

## **APPENDICES**

Appendix A

**Appendix A – Scope of Examination**

<b>SCOPE OF EXAMINATION</b>	
<b>Time Period Reviewed</b>	
Lending Test: January 1, 2018 to December 31, 2019 Community Development Loans, Investment Test, and Service Tests: April 1, 2018 to December 31, 2020	
<b>Financial Institution</b>	<b>Products Reviewed</b>
Comerica Bank Dallas, Texas	CRA and HMDA Reportable Loans Community Development Loans
<b>List of Assessment Areas</b>	
<b>Assessment Area</b>	<b>Type of Examination</b>
Phoenix, AZ	Full Scope
Greater Los Angeles, CA	Full Scope
Inland Empire, CA	Limited Scope
Salinas, CA	Limited Scope
San Diego, CA	Limited Scope
San Francisco Bay, CA	Full Scope
San Jose, CA	Limited Scope
Santa Cruz, CA	Limited Scope
Ventura County, CA	Limited Scope
Fort Lauderdale – West Palm Beach, FL	Full Scope
Naples, FL	Limited Scope
Ann Arbor, MI	Limited Scope
Battle Creek, MI	Limited Scope
Fenton, MI	Limited Scope
Grand Rapids – Wyoming, MI	Limited Scope
Jackson, MI	Limited Scope
Kalamazoo, MI	Limited Scope
Lansing – East Lansing, MI	Full Scope
Lenawee County, MI	Limited Scope
Midland, MI	Limited Scope
Muskegon, MI	Limited Scope
Southeast Michigan	Full Scope
Austin, TX	Full Scope
Dallas Fort Worth (DFW), TX	Full Scope
Houston, TX	Limited Scope
Kerr County, TX (Bank of the Hills)	Limited Scope
San Antonio, TX	Limited Scope

## Appendix B – General Information

### Acronyms

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

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

## Appendix C – Glossary

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

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

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

1. Affordable housing (including multi-family rental housing) for low- or moderate-income individuals.
2. Community services targeted to low- or moderate-income individuals.
3. Activities that promote economic development by financing businesses or farms that meet the size eligibility standards of the Small Business Administration's Development Company or Small Business Investment Company programs (13 CFR 121.301) or have gross annual revenues of \$1 million or less.
4. Activities that revitalize or stabilize –
  - a. Low- or moderate-income geographies.
  - b. Designated disaster areas.
  - c. Distressed or underserved nonmetropolitan middle-income geographies designated by the Board, Federal Deposit Insurance Corporation, and Office of the Comptroller of the Currency, based on-
    - i. Rates of poverty, unemployment, and population loss.
    - ii. Population size, density, and dispersion. Activities that revitalize and stabilize geographies designated based on population size, density, and dispersion if they help to meet essential community needs, including needs of low- and moderate-income individuals.

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

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

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

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

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

**Household:** Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100 percent tabulations, the count of households always equals the count of occupied housing units.

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

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

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

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

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

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

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

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

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

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

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

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

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

## Appendix D

## Appendix D – Metropolitan Limited-Scope Assessment Area/Areas Demographics

## Combined Demographics Report

## Assessment Area: CA - Inland Empire

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	28	5.4	27,592	4.4	11,383	41.3	131,983	20.8
Moderate-income	143	27.5	147,417	23.3	34,396	23.3	101,876	16.1
Middle-income	175	33.7	199,907	31.6	24,800	12.4	119,325	18.8
Upper-income	172	33.1	258,333	40.8	12,951	5	280,065	44.2
Unknown-income	2	0.4	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>520</b>	<b>100.0</b>	<b>633,249</b>	<b>100.0</b>	<b>83,530</b>	<b>13.2</b>	<b>633,249</b>	<b>100.0</b>
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	44,253	11,540	2.3	26.1	27,993	63.3	4,720	10.7
Moderate-income	218,052	89,516	17.6	41.1	111,353	51.1	17,183	7.9
Middle-income	277,036	164,163	32.3	59.3	95,318	34.4	17,555	6.3
Upper-income	333,178	243,779	47.9	73.2	72,654	21.8	16,745	5
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>872,519</b>	<b>508,998</b>	<b>100.0</b>	<b>58.3</b>	<b>307,318</b>	<b>35.2</b>	<b>56,203</b>	<b>6.4</b>
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported	
		#	%	%	#	%	#	%
Low-income	5,211	4.7	4,714	4.6	471	5.8	26	5.1
Moderate-income	25,252	22.9	22,671	22.3	2,457	30.3	124	24.4
Middle-income	36,823	33.4	33,616	33.1	3,051	37.7	156	30.7
Upper-income	42,969	39	40,669	40	2,099	25.9	201	39.6
Unknown-income	57	0.1	36	0	20	0.2	1	0.2
<b>Total Assessment Area</b>	<b>110,312</b>	<b>100.0</b>	<b>101,706</b>	<b>100.0</b>	<b>8,098</b>	<b>100.0</b>	<b>508</b>	<b>100.0</b>
Percentage of Total Businesses:			<b>92.2</b>		<b>7.3</b>		<b>.5</b>	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported	
		#	%	%	#	%	#	%
Low-income	14	1.5	14	1.6	0	0	0	0
Moderate-income	129	14	120	13.8	9	19.6	0	0
Middle-income	314	34.2	293	33.6	21	45.7	0	0
Upper-income	462	50.3	444	51	16	34.8	2	100
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>919</b>	<b>100.0</b>	<b>871</b>	<b>100.0</b>	<b>46</b>	<b>100.0</b>	<b>2</b>	<b>100.0</b>
Percentage of Total Farms:			<b>94.8</b>		<b>5.0</b>		<b>.2</b>	

2019 FFIEC Census Data and 2019 D&amp;B Information

## Appendix D

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

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	3	3.8	2,494	3.3	984	39.5	15,489	20.5
Moderate-income	15	19	14,775	19.5	3,533	23.9	13,080	17.3
Middle-income	25	31.6	26,352	34.9	2,969	11.3	13,906	18.4
Upper-income	34	43	31,957	42.3	1,609	5	33,107	43.8
Unknown-income	2	2.5	4	0	4	100	0	0
<b>Total Assessment Area</b>	<b>79</b>	<b>100.0</b>	<b>75,582</b>	<b>100.0</b>	<b>9,099</b>	<b>12.0</b>	<b>75,582</b>	<b>100.0</b>
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	3,377	355	0.7	10.5	2,813	83.3	209	6.2
Moderate-income	19,764	6,007	11.6	30.4	12,713	64.3	1,044	5.3
Middle-income	38,414	16,041	31	41.8	20,130	52.4	2,243	5.8
Upper-income	57,453	29,346	56.7	51.1	19,146	33.3	8,961	15.6
Unknown-income	4	4	0	100	0	0	0	0
<b>Total Assessment Area</b>	<b>119,012</b>	<b>51,753</b>	<b>100.0</b>	<b>43.5</b>	<b>54,802</b>	<b>46.0</b>	<b>12,457</b>	<b>10.5</b>
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	638	4.3	593	4.3	41	3.8	4	7
Moderate-income	1,499	10	1,409	10.2	87	8.1	3	5.3
Middle-income	4,460	29.8	4,043	29.2	395	36.7	22	38.6
Upper-income	8,311	55.5	7,744	55.9	540	50.1	27	47.4
Unknown-income	73	0.5	58	0.4	14	1.3	1	1.8
<b>Total Assessment Area</b>	<b>14,981</b>	<b>100.0</b>	<b>13,847</b>	<b>100.0</b>	<b>1,077</b>	<b>100.0</b>	<b>57</b>	<b>100.0</b>
	Percentage of Total Businesses:			<b>92.4</b>		<b>7.2</b>		<b>.4</b>
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	9	2.3	7	2.2	2	2.4	0	0
Moderate-income	37	9.3	27	8.6	10	11.9	0	0
Middle-income	169	42.5	122	38.9	47	56	0	0
Upper-income	179	45	157	50	22	26.2	0	0
Unknown-income	4	1	1	0.3	3	3.6	0	0
<b>Total Assessment Area</b>	<b>398</b>	<b>100.0</b>	<b>314</b>	<b>100.0</b>	<b>84</b>	<b>100.0</b>	<b>0</b>	<b>.0</b>
	Percentage of Total Farms:			<b>78.9</b>		<b>21.1</b>		<b>.0</b>

2019 FFIEC Census Data and 2019 D&amp;B Information

## Appendix D

## Combined Demographics Report

## Assessment Area: CA - San Diego

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	52	10.3	48,329	8.5	16,121	33.4	134,567	23.6
Moderate-income	109	21.6	121,038	21.3	18,636	15.4	95,092	16.7
Middle-income	161	31.9	176,363	31	15,476	8.8	98,851	17.4
Upper-income	177	35	223,334	39.2	10,462	4.7	240,599	42.3
Unknown-income	6	1.2	45	0	0	0	0	0
<b>Total Assessment Area</b>	<b>505</b>	<b>100.0</b>	<b>569,109</b>	<b>100.0</b>	<b>60,695</b>	<b>10.7</b>	<b>569,109</b>	<b>100.0</b>
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	77,311	12,880	2.9	16.7	58,990	76.3	5,441	7
Moderate-income	197,362	66,179	14.7	33.5	118,868	60.2	12,315	6.2
Middle-income	318,646	154,124	34.3	48.4	141,708	44.5	22,814	7.2
Upper-income	358,176	215,909	48.1	60.3	116,693	32.6	25,574	7.1
Unknown-income	56	26	0	46.4	19	33.9	11	19.6
<b>Total Assessment Area</b>	<b>951,551</b>	<b>449,118</b>	<b>100.0</b>	<b>47.2</b>	<b>436,278</b>	<b>45.8</b>	<b>66,155</b>	<b>7.0</b>
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	8,311	5.6	7,659	5.6	609	5.6	43	6.2
Moderate-income	21,968	14.8	20,409	14.9	1,480	13.7	79	11.4
Middle-income	51,497	34.8	47,344	34.7	3,989	37	164	23.6
Upper-income	66,163	44.7	61,056	44.7	4,698	43.5	409	58.8
Unknown-income	138	0.1	122	0.1	16	0.1	0	0
<b>Total Assessment Area</b>	<b>148,077</b>	<b>100.0</b>	<b>136,590</b>	<b>100.0</b>	<b>10,792</b>	<b>100.0</b>	<b>695</b>	<b>100.0</b>
	Percentage of Total Businesses:			<b>92.2</b>		<b>7.3</b>		<b>.5</b>
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	17	1.7	17	1.8	0	0	0	0
Moderate-income	122	12.3	116	12.3	6	14	0	0
Middle-income	377	38.2	358	37.9	19	44.2	0	0
Upper-income	472	47.8	454	48	18	41.9	0	0
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>988</b>	<b>100.0</b>	<b>945</b>	<b>100.0</b>	<b>43</b>	<b>100.0</b>	<b>0</b>	<b>.0</b>
	Percentage of Total Farms:			<b>95.6</b>		<b>4.4</b>		<b>.0</b>

2019 FFIEC Census Data and 2019 D&amp;B Information

## Appendix D

## Combined Demographics Report

## Assessment Area: CA - San Jose

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	34	9.1	34,983	7.8	7,016	20.1	106,442	23.8
Moderate-income	77	20.7	83,269	18.6	8,913	10.7	69,255	15.5
Middle-income	136	36.6	164,673	36.9	8,107	4.9	82,649	18.5
Upper-income	124	33.3	163,795	36.7	4,746	2.9	188,388	42.2
Unknown-income	1	0.3	14	0	4	28.6	0	0
<b>Total Assessment Area</b>	<b>372</b>	<b>100.0</b>	<b>446,734</b>	<b>100.0</b>	<b>28,786</b>	<b>6.4</b>	<b>446,734</b>	<b>100.0</b>
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	50,462	15,496	4.4	30.7	33,260	65.9	1,706	3.4
Moderate-income	124,428	54,515	15.5	43.8	65,318	52.5	4,595	3.7
Middle-income	243,890	129,315	36.7	53	105,120	43.1	9,455	3.9
Upper-income	227,325	153,510	43.5	67.5	64,849	28.5	8,966	3.9
Unknown-income	85	0	0	0	80	94.1	5	5.9
<b>Total Assessment Area</b>	<b>646,190</b>	<b>352,836</b>	<b>100.0</b>	<b>54.6</b>	<b>268,627</b>	<b>41.6</b>	<b>24,727</b>	<b>3.8</b>
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	5,562	5.8	5,101	5.9	452	5.6	9	2.4
Moderate-income	17,577	18.4	15,523	17.9	1,990	24.9	64	17.1
Middle-income	34,290	36	31,125	35.8	3,049	38.1	116	30.9
Upper-income	37,692	39.6	35,000	40.3	2,506	31.3	186	49.6
Unknown-income	168	0.2	160	0.2	8	0.1	0	0
<b>Total Assessment Area</b>	<b>95,289</b>	<b>100.0</b>	<b>86,909</b>	<b>100.0</b>	<b>8,005</b>	<b>100.0</b>	<b>375</b>	<b>100.0</b>
	Percentage of Total Businesses:			<b>91.2</b>		<b>8.4</b>		<b>.4</b>
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	14	2.6	10	1.9	4	18.2	0	0
Moderate-income	98	17.9	93	17.7	5	22.7	0	0
Middle-income	191	34.9	183	34.9	7	31.8	1	100
Upper-income	244	44.6	238	45.4	6	27.3	0	0
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>547</b>	<b>100.0</b>	<b>524</b>	<b>100.0</b>	<b>22</b>	<b>100.0</b>	<b>1</b>	<b>100.0</b>
	Percentage of Total Farms:			<b>95.8</b>		<b>4.0</b>		<b>.2</b>

2019 FFIEC Census Data and 2019 D&amp;B Information

## Appendix D

**Combined Demographics Report****Assessment Area: CA - Santa Cruz-Watsonville MSA**

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	2	3.8	2,495	4.2	640	25.7	13,798	23.1
Moderate-income	11	20.8	14,713	24.7	2,199	14.9	10,138	17
Middle-income	22	41.5	23,214	38.9	1,700	7.3	10,715	18
Upper-income	17	32.1	19,253	32.3	610	3.2	25,024	41.9
Unknown-income	1	1.9	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>53</b>	<b>100.0</b>	<b>59,675</b>	<b>100.0</b>	<b>5,149</b>	<b>8.6</b>	<b>59,675</b>	<b>100.0</b>
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	6,113	1,393	2.5	22.8	4,288	70.1	432	7.1
Moderate-income	21,021	9,412	17.2	44.8	10,467	49.8	1,142	5.4
Middle-income	45,656	22,479	41.1	49.2	17,275	37.8	5,902	12.9
Upper-income	32,244	21,344	39.1	66.2	8,144	25.3	2,756	8.5
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>105,034</b>	<b>54,628</b>	<b>100.0</b>	<b>52.0</b>	<b>40,174</b>	<b>38.2</b>	<b>10,232</b>	<b>9.7</b>
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	574	4	506	3.8	67	6.9	1	1.8
Moderate-income	2,264	15.6	2,057	15.3	200	20.7	7	12.3
Middle-income	6,979	48.2	6,518	48.4	433	44.9	28	49.1
Upper-income	4,667	32.2	4,381	32.5	265	27.5	21	36.8
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>14,484</b>	<b>100.0</b>	<b>13,462</b>	<b>100.0</b>	<b>965</b>	<b>100.0</b>	<b>57</b>	<b>100.0</b>
	Percentage of Total Businesses:			<b>92.9</b>		<b>6.7</b>		<b>.4</b>
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	11	2.9	9	2.7	2	5.3	0	0
Moderate-income	84	22.3	68	20.1	16	42.1	0	0
Middle-income	184	48.9	168	49.7	16	42.1	0	0
Upper-income	97	25.8	93	27.5	4	10.5	0	0
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>376</b>	<b>100.0</b>	<b>338</b>	<b>100.0</b>	<b>38</b>	<b>100.0</b>	<b>0</b>	<b>.0</b>
	Percentage of Total Farms:			<b>89.9</b>		<b>10.1</b>		<b>.0</b>

2019 FFIEC Census Data and 2019 D&amp;B Information

## Appendix D

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

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	8	6	6,306	4	1,870	29.7	34,144	21.7
Moderate-income	40	29.9	40,370	25.6	6,004	14.9	26,034	16.5
Middle-income	41	30.6	51,962	33	2,771	5.3	30,707	19.5
Upper-income	45	33.6	59,032	37.4	1,465	2.5	66,785	42.4
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>134</b>	<b>100.0</b>	<b>157,670</b>	<b>100.0</b>	<b>12,110</b>	<b>7.7</b>	<b>157,670</b>	<b>100.0</b>
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	8,043	2,287	1.7	28.4	5,365	66.7	391	4.9
Moderate-income	57,481	24,989	18.1	43.5	28,649	49.8	3,843	6.7
Middle-income	76,113	49,012	35.6	64.4	22,857	30	4,244	5.6
Upper-income	77,290	61,405	44.6	79.4	13,745	17.8	2,140	2.8
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>218,927</b>	<b>137,693</b>	<b>100.0</b>	<b>62.9</b>	<b>70,616</b>	<b>32.3</b>	<b>10,618</b>	<b>4.9</b>
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1,718	5.2	1,389	4.6	325	13.6	4	3
Moderate-income	6,837	20.9	6,379	21.1	429	17.9	29	21.8
Middle-income	11,080	33.8	10,127	33.5	911	38	42	31.6
Upper-income	13,103	40	12,312	40.8	733	30.6	58	43.6
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>32,738</b>	<b>100.0</b>	<b>30,207</b>	<b>100.0</b>	<b>2,398</b>	<b>100.0</b>	<b>133</b>	<b>100.0</b>
	<b>Percentage of Total Businesses:</b>			<b>92.3</b>		<b>7.3</b>		<b>.4</b>
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	40	8.5	27	6.7	13	19.1	0	0
Moderate-income	113	24	86	21.4	27	39.7	0	0
Middle-income	173	36.8	157	39.1	16	23.5	0	0
Upper-income	144	30.6	132	32.8	12	17.6	0	0
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>470</b>	<b>100.0</b>	<b>402</b>	<b>100.0</b>	<b>68</b>	<b>100.0</b>	<b>0</b>	<b>.0</b>
	<b>Percentage of Total Farms:</b>			<b>85.5</b>		<b>14.5</b>		<b>.0</b>

2019 FFIEC Census Data and 2019 D&amp;B Information

## Appendix D

**Combined Demographics Report**

Assessment Area: FL - Naples-Immokalee-Marco Island MSA

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	6	8.1	4,106	4.7	1,627	39.6	18,278	20.8
Moderate-income	15	20.3	17,381	19.8	3,098	17.8	15,489	17.7
Middle-income	26	35.1	35,130	40.1	2,147	6.1	16,908	19.3
Upper-income	26	35.1	31,048	35.4	1,147	3.7	36,990	42.2
Unknown-income	1	1.4	0	0	0	0	0	0
Total Assessment Area	74	100.0	87,665	100.0	8,019	9.1	87,665	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	7,284	2,124	2.3	29.2	3,424	47	1,736	23.8
Moderate-income	36,919	15,285	16.3	41.4	10,215	27.7	11,419	30.9
Middle-income	76,674	38,746	41.3	50.5	13,667	17.8	24,261	31.6
Upper-income	80,705	37,578	40.1	46.6	8,849	11	34,278	42.5
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	201,582	93,733	100.0	46.5	36,155	17.9	71,694	35.6
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	895	2.8	841	2.8	49	3	5	1.7
Moderate-income	4,251	13.5	4,122	14	109	6.8	20	6.9
Middle-income	12,504	39.8	11,813	40	586	36.4	105	36.1
Upper-income	13,778	43.8	12,751	43.2	866	53.8	161	55.3
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	31,428	100.0	29,527	100.0	1,610	100.0	291	100.0
	Percentage of Total Businesses:			94.0		5.1		.9
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	28	11.5	25	11	3	18.8	0	0
Moderate-income	42	17.2	36	15.8	6	37.5	0	0
Middle-income	91	37.3	88	38.6	3	18.8	0	0
Upper-income	83	34	79	34.6	4	25	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	244	100.0	228	100.0	16	100.0	0	.0
	Percentage of Total Farms:			93.4		6.6		.0

2019 FFIEC Census Data and 2019 D&amp;B Information

## Appendix D

## Combined Demographics Report

## Assessment Area: MI - Ann Arbor MSA

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	16	16	8,921	11.2	2,461	27.6	18,032	22.7
Moderate-income	16	16	10,689	13.5	1,261	11.8	13,501	17
Middle-income	37	37	33,861	42.7	2,054	6.1	15,572	19.6
Upper-income	25	25	25,698	32.4	484	1.9	32,268	40.7
Unknown-income	6	6	204	0.3	67	32.8	0	0
<b>Total Assessment Area</b>	<b>100</b>	<b>100.0</b>	<b>79,373</b>	<b>100.0</b>	<b>6,327</b>	<b>8.0</b>	<b>79,373</b>	<b>100.0</b>
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	23,605	5,440	6.6	23	15,959	67.6	2,206	9.3
Moderate-income	21,049	9,873	12	46.9	9,787	46.5	1,389	6.6
Middle-income	60,457	36,901	44.7	61	19,025	31.5	4,531	7.5
Upper-income	40,983	30,117	36.5	73.5	8,317	20.3	2,549	6.2
Unknown-income	3,004	194	0.2	6.5	2,454	81.7	356	11.9
<b>Total Assessment Area</b>	<b>149,098</b>	<b>82,525</b>	<b>100.0</b>	<b>55.3</b>	<b>55,542</b>	<b>37.3</b>	<b>11,031</b>	<b>7.4</b>
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	1,466	8.6	1,321	8.5	140	9.6	5	4.8
Moderate-income	1,592	9.3	1,484	9.6	101	6.9	7	6.7
Middle-income	7,384	43.2	6,674	43	662	45.5	48	46.2
Upper-income	5,548	32.5	5,096	32.8	415	28.5	37	35.6
Unknown-income	1,104	6.5	960	6.2	137	9.4	7	6.7
<b>Total Assessment Area</b>	<b>17,094</b>	<b>100.0</b>	<b>15,535</b>	<b>100.0</b>	<b>1,455</b>	<b>100.0</b>	<b>104</b>	<b>100.0</b>
	Percentage of Total Businesses:			<b>90.9</b>		<b>8.5</b>		<b>.6</b>
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	1	0.3	1	0.3	0	0	0	0
Moderate-income	15	4.1	14	3.9	1	33.3	0	0
Middle-income	233	64.4	231	64.5	2	66.7	0	0
Upper-income	113	31.2	112	31.3	0	0	1	100
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>362</b>	<b>100.0</b>	<b>358</b>	<b>100.0</b>	<b>3</b>	<b>100.0</b>	<b>1</b>	<b>100.0</b>
	Percentage of Total Farms:			<b>98.9</b>		<b>.8</b>		<b>.3</b>

2019 FFIEC Census Data and 2019 D&amp;B Information

## Appendix D

**Combined Demographics Report****Assessment Area: MI - Battle Creek MSA**

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	4	10.3	2,135	6.3	908	42.5	7,285	21.7
Moderate-income	12	30.8	7,832	23.3	1,835	23.4	5,985	17.8
Middle-income	15	38.5	13,788	41	1,243	9	6,591	19.6
Upper-income	8	20.5	9,870	29.4	518	5.2	13,764	40.9
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	39	100.0	33,625	100.0	4,504	13.4	33,625	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	4,608	1,907	5.2	41.4	1,689	36.7	1,012	22
Moderate-income	16,795	7,716	21.1	45.9	6,041	36	3,038	18.1
Middle-income	23,487	15,641	42.7	66.6	5,338	22.7	2,508	10.7
Upper-income	15,826	11,376	31	71.9	3,142	19.9	1,308	8.3
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	60,716	36,640	100.0	60.3	16,210	26.7	7,866	13.0
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	378	8.3	322	8	52	11.5	4	9.1
Moderate-income	1,169	25.8	991	24.6	169	37.3	9	20.5
Middle-income	1,579	34.9	1,439	35.7	119	26.3	21	47.7
Upper-income	1,403	31	1,280	31.7	113	24.9	10	22.7
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	4,529	100.0	4,032	100.0	453	100.0	44	100.0
	Percentage of Total Businesses:			89.0		10.0		1.0
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	2	1.1	2	1.1	0	0	0	0
Moderate-income	6	3.2	6	3.4	0	0	0	0
Middle-income	137	73.7	129	72.9	7	87.5	1	100
Upper-income	41	22	40	22.6	1	12.5	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	186	100.0	177	100.0	8	100.0	1	100.0
	Percentage of Total Farms:			95.2		4.3		.5

2019 FFIEC Census Data and 2019 D&amp;B Information

## Appendix D

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

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	20	15.3	10,926	10.2	5,076	46.5	25,191	23.6
Moderate-income	28	21.4	17,635	16.5	5,354	30.4	16,425	15.4
Middle-income	47	35.9	39,617	37.1	5,147	13	21,298	20
Upper-income	34	26	38,469	36.1	1,978	5.1	43,733	41
Unknown-income	2	1.5	0	0	0	0	0	0
Total Assessment Area	131	100.0	106,647	100.0	17,555	16.5	106,647	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	25,965	9,778	8.5	37.7	9,208	35.5	6,979	26.9
Moderate-income	40,574	17,059	14.9	42	14,236	35.1	9,279	22.9
Middle-income	67,526	44,230	38.5	65.5	16,987	25.2	6,309	9.3
Upper-income	57,113	43,756	38.1	76.6	10,014	17.5	3,343	5.9
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	191,178	114,823	100.0	60.1	50,445	26.4	25,910	13.6
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	1,386	9.8	1,240	9.5	137	12.3	9	8.8
Moderate-income	1,875	13.2	1,705	13.1	159	14.3	11	10.8
Middle-income	6,113	43	5,525	42.5	542	48.8	46	45.1
Upper-income	4,787	33.7	4,497	34.6	255	23	35	34.3
Unknown-income	39	0.3	21	0.2	17	1.5	1	1
Total Assessment Area	14,200	100.0	12,988	100.0	1,110	100.0	102	100.0
	Percentage of Total Businesses:			91.5		7.8		.7
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	7	3.3	7	3.4	0	0	0	0
Moderate-income	6	2.9	6	2.9	0	0	0	0
Middle-income	83	39.7	83	40.3	0	0	0	0
Upper-income	113	54.1	110	53.4	3	100	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	209	100.0	206	100.0	3	100.0	0	.0
	Percentage of Total Farms:			98.6		1.4		.0

2019 FFIEC Census Data and 2019 D&amp;B Information

## Appendix D

**Combined Demographics Report****Assessment Area: MI - Grand Rapids-Wyoming**

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	12	6.6	7,778	3.5	3,245	41.7	42,098	18.7
Moderate-income	33	18.1	33,662	14.9	6,327	18.8	39,134	17.4
Middle-income	90	49.5	115,651	51.3	8,403	7.3	49,913	22.1
Upper-income	46	25.3	68,308	30.3	2,379	3.5	94,254	41.8
Unknown-income	1	0.5	0	0	0	0	0	0
Total Assessment Area	182	100.0	225,399	100.0	20,354	9.0	225,399	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	15,395	4,718	2	30.6	8,400	54.6	2,277	14.8
Moderate-income	62,933	28,754	12.3	45.7	29,441	46.8	4,738	7.5
Middle-income	181,174	125,000	53.4	69	45,196	24.9	10,978	6.1
Upper-income	92,569	75,801	32.4	81.9	11,934	12.9	4,834	5.2
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	352,071	234,273	100.0	66.5	94,971	27.0	22,827	6.5
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	1,305	3.4	1,033	3.1	264	6.2	8	2.8
Moderate-income	5,399	14.1	4,676	13.9	697	16.3	26	9.2
Middle-income	18,794	49.2	16,554	49.2	2,110	49.3	130	45.8
Upper-income	12,734	33.3	11,407	33.9	1,207	28.2	120	42.3
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	38,232	100.0	33,670	100.0	4,278	100.0	284	100.0
	Percentage of Total Businesses:			88.1		11.2		.7
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	2	0.2	2	0.3	0	0	0	0
Moderate-income	27	3.3	21	2.8	6	9.5	0	0
Middle-income	495	60.7	453	60.2	42	66.7	0	0
Upper-income	291	35.7	276	36.7	15	23.8	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	815	100.0	752	100.0	63	100.0	0	.0
	Percentage of Total Farms:			92.3		7.7		.0

2019 FFIEC Census Data and 2019 D&amp;B Information

## Appendix D

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

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	6	15.8	3,504	8.8	1,654	47.2	8,910	22.3
Moderate-income	9	23.7	7,028	17.6	1,361	19.4	6,996	17.5
Middle-income	14	36.8	20,124	50.4	1,772	8.8	8,057	20.2
Upper-income	8	21.1	9,274	23.2	371	4	15,967	40
Unknown-income	1	2.6	0	0	0	0	0	0
Total Assessment Area	38	100.0	39,930	100.0	5,158	12.9	39,930	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	6,780	2,485	5.7	36.7	3,214	47.4	1,081	15.9
Moderate-income	14,319	6,790	15.6	47.4	5,487	38.3	2,042	14.3
Middle-income	32,454	23,375	53.7	72	5,948	18.3	3,131	9.6
Upper-income	15,568	10,905	25	70	2,387	15.3	2,276	14.6
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	69,121	43,555	100.0	63.0	17,036	24.6	8,530	12.3
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	568	10.2	464	9.3	101	18.1	3	5.8
Moderate-income	1,574	28.2	1,344	27	221	39.6	9	17.3
Middle-income	2,273	40.7	2,086	41.9	157	28.1	30	57.7
Upper-income	1,168	20.9	1,079	21.7	79	14.2	10	19.2
Unknown-income	5	0.1	5	0.1	0	0	0	0
Total Assessment Area	5,588	100.0	4,978	100.0	558	100.0	52	100.0
	Percentage of Total Businesses:			89.1		10.0		.9
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	1	0.5	1	0.5	0	0	0	0
Moderate-income	5	2.4	5	2.5	0	0	0	0
Middle-income	146	70.5	143	70.4	3	75	0	0
Upper-income	55	26.6	54	26.6	1	25	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	207	100.0	203	100.0	4	100.0	0	.0
	Percentage of Total Farms:			98.1		1.9		.0

2019 FFIEC Census Data and 2019 D&amp;B Information

## Appendix D

**Combined Demographics Report****Assessment Area: MI - Kalamazoo-Portage MSA**

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	7	12.3	4,549	7.5	1,812	39.8	13,136	21.7
Moderate-income	11	19.3	7,582	12.5	1,342	17.7	10,337	17.1
Middle-income	24	42.1	29,446	48.7	2,718	9.2	12,245	20.3
Upper-income	14	24.6	18,759	31	823	4.4	24,720	40.9
Unknown-income	1	1.8	102	0.2	51	50	0	0
Total Assessment Area	57	100.0	60,438	100.0	6,746	11.2	60,438	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	12,207	3,153	4.9	25.8	6,969	57.1	2,085	17.1
Moderate-income	17,169	7,111	11.1	41.4	8,159	47.5	1,899	11.1
Middle-income	52,290	32,604	50.7	62.4	15,645	29.9	4,041	7.7
Upper-income	28,119	21,384	33.3	76	4,973	17.7	1,762	6.3
Unknown-income	411	50	0.1	12.2	293	71.3	68	16.5
Total Assessment Area	110,196	64,302	100.0	58.4	36,039	32.7	9,855	8.9
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	800	8.1	683	7.7	115	11.5	2	2.7
Moderate-income	1,979	20	1,676	19	287	28.7	16	21.9
Middle-income	4,575	46.2	4,120	46.6	428	42.8	27	37
Upper-income	2,501	25.2	2,309	26.1	164	16.4	28	38.4
Unknown-income	57	0.6	51	0.6	6	0.6	0	0
Total Assessment Area	9,912	100.0	8,839	100.0	1,000	100.0	73	100.0
	Percentage of Total Businesses:			89.2		10.1		.7
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	1	0.4	1	0.5	0	0	0	0
Moderate-income	26	11.6	18	9	8	34.8	0	0
Middle-income	130	58	117	58.5	12	52.2	1	100
Upper-income	67	29.9	64	32	3	13	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	224	100.0	200	100.0	23	100.0	1	100.0
	Percentage of Total Farms:			89.3		10.3		.4

2019 FFIEC Census Data and 2019 D&amp;B Information

## Appendix D

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

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	5.3	599	2.6	182	30.4	4,635	20.1
Moderate-income	4	21.1	4,364	18.9	620	14.2	4,073	17.7
Middle-income	9	47.4	9,968	43.2	831	8.3	4,782	20.7
Upper-income	5	26.3	8,135	35.3	469	5.8	9,576	41.5
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	19	100.0	23,066	100.0	2,102	9.1	23,066	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	1,089	436	1.7	40	597	54.8	56	5.1
Moderate-income	7,588	4,423	17.5	58.3	2,571	33.9	594	7.8
Middle-income	15,259	11,325	44.7	74.2	2,607	17.1	1,327	8.7
Upper-income	12,259	9,153	36.1	74.7	2,505	20.4	601	4.9
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	36,195	25,337	100.0	70.0	8,280	22.9	2,578	7.1
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	190	5.7	135	4.5	54	19	1	2.8
Moderate-income	708	21.1	635	20.9	63	22.2	10	27.8
Middle-income	1,076	32.1	986	32.5	72	25.4	18	50
Upper-income	1,378	41.1	1,276	42.1	95	33.5	7	19.4
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	3,352	100.0	3,032	100.0	284	100.0	36	100.0
	Percentage of Total Businesses:			90.5		8.5		1.1
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	21	20	21	20.4	0	0	0	0
Middle-income	65	61.9	63	61.2	2	100	0	0
Upper-income	19	18.1	19	18.4	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	105	100.0	103	100.0	2	100.0	0	.0
	Percentage of Total Farms:			98.1		1.9		.0

2019 FFIEC Census Data and 2019 D&amp;B Information

## Appendix D

## Combined Demographics Report

## Assessment Area: MI - Muskegon MSA

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	5	11.6	3,329	7.6	1,611	48.4	9,463	21.7
Moderate-income	11	25.6	9,228	21.1	2,102	22.8	7,404	17
Middle-income	14	32.6	17,533	40.1	1,992	11.4	9,013	20.6
Upper-income	12	27.9	13,586	31.1	630	4.6	17,796	40.7
Unknown-income	1	2.3	0	0	0	0	0	0
Total Assessment Area	43	100.0	43,676	100.0	6,335	14.5	43,676	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	6,912	2,421	5	35	3,048	44.1	1,443	20.9
Moderate-income	17,758	9,070	18.8	51.1	6,583	37.1	2,105	11.9
Middle-income	26,965	20,263	41.9	75.1	3,873	14.4	2,829	10.5
Upper-income	21,719	16,567	34.3	76.3	2,665	12.3	2,487	11.5
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	73,354	48,321	100.0	65.9	16,169	22.0	8,864	12.1
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	482	8.3	397	7.7	84	14.3	1	2.4
Moderate-income	1,244	21.4	1,048	20.2	188	32.1	8	19.5
Middle-income	2,051	35.3	1,904	36.8	129	22	18	43.9
Upper-income	2,028	34.9	1,829	35.3	185	31.6	14	34.1
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	5,805	100.0	5,178	100.0	586	100.0	41	100.0
	Percentage of Total Businesses:			89.2		10.1		.7
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	1	0.7	1	0.8	0	0	0	0
Middle-income	90	65.7	89	69.5	1	11.1	0	0
Upper-income	46	33.6	38	29.7	8	88.9	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	137	100.0	128	100.0	9	100.0	0	.0
	Percentage of Total Farms:			93.4		6.6		.0

2019 FFIEC Census Data and 2019 D&amp;B Information

## Appendix D

## Combined Demographics Report

## Assessment Area: TX - Houston

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	154	15.7	157,131	11	56,331	35.8	349,343	24.4
Moderate-income	286	29.2	349,232	24.4	68,433	19.6	228,678	16
Middle-income	229	23.3	372,071	26	37,866	10.2	242,033	16.9
Upper-income	305	31.1	550,382	38.5	21,302	3.9	611,067	42.7
Unknown-income	7	0.7	2,305	0.2	999	43.3	0	0
<b>Total Assessment Area</b>	<b>981</b>	<b>100.0</b>	<b>1,431,121</b>	<b>100.0</b>	<b>184,931</b>	<b>12.9</b>	<b>1,431,12</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>			<b>Rental</b>		<b>Vacant</b>	
		#	%	%	#	%	#	%
Low-income	286,650	66,621	5.5	23.2	175,649	61.3	44,380	15.5
Moderate-income	559,466	257,608	21.2	46	243,806	43.6	58,052	10.4
Middle-income	557,969	328,376	27	58.9	187,226	33.6	42,367	7.6
Upper-income	817,434	562,638	46.3	68.8	198,535	24.3	56,261	6.9
Unknown-income	6,183	789	0.1	12.8	4,770	77.1	624	10.1
<b>Total Assessment Area</b>	<b>2,227,702</b>	<b>1,216,032</b>	<b>100.0</b>	<b>54.6</b>	<b>809,986</b>	<b>36.4</b>	<b>201,684</b>	<b>9.1</b>
	<b>Total Businesses by Tract</b>		<b>Businesses by Tract &amp; Revenue Size</b>					
			<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>	
			#	%	#	%	#	%
Low-income	32,751	10.1	28,772	9.8	3,793	15.2	186	5.4
Moderate-income	61,030	18.9	55,070	18.7	5,567	22.3	393	11.5
Middle-income	72,320	22.4	66,635	22.6	5,108	20.4	577	16.9
Upper-income	156,252	48.4	143,532	48.7	10,468	41.9	2,252	66
Unknown-income	607	0.2	547	0.2	54	0.2	6	0.2
<b>Total Assessment Area</b>	<b>322,960</b>	<b>100.0</b>	<b>294,556</b>	<b>100.0</b>	<b>24,990</b>	<b>100.0</b>	<b>3,414</b>	<b>100.0</b>
	<b>Percentage of Total Businesses:</b>			<b>91.2</b>		<b>7.7</b>		<b>1.1</b>
	<b>Total Farms by Tract</b>		<b>Farms by Tract &amp; Revenue Size</b>					
			<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>	
			#	%	#	%	#	%
Low-income	84	3.9	79	3.7	5	14.3	0	0
Moderate-income	249	11.4	239	11.2	8	22.9	2	25
Middle-income	528	24.2	516	24.2	7	20	5	62.5
Upper-income	1,315	60.3	1,299	60.8	15	42.9	1	12.5
Unknown-income	3	0.1	3	0.1	0	0	0	0
<b>Total Assessment Area</b>	<b>2,179</b>	<b>100.0</b>	<b>2,136</b>	<b>100.0</b>	<b>35</b>	<b>100.0</b>	<b>8</b>	<b>100.0</b>
	<b>Percentage of Total Farms:</b>			<b>98.0</b>		<b>1.6</b>		<b>.4</b>

2019 FFIEC Census Data and 2019 D&amp;B Information

## Appendix D

## Combined Demographics Report

## Assessment Area: TX - San Antonio

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	33	8.9	28,586	6.7	10,764	37.7	102,399	23.8
Moderate-income	131	35.2	135,059	31.5	28,860	21.4	75,626	17.6
Middle-income	94	25.3	117,189	27.3	12,655	10.8	82,128	19.1
Upper-income	110	29.6	148,558	34.6	6,006	4	169,251	39.4
Unknown-income	4	1.1	12	0	0	0	0	0
Total Assessment Area	372	100.0	429,404	100.0	58,285	13.6	429,404	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	47,834	19,121	5.1	40	22,334	46.7	6,379	13.3
Moderate-income	229,217	100,677	27.1	43.9	105,396	46	23,144	10.1
Middle-income	192,965	101,728	27.4	52.7	76,061	39.4	15,176	7.9
Upper-income	219,934	150,148	40.4	68.3	56,906	25.9	12,880	5.9
Unknown-income	12	12	0	100	0	0	0	0
Total Assessment Area	689,962	371,686	100.0	53.9	260,697	37.8	57,579	8.3
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	4,159	5	3,663	4.8	476	8.5	20	2.7
Moderate-income	19,017	22.8	17,558	22.8	1,362	24.4	97	13
Middle-income	23,693	28.4	21,731	28.2	1,799	32.2	163	21.9
Upper-income	36,315	43.5	33,942	44.1	1,911	34.2	462	62
Unknown-income	205	0.2	159	0.2	43	0.8	3	0.4
Total Assessment Area	83,389	100.0	77,053	100.0	5,591	100.0	745	100.0
	Percentage of Total Businesses:			92.4		6.7		.9
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	13	1.3	12	1.3	1	9.1	0	0
Moderate-income	106	10.9	105	11	1	9.1	0	0
Middle-income	235	24.3	231	24.1	4	36.4	0	0
Upper-income	615	63.5	610	63.7	5	45.5	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	969	100.0	958	100.0	11	100.0	0	.0
	Percentage of Total Farms:			98.9		1.1		.0

2019 FFIEC Census Data and 2019 D&amp;B Information

## Appendix E

## Appendix E – Nonmetropolitan Limited-Scope Assessment Area/Areas Demographics

## Combined Demographics Report

## Assessment Area: MI - Lenawee County

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	857	13.9
Moderate-income	0	0	0	0	0	0	802	13
Middle-income	3	60	3,341	54.1	262	7.8	1,289	20.9
Upper-income	2	40	2,833	45.9	161	5.7	3,226	52.3
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>5</b>	<b>100.0</b>	<b>6,174</b>	<b>100.0</b>	<b>423</b>	<b>6.9</b>	<b>6,174</b>	<b>100.0</b>
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	0	0	0	0	0	0	0	0
Middle-income	6,169	3,818	51.6	61.9	1,335	21.6	1,016	16.5
Upper-income	4,493	3,580	48.4	79.7	515	11.5	398	8.9
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>10,662</b>	<b>7,398</b>	<b>100.0</b>	<b>69.4</b>	<b>1,850</b>	<b>17.4</b>	<b>1,414</b>	<b>13.3</b>
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low-income	0	0	0	0	0	0	0	0
Moderate-income	0	0	0	0	0	0	0	0
Middle-income	578	60.1	526	59.4	46	70.8	6	54.5
Upper-income	384	39.9	360	40.6	19	29.2	5	45.5
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>962</b>	<b>100.0</b>	<b>886</b>	<b>100.0</b>	<b>65</b>	<b>100.0</b>	<b>11</b>	<b>100.0</b>
	<b>Percentage of Total Businesses:</b>		<b>92.1</b>		<b>6.8</b>		<b>1.1</b>	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low-income	0	0	0	0	0	0	0	0
Moderate-income	0	0	0	0	0	0	0	0
Middle-income	19	40.4	19	41.3	0	0	0	0
Upper-income	28	59.6	27	58.7	1	100	0	0
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>47</b>	<b>100.0</b>	<b>46</b>	<b>100.0</b>	<b>1</b>	<b>100.0</b>	<b>0</b>	<b>.0</b>
	<b>Percentage of Total Farms:</b>		<b>97.9</b>		<b>2.1</b>		<b>.0</b>	

2019 FFIEC Census Data and 2019 D&amp;B Information

## Appendix E

**Combined Demographics Report**

Assessment Area: TX - Kerr County

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	2,592	19.7
Moderate-income	3	30	4,197	32	830	19.8	2,369	18
Middle-income	4	40	4,556	34.7	658	14.4	2,335	17.8
Upper-income	3	30	4,377	33.3	178	4.1	5,834	44.4
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	10	100.0	13,130	100.0	1,666	12.7	13,130	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	7,668	3,679	26	48	3,009	39.2	980	12.8
Middle-income	8,027	5,063	35.8	63.1	1,707	21.3	1,257	15.7
Upper-income	8,282	5,408	38.2	65.3	1,450	17.5	1,424	17.2
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	23,977	14,150	100.0	59.0	6,166	25.7	3,661	15.3
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0	0	0	0	0	0	0
Moderate-income	1,074	33.6	1,001	33.6	64	33.7	9	33.3
Middle-income	1,184	37	1,106	37.1	68	35.8	10	37
Upper-income	940	29.4	874	29.3	58	30.5	8	29.6
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	3,198	100.0	2,981	100.0	190	100.0	27	100.0
	Percentage of Total Businesses:			93.2		5.9		.8
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0	0	0	0	0	0	0
Moderate-income	25	19.2	25	19.4	0	0	0	0
Middle-income	47	36.2	47	36.4	0	0	0	0
Upper-income	58	44.6	57	44.2	1	100	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	130	100.0	129	100.0	1	100.0	0	.0
	Percentage of Total Farms:			99.2		.8		.0

2019 FFIEC Census Data and 2019 D&amp;B Information

## Appendix F

## Appendix F – Metropolitan Full-Scope Assessment Area Loan Tables

Geographic Distribution of HMDA, Small Business, &amp; Small Farm Loans - Table 1 of 2

