.6%	
	Middle	1 33.3%	\$60 20.4%	24.7%	1 33.3%	20.1%	\$60 20.4%	18.1%	
	Upper	1 33.3%	\$182 61.9%	31.1%	1 33.3%	42.6%	\$182 61.9%	53.1%	
	Unknown	0 0.0%	\$0 0.0%	0.0%	0 0.0%	11.5%	\$0 0.0%	11.3%	
	Total	3 100.0%	\$294 100.0%	100.0%	3 100.0%	100.0%	\$294 100.0%	100.0%	
Small Business Revenue	Total Businesses								
	\$1 Million or Less	5 31.3%	\$447 17.0%	89.7%	5 31.3%	55.6%	\$447 17.0%	44.5%	
	Over \$1 Million	10 62.5%	\$1,835 69.7%	7.6%	10 62.5%				
	Total Rev. available	15 93.8%	\$2,282 86.7%	97.3%	15 93.8%				
	Rev. Not Known	1 6.3%	\$350 13.3%	2.7%	1 6.3%				
	Total	16 100.0%	\$2,632 100.0%	100.0%	16 100.0%				
Small Business Loan Size	Total Farms								
	\$100,000 or Less	9 56.3%	\$451 17.1%		9 56.3%	89.6%	\$451 17.1%	26.6%	
	\$100,001 - \$250,000	3 18.8%	\$527 20.0%		3 18.8%	4.9%	\$527 20.0%	16.4%	
	\$250,001 - \$1 Million	4 25.0%	\$1,654 62.8%		4 25.0%	5.6%	\$1,654 62.8%	57.0%	
	Total	16 100.0%	\$2,632 100.0%		16 100.0%	100.0%	\$2,632 100.0%	100.0%	
Small Farm Revenue	Total Farms								
	\$1 Million or Less	1 100.0%	\$25 100.0%	97.5%	1 100.0%	52.9%	\$25 100.0%	82.3%	
	Over \$1 Million	0 0.0%	\$0 0.0%	2.5%	0 0.0%				
	Not Known	0 0.0%	\$0 0.0%	0.0%	0 0.0%				
	Total	1 100.0%	\$25 100.0%	100.0%	1 100.0%				
Small Farm Loan Size	Total Farms								
	\$100,000 or Less	1 100.0%	\$25 100.0%		1 100.0%	94.1%	\$25 100.0%	70.2%	
	\$100,001 - \$250,000	0 0.0%	\$0 0.0%		0 0.0%	5.9%	\$0 0.0%	29.8%	
	\$250,001 - \$500,000	0 0.0%	\$0 0.0%		0 0.0%	0.0%	\$0 0.0%	0.0%	
	Total	1 100.0%	\$25 100.0%		1 100.0%	100.0%	\$25 100.0%	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, 2017 D&B Info, and 2015 ACS Data

Appendix I

Geographic Distribution of Home Equity Lines of Credit

Assessment Area: MI - Gladwin County

Tract Income Levels	Bank Lending & Demographic Data Comparison				
			2017		Owner Occupied Units %
	Count	Bank	Dollar	\$ %	
#	%	\$ (000s)	\$ %		
Low	0	0.0%	\$0	0.0%	0.0%
Moderate	0	0.0%	\$0	0.0%	22.3%
Middle	7	100.0%	\$266	100.0%	77.7%
Upper	0	0.0%	\$0	0.0%	0.0%
Unknown	0	0.0%	\$0	0.0%	0.0%
<i>Total</i>	<i>7</i>	<i>100.0%</i>	<i>\$266</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

Borrower Distribution of Home Equity Lines of Credit

Assessment Area: MI - Gladwin County

Borrower Income Levels	Bank Lending & Demographic Data Comparison				
			2017		Families by Family Income %
	Count	Bank	Dollar	\$ %	
#	%	\$ (000s)	\$ %		
Low	0	0.0%	\$0	0.0%	24.0%
Moderate	3	42.9%	\$130	48.9%	20.2%
Middle	1	14.3%	\$25	9.4%	24.7%
Upper	3	42.9%	\$111	41.7%	31.1%
Unknown	0	0.0%	\$0	0.0%	0.0%
<i>Total</i>	<i>7</i>	<i>100.0%</i>	<i>\$266</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

Appendix I

Geographic Distribution of HMDA, Small Business, & Small Farm Loans
Assessment Area: MI - Lenawee County

PRODUCT TYPE	TRACT INCOME LEVELS	Bank Lending & Demographic Data Comparison										Bank & Aggregate Lending Comparison										
		2015, 2016					2015					2016										
		Bank		Owner Occupied Units		Count	Dollar		Bank	Agg	Count	Bank		Agg	Bank	Agg	Bank	Agg	\$ (000s)	\$ %	\$ (000s)	\$ %
HOME PURCHASE	Low	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	0.0%	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	32.4%	0	0.0%	33.7%	\$0	0.0%	30.6%	0	0.0%	28.7%	\$0	0.0%	24.0%	0	0.0%	0.0%	0.0%
	Upper	1	100.0%	\$32	100.0%	67.6%	0	0.0%	66.3%	\$0	0.0%	69.4%	1	100.0%	71.3%	\$32	100.0%	76.0%	0	0.0%	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	1	100.0%	\$32	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	1	100.0%	100.0%	\$32	100.0%	100.0%	0	0.0%	0.0%	0.0%
REFINANCE	Low	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%	0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Middle	2	50.0%	\$279	54.6%	32.4%	2	100.0%	32.7%	\$279	100.0%	31.0%	0	0.0%	27.3%	\$0	0.0%	25.9%	0	0.0%	0.0%	0.0%
	Upper	2	50.0%	\$232	45.4%	67.6%	0	0.0%	67.3%	\$0	0.0%	69.0%	2	100.0%	72.7%	\$232	100.0%	74.1%	0	0.0%	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	4	100.0%	\$511	100.0%	100.0%	2	100.0%	100.0%	\$279	100.0%	100.0%	2	100.0%	100.0%	\$232	100.0%	100.0%	0	0.0%	0.0%	0.0%
HOME IMPROVEMENT	Low	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%	0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	32.4%	0	0.0%	34.7%	\$0	0.0%	27.7%	0	0.0%	39.1%	\$0	0.0%	33.6%	0	0.0%	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	67.6%	0	0.0%	65.3%	\$0	0.0%	72.3%	0	0.0%	60.9%	\$0	0.0%	66.4%	0	0.0%	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$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%	0	0.0%	0.0%	0.0%
MULTIFAMILY	Multi-Family Units																					
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	56.3%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	43.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	0.0%	100.0%
	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%	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%	0	0.0%	0.0%	100.0%
HMDA TOTALS	Low	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%	0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Middle	2	40.0%	\$279	51.4%	32.4%	2	100.0%	33.4%	\$279	100.0%	31.3%	0	0.0%	28.7%	\$0	0.0%	24.6%	0	0.0%	0.0%	0.0%
	Upper	3	60.0%	\$264	48.6%	67.6%	0	0.0%	66.6%	\$0	0.0%	68.7%	3	100.0%	71.3%	\$264	100.0%	75.4%	0	0.0%	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	5	100.0%	\$543	100.0%	100.0%	2	100.0%	100.0%	\$279	100.0%	100.0%	3	100.0%	100.0%	\$264	100.0%	100.0%	0	0.0%	0.0%	0.0%
SMALL BUSINESSES	Small Businesses																					
	Low	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%	0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Middle	5	41.7%	\$315	22.2%	39.4%	3	42.9%	39.0%	\$160	18.5%	33.0%	2	40.0%	34.1%	\$155	27.9%	52.3%	0	0.0%	0.0%	0.0%
	Upper	7	58.3%	\$1,105	77.8%	60.6%	4	57.1%	61.0%	\$705	81.5%	67.0%	3	60.0%	65.9%	\$400	72.1%	47.7%	0	0.0%	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$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%	0	0.0%	0.0%	0.0%
	Total	12	100.0%	\$1,420	100.0%	100.0%	7	100.0%	100.0%	\$865	100.0%	100.0%	5	100.0%	100.0%	\$555	100.0%	100.0%	0	0.0%	0.0%	0.0%
SMALL FARM	Small Farms																					
	Low	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%	0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	20.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	12.5%	\$0	0.0%	2.7%	0	0.0%	0.0%	0.0%
	Upper	1	100.0%	\$241	100.0%	79.2%	0	0.0%	100.0%	\$0	0.0%	100.0%	1	100.0%	87.5%	\$241	100.0%	97.3%	0	0.0%	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$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%	0	0.0%	0.0%	0.0%
	Total	1	100.0%	\$241	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	1	100.0%	100.0%	\$241	100.0%	100.0%	0	0.0%	0.0%	0.0%