Assessment Area: AZ - Phoenix

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison											
							2018					2019						
		Bank				Owner Occupied Units %	Count			Dollar		Count			Dollar			
		Count	Dollar				Bank	Agg		Bank	Agg	Bank	Agg	Bank	Agg			
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	1	5.0%	\$10	0.1%	4.7%	0	0.0%	4.7%	\$0	0.0%	3.0%	1	11.1%	5.0%	\$10	0.5%	3.1%
	Moderate	2	10.0%	\$1,463	21.2%	18.9%	0	0.0%	16.4%	\$0	0.0%	11.5%	2	22.2%	17.0%	\$1,463	66.9%	12.0%
	Middle	7	35.0%	\$721	10.5%	34.5%	4	36.4%	36.4%	\$472	10.0%	31.2%	3	33.3%	36.3%	\$249	11.4%	31.4%
	Upper	9	45.0%	\$4,545	66.0%	41.9%	7	63.6%	41.6%	\$4,230	90.0%	53.4%	2	22.2%	40.9%	\$315	14.4%	52.5%
	Unknown	1	5.0%	\$150	2.2%	0.0%	0	0.0%	0.9%	\$0	0.0%	1.0%	1	11.1%	0.8%	\$150	6.9%	0.9%
	Total	20	100.0%	\$6,889	100.0%	100.0%	11	100.0%	100.0%	\$4,702	100.0%	100.0%	9	100.0%	100.0%	\$2,187	100.0%	100.0%
REFINANCE	Low	5	5.3%	\$1,280	6.1%	4.7%	2	4.9%	3.5%	\$666	7.3%	2.0%	3	5.6%	2.6%	\$614	5.2%	1.6%
	Moderate	7	7.4%	\$995	4.7%	18.9%	3	7.3%	15.9%	\$453	5.0%	11.0%	4	7.4%	12.9%	\$542	4.6%	9.0%
	Middle	20	21.1%	\$4,321	20.6%	34.5%	6	14.6%	35.7%	\$1,756	19.3%	30.0%	14	25.9%	34.4%	\$2,565	21.5%	29.1%
	Upper	63	66.3%	\$14,399	68.6%	41.9%	30	73.2%	44.7%	\$6,208	68.3%	56.8%	33	61.1%	49.6%	\$8,191	68.8%	59.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.2%	\$0	0.0%	0.2%	0	0.0%	0.5%	\$0	0.0%	0.6%
	Total	95	100.0%	\$20,995	100.0%	100.0%	41	100.0%	100.0%	\$9,083	100.0%	100.0%	54	100.0%	100.0%	\$11,912	100.0%	100.0%
HOME IMPROVEMENT	Low	5	2.3%	\$415	2.1%	4.7%	1	1.2%	2.3%	\$50	0.6%	1.7%	4	3.0%	2.6%	\$365	3.2%	2.0%
	Moderate	21	9.8%	\$1,292	6.4%	18.9%	5	6.0%	11.7%	\$432	5.1%	9.1%	16	12.1%	12.5%	\$860	7.4%	9.6%
	Middle	67	31.2%	\$4,924	24.5%	34.5%	33	39.8%	31.9%	\$2,444	28.7%	26.7%	34	25.8%	31.1%	\$2,480	21.4%	25.8%
	Upper	121	56.3%	\$13,393	66.7%	41.9%	44	53.0%	53.7%	\$5,603	65.7%	62.3%	77	58.3%	53.5%	\$7,790	67.4%	62.4%
	Unknown	1	0.5%	\$68	0.3%	0.0%	0	0.0%	0.3%	\$0	0.0%	0.2%	1	0.8%	0.2%	\$68	0.6%	0.2%
	Total	215	100.0%	\$20,092	100.0%	100.0%	83	100.0%	100.0%	\$8,529	100.0%	100.0%	132	100.0%	100.0%	\$11,563	100.0%	100.0%
MULTI FAMILY		Multi-Family Units																
	Low	0	0.0%	\$0	0.0%	18.9%	0	0.0%	29.0%	\$0	0.0%	16.9%	0	0.0%	24.5%	\$0	0.0%	14.0%
	Moderate	0	0.0%	\$0	0.0%	30.6%	0	0.0%	34.8%	\$0	0.0%	25.3%	0	0.0%	37.8%	\$0	0.0%	29.7%
	Middle	0	0.0%	\$0	0.0%	30.9%	0	0.0%	20.7%	\$0	0.0%	29.8%	0	0.0%	21.5%	\$0	0.0%	26.6%
	Upper	0	0.0%	\$0	0.0%	19.0%	0	0.0%	15.0%	\$0	0.0%	27.9%	0	0.0%	15.2%	\$0	0.0%	27.9%
	Unknown	0	0.0%	\$0	0.0%	0.5%	0	0.0%	0.5%	\$0	0.0%	0.1%	0	0.0%	1.1%	\$0	0.0%	1.7%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
OTHER PURPOSE LOC	Low	4	2.6%	\$178	1.1%	4.7%	1	1.4%	1.5%	\$30	0.4%	0.7%	3	3.5%	1.2%	\$148	1.7%	0.8%
	Moderate	21	13.5%	\$1,755	10.8%	18.9%	13	18.6%	10.0%	\$1,220	16.1%	5.5%	8	9.4%	9.6%	\$535	6.1%	5.7%
	Middle	45	29.0%	\$3,602	22.1%	34.5%	16	22.9%	31.4%	\$1,485	19.6%	21.6%	29	34.1%	29.0%	\$2,117	24.3%	20.5%
	Upper	85	54.8%	\$10,771	66.1%	41.9%	40	57.1%	56.8%	\$4,852	64.0%	72.0%	45	52.9%	59.8%	\$5,919	67.9%	72.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.3%	\$0	0.0%	0.2%	0	0.0%	0.4%	\$0	0.0%	0.2%
	Total	155	100.0%	\$16,306	100.0%	100.0%	70	100.0%	100.0%	\$7,587	100.0%	100.0%	85	100.0%	100.0%	\$8,719	100.0%	100.0%

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

## Appendix F

Geographic Distribution of HMDA, Small Business, &amp; Small Farm Loans - Table 2 of 2

Assessment Area: AZ - Phoenix

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison											
							2018						2019					
		Bank				Owner Occupied Units %	Count			Dollar			Count			Dollar		
		Count	Dollar				Bank	Agg		Bank	Agg		Bank	Agg		Bank	Agg	
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %		
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	4.7%	0	0.0%	3.3%	\$0	0.0%	1.6%	0	0.0%	3.3%	\$0	0.0%	1.9%
	Moderate	0	0.0%	\$0	0.0%	18.9%	0	0.0%	15.5%	\$0	0.0%	9.5%	0	0.0%	14.0%	\$0	0.0%	7.3%
	Middle	0	0.0%	\$0	0.0%	34.5%	0	0.0%	35.3%	\$0	0.0%	21.7%	0	0.0%	34.9%	\$0	0.0%	22.1%
	Upper	0	0.0%	\$0	0.0%	41.9%	0	0.0%	45.7%	\$0	0.0%	67.1%	0	0.0%	47.4%	\$0	0.0%	68.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.2%	\$0	0.0%	0.1%	0	0.0%	0.4%	\$0	0.0%	0.2%
	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%
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	4.7%	0	0.0%	5.9%	\$0	0.0%	4.2%	0	0.0%	5.1%	\$0	0.0%	3.1%
	Moderate	0	0.0%	\$0	0.0%	18.9%	0	0.0%	20.2%	\$0	0.0%	14.9%	0	0.0%	18.7%	\$0	0.0%	12.3%
	Middle	0	0.0%	\$0	0.0%	34.5%	0	0.0%	37.6%	\$0	0.0%	31.4%	0	0.0%	39.5%	\$0	0.0%	33.8%
	Upper	0	0.0%	\$0	0.0%	41.9%	0	0.0%	36.0%	\$0	0.0%	49.0%	0	0.0%	36.5%	\$0	0.0%	50.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.3%	\$0	0.0%	0.5%	0	0.0%	0.2%	\$0	0.0%	0.4%
	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%
HMDA TOTALS	Low	15	3.1%	\$1,883	2.9%	4.7%	4	2.0%	4.2%	\$746	2.5%	3.9%	11	3.9%	3.8%	\$1,137	3.3%	3.2%
	Moderate	51	10.5%	\$5,505	8.6%	18.9%	21	10.2%	15.9%	\$2,105	7.0%	12.4%	30	10.7%	14.9%	\$3,400	9.9%	11.9%
	Middle	139	28.7%	\$13,568	21.1%	34.5%	59	28.8%	35.8%	\$6,157	20.6%	30.5%	80	28.6%	35.1%	\$7,411	21.6%	29.9%
	Upper	278	57.3%	\$43,108	67.1%	41.9%	121	59.0%	43.4%	\$20,893	69.9%	52.5%	157	56.1%	45.6%	\$22,215	64.6%	54.1%
	Unknown	2	0.4%	\$218	0.3%	0.0%	0	0.0%	0.6%	\$0	0.0%	0.7%	2	0.7%	0.6%	\$218	0.6%	0.8%
	Total	485	100.0%	\$64,282	100.0%	100.0%	205	100.0%	100.0%	\$29,901	100.0%	100.0%	280	100.0%	100.0%	\$34,381	100.0%	100.0%
SMALL BUSINESSES	Total Businesses																	
	Low	29	12.1%	\$7,379	13.3%	7.0%	15	10.9%	7.0%	\$2,894	9.4%	11.7%	14	13.9%	6.9%	\$4,485	18.3%	10.5%
	Moderate	52	21.8%	\$12,828	23.1%	17.0%	29	21.0%	16.5%	\$7,167	23.2%	18.6%	23	22.8%	16.5%	\$5,661	23.0%	18.6%
	Middle	80	33.5%	\$15,835	28.5%	28.5%	50	36.2%	26.8%	\$10,317	33.4%	24.6%	30	29.7%	27.0%	\$5,518	22.5%	25.4%
	Upper	77	32.2%	\$19,338	34.9%	47.0%	43	31.2%	49.2%	\$10,435	33.8%	43.7%	34	33.7%	49.0%	\$8,903	36.2%	44.4%
	Unknown	1	0.4%	\$100	0.2%	0.6%	1	0.7%	0.6%	\$100	0.3%	1.4%	0	0.0%	0.6%	\$0	0.0%	1.1%
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	239	100.0%	\$55,480	100.0%	100.0%	138	100.0%	100.0%	\$30,913	100.0%	100.0%	101	100.0%	100.0%	\$24,567	100.0%	100.0%	
SMALL FARM	Total Farms																	
	Low	0	0.0%	\$0	0.0%	3.3%	0	0.0%	1.0%	\$0	0.0%	1.0%	0	0.0%	1.6%	\$0	0.0%	0.4%
	Moderate	0	0.0%	\$0	0.0%	13.5%	0	0.0%	12.5%	\$0	0.0%	14.5%	0	0.0%	13.9%	\$0	0.0%	17.8%
	Middle	0	0.0%	\$0	0.0%	28.7%	0	0.0%	34.1%	\$0	0.0%	47.0%	0	0.0%	25.0%	\$0	0.0%	25.7%
	Upper	0	0.0%	\$0	0.0%	54.2%	0	0.0%	52.1%	\$0	0.0%	37.5%	0	0.0%	59.2%	\$0	0.0%	55.3%
	Unknown	0	0.0%	\$0	0.0%	0.3%	0	0.0%	0.3%	\$0	0.0%	0.0%	0	0.0%	0.3%	\$0	0.0%	0.7%
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 &amp; Purchases

2019 FFIEC Census Data, 2019 D&amp;B Info and 2015 ACS Data

## Appendix F

Borrower Distribution of HMDA Loans &amp; Small Business/Small Farm Loans by Revenue &amp; Loan Size - Table 1 of 2

Assessment Area: AZ - Phoenix

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2018, 2019					2018						2019					
		Count		Bank		Families by Family Income %	Count			Dollar			Count			Dollar		
		#	%	\$ (000s)	\$ %		#	%	Agg %	\$ (000s)	\$ %	\$ %	#	%	Agg %	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	21.9%	0	0.0%	4.0%	\$0	0.0%	2.2%	0	0.0%	4.5%	\$0	0.0%	2.4%
	Moderate	5	25.0%	\$575	8.3%	16.8%	1	9.1%	16.0%	\$140	3.0%	11.1%	4	44.4%	17.3%	\$435	19.9%	12.2%
	Middle	2	10.0%	\$431	6.3%	19.1%	2	18.2%	20.2%	\$431	9.2%	17.3%	0	0.0%	21.1%	\$0	0.0%	18.2%
	Upper	13	65.0%	\$5,883	85.4%	42.1%	8	72.7%	40.2%	\$4,131	87.9%	51.6%	5	55.6%	38.8%	\$1,752	80.1%	50.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	19.5%	\$0	0.0%	17.9%	0	0.0%	18.3%	\$0	0.0%	17.1%
	Total	20	100.0%	\$6,889	100.0%	100.0%	11	100.0%	100.0%	\$4,702	100.0%	100.0%	9	100.0%	100.0%	\$2,187	100.0%	100.0%
REFINANCE	Low	5	5.3%	\$528	2.5%	21.9%	2	4.9%	7.8%	\$201	2.2%	4.3%	3	5.6%	5.1%	\$327	2.7%	2.8%
	Moderate	11	11.6%	\$1,592	7.6%	16.8%	6	14.6%	17.6%	\$954	10.5%	12.5%	5	9.3%	13.8%	\$638	5.4%	9.3%
	Middle	20	21.1%	\$2,795	13.3%	19.1%	6	14.6%	21.6%	\$954	10.5%	18.9%	14	25.9%	19.6%	\$1,841	15.5%	16.5%
	Upper	54	56.8%	\$14,849	70.7%	42.1%	23	56.1%	39.4%	\$5,873	64.7%	50.8%	31	57.4%	40.2%	\$8,976	75.4%	49.4%
	Unknown	5	5.3%	\$1,231	5.9%	0.0%	4	9.8%	13.7%	\$1,101	12.1%	13.5%	1	1.9%	21.3%	\$130	1.1%	22.0%
	Total	95	100.0%	\$20,995	100.0%	100.0%	41	100.0%	100.0%	\$9,083	100.0%	100.0%	54	100.0%	100.0%	\$11,912	100.0%	100.0%
HOME IMPROVEMENT	Low	7	3.3%	\$476	2.4%	21.9%	4	4.8%	5.0%	\$327	3.8%	3.4%	3	2.3%	5.1%	\$149	1.3%	3.4%
	Moderate	21	9.8%	\$1,175	5.8%	16.8%	6	7.2%	12.7%	\$320	3.8%	9.8%	15	11.4%	13.5%	\$855	7.4%	10.7%
	Middle	43	20.0%	\$2,957	14.7%	19.1%	15	18.1%	20.6%	\$888	10.4%	16.6%	28	21.2%	22.0%	\$2,069	17.9%	18.7%
	Upper	142	66.0%	\$15,034	74.8%	42.1%	56	67.5%	57.4%	\$6,544	76.7%	62.5%	86	65.2%	55.7%	\$8,490	73.4%	63.0%
	Unknown	2	0.9%	\$450	2.2%	0.0%	2	2.4%	4.4%	\$450	5.3%	7.6%	0	0.0%	3.6%	\$0	0.0%	4.2%
	Total	215	100.0%	\$20,092	100.0%	100.0%	83	100.0%	100.0%	\$8,529	100.0%	100.0%	132	100.0%	100.0%	\$11,563	100.0%	100.0%
MULTI FAMILY	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%
	Moderate	0	0.0%	\$0	0.0%	16.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.2%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	19.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.2%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	42.1%	0	0.0%	3.0%	\$0	0.0%	0.1%	0	0.0%	3.0%	\$0	0.0%	0.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	97.0%	\$0	0.0%	99.9%	0	0.0%	96.6%	\$0	0.0%	99.7%
	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%
OTHER PURPOSE LOC	Low	12	7.7%	\$665	4.1%	21.9%	6	8.6%	6.3%	\$337	4.4%	4.3%	6	7.1%	5.7%	\$328	3.8%	3.1%
	Moderate	20	12.9%	\$990	6.1%	16.8%	7	10.0%	14.7%	\$257	3.4%	8.9%	13	15.3%	13.3%	\$733	8.4%	7.6%
	Middle	34	21.9%	\$2,605	16.0%	19.1%	17	24.3%	20.2%	\$1,566	20.6%	13.4%	17	20.0%	19.5%	\$1,039	11.9%	13.2%
	Upper	87	56.1%	\$11,973	73.4%	42.1%	38	54.3%	55.8%	\$5,354	70.6%	70.6%	49	57.6%	57.0%	\$6,619	75.9%	71.6%
	Unknown	2	1.3%	\$73	0.4%	0.0%	2	2.9%	3.0%	\$73	1.0%	2.8%	0	0.0%	4.5%	\$0	0.0%	4.6%
	Total	155	100.0%	\$16,306	100.0%	100.0%	70	100.0%	100.0%	\$7,587	100.0%	100.0%	85	100.0%	100.0%	\$8,719	100.0%	100.0%

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

## Appendix F

Borrower Distribution of HMDA Loans &amp; Small Business/Small Farm Loans by Revenue &amp; Loan Size - Table 2 of 2

Assessment Area: AZ - Phoenix

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2018, 2019					2018						2019					
		Count		Bank		Families by Family Income	Count		Dollar		Agg	Count		Dollar		Agg		
		#	%	\$ (000s)	\$ %		#	%	\$ (000s)	\$ %		#	%	\$ (000s)	\$ %			
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	21.9%	0	0.0%	7.3%	\$0	0.0%	4.4%	0	0.0%	6.8%	\$0	0.0%	3.7%
	Moderate	0	0.0%	\$0	0.0%	16.8%	0	0.0%	17.4%	\$0	0.0%	11.2%	0	0.0%	16.6%	\$0	0.0%	9.9%
	Middle	0	0.0%	\$0	0.0%	19.1%	0	0.0%	21.6%	\$0	0.0%	12.8%	0	0.0%	23.1%	\$0	0.0%	14.2%
	Upper	0	0.0%	\$0	0.0%	42.1%	0	0.0%	49.0%	\$0	0.0%	62.4%	0	0.0%	47.1%	\$0	0.0%	58.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	4.8%	\$0	0.0%	9.2%	0	0.0%	6.5%	\$0	0.0%	13.3%
	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%
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	21.9%	0	0.0%	1.4%	\$0	0.0%	0.7%	0	0.0%	0.2%	\$0	0.0%	0.1%
	Moderate	0	0.0%	\$0	0.0%	16.8%	0	0.0%	3.0%	\$0	0.0%	1.8%	0	0.0%	0.4%	\$0	0.0%	0.3%
	Middle	0	0.0%	\$0	0.0%	19.1%	0	0.0%	2.6%	\$0	0.0%	1.4%	0	0.0%	0.7%	\$0	0.0%	0.9%
	Upper	0	0.0%	\$0	0.0%	42.1%	0	0.0%	5.1%	\$0	0.0%	4.2%	0	0.0%	2.8%	\$0	0.0%	5.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	87.9%	\$0	0.0%	91.9%	0	0.0%	95.9%	\$0	0.0%	93.6%
	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%
HMDA TOTALS	Low	24	4.9%	\$1,669	2.6%	21.9%	12	5.9%	5.2%	\$865	2.9%	2.5%	12	4.3%	4.8%	\$804	2.3%	2.4%
	Moderate	57	11.8%	\$4,332	6.7%	16.8%	20	9.8%	16.0%	\$1,671	5.6%	10.3%	37	13.2%	15.3%	\$2,661	7.7%	9.9%
	Middle	99	20.4%	\$8,788	13.7%	19.1%	40	19.5%	20.3%	\$3,839	12.8%	16.0%	59	21.1%	20.2%	\$4,949	14.4%	16.0%
	Upper	296	61.0%	\$47,739	74.3%	42.1%	125	61.0%	40.7%	\$21,902	73.2%	47.1%	171	61.1%	40.1%	\$25,837	75.1%	46.2%
	Unknown	9	1.9%	\$1,754	2.7%	0.0%	8	3.9%	17.8%	\$1,624	5.4%	24.0%	1	0.4%	19.6%	\$130	0.4%	25.5%
	Total	485	100.0%	\$64,282	100.0%	100.0%	205	100.0%	100.0%	\$29,901	100.0%	100.0%	280	100.0%	100.0%	\$34,381	100.0%	100.0%
Small Business	Total Businesses																	
	\$1 Million or Less	74	31.0%	\$11,742	21.2%	92.5%	30	21.7%	46.0%	\$4,851	15.7%	30.2%	44	43.6%	49.5%	\$6,891	28.0%	31.5%
	Over \$1 Million	110	46.0%	\$33,704	60.7%	6.5%	66	47.8%					44	43.6%				
	Total Rev. available	184	77.0%	\$45,446	81.9%	99.0%	96	69.5%					88	87.2%				
	Rev. Not Known	55	23.0%	\$10,034	18.1%	1.0%	42	30.4%					13	12.9%				
	Total	239	100.0%	\$55,480	100.0%	100.0%	138	100.0%	100.0%				101	100.0%	100.0%			
Small Farm	\$100,000 or Less	119	49.8%	\$6,974	12.6%		69	50.0%	95.2%	\$4,179	13.5%	43.5%	50	49.5%	95.5%	\$2,795	11.4%	46.8%
	\$100,001 - \$250,000	53	22.2%	\$10,619	19.1%		31	22.5%	2.3%	\$6,243	20.2%	12.5%	22	21.8%	2.2%	\$4,376	17.8%	12.2%
	\$250,001 - \$1 Million	67	28.0%	\$37,887	68.3%		38	27.5%	2.5%	\$20,491	66.3%	44.0%	29	28.7%	2.3%	\$17,396	70.8%	40.9%
	Total	239	100.0%	\$55,480	100.0%		138	100.0%	100.0%	\$30,913	100.0%	100.0%	101	100.0%	100.0%	\$24,567	100.0%	100.0%
	Total Farms																	
	\$1 Million or Less	0	0.0%	\$0	0.0%	95.6%	0	0.0%	41.5%	\$0	0.0%	45.8%	0	0.0%	42.7%	\$0	0.0%	38.6%
Small Farm	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%	0.0%	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%	93.2%	\$0	0.0%	51.9%	0	0.0%	92.1%	\$0	0.0%	45.7%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	4.5%	\$0	0.0%	21.1%	0	0.0%	4.9%	\$0	0.0%	22.1%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	2.3%	\$0	0.0%	27.0%	0	0.0%	3.0%	\$0	0.0%	32.2%
	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 &amp; Purchases

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

2019 FFIEC Census Data, 2019 D&amp;B Info, and 2015 ACS Data

## Appendix F

Geographic Distribution of HMDA, Small Business, &amp; Small Farm Loans - Table 1 of 2

Assessment Area: CA - Greater Los Angeles

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2018					2019						
		Count		Dollar			Count			Dollar			Count		Dollar			
		#	%	\$ (000s)	\$ %		#	%	Agg %	\$ (000s)	\$ %	Agg %	#	%	Agg %	\$ (000s)	\$ %	Agg %
HOME PURCHASE	Low	9	7.8%	\$3,670	4.9%	2.7%	6	9.4%	3.5%	\$2,134	7.8%	2.4%	3	5.9%	3.0%	\$1,536	3.3%	2.2%
	Moderate	48	41.7%	\$18,596	25.0%	17.6%	30	46.9%	18.4%	\$11,729	43.0%	12.9%	18	35.3%	18.1%	\$6,867	14.5%	12.8%
	Middle	10	8.7%	\$2,228	3.0%	27.6%	3	4.7%	26.9%	\$737	2.7%	21.3%	7	13.7%	27.3%	\$1,491	3.2%	21.8%
	Upper	48	41.7%	\$49,985	67.1%	52.0%	25	39.1%	50.1%	\$12,668	46.5%	61.9%	23	45.1%	50.5%	\$37,317	79.0%	61.8%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	1.2%	\$0	0.0%	1.5%	0	0.0%	1.1%	\$0	0.0%	1.4%
	Total	115	100.0%	\$74,479	100.0%	100.0%	64	100.0%	100.0%	\$27,268	100.0%	100.0%	51	100.0%	100.0%	\$47,211	100.0%	100.0%
REFINANCE	Low	10	2.3%	\$3,160	1.7%	2.7%	3	1.4%	3.2%	\$1,001	1.2%	2.3%	7	3.1%	2.6%	\$2,159	2.1%	1.9%
	Moderate	69	15.7%	\$16,642	9.0%	17.6%	24	11.2%	19.0%	\$5,218	6.4%	13.7%	45	20.0%	16.7%	\$11,424	11.1%	12.0%
	Middle	73	16.6%	\$18,920	10.3%	27.6%	36	16.7%	28.2%	\$9,208	11.3%	22.7%	37	16.4%	28.0%	\$9,712	9.5%	22.3%
	Upper	287	65.2%	\$145,316	78.8%	52.0%	152	70.7%	49.4%	\$66,273	81.1%	61.2%	135	60.0%	52.4%	\$79,043	77.0%	63.5%
	Unknown	1	0.2%	\$369	0.2%	0.1%	0	0.0%	0.1%	\$0	0.0%	0.1%	1	0.4%	0.3%	\$369	0.4%	0.3%
	Total	440	100.0%	\$184,407	100.0%	100.0%	215	100.0%	100.0%	\$81,700	100.0%	100.0%	225	100.0%	100.0%	\$102,707	100.0%	100.0%
HOME IMPROVEMENT	Low	6	1.1%	\$1,249	1.0%	2.7%	3	1.2%	2.0%	\$959	1.7%	1.9%	3	0.9%	1.8%	\$290	0.5%	1.8%
	Moderate	63	11.2%	\$9,166	7.6%	17.6%	23	9.3%	13.6%	\$3,811	6.6%	11.5%	40	12.6%	13.0%	\$5,355	8.7%	10.5%
	Middle	130	23.0%	\$18,587	15.5%	27.6%	54	22.0%	25.5%	\$8,363	14.4%	20.3%	76	23.9%	25.6%	\$10,224	16.5%	20.8%
	Upper	363	64.4%	\$90,378	75.4%	52.0%	165	67.1%	58.7%	\$44,673	77.0%	66.1%	198	62.3%	59.4%	\$45,705	73.9%	66.7%
	Unknown	2	0.4%	\$490	0.4%	0.1%	1	0.4%	0.1%	\$190	0.3%	0.1%	1	0.3%	0.1%	\$300	0.5%	0.1%
	Total	564	100.0%	\$119,870	100.0%	100.0%	246	100.0%	100.0%	\$57,996	100.0%	100.0%	318	100.0%	100.0%	\$61,874	100.0%	100.0%
MULTI FAMILY		Multi-Family Units																
	Low	0	0.0%	\$0	0.0%	12.3%	0	0.0%	15.3%	\$0	0.0%	9.3%	0	0.0%	14.9%	\$0	0.0%	10.5%
	Moderate	1	20.0%	\$4,543	9.8%	31.3%	1	25.0%	38.4%	\$4,543	20.2%	29.8%	0	0.0%	37.0%	\$0	0.0%	30.2%
	Middle	1	20.0%	\$23,905	51.6%	23.7%	0	0.0%	22.9%	\$0	0.0%	28.1%	1	100.0%	22.1%	\$23,905	100.0%	23.8%
	Upper	3	60.0%	\$17,920	38.6%	31.5%	3	75.0%	22.7%	\$17,920	79.8%	28.5%	0	0.0%	25.4%	\$0	0.0%	33.8%
	Unknown	0	0.0%	\$0	0.0%	1.2%	0	0.0%	0.7%	\$0	0.0%	4.4%	0	0.0%	0.7%	\$0	0.0%	1.7%
	Total	5	100.0%	\$46,368	100.0%	100.0%	4	100.0%	100.0%	\$22,463	100.0%	100.0%	1	100.0%	100.0%	\$23,905	100.0%	100.0%
OTHER PURPOSE LOC	Low	3	0.7%	\$281	0.2%	2.7%	1	0.5%	1.1%	\$50	0.1%	0.7%	2	0.9%	1.2%	\$231	0.4%	0.7%
	Moderate	35	8.2%	\$4,048	2.9%	17.6%	10	5.0%	10.3%	\$1,276	1.5%	6.0%	25	11.1%	10.5%	\$2,772	4.9%	6.3%
	Middle	103	24.1%	\$17,116	12.3%	27.6%	35	17.3%	22.4%	\$4,882	5.9%	14.6%	68	30.1%	23.4%	\$12,234	21.6%	15.7%
	Upper	285	66.6%	\$117,243	84.2%	52.0%	154	76.2%	66.1%	\$75,854	91.9%	78.6%	131	58.0%	64.6%	\$41,389	73.1%	77.2%
	Unknown	2	0.5%	\$510	0.4%	0.1%	2	1.0%	0.2%	\$510	0.6%	0.2%	0	0.0%	0.3%	\$0	0.0%	0.2%
	Total	428	100.0%	\$139,198	100.0%	100.0%	202	100.0%	100.0%	\$82,572	100.0%	100.0%	226	100.0%	100.0%	\$56,626	100.0%	100.0%

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

## Appendix F

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2  
Assessment Area: CA - Greater Los Angeles

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison											
							2018						2019					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Count		Dollar			Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg				
#	%	\$ (000s)	\$ %	%	#	%									%	\$ (000s)	\$ %	\$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	2.7%	0	0.0%	2.2%	\$0	0.0%	0.9%	0	0.0%	2.3%	\$0	0.0%	1.0%
	Moderate	0	0.0%	\$0	0.0%	17.6%	0	0.0%	14.9%	\$0	0.0%	6.5%	0	0.0%	13.8%	\$0	0.0%	5.8%
	Middle	2	18.2%	\$1,116	3.2%	27.6%	1	16.7%	23.9%	\$750	3.4%	11.4%	1	20.0%	25.3%	\$366	2.9%	12.2%
	Upper	9	81.8%	\$33,428	96.8%	52.0%	5	83.3%	58.8%	\$21,295	96.6%	81.0%	4	80.0%	58.2%	\$12,133	97.1%	80.7%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.3%	\$0	0.0%	0.3%	0	0.0%	0.4%	\$0	0.0%	0.4%
	Total	11	100.0%	\$34,544	100.0%	100.0%	6	100.0%	100.0%	\$22,045	100.0%	100.0%	5	100.0%	100.0%	\$12,499	100.0%	100.0%
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	2.7%	0	0.0%	3.9%	\$0	0.0%	2.9%	0	0.0%	3.2%	\$0	0.0%	2.6%
	Moderate	0	0.0%	\$0	0.0%	17.6%	0	0.0%	21.5%	\$0	0.0%	15.0%	0	0.0%	16.9%	\$0	0.0%	12.2%
	Middle	0	0.0%	\$0	0.0%	27.6%	0	0.0%	29.7%	\$0	0.0%	24.6%	0	0.0%	25.2%	\$0	0.0%	21.1%
	Upper	0	0.0%	\$0	0.0%	52.0%	0	0.0%	44.7%	\$0	0.0%	57.2%	0	0.0%	54.4%	\$0	0.0%	63.6%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.2%	\$0	0.0%	0.3%	0	0.0%	0.2%	\$0	0.0%	0.5%
	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%
HMDA TOTALS	Low	28	1.8%	\$8,360	1.4%	2.7%	13	1.8%	3.4%	\$4,144	1.4%	3.3%	15	1.8%	2.8%	\$4,216	1.4%	2.9%
	Moderate	216	13.8%	\$52,995	8.8%	17.6%	88	11.9%	18.3%	\$26,577	9.0%	15.2%	128	15.5%	17.1%	\$26,418	8.7%	13.9%
	Middle	319	20.4%	\$81,872	13.7%	27.6%	129	17.5%	27.1%	\$23,940	8.1%	22.4%	190	23.0%	27.4%	\$57,932	19.0%	22.1%
	Upper	995	63.7%	\$454,270	75.9%	52.0%	504	68.4%	50.6%	\$238,683	81.2%	57.8%	491	59.4%	52.2%	\$215,587	70.7%	60.4%
	Unknown	5	0.3%	\$1,369	0.2%	0.1%	3	0.4%	0.6%	\$700	0.2%	1.3%	2	0.2%	0.5%	\$669	0.2%	0.8%
	Total	1,563	100.0%	\$598,866	100.0%	100.0%	737	100.0%	100.0%	\$294,044	100.0%	100.0%	826	100.0%	100.0%	\$304,822	100.0%	100.0%
SMALL BUSINESSES		Total Businesses																
	Low	64	6.3%	\$17,160	5.7%	5.0%	33	5.5%	4.6%	\$6,901	4.2%	5.5%	31	7.3%	4.9%	\$10,259	7.7%	5.7%
	Moderate	177	17.3%	\$56,820	19.0%	20.0%	101	16.9%	19.5%	\$32,776	19.8%	21.0%	76	17.9%	19.7%	\$24,044	18.0%	20.6%
	Middle	249	24.4%	\$72,778	24.3%	25.6%	141	23.6%	25.5%	\$38,791	23.4%	26.9%	108	25.4%	25.3%	\$33,987	25.5%	26.5%
	Upper	487	47.7%	\$140,030	46.8%	47.5%	296	49.6%	48.6%	\$79,737	48.2%	43.9%	191	44.9%	48.3%	\$60,293	45.2%	44.2%
	Unknown	45	4.4%	\$12,110	4.1%	1.8%	26	4.4%	1.6%	\$7,394	4.5%	2.6%	19	4.5%	1.6%	\$4,716	3.5%	2.8%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.2%	\$0	0.0%	0.2%	0	0.0%	0.2%	\$0	0.0%	0.2%
Total	1,022	100.0%	\$298,898	100.0%	100.0%	597	100.0%	100.0%	\$165,599	100.0%	100.0%	425	100.0%	100.0%	\$133,299	100.0%	100.0%	
SMALL FARM		Total Farms																
	Low	0	0.0%	\$0	0.0%	2.5%	0	0.0%	3.4%	\$0	0.0%	5.2%	0	0.0%	3.3%	\$0	0.0%	4.8%
	Moderate	0	0.0%	\$0	0.0%	16.8%	0	0.0%	15.4%	\$0	0.0%	17.1%	0	0.0%	14.0%	\$0	0.0%	12.5%
	Middle	0	0.0%	\$0	0.0%	23.1%	0	0.0%	24.9%	\$0	0.0%	28.3%	0	0.0%	26.4%	\$0	0.0%	23.8%
	Upper	0	0.0%	\$0	0.0%	56.6%	0	0.0%	54.2%	\$0	0.0%	47.4%	0	0.0%	54.5%	\$0	0.0%	56.9%
	Unknown	0	0.0%	\$0	0.0%	1.0%	0	0.0%	1.5%	\$0	0.0%	1.1%	0	0.0%	1.0%	\$0	0.0%	0.9%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.6%	\$0	0.0%	0.9%	0	0.0%	0.8%	\$0	0.0%	1.0%
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 &amp; Purchases

2019 FFIEC Census Data, 2019 D&amp;B Info and 2015 ACS Data

## Appendix F

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2**  
**Assessment Area: CA - Greater Los Angeles**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison										
		2018, 2019					2018					2019					
		Count		Bank		Families by Family Income %	Count		Dollar			Count		Dollar			
		#	%	\$ (000s)	\$ %		#	%	Agg %	\$ (000s)	\$ %	\$ %	#	%	Agg %	\$ (000s)	\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	24.6%	0	0.0%	1.9%	\$0	0.0%	1.3%	0	0.0%	0.8%	\$0	0.0%
	Moderate	10	8.7%	\$2,707	3.6%	16.4%	2	3.1%	3.4%	\$418	1.5%	1.6%	8	15.7%	3.9%	\$2,289	4.8%
	Middle	31	27.0%	\$11,228	15.1%	17.0%	22	34.4%	11.9%	\$8,452	31.0%	7.3%	9	17.6%	13.2%	\$2,776	5.9%
	Upper	68	59.1%	\$48,976	65.8%	42.0%	37	57.8%	65.7%	\$15,582	57.1%	73.5%	31	60.8%	66.5%	\$33,394	70.7%
	Unknown	6	5.2%	\$11,568	15.5%	0.0%	3	4.7%	17.1%	\$2,816	10.3%	16.3%	3	5.9%	15.6%	\$8,752	18.5%
	Total	115	100.0%	\$74,479	100.0%	100.0%	64	100.0%	100.0%	\$27,268	100.0%	100.0%	51	100.0%	100.0%	\$47,211	100.0%
REFINANCE	Low	10	2.3%	\$3,016	1.6%	24.6%	6	2.8%	5.0%	\$777	1.0%	3.2%	4	1.8%	2.8%	\$2,239	2.2%
	Moderate	25	5.7%	\$4,506	2.4%	16.4%	14	6.5%	9.1%	\$2,111	2.6%	5.1%	11	4.9%	6.9%	\$2,395	2.3%
	Middle	40	9.1%	\$10,684	5.8%	17.0%	21	9.8%	17.4%	\$5,478	6.7%	12.2%	19	8.4%	16.3%	\$5,206	5.1%
	Upper	354	80.5%	\$129,571	70.3%	42.0%	170	79.1%	55.4%	\$65,160	79.8%	64.8%	184	81.8%	59.7%	\$64,411	62.7%
	Unknown	11	2.5%	\$36,630	19.9%	0.0%	4	1.9%	13.1%	\$8,174	10.0%	14.7%	7	3.1%	14.4%	\$28,456	27.7%
	Total	440	100.0%	\$184,407	100.0%	100.0%	215	100.0%	100.0%	\$81,700	100.0%	100.0%	225	100.0%	100.0%	\$102,707	100.0%
HOME IMPROVEMENT	Low	8	1.4%	\$1,087	0.9%	24.6%	2	0.8%	2.3%	\$223	0.4%	1.7%	6	1.9%	2.9%	\$864	1.4%
	Moderate	19	3.4%	\$2,086	1.7%	16.4%	8	3.3%	5.7%	\$865	1.5%	3.7%	11	3.5%	6.0%	\$1,221	2.0%
	Middle	50	8.9%	\$5,855	4.9%	17.0%	23	9.3%	13.9%	\$2,802	4.8%	9.1%	27	8.5%	14.7%	\$3,053	4.9%
	Upper	480	85.1%	\$99,169	82.7%	42.0%	208	84.6%	71.6%	\$48,018	82.8%	72.9%	272	85.5%	72.6%	\$51,151	82.7%
	Unknown	7	1.2%	\$11,673	9.7%	0.0%	5	2.0%	6.5%	\$6,088	10.5%	12.5%	2	0.6%	3.8%	\$5,585	9.0%
	Total	564	100.0%	\$119,870	100.0%	100.0%	246	100.0%	100.0%	\$57,996	100.0%	100.0%	318	100.0%	100.0%	\$61,874	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	24.6%	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%
	Middle	0	0.0%	\$0	0.0%	17.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%
	Upper	0	0.0%	\$0	0.0%	42.0%	0	0.0%	0.5%	\$0	0.0%	0.1%	0	0.0%	0.5%	\$0	0.0%
	Unknown	5	100.0%	\$46,368	100.0%	0.0%	4	100.0%	99.4%	\$22,463	100.0%	99.9%	1	100.0%	99.5%	\$23,905	100.0%
	Total	5	100.0%	\$46,368	100.0%	100.0%	4	100.0%	100.0%	\$22,463	100.0%	100.0%	1	100.0%	100.0%	\$23,905	100.0%
OTHER PURPOSE LOC	Low	7	1.6%	\$721	0.5%	24.6%	2	1.0%	2.7%	\$229	0.3%	1.8%	5	2.2%	3.0%	\$492	0.9%
	Moderate	11	2.6%	\$1,397	1.0%	16.4%	6	3.0%	5.6%	\$781	0.9%	2.6%	5	2.2%	5.6%	\$616	1.1%
	Middle	43	10.0%	\$4,383	3.1%	17.0%	20	9.9%	12.6%	\$2,064	2.5%	6.7%	23	10.2%	12.9%	\$2,319	4.1%
	Upper	355	82.9%	\$96,093	69.0%	42.0%	168	83.2%	76.6%	\$53,572	64.9%	83.0%	187	82.7%	74.8%	\$42,521	75.1%
	Unknown	12	2.8%	\$36,604	26.3%	0.0%	6	3.0%	2.6%	\$25,926	31.4%	5.9%	6	2.7%	3.7%	\$10,678	18.9%
	Total	428	100.0%	\$139,198	100.0%	100.0%	202	100.0%	100.0%	\$82,572	100.0%	100.0%	226	100.0%	100.0%	\$56,626	100.0%

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

## Appendix F

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2  
Assessment Area: CA - Greater Los Angeles

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison										
		2018, 2019					2018					2019					
		Count		Bank		Families by Family Income %	Count		Dollar			Count		Dollar			
		#	%	\$ (000s)	\$ %		#	%	Bank	\$ (000s)	\$ %	Agg	#	%	Bank	\$ (000s)	\$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	24.6%	0	0.0%	3.9%	\$0	0.0%	1.4%	0	0.0%	4.2%	\$0	0.0%
	Moderate	1	9.1%	\$350	1.0%	16.4%	0	0.0%	7.6%	\$0	0.0%	2.7%	1	20.0%	8.9%	\$350	2.8%
	Middle	0	0.0%	\$0	0.0%	17.0%	0	0.0%	13.6%	\$0	0.0%	5.0%	0	0.0%	14.7%	\$0	0.0%
	Upper	10	90.9%	\$34,194	99.0%	42.0%	6	100.0%	64.7%	\$22,045	100.0%	70.0%	4	80.0%	61.3%	\$12,149	97.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	10.2%	\$0	0.0%	20.9%	0	0.0%	10.9%	\$0	0.0%
	Total	11	100.0%	\$34,544	100.0%	100.0%	6	100.0%	100.0%	\$22,045	100.0%	100.0%	5	100.0%	100.0%	\$12,499	100.0%
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	24.6%	0	0.0%	1.8%	\$0	0.0%	0.5%	0	0.0%	0.3%	\$0	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.4%	0	0.0%	5.6%	\$0	0.0%	1.6%	0	0.0%	1.0%	\$0	0.0%
	Middle	0	0.0%	\$0	0.0%	17.0%	0	0.0%	6.6%	\$0	0.0%	2.2%	0	0.0%	1.3%	\$0	0.0%
	Upper	0	0.0%	\$0	0.0%	42.0%	0	0.0%	8.5%	\$0	0.0%	4.7%	0	0.0%	2.1%	\$0	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	77.6%	\$0	0.0%	90.9%	0	0.0%	95.2%	\$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%
HMDA TOTALS	Low	25	1.6%	\$4,824	0.8%	24.6%	10	1.4%	3.3%	\$1,229	0.4%	1.8%	15	1.8%	2.2%	\$3,595	1.2%
	Moderate	66	4.2%	\$11,046	1.8%	16.4%	30	4.1%	6.2%	\$4,175	1.4%	2.7%	36	4.4%	5.8%	\$6,871	2.3%
	Middle	164	10.5%	\$32,150	5.4%	17.0%	86	11.7%	14.0%	\$18,796	6.4%	8.0%	78	9.4%	14.8%	\$13,354	4.4%
	Upper	1,267	81.1%	\$408,003	68.1%	42.0%	589	79.9%	59.4%	\$204,377	69.5%	59.5%	678	82.1%	61.0%	\$203,626	66.8%
	Unknown	41	2.6%	\$142,843	23.9%	0.0%	22	3.0%	17.1%	\$65,467	22.3%	28.0%	19	2.3%	16.3%	\$77,376	25.4%
	Total	1,563	100.0%	\$598,866	100.0%	100.0%	737	100.0%	100.0%	\$294,044	100.0%	100.0%	826	100.0%	100.0%	\$304,822	100.0%
Small Business	Total Businesses																
	Revenue																
	\$1 Million or Less	190	18.6%	\$43,918	14.7%	91.2%	94	15.7%	46.9%	\$22,477	13.6%	31.8%	96	22.6%	50.9%	\$21,441	16.1%
	Over \$1 Million	544	53.2%	\$191,394	64.0%	8.2%	306	51.3%					238	56.0%			
	Total Rev. available	734	71.8%	\$235,312	78.7%	99.4%	400	67.0%					334	78.6%			
	Rev. Not Known	288	28.2%	\$63,586	21.3%	0.5%	197	33.0%					91	21.4%			
Small Farm	Loan Size																
	\$100,000 or Less	425	41.6%	\$26,170	8.8%		271	45.4%	95.9%	\$15,956	9.6%	49.5%	154	36.2%	96.0%	\$10,214	7.7%
	\$100,001 - \$250,000	249	24.4%	\$50,262	16.8%		134	22.4%	2.1%	\$26,944	16.3%	12.5%	115	27.1%	2.2%	\$23,318	17.5%
	\$250,001 - \$1 Million	348	34.1%	\$222,466	74.4%		192	32.2%	1.9%	\$122,699	74.1%	38.0%	156	36.7%	1.9%	\$99,767	74.8%
	Total	1,022	100.0%	\$298,898	100.0%		597	100.0%	100.0%	\$165,599	100.0%	100.0%	425	100.0%	100.0%	\$133,299	100.0%
	Total Farms																
Small Farm	Revenue																
	\$1 Million or Less	0	0.0%	\$0	0.0%	96.7%	0	0.0%	45.4%	\$0	0.0%	38.9%	0	0.0%	54.9%	\$0	0.0%
	Over \$1 Million	0	0.0%	\$0	0.0%	3.2%	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%					0	0.0%			
	Loan Size																
Small Farm	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	94.5%	\$0	0.0%	58.6%	0	0.0%	95.1%	\$0	0.0%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	4.1%	\$0	0.0%	18.5%	0	0.0%	4.1%	\$0	0.0%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	1.5%	\$0	0.0%	22.9%	0	0.0%	0.8%	\$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%
	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%
	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%

Originations &amp; Purchases

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

2019 FFIEC Census Data, 2019 D&amp;B Info, and 2015 ACS Data

## Appendix F

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2  
Assessment Area: CA - San Francisco Bay

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison											
							2018					2019						
		Bank				Owner Occupied Units %	Count			Dollar			Count			Dollar		
		Count		Dollar			Bank	Agg		Bank		Agg	Bank	Agg		Bank		Agg
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	3	11.1%	\$767	6.7%	5.0%	3	18.8%	7.0%	\$767	11.7%	4.5%	0	0.0%	7.1%	\$0	0.0%	4.7%
	Moderate	2	7.4%	\$546	4.8%	16.8%	1	6.3%	19.3%	\$250	3.8%	14.1%	1	9.1%	18.6%	\$296	6.1%	13.6%
	Middle	10	37.0%	\$3,349	29.4%	32.8%	6	37.5%	30.8%	\$1,729	26.5%	27.7%	4	36.4%	30.5%	\$1,620	33.4%	27.3%
	Upper	12	44.4%	\$6,719	59.0%	45.3%	6	37.5%	42.3%	\$3,787	58.0%	53.2%	6	54.5%	43.3%	\$2,932	60.5%	54.0%
	Unknown	0	0.0%	\$0	0.0%	0.2%	0	0.0%	0.5%	\$0	0.0%	0.5%	0	0.0%	0.5%	\$0	0.0%	0.4%
	Total	27	100.0%	\$11,381	100.0%	100.0%	16	100.0%	100.0%	\$6,533	100.0%	100.0%	11	100.0%	100.0%	\$4,848	100.0%	100.0%
REFINANCE	Low	7	2.9%	\$2,039	2.1%	5.0%	4	3.3%	6.6%	\$1,432	3.0%	4.8%	3	2.5%	5.4%	\$607	1.3%	3.7%
	Moderate	27	11.2%	\$8,599	9.0%	16.8%	15	12.2%	18.4%	\$3,181	6.8%	14.3%	12	10.1%	17.0%	\$5,418	11.3%	12.7%
	Middle	71	29.3%	\$21,694	22.8%	32.8%	36	29.3%	32.3%	\$10,413	22.2%	29.2%	35	29.4%	32.2%	\$11,281	23.5%	28.3%
	Upper	137	56.6%	\$62,701	66.0%	45.3%	68	55.3%	42.4%	\$31,982	68.0%	51.6%	69	58.0%	45.2%	\$30,719	64.0%	55.0%
	Unknown	0	0.0%	\$0	0.0%	0.2%	0	0.0%	0.2%	\$0	0.0%	0.2%	0	0.0%	0.2%	\$0	0.0%	0.2%
	Total	242	100.0%	\$95,033	100.0%	100.0%	123	100.0%	100.0%	\$47,008	100.0%	100.0%	119	100.0%	100.0%	\$48,025	100.0%	100.0%
HOME IMPROVEMENT	Low	12	4.1%	\$1,714	2.8%	5.0%	7	4.2%	4.0%	\$1,049	3.3%	3.3%	5	3.9%	4.2%	\$665	2.3%	3.4%
	Moderate	49	16.7%	\$7,268	12.1%	16.8%	28	17.0%	14.2%	\$4,051	12.8%	11.7%	21	16.4%	13.7%	\$3,217	11.3%	11.2%
	Middle	110	37.5%	\$21,854	36.3%	32.8%	68	41.2%	33.0%	\$14,023	44.3%	29.6%	42	32.8%	32.0%	\$7,831	27.5%	27.7%
	Upper	122	41.6%	\$29,326	48.7%	45.3%	62	37.6%	48.7%	\$12,520	39.6%	55.4%	60	46.9%	50.0%	\$16,806	58.9%	57.6%
	Unknown	0	0.0%	\$0	0.0%	0.2%	0	0.0%	0.1%	\$0	0.0%	0.1%	0	0.0%	0.1%	\$0	0.0%	0.1%
	Total	293	100.0%	\$60,162	100.0%	100.0%	165	100.0%	100.0%	\$31,643	100.0%	100.0%	128	100.0%	100.0%	\$28,519	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	19.8%	0	0.0%	19.6%	\$0	0.0%	13.8%	0	0.0%	18.8%	\$0	0.0%	15.5%
	Moderate	0	0.0%	\$0	0.0%	23.9%	0	0.0%	24.3%	\$0	0.0%	22.2%	0	0.0%	28.8%	\$0	0.0%	32.3%
	Middle	0	0.0%	\$0	0.0%	26.7%	0	0.0%	29.5%	\$0	0.0%	21.2%	0	0.0%	25.9%	\$0	0.0%	28.5%
	Upper	0	0.0%	\$0	0.0%	27.7%	0	0.0%	25.1%	\$0	0.0%	40.8%	0	0.0%	25.3%	\$0	0.0%	23.1%
	Unknown	0	0.0%	\$0	0.0%	1.9%	0	0.0%	1.5%	\$0	0.0%	2.0%	0	0.0%	1.1%	\$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%
OTHER PURPOSE LOC	Low	3	3.3%	\$522	1.6%	5.0%	1	1.7%	3.0%	\$100	0.5%	2.0%	2	6.3%	2.5%	\$422	3.1%	1.6%
	Moderate	10	11.0%	\$1,554	4.8%	16.8%	6	10.2%	11.7%	\$956	5.0%	8.4%	4	12.5%	12.2%	\$598	4.4%	7.9%
	Middle	23	25.3%	\$4,490	13.7%	32.8%	11	18.6%	30.9%	\$2,105	11.0%	24.9%	12	37.5%	29.3%	\$2,385	17.5%	22.8%
	Upper	54	59.3%	\$25,660	78.5%	45.3%	40	67.8%	54.2%	\$15,426	80.9%	64.6%	14	43.8%	55.7%	\$10,234	75.0%	67.4%
	Unknown	1	1.1%	\$473	1.4%	0.2%	1	1.7%	0.1%	\$473	2.5%	0.1%	0	0.0%	0.2%	\$0	0.0%	0.2%
	Total	91	100.0%	\$32,699	100.0%	100.0%	59	100.0%	100.0%	\$19,060	100.0%	100.0%	32	100.0%	100.0%	\$13,639	100.0%	100.0%

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

## Appendix F

Geographic Distribution of HMDA, Small Business, &amp; Small Farm Loans - Table 2 of 2

Assessment Area: CA - San Francisco Bay

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison											
							2018					2019						
		Bank				Owner Occupied Units %	Count			Dollar			Count			Dollar		
		Count		Dollar			Bank	Agg		Bank	Agg		Bank	Agg	Bank	Agg		
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %		
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	5.0%	0	0.0%	6.0%	\$0	0.0%	2.9%	0	0.0%	5.3%	\$0	0.0%	3.0%
	Moderate	0	0.0%	\$0	0.0%	16.8%	0	0.0%	17.4%	\$0	0.0%	9.3%	0	0.0%	16.1%	\$0	0.0%	8.8%
	Middle	1	33.3%	\$350	8.9%	32.8%	1	100.0%	30.5%	\$350	100.0%	20.3%	0	0.0%	30.4%	\$0	0.0%	22.3%
	Upper	2	66.7%	\$3,580	91.1%	45.3%	0	0.0%	46.0%	\$0	0.0%	67.5%	2	100.0%	48.1%	\$3,580	100.0%	65.7%
	Unknown	0	0.0%	\$0	0.0%	0.2%	0	0.0%	0.1%	\$0	0.0%	0.0%	0	0.0%	0.2%	\$0	0.0%	0.2%
	Total	3	100.0%	\$3,930	100.0%	100.0%	1	100.0%	100.0%	\$350	100.0%	100.0%	2	100.0%	100.0%	\$3,580	100.0%	100.0%
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	5.0%	0	0.0%	6.2%	\$0	0.0%	4.1%	0	0.0%	5.6%	\$0	0.0%	3.8%
	Moderate	0	0.0%	\$0	0.0%	16.8%	0	0.0%	19.0%	\$0	0.0%	14.7%	0	0.0%	14.9%	\$0	0.0%	10.4%
	Middle	0	0.0%	\$0	0.0%	32.8%	0	0.0%	32.0%	\$0	0.0%	26.2%	0	0.0%	29.3%	\$0	0.0%	24.6%
	Upper	0	0.0%	\$0	0.0%	45.3%	0	0.0%	42.5%	\$0	0.0%	54.6%	0	0.0%	49.9%	\$0	0.0%	60.9%
	Unknown	0	0.0%	\$0	0.0%	0.2%	0	0.0%	0.3%	\$0	0.0%	0.3%	0	0.0%	0.4%	\$0	0.0%	0.3%
	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%
HMDA TOTALS	Low	25	3.8%	\$5,042	2.5%	5.0%	15	4.1%	6.5%	\$3,348	3.2%	5.5%	10	3.4%	5.9%	\$1,694	1.7%	4.8%
	Moderate	88	13.4%	\$17,967	8.8%	16.8%	50	13.7%	18.1%	\$8,438	8.1%	14.8%	38	13.0%	17.2%	\$9,529	9.7%	14.1%
	Middle	215	32.8%	\$51,737	25.5%	32.8%	122	33.5%	31.6%	\$28,620	27.4%	27.3%	93	31.8%	31.4%	\$23,117	23.4%	27.8%
	Upper	327	49.8%	\$127,986	63.0%	45.3%	176	48.4%	43.5%	\$63,715	60.9%	51.9%	151	51.7%	45.2%	\$64,271	65.2%	53.0%
	Unknown	1	0.2%	\$473	0.2%	0.2%	1	0.3%	0.3%	\$473	0.5%	0.5%	0	0.0%	0.3%	\$0	0.0%	0.3%
	Total	656	100.0%	\$203,205	100.0%	100.0%	364	100.0%	100.0%	\$104,594	100.0%	100.0%	292	100.0%	100.0%	\$98,611	100.0%	100.0%
SMALL BUSINESSES	Total Businesses																	
	Low	66	15.7%	\$18,316	16.4%	12.2%	39	15.7%	10.6%	\$10,158	16.6%	13.3%	27	15.8%	10.8%	\$8,158	16.2%	13.3%
	Moderate	67	16.0%	\$22,013	19.7%	17.2%	33	13.3%	18.0%	\$11,295	18.4%	16.7%	34	19.9%	18.1%	\$10,718	21.3%	16.5%
	Middle	93	22.1%	\$22,315	20.0%	27.9%	56	22.5%	29.3%	\$12,465	20.3%	26.8%	37	21.6%	29.6%	\$9,850	19.6%	26.8%
	Upper	193	46.0%	\$48,740	43.7%	41.8%	120	48.2%	41.2%	\$27,147	44.3%	42.3%	73	42.7%	40.6%	\$21,593	42.9%	42.4%
	Unknown	1	0.2%	\$250	0.2%	0.9%	1	0.4%	0.7%	\$250	0.4%	0.8%	0	0.0%	0.8%	\$0	0.0%	0.8%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.2%	\$0	0.0%	0.1%	0	0.0%	0.2%	\$0	0.0%	0.2%	
Total	420	100.0%	\$111,634	100.0%	100.0%	249	100.0%	100.0%	\$61,315	100.0%	100.0%	171	100.0%	100.0%	\$50,319	100.0%	100.0%	
SMALL FARM	Total Farms																	
	Low	0	0.0%	\$0	0.0%	8.2%	0	0.0%	5.0%	\$0	0.0%	11.3%	0	0.0%	7.6%	\$0	0.0%	8.7%
	Moderate	0	0.0%	\$0	0.0%	12.9%	0	0.0%	12.1%	\$0	0.0%	7.2%	0	0.0%	14.0%	\$0	0.0%	6.3%
	Middle	0	0.0%	\$0	0.0%	26.5%	0	0.0%	28.8%	\$0	0.0%	23.8%	0	0.0%	29.2%	\$0	0.0%	16.5%
	Upper	0	0.0%	\$0	0.0%	52.1%	0	0.0%	53.8%	\$0	0.0%	57.6%	0	0.0%	48.5%	\$0	0.0%	68.0%
	Unknown	0	0.0%	\$0	0.0%	0.3%	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%	0.4%	\$0	0.0%	0.1%	0	0.0%	0.8%	\$0	0.0%	0.5%	
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%	

Originations &amp; Purchases

2019 FFIEC Census Data, 2019 D&amp;B Info and 2015 ACS Data

## Appendix F

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2**  
**Assessment Area: CA - San Francisco Bay**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2018, 2019					2018						2019					
		Count		Bank		Families by Family Income %	Count		Dollar		Agg	Count		Dollar		Agg		
		#	%	\$ (000s)	\$ %		#	%	\$ (000s)	\$ %		#	%	\$ (000s)	\$ %			
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	24.7%	0	0.0%	1.1%	\$0	0.0%	0.5%	0	0.0%	1.1%	\$0	0.0%	0.4%
	Moderate	0	0.0%	\$0	0.0%	15.9%	0	0.0%	5.8%	\$0	0.0%	2.7%	0	0.0%	6.9%	\$0	0.0%	3.3%
	Middle	6	22.2%	\$1,821	16.0%	18.0%	4	25.0%	13.9%	\$1,061	16.2%	8.9%	2	18.2%	16.1%	\$760	15.7%	10.6%
	Upper	19	70.4%	\$7,432	65.3%	41.4%	11	68.8%	68.2%	\$3,797	58.1%	78.4%	8	72.7%	66.2%	\$3,635	75.0%	76.8%
	Unknown	2	7.4%	\$2,128	18.7%	0.0%	1	6.3%	11.0%	\$1,675	25.6%	9.5%	1	9.1%	9.8%	\$453	9.3%	8.9%
	Total	27	100.0%	\$11,381	100.0%	100.0%	16	100.0%	100.0%	\$6,533	100.0%	100.0%	11	100.0%	100.0%	\$4,848	100.0%	100.0%
REFINANCE	Low	6	2.5%	\$977	1.0%	24.7%	2	1.6%	6.8%	\$179	0.4%	4.2%	4	3.4%	4.5%	\$798	1.7%	2.4%
	Moderate	15	6.2%	\$5,295	5.6%	15.9%	7	5.7%	13.4%	\$2,215	4.7%	8.6%	8	6.7%	11.4%	\$3,080	6.4%	6.5%
	Middle	30	12.4%	\$6,515	6.9%	18.0%	18	14.6%	19.5%	\$3,907	8.3%	15.6%	12	10.1%	19.2%	\$2,608	5.4%	14.3%
	Upper	186	76.9%	\$77,044	81.1%	41.4%	93	75.6%	50.3%	\$38,382	81.6%	61.0%	93	78.2%	55.4%	\$38,662	80.5%	66.9%
	Unknown	5	2.1%	\$5,202	5.5%	0.0%	3	2.4%	10.0%	\$2,325	4.9%	10.7%	2	1.7%	9.6%	\$2,877	6.0%	9.9%
	Total	242	100.0%	\$95,033	100.0%	100.0%	123	100.0%	100.0%	\$47,008	100.0%	100.0%	119	100.0%	100.0%	\$48,025	100.0%	100.0%
HOME IMPROVEMENT	Low	13	4.4%	\$1,448	2.4%	24.7%	7	4.2%	3.8%	\$698	2.2%	2.5%	6	4.7%	4.5%	\$750	2.6%	3.4%
	Moderate	26	8.9%	\$3,123	5.2%	15.9%	14	8.5%	9.5%	\$1,543	4.9%	6.2%	12	9.4%	10.0%	\$1,580	5.5%	6.9%
	Middle	60	20.5%	\$9,324	15.5%	18.0%	32	19.4%	18.4%	\$4,891	15.5%	13.1%	28	21.9%	18.9%	\$4,433	15.5%	13.9%
	Upper	192	65.5%	\$46,117	76.7%	41.4%	111	67.3%	63.8%	\$24,411	77.1%	70.6%	81	63.3%	62.7%	\$21,706	76.1%	69.8%
	Unknown	2	0.7%	\$150	0.2%	0.0%	1	0.6%	4.6%	\$100	0.3%	7.6%	1	0.8%	3.8%	\$50	0.2%	5.9%
	Total	293	100.0%	\$60,162	100.0%	100.0%	165	100.0%	100.0%	\$31,643	100.0%	100.0%	128	100.0%	100.0%	\$28,519	100.0%	100.0%
MULTI FAMILY	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%	15.9%	0	0.0%	0.2%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	18.0%	0	0.0%	0.2%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	41.4%	0	0.0%	1.1%	\$0	0.0%	0.2%	0	0.0%	0.9%	\$0	0.0%	0.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	98.6%	\$0	0.0%	99.7%	0	0.0%	98.9%	\$0	0.0%	99.6%
	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%
OTHER PURPOSE LOC	Low	3	3.3%	\$324	1.0%	24.7%	3	5.1%	4.1%	\$324	1.7%	2.4%	0	0.0%	9.6%	\$0	0.0%	3.8%
	Moderate	4	4.4%	\$324	1.0%	15.9%	2	3.4%	9.3%	\$226	1.2%	5.4%	2	6.3%	4.5%	\$98	0.7%	5.0%
	Middle	15	16.5%	\$2,549	7.8%	18.0%	5	8.5%	18.1%	\$904	4.7%	12.2%	10	31.3%	17.1%	\$1,645	12.1%	11.1%
	Upper	63	69.2%	\$20,298	62.1%	41.4%	46	78.0%	65.8%	\$12,106	63.5%	75.5%	17	53.1%	63.7%	\$8,192	60.1%	72.6%
	Unknown	6	6.6%	\$9,204	28.1%	0.0%	3	5.1%	2.7%	\$5,500	28.9%	4.5%	3	9.4%	5.2%	\$3,704	27.2%	7.5%
	Total	91	100.0%	\$32,699	100.0%	100.0%	59	100.0%	100.0%	\$19,060	100.0%	100.0%	32	100.0%	100.0%	\$13,639	100.0%	100.0%

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

## Appendix F

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2  
Assessment Area: CA - San Francisco Bay

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2018, 2019					2018						2019					
		Count		Bank		Families by Family Income	Count		Dollar		Agg	Count		Dollar		Agg		
		#	%	\$ (000s)	\$ %		#	%	\$ (000s)	\$ %		#	%	\$ (000s)	\$ %			
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	24.7%	0	0.0%	6.3%	\$0	0.0%	3.0%	0	0.0%	6.7%	\$0	0.0%	4.5%
	Moderate	0	0.0%	\$0	0.0%	15.9%	0	0.0%	12.0%	\$0	0.0%	4.9%	0	0.0%	12.4%	\$0	0.0%	4.8%
	Middle	0	0.0%	\$0	0.0%	18.0%	0	0.0%	16.9%	\$0	0.0%	8.4%	0	0.0%	17.2%	\$0	0.0%	8.3%
	Upper	3	100.0%	\$3,930	100.0%	41.4%	1	100.0%	56.9%	\$350	100.0%	68.9%	2	100.0%	55.3%	\$3,580	100.0%	67.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	7.9%	\$0	0.0%	14.9%	0	0.0%	8.3%	\$0	0.0%	14.4%
	Total	3	100.0%	\$3,930	100.0%	100.0%	1	100.0%	100.0%	\$350	100.0%	100.0%	2	100.0%	100.0%	\$3,580	100.0%	100.0%
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	24.7%	0	0.0%	3.3%	\$0	0.0%	0.8%	0	0.0%	0.2%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	15.9%	0	0.0%	5.9%	\$0	0.0%	1.7%	0	0.0%	1.2%	\$0	0.0%	0.7%
	Middle	0	0.0%	\$0	0.0%	18.0%	0	0.0%	4.5%	\$0	0.0%	1.4%	0	0.0%	0.7%	\$0	0.0%	0.6%
	Upper	0	0.0%	\$0	0.0%	41.4%	0	0.0%	5.4%	\$0	0.0%	4.4%	0	0.0%	1.0%	\$0	0.0%	1.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	80.9%	\$0	0.0%	91.6%	0	0.0%	96.9%	\$0	0.0%	97.4%
	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%
HMDA TOTALS	Low	22	3.4%	\$2,749	1.4%	24.7%	12	3.3%	3.9%	\$1,201	1.1%	1.8%	10	3.4%	3.4%	\$1,548	1.6%	1.7%
	Moderate	45	6.9%	\$8,742	4.3%	15.9%	23	6.3%	9.5%	\$3,984	3.8%	4.5%	22	7.5%	9.7%	\$4,758	4.8%	4.9%
	Middle	111	16.9%	\$20,209	9.9%	18.0%	59	16.2%	16.5%	\$10,763	10.3%	10.3%	52	17.8%	17.8%	\$9,446	9.6%	11.9%
	Upper	463	70.6%	\$154,821	76.2%	41.4%	262	72.0%	57.9%	\$79,046	75.6%	62.6%	201	68.8%	58.0%	\$75,775	76.8%	65.5%
	Unknown	15	2.3%	\$16,684	8.2%	0.0%	8	2.2%	12.2%	\$9,600	9.2%	20.8%	7	2.4%	11.1%	\$7,084	7.2%	16.0%
	Total	656	100.0%	\$203,205	100.0%	100.0%	364	100.0%	100.0%	\$104,594	100.0%	100.0%	292	100.0%	100.0%	\$98,611	100.0%	100.0%
Small Business	Total Businesses																	
	\$1 Million or Less	61	14.5%	\$11,186	10.0%	90.9%	31	12.4%	46.9%	\$5,382	8.8%	32.6%	30	17.5%	52.4%	\$5,804	11.5%	33.7%
	Over \$1 Million	248	59.0%	\$82,349	73.8%	8.6%	145	58.2%					103	60.2%				
	Total Rev. available	309	73.5%	\$93,535	83.8%	99.5%	176	70.6%					133	77.7%				
	Rev. Not Known	111	26.4%	\$18,099	16.2%	0.5%	73	29.3%					38	22.2%				
	Total	420	100.0%	\$111,634	100.0%	100.0%	249	100.0%					171	100.0%				
Small Business	Loan Size																	
	\$100,000 or Less	181	43.1%	\$10,407	9.3%		115	46.2%	95.8%	\$6,359	10.4%	49.2%	66	38.6%	95.9%	\$4,048	8.0%	49.9%
	\$100,001 - \$250,000	103	24.5%	\$19,956	17.9%		59	23.7%	2.2%	\$11,284	18.4%	12.7%	44	25.7%	2.1%	\$8,672	17.2%	12.5%
	\$250,001 - \$1 Million	136	32.4%	\$81,271	72.8%		75	30.1%	2.0%	\$43,672	71.2%	38.1%	61	35.7%	2.0%	\$37,599	74.7%	37.6%
	Total	420	100.0%	\$111,634	100.0%		249	100.0%	100.0%	\$61,315	100.0%	100.0%	171	100.0%	100.0%	\$50,319	100.0%	100.0%
Small Farm	Total Farms																	
	\$1 Million or Less	0	0.0%	\$0	0.0%	96.4%	0	0.0%	45.4%	\$0	0.0%	43.5%	0	0.0%	58.3%	\$0	0.0%	45.4%
	Over \$1 Million	0	0.0%	\$0	0.0%	3.4%	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%					0	0.0%				
	Loan Size																	
	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	95.4%	\$0	0.0%	57.8%	0	0.0%	95.1%	\$0	0.0%	53.2%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	2.9%	\$0	0.0%	16.8%	0	0.0%	3.0%	\$0	0.0%	18.1%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	1.7%	\$0	0.0%	25.4%	0	0.0%	1.9%	\$0	0.0%	28.8%
	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 &amp; Purchases

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

2019 FFIEC Census Data, 2019 D&amp;B Info, and 2015 ACS Data

## Appendix F

Geographic Distribution of HMDA, Small Business, &amp; Small Farm Loans - Table 1 of 2

Assessment Area: FL - Fort Lauderdale-West Palm Beach

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison											
		2018, 2019					2018					2019						
		Bank				Owner Occupied Units  %	Count			Dollar			Count			Dollar		
		Count		Dollar			Bank	Agg	%	Bank	%	Agg	Bank	%	Agg	Bank	%	Agg
#	%	\$ (000s)	\$ %	#	%	%												
HOME PURCHASE	Low	4	4.2%	\$583	3.2%	2.8%	1	1.6%	2.7%	\$148	1.3%	1.8%	3	8.6%	2.8%	\$435	6.6%	1.9%
	Moderate	59	61.5%	\$9,105	50.0%	24.6%	35	57.4%	24.5%	\$5,348	45.8%	17.3%	24	68.6%	25.0%	\$3,757	57.3%	17.8%
	Middle	17	17.7%	\$3,359	18.4%	33.8%	12	19.7%	34.9%	\$1,861	16.0%	29.8%	5	14.3%	35.0%	\$1,498	22.8%	30.1%
	Upper	15	15.6%	\$4,893	26.8%	38.6%	13	21.3%	37.9%	\$4,310	36.9%	50.9%	2	5.7%	37.0%	\$583	8.9%	49.8%
	Unknown	1	1.0%	\$288	1.6%	0.1%	0	0.0%	0.1%	\$0	0.0%	0.2%	1	2.9%	0.1%	\$288	4.4%	0.4%
	Total	96	100.0%	\$18,228	100.0%	100.0%	61	100.0%	100.0%	\$11,667	100.0%	100.0%	35	100.0%	100.0%	\$6,561	100.0%	100.0%
REFINANCE	Low	6	6.7%	\$647	2.3%	2.8%	3	5.9%	2.2%	\$311	1.7%	1.5%	3	7.7%	1.9%	\$336	3.4%	1.4%
	Moderate	25	27.8%	\$3,720	13.4%	24.6%	19	37.3%	20.2%	\$3,035	17.0%	13.6%	6	15.4%	19.1%	\$685	6.9%	12.9%
	Middle	31	34.4%	\$4,398	15.9%	33.8%	17	33.3%	34.9%	\$2,363	13.3%	28.7%	14	35.9%	34.3%	\$2,035	20.6%	27.4%
	Upper	28	31.1%	\$18,951	68.4%	38.6%	12	23.5%	42.6%	\$12,113	68.0%	55.1%	16	41.0%	44.6%	\$6,838	69.1%	57.5%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.1%	\$0	0.0%	1.1%	0	0.0%	0.1%	\$0	0.0%	0.8%
	Total	90	100.0%	\$27,716	100.0%	100.0%	51	100.0%	100.0%	\$17,822	100.0%	100.0%	39	100.0%	100.0%	\$9,894	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	2.8%	0	0.0%	1.6%	\$0	0.0%	1.2%	0	0.0%	1.3%	\$0	0.0%	0.9%
	Moderate	6	22.2%	\$1,019	22.5%	24.6%	4	30.8%	15.5%	\$628	35.5%	10.4%	2	14.3%	15.5%	\$391	14.1%	10.4%
	Middle	8	29.6%	\$1,260	27.8%	33.8%	4	30.8%	32.5%	\$410	23.2%	26.7%	4	28.6%	32.5%	\$850	30.7%	24.0%
	Upper	13	48.1%	\$2,256	49.7%	38.6%	5	38.5%	50.4%	\$732	41.4%	60.0%	8	57.1%	50.6%	\$1,524	55.1%	60.7%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.1%	\$0	0.0%	1.6%	0	0.0%	0.1%	\$0	0.0%	3.9%
	Total	27	100.0%	\$4,535	100.0%	100.0%	13	100.0%	100.0%	\$1,770	100.0%	100.0%	14	100.0%	100.0%	\$2,765	100.0%	100.0%
MULTI FAMILY		Multi-Family Units																
	Low	0	0.0%	\$0	0.0%	6.4%	0	0.0%	12.7%	\$0	0.0%	22.8%	0	0.0%	14.8%	\$0	0.0%	7.3%
	Moderate	0	0.0%	\$0	0.0%	33.8%	0	0.0%	41.2%	\$0	0.0%	24.1%	0	0.0%	41.9%	\$0	0.0%	32.4%
	Middle	0	0.0%	\$0	0.0%	32.4%	0	0.0%	25.1%	\$0	0.0%	37.5%	0	0.0%	23.0%	\$0	0.0%	25.6%
	Upper	0	0.0%	\$0	0.0%	27.3%	0	0.0%	19.5%	\$0	0.0%	15.5%	0	0.0%	20.4%	\$0	0.0%	34.7%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	1.5%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
OTHER PURPOSE LOC	Low	0	0.0%	\$0	0.0%	2.8%	0	0.0%	0.7%	\$0	0.0%	0.4%	0	0.0%	1.0%	\$0	0.0%	0.6%
	Moderate	4	21.1%	\$170	6.9%	24.6%	3	30.0%	13.8%	\$95	9.7%	7.7%	1	11.1%	13.3%	\$75	5.0%	7.5%
	Middle	3	15.8%	\$478	19.3%	33.8%	1	10.0%	31.8%	\$100	10.2%	23.8%	2	22.2%	30.3%	\$378	25.1%	21.7%
	Upper	12	63.2%	\$1,831	73.9%	38.6%	6	60.0%	53.7%	\$781	80.0%	67.5%	6	66.7%	55.2%	\$1,050	69.9%	69.7%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.1%	\$0	0.0%	0.5%	0	0.0%	0.1%	\$0	0.0%	0.5%
	Total	19	100.0%	\$2,479	100.0%	100.0%	10	100.0%	100.0%	\$976	100.0%	100.0%	9	100.0%	100.0%	\$1,503	100.0%	100.0%

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

## Appendix F

Geographic Distribution of HMDA, Small Business, &amp; Small Farm Loans - Table 2 of 2

Assessment Area: FL - Fort Lauderdale-West Palm Beach

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison											
							2018						2019					
		Bank				Owner Occupied Units %	Count			Dollar			Count			Dollar		
		Count	Dollar				Bank	Agg		Bank	Agg		Bank	Agg	Bank	Agg		
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %		
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	2.8%	0	0.0%	2.0%	\$0	0.0%	0.5%	0	0.0%	2.5%	\$0	0.0%	1.4%
	Moderate	2	100.0%	\$157	100.0%	24.6%	0	0.0%	19.9%	\$0	0.0%	4.8%	2	100.0%	18.7%	\$157	100.0%	7.1%
	Middle	0	0.0%	\$0	0.0%	33.8%	0	0.0%	30.3%	\$0	0.0%	11.8%	0	0.0%	30.0%	\$0	0.0%	13.4%
	Upper	0	0.0%	\$0	0.0%	38.6%	0	0.0%	47.2%	\$0	0.0%	66.7%	0	0.0%	48.7%	\$0	0.0%	76.0%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.5%	\$0	0.0%	16.2%	0	0.0%	0.1%	\$0	0.0%	2.1%
	Total	2	100.0%	\$157	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	2	100.0%	100.0%	\$157	100.0%	100.0%
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	2.8%	0	0.0%	2.7%	\$0	0.0%	1.8%	0	0.0%	1.8%	\$0	0.0%	1.0%
	Moderate	7	43.8%	\$1,210	47.9%	24.6%	7	43.8%	28.1%	\$1,210	47.9%	20.9%	0	0.0%	26.6%	\$0	0.0%	21.0%
	Middle	6	37.5%	\$812	32.1%	33.8%	6	37.5%	36.8%	\$812	32.1%	32.2%	0	0.0%	35.6%	\$0	0.0%	30.4%
	Upper	3	18.8%	\$506	20.0%	38.6%	3	18.8%	32.4%	\$506	20.0%	45.0%	0	0.0%	36.0%	\$0	0.0%	47.6%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	16	100.0%	\$2,528	100.0%	100.0%	16	100.0%	100.0%	\$2,528	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	10	4.0%	\$1,230	2.2%	2.8%	4	2.6%	2.5%	\$459	1.3%	3.5%	6	6.1%	2.5%	\$771	3.7%	2.1%
	Moderate	103	41.2%	\$15,381	27.6%	24.6%	68	45.0%	22.7%	\$10,316	29.7%	16.7%	35	35.4%	22.5%	\$5,065	24.3%	17.2%
	Middle	65	26.0%	\$10,307	18.5%	33.8%	40	26.5%	34.6%	\$5,546	16.0%	29.8%	25	25.3%	34.5%	\$4,761	22.8%	28.5%
	Upper	71	28.4%	\$28,437	51.1%	38.6%	39	25.8%	40.1%	\$18,442	53.1%	49.2%	32	32.3%	40.5%	\$9,995	47.9%	51.6%
	Unknown	1	0.4%	\$288	0.5%	0.1%	0	0.0%	0.1%	\$0	0.0%	0.8%	1	1.0%	0.1%	\$288	1.4%	0.5%
	Total	250	100.0%	\$55,643	100.0%	100.0%	151	100.0%	100.0%	\$34,763	100.0%	100.0%	99	100.0%	100.0%	\$20,880	100.0%	100.0%
SMALL BUSINESSES		Total Businesses																
	Low	12	8.7%	\$4,986	12.3%	5.3%	5	6.7%	5.7%	\$1,357	7.2%	7.9%	7	11.1%	5.9%	\$3,629	16.8%	7.6%
	Moderate	30	21.7%	\$6,718	16.6%	23.4%	18	24.0%	22.3%	\$3,934	20.9%	23.8%	12	19.0%	23.5%	\$2,784	12.9%	24.0%
	Middle	41	29.7%	\$12,837	31.8%	30.7%	21	28.0%	29.4%	\$5,498	29.2%	27.8%	20	31.7%	29.0%	\$7,339	34.0%	27.6%
	Upper	53	38.4%	\$15,707	38.9%	40.3%	30	40.0%	42.4%	\$7,952	42.3%	40.1%	23	36.5%	41.4%	\$7,755	35.9%	40.4%
	Unknown	2	1.4%	\$150	0.4%	0.3%	1	1.3%	0.3%	\$75	0.4%	0.4%	1	1.6%	0.2%	\$75	0.3%	0.4%
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%	
Total	138	100.0%	\$40,398	100.0%	100.0%	75	100.0%	100.0%	\$18,816	100.0%	100.0%	63	100.0%	100.0%	\$21,582	100.0%	100.0%	
SMALL FARM		Total Farms																
	Low	0	0.0%	\$0	0.0%	3.9%	0	0.0%	3.1%	\$0	0.0%	3.4%	0	0.0%	3.1%	\$0	0.0%	1.3%
	Moderate	0	0.0%	\$0	0.0%	15.1%	0	0.0%	13.2%	\$0	0.0%	11.9%	0	0.0%	14.1%	\$0	0.0%	6.0%
	Middle	0	0.0%	\$0	0.0%	29.4%	0	0.0%	30.4%	\$0	0.0%	26.0%	0	0.0%	26.8%	\$0	0.0%	30.5%
	Upper	0	0.0%	\$0	0.0%	51.3%	0	0.0%	53.3%	\$0	0.0%	58.7%	0	0.0%	56.0%	\$0	0.0%	62.2%
	Unknown	0	0.0%	\$0	0.0%	0.4%	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 &amp; Purchases

2019 FFIEC Census Data, 2019 D&amp;B Info and 2015 ACS Data

## Appendix F

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2**  
**Assessment Area: FL - Fort Lauderdale-West Palm Beach**

PRODUCT TYPE		Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison													
							2018, 2019						2018						2019	
		Borrower Income Levels		Bank		Families by Family Income	Count			Dollar			Agg	Count			Dollar			Agg
				Count	Dollar		Bank	Agg	Dollar	Bank	Agg	Bank		Agg	Dollar	Bank	Agg			
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %				
HOME PURCHASE	Low	10	10.4%	\$890	4.9%	22.6%	9	14.8%	3.2%	\$743	6.4%	1.4%	1	2.9%	3.5%	\$147	2.2%	1.5%		
	Moderate	42	43.8%	\$4,971	27.3%	17.4%	25	41.0%	13.7%	\$2,756	23.6%	8.1%	17	48.6%	15.0%	\$2,215	33.8%	9.0%		
	Middle	17	17.7%	\$3,307	18.1%	18.4%	9	14.8%	20.8%	\$1,623	13.9%	16.6%	8	22.9%	22.2%	\$1,684	25.7%	17.7%		
	Upper	26	27.1%	\$8,680	47.6%	41.6%	17	27.9%	45.5%	\$6,165	52.8%	58.8%	9	25.7%	45.3%	\$2,515	38.3%	57.8%		
	Unknown	1	1.0%	\$380	2.1%	0.0%	1	1.6%	16.8%	\$380	3.3%	15.1%	0	0.0%	14.0%	\$0	0.0%	14.0%		
	Total	96	100.0%	\$18,228	100.0%	100.0%	61	100.0%	100.0%	\$11,667	100.0%	100.0%	35	100.0%	100.0%	\$6,561	100.0%	100.0%		
REFINANCE	Low	14	15.6%	\$1,571	5.7%	22.6%	10	19.6%	6.1%	\$1,238	6.9%	3.2%	4	10.3%	4.1%	\$333	3.4%	2.0%		
	Moderate	28	31.1%	\$3,707	13.4%	17.4%	16	31.4%	14.6%	\$2,376	13.3%	9.1%	12	30.8%	11.6%	\$1,331	13.5%	6.5%		
	Middle	11	12.2%	\$1,673	6.0%	18.4%	7	13.7%	21.1%	\$1,151	6.5%	16.4%	4	10.3%	19.2%	\$522	5.3%	13.7%		
	Upper	31	34.4%	\$15,054	54.3%	41.6%	16	31.4%	45.3%	\$8,004	44.9%	58.2%	15	38.5%	46.4%	\$7,050	71.3%	57.6%		
	Unknown	6	6.7%	\$5,711	20.6%	0.0%	2	3.9%	13.0%	\$5,053	28.4%	13.2%	4	10.3%	18.6%	\$658	6.7%	20.1%		
	Total	90	100.0%	\$27,716	100.0%	100.0%	51	100.0%	100.0%	\$17,822	100.0%	100.0%	39	100.0%	100.0%	\$9,894	100.0%	100.0%		
HOME IMPROVEMENT	Low	4	14.8%	\$209	4.6%	22.6%	2	15.4%	4.1%	\$80	4.5%	2.1%	2	14.3%	4.3%	\$129	4.7%	2.4%		
	Moderate	4	14.8%	\$254	5.6%	17.4%	2	15.4%	11.0%	\$74	4.2%	6.6%	2	14.3%	11.2%	\$180	6.5%	6.7%		
	Middle	4	14.8%	\$734	16.2%	18.4%	3	23.1%	19.2%	\$434	24.5%	12.8%	1	7.1%	19.3%	\$300	10.8%	13.0%		
	Upper	15	55.6%	\$3,338	73.6%	41.6%	6	46.2%	61.0%	\$1,182	66.8%	70.5%	9	64.3%	61.7%	\$2,156	78.0%	67.8%		
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	4.6%	\$0	0.0%	8.1%	0	0.0%	3.6%	\$0	0.0%	10.0%		
	Total	27	100.0%	\$4,535	100.0%	100.0%	13	100.0%	100.0%	\$1,770	100.0%	100.0%	14	100.0%	100.0%	\$2,765	100.0%	100.0%		
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	22.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%		
	Moderate	0	0.0%	\$0	0.0%	17.4%	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%	18.4%	0	0.0%	0.4%	\$0	0.0%	0.0%	0	0.0%	0.4%	\$0	0.0%	0.0%		
	Upper	0	0.0%	\$0	0.0%	41.6%	0	0.0%	0.7%	\$0	0.0%	0.0%	0	0.0%	2.6%	\$0	0.0%	0.1%		
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	98.9%	\$0	0.0%	100.0%	0	0.0%	97.0%	\$0	0.0%	99.9%		
	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%		
OTHER PURPOSE LOC	Low	2	10.5%	\$116	4.7%	22.6%	2	20.0%	4.8%	\$116	11.9%	2.1%	0	0.0%	3.9%	\$0	0.0%	1.8%		
	Moderate	3	15.8%	\$175	7.1%	17.4%	2	20.0%	11.5%	\$100	10.2%	5.6%	1	11.1%	11.2%	\$75	5.0%	6.2%		
	Middle	6	31.6%	\$643	25.9%	18.4%	2	20.0%	17.7%	\$100	10.2%	11.2%	4	44.4%	17.3%	\$543	36.1%	9.7%		
	Upper	7	36.8%	\$1,489	60.1%	41.6%	4	40.0%	64.1%	\$660	67.6%	78.2%	3	33.3%	64.8%	\$829	55.2%	79.7%		
	Unknown	1	5.3%	\$56	2.3%	0.0%	0	0.0%	1.8%	\$0	0.0%	2.8%	1	11.1%	2.8%	\$56	3.7%	2.6%		
	Total	19	100.0%	\$2,479	100.0%	100.0%	10	100.0%	100.0%	\$976	100.0%	100.0%	9	100.0%	100.0%	\$1,503	100.0%	100.0%		

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

## Appendix F

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2**  
**Assessment Area: FL - Fort Lauderdale-West Palm Beach**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2018, 2019					2018						2019					
		Count		Bank		Families by Family Income	Count		Dollar		Agg	Count		Dollar		Agg		
		#	%	\$ (000s)	\$ %		#	%	\$ (000s)	\$ %		#	%	\$ (000s)	\$ %			
OTHER PURPOSE CLOSED/EXEMPT	Low	2	100.0%	\$157	100.0%	22.6%	0	0.0%	7.2%	\$0	0.0%	1.5%	2	100.0%	6.1%	\$157	100.0%	1.6%
	Moderate	0	0.0%	\$0	0.0%	17.4%	0	0.0%	11.8%	\$0	0.0%	2.3%	0	0.0%	12.7%	\$0	0.0%	3.7%
	Middle	0	0.0%	\$0	0.0%	18.4%	0	0.0%	16.7%	\$0	0.0%	4.1%	0	0.0%	17.4%	\$0	0.0%	5.8%
	Upper	0	0.0%	\$0	0.0%	41.6%	0	0.0%	54.5%	\$0	0.0%	65.2%	0	0.0%	53.9%	\$0	0.0%	73.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	9.8%	\$0	0.0%	27.0%	0	0.0%	10.0%	\$0	0.0%	14.9%
	Total	2	100.0%	\$157	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	2	100.0%	100.0%	\$157	100.0%	100.0%
PURPOSE NOT APPLICABLE	Low	3	18.8%	\$305	12.1%	22.6%	3	18.8%	2.8%	\$305	12.1%	1.6%	0	0.0%	1.3%	\$0	0.0%	0.7%
	Moderate	9	56.3%	\$1,353	53.5%	17.4%	9	56.3%	7.9%	\$1,353	53.5%	6.3%	0	0.0%	5.3%	\$0	0.0%	5.5%
	Middle	1	6.3%	\$143	5.7%	18.4%	1	6.3%	6.8%	\$143	5.7%	6.5%	0	0.0%	3.3%	\$0	0.0%	4.3%
	Upper	3	18.8%	\$727	28.8%	41.6%	3	18.8%	6.8%	\$727	28.8%	7.5%	0	0.0%	4.2%	\$0	0.0%	7.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	75.6%	\$0	0.0%	78.1%	0	0.0%	85.9%	\$0	0.0%	81.6%
	Total	16	100.0%	\$2,528	100.0%	100.0%	16	100.0%	100.0%	\$2,528	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	35	14.0%	\$3,248	5.8%	22.6%	26	17.2%	4.0%	\$2,482	7.1%	1.7%	9	9.1%	3.7%	\$766	3.7%	1.6%
	Moderate	86	34.4%	\$10,460	18.8%	17.4%	54	35.8%	13.4%	\$6,659	19.2%	7.3%	32	32.3%	13.5%	\$3,801	18.2%	7.3%
	Middle	39	15.6%	\$6,500	11.7%	18.4%	22	14.6%	20.1%	\$3,451	9.9%	14.4%	17	17.2%	20.6%	\$3,049	14.6%	14.6%
	Upper	82	32.8%	\$29,288	52.6%	41.6%	46	30.5%	45.6%	\$16,738	48.1%	53.1%	36	36.4%	46.2%	\$12,550	60.1%	53.2%
	Unknown	8	3.2%	\$6,147	11.0%	0.0%	3	2.0%	16.7%	\$5,433	15.6%	23.4%	5	5.1%	16.0%	\$714	3.4%	23.3%
	Total	250	100.0%	\$55,643	100.0%	100.0%	151	100.0%	100.0%	\$34,763	100.0%	100.0%	99	100.0%	100.0%	\$20,880	100.0%	100.0%
Small Business	Total Businesses																	
	\$1 Million or Less	47	34.1%	\$10,402	25.7%	93.4%	24	32.0%	46.1%	\$5,565	29.6%	31.5%	23	36.5%	47.7%	\$4,837	22.4%	31.1%
	Over \$1 Million	56	40.6%	\$19,033	47.1%	5.6%	31	41.3%					25	39.7%				
	Total Rev. available	103	74.7%	\$29,435	72.8%	99.0%	55	73.3%					48	76.2%				
	Rev. Not Known	35	25.4%	\$10,963	27.1%	1.0%	20	26.7%					15	23.8%				
	Total	138	100.0%	\$40,398	100.0%	100.0%	75	100.0%					63	100.0%				
Small Business	Loan Size																	
	\$100,000 or Less	51	37.0%	\$3,163	7.8%		32	42.7%	96.3%	\$1,878	10.0%	52.4%	19	30.2%	96.4%	\$1,285	6.0%	53.8%
	\$100,001 - \$250,000	29	21.0%	\$5,351	13.2%		16	21.3%	2.1%	\$3,092	16.4%	13.7%	13	20.6%	2.2%	\$2,259	10.5%	14.5%
	\$250,001 - \$1 Million	58	42.0%	\$31,884	78.9%		27	36.0%	1.6%	\$13,846	73.6%	33.9%	31	49.2%	1.5%	\$18,038	83.6%	31.6%
	Total	138	100.0%	\$40,398	100.0%		75	100.0%	100.0%	\$18,816	100.0%	100.0%	63	100.0%	100.0%	\$21,582	100.0%	100.0%
Small Farm	Total Farms																	
	\$1 Million or Less	0	0.0%	\$0	0.0%	96.9%	0	0.0%	49.8%	\$0	0.0%	58.3%	0	0.0%	62.9%	\$0	0.0%	61.7%
	Over \$1 Million	0	0.0%	\$0	0.0%	3.1%	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%	96.1%	\$0	0.0%	67.2%	0	0.0%	96.9%	\$0	0.0%	72.2%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	3.1%	\$0	0.0%	19.9%	0	0.0%	2.7%	\$0	0.0%	22.9%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	0.8%	\$0	0.0%	12.8%	0	0.0%	0.3%	\$0	0.0%	4.9%
	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 &amp; Purchases

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

2019 FFIEC Census Data, 2019 D&amp;B Info, and 2015 ACS Data

## Appendix F

Geographic Distribution of HMDA, Small Business, &amp; Small Farm Loans - Table 1 of 2

Assessment Area: MI - Lansing-East Lansing

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison											
							2018						2019					
		Bank				Owner Occupied Units %	Count			Dollar			Count			Dollar		
		Count		Dollar			Bank	%	Agg %	Bank	%	Agg %	Bank	%	Agg %	Bank	%	Agg %
HOME PURCHASE	Low	1	4.3%	\$60	1.9%	2.3%	0	0.0%	3.8%	\$0	0.0%	1.7%	1	7.7%	3.0%	\$60	3.0%	1.3%
	Moderate	5	21.7%	\$481	15.2%	16.9%	1	10.0%	16.9%	\$118	10.3%	10.3%	4	30.8%	18.8%	\$363	18.1%	11.3%
	Middle	7	30.4%	\$724	22.9%	45.3%	5	50.0%	46.9%	\$518	45.0%	44.7%	2	15.4%	44.4%	\$206	10.2%	42.7%
	Upper	10	43.5%	\$1,896	60.0%	35.4%	4	40.0%	32.3%	\$515	44.7%	43.0%	6	46.2%	33.5%	\$1,381	68.7%	44.4%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.2%	\$0	0.0%	0.2%	0	0.0%	0.2%	\$0	0.0%	0.3%
	Total	23	100.0%	\$3,161	100.0%	100.0%	10	100.0%	100.0%	\$1,151	100.0%	100.0%	13	100.0%	100.0%	\$2,010	100.0%	100.0%
REFINANCE	Low	1	2.1%	\$55	1.1%	2.3%	1	4.0%	2.7%	\$55	2.4%	1.2%	0	0.0%	1.2%	\$0	0.0%	0.5%
	Moderate	5	10.6%	\$293	6.0%	16.9%	2	8.0%	11.5%	\$100	4.4%	7.0%	3	13.6%	10.2%	\$193	7.3%	5.8%
	Middle	14	29.8%	\$1,405	28.8%	45.3%	10	40.0%	47.4%	\$932	41.3%	46.0%	4	18.2%	44.5%	\$473	18.0%	40.1%
	Upper	27	57.4%	\$3,132	64.1%	35.4%	12	48.0%	38.2%	\$1,169	51.8%	45.4%	15	68.2%	44.0%	\$1,963	74.7%	53.5%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.3%	\$0	0.0%	0.4%	0	0.0%	0.1%	\$0	0.0%	0.2%
	Total	47	100.0%	\$4,885	100.0%	100.0%	25	100.0%	100.0%	\$2,256	100.0%	100.0%	22	100.0%	100.0%	\$2,629	100.0%	100.0%
HOME IMPROVEMENT	Low	1	4.5%	\$55	3.1%	2.3%	0	0.0%	2.0%	\$0	0.0%	1.4%	1	5.6%	1.3%	\$55	3.5%	0.8%
	Moderate	2	9.1%	\$83	4.7%	16.9%	0	0.0%	11.6%	\$0	0.0%	8.6%	2	11.1%	9.4%	\$83	5.2%	6.9%
	Middle	8	36.4%	\$519	29.1%	45.3%	2	50.0%	47.1%	\$80	40.0%	45.9%	6	33.3%	44.3%	\$439	27.7%	42.7%
	Upper	11	50.0%	\$1,125	63.1%	35.4%	2	50.0%	39.2%	\$120	60.0%	44.1%	9	50.0%	45.1%	\$1,005	63.5%	49.5%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.1%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	22	100.0%	\$1,782	100.0%	100.0%	4	100.0%	100.0%	\$200	100.0%	100.0%	18	100.0%	100.0%	\$1,582	100.0%	100.0%
MULTI FAMILY		Multi-Family Units																
	Low	0	0.0%	\$0	0.0%	14.8%	0	0.0%	18.2%	\$0	0.0%	5.9%	0	0.0%	10.1%	\$0	0.0%	1.6%
	Moderate	0	0.0%	\$0	0.0%	21.7%	0	0.0%	21.2%	\$0	0.0%	9.6%	0	0.0%	23.2%	\$0	0.0%	22.1%
	Middle	1	100.0%	\$6,000	100.0%	33.2%	0	0.0%	24.2%	\$0	0.0%	27.7%	1	100.0%	44.9%	\$6,000	100.0%	55.5%
	Upper	0	0.0%	\$0	0.0%	28.2%	0	0.0%	31.8%	\$0	0.0%	56.1%	0	0.0%	17.4%	\$0	0.0%	17.3%
	Unknown	0	0.0%	\$0	0.0%	2.2%	0	0.0%	4.5%	\$0	0.0%	0.7%	0	0.0%	4.3%	\$0	0.0%	3.6%
	Total	1	100.0%	\$6,000	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	1	100.0%	100.0%	\$6,000	100.0%	100.0%
OTHER PURPOSE LOC	Low	0	0.0%	\$0	0.0%	2.3%	0	0.0%	1.8%	\$0	0.0%	0.9%	0	0.0%	0.6%	\$0	0.0%	0.2%
	Moderate	2	9.1%	\$44	3.5%	16.9%	1	12.5%	9.5%	\$20	4.9%	5.4%	1	7.1%	9.7%	\$24	2.8%	5.8%
	Middle	12	54.5%	\$705	55.9%	45.3%	4	50.0%	40.7%	\$243	59.4%	38.0%	8	57.1%	39.7%	\$462	54.2%	37.6%
	Upper	8	36.4%	\$512	40.6%	35.4%	3	37.5%	47.8%	\$146	35.7%	55.5%	5	35.7%	49.9%	\$366	43.0%	55.9%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.3%	\$0	0.0%	0.2%	0	0.0%	0.1%	\$0	0.0%	0.5%
	Total	22	100.0%	\$1,261	100.0%	100.0%	8	100.0%	100.0%	\$409	100.0%	100.0%	14	100.0%	100.0%	\$852	100.0%	100.0%