Originations & Purchases
2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

Appendix I

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: MI - Lenawee County

Product Type	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2015, 2016								Bank & Aggregate Lending Comparison								
		Bank				Families by Family Income				2015				2016				
		Count	Dollar	%	\$ (000s)	#	%	%	\$ (000s)	Bank	Agg	\$ %	Count	Dollar	%	\$ (000s)	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	9.5%	0	0.0%	2.8%	\$0	0.0%	1.5%	0	0.0%	3.9%	\$0	0.0%	2.0%
	Moderate	0	0.0%	\$0	0.0%	14.5%	0	0.0%	19.4%	\$0	0.0%	13.5%	0	0.0%	18.3%	\$0	0.0%	12.6%
	Middle	0	0.0%	\$0	0.0%	19.9%	0	0.0%	25.6%	\$0	0.0%	23.9%	0	0.0%	22.4%	\$0	0.0%	19.4%
	Upper	1	100.0%	\$32	100.0%	56.1%	0	0.0%	37.5%	\$0	0.0%	46.7%	1	100.0%	40.8%	\$32	100.0%	51.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	14.7%	\$0	0.0%	14.4%	0	0.0%	14.5%	\$0	0.0%	14.2%
	Total	1	100.0%	\$32	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	1	100.0%	100.0%	\$32	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	9.5%	0	0.0%	4.2%	\$0	0.0%	1.9%	0	0.0%	4.2%	\$0	0.0%	2.5%
	Moderate	1	25.0%	\$128	25.0%	14.5%	1	50.0%	15.2%	\$128	45.9%	10.4%	0	0.0%	11.8%	\$0	0.0%	7.9%
	Middle	0	0.0%	\$0	0.0%	19.9%	0	0.0%	17.5%	\$0	0.0%	14.1%	0	0.0%	20.1%	\$0	0.0%	15.1%
	Upper	3	75.0%	\$383	75.0%	56.1%	1	50.0%	45.4%	\$151	54.1%	52.4%	2	100.0%	47.4%	\$232	100.0%	54.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	17.7%	\$0	0.0%	21.2%	0	0.0%	16.5%	\$0	0.0%	20.5%
	Total	4	100.0%	\$511	100.0%	100.0%	2	100.0%	100.0%	\$279	100.0%	100.0%	2	100.0%	100.0%	\$232	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	9.5%	0	0.0%	4.2%	\$0	0.0%	2.4%	0	0.0%	4.7%	\$0	0.0%	2.7%
	Moderate	0	0.0%	\$0	0.0%	14.5%	0	0.0%	18.1%	\$0	0.0%	6.7%	0	0.0%	10.9%	\$0	0.0%	7.2%
	Middle	0	0.0%	\$0	0.0%	19.9%	0	0.0%	19.4%	\$0	0.0%	12.6%	0	0.0%	17.2%	\$0	0.0%	5.9%
	Upper	0	0.0%	\$0	0.0%	56.1%	0	0.0%	56.9%	\$0	0.0%	77.7%	0	0.0%	62.5%	\$0	0.0%	82.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	1.4%	\$0	0.0%	0.6%	0	0.0%	4.7%	\$0	0.0%	1.5%
	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%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	9.5%	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%	14.5%	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%	19.9%	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%	56.1%	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	0	0.0%	\$0	0.0%	9.5%	0	0.0%	3.5%	\$0	0.0%	1.7%	0	0.0%	4.1%	\$0	0.0%	2.2%
	Moderate	1	20.0%	\$128	23.6%	14.5%	1	50.0%	17.6%	\$128	45.9%	11.9%	0	0.0%	15.2%	\$0	0.0%	10.4%
	Middle	0	0.0%	\$0	0.0%	19.9%	0	0.0%	21.9%	\$0	0.0%	19.4%	0	0.0%	21.2%	\$0	0.0%	17.0%
	Upper	4	80.0%	\$415	76.4%	56.1%	1	50.0%	42.1%	\$151	54.1%	49.4%	3	100.0%	44.7%	\$264	100.0%	52.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	14.9%	\$0	0.0%	17.6%	0	0.0%	14.9%	\$0	0.0%	17.9%
	Total	5	100.0%	\$543	100.0%	100.0%	2	100.0%	100.0%	\$279	100.0%	100.0%	3	100.0%	100.0%	\$264	100.0%	100.0%
Small Business Revenue	Total Businesses																	
	\$1 Million or Less	3	25.0%	\$110	7.7%	92.5%	2	28.6%	45.0%	\$10	1.2%	42.4%	1	20.0%	46.4%	\$100	18.0%	40.7%
	Over \$1 Million	5	41.7%	\$610	43.0%	6.7%	3	42.9%					2	40.0%				
	Total Rev. available	8	66.7%	\$720	50.7%	99.2%	5	71.5%					3	60.0%				
	Rev. Not Known	4	33.3%	\$700	49.3%	0.9%	2	28.6%					2	40.0%				
	Total	12	100.0%	\$1,420	100.0%	100.0%	7	100.0%					5	100.0%				
Loan Size	\$100,000 or Less	7	58.3%	\$415	29.2%		4	57.1%	89.2%	\$210	24.3%	25.3%	3	60.0%	90.5%	\$205	36.9%	29.5%
	\$100,001 - \$250,000	4	33.3%	\$700	49.3%		2	28.6%	5.6%	\$350	40.5%	19.3%	2	40.0%	4.7%	\$350	63.1%	18.6%
	\$250,001 - \$1 Million	1	8.3%	\$305	21.5%		1	14.3%	5.2%	\$305	35.3%	55.4%	0	0.0%	4.7%	\$0	0.0%	51.9%
	Total	12	100.0%	\$1,420	100.0%		7	100.0%	100.0%	\$865	100.0%	100.0%	5	100.0%	100.0%	\$555	100.0%	100.0%
Small Farm Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	98.0%	0	0.0%	20.0%	\$0	0.0%	25.2%	0	0.0%	25.0%	\$0	0.0%	22.5%
	Over \$1 Million	0	0.0%	\$0	0.0%	2.0%	0	0.0%					0	0.0%				
	Not Known	1	100.0%	\$241	100.0%	0.0%	0	0.0%					1	100.0%				
	Total	1	100.0%	\$241	100.0%	100.0%	0	0.0%					1	100.0%				
	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	66.7%	\$0	0.0%	15.4%	0	0.0%	75.0%	\$0	0.0%	15.1%
	\$100,001 - \$250,000	1	100.0%	\$241	100.0%		0	0.0%	20.0%	\$0	0.0%	32.9%	1	100.0%	18.8%	\$241	100.0%	50.2%
Loan Size	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	13.3%	\$0	0.0%	51.7%	0	0.0%	6.3%	\$0	0.0%	34.7%
	Total	1	100.0%	\$241	100.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	1	100.0%	100.0%	\$241	100.0%	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, 2016 D&B Info, and 2010 ACS Data