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

## Appendix F

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2  
Assessment Area: MI - Lansing-East Lansing

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison											
							2018					2019						
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Count		Dollar			Bank	Agg	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %
#	%	\$ (000s)	\$ %	#	%	%												
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	2.3%	0	0.0%	1.4%	\$0	0.0%	1.4%	0	0.0%	2.0%	\$0	0.0%	1.2%
	Moderate	0	0.0%	\$0	0.0%	16.9%	0	0.0%	12.2%	\$0	0.0%	10.4%	0	0.0%	15.3%	\$0	0.0%	11.0%
	Middle	1	100.0%	\$53	100.0%	45.3%	0	0.0%	54.9%	\$0	0.0%	51.7%	1	100.0%	44.9%	\$53	100.0%	44.6%
	Upper	0	0.0%	\$0	0.0%	35.4%	0	0.0%	31.5%	\$0	0.0%	36.5%	0	0.0%	37.7%	\$0	0.0%	43.2%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	1	100.0%	\$53	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	1	100.0%	100.0%	\$53	100.0%	100.0%
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	2.3%	0	0.0%	5.1%	\$0	0.0%	3.3%	0	0.0%	3.1%	\$0	0.0%	1.8%
	Moderate	0	0.0%	\$0	0.0%	16.9%	0	0.0%	22.9%	\$0	0.0%	18.0%	0	0.0%	23.9%	\$0	0.0%	14.9%
	Middle	0	0.0%	\$0	0.0%	45.3%	0	0.0%	42.8%	\$0	0.0%	43.4%	0	0.0%	52.1%	\$0	0.0%	50.2%
	Upper	0	0.0%	\$0	0.0%	35.4%	0	0.0%	28.8%	\$0	0.0%	35.3%	0	0.0%	20.9%	\$0	0.0%	33.1%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.4%	\$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	3	2.6%	\$170	1.0%	2.3%	1	2.1%	3.3%	\$55	1.4%	2.4%	2	2.9%	2.2%	\$115	0.9%	1.0%
	Moderate	14	12.1%	\$901	5.3%	16.9%	4	8.5%	14.8%	\$238	5.9%	9.5%	10	14.5%	14.9%	\$663	5.1%	10.2%
	Middle	43	37.1%	\$9,406	54.9%	45.3%	21	44.7%	46.8%	\$1,773	44.1%	41.9%	22	31.9%	44.3%	\$7,633	58.2%	42.9%
	Upper	56	48.3%	\$6,665	38.9%	35.4%	21	44.7%	34.9%	\$1,950	48.6%	46.0%	35	50.7%	38.5%	\$4,715	35.9%	45.3%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.2%	\$0	0.0%	0.3%	0	0.0%	0.2%	\$0	0.0%	0.5%
	Total	116	100.0%	\$17,142	100.0%	100.0%	47	100.0%	100.0%	\$4,016	100.0%	100.0%	69	100.0%	100.0%	\$13,126	100.0%	100.0%
SMALL BUSINESSES		Total Businesses																
	Low	26	15.1%	\$4,662	12.9%	7.2%	15	15.5%	10.9%	\$2,795	13.8%	16.1%	11	14.7%	8.3%	\$1,867	11.7%	11.3%
	Moderate	48	27.9%	\$10,682	29.5%	19.6%	25	25.8%	15.7%	\$5,775	28.5%	17.2%	23	30.7%	17.7%	\$4,907	30.8%	19.2%
	Middle	38	22.1%	\$8,020	22.2%	36.7%	22	22.7%	35.6%	\$4,004	19.8%	30.8%	16	21.3%	32.1%	\$4,016	25.2%	29.5%
	Upper	57	33.1%	\$12,381	34.2%	34.3%	33	34.0%	35.3%	\$7,545	37.3%	33.9%	24	32.0%	39.7%	\$4,836	30.4%	38.5%
	Unknown	3	1.7%	\$415	1.1%	2.2%	2	2.1%	1.7%	\$115	0.6%	1.8%	1	1.3%	1.1%	\$300	1.9%	1.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.8%	\$0	0.0%	0.3%	0	0.0%	1.1%	\$0	0.0%	0.5%
Total	172	100.0%	\$36,160	100.0%	100.0%	97	100.0%	100.0%	\$20,234	100.0%	100.0%	75	100.0%	100.0%	\$15,926	100.0%	100.0%	
SMALL FARM		Total Farms																
	Low	0	0.0%	\$0	0.0%	0.7%	0	0.0%	1.0%	\$0	0.0%	0.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	3.5%	0	0.0%	2.1%	\$0	0.0%	0.3%	0	0.0%	1.9%	\$0	0.0%	0.2%
	Middle	0	0.0%	\$0	0.0%	65.0%	0	0.0%	75.6%	\$0	0.0%	69.1%	0	0.0%	62.7%	\$0	0.0%	68.4%
	Upper	0	0.0%	\$0	0.0%	30.0%	0	0.0%	21.2%	\$0	0.0%	30.5%	0	0.0%	35.4%	\$0	0.0%	31.4%
	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 &amp; Purchases

2019 FFIEC Census Data, 2019 D&amp;B Info and 2015 ACS Data

## Appendix F

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2  
Assessment Area: MI - Lansing-East Lansing

PRODUCT TYPE		Borrower Income Levels		Bank Lending & Demographic Data Comparison						Bank & Aggregate Lending Comparison											
				2018, 2019						2018						2019					
				Count		Bank		Families by Family Income		Count			Dollar			Count			Dollar		
#	%	\$ (000s)	\$ %	%	#	%	Agg	\$ (000s)	\$ %	Agg	#	%	Agg	\$ (000s)	\$ %	Agg					
HOME PURCHASE	Low	4	17.4%	\$314	9.9%	20.5%	2	20.0%	11.6%	\$110	9.6%	6.0%	2	15.4%	10.7%	\$204	10.1%	5.5%			
	Moderate	6	26.1%	\$566	17.9%	17.1%	3	30.0%	26.7%	\$382	33.2%	20.7%	3	23.1%	25.4%	\$184	9.2%	18.6%			
	Middle	5	21.7%	\$785	24.8%	20.3%	1	10.0%	23.4%	\$80	7.0%	23.6%	4	30.8%	24.1%	\$705	35.1%	23.4%			
	Upper	8	34.8%	\$1,496	47.3%	42.2%	4	40.0%	27.9%	\$579	50.3%	39.9%	4	30.8%	31.2%	\$917	45.6%	43.7%			
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	10.5%	\$0	0.0%	9.8%	0	0.0%	8.6%	\$0	0.0%	8.8%			
	Total	23	100.0%	\$3,161	100.0%	100.0%	10	100.0%	100.0%	\$1,151	100.0%	100.0%	13	100.0%	100.0%	\$2,010	100.0%	100.0%			
REFINANCE	Low	4	8.5%	\$283	5.8%	20.5%	3	12.0%	10.4%	\$228	10.1%	6.2%	1	4.5%	6.9%	\$55	2.1%	3.7%			
	Moderate	12	25.5%	\$874	17.9%	17.1%	7	28.0%	22.9%	\$518	23.0%	18.0%	5	22.7%	18.0%	\$356	13.5%	12.5%			
	Middle	15	31.9%	\$1,419	29.0%	20.3%	10	40.0%	25.1%	\$871	38.6%	24.1%	5	22.7%	24.7%	\$548	20.8%	22.1%			
	Upper	15	31.9%	\$2,223	45.5%	42.2%	5	20.0%	33.0%	\$639	28.3%	42.2%	10	45.5%	39.2%	\$1,584	60.3%	49.3%			
	Unknown	1	2.1%	\$86	1.8%	0.0%	0	0.0%	8.6%	\$0	0.0%	9.6%	1	4.5%	11.2%	\$86	3.3%	12.5%			
	Total	47	100.0%	\$4,885	100.0%	100.0%	25	100.0%	100.0%	\$2,256	100.0%	100.0%	22	100.0%	100.0%	\$2,629	100.0%	100.0%			
HOME IMPROVEMENT	Low	3	13.6%	\$193	10.8%	20.5%	1	25.0%	9.7%	\$60	30.0%	8.0%	2	11.1%	8.6%	\$133	8.4%	5.9%			
	Moderate	5	22.7%	\$410	23.0%	17.1%	1	25.0%	18.8%	\$100	50.0%	15.2%	4	22.2%	18.0%	\$310	19.6%	16.2%			
	Middle	7	31.8%	\$347	19.5%	20.3%	1	25.0%	25.9%	\$20	10.0%	22.3%	6	33.3%	28.1%	\$327	20.7%	25.3%			
	Upper	5	22.7%	\$743	41.7%	42.2%	0	0.0%	42.7%	\$0	0.0%	49.1%	5	27.8%	42.4%	\$743	47.0%	47.9%			
	Unknown	2	9.1%	\$89	5.0%	0.0%	1	25.0%	3.0%	\$20	10.0%	5.4%	1	5.6%	3.0%	\$69	4.4%	4.7%			
	Total	22	100.0%	\$1,782	100.0%	100.0%	4	100.0%	100.0%	\$200	100.0%	100.0%	18	100.0%	100.0%	\$1,582	100.0%	100.0%			
MULTI FAMILY	Low	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%			
	Moderate	0	0.0%	\$0	0.0%	17.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	1.4%	\$0	0.0%	0.1%			
	Middle	0	0.0%	\$0	0.0%	20.3%	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%	42.2%	0	0.0%	1.5%	\$0	0.0%	0.0%	0	0.0%	4.3%	\$0	0.0%	5.1%			
	Unknown	1	100.0%	\$6,000	100.0%	0.0%	0	0.0%	98.5%	\$0	0.0%	100.0%	1	100.0%	94.2%	\$6,000	100.0%	94.8%			
	Total	1	100.0%	\$6,000	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	1	100.0%	100.0%	\$6,000	100.0%	100.0%			
OTHER PURPOSE LOC	Low	3	13.6%	\$166	13.2%	20.5%	2	25.0%	6.4%	\$116	28.4%	4.2%	1	7.1%	7.2%	\$50	5.9%	4.7%			
	Moderate	4	18.2%	\$280	22.2%	17.1%	2	25.0%	20.1%	\$80	19.6%	14.6%	2	14.3%	16.9%	\$200	23.5%	13.2%			
	Middle	6	27.3%	\$291	23.1%	20.3%	0	0.0%	26.2%	\$0	0.0%	23.9%	6	42.9%	25.8%	\$291	34.2%	20.4%			
	Upper	9	40.9%	\$524	41.6%	42.2%	4	50.0%	47.2%	\$213	52.1%	57.2%	5	35.7%	49.6%	\$311	36.5%	60.4%			
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.0%	0	0.0%	0.6%	\$0	0.0%	1.4%			
	Total	22	100.0%	\$1,261	100.0%	100.0%	8	100.0%	100.0%	\$409	100.0%	100.0%	14	100.0%	100.0%	\$852	100.0%	100.0%			

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

## Appendix F

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2  
Assessment Area: MI - Lansing-East Lansing

PRODUCT TYPE		Assessment Area: MT - Lending-East Lending																
		Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
							2018						2019					
		Borrower Income Levels		2018, 2019			Families by Family Income %	Count			Dollar			Count			Dollar	
Count	%			Dollar	Bank	%		Agg	Bank	%	Agg	Bank	%	Agg	Bank	%	Agg	
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	20.5%	0	0.0%	11.2%	\$0	0.0%	8.5%	0	0.0%	10.6%	\$0	0.0%	8.2%
	Moderate	0	0.0%	\$0	0.0%	17.1%	0	0.0%	19.6%	\$0	0.0%	18.4%	0	0.0%	20.7%	\$0	0.0%	18.8%
	Middle	0	0.0%	\$0	0.0%	20.3%	0	0.0%	23.4%	\$0	0.0%	19.4%	0	0.0%	23.6%	\$0	0.0%	23.8%
	Upper	1	100.0%	\$53	100.0%	42.2%	0	0.0%	42.1%	\$0	0.0%	45.8%	1	100.0%	44.5%	\$53	100.0%	48.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	3.8%	\$0	0.0%	7.9%	0	0.0%	0.6%	\$0	0.0%	0.5%
	Total	1	100.0%	\$53	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	1	100.0%	100.0%	\$53	100.0%	100.0%
PURPOSE NOT APPLICABLE	Low	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%
	Moderate	0	0.0%	\$0	0.0%	17.1%	0	0.0%	2.5%	\$0	0.0%	2.2%	0	0.0%	1.2%	\$0	0.0%	0.9%
	Middle	0	0.0%	\$0	0.0%	20.3%	0	0.0%	2.1%	\$0	0.0%	3.1%	0	0.0%	1.2%	\$0	0.0%	0.8%
	Upper	0	0.0%	\$0	0.0%	42.2%	0	0.0%	3.0%	\$0	0.0%	1.0%	0	0.0%	1.2%	\$0	0.0%	2.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	92.4%	\$0	0.0%	93.7%	0	0.0%	96.3%	\$0	0.0%	95.6%
	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%
HMDA TOTALS	Low	14	12.1%	\$956	5.6%	20.5%	8	17.0%	10.6%	\$514	12.8%	4.9%	6	8.7%	9.0%	\$442	3.4%	4.4%
	Moderate	27	23.3%	\$2,130	12.4%	17.1%	13	27.7%	24.1%	\$1,080	26.9%	16.0%	14	20.3%	21.5%	\$1,050	8.0%	14.6%
	Middle	33	28.4%	\$2,842	16.6%	20.3%	12	25.5%	23.6%	\$971	24.2%	19.2%	21	30.4%	24.2%	\$1,871	14.3%	20.7%
	Upper	38	32.8%	\$5,039	29.4%	42.2%	13	27.7%	31.0%	\$1,431	35.6%	33.4%	25	36.2%	35.5%	\$3,608	27.5%	42.3%
	Unknown	4	3.4%	\$6,175	36.0%	0.0%	1	2.1%	10.7%	\$20	0.5%	26.5%	3	4.3%	9.8%	\$6,155	46.9%	18.0%
	Total	116	100.0%	\$17,142	100.0%	100.0%	47	100.0%	100.0%	\$4,016	100.0%	100.0%	69	100.0%	100.0%	\$13,126	100.0%	100.0%
Small Business	Total Businesses																	
	Revenue	29	16.9%	\$4,305	11.9%	90.3%	18	18.6%	46.1%	\$2,417	11.9%	29.4%	11	14.7%	47.9%	\$1,888	11.9%	31.5%
	Over \$1 Million	86	50.0%	\$17,430	48.2%	8.8%	46	47.4%					40	53.3%				
	Total Rev. available	115	66.9%	\$21,735	60.1%	99.1%	64	66.0%					51	68.0%				
	Rev. Not Known	57	33.1%	\$14,425	39.9%	1.0%	33	34.0%					24	32.0%				
	Total	172	100.0%	\$36,160	100.0%	100.0%	97	100.0%					75	100.0%				
Small Farm	Loan Size	96	55.8%	\$5,214	14.4%		60	61.9%	91.3%	\$3,206	15.8%	31.5%	36	48.0%	91.8%	\$2,008	12.6%	29.6%
	\$100,001 - \$250,000	36	20.9%	\$6,983	19.3%		16	16.5%	4.6%	\$3,198	15.8%	19.1%	20	26.7%	4.0%	\$3,785	23.8%	16.8%
	\$250,001 - \$1 Million	40	23.3%	\$23,963	66.3%		21	21.6%	4.1%	\$13,830	68.4%	49.4%	19	25.3%	4.2%	\$10,133	63.6%	53.6%
	Total	172	100.0%	\$36,160	100.0%		97	100.0%	100.0%	\$20,234	100.0%	100.0%	75	100.0%	100.0%	\$15,926	100.0%	100.0%
Small Farm	Total Farms																	
	Revenue	0	0.0%	\$0	0.0%	97.7%	0	0.0%	26.4%	\$0	0.0%	44.3%	0	0.0%	36.1%	\$0	0.0%	43.4%
	Over \$1 Million	0	0.0%	\$0	0.0%	2.0%	0	0.0%					0	0.0%				
	Not Known	0	0.0%	\$0	0.0%	0.3%	0	0.0%					0	0.0%				
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%					0	0.0%				
	Loan Size	0	0.0%	\$0	0.0%		0	0.0%	90.7%	\$0	0.0%	35.5%	0	0.0%	95.6%	\$0	0.0%	53.5%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	6.2%	\$0	0.0%	30.2%	0	0.0%	2.5%	\$0	0.0%	15.8%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	3.1%	\$0	0.0%	34.3%	0	0.0%	1.9%	\$0	0.0%	30.8%
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 &amp; Purchases

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

2019 FFIEC Census Data, 2019 D&amp;B Info, and 2015 ACS Data

## Appendix F

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2  
Assessment Area: MI - Southeast

PRODUCT TYPE		Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison																		
		Tract Income Levels		2018, 2019			2018			2019															
										Count				Dollar				Count				Dollar			
										Count		Dollar		Owner Occupied Units		Bank		Agg		Bank		Agg		Bank	
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %									
HOME PURCHASE	Low	14	3.8%	\$1,557	2.2%	6.1%	8	4.1%	2.7%	\$963	2.6%	1.3%	6	3.4%	3.1%	\$594	1.7%	1.6%							
	Moderate	59	15.9%	\$6,528	9.1%	18.7%	27	13.9%	15.5%	\$3,079	8.5%	9.8%	32	18.0%	16.1%	\$3,449	9.7%	10.4%							
	Middle	110	29.6%	\$17,710	24.6%	36.0%	66	34.0%	38.9%	\$9,844	27.0%	34.0%	44	24.7%	38.6%	\$7,866	22.1%	34.1%							
	Upper	189	50.8%	\$46,298	64.2%	39.0%	93	47.9%	42.8%	\$22,534	61.9%	54.8%	96	53.9%	42.2%	\$23,764	66.6%	53.9%							
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%							
	Total	372	100.0%	\$72,093	100.0%	100.0%	194	100.0%	100.0%	\$36,420	100.0%	100.0%	178	100.0%	100.0%	\$35,673	100.0%	100.0%							
REFINANCE	Low	30	2.2%	\$1,543	0.7%	6.1%	16	2.3%	1.7%	\$550	0.5%	0.9%	14	2.2%	1.3%	\$993	0.9%	0.7%							
	Moderate	182	13.5%	\$16,227	7.8%	18.7%	98	14.1%	11.9%	\$9,052	8.9%	7.8%	84	12.9%	10.1%	\$7,175	6.7%	6.4%							
	Middle	424	31.5%	\$51,670	24.7%	36.0%	227	32.6%	39.4%	\$25,465	25.0%	34.0%	197	30.3%	37.1%	\$26,205	24.5%	31.5%							
	Upper	711	52.8%	\$139,473	66.8%	39.0%	356	51.1%	47.0%	\$66,696	65.5%	57.3%	355	54.6%	51.5%	\$72,777	67.9%	61.4%							
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%							
	Total	1,347	100.0%	\$208,913	100.0%	100.0%	697	100.0%	100.0%	\$101,763	100.0%	100.0%	650	100.0%	100.0%	\$107,150	100.0%	100.0%							
HOME IMPROVEMENT	Low	27	2.8%	\$1,055	1.3%	6.1%	14	2.9%	1.9%	\$572	1.4%	1.3%	13	2.6%	2.3%	\$483	1.1%	1.5%							
	Moderate	124	12.8%	\$6,037	7.4%	18.7%	64	13.4%	9.7%	\$2,937	7.4%	7.1%	60	12.2%	10.5%	\$3,100	7.3%	7.4%							
	Middle	320	33.1%	\$22,035	26.9%	36.0%	142	29.8%	35.3%	\$9,848	25.0%	30.8%	178	36.2%	36.1%	\$12,187	28.8%	31.7%							
	Upper	496	51.2%	\$52,605	64.3%	39.0%	256	53.8%	53.1%	\$26,111	66.2%	60.9%	240	48.8%	51.1%	\$26,494	62.6%	59.3%							
	Unknown	1	0.1%	\$48	0.1%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	1	0.2%	0.1%	\$48	0.1%	0.1%							
	Total	968	100.0%	\$81,780	100.0%	100.0%	476	100.0%	100.0%	\$39,468	100.0%	100.0%	492	100.0%	100.0%	\$42,312	100.0%	100.0%							
MULTI FAMILY	Multi-Family Units																								
	Low	1	14.3%	\$100	0.8%	16.8%	0	0.0%	14.0%	\$0	0.0%	9.3%	1	20.0%	21.7%	\$100	3.7%	14.3%							
	Moderate	3	42.9%	\$11,400	85.8%	29.0%	2	100.0%	33.2%	\$10,600	100.0%	22.4%	1	20.0%	28.3%	\$800	29.8%	13.8%							
	Middle	1	14.3%	\$600	4.5%	31.4%	0	0.0%	31.8%	\$0	0.0%	45.3%	1	20.0%	30.7%	\$600	22.3%	27.3%							
	Upper	2	28.6%	\$1,185	8.9%	22.2%	0	0.0%	21.0%	\$0	0.0%	23.1%	2	40.0%	17.7%	\$1,185	44.1%	43.8%							
	Unknown	0	0.0%	\$0	0.0%	0.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	1.6%	\$0	0.0%	0.7%							
Total	7	100.0%	\$13,285	100.0%	100.0%	2	100.0%	100.0%	\$10,600	100.0%	100.0%	5	100.0%	100.0%	\$2,685	100.0%	100.0%								
OTHER PURPOSE LOC	Low	30	3.5%	\$1,134	1.2%	6.1%	22	5.0%	1.8%	\$747	1.7%	0.8%	8	1.9%	1.6%	\$387	0.8%	0.7%							
	Moderate	113	13.3%	\$5,626	6.1%	18.7%	61	13.9%	9.9%	\$2,999	6.7%	5.9%	52	12.7%	10.0%	\$2,627	5.6%	6.3%							
	Middle	278	32.7%	\$24,262	26.4%	36.0%	152	34.7%	34.5%	\$11,784	26.4%	27.7%	126	30.7%	35.9%	\$12,478	26.4%	30.0%							
	Upper	427	50.3%	\$60,806	66.2%	39.0%	203	46.3%	53.8%	\$29,047	65.2%	65.5%	224	54.5%	52.4%	\$31,759	67.2%	63.0%							
	Unknown	1	0.1%	\$18	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	1	0.2%	0.1%	\$18	0.0%	0.0%							
	Total	849	100.0%	\$91,846	100.0%	100.0%	438	100.0%	100.0%	\$44,577	100.0%	100.0%	411	100.0%	100.0%	\$47,269	100.0%	100.0%							

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

## Appendix F

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2  
Assessment Area: MI - Southeast

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison														
							2018						2019								
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar					
		Count		Dollar			Bank	Agg	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %			
#	%	\$ (000s)	\$ %	#	%	%													#	%	%
OTHER PURPOSE CLOSED/EXEMPT	Low	1	2.7%	\$80	0.6%	6.1%	0	0.0%	3.2%	\$0	0.0%	1.7%	1	4.3%	4.1%	\$80	0.8%	2.5%			
	Moderate	5	13.5%	\$388	2.7%	18.7%	2	14.3%	13.7%	\$150	3.2%	9.1%	3	13.0%	15.5%	\$238	2.4%	9.3%			
	Middle	10	27.0%	\$2,079	14.4%	36.0%	6	42.9%	38.3%	\$1,514	32.4%	30.5%	4	17.4%	37.3%	\$565	5.8%	28.3%			
	Upper	21	56.8%	\$11,912	82.4%	39.0%	6	42.9%	44.7%	\$3,014	64.4%	58.6%	15	65.2%	43.0%	\$8,898	91.0%	59.9%			
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.1%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%			
	Total	37	100.0%	\$14,459	100.0%	100.0%	14	100.0%	100.0%	\$4,678	100.0%	100.0%	23	100.0%	100.0%	\$9,781	100.0%	100.0%			
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	6.1%	0	0.0%	5.3%	\$0	0.0%	2.9%	0	0.0%	5.5%	\$0	0.0%	2.2%			
	Moderate	1	33.3%	\$127	35.9%	18.7%	1	33.3%	20.7%	\$127	35.9%	15.0%	0	0.0%	21.5%	\$0	0.0%	19.7%			
	Middle	1	33.3%	\$38	10.7%	36.0%	1	33.3%	40.8%	\$38	10.7%	36.1%	0	0.0%	39.1%	\$0	0.0%	38.2%			
	Upper	1	33.3%	\$189	53.4%	39.0%	1	33.3%	33.2%	\$189	53.4%	46.1%	0	0.0%	33.8%	\$0	0.0%	39.9%			
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.0%			
	Total	3	100.0%	\$354	100.0%	100.0%	3	100.0%	100.0%	\$354	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%			
HMDA TOTALS	Low	103	2.9%	\$5,469	1.1%	6.1%	60	3.3%	2.4%	\$2,832	1.2%	1.8%	43	2.4%	2.3%	\$2,637	1.1%	1.8%			
	Moderate	487	13.6%	\$46,333	9.6%	18.7%	255	14.0%	13.8%	\$28,944	12.2%	10.0%	232	13.2%	13.0%	\$17,389	7.1%	8.7%			
	Middle	1,144	31.9%	\$118,394	24.5%	36.0%	594	32.6%	38.6%	\$58,493	24.6%	34.6%	550	31.3%	37.6%	\$59,901	24.5%	32.5%			
	Upper	1,847	51.5%	\$312,468	64.7%	39.0%	915	50.2%	45.2%	\$147,591	62.0%	53.7%	932	53.0%	47.0%	\$164,877	67.3%	57.0%			
	Unknown	2	0.1%	\$66	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	2	0.1%	0.0%	\$66	0.0%	0.1%			
	Total	3,583	100.0%	\$482,730	100.0%	100.0%	1,824	100.0%	100.0%	\$237,860	100.0%	100.0%	1,759	100.0%	100.0%	\$244,870	100.0%	100.0%			
SMALL BUSINESSES		Total Businesses																			
	Low	490	11.2%	\$135,194	12.5%	7.4%	249	10.9%	6.6%	\$69,052	12.4%	7.1%	241	11.5%	6.7%	\$66,142	12.6%	8.3%			
	Moderate	1,011	23.1%	\$248,411	23.0%	20.0%	540	23.5%	18.8%	\$129,744	23.4%	21.1%	471	22.5%	19.3%	\$118,667	22.5%	20.3%			
	Middle	1,125	25.7%	\$282,840	26.1%	31.1%	596	26.0%	30.1%	\$145,993	26.3%	27.8%	529	25.3%	30.0%	\$136,847	26.0%	27.5%			
	Upper	1,682	38.4%	\$393,455	36.4%	40.8%	869	37.9%	43.5%	\$197,944	35.6%	42.4%	813	38.9%	42.9%	\$195,511	37.1%	42.6%			
	Unknown	76	1.7%	\$22,359	2.1%	0.6%	40	1.7%	0.5%	\$12,537	2.3%	1.3%	36	1.7%	0.5%	\$9,822	1.9%	1.1%			
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.5%	\$0	0.0%	0.2%	0	0.0%	0.5%	\$0	0.0%	0.3%			
Total	4,384	100.0%	\$1,082,259	100.0%	100.0%	2,294	100.0%	100.0%	\$555,270	100.0%	100.0%	2,090	100.0%	100.0%	\$526,989	100.0%	100.0%				
SMALL FARM		Total Farms																			
	Low	0	0.0%	\$0	0.0%	2.2%	0	0.0%	1.0%	\$0	0.0%	0.2%	0	0.0%	2.6%	\$0	0.0%	3.3%			
	Moderate	0	0.0%	\$0	0.0%	11.6%	0	0.0%	12.0%	\$0	0.0%	16.4%	0	0.0%	7.9%	\$0	0.0%	17.7%			
	Middle	0	0.0%	\$0	0.0%	47.9%	0	0.0%	44.7%	\$0	0.0%	33.5%	0	0.0%	47.4%	\$0	0.0%	36.4%			
	Upper	0	0.0%	\$0	0.0%	38.3%	0	0.0%	38.9%	\$0	0.0%	48.7%	0	0.0%	38.2%	\$0	0.0%	39.5%			
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	1.0%	\$0	0.0%	0.2%	0	0.0%	1.3%	\$0	0.0%	2.0%			
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	2.4%	\$0	0.0%	0.9%	0	0.0%	2.6%	\$0	0.0%	1.0%			
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  
2019 FFIEC Census Data, 2019 D&B Info and 2015 ACS Data

## Appendix F

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2  
Assessment Area: MI - Southeast

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison												
		2018, 2019					2018						2019						
		Count		Bank		Families by Family Income %	Count		Dollar			Agg	Count		Agg	Dollar			Agg
		#	%	\$ (000s)	\$ %		#	%	Agg %	\$ (000s)	\$ %		#	%		Agg %	\$ (000s)	\$ %	
HOME PURCHASE	Low	35	9.4%	\$3,671	5.1%	22.7%	17	8.8%	8.9%	\$1,708	4.7%	4.7%	18	10.1%	11.3%	\$1,963	5.5%	6.1%	
	Moderate	105	28.2%	\$12,764	17.7%	16.3%	56	28.9%	20.9%	\$6,661	18.3%	14.6%	49	27.5%	23.2%	\$6,103	17.1%	16.8%	
	Middle	73	19.6%	\$10,780	15.0%	18.7%	44	22.7%	23.0%	\$5,915	16.2%	20.8%	29	16.3%	23.8%	\$4,865	13.6%	21.9%	
	Upper	113	30.4%	\$35,294	49.0%	42.3%	61	31.4%	35.4%	\$19,141	52.6%	48.7%	52	29.2%	32.9%	\$16,153	45.3%	46.2%	
	Unknown	46	12.4%	\$9,584	13.3%	0.0%	16	8.2%	11.8%	\$2,995	8.2%	11.3%	30	16.9%	8.9%	\$6,589	18.5%	9.0%	
	Total	372	100.0%	\$72,093	100.0%	100.0%	194	100.0%	100.0%	\$36,420	100.0%	100.0%	178	100.0%	100.0%	\$35,673	100.0%	100.0%	
REFINANCE	Low	190	14.1%	\$15,023	7.2%	22.7%	101	14.5%	9.7%	\$7,240	7.1%	5.5%	89	13.7%	7.6%	\$7,783	7.3%	4.0%	
	Moderate	262	19.5%	\$24,782	11.9%	16.3%	131	18.8%	18.5%	\$12,167	12.0%	13.7%	131	20.2%	16.3%	\$12,615	11.8%	11.2%	
	Middle	287	21.3%	\$37,813	18.1%	18.7%	153	22.0%	23.3%	\$18,666	18.3%	21.0%	134	20.6%	22.6%	\$19,147	17.9%	19.7%	
	Upper	537	39.9%	\$117,894	56.4%	42.3%	278	39.9%	39.1%	\$57,025	56.0%	50.3%	259	39.8%	40.3%	\$60,869	56.8%	51.3%	
	Unknown	71	5.3%	\$13,401	6.4%	0.0%	34	4.9%	9.4%	\$6,665	6.5%	9.4%	37	5.7%	13.2%	\$6,736	6.3%	13.9%	
	Total	1,347	100.0%	\$208,913	100.0%	100.0%	697	100.0%	100.0%	\$101,763	100.0%	100.0%	650	100.0%	100.0%	\$107,150	100.0%	100.0%	
HOME IMPROVEMENT	Low	118	12.2%	\$5,348	6.5%	22.7%	54	11.3%	7.9%	\$2,124	5.4%	5.0%	64	13.0%	8.3%	\$3,224	7.6%	5.7%	
	Moderate	170	17.6%	\$10,787	13.2%	16.3%	79	16.6%	15.1%	\$4,946	12.5%	11.3%	91	18.5%	16.5%	\$5,841	13.8%	13.1%	
	Middle	187	19.3%	\$13,026	15.9%	18.7%	101	21.2%	22.0%	\$7,492	19.0%	17.5%	86	17.5%	24.6%	\$5,534	13.1%	21.0%	
	Upper	433	44.7%	\$48,969	59.9%	42.3%	216	45.4%	51.9%	\$23,518	59.6%	60.8%	217	44.1%	48.1%	\$25,451	60.2%	57.3%	
	Unknown	60	6.2%	\$3,650	4.5%	0.0%	26	5.5%	3.2%	\$1,388	3.5%	5.4%	34	6.9%	2.5%	\$2,262	5.3%	2.9%	
	Total	968	100.0%	\$81,780	100.0%	100.0%	476	100.0%	100.0%	\$39,468	100.0%	100.0%	492	100.0%	100.0%	\$42,312	100.0%	100.0%	
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	22.7%	0	0.0%	0.5%	\$0	0.0%	0.0%	0	0.0%	0.4%	\$0	0.0%	0.5%	
	Moderate	0	0.0%	\$0	0.0%	16.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	18.7%	0	0.0%	2.3%	\$0	0.0%	0.1%	0	0.0%	1.2%	\$0	0.0%	0.1%	
	Upper	0	0.0%	\$0	0.0%	42.3%	0	0.0%	3.7%	\$0	0.0%	0.4%	0	0.0%	3.5%	\$0	0.0%	0.2%	
	Unknown	7	100.0%	\$13,285	100.0%	0.0%	2	100.0%	93.5%	\$10,600	100.0%	99.5%	5	100.0%	94.9%	\$2,685	100.0%	99.3%	
	Total	7	100.0%	\$13,285	100.0%	100.0%	2	100.0%	100.0%	\$10,600	100.0%	100.0%	5	100.0%	100.0%	\$2,685	100.0%	100.0%	
OTHER PURPOSE LOC	Low	122	14.4%	\$6,199	6.7%	22.7%	67	15.3%	9.5%	\$3,184	7.1%	5.6%	55	13.4%	10.1%	\$3,015	6.4%	6.5%	
	Moderate	158	18.6%	\$10,088	11.0%	16.3%	77	17.6%	16.7%	\$4,596	10.3%	11.7%	81	19.7%	18.1%	\$5,492	11.6%	13.2%	
	Middle	193	22.7%	\$15,388	16.8%	18.7%	109	24.9%	22.4%	\$7,807	17.5%	18.2%	84	20.4%	22.9%	\$7,581	16.0%	18.4%	
	Upper	357	42.0%	\$55,813	60.8%	42.3%	174	39.7%	50.1%	\$26,581	59.6%	62.8%	183	44.5%	47.5%	\$29,232	61.8%	60.3%	
	Unknown	19	2.2%	\$4,358	4.7%	0.0%	11	2.5%	1.3%	\$2,409	5.4%	1.6%	8	1.9%	1.4%	\$1,949	4.1%	1.7%	
	Total	849	100.0%	\$91,846	100.0%	100.0%	438	100.0%	100.0%	\$44,577	100.0%	100.0%	411	100.0%	100.0%	\$47,269	100.0%	100.0%	

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

## Appendix F

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2  
Assessment Area: MI - Southeast

PRODUCT TYPE		Bank Lending & Demographic Data Comparison						Bank & Aggregate Lending Comparison											
		2018, 2019						2018						2019					
								Count		Bank		Families by Family Income %	Count		Dollar		Agg	Count	
		#	%	\$ (000s)	\$ %	#	%	\$ (000s)	\$ %	#	%		\$ (000s)	\$ %					
OTHER PURPOSE CLOSED/EXEMPT	Low	6	16.2%	\$426	2.9%	22.7%	3	21.4%	9.0%	\$214	4.6%	5.7%	3	13.0%	11.5%	\$212	2.2%	6.4%	
	Moderate	9	24.3%	\$1,106	7.6%	16.3%	2	14.3%	18.0%	\$215	4.6%	13.4%	7	30.4%	19.3%	\$891	9.1%	12.8%	
	Middle	4	10.8%	\$530	3.7%	18.7%	2	14.3%	24.2%	\$250	5.3%	17.7%	2	8.7%	23.9%	\$280	2.9%	17.3%	
	Upper	16	43.2%	\$11,523	79.7%	42.3%	6	42.9%	43.6%	\$3,899	83.3%	51.8%	10	43.5%	40.7%	\$7,624	77.9%	57.2%	
	Unknown	2	5.4%	\$874	6.0%	0.0%	1	7.1%	5.2%	\$100	2.1%	11.5%	1	4.3%	4.6%	\$774	7.9%	6.3%	
	Total	37	100.0%	\$14,459	100.0%	100.0%	14	100.0%	100.0%	\$4,678	100.0%	100.0%	23	100.0%	100.0%	\$9,781	100.0%	100.0%	
PURPOSE NOT APPLICABLE	Low	1	33.3%	\$38	10.7%	22.7%	1	33.3%	1.0%	\$38	10.7%	0.6%	0	0.0%	0.4%	\$0	0.0%	0.2%	
	Moderate	1	33.3%	\$189	53.4%	16.3%	1	33.3%	2.6%	\$189	53.4%	1.5%	0	0.0%	1.2%	\$0	0.0%	0.8%	
	Middle	1	33.3%	\$127	35.9%	18.7%	1	33.3%	3.4%	\$127	35.9%	2.1%	0	0.0%	2.0%	\$0	0.0%	2.6%	
	Upper	0	0.0%	\$0	0.0%	42.3%	0	0.0%	3.8%	\$0	0.0%	4.2%	0	0.0%	4.5%	\$0	0.0%	9.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	89.2%	\$0	0.0%	91.6%	0	0.0%	92.0%	\$0	0.0%	87.4%	
	Total	3	100.0%	\$354	100.0%	100.0%	3	100.0%	100.0%	\$354	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	472	13.2%	\$30,705	6.4%	22.7%	243	13.3%	8.9%	\$14,508	6.1%	4.6%	229	13.0%	9.3%	\$16,197	6.6%	4.8%	
	Moderate	705	19.7%	\$59,716	12.4%	16.3%	346	19.0%	19.1%	\$28,774	12.1%	13.0%	359	20.4%	19.2%	\$30,942	12.6%	13.1%	
	Middle	745	20.8%	\$77,664	16.1%	18.7%	410	22.5%	22.6%	\$40,257	16.9%	19.0%	335	19.0%	23.0%	\$37,407	15.3%	19.5%	
	Upper	1,456	40.6%	\$269,493	55.8%	42.3%	735	40.3%	38.0%	\$130,164	54.7%	46.0%	721	41.0%	37.3%	\$139,329	56.9%	46.4%	
	Unknown	205	5.7%	\$45,152	9.4%	0.0%	90	4.9%	11.4%	\$24,157	10.2%	17.3%	115	6.5%	11.2%	\$20,995	8.6%	16.1%	
	Total	3,583	100.0%	\$482,730	100.0%	100.0%	1,824	100.0%	100.0%	\$237,860	100.0%	100.0%	1,759	100.0%	100.0%	\$244,870	100.0%	100.0%	
Small Business	Total Businesses																		
	Revenue	\$1 Million or Less	1,088	24.8%	\$165,135	15.3%	90.2%	512	22.3%	46.8%	\$76,023	13.7%	29.0%	576	27.6%	48.8%	\$89,112	16.9%	29.4%
		Over \$1 Million	2,127	48.5%	\$681,498	63.0%	9.2%	1,108	48.3%					1,019	48.8%				
		Total Rev. available	3,215	73.3%	\$846,633	78.3%	99.4%	1,620	70.6%					1,595	76.4%				
		Rev. Not Known	1,169	26.7%	\$235,626	21.8%	0.6%	674	29.4%					495	23.7%				
		Total	4,384	100.0%	\$1,082,259	100.0%	100.0%	2,294	100.0%					2,090	100.0%				
	Loan Size	\$100,000 or Less	2,111	48.2%	\$121,674	11.2%		1,185	51.7%	94.5%	\$66,608	12.0%	36.8%	926	44.3%	94.5%	\$55,066	10.4%	37.0%
		\$100,001 - \$250,000	904	20.6%	\$177,692	16.4%		392	17.1%	2.7%	\$77,900	14.0%	14.0%	512	24.5%	2.7%	\$99,792	18.9%	14.6%
		\$250,001 - \$1 Million	1,369	31.2%	\$782,893	72.3%		717	31.3%	2.9%	\$410,762	74.0%	49.3%	652	31.2%	2.8%	\$372,131	70.6%	48.4%
		Total	4,384	100.0%	\$1,082,259	100.0%		2,294	100.0%	100.0%	\$555,270	100.0%	100.0%	2,090	100.0%	100.0%	\$526,989	100.0%	100.0%
Small Farm	Total Farms																		
	Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	97.1%	0	0.0%	47.6%	\$0	0.0%	39.2%	0	0.0%	52.6%	\$0	0.0%	40.7%
		Over \$1 Million	0	0.0%	\$0	0.0%	2.8%	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%					0	0.0%				
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	96.2%	\$0	0.0%	60.2%	0	0.0%	96.9%	\$0	0.0%	61.6%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	2.9%	\$0	0.0%	23.2%	0	0.0%	1.8%	\$0	0.0%	17.0%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	1.0%	\$0	0.0%	16.6%	0	0.0%	1.3%	\$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 &amp; Purchases

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

2019 FFIEC Census Data, 2019 D&amp;B Info, and 2015 ACS Data

## Appendix F

Geographic Distribution of HMDA, Small Business, &amp; Small Farm Loans - Table 1 of 2

Assessment Area: TX - Austin

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison											
							2018					2019						
		Bank				Owner Occupied Units %	Count			Dollar			Count			Dollar		
		Count		Dollar			Bank	%	Agg %	Bank	%	Agg %	Bank	%	Agg %	Bank	%	Agg %
HOME PURCHASE	Low	1	4.3%	\$192	1.8%	4.8%	1	8.3%	4.8%	\$192	3.0%	4.4%	0	0.0%	4.3%	\$0	0.0%	4.0%
	Moderate	0	0.0%	\$0	0.0%	15.5%	0	0.0%	14.2%	\$0	0.0%	10.7%	0	0.0%	14.7%	\$0	0.0%	11.4%
	Middle	10	43.5%	\$2,722	25.2%	34.8%	4	33.3%	39.3%	\$1,440	22.5%	33.4%	6	54.5%	38.1%	\$1,282	29.1%	32.3%
	Upper	12	52.2%	\$7,905	73.1%	44.7%	7	58.3%	41.5%	\$4,782	74.6%	51.2%	5	45.5%	42.5%	\$3,123	70.9%	52.1%
	Unknown	0	0.0%	\$0	0.0%	0.2%	0	0.0%	0.3%	\$0	0.0%	0.3%	0	0.0%	0.3%	\$0	0.0%	0.3%
	Total	23	100.0%	\$10,819	100.0%	100.0%	12	100.0%	100.0%	\$6,414	100.0%	100.0%	11	100.0%	100.0%	\$4,405	100.0%	100.0%
REFINANCE	Low	1	1.7%	\$166	0.9%	4.8%	1	3.0%	4.3%	\$166	2.4%	3.5%	0	0.0%	4.2%	\$0	0.0%	3.7%
	Moderate	6	10.0%	\$780	4.1%	15.5%	5	15.2%	14.5%	\$705	10.0%	9.6%	1	3.7%	12.0%	\$75	0.6%	8.3%
	Middle	23	38.3%	\$3,727	19.6%	34.8%	10	30.3%	37.1%	\$874	12.4%	29.1%	13	48.1%	34.7%	\$2,853	23.8%	27.8%
	Upper	30	50.0%	\$14,374	75.5%	44.7%	17	51.5%	43.8%	\$5,299	75.2%	57.5%	13	48.1%	48.9%	\$9,075	75.6%	59.9%
	Unknown	0	0.0%	\$0	0.0%	0.2%	0	0.0%	0.3%	\$0	0.0%	0.3%	0	0.0%	0.2%	\$0	0.0%	0.3%
	Total	60	100.0%	\$19,047	100.0%	100.0%	33	100.0%	100.0%	\$7,044	100.0%	100.0%	27	100.0%	100.0%	\$12,003	100.0%	100.0%
HOME IMPROVEMENT	Low	1	3.2%	\$37	0.8%	4.8%	1	4.8%	3.4%	\$37	1.2%	2.7%	0	0.0%	3.5%	\$0	0.0%	3.4%
	Moderate	5	16.1%	\$362	8.2%	15.5%	3	14.3%	10.3%	\$262	8.6%	8.0%	2	20.0%	10.2%	\$100	7.3%	8.1%
	Middle	6	19.4%	\$613	13.8%	34.8%	6	28.6%	34.4%	\$613	20.0%	28.4%	0	0.0%	31.2%	\$0	0.0%	23.9%
	Upper	19	61.3%	\$3,415	77.1%	44.7%	11	52.4%	51.7%	\$2,146	70.2%	60.8%	8	80.0%	55.0%	\$1,269	92.7%	64.2%
	Unknown	0	0.0%	\$0	0.0%	0.2%	0	0.0%	0.2%	\$0	0.0%	0.1%	0	0.0%	0.2%	\$0	0.0%	0.3%
	Total	31	100.0%	\$4,427	100.0%	100.0%	21	100.0%	100.0%	\$3,058	100.0%	100.0%	10	100.0%	100.0%	\$1,369	100.0%	100.0%
MULTI FAMILY		Multi-Family Units																
	Low	0	0.0%	\$0	0.0%	22.4%	0	0.0%	20.0%	\$0	0.0%	17.4%	0	0.0%	26.5%	\$0	0.0%	17.9%
	Moderate	0	0.0%	\$0	0.0%	15.7%	0	0.0%	18.7%	\$0	0.0%	12.8%	0	0.0%	23.2%	\$0	0.0%	21.6%
	Middle	0	0.0%	\$0	0.0%	34.3%	0	0.0%	34.0%	\$0	0.0%	41.8%	0	0.0%	22.6%	\$0	0.0%	25.6%
	Upper	0	0.0%	\$0	0.0%	24.9%	0	0.0%	24.0%	\$0	0.0%	26.0%	0	0.0%	25.2%	\$0	0.0%	27.3%
	Unknown	0	0.0%	\$0	0.0%	2.8%	0	0.0%	3.3%	\$0	0.0%	2.1%	0	0.0%	2.6%	\$0	0.0%	7.7%
	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%
OTHER PURPOSE LOC	Low	1	3.1%	\$48	1.0%	4.8%	0	0.0%	1.5%	\$0	0.0%	1.1%	1	8.3%	2.1%	\$48	2.7%	1.2%
	Moderate	1	3.1%	\$168	3.5%	15.5%	0	0.0%	7.6%	\$0	0.0%	3.9%	1	8.3%	6.3%	\$168	9.5%	4.2%
	Middle	12	37.5%	\$1,805	37.2%	34.8%	7	35.0%	28.9%	\$714	23.3%	20.6%	5	41.7%	27.2%	\$1,091	61.4%	19.3%
	Upper	17	53.1%	\$2,792	57.6%	44.7%	13	65.0%	62.0%	\$2,356	76.7%	74.4%	4	33.3%	64.0%	\$436	24.5%	75.2%
	Unknown	1	3.1%	\$33	0.7%	0.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	1	8.3%	0.4%	\$33	1.9%	0.1%
	Total	32	100.0%	\$4,846	100.0%	100.0%	20	100.0%	100.0%	\$3,070	100.0%	100.0%	12	100.0%	100.0%	\$1,776	100.0%	100.0%