Appendix I

Geographic Distribution of Home Equity Lines of Credit

Assessment Area: MI - Lenawee County

Tract Income Levels	Bank Lending & Demographic Data Comparison				
	2015, 2016				Owner Occupied Units %
	Bank		Dollar		
	#	%	\$ (000s)	\$ %	
Low	0	0.0%	\$0	0.0%	0.0%
Moderate	0	0.0%	\$0	0.0%	0.0%
Middle	11	26.8%	\$890	35.7%	32.4%
Upper	30	73.2%	\$1,604	64.3%	67.6%
Unknown	0	0.0%	\$0	0.0%	0.0%
<i>Total</i>	<i>41</i>	<i>100.0%</i>	<i>\$2,494</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

Borrower Distribution of Home Equity Lines of Credit

Assessment Area: MI - Lenawee County

Borrower Income Levels	Bank Lending & Demographic Data Comparison				
	2015, 2016				Families by Family Income %
	Bank		Dollar		
	#	%	\$ (000s)	\$ %	
Low	2	4.9%	\$100	0.0%	9.5%
Moderate	4	9.8%	\$205	8.2%	14.5%
Middle	15	36.6%	\$705	28.3%	19.9%
Upper	20	48.8%	\$1,484	59.5%	56.1%
Unknown	0	0.0%	\$0	0.0%	0.0%
<i>Total</i>	<i>41</i>	<i>100.0%</i>	<i>\$2,494</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

Appendix I

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: MI - Lenawee County

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison				Bank & Aggregate Lending Comparison							
		2017			2017			Dollar			Dollar		
		Bank		Owner Occupied Units	Count		Bank	Agg	Bank		Bank	Agg	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	1	100.0%	\$109	100.0%	51.6%	1	100.0%	55.2%	\$109	100.0%	50.2%	
	Upper	0	0.0%	\$0	0.0%	48.4%	0	0.0%	44.8%	\$0	0.0%	49.8%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Total	1	100.0%	\$109	100.0%	100.0%	1	100.0%	100.0%	\$109	100.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	51.6%	0	0.0%	49.3%	\$0	0.0%	47.8%	
	Upper	0	0.0%	\$0	0.0%	48.4%	0	0.0%	50.7%	\$0	0.0%	52.2%	
	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%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	51.6%	0	0.0%	43.1%	\$0	0.0%	31.4%	
	Upper	0	0.0%	\$0	0.0%	48.4%	0	0.0%	56.9%	\$0	0.0%	68.6%	
	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%	
MULTIFAMILY	Multi-Family Units												
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	86.4%	0	0.0%	80.0%	\$0	0.0%	75.1%	
	Upper	0	0.0%	\$0	0.0%	13.6%	0	0.0%	20.0%	\$0	0.0%	24.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
HMDA TOTALS	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	1	100.0%	\$109	100.0%	51.6%	1	100.0%	52.7%	\$109	100.0%	49.2%	
	Upper	0	0.0%	\$0	0.0%	48.4%	0	0.0%	47.3%	\$0	0.0%	50.8%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
SMALL BUSINESSES	Total	1	100.0%	\$109	100.0%	100.0%	1	100.0%	100.0%	\$109	100.0%	100.0%	
	Small Businesses												
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	4	100.0%	\$505	100.0%	60.5%	4	100.0%	55.0%	\$505	100.0%	39.3%	
	Upper	0	0.0%	\$0	0.0%	39.5%	0	0.0%	45.0%	\$0	0.0%	60.7%	
SMALL FARM	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%	0.0%	
	Total	4	100.0%	\$505	100.0%	100.0%	4	100.0%	100.0%	\$505	100.0%	100.0%	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	43.2%	0	0.0%	12.5%	\$0	0.0%	1.0%	
SMALL FARM	Upper	0	0.0%	\$0	0.0%	56.8%	0	0.0%	87.5%	\$0	0.0%	99.0%	
	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%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

Appendix I

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size

Assessment Area: MI - Lenawee County

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison				Bank & Aggregate Lending Comparison					
		2017		2017		Count		Dollar			
		Bank	Families by Family Income %	Bank	Agg %	Bank \$ (000s)	S %	Bank \$ (000s)	S %	Agg %	
HOME PURCHASE	Low	1 100.0%	\$109 100.0%	13.9%	1 100.0%	2.0%	\$109 100.0%	1.1%			
	Moderate	0 0.0%	\$0 0.0%	13.0%	0 0.0%	16.4%	\$0 0.0%	12.0%			
	Middle	0 0.0%	\$0 0.0%	20.8%	0 0.0%	22.2%	\$0 0.0%	20.0%			
	Upper	0 0.0%	\$0 0.0%	52.3%	0 0.0%	41.3%	\$0 0.0%	50.8%			
	Unknown	0 0.0%	\$0 0.0%	0.0%	0 0.0%	18.1%	\$0 0.0%	16.2%			
	Total	1 100.0%	\$109 100.0%	100.0%	1 100.0%	100.0%	\$109 100.0%	100.0%			
REFINANCE	Low	0 0.0%	\$0 0.0%	13.9%	0 0.0%	3.5%	\$0 0.0%	1.9%			
	Moderate	0 0.0%	\$0 0.0%	13.0%	0 0.0%	17.4%	\$0 0.0%	12.3%			
	Middle	0 0.0%	\$0 0.0%	20.8%	0 0.0%	22.2%	\$0 0.0%	17.9%			
	Upper	0 0.0%	\$0 0.0%	52.3%	0 0.0%	44.8%	\$0 0.0%	54.3%			
	Unknown	0 0.0%	\$0 0.0%	0.0%	0 0.0%	12.2%	\$0 0.0%	13.6%			
	Total	0 0.0%	\$0 0.0%	100.0%	0 0.0%	100.0%	\$0 0.0%	100.0%			
HOME IMPROVEMENT	Low	0 0.0%	\$0 0.0%	13.9%	0 0.0%	1.7%	\$0 0.0%	0.1%			
	Moderate	0 0.0%	\$0 0.0%	13.0%	0 0.0%	6.9%	\$0 0.0%	5.4%			
	Middle	0 0.0%	\$0 0.0%	20.8%	0 0.0%	24.1%	\$0 0.0%	14.2%			
	Upper	0 0.0%	\$0 0.0%	52.3%	0 0.0%	67.2%	\$0 0.0%	80.3%			
	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%			
MULTIFAMILY	Low	0 0.0%	\$0 0.0%	13.9%	0 0.0%	0.0%	\$0 0.0%	0.0%			
	Moderate	0 0.0%	\$0 0.0%	13.0%	0 0.0%	0.0%	\$0 0.0%	0.0%			
	Middle	0 0.0%	\$0 0.0%	20.8%	0 0.0%	0.0%	\$0 0.0%	0.0%			
	Upper	0 0.0%	\$0 0.0%	52.3%	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	1 100.0%	\$109 100.0%	13.9%	1 100.0%	2.4%	\$109 100.0%	1.3%			
	Moderate	0 0.0%	\$0 0.0%	13.0%	0 0.0%	16.0%	\$0 0.0%	11.6%			
	Middle	0 0.0%	\$0 0.0%	20.8%	0 0.0%	22.2%	\$0 0.0%	18.8%			
	Upper	0 0.0%	\$0 0.0%	52.3%	0 0.0%	43.9%	\$0 0.0%	52.0%			
	Unknown	0 0.0%	\$0 0.0%	0.0%	0 0.0%	15.5%	\$0 0.0%	16.2%			
	Total	1 100.0%	\$109 100.0%	100.0%	1 100.0%	100.0%	\$109 100.0%	100.0%			
Small Business Revenue	Total Businesses										
	\$1 Million or Less	1 25.0%	\$150 29.7%	92.2%	1 25.0%	52.1%	\$150 29.7%	43.5%			
	Over \$1 Million	1 25.0%	\$100 19.8%	6.8%	1 25.0%						
	Total Rev. available	2 50.0%	\$250 49.5%	99.0%	2 50.0%						
	Rev. Not Known	2 50.0%	\$255 50.5%	1.0%	2 50.0%						
	Total	4 100.0%	\$505 100.0%	100.0%	4 100.0%						
Loan Size	\$100,000 or Less	2 50.0%	\$105 20.8%		2 50.0%	91.8%	\$105 20.8%	37.0%			
	\$100,001 - \$250,000	2 50.0%	\$400 79.2%		2 50.0%	5.3%	\$400 79.2%	28.7%			
	\$250,001 - \$1 Million	0 0.0%	\$0 0.0%		0 0.0%	2.8%	\$0 0.0%	34.4%			
	Total	4 100.0%	\$505 100.0%		4 100.0%	100.0%	\$505 100.0%	100.0%			
Small Farm Revenue	Total Farms										
	\$1 Million or Less	0 0.0%	\$0 0.0%	97.8%	0 0.0%	0.0%	\$0 0.0%	0.0%			
	Over \$1 Million	0 0.0%	\$0 0.0%	2.2%	0 0.0%						
	Not Known	0 0.0%	\$0 0.0%	0.0%	0 0.0%						
	Total	0 0.0%	\$0 0.0%	100.0%	0 0.0%						
Loan Size	\$100,000 or Less	0 0.0%	\$0 0.0%		0 0.0%	87.5%	\$0 0.0%	12.5%			
	\$100,001 - \$250,000	0 0.0%	\$0 0.0%		0 0.0%	12.5%	\$0 0.0%	87.5%			
	\$250,001 - \$500,000	0 0.0%	\$0 0.0%		0 0.0%	0.0%	\$0 0.0%	0.0%			
	Total	0 0.0%	\$0 0.0%		0 0.0%	100.0%	\$0 0.0%	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, 2017 D&B Info, and 2015 ACS Data

Appendix I

Geographic Distribution of Home Equity Lines of Credit

Assessment Area: MI - Lenawee County

Tract Income Levels	Bank Lending & Demographic Data Comparison				
	2017				Owner Occupied Units %
	Bank		Dollar		
#	%	\$ (000s)	\$ %		
Low	0	0.0%	\$0	0.0%	0.0%
Moderate	0	0.0%	\$0	0.0%	0.0%
Middle	8	53.3%	\$544	37.5%	51.6%
Upper	7	46.7%	\$907	62.5%	48.4%
Unknown	0	0.0%	\$0	0.0%	0.0%
<i>Total</i>	<i>15</i>	<i>100.0%</i>	<i>\$1,451</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

Borrower Distribution of Home Equity Lines of Credit

Assessment Area: MI - Lenawee County

Borrower Income Levels	Bank Lending & Demographic Data Comparison				
	2017				Families by Family Income %
	Bank		Dollar		
#	%	\$ (000s)	\$ %		
Low	2	13.3%	\$140	0.0%	13.9%
Moderate	2	13.3%	\$154	10.6%	13.0%
Middle	4	26.7%	\$300	20.7%	20.8%
Upper	7	46.7%	\$857	59.1%	52.3%
Unknown	0	0.0%	\$0	0.0%	0.0%
<i>Total</i>	<i>15</i>	<i>100.0%</i>	<i>\$1,451</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

Appendix I

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: TX - Kerr County

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison										Bank & Aggregate Lending Comparison										
		2015, 2016					2015					2016										
		Bank		Owner Occupied Units		Count	Dollar		Bank	Agg	Bank		Dollar		Bank	Agg	Bank		Dollar		Bank	Agg
HOME PURCHASE	Low	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%	\$0	0.0%	0.0%	
		1	33.3%	\$149	30.8%	2.6%	1	33.3%	5.3%	\$149	30.8%	4.3%	0	0.0%	3.3%	\$0	0.0%	2.6%	\$0	0.0%	2.6%	
		1	33.3%	\$155	32.0%	68.7%	1	33.3%	59.6%	\$155	32.0%	55.6%	0	0.0%	66.1%	\$0	0.0%	63.2%	\$0	0.0%	63.2%	
		1	33.3%	\$180	37.2%	28.7%	1	33.3%	35.1%	\$180	37.2%	40.1%	0	0.0%	30.6%	\$0	0.0%	34.1%	\$0	0.0%	34.1%	
		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%	\$0	0.0%	0.0%	
	Total	3	100.0%	\$484	100.0%	100.0%	3	100.0%	100.0%	\$484	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	\$0	0.0%	100.0%	
REFINANCE	Low	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%	\$0	0.0%	0.0%	
		0	0.0%	\$0	0.0%	2.6%	0	0.0%	1.2%	\$0	0.0%	0.6%	0	0.0%	4.7%	\$0	0.0%	3.4%	\$0	0.0%	3.4%	
		0	0.0%	\$0	0.0%	68.7%	0	0.0%	61.6%	\$0	0.0%	59.7%	0	0.0%	58.9%	\$0	0.0%	58.1%	\$0	0.0%	58.1%	
		1	100.0%	\$181	100.0%	28.7%	1	100.0%	37.2%	\$181	100.0%	39.7%	0	0.0%	36.4%	\$0	0.0%	38.4%	\$0	0.0%	38.4%	
		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%	\$0	0.0%	0.0%	
	Total	1	100.0%	\$181	100.0%	100.0%	1	100.0%	100.0%	\$181	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	\$0	0.0%	100.0%	
HOME IMPROVEMENT	Low	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%	\$0	0.0%	0.0%	
		0	0.0%	\$0	0.0%	2.6%	0	0.0%	2.8%	\$0	0.0%	0.9%	0	0.0%	1.9%	\$0	0.0%	0.3%	\$0	0.0%	0.3%	
		0	0.0%	\$0	0.0%	68.7%	0	0.0%	63.9%	\$0	0.0%	69.5%	0	0.0%	67.9%	\$0	0.0%	64.4%	\$0	0.0%	64.4%	
		1	100.0%	\$120	100.0%	28.7%	1	100.0%	33.3%	\$120	100.0%	29.5%	0	0.0%	30.2%	\$0	0.0%	35.3%	\$0	0.0%	35.3%	
		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%	\$0	0.0%	0.0%	
	Total	1	100.0%	\$120	100.0%	100.0%	1	100.0%	100.0%	\$120	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	\$0	0.0%	100.0%	
MULTIFAMILY	Low	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%	\$0	0.0%	0.0%	
		0	0.0%	\$0	0.0%	4.9%	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%	\$0	0.0%	86.8%	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%	
		0	0.0%	\$0	0.0%	8.3%	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%	\$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%	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%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	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%	\$0	0.0%	0.0%	
		1	20.0%	\$149	19.0%	2.6%	1	20.0%	3.9%	\$149	19.0%	3.0%	0	0.0%	3.7%	\$0	0.0%	2.7%	\$0	0.0%	2.7%	
		1	20.0%	\$155	19.7%	68.7%	1	20.0%	60.4%	\$155	19.7%	57.5%	0	0.0%	64.1%	\$0	0.0%	63.2%	\$0	0.0%	63.2%	
		3	60.0%	\$481	61.3%	28.7%	3	60.0%	35.7%	\$481	61.3%	39.5%	0	0.0%	32.2%	\$0	0.0%	34.1%	\$0	0.0%	34.1%	
		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%	\$0	0.0%	0.0%	
	Total	5	100.0%	\$785	100.0%	100.0%	5	100.0%	100.0%	\$785	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	\$0	0.0%	100.0%	
SMALL BUSINESSES	Small Businesses																					
	Low	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%	\$0	0.0%	0.0%	
		0	0.0%	\$0	0.0%	1.7%	0	0.0%	1.8%	\$0	0.0%	0.7%	0	0.0%	1.5%	\$0	0.0%	0.4%	\$0	0.0%	0.4%	
		28	87.5%	\$3,222	92.9%	77.1%	19	86.4%	72.0%	\$1,978	93.2%	71.9%	9	90.0%	72.6%	\$1,244	92.5%	78.7%	\$0	0.0%	0.0%	
		4	12.5%	\$246	7.1%	21.2%	3	13.6%	21.3%	\$145	6.8%	23.0%	1	10.0%	20.7%	\$101	7.5%	17.2%	\$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%	\$0	0.0%	0.0%	\$0	0.0%	0.0%	
	Total	32	100.0%	\$3,468	100.0%	100.0%	22	100.0%	100.0%	\$2,123	100.0%	100.0%	10	100.0%	100.0%	\$1,345	100.0%	100.0%	\$0	0.0%	100.0%	
SMALL FARM	Small Farms																					
	Low	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%	\$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%	\$0	0.0%	0.0%	\$0	0.0%	0.0%	
		4	66.7%	\$320	78.0%	72.5%	2	66.7%	53.1%	\$120	72.7%	82.8%	2	66.7%	53.3%	\$200	81.6%	35.7%	\$0	0.0%	0.0%	
		2	33.3%	\$90	22.0%	27.5%	1	33.3%	34.4%	\$45	27.3%	13.3%	1	33.3%	40.0%	\$45	18.4%	58.9%	\$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%	\$0	0.0%	0.0%	\$0	0.0%	0.0%	
	Total	6	100.0%	\$410	100.0%	100.0%	3	100.0%	100.0%	\$165	100.0%	100.0%	3	100.0%	100.0%	\$245	100.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases