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

## Appendix F

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2  
Assessment Area: TX - Austin

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison											
							2018						2019					
		Bank				Owner Occupied Units %	Count			Dollar			Count			Dollar		
		Count	Dollar				Bank	Agg		Bank	Agg		Bank	Agg		Bank	Agg	
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %		
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	4.8%	0	0.0%	4.8%	\$0	0.0%	4.1%	0	0.0%	4.1%	\$0	0.0%	3.1%
	Moderate	0	0.0%	\$0	0.0%	15.5%	0	0.0%	12.2%	\$0	0.0%	6.7%	0	0.0%	9.9%	\$0	0.0%	3.8%
	Middle	0	0.0%	\$0	0.0%	34.8%	0	0.0%	36.6%	\$0	0.0%	19.5%	0	0.0%	35.5%	\$0	0.0%	18.4%
	Upper	2	100.0%	\$1,214	100.0%	44.7%	0	0.0%	46.1%	\$0	0.0%	69.1%	2	100.0%	50.2%	\$1,214	100.0%	74.6%
	Unknown	0	0.0%	\$0	0.0%	0.2%	0	0.0%	0.3%	\$0	0.0%	0.5%	0	0.0%	0.3%	\$0	0.0%	0.1%
	Total	2	100.0%	\$1,214	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	2	100.0%	100.0%	\$1,214	100.0%	100.0%
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	4.8%	0	0.0%	5.3%	\$0	0.0%	3.9%	0	0.0%	3.8%	\$0	0.0%	4.0%
	Moderate	0	0.0%	\$0	0.0%	15.5%	0	0.0%	21.4%	\$0	0.0%	16.6%	0	0.0%	22.4%	\$0	0.0%	14.0%
	Middle	0	0.0%	\$0	0.0%	34.8%	0	0.0%	43.5%	\$0	0.0%	35.1%	0	0.0%	44.0%	\$0	0.0%	37.0%
	Upper	0	0.0%	\$0	0.0%	44.7%	0	0.0%	29.4%	\$0	0.0%	44.2%	0	0.0%	29.5%	\$0	0.0%	44.7%
	Unknown	0	0.0%	\$0	0.0%	0.2%	0	0.0%	0.5%	\$0	0.0%	0.3%	0	0.0%	0.3%	\$0	0.0%	0.2%
	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%
HMDA TOTALS	Low	4	2.7%	\$443	1.1%	4.8%	3	3.5%	4.6%	\$395	2.0%	5.8%	1	1.6%	4.3%	\$48	0.2%	5.2%
	Moderate	12	8.1%	\$1,310	3.2%	15.5%	8	9.3%	14.2%	\$967	4.9%	10.8%	4	6.5%	13.8%	\$343	1.7%	11.5%
	Middle	51	34.5%	\$8,867	22.0%	34.8%	27	31.4%	38.6%	\$3,641	18.6%	33.6%	24	38.7%	36.9%	\$5,226	25.2%	30.3%
	Upper	80	54.1%	\$29,700	73.6%	44.7%	48	55.8%	42.3%	\$14,583	74.5%	49.3%	32	51.6%	44.7%	\$15,117	72.8%	52.0%
	Unknown	1	0.7%	\$33	0.1%	0.2%	0	0.0%	0.3%	\$0	0.0%	0.5%	1	1.6%	0.3%	\$33	0.2%	1.0%
	Total	148	100.0%	\$40,353	100.0%	100.0%	86	100.0%	100.0%	\$19,586	100.0%	100.0%	62	100.0%	100.0%	\$20,767	100.0%	100.0%
SMALL BUSINESSES	Total Businesses																	
	Low	43	15.8%	\$12,944	18.3%	7.3%	22	13.5%	7.8%	\$4,916	13.8%	8.4%	21	19.1%	7.6%	\$8,028	22.8%	8.3%
	Moderate	29	10.6%	\$8,994	12.7%	12.6%	14	8.6%	13.1%	\$5,395	15.1%	12.9%	15	13.6%	12.6%	\$3,599	10.2%	13.6%
	Middle	67	24.5%	\$18,509	26.1%	30.2%	42	25.8%	30.1%	\$9,441	26.4%	29.5%	25	22.7%	30.0%	\$9,068	25.8%	28.7%
	Upper	133	48.7%	\$29,995	42.3%	48.4%	85	52.1%	46.9%	\$15,942	44.7%	47.1%	48	43.6%	47.6%	\$14,053	40.0%	47.3%
	Unknown	1	0.4%	\$400	0.6%	1.3%	0	0.0%	0.9%	\$0	0.0%	1.3%	1	0.9%	0.9%	\$400	1.1%	1.3%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.2%	\$0	0.0%	0.8%	0	0.0%	1.2%	\$0	0.0%	0.8%	
Total	273	100.0%	\$70,842	100.0%	100.0%	163	100.0%	100.0%	\$35,694	100.0%	100.0%	110	100.0%	100.0%	\$35,148	100.0%	100.0%	
SMALL FARM	Total Farms																	
	Low	0	0.0%	\$0	0.0%	4.5%	0	0.0%	4.9%	\$0	0.0%	4.6%	0	0.0%	4.9%	\$0	0.0%	5.4%
	Moderate	0	0.0%	\$0	0.0%	11.0%	0	0.0%	8.5%	\$0	0.0%	12.1%	0	0.0%	11.7%	\$0	0.0%	6.1%
	Middle	0	0.0%	\$0	0.0%	31.7%	0	0.0%	44.3%	\$0	0.0%	51.7%	0	0.0%	42.9%	\$0	0.0%	46.1%
	Upper	0	0.0%	\$0	0.0%	52.3%	0	0.0%	41.9%	\$0	0.0%	31.5%	0	0.0%	37.7%	\$0	0.0%	41.7%
	Unknown	0	0.0%	\$0	0.0%	0.5%	0	0.0%	0.4%	\$0	0.0%	0.1%	0	0.0%	0.4%	\$0	0.0%	0.1%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	2.4%	\$0	0.0%	0.5%	
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%	

Originations &amp; Purchases

2019 FFIEC Census Data, 2019 D&amp;B Info and 2015 ACS Data

## Appendix F

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2  
Assessment Area: TX - Austin

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2018, 2019					2018						2019					
		Count		Bank		Families by Family Income %	Count		Dollar		Agg %	Count		Dollar		Agg %		
		#	%	\$ (000s)	\$ %		#	%	\$ (000s)	\$ %		#	%	\$ (000s)	\$ %			
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	22.6%	0	0.0%	2.4%	\$0	0.0%	1.3%	0	0.0%	3.2%	\$0	0.0%	1.6%
	Moderate	2	8.7%	\$644	6.0%	16.0%	0	0.0%	13.7%	\$0	0.0%	9.3%	2	18.2%	16.6%	\$644	14.6%	11.4%
	Middle	5	21.7%	\$1,268	11.7%	19.3%	4	33.3%	21.8%	\$1,092	17.0%	18.5%	1	9.1%	22.5%	\$176	4.0%	19.3%
	Upper	14	60.9%	\$7,222	66.8%	42.1%	6	50.0%	49.0%	\$3,637	56.7%	59.2%	8	72.7%	45.8%	\$3,585	81.4%	56.2%
	Unknown	2	8.7%	\$1,685	15.6%	0.0%	2	16.7%	12.9%	\$1,685	26.3%	11.7%	0	0.0%	11.9%	\$0	0.0%	11.5%
	Total	23	100.0%	\$10,819	100.0%	100.0%	12	100.0%	100.0%	\$6,414	100.0%	100.0%	11	100.0%	100.0%	\$4,405	100.0%	100.0%
REFINANCE	Low	5	8.3%	\$1,189	6.2%	22.6%	2	6.1%	6.7%	\$111	1.6%	3.6%	3	11.1%	4.8%	\$1,078	9.0%	2.3%
	Moderate	16	26.7%	\$2,049	10.8%	16.0%	11	33.3%	16.9%	\$1,436	20.4%	10.6%	5	18.5%	13.4%	\$613	5.1%	8.0%
	Middle	11	18.3%	\$2,942	15.4%	19.3%	6	18.2%	22.2%	\$2,170	30.8%	16.9%	5	18.5%	20.6%	\$772	6.4%	16.1%
	Upper	28	46.7%	\$12,867	67.6%	42.1%	14	42.4%	43.5%	\$3,327	47.2%	58.0%	14	51.9%	46.3%	\$9,540	79.5%	58.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	10.7%	\$0	0.0%	10.9%	0	0.0%	14.8%	\$0	0.0%	15.6%
	Total	60	100.0%	\$19,047	100.0%	100.0%	33	100.0%	100.0%	\$7,044	100.0%	100.0%	27	100.0%	100.0%	\$12,003	100.0%	100.0%
HOME IMPROVEMENT	Low	2	6.5%	\$117	2.6%	22.6%	0	0.0%	3.9%	\$0	0.0%	2.9%	2	20.0%	5.0%	\$117	8.5%	2.9%
	Moderate	4	12.9%	\$457	10.3%	16.0%	3	14.3%	11.0%	\$265	8.7%	8.4%	1	10.0%	13.6%	\$192	14.0%	8.3%
	Middle	7	22.6%	\$764	17.3%	19.3%	5	23.8%	21.6%	\$643	21.0%	16.4%	2	20.0%	19.8%	\$121	8.8%	14.4%
	Upper	18	58.1%	\$3,089	69.8%	42.1%	13	61.9%	59.9%	\$2,150	70.3%	65.4%	5	50.0%	59.5%	\$939	68.6%	71.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	3.6%	\$0	0.0%	6.9%	0	0.0%	2.2%	\$0	0.0%	3.4%
	Total	31	100.0%	\$4,427	100.0%	100.0%	21	100.0%	100.0%	\$3,058	100.0%	100.0%	10	100.0%	100.0%	\$1,369	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	22.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	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%	42.1%	0	0.0%	2.0%	\$0	0.0%	0.1%	0	0.0%	2.6%	\$0	0.0%	0.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	98.0%	\$0	0.0%	99.9%	0	0.0%	97.4%	\$0	0.0%	99.9%
	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%
OTHER PURPOSE LOC	Low	2	6.3%	\$120	2.5%	22.6%	1	5.0%	4.7%	\$72	2.3%	3.8%	1	8.3%	6.3%	\$48	2.7%	3.3%
	Moderate	5	15.6%	\$597	12.3%	16.0%	4	20.0%	10.7%	\$347	11.3%	5.6%	1	8.3%	12.5%	\$250	14.1%	7.4%
	Middle	10	31.3%	\$1,150	23.7%	19.3%	6	30.0%	16.8%	\$729	23.7%	9.1%	4	33.3%	16.2%	\$421	23.7%	9.0%
	Upper	15	46.9%	\$2,979	61.5%	42.1%	9	45.0%	65.6%	\$1,922	62.6%	79.9%	6	50.0%	61.6%	\$1,057	59.5%	77.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	2.2%	\$0	0.0%	1.6%	0	0.0%	3.4%	\$0	0.0%	2.9%
	Total	32	100.0%	\$4,846	100.0%	100.0%	20	100.0%	100.0%	\$3,070	100.0%	100.0%	12	100.0%	100.0%	\$1,776	100.0%	100.0%

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

## Appendix F

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2  
Assessment Area: TX - Austin

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison												
		2018, 2019					2018						2019						
		Count		Bank		Families by Family Income	Count		Dollar		Agg	Count		Dollar		Agg			
		#	%	\$ (000s)	\$ %		#	%	\$ (000s)	\$ %		#	%	\$ (000s)	\$ %				
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	22.6%	0	0.0%	5.5%	\$0	0.0%	2.3%	0	0.0%	7.2%	\$0	0.0%	2.6%	
	Moderate	0	0.0%	\$0	0.0%	16.0%	0	0.0%	13.8%	\$0	0.0%	6.2%	0	0.0%	13.8%	\$0	0.0%	4.8%	
	Middle	0	0.0%	\$0	0.0%	19.3%	0	0.0%	23.4%	\$0	0.0%	13.3%	0	0.0%	22.2%	\$0	0.0%	9.8%	
	Upper	2	100.0%	\$1,214	100.0%	42.1%	0	0.0%	51.7%	\$0	0.0%	68.2%	2	100.0%	50.9%	\$1,214	100.0%	72.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	5.6%	\$0	0.0%	10.1%	0	0.0%	5.9%	\$0	0.0%	10.7%	
	Total	2	100.0%	\$1,214	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	2	100.0%	100.0%	\$1,214	100.0%	100.0%	
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	22.6%	0	0.0%	2.5%	\$0	0.0%	1.3%	0	0.0%	1.4%	\$0	0.0%	0.7%	
	Moderate	0	0.0%	\$0	0.0%	16.0%	0	0.0%	3.4%	\$0	0.0%	2.0%	0	0.0%	2.0%	\$0	0.0%	1.2%	
	Middle	0	0.0%	\$0	0.0%	19.3%	0	0.0%	3.0%	\$0	0.0%	2.7%	0	0.0%	1.0%	\$0	0.0%	1.2%	
	Upper	0	0.0%	\$0	0.0%	42.1%	0	0.0%	7.8%	\$0	0.0%	11.2%	0	0.0%	7.7%	\$0	0.0%	8.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	83.3%	\$0	0.0%	82.8%	0	0.0%	87.9%	\$0	0.0%	88.0%	
	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	9	6.1%	\$1,426	3.5%	22.6%	3	3.5%	3.4%	\$183	0.9%	1.5%	6	9.7%	3.7%	\$1,243	6.0%	1.7%	
	Moderate	27	18.2%	\$3,747	9.3%	16.0%	18	20.9%	14.0%	\$2,048	10.5%	8.2%	9	14.5%	15.4%	\$1,699	8.2%	9.3%	
	Middle	33	22.3%	\$6,124	15.2%	19.3%	21	24.4%	21.5%	\$4,634	23.7%	15.7%	12	19.4%	21.5%	\$1,490	7.2%	16.4%	
	Upper	77	52.0%	\$27,371	67.8%	42.1%	42	48.8%	47.7%	\$11,036	56.3%	51.6%	35	56.5%	45.9%	\$16,335	78.7%	51.2%	
	Unknown	2	1.4%	\$1,685	4.2%	0.0%	2	2.3%	13.5%	\$1,685	8.6%	23.0%	0	0.0%	13.5%	\$0	0.0%	21.5%	
	Total	148	100.0%	\$40,353	100.0%	100.0%	86	100.0%	100.0%	\$19,586	100.0%	100.0%	62	100.0%	100.0%	\$20,767	100.0%	100.0%	
Small Business	Revenue	Total Businesses																	
		\$1 Million or Less	39	14.3%	\$9,086	12.8%	92.2%	13	8.0%	42.9%	\$2,685	7.5%	33.4%	26	23.6%	47.8%	\$6,401	18.2%	35.7%
		Over \$1 Million	140	51.3%	\$48,980	69.1%	6.5%	76	46.6%				64	58.2%					
		Total Rev. available	179	65.6%	\$58,066	81.9%	98.7%	89	54.6%				90	81.8%					
		Rev. Not Known	94	34.4%	\$12,776	18.0%	1.4%	74	45.4%				20	18.2%					
	Total	273	100.0%	\$70,842	100.0%	100.0%	163	100.0%				110	100.0%						
	Loan Size	\$100,000 or Less	137	50.2%	\$6,742	9.5%		99	60.7%	94.6%	\$4,784	13.4%	43.1%	38	34.5%	95.0%	\$1,958	5.6%	45.2%
		\$100,001 - \$250,000	45	16.5%	\$8,676	12.2%		20	12.3%	2.7%	\$3,880	10.9%	14.0%	25	22.7%	2.6%	\$4,796	13.6%	13.9%
		\$250,001 - \$1 Million	91	33.3%	\$55,424	78.2%		44	27.0%	2.6%	\$27,030	75.7%	42.8%	47	42.7%	2.4%	\$28,394	80.8%	40.8%
		Total	273	100.0%	\$70,842	100.0%		163	100.0%	100.0%	\$35,694	100.0%	100.0%	110	100.0%	100.0%	\$35,148	100.0%	100.0%
Small Farm		Revenue	Total Farms																
	\$1 Million or Less		0	0.0%	\$0	0.0%	99.3%	0	0.0%	42.7%	\$0	0.0%	47.5%	0	0.0%	54.7%	\$0	0.0%	74.5%
	Over \$1 Million		0	0.0%	\$0	0.0%	0.6%	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%				0	0.0%						
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	91.1%	\$0	0.0%	44.3%	0	0.0%	91.5%	\$0	0.0%	42.2%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	7.3%	\$0	0.0%	34.9%	0	0.0%	5.7%	\$0	0.0%	26.1%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	1.6%	\$0	0.0%	20.8%	0	0.0%	2.8%	\$0	0.0%	31.7%
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 &amp; Purchases

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

2019 FFIEC Census Data, 2019 D&amp;B Info, and 2015 ACS Data

## Appendix F

Geographic Distribution of HMDA, Small Business, &amp; Small Farm Loans - Table 1 of 2

Assessment Area: TX - Dallas-Fort Worth Metroplex

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison											
		Bank  Owner Occupied Units					2018						2019					
							Count			Dollar			Count			Dollar		
							Count	Dollar		Count	Dollar	Agg	Count	Dollar	Agg	Count	Dollar	Agg
#	%	\$ (000s)	\$ %	%	#	%	Agg %	\$ (000s)	\$ %	Agg %	#	%	Agg %	\$ (000s)	\$ %	Agg %		
HOME PURCHASE	Low	4	4.1%	\$596	2.0%	5.7%	0	0.0%	4.0%	\$0	0.0%	2.6%	4	8.9%	4.2%	\$596	4.0%	2.8%
	Moderate	12	12.4%	\$2,446	8.3%	20.2%	7	13.5%	14.0%	\$945	6.5%	9.5%	5	11.1%	14.6%	\$1,501	10.2%	10.2%
	Middle	21	21.6%	\$3,737	12.8%	28.6%	12	23.1%	29.7%	\$2,174	14.9%	24.0%	9	20.0%	29.9%	\$1,563	10.6%	24.5%
	Upper	60	61.9%	\$22,530	76.9%	45.4%	33	63.5%	52.3%	\$11,466	78.6%	63.9%	27	60.0%	51.1%	\$11,064	75.1%	62.3%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.1%	\$0	0.0%	0.1%	0	0.0%	0.2%	\$0	0.0%	0.2%
	Total	97	100.0%	\$29,309	100.0%	100.0%	52	100.0%	100.0%	\$14,585	100.0%	100.0%	45	100.0%	100.0%	\$14,724	100.0%	100.0%
REFINANCE	Low	32	4.0%	\$3,014	1.7%	5.7%	19	4.7%	2.6%	\$1,609	1.9%	1.5%	13	3.2%	2.4%	\$1,405	1.6%	1.7%
	Moderate	139	17.3%	\$16,923	9.6%	20.2%	67	16.7%	14.7%	\$7,619	8.8%	9.3%	72	18.0%	12.0%	\$9,304	10.4%	7.4%
	Middle	209	26.1%	\$29,730	16.9%	28.6%	112	27.9%	31.5%	\$14,950	17.3%	24.4%	97	24.2%	27.5%	\$14,780	16.5%	20.8%
	Upper	422	52.6%	\$126,354	71.8%	45.4%	203	50.6%	51.1%	\$62,449	72.1%	64.7%	219	54.6%	58.0%	\$63,905	71.5%	70.0%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.1%	\$0	0.0%	0.1%	0	0.0%	0.1%	\$0	0.0%	0.1%
	Total	802	100.0%	\$176,021	100.0%	100.0%	401	100.0%	100.0%	\$86,627	100.0%	100.0%	401	100.0%	100.0%	\$89,394	100.0%	100.0%
HOME IMPROVEMENT	Low	22	7.6%	\$1,910	5.7%	5.7%	9	6.0%	2.5%	\$554	3.2%	1.9%	13	9.2%	3.1%	\$1,356	8.4%	2.2%
	Moderate	69	23.7%	\$5,360	15.9%	20.2%	42	28.2%	12.5%	\$3,302	18.9%	10.0%	27	19.0%	12.4%	\$2,058	12.8%	9.5%
	Middle	82	28.2%	\$8,938	26.6%	28.6%	39	26.2%	26.1%	\$4,561	26.1%	22.3%	43	30.3%	25.6%	\$4,377	27.1%	21.9%
	Upper	118	40.5%	\$17,402	51.8%	45.4%	59	39.6%	58.9%	\$9,060	51.8%	65.6%	59	41.5%	58.9%	\$8,342	51.7%	66.2%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.1%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.1%
	Total	291	100.0%	\$33,610	100.0%	100.0%	149	100.0%	100.0%	\$17,477	100.0%	100.0%	142	100.0%	100.0%	\$16,133	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	22.6%	0	0.0%	24.8%	\$0	0.0%	19.1%	0	0.0%	23.2%	\$0	0.0%	17.0%
	Moderate	0	0.0%	\$0	0.0%	27.8%	0	0.0%	32.2%	\$0	0.0%	23.5%	0	0.0%	33.4%	\$0	0.0%	23.3%
	Middle	1	50.0%	\$9,500	95.1%	25.7%	1	100.0%	23.1%	\$9,500	100.0%	25.1%	0	0.0%	22.1%	\$0	0.0%	25.6%
	Upper	1	50.0%	\$491	4.9%	23.3%	0	0.0%	19.0%	\$0	0.0%	29.9%	1	100.0%	21.2%	\$491	100.0%	34.1%
	Unknown	0	0.0%	\$0	0.0%	0.6%	0	0.0%	0.9%	\$0	0.0%	2.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	2	100.0%	\$9,991	100.0%	100.0%	1	100.0%	100.0%	\$9,500	100.0%	100.0%	1	100.0%	100.0%	\$491	100.0%	100.0%	
OTHER PURPOSE LOC	Low	14	4.0%	\$956	2.0%	5.7%	4	2.2%	2.1%	\$334	1.3%	1.4%	10	6.1%	2.0%	\$622	2.9%	1.0%
	Moderate	53	15.3%	\$4,609	9.7%	20.2%	28	15.3%	10.2%	\$2,406	9.2%	6.6%	25	15.2%	11.0%	\$2,203	10.3%	6.6%
	Middle	92	26.5%	\$8,714	18.3%	28.6%	48	26.2%	23.9%	\$4,357	16.7%	17.3%	44	26.8%	24.0%	\$4,357	20.3%	16.8%
	Upper	187	53.9%	\$33,245	69.9%	45.4%	102	55.7%	63.7%	\$18,978	72.6%	74.6%	85	51.8%	62.9%	\$14,267	66.5%	75.4%
	Unknown	1	0.3%	\$67	0.1%	0.1%	1	0.5%	0.2%	\$67	0.3%	0.1%	0	0.0%	0.1%	\$0	0.0%	0.1%
	Total	347	100.0%	\$47,591	100.0%	100.0%	183	100.0%	100.0%	\$26,142	100.0%	100.0%	164	100.0%	100.0%	\$21,449	100.0%	100.0%

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

## Appendix F

Geographic Distribution of HMDA, Small Business, &amp; Small Farm Loans - Table 2 of 2

Assessment Area: TX - Dallas-Fort Worth Metroplex

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison											
		Bank					2018					2019						
		Bank				Owner Occupied Units %	Count			Dollar			Count			Dollar		
		Count	Dollar				Bank	Agg		Bank	Agg		Bank	Agg		Bank	Agg	
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %		
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	5.7%	0	0.0%	4.2%	\$0	0.0%	2.1%	0	0.0%	3.7%	\$0	0.0%	1.8%
	Moderate	3	23.1%	\$363	9.4%	20.2%	0	0.0%	17.2%	\$0	0.0%	10.1%	3	37.5%	14.4%	\$363	32.7%	8.1%
	Middle	4	30.8%	\$585	15.2%	28.6%	1	20.0%	27.0%	\$144	5.3%	18.3%	3	37.5%	27.4%	\$441	39.8%	19.0%
	Upper	6	46.2%	\$2,898	75.4%	45.4%	4	80.0%	51.7%	\$2,593	94.7%	69.4%	2	25.0%	54.5%	\$305	27.5%	71.1%
	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%
	Total	13	100.0%	\$3,846	100.0%	100.0%	5	100.0%	100.0%	\$2,737	100.0%	100.0%	8	100.0%	100.0%	\$1,109	100.0%	100.0%
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	5.7%	0	0.0%	5.3%	\$0	0.0%	3.0%	0	0.0%	4.7%	\$0	0.0%	2.5%
	Moderate	0	0.0%	\$0	0.0%	20.2%	0	0.0%	25.5%	\$0	0.0%	17.4%	0	0.0%	25.1%	\$0	0.0%	20.2%
	Middle	0	0.0%	\$0	0.0%	28.6%	0	0.0%	36.5%	\$0	0.0%	31.4%	0	0.0%	38.9%	\$0	0.0%	31.5%
	Upper	0	0.0%	\$0	0.0%	45.4%	0	0.0%	32.7%	\$0	0.0%	48.2%	0	0.0%	31.3%	\$0	0.0%	45.7%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	72	4.6%	\$6,476	2.2%	5.7%	32	4.0%	3.6%	\$2,497	1.6%	4.4%	40	5.3%	3.6%	\$3,979	2.8%	3.9%
	Moderate	276	17.8%	\$29,701	9.9%	20.2%	144	18.2%	14.5%	\$14,272	9.1%	11.2%	132	17.3%	13.9%	\$15,429	10.8%	10.8%
	Middle	409	26.4%	\$61,204	20.4%	28.6%	213	26.9%	30.0%	\$35,686	22.7%	24.2%	196	25.8%	29.0%	\$25,518	17.8%	23.5%
	Upper	794	51.2%	\$202,920	67.6%	45.4%	401	50.7%	51.8%	\$104,546	66.6%	59.8%	393	51.6%	53.3%	\$98,374	68.6%	61.8%
	Unknown	1	0.1%	\$67	0.0%	0.1%	1	0.1%	0.1%	\$67	0.0%	0.4%	0	0.0%	0.1%	\$0	0.0%	0.1%
	Total	1,552	100.0%	\$300,368	100.0%	100.0%	791	100.0%	100.0%	\$157,068	100.0%	100.0%	761	100.0%	100.0%	\$143,300	100.0%	100.0%
SMALL BUSINESSES	Total Businesses																	
	Low	222	14.3%	\$56,570	13.9%	7.9%	117	13.2%	7.5%	\$27,200	12.2%	8.9%	105	15.7%	7.3%	\$29,370	15.9%	8.5%
	Moderate	414	26.6%	\$118,454	29.0%	20.1%	246	27.8%	19.4%	\$69,644	31.1%	22.2%	168	25.1%	19.5%	\$48,810	26.4%	22.0%
	Middle	349	22.4%	\$89,468	21.9%	25.8%	204	23.0%	24.2%	\$50,005	22.4%	23.6%	145	21.6%	23.6%	\$39,463	21.4%	21.9%
	Upper	535	34.4%	\$132,299	32.4%	45.6%	297	33.5%	47.2%	\$69,861	31.2%	43.1%	238	35.5%	47.9%	\$62,438	33.8%	45.6%
	Unknown	36	2.3%	\$11,646	2.9%	0.6%	22	2.5%	0.8%	\$6,950	3.1%	1.6%	14	2.1%	0.7%	\$4,696	2.5%	1.4%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.9%	\$0	0.0%	0.5%	0	0.0%	1.0%	\$0	0.0%	0.5%	
Total	1,556	100.0%	\$408,437	100.0%	100.0%	886	100.0%	100.0%	\$223,660	100.0%	100.0%	670	100.0%	100.0%	\$184,777	100.0%	100.0%	
SMALL FARM	Total Farms																	
	Low	2	28.6%	\$500	57.4%	4.4%	1	25.0%	1.8%	\$250	48.4%	3.1%	1	33.3%	1.9%	\$250	70.4%	4.4%
	Moderate	5	71.4%	\$371	42.6%	13.2%	3	75.0%	15.9%	\$266	51.6%	15.6%	2	66.7%	11.8%	\$105	29.6%	9.2%
	Middle	0	0.0%	\$0	0.0%	26.3%	0	0.0%	31.0%	\$0	0.0%	31.0%	0	0.0%	33.8%	\$0	0.0%	38.8%
	Upper	0	0.0%	\$0	0.0%	55.6%	0	0.0%	49.8%	\$0	0.0%	49.1%	0	0.0%	50.7%	\$0	0.0%	46.2%
	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%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.6%	\$0	0.0%	1.2%	0	0.0%	1.9%	\$0	0.0%	1.4%	
Total	7	100.0%	\$871	100.0%	100.0%	4	100.0%	100.0%	\$516	100.0%	100.0%	3	100.0%	100.0%	\$355	100.0%	100.0%	

Originations &amp; Purchases

2019 FFIEC Census Data, 2019 D&amp;B Info and 2015 ACS Data

## Appendix F

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2**  
**Assessment Area: TX - Dallas-Fort Worth Metroplex**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2018, 2019					2018						2019					
		Count		Bank		Families by Family Income %	Count		Dollar		Agg %	Count		Dollar		Agg %		
		#	%	\$ (000s)	\$ %		#	%	\$ (000s)	\$ %		#	%	\$ (000s)	\$ %			
HOME PURCHASE	Low	12	12.4%	\$1,124	3.8%	23.8%	7	13.5%	3.2%	\$655	4.5%	1.6%	5	11.1%	3.4%	\$469	3.2%	1.6%
	Moderate	10	10.3%	\$1,786	6.1%	16.4%	6	11.5%	13.9%	\$890	6.1%	8.9%	4	8.9%	16.2%	\$896	6.1%	10.4%
	Middle	17	17.5%	\$3,898	13.3%	17.9%	7	13.5%	20.8%	\$1,371	9.4%	17.4%	10	22.2%	22.3%	\$2,527	17.2%	18.4%
	Upper	49	50.5%	\$17,792	60.7%	42.0%	29	55.8%	46.9%	\$10,259	70.3%	59.2%	20	44.4%	44.7%	\$7,533	51.2%	56.8%
	Unknown	9	9.3%	\$4,709	16.1%	0.0%	3	5.8%	15.2%	\$1,410	9.7%	13.0%	6	13.3%	13.4%	\$3,299	22.4%	12.8%
	Total	97	100.0%	\$29,309	100.0%	100.0%	52	100.0%	100.0%	\$14,585	100.0%	100.0%	45	100.0%	100.0%	\$14,724	100.0%	100.0%
REFINANCE	Low	85	10.6%	\$8,087	4.6%	23.8%	47	11.7%	6.9%	\$4,154	4.8%	3.5%	38	9.5%	4.6%	\$3,933	4.4%	2.1%
	Moderate	148	18.5%	\$17,933	10.2%	16.4%	73	18.2%	14.9%	\$8,058	9.3%	9.6%	75	18.7%	11.9%	\$9,875	11.0%	6.8%
	Middle	153	19.1%	\$22,828	13.0%	17.9%	84	20.9%	20.6%	\$11,645	13.4%	16.4%	69	17.2%	18.2%	\$11,183	12.5%	13.4%
	Upper	380	47.4%	\$118,431	67.3%	42.0%	181	45.1%	44.3%	\$59,805	69.0%	58.1%	199	49.6%	48.4%	\$58,626	65.6%	60.2%
	Unknown	36	4.5%	\$8,742	5.0%	0.0%	16	4.0%	13.3%	\$2,965	3.4%	12.3%	20	5.0%	16.9%	\$5,777	6.5%	17.5%
	Total	802	100.0%	\$176,021	100.0%	100.0%	401	100.0%	100.0%	\$86,627	100.0%	100.0%	401	100.0%	100.0%	\$89,394	100.0%	100.0%
HOME IMPROVEMENT	Low	42	14.4%	\$2,550	7.6%	23.8%	27	18.1%	5.1%	\$1,655	9.5%	3.3%	15	10.6%	5.1%	\$895	5.5%	3.1%
	Moderate	57	19.6%	\$4,122	12.3%	16.4%	28	18.8%	10.3%	\$1,842	10.5%	7.5%	29	20.4%	11.8%	\$2,280	14.1%	8.6%
	Middle	71	24.4%	\$7,947	23.6%	17.9%	35	23.5%	16.6%	\$4,563	26.1%	13.0%	36	25.4%	18.0%	\$3,384	21.0%	14.5%
	Upper	112	38.5%	\$18,037	53.7%	42.0%	55	36.9%	60.9%	\$9,133	52.3%	65.2%	57	40.1%	60.8%	\$8,904	55.2%	68.1%
	Unknown	9	3.1%	\$954	2.8%	0.0%	4	2.7%	7.2%	\$284	1.6%	11.0%	5	3.5%	4.2%	\$670	4.2%	5.7%
	Total	291	100.0%	\$33,610	100.0%	100.0%	149	100.0%	100.0%	\$17,477	100.0%	100.0%	142	100.0%	100.0%	\$16,133	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	23.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	17.9%	0	0.0%	0.3%	\$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%	1.7%	\$0	0.0%	0.2%	0	0.0%	2.0%	\$0	0.0%	0.1%
	Unknown	2	100.0%	\$9,991	100.0%	0.0%	1	100.0%	97.9%	\$9,500	100.0%	99.8%	1	100.0%	98.0%	\$491	100.0%	99.9%
	Total	2	100.0%	\$9,991	100.0%	100.0%	1	100.0%	100.0%	\$9,500	100.0%	100.0%	1	100.0%	100.0%	\$491	100.0%	100.0%
OTHER PURPOSE LOC	Low	49	14.1%	\$4,031	8.5%	23.8%	23	12.6%	6.0%	\$1,405	5.4%	3.7%	26	15.9%	6.0%	\$2,626	12.2%	3.6%
	Moderate	59	17.0%	\$6,435	13.5%	16.4%	31	16.9%	12.1%	\$3,791	14.5%	8.2%	28	17.1%	11.5%	\$2,644	12.3%	6.9%
	Middle	60	17.3%	\$6,839	14.4%	17.9%	30	16.4%	19.0%	\$3,617	13.8%	13.0%	30	18.3%	17.6%	\$3,222	15.0%	11.5%
	Upper	166	47.8%	\$28,686	60.3%	42.0%	93	50.8%	59.6%	\$16,516	63.2%	72.0%	73	44.5%	61.2%	\$12,170	56.7%	74.2%
	Unknown	13	3.7%	\$1,600	3.4%	0.0%	6	3.3%	3.3%	\$813	3.1%	3.1%	7	4.3%	3.8%	\$787	3.7%	3.8%
	Total	347	100.0%	\$47,591	100.0%	100.0%	183	100.0%	100.0%	\$26,142	100.0%	100.0%	164	100.0%	100.0%	\$21,449	100.0%	100.0%

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

## Appendix F

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2**  
**Assessment Area: TX - Dallas-Fort Worth Metroplex**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2018, 2019					2018						2019					
		Count		Bank		Families by Family Income %	Count		Dollar		Agg	Count		Dollar		Agg		
		#	%	\$ (000s)	\$ %		#	%	\$ (000s)	\$ %		#	%	\$ (000s)	\$ %			
OTHER PURPOSE CLOSED/EXEMPT	Low	3	23.1%	\$394	10.2%	23.8%	0	0.0%	\$0	0.0%	2.9%	3	37.5%	\$394	35.5%	3.0%		
	Moderate	4	30.8%	\$539	14.0%	16.4%	1	20.0%	\$135	4.9%	7.8%	3	37.5%	\$404	36.4%	8.2%		
	Middle	2	15.4%	\$311	8.1%	17.9%	0	0.0%	\$0	0.0%	11.8%	2	25.0%	\$311	28.0%	10.8%		
	Upper	3	23.1%	\$2,302	59.9%	42.0%	3	60.0%	\$2,302	84.1%	63.2%	0	0.0%	\$0	0.0%	66.5%		
	Unknown	1	7.7%	\$300	7.8%	0.0%	1	20.0%	\$300	11.0%	14.3%	0	0.0%	\$0	0.0%	11.4%		
	Total	13	100.0%	\$3,846	100.0%	100.0%	5	100.0%	\$2,737	100.0%	100.0%	8	100.0%	\$1,109	100.0%	100.0%		
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	23.8%	0	0.0%	\$0	0.0%	0.7%	0	0.0%	\$0	0.0%	0.1%		
	Moderate	0	0.0%	\$0	0.0%	16.4%	0	0.0%	\$0	0.0%	1.0%	0	0.0%	\$0	0.0%	0.3%		
	Middle	0	0.0%	\$0	0.0%	17.9%	0	0.0%	\$0	0.0%	1.0%	0	0.0%	\$0	0.0%	0.5%		
	Upper	0	0.0%	\$0	0.0%	42.0%	0	0.0%	\$0	0.0%	3.6%	0	0.0%	\$0	0.0%	3.8%		
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	93.8%	0	0.0%	\$0	0.0%	95.2%		
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%		
HMDA TOTALS	Low	191	12.3%	\$16,186	5.4%	23.8%	104	13.1%	\$7,869	5.0%	1.8%	87	11.4%	\$8,317	5.8%	1.6%		
	Moderate	278	17.9%	\$30,815	10.3%	16.4%	139	17.6%	\$14,716	9.4%	7.8%	139	18.3%	\$16,099	11.2%	8.1%		
	Middle	303	19.5%	\$41,823	13.9%	17.9%	156	19.7%	\$21,196	13.5%	14.7%	147	19.3%	\$20,627	14.4%	14.8%		
	Upper	710	45.7%	\$185,248	61.7%	42.0%	361	45.6%	\$98,015	62.4%	51.3%	349	45.9%	\$87,233	60.9%	51.9%		
	Unknown	70	4.5%	\$26,296	8.8%	0.0%	31	3.9%	\$15,272	9.7%	24.5%	39	5.1%	\$11,024	7.7%	23.7%		
	Total	1,552	100.0%	\$300,368	100.0%	100.0%	791	100.0%	\$157,068	100.0%	100.0%	761	100.0%	\$143,300	100.0%	100.0%		
Small Business	Total Businesses																	
	\$1 Million or Less	341	21.9%	\$59,193	14.5%	91.9%	174	19.6%	\$31,110	13.9%	33.8%	167	24.9%	\$28,083	15.2%	34.0%		
	Over \$1 Million	732	47.0%	\$244,362	59.8%	7.0%	417	47.1%				315	47.0%					
	Total Rev. available	1,073	68.9%	\$303,555	74.3%	98.9%	591	66.7%				482	71.9%					
	Rev. Not Known	483	31.0%	\$104,882	25.7%	1.1%	295	33.3%				188	28.1%					
	Total	1,556	100.0%	\$408,437	100.0%	100.0%	886	100.0%				670	100.0%					
Small Business	\$100,000 or Less	677	43.5%	\$42,848	10.5%		416	47.0%	\$25,501	11.4%	38.2%	261	39.0%	\$17,347	9.4%	40.3%		
	\$100,001 - \$250,000	346	22.2%	\$70,351	17.2%		177	20.0%	\$36,418	16.3%	14.7%	169	25.2%	\$33,933	18.4%	14.4%		
	\$250,001 - \$1 Million	533	34.3%	\$295,238	72.3%		293	33.1%	\$161,741	72.3%	47.2%	240	35.8%	\$133,497	72.2%	45.3%		
	Total	1,556	100.0%	\$408,437	100.0%		886	100.0%	\$223,660	100.0%	100.0%	670	100.0%	\$184,777	100.0%	100.0%		
Small Farm	Total Farms																	
	\$1 Million or Less	0	0.0%	\$0	0.0%	98.7%	0	0.0%	\$0	0.0%	53.5%	0	0.0%	\$0	0.0%	57.3%		
	Over \$1 Million	6	85.7%	\$621	71.3%	1.2%	3	75.0%				3	100.0%					
	Not Known	1	14.3%	\$250	28.7%	0.1%	1	25.0%				0	0.0%					
	Total	7	100.0%	\$871	100.0%	100.0%	4	100.0%				3	100.0%					
	\$100,000 or Less	5	71.4%	\$371	42.6%		3	75.0%	\$266	51.6%	45.1%	2	66.7%	\$105	29.6%	46.6%		
Small Farm	\$100,001 - \$250,000	2	28.6%	\$500	57.4%		1	25.0%	\$250	48.4%	25.1%	1	33.3%	\$250	70.4%	21.9%		
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	29.8%	0	0.0%	\$0	0.0%	31.4%		
	Total	7	100.0%	\$871	100.0%		4	100.0%	\$516	100.0%	100.0%	3	100.0%	\$355	100.0%	100.0%		

Originations &amp; Purchases

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

2019 FFIEC Census Data, 2019 D&amp;B Info, and 2015 ACS Data

## Appendix G

## Appendix G – Metropolitan Limited-Scope Assessment Area Loan Tables

Geographic Distribution of HMDA, Small Business, &amp; Small Farm Loans - Table 1 of 2

Assessment Area: CA - Inland Empire

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison											
							2018					2019						
		Bank				Owner Occupied Units %	Count		Dollar			Count			Dollar			
		Count	Dollar				Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg				
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	2.3%	0	0.0%	2.4%	\$0	0.0%	1.4%	0	0.0%	2.3%	\$0	0.0%	1.5%
	Moderate	0	0.0%	\$0	0.0%	17.6%	0	0.0%	18.4%	\$0	0.0%	14.2%	0	0.0%	17.2%	\$0	0.0%	13.4%
	Middle	0	0.0%	\$0	0.0%	32.3%	0	0.0%	30.9%	\$0	0.0%	28.5%	0	0.0%	29.9%	\$0	0.0%	27.5%
	Upper	5	100.0%	\$2,132	100.0%	47.9%	1	100.0%	48.3%	\$200	100.0%	56.0%	4	100.0%	50.6%	\$1,932	100.0%	57.6%
	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	5	100.0%	\$2,132	100.0%	100.0%	1	100.0%	100.0%	\$200	100.0%	100.0%	4	100.0%	100.0%	\$1,932	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	2.3%	0	0.0%	1.7%	\$0	0.0%	1.1%	0	0.0%	1.2%	\$0	0.0%	0.8%
	Moderate	0	0.0%	\$0	0.0%	17.6%	0	0.0%	16.0%	\$0	0.0%	12.0%	0	0.0%	13.4%	\$0	0.0%	10.4%
	Middle	5	21.7%	\$3,690	53.9%	32.3%	2	18.2%	31.8%	\$3,419	69.7%	28.5%	3	25.0%	30.2%	\$271	13.9%	27.4%
	Upper	18	78.3%	\$3,158	46.1%	47.9%	9	81.8%	50.5%	\$1,485	30.3%	58.5%	9	75.0%	55.2%	\$1,673	86.1%	61.4%
	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	23	100.0%	\$6,848	100.0%	100.0%	11	100.0%	100.0%	\$4,904	100.0%	100.0%	12	100.0%	100.0%	\$1,944	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	2.3%	0	0.0%	0.9%	\$0	0.0%	1.0%	0	0.0%	0.7%	\$0	0.0%	0.9%
	Moderate	6	11.8%	\$452	8.4%	17.6%	1	5.0%	10.5%	\$83	4.2%	10.1%	5	16.1%	10.3%	\$369	10.9%	9.4%
	Middle	16	31.4%	\$1,650	30.8%	32.3%	6	30.0%	27.0%	\$474	24.1%	25.2%	10	32.3%	25.7%	\$1,176	34.6%	23.2%
	Upper	29	56.9%	\$3,261	60.8%	47.9%	13	65.0%	61.6%	\$1,406	71.6%	63.7%	16	51.6%	63.3%	\$1,855	54.6%	66.5%
	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	51	100.0%	\$5,363	100.0%	100.0%	20	100.0%	100.0%	\$1,963	100.0%	100.0%	31	100.0%	100.0%	\$3,400	100.0%	100.0%
MULTI FAMILY		Multi-Family Units																
	Low	0	0.0%	\$0	0.0%	9.4%	0	0.0%	16.3%	\$0	0.0%	7.8%	0	0.0%	14.6%	\$0	0.0%	5.9%
	Moderate	0	0.0%	\$0	0.0%	40.6%	0	0.0%	46.7%	\$0	0.0%	30.3%	0	0.0%	50.7%	\$0	0.0%	36.4%
	Middle	0	0.0%	\$0	0.0%	31.4%	0	0.0%	27.1%	\$0	0.0%	35.8%	0	0.0%	27.9%	\$0	0.0%	40.3%
	Upper	0	0.0%	\$0	0.0%	18.7%	0	0.0%	10.0%	\$0	0.0%	26.1%	0	0.0%	6.8%	\$0	0.0%	17.4%
	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%
OTHER PURPOSE LOC	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%	2.3%	0	0.0%	0.6%	\$0	0.0%	0.6%	0	0.0%	0.6%	\$0	0.0%	0.4%
	Moderate	1	2.2%	\$126	2.5%	17.6%	0	0.0%	9.4%	\$0	0.0%	6.4%	1	4.8%	8.8%	\$126	5.6%	6.7%
	Middle	11	24.4%	\$1,041	20.7%	32.3%	6	25.0%	24.2%	\$448	16.2%	20.2%	5	23.8%	26.1%	\$593	26.3%	22.5%
	Upper	33	73.3%	\$3,850	76.7%	47.9%	18	75.0%	65.8%	\$2,312	83.8%	72.8%	15	71.4%	64.4%	\$1,538	68.1%	70.4%
	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	45	100.0%	\$5,017	100.0%	100.0%	24	100.0%	100.0%	\$2,760	100.0%	100.0%	21	100.0%	100.0%	\$2,257	100.0%	100.0%	