2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

Appendix I

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: TX - Kerr County

Product Type	Borrower Income Levels	Bank Lending & Demographic Data Comparison						Bank & Aggregate Lending Comparison										
		2015, 2016			2015			2016			2016							
		Bank	Families by Family Income	Count	Dollar	Bank	Agg	Bank	Agg	Bank	Count	Dollar	Bank					
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	17.2%	0	0.0%	2.2%	\$0	0.0%	0.9%	0	0.0%	2.3%	\$0	0.0%	1.0%
	Moderate	1	33.3%	\$149	30.8%	18.0%	1	33.3%	11.9%	\$149	30.8%	7.6%	0	0.0%	9.8%	\$0	0.0%	5.9%
	Middle	1	33.3%	\$155	32.0%	19.2%	1	33.3%	22.6%	\$155	32.0%	17.4%	0	0.0%	20.2%	\$0	0.0%	15.5%
	Upper	1	33.3%	\$180	37.2%	45.5%	1	33.3%	49.7%	\$180	37.2%	60.8%	0	0.0%	55.1%	\$0	0.0%	65.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	13.6%	\$0	0.0%	13.3%	0	0.0%	12.6%	\$0	0.0%	12.1%
	Total	3	100.0%	\$484	100.0%	100.0%	3	100.0%	100.0%	\$484	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	17.2%	0	0.0%	3.5%	\$0	0.0%	1.3%	0	0.0%	4.2%	\$0	0.0%	2.2%
	Moderate	0	0.0%	\$0	0.0%	18.0%	0	0.0%	9.4%	\$0	0.0%	4.7%	0	0.0%	10.7%	\$0	0.0%	5.4%
	Middle	0	0.0%	\$0	0.0%	19.2%	0	0.0%	13.2%	\$0	0.0%	8.2%	0	0.0%	11.0%	\$0	0.0%	6.3%
	Upper	1	100.0%	\$181	100.0%	45.5%	1	100.0%	52.2%	\$181	100.0%	63.8%	0	0.0%	45.8%	\$0	0.0%	53.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	21.7%	\$0	0.0%	22.0%	0	0.0%	28.3%	\$0	0.0%	32.7%
	Total	1	100.0%	\$181	100.0%	100.0%	1	100.0%	100.0%	\$181	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	17.2%	0	0.0%	8.3%	\$0	0.0%	2.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	18.0%	0	0.0%	2.8%	\$0	0.0%	2.0%	0	0.0%	11.3%	\$0	0.0%	2.6%
	Middle	1	100.0%	\$120	100.0%	19.2%	1	100.0%	16.7%	\$120	100.0%	21.4%	0	0.0%	22.6%	\$0	0.0%	16.8%
	Upper	0	0.0%	\$0	0.0%	45.5%	0	0.0%	69.4%	\$0	0.0%	67.2%	0	0.0%	60.4%	\$0	0.0%	75.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	2.8%	\$0	0.0%	7.4%	0	0.0%	5.7%	\$0	0.0%	4.7%
	Total	1	100.0%	\$120	100.0%	100.0%	1	100.0%	100.0%	\$120	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	17.2%	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%	18.0%	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%	19.2%	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%	45.5%	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	0	0.0%	\$0	0.0%	17.2%	0	0.0%	2.8%	\$0	0.0%	1.0%	0	0.0%	2.8%	\$0	0.0%	1.3%
	Moderate	1	20.0%	\$149	19.0%	18.0%	1	20.0%	10.8%	\$149	19.0%	6.5%	0	0.0%	10.1%	\$0	0.0%	5.4%
	Middle	2	40.0%	\$275	35.0%	19.2%	2	40.0%	19.5%	\$275	35.0%	14.3%	0	0.0%	17.3%	\$0	0.0%	12.0%
	Upper	2	40.0%	\$361	46.0%	45.5%	2	40.0%	51.1%	\$361	46.0%	61.4%	0	0.0%	52.2%	\$0	0.0%	59.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	15.8%	\$0	0.0%	16.8%	0	0.0%	17.6%	\$0	0.0%	21.9%
	Total	5	100.0%	\$785	100.0%	100.0%	5	100.0%	100.0%	\$785	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
Small Business Revenue	Total Businesses																	
	\$1 Million or Less	11	34.4%	\$1,696	48.9%	93.4%	7	31.8%	53.9%	\$716	33.7%	47.9%	4	40.0%	49.0%	\$980	72.9%	51.0%
	Over \$1 Million	4	12.5%	\$210	6.1%	5.6%	3	13.8%					1	10.0%				
	Total Rev. available	15	46.9%	\$1,906	55.0%	99.0%	10	45.4%					5	50.0%				
	Rev. Not Known	17	53.1%	\$1,562	45.0%	0.9%	12	54.5%					5	50.0%				
	Total	32	100.0%	\$3,468	100.0%	100.0%	22	100.0%					10	100.0%				
Small Farm Revenue	Total Farms																	
	\$1 Million or Less	2	33.3%	\$90	22.0%	99.2%	1	33.3%	81.3%	\$45	27.3%	81.8%	1	33.3%	80.0%	\$45	18.4%	56.9%
	Over \$1 Million	0	0.0%	\$0	0.0%	0.8%	0	0.0%					0	0.0%				
	Not Known	4	66.7%	\$320	78.0%	0.0%	2	66.7%					2	66.7%				
	Total	6	100.0%	\$410	100.0%	100.0%	3	100.0%					3	100.0%				
Small Farm Loan Size	\$100,000 or Less	6	100.0%	\$410	100.0%		3	100.0%	87.5%	\$165	100.0%	33.6%	3	100.0%	86.7%	\$245	100.0%	40.4%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$289	13.6%	16.0%	2	20.0%	2.8%	\$251	18.7%	14.9%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	12.5%	\$1,015	47.8%	29.0%	1	10.0%	1.9%	\$673	50.0%	33.9%
	Total	6	100.0%	\$410	100.0%		3	100.0%	100.0%	\$165	100.0%	100.0%	10	100.0%	100.0%	\$1,345	100.0%	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, 2016 D&B Info, and 2010 ACS Data

Appendix I

Geographic Distribution of Home Equity Lines of Credit

Assessment Area: TX - Kerr County

Tract Income Levels	Bank Lending & Demographic Data Comparison				
	2015, 2016				Owner Occupied Units %
	Bank		Dollar		
	#	%	\$ (000s)	\$ %	
Low	0	0.0%	\$0	0.0%	0.0%
Moderate	2	9.1%	\$107	4.3%	2.6%
Middle	16	72.7%	\$2,136	84.9%	68.7%
Upper	4	18.2%	\$273	10.9%	28.7%
Unknown	0	0.0%	\$0	0.0%	0.0%
<i>Total</i>	<i>22</i>	<i>100.0%</i>	<i>\$2,516</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

Borrower Distribution of Home Equity Lines of Credit

Assessment Area: TX - Kerr County

Borrower Income Levels	Bank Lending & Demographic Data Comparison				
	2015, 2016				Families by Family Income %
	Bank		Dollar		
	#	%	\$ (000s)	\$ %	
Low	2	9.1%	\$97	0.0%	17.2%
Moderate	5	22.7%	\$325	12.9%	18.0%
Middle	1	4.5%	\$110	4.4%	19.2%
Upper	14	63.6%	\$1,984	78.9%	45.5%
Unknown	0	0.0%	\$0	0.0%	0.0%
<i>Total</i>	<i>22</i>	<i>100.0%</i>	<i>\$2,516</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

Appendix I

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: TX - Kerr County

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison				Bank & Aggregate Lending Comparison							
		2017		2017		Count		Dollar		Bank		Dollar	
		Bank	Owner Occupied Units	Bank	Agg	Bank	Agg	\$ (000s)	\$ %	\$ (000s)	\$ %	\$ (000s)	\$ %
HOME PURCHASE	Low	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%	26.0%	0	0.0%	28.0%	\$0	0.0%	22.4%	
	Middle	0	0.0%	\$0	0.0%	35.8%	0	0.0%	30.0%	\$0	0.0%	33.7%	
	Upper	1	100.0%	\$228	100.0%	38.2%	1	100.0%	42.1%	\$228	100.0%	43.8%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Total	1	100.0%	\$228	100.0%	100.0%	1	100.0%	100.0%	\$228	100.0%	100.0%	
REFINANCE	Low	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%	26.0%	0	0.0%	23.8%	\$0	0.0%	18.6%	
	Middle	0	0.0%	\$0	0.0%	35.8%	0	0.0%	36.4%	\$0	0.0%	38.8%	
	Upper	0	0.0%	\$0	0.0%	38.2%	0	0.0%	39.8%	\$0	0.0%	42.6%	
	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%	
HOME IMPROVEMENT	Low	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%	26.0%	0	0.0%	26.5%	\$0	0.0%	24.1%	
	Middle	0	0.0%	\$0	0.0%	35.8%	0	0.0%	28.6%	\$0	0.0%	44.8%	
	Upper	0	0.0%	\$0	0.0%	38.2%	0	0.0%	44.9%	\$0	0.0%	31.1%	
	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%	
MULTI FAMILY	Multi-Family Units												
	Low	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%	55.1%	0	0.0%	50.0%	\$0	0.0%	9.6%	
	Middle	0	0.0%	\$0	0.0%	35.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	9.1%	0	0.0%	50.0%	\$0	0.0%	90.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
HMDA TOTALS	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Low	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%	26.0%	0	0.0%	26.8%	\$0	0.0%	21.3%	
	Middle	0	0.0%	\$0	0.0%	35.8%	0	0.0%	31.7%	\$0	0.0%	34.9%	
	Upper	1	100.0%	\$228	100.0%	38.2%	1	100.0%	41.6%	\$228	100.0%	43.8%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
SMALL BUSINESSES	Total	1	100.0%	\$228	100.0%	100.0%	1	100.0%	100.0%	\$228	100.0%	100.0%	
	Small Businesses												
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	8	61.5%	\$1,648	81.7%	35.1%	8	61.5%	31.3%	\$1,648	81.7%	28.7%	
	Middle	1	7.7%	\$50	2.5%	37.0%	1	7.7%	39.5%	\$50	2.5%	42.0%	
	Upper	4	30.8%	\$320	15.9%	27.9%	4	30.8%	25.5%	\$320	15.9%	26.0%	
SMALL FARM	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%	3.7%	\$0	0.0%	3.3%	
	Total	13	100.0%	\$2,018	100.0%	100.0%	13	100.0%	100.0%	\$2,018	100.0%	100.0%	
	Small Farms												
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	1	25.0%	\$100	34.5%	24.2%	1	25.0%	40.0%	\$100	34.5%	29.9%	
SMALL FARM	Middle	2	50.0%	\$90	31.0%	37.5%	2	50.0%	35.0%	\$90	31.0%	30.4%	
	Upper	1	25.0%	\$100	34.5%	38.3%	1	25.0%	17.5%	\$100	34.5%	35.3%	
	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%	7.5%	\$0	0.0%	4.4%	
	Total	4	100.0%	\$290	100.0%	100.0%	4	100.0%	100.0%	\$290	100.0%	100.0%	