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

## Appendix G

Geographic Distribution of HMDA, Small Business, &amp; Small Farm Loans - Table 2 of 2

Assessment Area: CA - Inland Empire

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison											
							2018						2019					
		Bank				Owner Occupied Units %	Count			Dollar			Count			Dollar		
		Count	Dollar				Bank	Agg		Bank	Agg		Bank	Agg		Bank	Agg	
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %		
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	2.3%	0	0.0%	1.1%	\$0	0.0%	1.3%	0	0.0%	1.8%	\$0	0.0%	1.7%
	Moderate	1	50.0%	\$50	30.3%	17.6%	1	100.0%	14.0%	\$50	100.0%	14.4%	0	0.0%	15.5%	\$0	0.0%	13.9%
	Middle	0	0.0%	\$0	0.0%	32.3%	0	0.0%	28.3%	\$0	0.0%	26.5%	0	0.0%	28.9%	\$0	0.0%	26.0%
	Upper	1	50.0%	\$115	69.7%	47.9%	0	0.0%	56.5%	\$0	0.0%	57.8%	1	100.0%	53.9%	\$115	100.0%	58.4%
	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%	\$165	100.0%	100.0%	1	100.0%	100.0%	\$50	100.0%	100.0%	1	100.0%	100.0%	\$115	100.0%	100.0%
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	2.3%	0	0.0%	1.9%	\$0	0.0%	1.5%	0	0.0%	2.1%	\$0	0.0%	1.5%
	Moderate	0	0.0%	\$0	0.0%	17.6%	0	0.0%	18.3%	\$0	0.0%	15.5%	0	0.0%	18.2%	\$0	0.0%	15.1%
	Middle	0	0.0%	\$0	0.0%	32.3%	0	0.0%	33.4%	\$0	0.0%	29.4%	0	0.0%	30.9%	\$0	0.0%	28.3%
	Upper	0	0.0%	\$0	0.0%	47.9%	0	0.0%	46.3%	\$0	0.0%	53.6%	0	0.0%	48.9%	\$0	0.0%	55.2%
	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%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	2.3%	0	0.0%	2.0%	\$0	0.0%	1.8%	0	0.0%	1.6%	\$0	0.0%	1.3%
	Moderate	8	6.3%	\$628	3.2%	17.6%	2	3.5%	16.9%	\$133	1.3%	14.6%	6	8.7%	14.9%	\$495	5.1%	12.7%
	Middle	32	25.4%	\$6,381	32.7%	32.3%	14	24.6%	30.9%	\$4,341	44.0%	28.9%	18	26.1%	29.9%	\$2,040	21.1%	27.9%
	Upper	86	68.3%	\$12,516	64.1%	47.9%	41	71.9%	50.1%	\$5,403	54.7%	54.7%	45	65.2%	53.6%	\$7,113	73.7%	58.1%
	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	126	100.0%	\$19,525	100.0%	100.0%	57	100.0%	100.0%	\$9,877	100.0%	100.0%	69	100.0%	100.0%	\$9,648	100.0%	100.0%
SMALL BUSINESSES		Total Businesses																
	Low	4	5.9%	\$291	1.1%	4.7%	2	5.0%	3.5%	\$131	0.9%	4.6%	2	7.1%	3.6%	\$160	1.6%	4.8%
	Moderate	16	23.5%	\$7,510	29.7%	22.9%	6	15.0%	21.3%	\$3,500	23.0%	28.2%	10	35.7%	21.3%	\$4,010	39.8%	27.9%
	Middle	23	33.8%	\$7,412	29.3%	33.4%	16	40.0%	32.3%	\$5,382	35.4%	34.6%	7	25.0%	32.3%	\$2,030	20.1%	34.0%
	Upper	25	36.8%	\$10,096	39.9%	39.0%	16	40.0%	42.9%	\$6,208	40.8%	32.6%	9	32.1%	42.8%	\$3,888	38.5%	33.3%
	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%	0.1%
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	68	100.0%	\$25,309	100.0%	100.0%	40	100.0%	100.0%	\$15,221	100.0%	100.0%	28	100.0%	100.0%	\$10,088	100.0%	100.0%	
SMALL FARM		Total Farms																
	Low	0	0.0%	\$0	0.0%	1.5%	0	0.0%	2.0%	\$0	0.0%	0.4%	0	0.0%	1.0%	\$0	0.0%	0.3%
	Moderate	0	0.0%	\$0	0.0%	14.0%	0	0.0%	13.3%	\$0	0.0%	14.0%	0	0.0%	15.1%	\$0	0.0%	8.5%
	Middle	0	0.0%	\$0	0.0%	34.2%	0	0.0%	29.6%	\$0	0.0%	27.3%	0	0.0%	30.7%	\$0	0.0%	25.7%
	Upper	0	0.0%	\$0	0.0%	50.3%	0	0.0%	55.2%	\$0	0.0%	58.3%	0	0.0%	53.2%	\$0	0.0%	65.5%
	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%
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 &amp; Purchases

2019 FFIEC Census Data, 2019 D&amp;B Info and 2015 ACS Data

## Appendix G

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2  
Assessment Area: CA - Inland Empire

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2018, 2019					2018					2019						
		Count		Bank		Families by Family Income %	Count		Dollar			Agg	Count		Dollar			Agg
		#	%	\$ (000s)	\$ %		#	%	Bank	\$ (000s)	\$ %		#	%	Agg	%	\$ (000s)	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	20.8%	0	0.0%	1.6%	\$0	0.0%	1.2%	0	0.0%	1.1%	\$0	0.0%	0.6%
	Moderate	0	0.0%	\$0	0.0%	16.1%	0	0.0%	5.4%	\$0	0.0%	3.4%	0	0.0%	5.7%	\$0	0.0%	3.5%
	Middle	0	0.0%	\$0	0.0%	18.8%	0	0.0%	18.0%	\$0	0.0%	15.7%	0	0.0%	20.8%	\$0	0.0%	17.5%
	Upper	5	100.0%	\$2,132	100.0%	44.2%	1	100.0%	53.6%	\$200	100.0%	61.6%	4	100.0%	50.6%	\$1,932	100.0%	56.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	21.4%	\$0	0.0%	18.1%	0	0.0%	21.7%	\$0	0.0%	22.1%
	Total	5	100.0%	\$2,132	100.0%	100.0%	1	100.0%	100.0%	\$200	100.0%	100.0%	4	100.0%	100.0%	\$1,932	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	20.8%	0	0.0%	4.3%	\$0	0.0%	3.0%	0	0.0%	2.4%	\$0	0.0%	1.5%
	Moderate	0	0.0%	\$0	0.0%	16.1%	0	0.0%	10.2%	\$0	0.0%	6.9%	0	0.0%	7.4%	\$0	0.0%	4.8%
	Middle	2	8.7%	\$328	4.8%	18.8%	0	0.0%	19.0%	\$0	0.0%	16.5%	2	16.7%	17.1%	\$328	16.9%	14.4%
	Upper	20	87.0%	\$3,420	49.9%	44.2%	10	90.9%	51.4%	\$1,804	36.8%	58.6%	10	83.3%	48.0%	\$1,616	83.1%	52.1%
	Unknown	1	4.3%	\$3,100	45.3%	0.0%	1	9.1%	15.0%	\$3,100	63.2%	15.0%	0	0.0%	25.1%	\$0	0.0%	27.1%
	Total	23	100.0%	\$6,848	100.0%	100.0%	11	100.0%	100.0%	\$4,904	100.0%	100.0%	12	100.0%	100.0%	\$1,944	100.0%	100.0%
HOME IMPROVEMENT	Low	1	2.0%	\$50	0.9%	20.8%	0	0.0%	2.1%	\$0	0.0%	1.6%	1	3.2%	2.0%	\$50	1.5%	1.6%
	Moderate	3	5.9%	\$341	6.4%	16.1%	2	10.0%	6.8%	\$291	14.8%	5.6%	1	3.2%	7.6%	\$50	1.5%	6.7%
	Middle	11	21.6%	\$826	15.4%	18.8%	3	15.0%	16.3%	\$153	7.8%	14.1%	8	25.8%	16.4%	\$673	19.8%	16.1%
	Upper	35	68.6%	\$4,096	76.4%	44.2%	14	70.0%	66.8%	\$1,469	74.8%	63.8%	21	67.7%	69.9%	\$2,627	77.3%	68.0%
	Unknown	1	2.0%	\$50	0.9%	0.0%	1	5.0%	7.9%	\$50	2.5%	15.0%	0	0.0%	4.1%	\$0	0.0%	7.5%
	Total	51	100.0%	\$5,363	100.0%	100.0%	20	100.0%	100.0%	\$1,963	100.0%	100.0%	31	100.0%	100.0%	\$3,400	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	20.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	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%	0	0.0%	0.5%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	18.8%	0	0.0%	0.4%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	44.2%	0	0.0%	1.3%	\$0	0.0%	0.2%	0	0.0%	0.5%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	98.3%	\$0	0.0%	99.8%	0	0.0%	99.1%	\$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%
OTHER PURPOSE LOC	Low	1	2.2%	\$57	1.1%	20.8%	1	4.2%	3.2%	\$57	2.1%	3.2%	0	0.0%	3.0%	\$0	0.0%	1.8%
	Moderate	2	4.4%	\$200	4.0%	16.1%	2	8.3%	7.2%	\$200	7.2%	5.1%	0	0.0%	7.4%	\$0	0.0%	5.6%
	Middle	6	13.3%	\$502	10.0%	18.8%	2	8.3%	17.5%	\$120	4.3%	12.5%	4	19.0%	18.1%	\$382	16.9%	14.3%
	Upper	36	80.0%	\$4,258	84.9%	44.2%	19	79.2%	70.3%	\$2,383	86.3%	76.1%	17	81.0%	68.6%	\$1,875	83.1%	75.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	1.8%	\$0	0.0%	3.1%	0	0.0%	2.9%	\$0	0.0%	3.1%
	Total	45	100.0%	\$5,017	100.0%	100.0%	24	100.0%	100.0%	\$2,760	100.0%	100.0%	21	100.0%	100.0%	\$2,257	100.0%	100.0%

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

## Appendix G

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2  
Assessment Area: CA - Inland Empire

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2018, 2019					2018						2019					
		Count		Bank		Families by Family Income	Count		Dollar		Agg	Count		Dollar		Agg		
		#	%	\$ (000s)	\$ %		#	%	\$ (000s)	\$ %		#	%	\$ (000s)	\$ %			
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	20.8%	0	0.0%	\$0	0.0%	2.8%	0	0.0%	\$0	0.0%	3.2%		
	Moderate	0	0.0%	\$0	0.0%	16.1%	0	0.0%	\$0	0.0%	7.7%	0	0.0%	\$0	0.0%	8.5%		
	Middle	0	0.0%	\$0	0.0%	18.8%	0	0.0%	\$0	0.0%	15.6%	0	0.0%	\$0	0.0%	15.8%		
	Upper	2	100.0%	\$165	100.0%	44.2%	1	100.0%	\$50	100.0%	58.0%	1	100.0%	\$115	100.0%	57.3%		
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	15.9%	0	0.0%	\$0	0.0%	15.2%		
	Total	2	100.0%	\$165	100.0%	100.0%	1	100.0%	\$50	100.0%	100.0%	1	100.0%	\$115	100.0%	100.0%		
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	20.8%	0	0.0%	\$0	0.0%	0.4%	0	0.0%	\$0	0.0%	0.1%		
	Moderate	0	0.0%	\$0	0.0%	16.1%	0	0.0%	\$0	0.0%	1.6%	0	0.0%	\$0	0.0%	0.2%		
	Middle	0	0.0%	\$0	0.0%	18.8%	0	0.0%	\$0	0.0%	2.0%	0	0.0%	\$0	0.0%	1.1%		
	Upper	0	0.0%	\$0	0.0%	44.2%	0	0.0%	\$0	0.0%	4.5%	0	0.0%	\$0	0.0%	3.1%		
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	91.5%	0	0.0%	\$0	0.0%	95.5%		
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%		
HMDA TOTALS	Low	2	1.6%	\$107	0.5%	20.8%	1	1.8%	\$57	0.6%	1.8%	1	1.4%	\$50	0.5%	1.1%		
	Moderate	5	4.0%	\$541	2.8%	16.1%	4	7.0%	\$491	5.0%	4.4%	1	1.4%	\$50	0.5%	4.1%		
	Middle	19	15.1%	\$1,656	8.5%	18.8%	5	8.8%	\$273	2.8%	14.5%	14	20.3%	\$1,383	14.3%	15.0%		
	Upper	98	77.8%	\$14,071	72.1%	44.2%	45	78.9%	\$5,906	59.8%	55.0%	53	76.8%	\$8,165	84.6%	51.4%		
	Unknown	2	1.6%	\$3,150	16.1%	0.0%	2	3.5%	\$3,150	31.9%	24.5%	0	0.0%	\$0	0.0%	28.4%		
	Total	126	100.0%	\$19,525	100.0%	100.0%	57	100.0%	\$9,877	100.0%	100.0%	69	100.0%	\$9,648	100.0%	100.0%		
Small Business	Total Businesses																	
	\$1 Million or Less	15	22.1%	\$5,036	19.9%	92.2%	4	10.0%	\$1,963	12.9%	26.6%	11	39.3%	\$3,073	30.5%	28.6%		
	Over \$1 Million	42	61.8%	\$15,428	61.0%	7.3%	27	67.5%				15	53.6%					
	Total Rev. available	57	83.9%	\$20,464	80.9%	99.5%	31	77.5%				26	92.9%					
	Rev. Not Known	11	16.2%	\$4,845	19.1%	0.5%	9	22.5%				2	7.1%					
	Total	68	100.0%	\$25,309	100.0%	100.0%	40	100.0%				28	100.0%					
Small Business	Loan Size																	
	\$100,000 or Less	19	27.9%	\$1,465	5.8%		10	25.0%	\$660	4.3%	46.7%	9	32.1%	\$805	8.0%	47.4%		
	\$100,001 - \$250,000	16	23.5%	\$3,201	12.6%		10	25.0%	\$1,981	13.0%	13.3%	6	21.4%	\$1,220	12.1%	13.3%		
	\$250,001 - \$1 Million	33	48.5%	\$20,643	81.6%		20	50.0%	\$12,580	82.6%	40.0%	13	46.4%	\$8,063	79.9%	39.3%		
	Total	68	100.0%	\$25,309	100.0%		40	100.0%	\$15,221	100.0%	100.0%	28	100.0%	\$10,088	100.0%	100.0%		
Small Farm	Total Farms																	
	\$1 Million or Less	0	0.0%	\$0	0.0%	94.8%	0	0.0%	\$0	0.0%	32.4%	0	0.0%	\$0	0.0%	33.4%		
	Over \$1 Million	0	0.0%	\$0	0.0%	5.0%	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%				0	0.0%					
	Loan Size																	
	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	43.4%	0	0.0%	\$0	0.0%	53.2%		
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	15.3%	0	0.0%	\$0	0.0%	24.8%		
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	41.4%	0	0.0%	\$0	0.0%	22.0%		
	Total	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%		

Originations &amp; Purchases

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

2019 FFIEC Census Data, 2019 D&amp;B Info, and 2015 ACS Data

## Appendix G

Geographic Distribution of HMDA, Small Business, &amp; Small Farm Loans - Table 1 of 2

Assessment Area: CA - Salinas

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison											
							2018						2019					
		Bank				Owner Occupied Units %	Count			Dollar			Count			Dollar		
		Count		Dollar			Bank	Agg	%	Bank	\$ %	Agg \$ %	Bank	Agg	%	Bank	\$ %	Agg
#	%	\$ (000s)	\$ %	#	%	\$ (000s)												
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.7%	0	0.0%	0.7%	\$0	0.0%	0.4%	0	0.0%	1.0%	\$0	0.0%	0.7%
	Moderate	0	0.0%	\$0	0.0%	11.6%	0	0.0%	15.1%	\$0	0.0%	11.4%	0	0.0%	15.5%	\$0	0.0%	11.9%
	Middle	0	0.0%	\$0	0.0%	31.0%	0	0.0%	35.8%	\$0	0.0%	28.8%	0	0.0%	35.4%	\$0	0.0%	27.4%
	Upper	4	100.0%	\$1,401	100.0%	56.7%	3	100.0%	48.0%	\$1,180	100.0%	58.9%	1	100.0%	47.9%	\$221	100.0%	59.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.4%	\$0	0.0%	0.4%	0	0.0%	0.2%	\$0	0.0%	0.3%
	Total	4	100.0%	\$1,401	100.0%	100.0%	3	100.0%	100.0%	\$1,180	100.0%	100.0%	1	100.0%	100.0%	\$221	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.7%	0	0.0%	0.7%	\$0	0.0%	0.4%	0	0.0%	0.7%	\$0	0.0%	0.4%
	Moderate	2	10.0%	\$293	6.5%	11.6%	1	12.5%	11.7%	\$108	7.5%	7.7%	1	8.3%	11.4%	\$185	6.0%	8.6%
	Middle	5	25.0%	\$820	18.1%	31.0%	0	0.0%	33.5%	\$0	0.0%	26.5%	5	41.7%	33.8%	\$820	26.7%	27.4%
	Upper	13	65.0%	\$3,410	75.4%	56.7%	7	87.5%	54.1%	\$1,341	92.5%	65.4%	6	50.0%	54.1%	\$2,069	67.3%	63.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.1%
	Total	20	100.0%	\$4,523	100.0%	100.0%	8	100.0%	100.0%	\$1,449	100.0%	100.0%	12	100.0%	100.0%	\$3,074	100.0%	100.0%
HOME IMPROVEMENT	Low	1	4.0%	\$184	5.1%	0.7%	0	0.0%	1.0%	\$0	0.0%	0.8%	1	7.1%	0.6%	\$184	10.2%	0.4%
	Moderate	2	8.0%	\$112	3.1%	11.6%	2	18.2%	6.2%	\$112	6.2%	4.2%	0	0.0%	8.8%	\$0	0.0%	5.9%
	Middle	7	28.0%	\$1,286	35.6%	31.0%	3	27.3%	26.3%	\$877	48.6%	18.6%	4	28.6%	30.5%	\$409	22.7%	21.2%
	Upper	15	60.0%	\$2,026	56.2%	56.7%	6	54.5%	66.3%	\$814	45.1%	76.4%	9	64.3%	60.2%	\$1,212	67.1%	72.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.2%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	25	100.0%	\$3,608	100.0%	100.0%	11	100.0%	100.0%	\$1,803	100.0%	100.0%	14	100.0%	100.0%	\$1,805	100.0%	100.0%
MULTI FAMILY		Multi-Family Units																
	Low	0	0.0%	\$0	0.0%	5.9%	0	0.0%	9.7%	\$0	0.0%	0.9%	0	0.0%	5.5%	\$0	0.0%	1.4%
	Moderate	0	0.0%	\$0	0.0%	24.1%	0	0.0%	29.0%	\$0	0.0%	8.7%	0	0.0%	18.2%	\$0	0.0%	21.3%
	Middle	0	0.0%	\$0	0.0%	37.5%	0	0.0%	19.4%	\$0	0.0%	63.5%	0	0.0%	32.7%	\$0	0.0%	43.3%
	Upper	0	0.0%	\$0	0.0%	32.5%	0	0.0%	41.9%	\$0	0.0%	27.0%	0	0.0%	43.6%	\$0	0.0%	33.9%
	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%
OTHER PURPOSE LOC	Low	0	0.0%	\$0	0.0%	0.7%	0	0.0%	0.8%	\$0	0.0%	0.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	2	6.3%	\$154	3.1%	11.6%	1	7.1%	7.2%	\$74	5.3%	3.5%	1	5.6%	9.8%	\$80	2.2%	5.8%
	Middle	10	31.3%	\$920	18.5%	31.0%	4	28.6%	27.4%	\$367	26.4%	16.7%	6	33.3%	21.5%	\$553	15.5%	10.7%
	Upper	20	62.5%	\$3,893	78.4%	56.7%	9	64.3%	64.6%	\$949	68.3%	79.5%	11	61.1%	68.7%	\$2,944	82.3%	83.5%
	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	32	100.0%	\$4,967	100.0%	100.0%	14	100.0%	100.0%	\$1,390	100.0%	100.0%	18	100.0%	100.0%	\$3,577	100.0%	100.0%

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

## Appendix G

Geographic Distribution of HMDA, Small Business, &amp; Small Farm Loans - Table 2 of 2

Assessment Area: CA - Salinas

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison											
							2018						2019					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Count		Dollar			Bank	Agg	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %
#	%	\$ (000s)	\$ %	#	%	%												
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	0.7%	0	0.0%	0.9%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	11.6%	0	0.0%	10.2%	\$0	0.0%	2.7%	0	0.0%	9.7%	\$0	0.0%	3.6%
	Middle	0	0.0%	\$0	0.0%	31.0%	0	0.0%	22.2%	\$0	0.0%	4.7%	0	0.0%	22.4%	\$0	0.0%	8.5%
	Upper	0	0.0%	\$0	0.0%	56.7%	0	0.0%	66.7%	\$0	0.0%	92.5%	0	0.0%	67.9%	\$0	0.0%	87.9%
	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%
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	0.7%	0	0.0%	0.7%	\$0	0.0%	0.0%	0	0.0%	2.1%	\$0	0.0%	2.0%
	Moderate	0	0.0%	\$0	0.0%	11.6%	0	0.0%	14.8%	\$0	0.0%	5.4%	0	0.0%	8.6%	\$0	0.0%	6.1%
	Middle	0	0.0%	\$0	0.0%	31.0%	0	0.0%	29.5%	\$0	0.0%	20.8%	0	0.0%	32.1%	\$0	0.0%	28.2%
	Upper	0	0.0%	\$0	0.0%	56.7%	0	0.0%	55.0%	\$0	0.0%	73.8%	0	0.0%	57.1%	\$0	0.0%	63.7%
	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	1	1.2%	\$184	1.3%	0.7%	0	0.0%	0.8%	\$0	0.0%	0.4%	1	2.2%	0.8%	\$184	2.1%	0.6%
	Moderate	6	7.4%	\$559	3.9%	11.6%	4	11.1%	12.9%	\$294	5.0%	9.4%	2	4.4%	12.6%	\$265	3.1%	10.5%
	Middle	22	27.2%	\$3,026	20.9%	31.0%	7	19.4%	33.6%	\$1,244	21.4%	28.1%	15	33.3%	33.8%	\$1,782	20.5%	28.0%
	Upper	52	64.2%	\$10,730	74.0%	56.7%	25	69.4%	52.5%	\$4,284	73.6%	61.9%	27	60.0%	52.7%	\$6,446	74.3%	60.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.2%	\$0	0.0%	0.2%	0	0.0%	0.1%	\$0	0.0%	0.1%
	Total	81	100.0%	\$14,499	100.0%	100.0%	36	100.0%	100.0%	\$5,822	100.0%	100.0%	45	100.0%	100.0%	\$8,677	100.0%	100.0%
SMALL BUSINESSES		Total Businesses																
	Low	0	0.0%	\$0	0.0%	4.3%	0	0.0%	3.8%	\$0	0.0%	2.3%	0	0.0%	3.5%	\$0	0.0%	3.3%
	Moderate	6	16.2%	\$3,650	30.6%	10.0%	3	18.8%	9.4%	\$1,750	32.7%	8.1%	3	14.3%	9.7%	\$1,900	28.8%	7.9%
	Middle	8	21.6%	\$3,394	28.4%	29.8%	3	18.8%	30.8%	\$1,269	23.7%	33.4%	5	23.8%	32.1%	\$2,125	32.2%	34.9%
	Upper	23	62.2%	\$4,900	41.0%	55.5%	10	62.5%	55.7%	\$2,325	43.5%	55.5%	13	61.9%	54.2%	\$2,575	39.0%	53.5%
	Unknown	0	0.0%	\$0	0.0%	0.5%	0	0.0%	0.3%	\$0	0.0%	0.7%	0	0.0%	0.5%	\$0	0.0%	0.4%
	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%
	Total	37	100.0%	\$11,944	100.0%	100.0%	16	100.0%	100.0%	\$5,344	100.0%	100.0%	21	100.0%	100.0%	\$6,600	100.0%	100.0%
SMALL FARM		Total Farms																
	Low	0	0.0%	\$0	0.0%	2.3%	0	0.0%	1.7%	\$0	0.0%	0.3%	0	0.0%	2.5%	\$0	0.0%	0.2%
	Moderate	2	40.0%	\$990	60.4%	9.3%	1	50.0%	8.6%	\$495	68.8%	10.9%	1	33.3%	9.2%	\$495	53.8%	6.9%
	Middle	3	60.0%	\$650	39.6%	42.5%	1	50.0%	49.1%	\$225	31.3%	68.3%	2	66.7%	53.8%	\$425	46.2%	62.7%
	Upper	0	0.0%	\$0	0.0%	45.0%	0	0.0%	40.5%	\$0	0.0%	20.5%	0	0.0%	32.8%	\$0	0.0%	29.9%
	Unknown	0	0.0%	\$0	0.0%	1.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	1.7%	\$0	0.0%	0.3%
	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	5	100.0%	\$1,640	100.0%	100.0%	2	100.0%	100.0%	\$720	100.0%	100.0%	3	100.0%	100.0%	\$920	100.0%	100.0%

Originations &amp; Purchases

2019 FFIEC Census Data, 2019 D&amp;B Info and 2015 ACS Data

## Appendix G

Borrower Distribution of HMDA Loans &amp; Small Business/Small Farm Loans by Revenue &amp; Loan Size - Table 1 of 2

Assessment Area: CA - Salinas

PRODUCT TYPE		Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2018, 2019					2018						2019					
		Count		Bank		Families by Family Income	Count		Dollar				Count		Dollar			
		#	%	\$ (000s)	\$ %	%	#	%	Agg %	\$ (000s)	\$ %	\$ %	#	%	Agg %	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	20.5%	0	0.0%	0.5%	\$0	0.0%	0.4%	0	0.0%	0.2%	\$0	0.0%	0.1%
	Moderate	1	25.0%	\$250	17.8%	17.3%	1	33.3%	2.6%	\$250	21.2%	1.1%	0	0.0%	2.9%	\$0	0.0%	1.4%
	Middle	1	25.0%	\$49	3.5%	18.4%	1	33.3%	11.5%	\$49	4.2%	7.2%	0	0.0%	13.2%	\$0	0.0%	7.9%
	Upper	2	50.0%	\$1,102	78.7%	43.8%	1	33.3%	70.1%	\$881	74.7%	77.7%	1	100.0%	69.6%	\$221	100.0%	76.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	15.3%	\$0	0.0%	13.7%	0	0.0%	14.1%	\$0	0.0%	13.7%
	Total	4	100.0%	\$1,401	100.0%	100.0%	3	100.0%	100.0%	\$1,180	100.0%	100.0%	1	100.0%	100.0%	\$221	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	20.5%	0	0.0%	4.0%	\$0	0.0%	2.5%	0	0.0%	2.0%	\$0	0.0%	1.7%
	Moderate	4	20.0%	\$498	11.0%	17.3%	3	37.5%	8.8%	\$358	24.7%	5.1%	1	8.3%	5.5%	\$140	4.6%	3.0%
	Middle	4	20.0%	\$795	17.6%	18.4%	1	12.5%	17.3%	\$100	6.9%	12.3%	3	25.0%	16.0%	\$695	22.6%	11.2%
	Upper	12	60.0%	\$3,230	71.4%	43.8%	4	50.0%	57.7%	\$991	68.4%	66.3%	8	66.7%	60.4%	\$2,239	72.8%	67.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	12.2%	\$0	0.0%	13.7%	0	0.0%	16.0%	\$0	0.0%	17.2%
	Total	20	100.0%	\$4,523	100.0%	100.0%	8	100.0%	100.0%	\$1,449	100.0%	100.0%	12	100.0%	100.0%	\$3,074	100.0%	100.0%
HOME IMPROVEMENT	Low	2	8.0%	\$104	2.9%	20.5%	1	9.1%	1.7%	\$50	2.8%	1.1%	1	7.1%	2.8%	\$54	3.0%	1.6%
	Moderate	1	4.0%	\$184	5.1%	17.3%	0	0.0%	4.5%	\$0	0.0%	3.5%	1	7.1%	5.9%	\$184	10.2%	3.1%
	Middle	3	12.0%	\$192	5.3%	18.4%	0	0.0%	11.2%	\$0	0.0%	8.1%	3	21.4%	13.3%	\$192	10.6%	8.8%
	Upper	19	76.0%	\$3,128	86.7%	43.8%	10	90.9%	78.5%	\$1,753	97.2%	75.0%	9	64.3%	72.3%	\$1,375	76.2%	75.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	4.1%	\$0	0.0%	12.4%	0	0.0%	5.6%	\$0	0.0%	10.9%
	Total	25	100.0%	\$3,608	100.0%	100.0%	11	100.0%	100.0%	\$1,803	100.0%	100.0%	14	100.0%	100.0%	\$1,805	100.0%	100.0%
MULTI FAMILY	Low	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%
	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%	18.4%	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%	43.8%	0	0.0%	3.2%	\$0	0.0%	0.3%	0	0.0%	3.6%	\$0	0.0%	0.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	96.8%	\$0	0.0%	99.7%	0	0.0%	96.4%	\$0	0.0%	99.7%
	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%
OTHER PURPOSE LOC	Low	0	0.0%	\$0	0.0%	20.5%	0	0.0%	4.2%	\$0	0.0%	2.4%	0	0.0%	2.8%	\$0	0.0%	2.4%
	Moderate	2	6.3%	\$142	2.9%	17.3%	1	7.1%	4.9%	\$42	3.0%	2.2%	1	5.6%	6.5%	\$100	2.8%	2.9%
	Middle	5	15.6%	\$337	6.8%	18.4%	2	14.3%	16.7%	\$174	12.5%	8.3%	3	16.7%	11.2%	\$163	4.6%	5.5%
	Upper	25	78.1%	\$4,488	90.4%	43.8%	11	78.6%	73.4%	\$1,174	84.5%	85.9%	14	77.8%	72.9%	\$3,314	92.6%	80.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.8%	\$0	0.0%	1.2%	0	0.0%	6.5%	\$0	0.0%	8.4%
	Total	32	100.0%	\$4,967	100.0%	100.0%	14	100.0%	100.0%	\$1,390	100.0%	100.0%	18	100.0%	100.0%	\$3,577	100.0%	100.0%

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

## Appendix G

Borrower Distribution of HMDA Loans &amp; Small Business/Small Farm Loans by Revenue &amp; Loan Size - Table 2 of 2

Assessment Area: CA - Salinas

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison										
		2018, 2019					2018					2019					
		Count		Bank		Families by Family Income %	Count		Dollar			Count		Dollar			
		#	%	\$ (000s)	\$ %		#	%	Bank	\$ (000s)	\$ %	Agg	#	%	Bank	\$ (000s)	\$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	20.5%	0	0.0%	1.9%	\$0	0.0%	0.3%	0	0.0%	3.7%	\$0	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.3%	0	0.0%	5.6%	\$0	0.0%	1.3%	0	0.0%	3.7%	\$0	0.0%
	Middle	0	0.0%	\$0	0.0%	18.4%	0	0.0%	13.9%	\$0	0.0%	2.9%	0	0.0%	15.7%	\$0	0.0%
	Upper	0	0.0%	\$0	0.0%	43.8%	0	0.0%	73.1%	\$0	0.0%	81.5%	0	0.0%	67.9%	\$0	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	5.6%	\$0	0.0%	14.1%	0	0.0%	9.0%	\$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%
PURPOSE NOT APPLICABLE	Low	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%
	Moderate	0	0.0%	\$0	0.0%	17.3%	0	0.0%	4.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%
	Middle	0	0.0%	\$0	0.0%	18.4%	0	0.0%	2.0%	\$0	0.0%	0.0%	0	0.0%	0.7%	\$0	0.0%
	Upper	0	0.0%	\$0	0.0%	43.8%	0	0.0%	6.7%	\$0	0.0%	3.9%	0	0.0%	1.4%	\$0	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	87.2%	\$0	0.0%	96.1%	0	0.0%	97.9%	\$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%
HMDA TOTALS	Low	2	2.5%	\$104	0.7%	20.5%	1	2.8%	2.1%	\$50	0.9%	1.2%	1	2.2%	1.5%	\$54	0.6%
	Moderate	8	9.9%	\$1,074	7.4%	17.3%	5	13.9%	5.3%	\$650	11.2%	2.6%	3	6.7%	4.6%	\$424	4.9%
	Middle	13	16.0%	\$1,373	9.5%	18.4%	4	11.1%	13.8%	\$323	5.5%	8.7%	9	20.0%	14.6%	\$1,050	12.1%
	Upper	58	71.6%	\$11,948	82.4%	43.8%	26	72.2%	64.2%	\$4,799	82.4%	69.9%	32	71.1%	63.1%	\$7,149	82.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	14.6%	\$0	0.0%	17.7%	0	0.0%	16.3%	\$0	0.0%
	Total	81	100.0%	\$14,499	100.0%	100.0%	36	100.0%	100.0%	\$5,822	100.0%	100.0%	45	100.0%	100.0%	\$8,677	100.0%
Small Business	Total Businesses																
	Revenue																
	\$1 Million or Less	5	13.5%	\$710	5.9%	92.4%	1	6.3%	45.6%	\$30	0.6%	32.7%	4	19.0%	47.8%	\$680	10.3%
	Over \$1 Million	21	56.8%	\$10,194	85.3%	7.2%	9	56.3%					12	57.1%			
	Total Rev. available	26	70.3%	\$10,904	91.2%	99.6%	10	62.6%					16	76.1%			
	Rev. Not Known	11	29.7%	\$1,040	8.7%	0.4%	6	37.5%					5	23.8%			
Small Farm	Loan Size																
	\$100,000 or Less	13	35.1%	\$725	6.1%		6	37.5%	96.1%	\$325	6.1%	52.4%	7	33.3%	96.2%	\$400	6.1%
	\$100,001 - \$250,000	8	21.6%	\$1,669	14.0%		4	25.0%	2.2%	\$819	15.3%	13.8%	4	19.0%	2.2%	\$850	12.9%
	\$250,001 - \$1 Million	16	43.2%	\$9,550	80.0%		6	37.5%	1.6%	\$4,200	78.6%	33.9%	10	47.6%	1.6%	\$5,350	81.1%
	Total	37	100.0%	\$11,944	100.0%		16	100.0%	100.0%	\$5,344	100.0%	100.0%	21	100.0%	100.0%	\$6,600	100.0%
	Total Farms																
Small Farm	Revenue																
	\$1 Million or Less	1	20.0%	\$200	12.2%	78.9%	0	0.0%	50.9%	\$0	0.0%	28.7%	1	33.3%	51.3%	\$200	21.7%
	Over \$1 Million	3	60.0%	\$1,215	74.1%	21.1%	1	50.0%					2	66.7%			
	Not Known	1	20.0%	\$225	13.7%	0.0%	1	50.0%					0	0.0%			
	Total	5	100.0%	\$1,640	100.0%	100.0%	2	100.0%					3	100.0%			
	Loan Size																
Small Farm	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	83.6%	\$0	0.0%	18.1%	0	0.0%	90.8%	\$0	0.0%
	\$100,001 - \$250,000	3	60.0%	\$650	39.6%		1	50.0%	2.6%	\$225	31.3%	5.4%	2	66.7%	3.4%	\$425	46.2%
	\$250,001 - \$500,000	2	40.0%	\$990	60.4%		1	50.0%	13.8%	\$495	68.8%	76.5%	1	33.3%	5.9%	\$495	53.8%
	Total	5	100.0%	\$1,640	100.0%		2	100.0%	100.0%	\$720	100.0%	100.0%	3	100.0%	100.0%	\$920	100.0%
	Total Farms																
	Loan Size																

Originations &amp; Purchases

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

2019 FFIEC Census Data, 2019 D&amp;B Info, and 2015 ACS Data

## Appendix G

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2  
Assessment Area: CA - San Diego

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison											
							2018						2019					
		Bank				Owner Occupied Units %	Count			Dollar			Count			Dollar		
		Count	Dollar				Bank	Agg	Bank	Agg		Bank	Agg	Bank	Agg			
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	2.9%	0	0.0%	3.9%	\$0	0.0%	2.8%	0	0.0%	3.6%	\$0	0.0%	2.6%
	Moderate	0	0.0%	\$0	0.0%	14.7%	0	0.0%	17.3%	\$0	0.0%	12.2%	0	0.0%	17.5%	\$0	0.0%	12.5%
	Middle	1	9.1%	\$2,175	18.1%	34.3%	0	0.0%	35.5%	\$0	0.0%	30.9%	1	12.5%	34.6%	\$2,175	22.3%	30.1%
	Upper	10	90.9%	\$9,873	81.9%	48.1%	3	100.0%	43.3%	\$2,312	100.0%	54.1%	7	87.5%	44.2%	\$7,561	77.7%	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	11	100.0%	\$12,048	100.0%	100.0%	3	100.0%	100.0%	\$2,312	100.0%	100.0%	8	100.0%	100.0%	\$9,736	100.0%	100.0%
REFINANCE	Low	1	0.9%	\$101	0.3%	2.9%	0	0.0%	4.0%	\$0	0.0%	2.9%	1	2.0%	3.0%	\$101	0.6%	2.2%
	Moderate	6	5.3%	\$1,522	4.0%	14.7%	4	6.3%	16.6%	\$878	3.9%	12.5%	2	3.9%	14.6%	\$644	4.0%	11.0%
	Middle	33	28.9%	\$7,448	19.4%	34.3%	18	28.6%	34.0%	\$4,171	18.7%	29.9%	15	29.4%	34.9%	\$3,277	20.2%	30.5%
	Upper	74	64.9%	\$29,367	76.4%	48.1%	41	65.1%	45.4%	\$17,202	77.3%	54.8%	33	64.7%	47.5%	\$12,165	75.2%	56.2%
	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	114	100.0%	\$38,438	100.0%	100.0%	63	100.0%	100.0%	\$22,251	100.0%	100.0%	51	100.0%	100.0%	\$16,187	100.0%	100.0%
HOME IMPROVEMENT	Low	4	2.4%	\$294	1.1%	2.9%	1	1.2%	2.2%	\$46	0.4%	1.9%	3	3.7%	2.5%	\$248	1.6%	2.4%
	Moderate	15	9.0%	\$1,385	5.0%	14.7%	11	13.1%	12.0%	\$1,164	9.2%	10.2%	4	4.9%	11.0%	\$221	1.5%	8.3%
	Middle	50	30.1%	\$7,311	26.2%	34.3%	28	33.3%	33.1%	\$3,703	29.1%	28.5%	22	26.8%	32.2%	\$3,608	23.8%	27.1%
	Upper	97	58.4%	\$18,880	67.7%	48.1%	44	52.4%	52.7%	\$7,799	61.4%	59.4%	53	64.6%	54.2%	\$11,081	73.1%	62.2%
	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	166	100.0%	\$27,870	100.0%	100.0%	84	100.0%	100.0%	\$12,712	100.0%	100.0%	82	100.0%	100.0%	\$15,158	100.0%	100.0%
MULTI FAMILY		Multi-Family Units																
	Low	0	0.0%	\$0	0.0%	12.7%	0	0.0%	25.8%	\$0	0.0%	9.5%	0	0.0%	26.8%	\$0	0.0%	14.6%
	Moderate	0	0.0%	\$0	0.0%	24.5%	0	0.0%	33.9%	\$0	0.0%	27.9%	0	0.0%	30.5%	\$0	0.0%	20.9%
	Middle	0	0.0%	\$0	0.0%	34.2%	0	0.0%	29.6%	\$0	0.0%	37.7%	0	0.0%	27.9%	\$0	0.0%	32.3%
	Upper	0	0.0%	\$0	0.0%	28.6%	0	0.0%	10.7%	\$0	0.0%	24.8%	0	0.0%	14.9%	\$0	0.0%	32.3%
	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%
OTHER PURPOSE LOC	Low	4	4.1%	\$464	2.4%	2.9%	1	1.7%	1.3%	\$200	1.5%	0.8%	3	7.5%	1.5%	\$264	4.0%	0.9%
	Moderate	10	10.2%	\$1,713	8.8%	14.7%	7	12.1%	9.2%	\$1,509	11.7%	4.9%	3	7.5%	9.4%	\$204	3.1%	5.4%
	Middle	26	26.5%	\$2,630	13.5%	34.3%	14	24.1%	29.4%	\$1,320	10.2%	20.5%	12	30.0%	29.6%	\$1,310	19.7%	22.5%
	Upper	58	59.2%	\$14,736	75.4%	48.1%	36	62.1%	60.1%	\$9,879	76.5%	73.8%	22	55.0%	59.5%	\$4,857	73.2%	71.3%
	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	98	100.0%	\$19,543	100.0%	100.0%	58	100.0%	100.0%	\$12,908	100.0%	100.0%	40	100.0%	100.0%	\$6,635	100.0%	100.0%

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

## Appendix G

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2  
Assessment Area: CA - San Diego

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison											
							2018					2019						
		Bank				Owner Occupied Units %	Count			Dollar			Count			Dollar		
		Count	Dollar				Bank	Agg		Bank	Agg		Bank	Agg		Bank	Agg	
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %		
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	2.9%	0	0.0%	2.9%	\$0	0.0%	1.9%	0	0.0%	2.8%	\$0	0.0%	1.7%
	Moderate	0	0.0%	\$0	0.0%	14.7%	0	0.0%	13.9%	\$0	0.0%	6.6%	0	0.0%	14.1%	\$0	0.0%	7.1%
	Middle	0	0.0%	\$0	0.0%	34.3%	0	0.0%	32.5%	\$0	0.0%	20.2%	0	0.0%	35.5%	\$0	0.0%	20.8%
	Upper	4	100.0%	\$9,974	100.0%	48.1%	3	100.0%	50.7%	\$8,568	100.0%	71.3%	1	100.0%	47.6%	\$1,406	100.0%	70.4%
	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	4	100.0%	\$9,974	100.0%	100.0%	3	100.0%	100.0%	\$8,568	100.0%	100.0%	1	100.0%	100.0%	\$1,406	100.0%	100.0%
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	2.9%	0	0.0%	4.4%	\$0	0.0%	2.6%	0	0.0%	3.2%	\$0	0.0%	2.6%
	Moderate	0	0.0%	\$0	0.0%	14.7%	0	0.0%	18.1%	\$0	0.0%	13.1%	0	0.0%	14.1%	\$0	0.0%	14.5%
	Middle	0	0.0%	\$0	0.0%	34.3%	0	0.0%	30.3%	\$0	0.0%	23.9%	0	0.0%	29.0%	\$0	0.0%	23.9%
	Upper	0	0.0%	\$0	0.0%	48.1%	0	0.0%	47.3%	\$0	0.0%	60.5%	0	0.0%	53.6%	\$0	0.0%	59.1%
	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%
HMDA TOTALS	Low	9	2.3%	\$859	0.8%	2.9%	2	0.9%	3.9%	\$246	0.4%	3.5%	7	3.8%	3.3%	\$613	1.2%	3.3%
	Moderate	31	7.9%	\$4,620	4.3%	14.7%	22	10.4%	16.4%	\$3,551	6.0%	13.9%	9	4.9%	15.4%	\$1,069	2.2%	12.2%
	Middle	110	28.0%	\$19,564	18.1%	34.3%	60	28.4%	34.3%	\$9,194	15.6%	31.0%	50	27.5%	34.4%	\$10,370	21.1%	30.3%
	Upper	243	61.8%	\$82,830	76.8%	48.1%	127	60.2%	45.4%	\$45,760	77.9%	51.6%	116	63.7%	46.9%	\$37,070	75.5%	54.2%
	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	393	100.0%	\$107,873	100.0%	100.0%	211	100.0%	100.0%	\$58,751	100.0%	100.0%	182	100.0%	100.0%	\$49,122	100.0%	100.0%
SMALL BUSINESSES	Total Businesses																	
	Low	13	6.4%	\$2,806	4.8%	5.6%	7	6.4%	4.6%	\$1,499	4.6%	4.8%	6	6.4%	4.8%	\$1,307	5.1%	4.9%
	Moderate	25	12.3%	\$4,024	6.9%	14.8%	11	10.0%	13.3%	\$1,180	3.6%	12.4%	14	14.9%	13.6%	\$2,844	11.0%	13.7%
	Middle	77	37.7%	\$25,807	44.3%	34.8%	42	38.2%	33.5%	\$15,808	48.7%	35.4%	35	37.2%	33.5%	\$9,999	38.7%	34.7%
	Upper	89	43.6%	\$25,653	44.0%	44.7%	50	45.5%	48.5%	\$13,991	43.1%	47.2%	39	41.5%	47.9%	\$11,662	45.2%	46.6%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.1%	\$0	0.0%	0.2%	0	0.0%	0.1%	\$0	0.0%	0.1%
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	204	100.0%	\$58,290	100.0%	100.0%	110	100.0%	100.0%	\$32,478	100.0%	100.0%	94	100.0%	100.0%	\$25,812	100.0%	100.0%	
SMALL FARM	Total Farms																	
	Low	0	0.0%	\$0	0.0%	1.7%	0	0.0%	0.5%	\$0	0.0%	0.5%	0	0.0%	2.9%	\$0	0.0%	1.4%
	Moderate	0	0.0%	\$0	0.0%	12.3%	0	0.0%	15.4%	\$0	0.0%	11.7%	0	0.0%	9.6%	\$0	0.0%	12.6%
	Middle	0	0.0%	\$0	0.0%	38.2%	0	0.0%	38.5%	\$0	0.0%	30.4%	0	0.0%	36.5%	\$0	0.0%	35.1%
	Upper	0	0.0%	\$0	0.0%	47.8%	0	0.0%	45.1%	\$0	0.0%	56.9%	0	0.0%	49.5%	\$0	0.0%	48.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.5%	\$0	0.0%	0.4%	0	0.0%	1.4%	\$0	0.0%	2.0%
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 &amp; Purchases

2019 FFIEC Census Data, 2019 D&amp;B Info and 2015 ACS Data

## Appendix G

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2  
Assessment Area: CA - San Diego