Originations & Purchases

2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

Appendix I

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size

Assessment Area: TX - Kerr County

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison				Bank & Aggregate Lending Comparison			
		2017		2017		Count		Dollar	
		Bank	Families by Family Income %	Bank	Agg %	Bank \$ (000s)	S %	Agg S %	
HOME PURCHASE	Low	0 0.0%	\$0 0.0%	19.7%	0 0.0%	1.7%	\$0 0.0%	0.7%	
	Moderate	0 0.0%	\$0 0.0%	18.0%	0 0.0%	9.0%	\$0 0.0%	5.0%	
	Middle	0 0.0%	\$0 0.0%	17.8%	0 0.0%	23.2%	\$0 0.0%	18.1%	
	Upper	1 100.0%	\$228 100.0%	44.5%	1 100.0%	55.9%	\$228 100.0%	66.0%	
	Unknown	0 0.0%	\$0 0.0%	0.0%	0 0.0%	10.1%	\$0 0.0%	10.1%	
	Total	1 100.0%	\$228 100.0%	100.0%	1 100.0%	100.0%	\$228 100.0%	100.0%	
REFINANCE	Low	0 0.0%	\$0 0.0%	19.7%	0 0.0%	4.3%	\$0 0.0%	2.2%	
	Moderate	0 0.0%	\$0 0.0%	18.0%	0 0.0%	11.5%	\$0 0.0%	6.1%	
	Middle	0 0.0%	\$0 0.0%	17.8%	0 0.0%	18.6%	\$0 0.0%	14.4%	
	Upper	0 0.0%	\$0 0.0%	44.5%	0 0.0%	46.7%	\$0 0.0%	56.7%	
	Unknown	0 0.0%	\$0 0.0%	0.0%	0 0.0%	18.9%	\$0 0.0%	20.5%	
	Total	0 0.0%	\$0 0.0%	100.0%	0 0.0%	100.0%	\$0 0.0%	100.0%	
HOME IMPROVEMENT	Low	0 0.0%	\$0 0.0%	19.7%	0 0.0%	2.0%	\$0 0.0%	1.3%	
	Moderate	0 0.0%	\$0 0.0%	18.0%	0 0.0%	6.1%	\$0 0.0%	2.0%	
	Middle	0 0.0%	\$0 0.0%	17.8%	0 0.0%	22.4%	\$0 0.0%	14.6%	
	Upper	0 0.0%	\$0 0.0%	44.5%	0 0.0%	63.3%	\$0 0.0%	77.5%	
	Unknown	0 0.0%	\$0 0.0%	0.0%	0 0.0%	6.1%	\$0 0.0%	4.6%	
	Total	0 0.0%	\$0 0.0%	100.0%	0 0.0%	100.0%	\$0 0.0%	100.0%	
MULTIFAMILY	Low	0 0.0%	\$0 0.0%	19.7%	0 0.0%	0.0%	\$0 0.0%	0.0%	
	Moderate	0 0.0%	\$0 0.0%	18.0%	0 0.0%	0.0%	\$0 0.0%	0.0%	
	Middle	0 0.0%	\$0 0.0%	17.8%	0 0.0%	0.0%	\$0 0.0%	0.0%	
	Upper	0 0.0%	\$0 0.0%	44.5%	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%	19.7%	0 0.0%	2.5%	\$0 0.0%	1.1%	
	Moderate	0 0.0%	\$0 0.0%	18.0%	0 0.0%	9.6%	\$0 0.0%	5.1%	
	Middle	0 0.0%	\$0 0.0%	17.8%	0 0.0%	21.8%	\$0 0.0%	16.7%	
	Upper	1 100.0%	\$228 100.0%	44.5%	1 100.0%	53.4%	\$228 100.0%	62.9%	
	Unknown	0 0.0%	\$0 0.0%	0.0%	0 0.0%	12.8%	\$0 0.0%	14.1%	
	Total	1 100.0%	\$228 100.0%	100.0%	1 100.0%	100.0%	\$228 100.0%	100.0%	
Small Business Revenue	\$1 Million or Less	6 46.2%	\$1,359 67.3%	92.6%	6 46.2%	53.5%	\$1,359 67.3%	51.9%	
	Over \$1 Million	3 23.1%	\$379 18.8%	6.4%	3 23.1%				
	Total Rev. available	9 69.3%	\$1,738 86.1%	99.0%	9 69.3%				
	Rev. Not Known	4 30.8%	\$280 13.9%	1.0%	4 30.8%				
	Total	13 100.0%	\$2,018 100.0%	100.0%	13 100.0%				
	Total Businesses								
Loan Size	\$100,000 or Less	7 53.8%	\$406 20.1%		7 53.8%	94.8%	\$406 20.1%	48.5%	
	\$100,001 - \$250,000	3 23.1%	\$512 25.4%		3 23.1%	2.8%	\$512 25.4%	13.6%	
	\$250,001 - \$1 Million	3 23.1%	\$1,100 54.5%		3 23.1%	2.4%	\$1,100 54.5%	37.9%	
	Total	13 100.0%	\$2,018 100.0%		13 100.0%	100.0%	\$2,018 100.0%	100.0%	
	Total Farms								
	\$1 Million or Less	1 25.0%	\$45 15.5%	99.2%	1 25.0%	82.5%	\$45 15.5%	97.6%	
Small Farm Revenue	Over \$1 Million	0 0.0%	\$0 0.0%	0.8%	0 0.0%				
	Not Known	3 75.0%	\$245 84.5%	0.0%	3 75.0%				
	Total	4 100.0%	\$290 100.0%	100.0%	4 100.0%				
	\$100,000 or Less	4 100.0%	\$290 100.0%		4 100.0%	92.5%	\$290 100.0%	48.8%	
	\$100,001 - \$250,000	0 0.0%	\$0 0.0%		0 0.0%	2.5%	\$0 0.0%	10.5%	
	\$250,001 - \$500,000	0 0.0%	\$0 0.0%		0 0.0%	5.0%	\$0 0.0%	40.7%	
Loan Size	Total	4 100.0%	\$290 100.0%		4 100.0%	100.0%	\$290 100.0%	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, 2017 D&B Info, and 2015 ACS Data

Appendix I

Geographic Distribution of Home Equity Lines of Credit

Assessment Area: TX - Kerr County

Tract Income Levels	Bank Lending & Demographic Data Comparison				
			2017		Owner Occupied Units %
	Count	Bank	Dollar	\$ %	
#	%	\$ (000s)	\$ %		
Low	0	0.0%	\$0	0.0%	0.0%
Moderate	5	50.0%	\$379	45.3%	26.0%
Middle	1	10.0%	\$57	6.8%	35.8%
Upper	4	40.0%	\$400	47.8%	38.2%
Unknown	0	0.0%	\$0	0.0%	0.0%
<i>Total</i>	<i>10</i>	<i>100.0%</i>	<i>\$836</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

Borrower Distribution of Home Equity Lines of Credit

Assessment Area: TX - Kerr County

Borrower Income Levels	Bank Lending & Demographic Data Comparison				
			2017		Families by Family Income %
	Count	Bank	Dollar	\$ %	
#	%	\$ (000s)	\$ %		
Low	0	0.0%	\$0	0.0%	19.7%
Moderate	2	20.0%	\$199	23.8%	18.0%
Middle	5	50.0%	\$415	49.6%	17.8%
Upper	3	30.0%	\$222	26.6%	44.5%
Unknown	0	0.0%	\$0	0.0%	0.0%
<i>Total</i>	<i>10</i>	<i>100.0%</i>	<i>\$836</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

Appendix J

Appendix J – Distribution of Branch Delivery System and Branch Openings and Closings