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison												
		2018, 2019					2018						2019						
		Count		Bank		Families by Family Income %	Count		Dollar			Agg	Count		Agg	Dollar			Agg
		#	%	\$ (000s)	\$ %		#	%	\$ (000s)	\$ %	#		%	\$ (000s)		\$ %	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	23.6%	0	0.0%	0.9%	\$0	0.0%	0.5%	0	0.0%	0.9%	\$0	0.0%	0.4%	
	Moderate	0	0.0%	\$0	0.0%	16.7%	0	0.0%	5.6%	\$0	0.0%	2.8%	0	0.0%	6.8%	\$0	0.0%	3.5%	
	Middle	1	9.1%	\$293	2.4%	17.4%	1	33.3%	17.2%	\$293	12.7%	12.3%	0	0.0%	18.5%	\$0	0.0%	13.3%	
	Upper	8	72.7%	\$8,930	74.1%	42.3%	1	33.3%	60.2%	\$1,369	59.2%	70.4%	7	87.5%	59.0%	\$7,561	77.7%	69.1%	
	Unknown	2	18.2%	\$2,825	23.4%	0.0%	1	33.3%	16.0%	\$650	28.1%	14.0%	1	12.5%	14.8%	\$2,175	22.3%	13.6%	
	Total	11	100.0%	\$12,048	100.0%	100.0%	3	100.0%	100.0%	\$2,312	100.0%	100.0%	8	100.0%	100.0%	\$9,736	100.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	23.6%	0	0.0%	4.8%	\$0	0.0%	2.9%	0	0.0%	2.9%	\$0	0.0%	1.6%	
	Moderate	4	3.5%	\$805	2.1%	16.7%	3	4.8%	10.2%	\$680	3.1%	6.4%	1	2.0%	7.6%	\$125	0.8%	4.3%	
	Middle	10	8.8%	\$2,019	5.3%	17.4%	7	11.1%	19.0%	\$1,223	5.5%	15.1%	3	5.9%	16.3%	\$796	4.9%	12.1%	
	Upper	99	86.8%	\$34,614	90.1%	42.3%	52	82.5%	53.2%	\$19,348	87.0%	63.2%	47	92.2%	53.5%	\$15,266	94.3%	61.4%	
	Unknown	1	0.9%	\$1,000	2.6%	0.0%	1	1.6%	12.7%	\$1,000	4.5%	12.5%	0	0.0%	19.8%	\$0	0.0%	20.6%	
	Total	114	100.0%	\$38,438	100.0%	100.0%	63	100.0%	100.0%	\$22,251	100.0%	100.0%	51	100.0%	100.0%	\$16,187	100.0%	100.0%	
HOME IMPROVEMENT	Low	4	2.4%	\$267	1.0%	23.6%	2	2.4%	2.3%	\$175	1.4%	1.8%	2	2.4%	3.1%	\$92	0.6%	2.6%	
	Moderate	6	3.6%	\$497	1.8%	16.7%	4	4.8%	7.1%	\$329	2.6%	5.3%	2	2.4%	7.8%	\$168	1.1%	5.4%	
	Middle	26	15.7%	\$3,258	11.7%	17.4%	13	15.5%	16.3%	\$1,413	11.1%	12.2%	13	15.9%	16.8%	\$1,845	12.2%	12.8%	
	Upper	128	77.1%	\$23,298	83.6%	42.3%	63	75.0%	70.2%	\$10,245	80.6%	72.8%	65	79.3%	69.1%	\$13,053	86.1%	71.4%	
	Unknown	2	1.2%	\$550	2.0%	0.0%	2	2.4%	4.1%	\$550	4.3%	7.8%	0	0.0%	3.4%	\$0	0.0%	7.8%	
	Total	166	100.0%	\$27,870	100.0%	100.0%	84	100.0%	100.0%	\$12,712	100.0%	100.0%	82	100.0%	100.0%	\$15,158	100.0%	100.0%	
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	23.6%	0	0.0%	0.1%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	16.7%	0	0.0%	0.1%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	17.4%	0	0.0%	0.3%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	42.3%	0	0.0%	1.1%	\$0	0.0%	0.3%	0	0.0%	0.7%	\$0	0.0%	0.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	98.3%	\$0	0.0%	99.5%	0	0.0%	99.3%	\$0	0.0%	99.6%	
	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%	
OTHER PURPOSE LOC	Low	3	3.1%	\$270	1.4%	23.6%	1	1.7%	3.5%	\$50	0.4%	2.9%	2	5.0%	3.4%	\$220	3.3%	3.2%	
	Moderate	6	6.1%	\$351	1.8%	16.7%	2	3.4%	7.2%	\$81	0.6%	3.7%	4	10.0%	6.9%	\$270	4.1%	3.9%	
	Middle	17	17.3%	\$1,584	8.1%	17.4%	9	15.5%	16.9%	\$781	6.1%	9.2%	8	20.0%	16.9%	\$803	12.1%	10.1%	
	Upper	68	69.4%	\$11,916	61.0%	42.3%	44	75.9%	71.0%	\$8,066	62.5%	80.8%	24	60.0%	70.6%	\$3,850	58.0%	79.9%	
	Unknown	4	4.1%	\$5,422	27.7%	0.0%	2	3.4%	1.4%	\$3,930	30.4%	3.4%	2	5.0%	2.2%	\$1,492	22.5%	2.9%	
	Total	98	100.0%	\$19,543	100.0%	100.0%	58	100.0%	100.0%	\$12,908	100.0%	100.0%	40	100.0%	100.0%	\$6,635	100.0%	100.0%	

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

## Appendix G

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2  
Assessment Area: CA - San Diego

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2018, 2019					2018						2019					
		Count		Bank		Families by Family Income	Count		Dollar		Agg	Count		Dollar		Agg		
		#	%	\$ (000s)	\$ %		#	%	\$ (000s)	\$ %		#	%	\$ (000s)	\$ %			
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	23.6%	0	0.0%	\$0	0.0%	3.1%	0	0.0%	\$0	0.0%	2.9%		
	Moderate	0	0.0%	\$0	0.0%	16.7%	0	0.0%	\$0	0.0%	3.5%	0	0.0%	\$0	0.0%	3.9%		
	Middle	0	0.0%	\$0	0.0%	17.4%	0	0.0%	\$0	0.0%	9.7%	0	0.0%	\$0	0.0%	9.6%		
	Upper	4	100.0%	\$9,974	100.0%	42.3%	3	100.0%	\$8,568	100.0%	70.0%	1	100.0%	\$1,406	100.0%	71.9%		
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	13.8%	0	0.0%	\$0	0.0%	11.7%		
	Total	4	100.0%	\$9,974	100.0%	100.0%	3	100.0%	\$8,568	100.0%	100.0%	1	100.0%	\$1,406	100.0%	100.0%		
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	23.6%	0	0.0%	\$0	0.0%	1.0%	0	0.0%	\$0	0.0%	0.0%		
	Moderate	0	0.0%	\$0	0.0%	16.7%	0	0.0%	\$0	0.0%	0.9%	0	0.0%	\$0	0.0%	0.0%		
	Middle	0	0.0%	\$0	0.0%	17.4%	0	0.0%	\$0	0.0%	1.1%	0	0.0%	\$0	0.0%	0.8%		
	Upper	0	0.0%	\$0	0.0%	42.3%	0	0.0%	\$0	0.0%	2.6%	0	0.0%	\$0	0.0%	2.4%		
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	94.4%	0	0.0%	\$0	0.0%	96.7%		
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%		
HMDA TOTALS	Low	7	1.8%	\$537	0.5%	23.6%	3	1.4%	\$225	0.4%	1.3%	4	2.2%	\$312	0.6%	1.1%		
	Moderate	16	4.1%	\$1,653	1.5%	16.7%	9	4.3%	\$1,090	1.9%	3.6%	7	3.8%	\$563	1.1%	3.7%		
	Middle	54	13.7%	\$7,154	6.6%	17.4%	30	14.2%	\$3,710	6.3%	11.5%	24	13.2%	\$3,444	7.0%	11.4%		
	Upper	307	78.1%	\$88,732	82.3%	42.3%	163	77.3%	\$47,596	81.0%	59.2%	144	79.1%	\$41,136	83.7%	59.1%		
	Unknown	9	2.3%	\$9,797	9.1%	0.0%	6	2.8%	\$6,130	10.4%	24.3%	3	1.6%	\$3,667	7.5%	24.7%		
	Total	393	100.0%	\$107,873	100.0%	100.0%	211	100.0%	\$58,751	100.0%	100.0%	182	100.0%	\$49,122	100.0%	100.0%		
Small Business	Total Businesses																	
	Revenue																	
	\$1 Million or Less	48	23.5%	\$6,268	10.8%	92.2%	20	18.2%	\$2,181	6.7%	30.2%	28	29.8%	\$4,087	15.8%	32.3%		
	Over \$1 Million	113	55.4%	\$42,310	72.6%	7.3%	63	57.3%				50	53.2%					
	Total Rev. available	161	78.9%	\$48,578	83.4%	99.5%	83	75.5%				78	83.0%					
	Rev. Not Known	43	21.1%	\$9,712	16.7%	0.5%	27	24.5%				16	17.0%					
Small Farm	Loan Size																	
	\$100,000 or Less	93	45.6%	\$5,497	9.4%		51	46.4%	\$2,898	8.9%	49.4%	42	44.7%	\$2,599	10.1%	49.7%		
	\$100,001 - \$250,000	41	20.1%	\$7,849	13.5%		19	17.3%	\$3,443	10.6%	13.5%	22	23.4%	\$4,406	17.1%	14.0%		
	\$250,001 - \$1 Million	70	34.3%	\$44,944	77.1%		40	36.4%	\$26,137	80.5%	37.2%	30	31.9%	\$18,807	72.9%	36.3%		
	Total	204	100.0%	\$58,290	100.0%		110	100.0%	\$32,478	100.0%	100.0%	94	100.0%	\$25,812	100.0%	100.0%		
	Total Farms																	
Small Farm	Revenue																	
	\$1 Million or Less	0	0.0%	\$0	0.0%	95.6%	0	0.0%	\$0	0.0%	54.9%	0	0.0%	\$0	0.0%	52.6%		
	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%	0.0%	0	0.0%				0	0.0%					
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%				0	0.0%					
	Loan Size																	
Small Farm	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	55.1%	0	0.0%	\$0	0.0%	75.5%		
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	13.7%	0	0.0%	\$0	0.0%	18.5%		
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	31.2%	0	0.0%	\$0	0.0%	6.0%		
	Total	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%		
	Total Farms																	
	Revenue																	

Originations &amp; Purchases

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

2019 FFIEC Census Data, 2019 D&amp;B Info, and 2015 ACS Data

## Appendix G

Geographic Distribution of HMDA, Small Business, &amp; Small Farm Loans - Table 1 of 2

Assessment Area: CA - San Jose

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2018					2019						
		Count		Dollar			Dollar			Count		Dollar						
		#	%	\$ (000s)	\$ %		#	%	Agg %	\$ (000s)	\$ %	Agg %	#	%	Agg %	\$ (000s)	\$ %	Agg %
HOME PURCHASE	Low	1	4.8%	\$381	1.0%	4.4%	1	6.3%	5.9%	\$381	1.1%	3.8%	0	0.0%	4.3%	\$0	0.0%	2.9%
	Moderate	2	9.5%	\$747	1.9%	15.5%	2	12.5%	18.5%	\$747	2.1%	12.9%	0	0.0%	18.1%	\$0	0.0%	12.8%
	Middle	7	33.3%	\$3,818	9.6%	36.7%	4	25.0%	41.8%	\$2,310	6.4%	36.9%	3	60.0%	44.0%	\$1,508	41.8%	37.8%
	Upper	11	52.4%	\$34,822	87.6%	43.5%	9	56.3%	33.8%	\$32,722	90.5%	46.3%	2	40.0%	33.6%	\$2,100	58.2%	46.5%
	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	21	100.0%	\$39,768	100.0%	100.0%	16	100.0%	100.0%	\$36,160	100.0%	100.0%	5	100.0%	100.0%	\$3,608	100.0%	100.0%
REFINANCE	Low	4	2.9%	\$1,099	1.7%	4.4%	3	4.4%	4.9%	\$999	3.3%	3.7%	1	1.4%	4.7%	\$100	0.3%	3.3%
	Moderate	21	15.2%	\$6,811	10.5%	15.5%	12	17.6%	17.6%	\$3,919	12.9%	13.7%	9	12.9%	16.8%	\$2,892	8.4%	12.5%
	Middle	42	30.4%	\$16,814	26.0%	36.7%	18	26.5%	36.7%	\$7,685	25.4%	32.4%	24	34.3%	38.2%	\$9,129	26.5%	34.1%
	Upper	71	51.4%	\$39,980	61.8%	43.5%	35	51.5%	40.8%	\$17,664	58.4%	50.2%	36	51.4%	40.3%	\$22,316	64.8%	50.1%
	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	138	100.0%	\$64,704	100.0%	100.0%	68	100.0%	100.0%	\$30,267	100.0%	100.0%	70	100.0%	100.0%	\$34,437	100.0%	100.0%
HOME IMPROVEMENT	Low	3	2.4%	\$528	1.7%	4.4%	2	2.6%	3.4%	\$458	2.2%	2.5%	1	2.0%	3.7%	\$70	0.6%	2.7%
	Moderate	15	11.8%	\$2,442	7.7%	15.5%	12	15.4%	14.7%	\$1,844	8.9%	10.7%	3	6.1%	14.4%	\$598	5.4%	10.5%
	Middle	50	39.4%	\$9,492	29.9%	36.7%	31	39.7%	38.6%	\$6,402	31.1%	33.7%	19	38.8%	37.0%	\$3,090	27.7%	32.1%
	Upper	59	46.5%	\$19,305	60.8%	43.5%	33	42.3%	43.3%	\$11,907	57.8%	53.2%	26	53.1%	44.8%	\$7,398	66.3%	54.7%
	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	127	100.0%	\$31,767	100.0%	100.0%	78	100.0%	100.0%	\$20,611	100.0%	100.0%	49	100.0%	100.0%	\$11,156	100.0%	100.0%
MULTI FAMILY		Multi-Family Units																
	Low	0	0.0%	\$0	0.0%	12.1%	0	0.0%	23.4%	\$0	0.0%	23.9%	0	0.0%	21.6%	\$0	0.0%	8.0%
	Moderate	0	0.0%	\$0	0.0%	22.7%	0	0.0%	25.1%	\$0	0.0%	24.5%	0	0.0%	23.8%	\$0	0.0%	30.3%
	Middle	2	66.7%	\$4,970	8.6%	41.9%	1	50.0%	34.9%	\$4,250	7.4%	29.1%	1	100.0%	37.4%	\$720	100.0%	36.1%
	Upper	1	33.3%	\$53,000	91.4%	23.3%	1	50.0%	16.6%	\$53,000	92.6%	22.6%	0	0.0%	17.2%	\$0	0.0%	25.7%
	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	3	100.0%	\$57,970	100.0%	100.0%	2	100.0%	100.0%	\$57,250	100.0%	100.0%	1	100.0%	100.0%	\$720	100.0%	100.0%	
OTHER PURPOSE LOC	Low	3	2.7%	\$613	1.9%	4.4%	0	0.0%	3.2%	\$0	0.0%	2.1%	3	4.8%	2.7%	\$613	4.1%	1.7%
	Moderate	14	12.5%	\$4,863	15.0%	15.5%	5	10.0%	14.0%	\$3,102	17.9%	9.2%	9	14.5%	11.2%	\$1,761	11.7%	7.7%
	Middle	54	48.2%	\$11,013	34.0%	36.7%	27	54.0%	38.5%	\$5,551	31.9%	32.4%	27	43.5%	37.0%	\$5,462	36.3%	31.8%
	Upper	41	36.6%	\$15,930	49.1%	43.5%	18	36.0%	44.4%	\$8,724	50.2%	56.3%	23	37.1%	49.1%	\$7,206	47.9%	58.8%
	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	112	100.0%	\$32,419	100.0%	100.0%	50	100.0%	100.0%	\$17,377	100.0%	100.0%	62	100.0%	100.0%	\$15,042	100.0%	100.0%

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

## Appendix G

Geographic Distribution of HMDA, Small Business, &amp; Small Farm Loans - Table 2 of 2

Assessment Area: CA - San Jose

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison											
							2018					2019						
		Bank				Owner Occupied Units %	Count			Dollar			Count			Dollar		
		Count	Dollar				Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg				
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %		
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	4.4%	0	0.0%	3.6%	\$0	0.0%	1.8%	0	0.0%	5.3%	\$0	0.0%	2.7%
	Moderate	0	0.0%	\$0	0.0%	15.5%	0	0.0%	19.1%	\$0	0.0%	10.7%	0	0.0%	15.8%	\$0	0.0%	9.6%
	Middle	1	50.0%	\$501	63.0%	36.7%	0	0.0%	36.7%	\$0	0.0%	25.7%	1	100.0%	40.1%	\$501	100.0%	28.5%
	Upper	1	50.0%	\$294	37.0%	43.5%	1	100.0%	40.6%	\$294	100.0%	61.8%	0	0.0%	38.8%	\$0	0.0%	59.1%
	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	2	100.0%	\$795	100.0%	100.0%	1	100.0%	100.0%	\$294	100.0%	100.0%	1	100.0%	100.0%	\$501	100.0%	100.0%
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	4.4%	0	0.0%	4.4%	\$0	0.0%	3.6%	0	0.0%	3.6%	\$0	0.0%	3.3%
	Moderate	0	0.0%	\$0	0.0%	15.5%	0	0.0%	20.5%	\$0	0.0%	15.0%	0	0.0%	15.2%	\$0	0.0%	10.7%
	Middle	0	0.0%	\$0	0.0%	36.7%	0	0.0%	37.7%	\$0	0.0%	30.0%	0	0.0%	34.5%	\$0	0.0%	29.9%
	Upper	0	0.0%	\$0	0.0%	43.5%	0	0.0%	37.3%	\$0	0.0%	51.5%	0	0.0%	46.7%	\$0	0.0%	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%
	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	11	2.7%	\$2,621	1.2%	4.4%	6	2.8%	5.1%	\$1,838	1.1%	5.1%	5	2.7%	4.5%	\$783	1.2%	3.5%
	Moderate	52	12.9%	\$14,863	6.5%	15.5%	31	14.4%	17.6%	\$9,612	5.9%	13.8%	21	11.2%	16.8%	\$5,251	8.0%	13.6%
	Middle	156	38.7%	\$46,608	20.5%	36.7%	81	37.7%	39.0%	\$26,198	16.2%	34.4%	75	39.9%	39.6%	\$20,410	31.2%	35.2%
	Upper	184	45.7%	\$163,331	71.8%	43.5%	97	45.1%	38.4%	\$124,311	76.8%	46.7%	87	46.3%	39.1%	\$39,020	59.6%	47.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	403	100.0%	\$227,423	100.0%	100.0%	215	100.0%	100.0%	\$161,959	100.0%	100.0%	188	100.0%	100.0%	\$65,464	100.0%	100.0%
SMALL BUSINESSES	Total Businesses																	
	Low	35	7.3%	\$5,912	4.8%	5.8%	19	7.3%	5.6%	\$2,990	4.7%	6.2%	16	7.3%	6.0%	\$2,922	5.0%	7.1%
	Moderate	108	22.5%	\$29,395	24.0%	18.4%	61	23.4%	18.2%	\$15,365	24.1%	19.2%	47	21.6%	18.9%	\$14,030	23.9%	20.5%
	Middle	196	40.9%	\$52,540	42.9%	36.0%	101	38.7%	37.3%	\$27,663	43.4%	37.4%	95	43.6%	37.1%	\$24,877	42.3%	36.5%
	Upper	140	29.2%	\$34,587	28.2%	39.6%	80	30.7%	37.9%	\$17,650	27.7%	36.3%	60	27.5%	37.1%	\$16,937	28.8%	34.9%
	Unknown	0	0.0%	\$0	0.0%	0.2%	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%	0.9%	\$0	0.0%	0.9%	0	0.0%	0.9%	\$0	0.0%	0.9%	
Total	479	100.0%	\$122,434	100.0%	100.0%	261	100.0%	100.0%	\$63,668	100.0%	100.0%	218	100.0%	100.0%	\$58,766	100.0%	100.0%	
SMALL FARM	Total Farms																	
	Low	0	0.0%	\$0	0.0%	2.6%	0	0.0%	3.2%	\$0	0.0%	1.7%	0	0.0%	4.8%	\$0	0.0%	2.9%
	Moderate	0	0.0%	\$0	0.0%	17.9%	0	0.0%	18.2%	\$0	0.0%	17.9%	0	0.0%	10.3%	\$0	0.0%	10.5%
	Middle	0	0.0%	\$0	0.0%	34.9%	0	0.0%	31.2%	\$0	0.0%	44.0%	0	0.0%	44.5%	\$0	0.0%	38.7%
	Upper	0	0.0%	\$0	0.0%	44.6%	0	0.0%	43.5%	\$0	0.0%	34.7%	0	0.0%	37.7%	\$0	0.0%	45.2%
	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%	3.9%	\$0	0.0%	1.7%	0	0.0%	2.7%	\$0	0.0%	2.8%	
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%	

Originations &amp; Purchases

2019 FFIEC Census Data, 2019 D&amp;B Info and 2015 ACS Data

## Appendix G

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2  
Assessment Area: CA - San Jose

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison												
		2018, 2019					2018						2019						
		Count		Bank		Families by Family Income %	Count			Dollar			Agg %	Count		Agg %	Dollar		
		#	%	\$ (000s)	\$ %		#	%	Agg %	\$ (000s)	\$ %	#		%	\$ (000s)		\$ %	Agg %	
HOME PURCHASE	Low	1	4.8%	\$120	0.3%	23.8%	1	6.3%	1.0%	\$120	0.3%	0.4%	0	0.0%	0.9%	\$0	0.0%	0.3%	
	Moderate	2	9.5%	\$1,400	3.5%	15.5%	2	12.5%	4.4%	\$1,400	3.9%	1.9%	0	0.0%	5.5%	\$0	0.0%	2.5%	
	Middle	1	4.8%	\$360	0.9%	18.5%	1	6.3%	15.0%	\$360	1.0%	9.6%	0	0.0%	16.3%	\$0	0.0%	10.9%	
	Upper	16	76.2%	\$12,688	31.9%	42.2%	11	68.8%	71.7%	\$9,080	25.1%	81.2%	5	100.0%	69.2%	\$3,608	100.0%	79.6%	
	Unknown	1	4.8%	\$25,200	63.4%	0.0%	1	6.3%	7.9%	\$25,200	69.7%	7.0%	0	0.0%	8.0%	\$0	0.0%	6.6%	
	Total	21	100.0%	\$39,768	100.0%	100.0%	16	100.0%	100.0%	\$36,160	100.0%	100.0%	5	100.0%	100.0%	\$3,608	100.0%	100.0%	
REFINANCE	Low	6	4.3%	\$1,630	2.5%	23.8%	3	4.4%	6.6%	\$1,030	3.4%	4.5%	3	4.3%	4.1%	\$600	1.7%	2.4%	
	Moderate	6	4.3%	\$1,492	2.3%	15.5%	3	4.4%	12.6%	\$762	2.5%	7.9%	3	4.3%	10.0%	\$730	2.1%	5.7%	
	Middle	19	13.8%	\$4,392	6.8%	18.5%	9	13.2%	20.1%	\$2,099	6.9%	16.4%	10	14.3%	19.7%	\$2,293	6.7%	14.5%	
	Upper	102	73.9%	\$55,768	86.2%	42.2%	51	75.0%	51.5%	\$25,804	85.3%	61.5%	51	72.9%	59.2%	\$29,964	87.0%	70.7%	
	Unknown	5	3.6%	\$1,422	2.2%	0.0%	2	2.9%	9.2%	\$572	1.9%	9.6%	3	4.3%	7.0%	\$850	2.5%	6.7%	
	Total	138	100.0%	\$64,704	100.0%	100.0%	68	100.0%	100.0%	\$30,267	100.0%	100.0%	70	100.0%	100.0%	\$34,437	100.0%	100.0%	
HOME IMPROVEMENT	Low	5	3.9%	\$368	1.2%	23.8%	2	2.6%	3.5%	\$82	0.4%	1.8%	3	6.1%	4.6%	\$286	2.6%	3.4%	
	Moderate	13	10.2%	\$1,623	5.1%	15.5%	5	6.4%	8.8%	\$782	3.8%	5.0%	8	16.3%	9.6%	\$841	7.5%	5.8%	
	Middle	26	20.5%	\$4,235	13.3%	18.5%	15	19.2%	19.5%	\$2,296	11.1%	13.3%	11	22.4%	18.8%	\$1,939	17.4%	13.4%	
	Upper	81	63.8%	\$25,162	79.2%	42.2%	55	70.5%	64.3%	\$17,401	84.4%	72.2%	26	53.1%	63.7%	\$7,761	69.6%	72.8%	
	Unknown	2	1.6%	\$379	1.2%	0.0%	1	1.3%	3.9%	\$50	0.2%	7.8%	1	2.0%	3.2%	\$329	2.9%	4.6%	
	Total	127	100.0%	\$31,767	100.0%	100.0%	78	100.0%	100.0%	\$20,611	100.0%	100.0%	49	100.0%	100.0%	\$11,156	100.0%	100.0%	
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	23.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	15.5%	0	0.0%	0.4%	\$0	0.0%	0.1%	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%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	42.2%	0	0.0%	3.8%	\$0	0.0%	0.7%	0	0.0%	2.6%	\$0	0.0%	0.3%	
	Unknown	3	100.0%	\$57,970	100.0%	0.0%	2	100.0%	95.7%	\$57,250	100.0%	99.3%	1	100.0%	97.4%	\$720	100.0%	99.7%	
	Total	3	100.0%	\$57,970	100.0%	100.0%	2	100.0%	100.0%	\$57,250	100.0%	100.0%	1	100.0%	100.0%	\$720	100.0%	100.0%	
OTHER PURPOSE LOC	Low	4	3.6%	\$606	1.9%	23.8%	1	2.0%	4.8%	\$168	1.0%	2.8%	3	4.8%	4.7%	\$438	2.9%	4.3%	
	Moderate	7	6.3%	\$746	2.3%	15.5%	2	4.0%	9.5%	\$160	0.9%	4.9%	5	8.1%	9.0%	\$586	3.9%	5.0%	
	Middle	21	18.8%	\$3,716	11.5%	18.5%	8	16.0%	19.9%	\$1,423	8.2%	14.1%	13	21.0%	19.2%	\$2,293	15.2%	13.5%	
	Upper	76	67.9%	\$21,251	65.6%	42.2%	35	70.0%	63.7%	\$9,526	54.8%	74.9%	41	66.1%	64.2%	\$11,725	77.9%	74.8%	
	Unknown	4	3.6%	\$6,100	18.8%	0.0%	4	8.0%	2.1%	\$6,100	35.1%	3.3%	0	0.0%	2.9%	\$0	0.0%	2.5%	
	Total	112	100.0%	\$32,419	100.0%	100.0%	50	100.0%	100.0%	\$17,377	100.0%	100.0%	62	100.0%	100.0%	\$15,042	100.0%	100.0%	

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

## Appendix G

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2  
Assessment Area: CA - San Jose

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2018, 2019					2018						2019					
		Count		Bank		Families by Family Income %	Count		Dollar		Agg	Count		Dollar		Agg		
		#	%	\$ (000s)	\$ %		#	%	\$ (000s)	\$ %		#	%	\$ (000s)	\$ %			
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	23.8%	0	0.0%	\$0	0.0%	4.7%	0	0.0%	\$0	0.0%	4.1%		
	Moderate	0	0.0%	\$0	0.0%	15.5%	0	0.0%	\$0	0.0%	5.9%	0	0.0%	\$0	0.0%	4.6%		
	Middle	0	0.0%	\$0	0.0%	18.5%	0	0.0%	\$0	0.0%	10.4%	0	0.0%	\$0	0.0%	11.4%		
	Upper	2	100.0%	\$795	100.0%	42.2%	1	100.0%	\$294	100.0%	69.1%	1	100.0%	\$501	100.0%	69.6%		
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	10.0%	0	0.0%	\$0	0.0%	10.3%		
	Total	2	100.0%	\$795	100.0%	100.0%	1	100.0%	\$294	100.0%	100.0%	1	100.0%	\$501	100.0%	100.0%		
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	23.8%	0	0.0%	\$0	0.0%	0.5%	0	0.0%	\$0	0.0%	0.1%		
	Moderate	0	0.0%	\$0	0.0%	15.5%	0	0.0%	\$0	0.0%	1.6%	0	0.0%	\$0	0.0%	0.5%		
	Middle	0	0.0%	\$0	0.0%	18.5%	0	0.0%	\$0	0.0%	1.4%	0	0.0%	\$0	0.0%	0.6%		
	Upper	0	0.0%	\$0	0.0%	42.2%	0	0.0%	\$0	0.0%	3.1%	0	0.0%	\$0	0.0%	0.3%		
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	93.3%	0	0.0%	\$0	0.0%	98.5%		
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%		
HMDA TOTALS	Low	16	4.0%	\$2,724	1.2%	23.8%	7	3.3%	\$1,400	0.9%	1.9%	9	4.8%	\$1,324	2.0%	1.7%		
	Moderate	28	6.9%	\$5,261	2.3%	15.5%	12	5.6%	\$3,104	1.9%	4.1%	16	8.5%	\$2,157	3.3%	4.3%		
	Middle	67	16.6%	\$12,703	5.6%	18.5%	33	15.3%	\$6,178	3.8%	11.4%	34	18.1%	\$6,525	10.0%	12.2%		
	Upper	277	68.7%	\$115,664	50.9%	42.2%	153	71.2%	\$62,105	38.3%	67.0%	124	66.0%	\$53,559	81.8%	68.3%		
	Unknown	15	3.7%	\$91,071	40.0%	0.0%	10	4.7%	\$89,172	55.1%	15.6%	5	2.7%	\$1,899	2.9%	13.6%		
	Total	403	100.0%	\$227,423	100.0%	100.0%	215	100.0%	\$161,959	100.0%	100.0%	188	100.0%	\$63,464	100.0%	100.0%		
Small Business	Total Businesses																	
	\$1 Million or Less	69	14.4%	\$13,315	10.9%	91.2%	28	10.7%	\$3,890	6.1%	34.5%	41	18.8%	\$9,425	16.0%	34.8%		
	Over \$1 Million	232	48.4%	\$84,536	69.0%	8.4%	122	46.7%				110	50.5%					
	Total Rev. available	301	62.8%	\$97,851	79.9%	99.6%	150	57.4%				151	69.3%					
	Rev. Not Known	178	37.2%	\$24,583	20.1%	0.4%	111	42.5%				67	30.7%					
	Total	479	100.0%	\$122,434	100.0%	100.0%	261	100.0%				218	100.0%					
Small Business	Loan Size																	
	\$100,000 or Less	226	47.2%	\$13,316	10.9%		135	51.7%	\$7,527	11.8%	52.4%	91	41.7%	\$5,789	9.9%	51.7%		
	\$100,001 - \$250,000	109	22.8%	\$22,227	18.2%		51	19.5%	\$10,631	16.7%	12.3%	58	26.6%	\$11,596	19.7%	12.5%		
	\$250,001 - \$1 Million	144	30.1%	\$86,891	71.0%		75	28.7%	\$45,510	71.5%	35.3%	69	31.7%	\$41,381	70.4%	35.8%		
	Total	479	100.0%	\$122,434	100.0%		261	100.0%	\$63,668	100.0%	100.0%	218	100.0%	\$58,766	100.0%	100.0%		
Small Farm	Total Farms																	
	\$1 Million or Less	0	0.0%	\$0	0.0%	95.8%	0	0.0%	\$0	0.0%	40.5%	0	0.0%	\$0	0.0%	40.1%		
	Over \$1 Million	0	0.0%	\$0	0.0%	4.0%	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%				0	0.0%					
	Loan Size																	
	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	58.0%	0	0.0%	\$0	0.0%	70.1%		
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	24.5%	0	0.0%	\$0	0.0%	29.9%		
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	17.4%	0	0.0%	\$0	0.0%	0.0%		
	Total	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%		

Originations &amp; Purchases

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

2019 FFIEC Census Data, 2019 D&amp;B Info, and 2015 ACS Data

## Appendix G

Geographic Distribution of HMDA, Small Business, &amp; Small Farm Loans - Table 1 of 2

Assessment Area: CA - Santa Cruz-Watsonville MSA

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison											
							2018						2019					
		Bank				Owner Occupied Units %	Count			Dollar			Count			Dollar		
		Count		Dollar			Bank	Agg	%	Bank	\$ %	%	Bank	Agg	%	Bank	\$ %	%
#	%	\$ (000s)	\$ %	#	%	%												
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	2.5%	0	0.0%	3.3%	\$0	0.0%	2.7%	0	0.0%	3.3%	\$0	0.0%	2.5%
	Moderate	0	0.0%	\$0	0.0%	17.2%	0	0.0%	14.5%	\$0	0.0%	11.7%	0	0.0%	15.2%	\$0	0.0%	12.3%
	Middle	4	50.0%	\$1,133	49.3%	41.1%	2	40.0%	42.6%	\$282	20.9%	42.5%	2	66.7%	40.1%	\$851	89.5%	39.9%
	Upper	4	50.0%	\$1,167	50.7%	39.1%	3	60.0%	39.5%	\$1,067	79.1%	43.1%	1	33.3%	41.5%	\$100	10.5%	45.3%
	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	8	100.0%	\$2,300	100.0%	100.0%	5	100.0%	100.0%	\$1,349	100.0%	100.0%	3	100.0%	100.0%	\$951	100.0%	100.0%
REFINANCE	Low	2	3.6%	\$305	1.6%	2.5%	1	4.3%	2.5%	\$142	2.2%	2.2%	1	3.0%	2.6%	\$163	1.3%	2.2%
	Moderate	3	5.4%	\$760	4.0%	17.2%	2	8.7%	17.6%	\$563	8.6%	14.8%	1	3.0%	16.4%	\$197	1.6%	13.6%
	Middle	28	50.0%	\$11,383	59.3%	41.1%	10	43.5%	42.3%	\$3,127	47.6%	42.8%	18	54.5%	41.6%	\$8,256	65.4%	41.7%
	Upper	23	41.1%	\$6,745	35.1%	39.1%	10	43.5%	37.5%	\$2,731	41.6%	40.2%	13	39.4%	39.4%	\$4,014	31.8%	42.5%
	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	56	100.0%	\$19,193	100.0%	100.0%	23	100.0%	100.0%	\$6,563	100.0%	100.0%	33	100.0%	100.0%	\$12,630	100.0%	100.0%
HOME IMPROVEMENT	Low	1	1.0%	\$150	1.0%	2.5%	1	1.8%	1.4%	\$150	1.9%	1.1%	0	0.0%	2.1%	\$0	0.0%	1.9%
	Moderate	14	14.6%	\$1,367	9.1%	17.2%	10	18.2%	12.6%	\$829	10.5%	12.6%	4	9.8%	9.7%	\$538	7.5%	8.0%
	Middle	44	45.8%	\$7,026	46.7%	41.1%	24	43.6%	44.1%	\$3,423	43.3%	43.3%	20	48.8%	43.0%	\$3,603	50.5%	44.0%
	Upper	37	38.5%	\$6,490	43.2%	39.1%	20	36.4%	41.9%	\$3,496	44.3%	43.0%	17	41.5%	45.2%	\$2,994	42.0%	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	96	100.0%	\$15,033	100.0%	100.0%	55	100.0%	100.0%	\$7,898	100.0%	100.0%	41	100.0%	100.0%	\$7,135	100.0%	100.0%
MULTI FAMILY		Multi-Family Units																
	Low	0	0.0%	\$0	0.0%	17.8%	0	0.0%	13.2%	\$0	0.0%	3.6%	0	0.0%	26.7%	\$0	0.0%	24.7%
	Moderate	0	0.0%	\$0	0.0%	23.0%	0	0.0%	23.7%	\$0	0.0%	12.0%	0	0.0%	10.0%	\$0	0.0%	33.3%
	Middle	0	0.0%	\$0	0.0%	47.8%	0	0.0%	50.0%	\$0	0.0%	55.3%	0	0.0%	50.0%	\$0	0.0%	33.4%
	Upper	0	0.0%	\$0	0.0%	11.5%	0	0.0%	13.2%	\$0	0.0%	29.1%	0	0.0%	13.3%	\$0	0.0%	8.6%
	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%
OTHER PURPOSE LOC	Low	2	4.3%	\$200	2.2%	2.5%	1	5.6%	2.7%	\$50	1.8%	1.7%	1	3.6%	2.3%	\$150	2.4%	1.8%
	Moderate	7	15.2%	\$1,136	12.6%	17.2%	1	5.6%	8.7%	\$50	1.8%	7.0%	6	21.4%	11.7%	\$1,086	17.7%	9.7%
	Middle	22	47.8%	\$4,585	51.0%	41.1%	9	50.0%	44.3%	\$1,626	57.0%	46.7%	13	46.4%	37.1%	\$2,959	48.2%	35.9%
	Upper	15	32.6%	\$3,072	34.2%	39.1%	7	38.9%	44.3%	\$1,129	39.5%	44.6%	8	28.6%	48.8%	\$1,943	31.7%	52.6%
	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	46	100.0%	\$8,993	100.0%	100.0%	18	100.0%	100.0%	\$2,855	100.0%	100.0%	28	100.0%	100.0%	\$6,138	100.0%	100.0%

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

## Appendix G

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2  
Assessment Area: CA - Santa Cruz-Watsonville MSA

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison											
							2018						2019					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Count		Dollar			Bank	Agg	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %
#	%	\$ (000s)	\$ %	#	%	%												
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	2.5%	0	0.0%	2.3%	\$0	0.0%	2.1%	0	0.0%	0.8%	\$0	0.0%	0.4%
	Moderate	0	0.0%	\$0	0.0%	17.2%	0	0.0%	17.3%	\$0	0.0%	12.9%	0	0.0%	15.9%	\$0	0.0%	9.8%
	Middle	0	0.0%	\$0	0.0%	41.1%	0	0.0%	40.6%	\$0	0.0%	46.8%	0	0.0%	43.7%	\$0	0.0%	45.1%
	Upper	0	0.0%	\$0	0.0%	39.1%	0	0.0%	39.8%	\$0	0.0%	38.3%	0	0.0%	39.7%	\$0	0.0%	44.7%
	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%
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	2.5%	0	0.0%	1.3%	\$0	0.0%	1.2%	0	0.0%	4.2%	\$0	0.0%	2.5%
	Moderate	0	0.0%	\$0	0.0%	17.2%	0	0.0%	18.5%	\$0	0.0%	14.7%	0	0.0%	11.8%	\$0	0.0%	11.8%
	Middle	0	0.0%	\$0	0.0%	41.1%	0	0.0%	40.8%	\$0	0.0%	44.3%	0	0.0%	43.7%	\$0	0.0%	45.3%
	Upper	0	0.0%	\$0	0.0%	39.1%	0	0.0%	39.5%	\$0	0.0%	39.7%	0	0.0%	40.3%	\$0	0.0%	40.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	5	2.4%	\$655	1.4%	2.5%	3	3.0%	2.8%	\$342	1.8%	2.5%	2	1.9%	2.9%	\$313	1.2%	2.5%
	Moderate	24	11.7%	\$3,263	7.2%	17.2%	13	12.9%	15.6%	\$1,442	7.7%	12.9%	11	10.5%	15.4%	\$1,821	6.8%	13.2%
	Middle	98	47.6%	\$24,127	53.0%	41.1%	45	44.6%	42.7%	\$8,458	45.3%	43.5%	53	50.5%	41.2%	\$15,669	58.3%	41.0%
	Upper	79	38.3%	\$17,474	38.4%	39.1%	40	39.6%	39.0%	\$8,423	45.1%	41.1%	39	37.1%	40.6%	\$9,051	33.7%	43.2%
	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	206	100.0%	\$45,519	100.0%	100.0%	101	100.0%	100.0%	\$18,665	100.0%	100.0%	105	100.0%	100.0%	\$26,854	100.0%	100.0%
SMALL BUSINESSES		Total Businesses																
	Low	8	4.9%	\$735	2.2%	4.0%	4	4.9%	3.5%	\$285	1.8%	3.8%	4	4.9%	3.4%	\$450	2.5%	3.3%
	Moderate	38	23.3%	\$7,890	23.3%	15.6%	19	23.5%	15.4%	\$3,390	21.7%	16.6%	19	23.2%	14.8%	\$4,500	24.7%	18.7%
	Middle	68	41.7%	\$8,717	25.8%	48.2%	31	38.3%	46.4%	\$3,640	23.3%	43.8%	37	45.1%	46.8%	\$5,077	27.9%	43.9%
	Upper	49	30.1%	\$16,490	48.7%	32.2%	27	33.3%	31.9%	\$8,305	53.2%	32.4%	22	26.8%	32.3%	\$8,185	44.9%	31.1%
	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%	2.7%	\$0	0.0%	3.4%	0	0.0%	2.6%	\$0	0.0%	3.0%
Total	163	100.0%	\$33,832	100.0%	100.0%	81	100.0%	100.0%	\$15,620	100.0%	100.0%	82	100.0%	100.0%	\$18,212	100.0%	100.0%	
SMALL FARM		Total Farms																
	Low	0	0.0%	\$0	0.0%	2.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	3.2%	\$0	0.0%	13.2%
	Moderate	1	33.3%	\$400	71.4%	22.3%	0	0.0%	35.5%	\$0	0.0%	55.2%	1	50.0%	31.2%	\$400	83.3%	30.2%
	Middle	2	66.7%	\$160	28.6%	48.9%	1	100.0%	39.8%	\$80	100.0%	33.4%	1	50.0%	40.9%	\$80	16.7%	39.9%
	Upper	0	0.0%	\$0	0.0%	25.8%	0	0.0%	19.4%	\$0	0.0%	9.1%	0	0.0%	18.3%	\$0	0.0%	13.0%
	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%	5.4%	\$0	0.0%	2.3%	0	0.0%	6.5%	\$0	0.0%	3.7%
Total	3	100.0%	\$560	100.0%	100.0%	1	100.0%	100.0%	\$80	100.0%	100.0%	2	100.0%	100.0%	\$480	100.0%	100.0%	

Originations &amp; Purchases

2019 FFIEC Census Data, 2019 D&amp;B Info and 2015 ACS Data

## Appendix G

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2  
Assessment Area: CA - Santa Cruz-Watsonville MSA

PRODUCT TYPE		Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2018, 2019					2018						2019					
		Count		Bank		Families by Family Income	Count			Dollar			Count			Dollar		
				\$ (000s)	\$ %		Bank	%	Agg	\$ (000s)	\$ %	Agg	Bank	%	Agg	\$ (000s)	\$ %	Agg
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	23.1%	0	0.0%	0.6%	\$0	0.0%	0.3%	0	0.0%	1.1%	\$0	0.0%	0.4%
	Moderate	2	25.0%	\$282	12.3%	17.0%	2	40.0%	3.3%	\$282	20.9%	1.5%	0	0.0%	5.0%	\$0	0.0%	2.5%
	Middle	1	12.5%	\$217	9.4%	18.0%	1	20.0%	9.7%	\$217	16.1%	6.2%	0	0.0%	15.3%	\$0	0.0%	10.9%
	Upper	5	62.5%	\$1,801	78.3%	41.9%	2	40.0%	74.0%	\$850	63.0%	81.0%	3	100.0%	69.8%	\$951	100.0%	78.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	12.4%	\$0	0.0%	11.1%	0	0.0%	8.7%	\$0	0.0%	8.3%
	Total	8	100.0%	\$2,300	100.0%	100.0%	5	100.0%	100.0%	\$1,349	100.0%	100.0%	3	100.0%	100.0%	\$951	100.0%	100.0%
REFINANCE	Low	2	3.6%	\$243	1.3%	23.1%	0	0.0%	3.8%	\$0	0.0%	2.3%	2	6.1%	3.5%	\$243	1.9%	2.0%
	Moderate	6	10.7%	\$910	4.7%	17.0%	2	8.7%	7.9%	\$160	2.4%	4.5%	4	12.1%	9.1%	\$750	5.9%	5.1%
	Middle	7	12.5%	\$1,184	6.2%	18.0%	4	17.4%	17.4%	\$836	12.7%	13.3%	3	9.1%	18.6%	\$348	2.8%	15.2%
	Upper	39	69.6%	\$14,356	74.8%	41.9%	17	73.9%	61.7%	\$5,567	84.8%	70.0%	22	66.7%	58.2%	\$8,789	69.6%	66.2%
	Unknown	2	3.6%	\$2,500	13.0%	0.0%	0	0.0%	9.3%	\$0	0.0%	9.9%	2	6.1%	10.7%	\$2,500	19.8%	11.4%
	Total	56	100.0%	\$19,193	100.0%	100.0%	23	100.0%	100.0%	\$6,563	100.0%	100.0%	33	100.0%	100.0%	\$12,630	100.0%	100.0%
HOME IMPROVEMENT	Low	3	3.1%	\$289	1.9%	23.1%	1	1.8%	1.2%	\$99	1.3%	0.9%	2	4.9%	3.5%	\$190	2.7%	4.1%
	Moderate	8	8.3%	\$866	5.8%	17.0%	4	7.3%	6.0%	\$278	3.5%	4.5%	4	9.8%	7.9%	\$588	8.2%	5.0%
	Middle	20	20.8%	\$2,439	16.2%	18.0%	12	21.8%	13.1%	\$1,454	18.4%	11.9%	8	19.5%	18.0%	\$985	13.8%	14.4%
	Upper	64	66.7%	\$11,361	75.6%	41.9%	38	69.1%	74.4%	\$6,067	76.8%	74.4%	26	63.4%	67.8%	\$5,294	74.2%	72.2%
	Unknown	1	1.0%	\$78	0.5%	0.0%	0	0.0%	5.3%	\$0	0.0%	8.3%	1	2.4%	2.7%	\$78	1.1%	4.3%
	Total	96	100.0%	\$15,033	100.0%	100.0%	55	100.0%	100.0%	\$7,898	100.0%	100.0%	41	100.0%	100.0%	\$7,135	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	23.1%	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%	17.0%	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%	18.0%	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%	41.9%	0	0.0%	5.3%	\$0	0.0%	1.7%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	94.7%	\$0	0.0%	98.3%	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%
OTHER PURPOSE LOC	Low	0	0.0%	\$0	0.0%	23.1%	0	0.0%	4.2%	\$0	0.0%	4.2%	0	0.0%	6.3%	\$0	0.0%	8.8%
	Moderate	3	6.5%	\$200	2.2%	17.0%	1	5.6%	4.2%	\$50	1.8%	2.5%	2	7.1%	7.0%	\$150	2.4%	4.0%
	Middle	11	23.9%	\$1,410	15.7%	18.0%	5	27.8%	11.7%	\$666	23.3%	7.3%	6	21.4%	14.1%	\$744	12.1%	9.1%
	Upper	31	67.4%	\$7,283	81.0%	41.9%	12	66.7%	78.0%	\$2,139	74.9%	84.5%	19	67.9%	68.8%	\$5,144	83.8%	75.1%
	Unknown	1	2.2%	\$100	1.1%	0.0%	0	0.0%	1.9%	\$0	0.0%	1.6%	1	3.6%	3.9%	\$100	1.6%	3.0%
	Total	46	100.0%	\$8,993	100.0%	100.0%	18	100.0%	100.0%	\$2,855	100.0%	100.0%	28	100.0%	100.0%	\$6,138	100.0%	100.0%