As of: December 31, 2017

Assessment Areas				Percent of Branches by Income Level of Geography				Branch Openings and Closings				Demographics					
Name	% of Deposits	# of Branches	% of Branches	Low	Mod	Mid	Upp	# of Branches Opened	# of Branches Closed	Net Change in Branch Locations				% of Population by Tract Income			
										Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Arizona																	
Phoenix	0.6%	17	3.9%	0.0%	0.0%	52.9%	47.1%	1	2	0	0	0	-1	11.3%	23.0%	31.2%	34.3% 0.2%
Arizona All Assessment Areas	0.6%	17	3.9%	0.0%	0.0%	52.9%	47.1%	1	2	0	0	0	-1	11.3%	23.0%	31.2%	34.3% 0.2%
California																	
Fresno MSA	0.0%	0	0.0%	0.0%	0.0%	0.0%	0.0%	0	1	0	0	0	-1	NA*	NA*	NA*	NA*
Greater Los Angeles	10.9%	38	8.7%	2.5%	15.8%	10.5%	63.2%	0	3	0	0	-1	-2	8.8%	29.2%	27.0%	34.5% 0.5%
Inland Empire	0.1%	3	0.6%	0.0%	33.3%	33.3%	33.4%	1	0	0	0	+1	0	4.9%	24.7%	32.3%	38.2% 0.0%
Sacramento	0.0%	0	0.0%	0.0%	0.0%	0.0%	0.0%	0	1	-1	0	0	0	NA*	NA*	NA*	NA*
Salinas	0.4%	4	0.9%	25.0%	0.0%	0.0%	75.0%	0	0	0	0	0	0	3.9%	21.5%	35.7%	38.4% 0.5%
San Diego	1.0%	14	3.2%	14.3%	7.1%	35.7%	42.9%	0	1	0	-1	0	0	9.7%	23.3%	31.3%	35.3% 0.4%
San Francisco Bay	4.4%	17	3.9%	11.8%	17.7%	29.4%	41.1%	0	0	0	0	0	0	12.0%	22.0%	31.5%	34.1% 0.4%
San Jose	12.3%	14	3.2%	0.0%	14.3%	21.4%	64.3%	1	0	0	0	0	+1	9.3%	21.3%	36.3%	33.0% 0.1%
Santa Cruz	1.6%	6	1.4%	16.7%	0.0%	66.6%	16.7%	0	1	0	0	-1	0	6.2%	28.3%	40.0%	25.5% 0.0%
Ventura	0.1%	1	0.2%	0.0%	0.0%	0.0%	100.0%	0	0	0	0	0	0	5.1%	29.3%	32.8%	32.8% 0.0%
California All Assessment Areas	30.8%	97	22.1%	7.2%	13.4%	22.7%	53.6%	2	7	-1	-1	-1	-2	8.8%	26.2%	29.9%	34.7% 0.4%
Florida																	
Ft. Lauderdale-West Palm Beach	0.5%	6	1.4%	0.0%	16.7%	33.3%	50.0%	0	0	0	0	0	0	5.6%	28.7%	32.4%	33.1% 0.2%
Naples-Immokalee-Marco Island MSA	0.1%	1	0.2%	0.0%	0.0%	0.0%	100.0%	0	0	0	0	0	0	7.2%	23.5%	38.0%	31.3% 0.0%
Sarasota	0.0%	0	0.0%	0.0%	0.0%	0.0%	0.0%	0	1	0	0	-1	NA*	NA*	NA*	NA*	
Stuart	0.0%	0	0.0%	0.0%	0.0%	0.0%	0.0%	0	1	0	0	-1	NA*	NA*	NA*	NA*	
Florida All Assessment Areas	0.6%	7	1.6%	0.0%	14.3%	28.6%	57.1%	0	2	0	0	0	-2	5.8%	28.2%	33.0%	32.9% 0.2%
Michigan																	
Ann Arbor MSA	1.3%	9	2.1%	0.0%	22.2%	44.6%	22.2%	0	0	0	0	0	0	14.9%	12.9%	40.2%	27.6% 4.4%
Battle Creek	0.4%	4	0.9%	0.0%	50.0%	0.0%	50.0%	0	1	0	-1	0	0	7.4%	26.5%	39.2%	26.9% 0.0%
Fenton	0.1%	1	0.2%	0.0%	0.0%	100.0%	0.0%	0	0	0	0	0	0	0.0%	0.0%	23.3%	76.7% 0.0%
Grand Rapids-Wyoming	0.9%	11	2.5%	0.0%	0.0%	63.6%	36.4%	1	2	0	-1	0	0	5.9%	16.5%	50.3%	27.3% 0.0%
Jackson MSA	0.7%	9	2.1%	0.0%	55.6%	33.3%	11.1%	0	1	0	0	0	-1	9.9%	19.4%	47.4%	20.2% 3.1%
Kalamazoo-Portage	0.4%	6	1.4%	16.7%	50.0%	33.3%	0.0%	0	0	0	0	0	0	8.0%	16.7%	51.8%	21.9% 1.6%
Lansing-East Lansing	0.9%	7	1.6%	0.0%	57.1%	28.6%	14.3%	0	1	0	0	0	-1	9.2%	20.4%	30.3%	34.8% 5.3%
Midland MSA	0.2%	2	0.4%	0.0%	50.0%	0.0%	50.0%	0	1	0	-1	0	0	3.3%	19.2%	42.2%	35.3% 0.0%
Muskegon MSA	0.4%	4	0.9%	0.0%	50.0%	0.0%	50.0%	1	1	0	0	-1	+1	11.1%	23.1%	37.6%	28.2% 0.0%
Southeast Michigan	46.0%	141	32.2%	7.1%	20.6%	29.8%	41.8%	4	11	-3	-1	-1	-2	10.4%	22.9%	33.4%	33.1% 0.2%
Gladwin County	0.0%	0	0.0%	0.0%	0.0%	0.0%	0.0%	0	1	0	0	-1	0	0.0%	25.8%	74.2%	0.0% 0.0%
Lenawee County	0.1%	1	0.2%	0.0%	0.0%	100.0%	0.0%	0	0	0	0	0	0	0.0%	0.0%	54.4%	45.6% 0.0%
Michigan All Assessment Areas	51.4%	195	44.5%	5.6%	24.6%	31.8%	36.9%	6	19	-3	-4	-3	-3	9.7%	20.7%	37.2%	31.6% 0.8%
Texas																	
Austin	1.6%	10	2.3%	10.0%	0.0%	30.0%	60.0%	0	1	0	0	-1	0	11.9%	19.7%	33.4%	33.7% 1.3%
Dallas-Ft. Worth Metroplex	8.9%	54	12.3%	11.1%	22.2%	29.7%	37.0%	1	0	0	+1	0	0	12.1%	25.8%	27.7%	34.3% 0.1%

Appendix J

Assessment Areas				Percent of Branches by Income Level of Geography				Branch Openings and Closings								Demographics					
Name	% of Deposits	# of Branches	% of Branches	Low	Mod	Mid	Upp	# of Branches Opened	# of Branches Closed	Net Change in Branch Locations				% of Population by Tract Income							
										Low	Mod	Mid	Upp	Low	Mod	Mid	Upp	Unk			
Houston	5.5%	48	11.0%	12.5%	18.8%	20.8%	47.9%	0	8	-1	-1	-4	-2	12.2%	26.0%	35.6%	0.3%				
San Antonio	0.3%	6	1.4%	16.7%	16.7%	33.3%	33.3%	0	3	0	-1	-1	-1	7.2%	33.4%	27.8%	31.6%	0.0%			
Kerr County	0.3%	4	0.9%	0.0%	50.0%	25.0%	25.0%	0	1	0	-1	0	0	0.0%	35.0%	34.3%	30.7%	0.0%			
Texas All Assessment Areas	16.6%	122	27.9%	11.5%	19.7%	26.2%	42.6%	1	13	-1	-2	-6	-3	11.5%	26.3%	27.6%	34.4%	0.2%			
All Assessment Areas	100.0%	438	100.0%	7.3%	19.6%	29.0%	42.9%	10	43	-5	-7	-10	-11	9.6%	25.5%	30.4%	34.1%	0.4%			

* No longer an assessment area as of December 31, 2017