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

## Appendix G

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2**  
 Assessment Area: CA - Santa Cruz-Watsonville MSA

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2018, 2019					2018						2019					
		Count		Bank		Families by Family Income	Count		Dollar		Agg	Count		Dollar		Agg		
		#	%	\$ (000s)	\$ %		#	%	\$ (000s)	\$ %		#	%	\$ (000s)	\$ %			
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	23.1%	0	0.0%	\$0	0.0%	2.6%	0	0.0%	\$0	0.0%	3.2%	\$0	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.0%	0	0.0%	\$0	0.0%	3.5%	0	0.0%	\$0	0.0%	14.3%	\$0	0.0%
	Middle	0	0.0%	\$0	0.0%	18.0%	0	0.0%	\$0	0.0%	7.9%	0	0.0%	\$0	0.0%	20.6%	\$0	0.0%
	Upper	0	0.0%	\$0	0.0%	41.9%	0	0.0%	\$0	0.0%	76.8%	0	0.0%	\$0	0.0%	54.8%	\$0	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	9.1%	0	0.0%	\$0	0.0%	7.1%	\$0	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	\$0	0.0%
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	23.1%	0	0.0%	\$0	0.0%	1.0%	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%	1.7%	\$0	0.0%
	Middle	0	0.0%	\$0	0.0%	18.0%	0	0.0%	\$0	0.0%	0.6%	0	0.0%	\$0	0.0%	1.7%	\$0	0.0%
	Upper	0	0.0%	\$0	0.0%	41.9%	0	0.0%	\$0	0.0%	1.3%	0	0.0%	\$0	0.0%	2.5%	\$0	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	97.1%	0	0.0%	\$0	0.0%	94.1%	\$0	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	\$0	0.0%
HMDA TOTALS	Low	5	2.4%	\$532	1.2%	23.1%	1	1.0%	\$99	0.5%	1.2%	4	3.8%	\$433	1.6%	1.5%		
	Moderate	19	9.2%	\$2,258	5.0%	17.0%	9	8.9%	\$770	4.1%	2.7%	10	9.5%	\$1,488	5.5%	4.1%		
	Middle	39	18.9%	\$5,250	11.5%	18.0%	22	21.8%	\$3,173	17.0%	8.6%	17	16.2%	\$2,077	7.7%	13.2%		
	Upper	139	67.5%	\$34,801	76.5%	41.9%	69	68.3%	\$14,623	78.3%	71.0%	70	66.7%	\$20,178	75.1%	69.2%		
	Unknown	4	1.9%	\$2,678	5.9%	0.0%	0	0.0%	\$0	0.0%	16.5%	4	3.8%	\$2,678	10.0%	12.0%		
	Total	206	100.0%	\$45,519	100.0%	100.0%	101	100.0%	\$18,665	100.0%	100.0%	105	100.0%	\$26,854	100.0%	100.0%		
Small Business	Total Businesses																	
	\$1 Million or Less	33	20.2%	\$5,815	17.2%	92.9%	9	11.1%	\$1,933	12.4%	39.7%	24	29.3%	\$3,882	21.3%	37.8%		
	Over \$1 Million	70	42.9%	\$21,770	64.3%	6.7%	42	51.9%				28	34.1%					
	Total Rev. available	103	63.1%	\$27,585	81.5%	99.6%	51	63.0%				52	63.4%					
	Rev. Not Known	60	36.8%	\$6,247	18.5%	0.4%	30	37.0%				30	36.6%					
	Total	163	100.0%	\$33,832	100.0%	100.0%	81	100.0%				82	100.0%					
Small Business	Loan Size																	
	\$100,000 or Less	97	59.5%	\$5,992	17.7%		52	64.2%	\$3,157	20.2%	62.3%	45	54.9%	\$2,835	15.6%	62.0%		
	\$100,001 - \$250,000	34	20.9%	\$6,965	20.6%		15	18.5%	\$3,173	20.3%	11.8%	19	23.2%	\$3,792	20.8%	12.3%		
	\$250,001 - \$1 Million	32	19.6%	\$20,875	61.7%		14	17.3%	\$9,290	59.5%	26.0%	18	22.0%	\$11,585	63.6%	25.6%		
	Total	163	100.0%	\$33,832	100.0%		81	100.0%	\$15,620	100.0%	100.0%	82	100.0%	\$18,212	100.0%	100.0%		
Small Farm	Total Farms																	
	\$1 Million or Less	0	0.0%	\$0	0.0%	89.9%	0	0.0%	\$0	0.0%	19.7%	0	0.0%	\$0	0.0%	29.6%		
	Over \$1 Million	1	33.3%	\$400	71.4%	10.1%	0	0.0%				1	50.0%					
	Not Known	2	66.7%	\$160	28.6%	0.0%	1	100.0%				1	50.0%					
	Total	3	100.0%	\$560	100.0%	100.0%	1	100.0%				2	100.0%					
	\$100,000 or Less	2	66.7%	\$160	28.6%		1	100.0%	\$80	100.0%	35.6%	1	50.0%	\$80	16.7%	53.5%		
Small Farm	Loan Size																	
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	13.5%	0	0.0%	\$0	0.0%	20.5%		
	\$250,001 - \$500,000	1	33.3%	\$400	71.4%		0	0.0%	\$0	0.0%	50.8%	1	50.0%	\$400	83.3%	26.0%		
	Total	3	100.0%	\$560	100.0%		1	100.0%	\$80	100.0%	100.0%	2	100.0%	\$480	100.0%	100.0%		

Originations &amp; Purchases

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

2019 FFIEC Census Data, 2019 D&amp;B Info, and 2015 ACS Data

## Appendix G

Geographic Distribution of HMDA, Small Business, &amp; Small Farm Loans - Table 1 of 2

Assessment Area: CA - Ventura

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison											
							2018					2019						
		Bank				Owner Occupied Units %	Count			Dollar			Count			Dollar		
		Count	Dollar				Bank	%	Agg %	Bank	%	Agg %	Bank	%	Agg %	Bank	%	Agg %
#	%	\$ (000s)	\$ %		#	%	Agg %	\$ (000s)	\$ %	Agg %	#	%	Agg %	\$ (000s)	\$ %	Agg %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	1.7%	0	0.0%	1.2%	\$0	0.0%	0.7%	0	0.0%	1.0%	\$0	0.0%	0.7%
	Moderate	0	0.0%	\$0	0.0%	18.1%	0	0.0%	19.2%	\$0	0.0%	14.0%	0	0.0%	20.3%	\$0	0.0%	15.5%
	Middle	0	0.0%	\$0	0.0%	35.6%	0	0.0%	35.3%	\$0	0.0%	32.0%	0	0.0%	37.6%	\$0	0.0%	34.8%
	Upper	0	0.0%	\$0	0.0%	44.6%	0	0.0%	44.3%	\$0	0.0%	53.3%	0	0.0%	41.2%	\$0	0.0%	49.0%
	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%
REFINANCE	Low	0	0.0%	\$0	0.0%	1.7%	0	0.0%	1.4%	\$0	0.0%	1.0%	0	0.0%	1.1%	\$0	0.0%	0.8%
	Moderate	0	0.0%	\$0	0.0%	18.1%	0	0.0%	20.1%	\$0	0.0%	15.1%	0	0.0%	17.7%	\$0	0.0%	13.9%
	Middle	2	18.2%	\$347	14.7%	35.6%	2	28.6%	35.1%	\$347	25.7%	32.2%	0	0.0%	36.2%	\$0	0.0%	33.1%
	Upper	9	81.8%	\$2,006	85.3%	44.6%	5	71.4%	43.4%	\$1,004	74.3%	51.8%	4	100.0%	44.9%	\$1,002	100.0%	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	11	100.0%	\$2,353	100.0%	100.0%	7	100.0%	100.0%	\$1,351	100.0%	100.0%	4	100.0%	100.0%	\$1,002	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	1.7%	0	0.0%	0.9%	\$0	0.0%	0.9%	0	0.0%	0.8%	\$0	0.0%	0.6%
	Moderate	2	10.0%	\$202	7.2%	18.1%	0	0.0%	10.8%	\$0	0.0%	8.0%	2	20.0%	10.1%	\$202	13.4%	7.6%
	Middle	6	30.0%	\$346	12.3%	35.6%	2	20.0%	35.0%	\$83	6.4%	32.0%	4	40.0%	35.6%	\$263	17.4%	32.1%
	Upper	12	60.0%	\$2,257	80.5%	44.6%	8	80.0%	53.3%	\$1,209	93.6%	59.1%	4	40.0%	53.5%	\$1,048	69.3%	59.6%
	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	20	100.0%	\$2,805	100.0%	100.0%	10	100.0%	100.0%	\$1,292	100.0%	100.0%	10	100.0%	100.0%	\$1,513	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	7.0%	0	0.0%	16.7%	\$0	0.0%	1.3%	0	0.0%	14.0%	\$0	0.0%	1.4%
	Moderate	0	0.0%	\$0	0.0%	47.0%	0	0.0%	52.4%	\$0	0.0%	13.3%	0	0.0%	62.0%	\$0	0.0%	31.6%
	Middle	0	0.0%	\$0	0.0%	29.4%	0	0.0%	21.4%	\$0	0.0%	81.9%	0	0.0%	20.0%	\$0	0.0%	61.6%
	Upper	0	0.0%	\$0	0.0%	16.6%	0	0.0%	9.5%	\$0	0.0%	3.6%	0	0.0%	4.0%	\$0	0.0%	5.4%
	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%	
OTHER PURPOSE LOC	Low	0	0.0%	\$0	0.0%	1.7%	0	0.0%	0.8%	\$0	0.0%	0.3%	0	0.0%	0.2%	\$0	0.0%	0.1%
	Moderate	1	4.3%	\$20	0.7%	18.1%	1	8.3%	12.0%	\$20	2.1%	7.5%	0	0.0%	10.8%	\$0	0.0%	6.9%
	Middle	16	69.6%	\$2,126	79.4%	35.6%	9	75.0%	33.7%	\$804	84.0%	25.6%	7	63.6%	34.8%	\$1,322	76.8%	31.5%
	Upper	6	26.1%	\$533	19.9%	44.6%	2	16.7%	53.5%	\$133	13.9%	66.6%	4	36.4%	54.2%	\$400	23.2%	61.4%
	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	23	100.0%	\$2,679	100.0%	100.0%	12	100.0%	100.0%	\$957	100.0%	100.0%	11	100.0%	100.0%	\$1,722	100.0%	100.0%

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

## Appendix G

Geographic Distribution of HMDA, Small Business, &amp; Small Farm Loans - Table 2 of 2

Assessment Area: CA - Ventura

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison											
							2018					2019						
		Bank				Owner Occupied Units %	Count			Dollar			Count			Dollar		
		Count		Dollar			Bank	Agg		Bank	Agg		Bank	Agg	Bank	Agg		
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %		
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	1.7%	0	0.0%	0.6%	\$0	0.0%	0.2%	0	0.0%	1.1%	\$0	0.0%	0.6%
	Moderate	0	0.0%	\$0	0.0%	18.1%	0	0.0%	19.0%	\$0	0.0%	9.4%	0	0.0%	12.3%	\$0	0.0%	7.7%
	Middle	0	0.0%	\$0	0.0%	35.6%	0	0.0%	34.5%	\$0	0.0%	27.8%	0	0.0%	37.1%	\$0	0.0%	26.8%
	Upper	0	0.0%	\$0	0.0%	44.6%	0	0.0%	45.8%	\$0	0.0%	62.5%	0	0.0%	49.6%	\$0	0.0%	64.8%
	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%
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	1.7%	0	0.0%	5.7%	\$0	0.0%	2.5%	0	0.0%	0.9%	\$0	0.0%	0.4%
	Moderate	0	0.0%	\$0	0.0%	18.1%	0	0.0%	20.4%	\$0	0.0%	13.4%	0	0.0%	17.9%	\$0	0.0%	14.1%
	Middle	0	0.0%	\$0	0.0%	35.6%	0	0.0%	31.2%	\$0	0.0%	23.4%	0	0.0%	34.6%	\$0	0.0%	30.9%
	Upper	0	0.0%	\$0	0.0%	44.6%	0	0.0%	42.8%	\$0	0.0%	60.7%	0	0.0%	46.7%	\$0	0.0%	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	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%	1.7%	0	0.0%	1.4%	\$0	0.0%	0.9%	0	0.0%	1.1%	\$0	0.0%	0.8%
	Moderate	3	5.6%	\$222	2.8%	18.1%	1	3.4%	18.6%	\$20	0.6%	13.9%	2	8.0%	18.0%	\$202	4.8%	14.9%
	Middle	24	44.4%	\$2,819	36.0%	35.6%	13	44.8%	35.0%	\$1,234	34.3%	38.4%	11	44.0%	36.6%	\$1,585	37.4%	34.8%
	Upper	27	50.0%	\$4,796	61.2%	44.6%	15	51.7%	45.1%	\$2,346	65.2%	46.8%	12	48.0%	44.4%	\$2,450	57.8%	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	54	100.0%	\$7,837	100.0%	100.0%	29	100.0%	100.0%	\$3,600	100.0%	100.0%	25	100.0%	100.0%	\$4,237	100.0%	100.0%
SMALL BUSINESSES		Total Businesses																
	Low	2	10.5%	\$800	15.1%	5.2%	1	11.1%	5.5%	\$400	18.0%	10.7%	1	10.0%	5.7%	\$400	13.0%	11.5%
	Moderate	2	10.5%	\$175	3.3%	20.9%	1	11.1%	18.4%	\$75	3.4%	18.3%	1	10.0%	19.1%	\$100	3.2%	18.0%
	Middle	9	47.4%	\$2,954	55.7%	33.8%	4	44.4%	33.6%	\$1,350	60.7%	35.1%	5	50.0%	33.1%	\$1,604	52.1%	34.4%
	Upper	6	31.6%	\$1,375	25.9%	40.0%	3	33.3%	42.5%	\$400	18.0%	35.9%	3	30.0%	42.0%	\$975	31.7%	36.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$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	19	100.0%	\$5,304	100.0%	100.0%	9	100.0%	100.0%	\$2,225	100.0%	100.0%	10	100.0%	100.0%	\$3,079	100.0%	100.0%	
SMALL FARM		Total Farms																
	Low	0	0.0%	\$0	0.0%	8.5%	0	0.0%	13.4%	\$0	0.0%	20.0%	0	0.0%	8.0%	\$0	0.0%	20.3%
	Moderate	0	0.0%	\$0	0.0%	24.0%	0	0.0%	16.9%	\$0	0.0%	21.6%	0	0.0%	22.7%	\$0	0.0%	22.9%
	Middle	0	0.0%	\$0	0.0%	36.8%	0	0.0%	45.9%	\$0	0.0%	37.7%	0	0.0%	39.9%	\$0	0.0%	42.9%
	Upper	0	0.0%	\$0	0.0%	30.6%	0	0.0%	23.8%	\$0	0.0%	20.6%	0	0.0%	29.4%	\$0	0.0%	13.9%
	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 &amp; Purchases

2019 FFIEC Census Data, 2019 D&amp;B Info and 2015 ACS Data

## Appendix G

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2  
Assessment Area: CA - Ventura

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2018, 2019					2018						2019					
		Count		Bank		Families by Family Income %	Count		Dollar		Agg	Count		Dollar		Agg		
		#	%	\$ (000s)	\$ %		#	Bank	Agg %	\$ (000s)		\$ %	#	Bank	Agg %		\$ (000s)	\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	21.7%	0	0.0%	1.6%	\$0	0.0%	0.9%	0	0.0%	1.7%	\$0	0.0%	0.9%
	Moderate	0	0.0%	\$0	0.0%	16.5%	0	0.0%	8.7%	\$0	0.0%	5.1%	0	0.0%	9.3%	\$0	0.0%	5.8%
	Middle	0	0.0%	\$0	0.0%	19.5%	0	0.0%	22.8%	\$0	0.0%	18.7%	0	0.0%	23.2%	\$0	0.0%	19.6%
	Upper	0	0.0%	\$0	0.0%	42.4%	0	0.0%	51.7%	\$0	0.0%	61.8%	0	0.0%	51.1%	\$0	0.0%	59.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	15.3%	\$0	0.0%	13.5%	0	0.0%	14.7%	\$0	0.0%	14.4%
	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%
REFINANCE	Low	1	9.1%	\$136	5.8%	21.7%	1	14.3%	7.1%	\$136	10.1%	4.1%	0	0.0%	3.6%	\$0	0.0%	2.1%
	Moderate	0	0.0%	\$0	0.0%	16.5%	0	0.0%	14.2%	\$0	0.0%	10.0%	0	0.0%	10.7%	\$0	0.0%	7.1%
	Middle	2	18.2%	\$215	9.1%	19.5%	1	14.3%	23.2%	\$105	7.8%	20.5%	1	25.0%	22.5%	\$110	11.0%	19.1%
	Upper	8	72.7%	\$2,002	85.1%	42.4%	5	71.4%	43.5%	\$1,110	82.2%	53.2%	3	75.0%	46.7%	\$892	89.0%	54.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	11.9%	\$0	0.0%	12.2%	0	0.0%	16.5%	\$0	0.0%	17.1%
	Total	11	100.0%	\$2,353	100.0%	100.0%	7	100.0%	100.0%	\$1,351	100.0%	100.0%	4	100.0%	100.0%	\$1,002	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	21.7%	0	0.0%	4.2%	\$0	0.0%	3.3%	0	0.0%	4.8%	\$0	0.0%	3.4%
	Moderate	1	5.0%	\$33	1.2%	16.5%	1	10.0%	9.4%	\$33	2.6%	8.0%	0	0.0%	9.7%	\$0	0.0%	8.7%
	Middle	2	10.0%	\$235	8.4%	19.5%	1	10.0%	21.4%	\$104	8.0%	18.2%	1	10.0%	22.9%	\$131	8.7%	20.1%
	Upper	17	85.0%	\$2,537	90.4%	42.4%	8	80.0%	60.1%	\$1,155	89.4%	61.7%	9	90.0%	59.4%	\$1,382	91.3%	64.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	4.9%	\$0	0.0%	8.9%	0	0.0%	3.1%	\$0	0.0%	3.9%
	Total	20	100.0%	\$2,805	100.0%	100.0%	10	100.0%	100.0%	\$1,292	100.0%	100.0%	10	100.0%	100.0%	\$1,513	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	21.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.5%	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%	19.5%	0	0.0%	2.4%	\$0	0.0%	0.0%	0	0.0%	2.0%	\$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%	2.0%	\$0	0.0%	0.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	97.6%	\$0	0.0%	100.0%	0	0.0%	96.0%	\$0	0.0%	99.6%
	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%
OTHER PURPOSE LOC	Low	0	0.0%	\$0	0.0%	21.7%	0	0.0%	5.9%	\$0	0.0%	3.8%	0	0.0%	4.7%	\$0	0.0%	3.8%
	Moderate	2	8.7%	\$96	3.6%	16.5%	2	16.7%	12.2%	\$96	10.0%	7.8%	0	0.0%	11.9%	\$0	0.0%	8.5%
	Middle	3	13.0%	\$150	5.6%	19.5%	3	25.0%	22.9%	\$150	15.7%	14.6%	0	0.0%	21.5%	\$0	0.0%	16.6%
	Upper	18	78.3%	\$2,433	90.8%	42.4%	7	58.3%	57.3%	\$711	74.3%	71.8%	11	100.0%	58.6%	\$1,722	100.0%	67.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	1.8%	\$0	0.0%	2.0%	0	0.0%	3.3%	\$0	0.0%	3.7%
	Total	23	100.0%	\$2,679	100.0%	100.0%	12	100.0%	100.0%	\$957	100.0%	100.0%	11	100.0%	100.0%	\$1,722	100.0%	100.0%

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

## Appendix G

Borrower Distribution of HMDA Loans &amp; Small Business/Small Farm Loans by Revenue &amp; Loan Size - Table 2 of 2

Assessment Area: CA - Ventura

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2018, 2019					2018						2019					
		Count		Bank		Families by Family Income %	Count		Dollar		Agg	Count		Dollar		Agg		
		#	%	\$ (000s)	\$ %		#	%	\$ (000s)	\$ %		#	%	\$ (000s)	\$ %			
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	21.7%	0	0.0%	\$0	0.0%	2.3%	0	0.0%	\$0	0.0%	3.9%		
	Moderate	0	0.0%	\$0	0.0%	16.5%	0	0.0%	\$0	0.0%	4.7%	0	0.0%	\$0	0.0%	10.7%		
	Middle	0	0.0%	\$0	0.0%	19.5%	0	0.0%	\$0	0.0%	27.1%	0	0.0%	\$0	0.0%	14.8%		
	Upper	0	0.0%	\$0	0.0%	42.4%	0	0.0%	\$0	0.0%	66.9%	0	0.0%	\$0	0.0%	52.7%		
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	11.2%	0	0.0%	\$0	0.0%	5.7%		
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%		
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	21.7%	0	0.0%	\$0	0.0%	0.6%	0	0.0%	\$0	0.0%	2.5%		
	Moderate	0	0.0%	\$0	0.0%	16.5%	0	0.0%	\$0	0.0%	2.4%	0	0.0%	\$0	0.0%	7.2%		
	Middle	0	0.0%	\$0	0.0%	19.5%	0	0.0%	\$0	0.0%	0.9%	0	0.0%	\$0	0.0%	4.3%		
	Upper	0	0.0%	\$0	0.0%	42.4%	0	0.0%	\$0	0.0%	2.0%	0	0.0%	\$0	0.0%	5.0%		
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	94.0%	0	0.0%	\$0	0.0%	81.0%		
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%		
HMDA TOTALS	Low	1	1.9%	\$136	1.7%	21.7%	1	3.4%	\$136	3.8%	2.0%	0	0.0%	\$0	0.0%	3.1%		
	Moderate	3	5.6%	\$129	1.6%	16.5%	3	10.3%	\$129	3.6%	6.1%	0	0.0%	\$0	0.0%	11.1%		
	Middle	7	13.0%	\$600	7.7%	19.5%	5	17.2%	\$359	10.0%	16.4%	2	8.0%	\$241	5.7%	22.5%		
	Upper	43	79.6%	\$6,972	89.0%	42.4%	20	69.0%	\$2,976	82.7%	50.2%	23	92.0%	\$3,996	94.3%	48.3%		
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	25.3%	0	0.0%	\$0	0.0%	14.0%		
	Total	54	100.0%	\$7,837	100.0%	100.0%	29	100.0%	\$3,600	100.0%	100.0%	25	100.0%	\$4,237	100.0%	100.0%		
Small Business	Total Businesses																	
	\$1 Million or Less	3	15.8%	\$429	8.1%	92.3%	1	11.1%	\$50	2.2%	32.3%	2	20.0%	\$379	12.3%	44.8%		
	Over \$1 Million	10	52.6%	\$3,875	73.1%	7.3%	5	55.6%				5	50.0%					
	Total Rev. available	13	68.4%	\$4,304	81.2%	99.6%	6	66.7%				7	70.0%					
	Rev. Not Known	6	31.6%	\$1,000	18.9%	0.4%	3	33.3%				3	30.0%					
	Total	19	100.0%	\$5,304	100.0%	100.0%	9	100.0%				10	100.0%					
Small Business	Loan Size																	
	\$100,000 or Less	8	42.1%	\$600	11.3%		4	44.4%	\$275	12.4%	52.3%	4	40.0%	\$325	10.6%	96.0%		
	\$100,001 - \$250,000	5	26.3%	\$1,200	22.6%		3	33.3%	\$750	33.7%	13.1%	2	20.0%	\$450	14.6%	2.2%		
	\$250,001 - \$1 Million	6	31.6%	\$3,504	66.1%		2	22.2%	\$1,200	53.9%	34.6%	4	40.0%	\$2,304	74.8%	1.8%		
	Total	19	100.0%	\$5,304	100.0%		9	100.0%	\$2,225	100.0%	100.0%	10	100.0%	\$3,079	100.0%	100.0%		
Small Farm	Total Farms																	
	\$1 Million or Less	0	0.0%	\$0	0.0%	85.5%	0	0.0%	\$0	0.0%	39.1%	0	0.0%	\$0	0.0%	42.4%		
	Over \$1 Million	0	0.0%	\$0	0.0%	14.5%	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%	\$0	0.0%	37.7%	0	0.0%	\$0	0.0%	90.1%		
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	15.9%	0	0.0%	\$0	0.0%	4.1%		
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	46.4%	0	0.0%	\$0	0.0%	5.8%		
	Total	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%		

Originations &amp; Purchases

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

2019 FFIEC Census Data, 2019 D&amp;B Info, and 2015 ACS Data

## Appendix G

Geographic Distribution of HMDA, Small Business, &amp; Small Farm Loans - Table 1 of 2

Assessment Area: FL - Naples-Immokalee-Marco Island MSA

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2018					2019						
		Count		Dollar			Count			Dollar		Count			Dollar			
		#	%	\$ (000s)	\$ %		#	%	Agg %	\$ (000s)	\$ %	Agg %	#	%	Agg %	\$ (000s)	\$ %	Agg %
HOME PURCHASE	Low	2	8.0%	\$710	12.7%	2.3%	0	0.0%	1.3%	\$0	0.0%	0.9%	2	20.0%	1.6%	\$710	22.5%	1.4%
	Moderate	10	40.0%	\$1,657	29.7%	16.3%	8	53.3%	16.4%	\$1,190	49.0%	11.4%	2	20.0%	16.7%	\$467	14.8%	11.8%
	Middle	6	24.0%	\$1,075	19.3%	41.3%	3	20.0%	42.1%	\$615	25.3%	36.2%	3	30.0%	42.2%	\$460	14.6%	35.3%
	Upper	7	28.0%	\$2,140	38.3%	40.1%	4	26.7%	40.3%	\$625	25.7%	51.6%	3	30.0%	39.5%	\$1,515	48.1%	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%
	Total	25	100.0%	\$5,582	100.0%	100.0%	15	100.0%	100.0%	\$2,430	100.0%	100.0%	10	100.0%	100.0%	\$3,152	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	2.3%	0	0.0%	1.3%	\$0	0.0%	0.7%	0	0.0%	0.8%	\$0	0.0%	0.7%
	Moderate	5	45.5%	\$1,241	32.8%	16.3%	2	50.0%	16.3%	\$515	81.1%	10.0%	3	42.9%	13.7%	\$726	23.1%	8.7%
	Middle	3	27.3%	\$245	6.5%	41.3%	2	50.0%	42.7%	\$120	18.9%	32.9%	1	14.3%	42.8%	\$125	4.0%	33.9%
	Upper	3	27.3%	\$2,296	60.7%	40.1%	0	0.0%	39.6%	\$0	0.0%	56.3%	3	42.9%	42.7%	\$2,296	73.0%	56.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	11	100.0%	\$3,782	100.0%	100.0%	4	100.0%	100.0%	\$635	100.0%	100.0%	7	100.0%	100.0%	\$3,147	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	2.3%	0	0.0%	0.7%	\$0	0.0%	0.4%	0	0.0%	0.6%	\$0	0.0%	0.3%
	Moderate	0	0.0%	\$0	0.0%	16.3%	0	0.0%	13.6%	\$0	0.0%	9.8%	0	0.0%	13.7%	\$0	0.0%	9.4%
	Middle	2	40.0%	\$397	47.9%	41.3%	0	0.0%	46.0%	\$0	0.0%	35.9%	2	100.0%	45.1%	\$397	100.0%	38.6%
	Upper	3	60.0%	\$431	52.1%	40.1%	3	100.0%	39.8%	\$431	100.0%	53.9%	0	0.0%	40.6%	\$0	0.0%	51.7%
	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	5	100.0%	\$828	100.0%	100.0%	3	100.0%	100.0%	\$431	100.0%	100.0%	2	100.0%	100.0%	\$397	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	2.0%	0	0.0%	10.0%	\$0	0.0%	4.7%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.3%	0	0.0%	70.0%	\$0	0.0%	45.1%	0	0.0%	34.8%	\$0	0.0%	26.3%
	Middle	0	0.0%	\$0	0.0%	33.6%	0	0.0%	15.0%	\$0	0.0%	31.5%	0	0.0%	34.8%	\$0	0.0%	36.6%
	Upper	0	0.0%	\$0	0.0%	48.1%	0	0.0%	5.0%	\$0	0.0%	18.7%	0	0.0%	30.4%	\$0	0.0%	37.1%
	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%	
OTHER PURPOSE LOC	Low	0	0.0%	\$0	0.0%	2.3%	0	0.0%	0.7%	\$0	0.0%	0.2%	0	0.0%	1.7%	\$0	0.0%	0.6%
	Moderate	0	0.0%	\$0	0.0%	16.3%	0	0.0%	12.7%	\$0	0.0%	8.5%	0	0.0%	13.2%	\$0	0.0%	9.0%
	Middle	2	66.7%	\$224	42.7%	41.3%	0	0.0%	42.1%	\$0	0.0%	30.3%	2	66.7%	44.2%	\$224	42.7%	28.7%
	Upper	1	33.3%	\$300	57.3%	40.1%	0	0.0%	44.6%	\$0	0.0%	60.9%	1	33.3%	40.9%	\$300	57.3%	61.7%
	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	3	100.0%	\$524	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	3	100.0%	100.0%	\$524	100.0%	100.0%

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

## Appendix G

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2  
Assessment Area: FL - Naples-Immokalee-Marco Island MSA

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison											
							2018						2019					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %		
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	2.3%	0	0.0%	0.4%	\$0	0.0%	0.5%	0	0.0%	1.3%	\$0	0.0%	0.6%
	Moderate	0	0.0%	\$0	0.0%	16.3%	0	0.0%	10.0%	\$0	0.0%	4.1%	0	0.0%	12.6%	\$0	0.0%	5.3%
	Middle	1	100.0%	\$201	100.0%	41.3%	0	0.0%	28.4%	\$0	0.0%	16.4%	1	100.0%	37.9%	\$201	100.0%	19.4%
	Upper	0	0.0%	\$0	0.0%	40.1%	0	0.0%	61.2%	\$0	0.0%	79.0%	0	0.0%	48.2%	\$0	0.0%	74.7%
	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%
		0	0.0%	\$0	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%	\$201	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	1	100.0%	100.0%	\$201	100.0%	100.0%
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	2.3%	0	0.0%	2.3%	\$0	0.0%	2.3%	0	0.0%	1.7%	\$0	0.0%	1.1%
	Moderate	1	50.0%	\$191	74.6%	16.3%	1	50.0%	24.5%	\$191	74.6%	18.8%	0	0.0%	14.9%	\$0	0.0%	9.8%
	Middle	1	50.0%	\$65	25.4%	41.3%	1	50.0%	37.7%	\$65	25.4%	38.8%	0	0.0%	42.5%	\$0	0.0%	43.9%
	Upper	0	0.0%	\$0	0.0%	40.1%	0	0.0%	35.4%	\$0	0.0%	40.1%	0	0.0%	40.8%	\$0	0.0%	45.3%
	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%
		0	0.0%	\$0	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%	\$256	100.0%	100.0%	2	100.0%	100.0%	\$256	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	2	4.3%	\$710	6.4%	2.3%	0	0.0%	1.2%	\$0	0.0%	1.1%	2	8.7%	1.4%	\$710	9.6%	1.0%
	Moderate	16	34.0%	\$3,089	27.6%	16.3%	11	45.8%	16.2%	\$1,896	50.5%	13.2%	5	21.7%	15.6%	\$1,193	16.1%	11.5%
	Middle	15	31.9%	\$2,207	19.8%	41.3%	6	25.0%	42.0%	\$800	21.3%	34.7%	9	39.1%	42.4%	\$1,407	19.0%	34.6%
	Upper	14	29.8%	\$5,167	46.2%	40.1%	7	29.2%	40.5%	\$1,056	28.1%	51.0%	7	30.4%	40.6%	\$4,111	55.4%	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%
		0	0.0%	\$0	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%	\$11,173	100.0%	100.0%	24	100.0%	100.0%	\$3,752	100.0%	100.0%	23	100.0%	100.0%	\$7,421	100.0%	100.0%
SMALL BUSINESSES		Total Businesses																
	Low	0	0.0%	\$0	0.0%	2.8%	0	0.0%	2.5%	\$0	0.0%	3.0%	0	0.0%	2.5%	\$0	0.0%	3.3%
	Moderate	1	33.3%	\$10	1.0%	13.5%	0	0.0%	10.8%	\$0	0.0%	8.0%	1	50.0%	10.6%	\$10	2.4%	7.1%
	Middle	1	33.3%	\$600	59.4%	39.8%	1	100.0%	39.5%	\$600	100.0%	33.6%	0	0.0%	40.0%	\$0	0.0%	36.8%
	Upper	1	33.3%	\$400	39.6%	43.8%	0	0.0%	46.5%	\$0	0.0%	54.9%	1	50.0%	45.2%	\$400	97.6%	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%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.7%	\$0	0.0%	0.5%	0	0.0%	1.7%	\$0	0.0%	0.5%
	Total	3	100.0%	\$1,010	100.0%	100.0%	1	100.0%	100.0%	\$600	100.0%	100.0%	2	100.0%	100.0%	\$410	100.0%	100.0%
SMALL FARM		Total Farms																
	Low	0	0.0%	\$0	0.0%	11.5%	0	0.0%	27.0%	\$0	0.0%	8.7%	0	0.0%	9.8%	\$0	0.0%	3.3%
	Moderate	0	0.0%	\$0	0.0%	17.2%	0	0.0%	31.7%	\$0	0.0%	32.4%	0	0.0%	27.5%	\$0	0.0%	9.3%
	Middle	0	0.0%	\$0	0.0%	37.3%	0	0.0%	20.6%	\$0	0.0%	42.4%	0	0.0%	27.5%	\$0	0.0%	21.4%
	Upper	0	0.0%	\$0	0.0%	34.0%	0	0.0%	19.0%	\$0	0.0%	16.4%	0	0.0%	31.4%	\$0	0.0%	63.7%
	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%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.6%	\$0	0.0%	0.1%	0	0.0%	3.9%	\$0	0.0%	2.4%
	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%

Originations &amp; Purchases

2019 FFIEC Census Data, 2019 D&amp;B Info and 2015 ACS Data

## Appendix G

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2**  
**Assessment Area: FL - Naples-Immokalee-Marco Island MSA**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2018, 2019					2018						2019					
		Count		Bank		Families by Family Income %	Count		Dollar		Agg %	Count		Dollar				
		#	%	\$ (000s)	\$ %		#	%	\$ (000s)	\$ %		#	%	Agg %	\$ (000s)	\$ %	Agg %	
HOME PURCHASE	Low	1	4.0%	\$80	1.4%	20.8%	1	6.7%	2.1%	\$80	3.3%	1.0%	0	0.0%	2.9%	\$0	0.0%	1.3%
	Moderate	11	44.0%	\$1,734	31.1%	17.7%	7	46.7%	11.8%	\$984	40.5%	7.0%	4	40.0%	14.6%	\$750	23.8%	8.7%
	Middle	4	16.0%	\$769	13.8%	19.3%	3	20.0%	17.9%	\$490	20.2%	12.6%	1	10.0%	19.4%	\$279	8.9%	13.9%
	Upper	9	36.0%	\$2,999	53.7%	42.2%	4	26.7%	52.4%	\$876	36.0%	65.1%	5	50.0%	52.4%	\$2,123	67.4%	64.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	15.8%	\$0	0.0%	14.4%	0	0.0%	10.7%	\$0	0.0%	11.5%
	Total	25	100.0%	\$5,582	100.0%	100.0%	15	100.0%	100.0%	\$2,430	100.0%	100.0%	10	100.0%	100.0%	\$3,152	100.0%	100.0%
REFINANCE	Low	2	18.2%	\$167	4.4%	20.8%	2	50.0%	7.4%	\$167	26.3%	3.2%	0	0.0%	4.4%	\$0	0.0%	1.9%
	Moderate	2	18.2%	\$298	7.9%	17.7%	0	0.0%	15.1%	\$0	0.0%	8.3%	2	28.6%	12.8%	\$298	9.5%	6.5%
	Middle	1	9.1%	\$204	5.4%	19.3%	0	0.0%	20.0%	\$0	0.0%	13.3%	1	14.3%	16.9%	\$204	6.5%	10.7%
	Upper	6	54.5%	\$3,113	82.3%	42.2%	2	50.0%	44.9%	\$468	73.7%	59.8%	4	57.1%	49.1%	\$2,645	84.0%	63.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	12.6%	\$0	0.0%	15.3%	0	0.0%	16.8%	\$0	0.0%	17.7%
	Total	11	100.0%	\$3,782	100.0%	100.0%	4	100.0%	100.0%	\$635	100.0%	100.0%	7	100.0%	100.0%	\$3,147	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	20.8%	0	0.0%	4.7%	\$0	0.0%	4.5%	0	0.0%	5.0%	\$0	0.0%	1.9%
	Moderate	0	0.0%	\$0	0.0%	17.7%	0	0.0%	13.4%	\$0	0.0%	7.9%	0	0.0%	15.0%	\$0	0.0%	7.7%
	Middle	0	0.0%	\$0	0.0%	19.3%	0	0.0%	21.5%	\$0	0.0%	13.9%	0	0.0%	21.3%	\$0	0.0%	14.6%
	Upper	4	80.0%	\$628	75.8%	42.2%	3	100.0%	55.8%	\$431	100.0%	67.5%	1	50.0%	55.4%	\$197	49.6%	67.6%
	Unknown	1	20.0%	\$200	24.2%	0.0%	0	0.0%	4.6%	\$0	0.0%	6.1%	1	50.0%	3.2%	\$200	50.4%	8.2%
	Total	5	100.0%	\$828	100.0%	100.0%	3	100.0%	100.0%	\$431	100.0%	100.0%	2	100.0%	100.0%	\$397	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	20.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	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%	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%	42.2%	0	0.0%	10.0%	\$0	0.0%	0.3%	0	0.0%	4.3%	\$0	0.0%	2.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	90.0%	\$0	0.0%	99.7%	0	0.0%	95.7%	\$0	0.0%	98.0%
	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%
OTHER PURPOSE LOC	Low	0	0.0%	\$0	0.0%	20.8%	0	0.0%	4.6%	\$0	0.0%	3.8%	0	0.0%	4.7%	\$0	0.0%	1.7%
	Moderate	0	0.0%	\$0	0.0%	17.7%	0	0.0%	13.9%	\$0	0.0%	6.4%	0	0.0%	14.9%	\$0	0.0%	7.1%
	Middle	1	33.3%	\$124	23.7%	19.3%	0	0.0%	20.9%	\$0	0.0%	12.5%	1	33.3%	17.9%	\$124	23.7%	10.2%
	Upper	2	66.7%	\$400	76.3%	42.2%	0	0.0%	59.3%	\$0	0.0%	76.0%	2	66.7%	59.4%	\$400	76.3%	78.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	1.4%	\$0	0.0%	1.2%	0	0.0%	3.0%	\$0	0.0%	2.2%
	Total	3	100.0%	\$524	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	3	100.0%	100.0%	\$524	100.0%	100.0%

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

## Appendix G

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2  
Assessment Area: FL - Naples-Immokalee-Marco Island MSA

PRODUCT TYPE		Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison														
							2018						2019								
		Borrower Income Levels		2018, 2019			Families by Family Income			2018			2019			2018			2019		
				Count	Bank	Dollar				Count	Dollar	Count	Dollar	Count	Dollar	Count	Dollar				
		#	%	\$ (000s)	\$ %	%	#	%	Agg %	\$ (000s)	\$ %	\$ %	#	%	Agg %	\$ (000s)	\$ %	\$ %			
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	20.8%	0	0.0%	4.4%	\$0	0.0%	1.0%	0	0.0%	6.3%	\$0	0.0%	2.2%			
	Moderate	1	100.0%	\$201	100.0%	17.7%	0	0.0%	8.4%	\$0	0.0%	4.4%	1	100.0%	13.0%	\$201	100.0%	2.9%			
	Middle	0	0.0%	\$0	0.0%	19.3%	0	0.0%	13.2%	\$0	0.0%	5.0%	0	0.0%	13.6%	\$0	0.0%	4.1%			
	Upper	0	0.0%	\$0	0.0%	42.2%	0	0.0%	65.6%	\$0	0.0%	76.9%	0	0.0%	61.5%	\$0	0.0%	80.2%			
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	8.4%	\$0	0.0%	12.7%	0	0.0%	5.6%	\$0	0.0%	10.5%			
	Total	1	100.0%	\$201	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	1	100.0%	100.0%	\$201	100.0%	100.0%			
PURPOSE NOT APPLICABLE	Low	1	50.0%	\$65	25.4%	20.8%	1	50.0%	3.0%	\$65	25.4%	1.6%	0	0.0%	1.1%	\$0	0.0%	0.6%			
	Moderate	0	0.0%	\$0	0.0%	17.7%	0	0.0%	6.3%	\$0	0.0%	4.2%	0	0.0%	5.7%	\$0	0.0%	6.3%			
	Middle	0	0.0%	\$0	0.0%	19.3%	0	0.0%	3.0%	\$0	0.0%	3.1%	0	0.0%	4.6%	\$0	0.0%	4.0%			
	Upper	1	50.0%	\$191	74.6%	42.2%	1	50.0%	6.3%	\$191	74.6%	6.1%	0	0.0%	2.9%	\$0	0.0%	4.2%			
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	81.5%	\$0	0.0%	85.1%	0	0.0%	85.6%	\$0	0.0%	85.0%			
	Total	2	100.0%	\$256	100.0%	100.0%	2	100.0%	100.0%	\$256	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%			
HMDA TOTALS	Low	4	8.5%	\$312	2.8%	20.8%	4	16.7%	3.5%	\$312	8.3%	1.4%	0	0.0%	3.5%	\$0	0.0%	1.4%			
	Moderate	14	29.8%	\$2,233	20.0%	17.7%	7	29.2%	12.5%	\$984	26.2%	6.7%	7	30.4%	13.9%	\$1,249	16.8%	7.3%			
	Middle	6	12.8%	\$1,097	9.8%	19.3%	3	12.5%	18.2%	\$490	13.1%	11.6%	3	13.0%	18.5%	\$607	8.2%	11.8%			
	Upper	22	46.8%	\$7,331	65.6%	42.2%	10	41.7%	50.5%	\$1,966	52.4%	59.7%	12	52.2%	51.4%	\$5,365	72.3%	60.7%			
	Unknown	1	2.1%	\$200	1.8%	0.0%	0	0.0%	15.3%	\$0	0.0%	20.6%	1	4.3%	12.7%	\$200	2.7%	18.7%			
	Total	47	100.0%	\$11,173	100.0%	100.0%	24	100.0%	100.0%	\$3,752	100.0%	100.0%	23	100.0%	100.0%	\$7,421	100.0%	100.0%			
Small Business	Total Businesses																				
	Revenue	\$1 Million or Less	1	33.3%	\$10	1.0%	94.0%	0	0.0%	45.9%	\$0	0.0%	34.5%	1	50.0%	45.9%	\$10	2.4%	33.1%		
		Over \$1 Million	1	33.3%	\$600	59.4%	5.1%	1	100.0%				0	0.0%							
		Total Rev. available	2	66.6%	\$610	60.4%	99.1%	1	100.0%				1	50.0%							
		Rev. Not Known	1	33.3%	\$400	39.6%	0.9%	0	0.0%				1	50.0%							
		Total	3	100.0%	\$1,010	100.0%	100.0%	1	100.0%				2	100.0%							
	Loan Size	\$100,000 or Less	1	33.3%	\$10	1.0%		0	0.0%	95.2%	\$0	0.0%	44.6%	1	50.0%	95.3%	\$10	2.4%	46.0%		
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	2.4%	\$0	0.0%	13.4%	0	0.0%	2.5%	\$0	0.0%	14.6%		
		\$250,001 - \$1 Million	2	66.7%	\$1,000	99.0%		1	100.0%	2.4%	\$600	100.0%	42.0%	1	50.0%	2.2%	\$400	97.6%	39.5%		
		Total	3	100.0%	\$1,010	100.0%		1	100.0%	100.0%	\$600	100.0%	100.0%	2	100.0%	100.0%	\$410	100.0%	100.0%		
Small Farm	Total Farms																				
	Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	93.4%	0	0.0%	55.6%	\$0	0.0%	80.3%	0	0.0%	54.9%	\$0	0.0%	40.9%		
		Over \$1 Million	0	0.0%	\$0	0.0%	6.6%	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%	93.7%	\$0	0.0%	42.5%	0	0.0%	98.0%	\$0	0.0%	63.6%		
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	3.2%	\$0	0.0%	10.9%	0	0.0%	0.0%	\$0	0.0%	0.0%		
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	3.2%	\$0	0.0%	46.6%	0	0.0%	2.0%	\$0	0.0%	36.4%		
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 &amp; Purchases

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

2019 FFIEC Census Data, 2019 D&amp;B Info, and 2015 ACS Data

## Appendix G

Geographic Distribution of HMDA, Small Business, &amp; Small Farm Loans - Table 1 of 2

Assessment Area: MI - Ann Arbor MSA

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2018					2019						
		Count		Dollar			Dollar			Count			Dollar					
		#	%	\$ (000s)	\$ %		#	%	Agg %	\$ (000s)	\$ %	Agg %	#	%	Agg %	\$ (000s)	\$ %	Agg %
HOME PURCHASE	Low	2	8.0%	\$252	5.9%	6.6%	2	12.5%	8.5%	\$252	9.4%	4.4%	0	0.0%	8.2%	\$0	0.0%	4.3%
	Moderate	3	12.0%	\$340	7.9%	12.0%	2	12.5%	13.8%	\$124	4.6%	9.8%	1	11.1%	14.4%	\$216	13.4%	10.8%
	Middle	9	36.0%	\$1,202	27.9%	44.7%	5	31.3%	46.5%	\$867	32.2%	44.6%	4	44.4%	45.7%	\$335	20.8%	43.4%
	Upper	11	44.0%	\$2,507	58.3%	36.5%	7	43.8%	30.9%	\$1,448	53.8%	40.9%	4	44.4%	31.4%	\$1,059	65.8%	41.0%
	Unknown	0	0.0%	\$0	0.0%	0.2%	0	0.0%	0.3%	\$0	0.0%	0.3%	0	0.0%	0.5%	\$0	0.0%	0.5%
	Total	25	100.0%	\$4,301	100.0%	100.0%	16	100.0%	100.0%	\$2,691	100.0%	100.0%	9	100.0%	100.0%	\$1,610	100.0%	100.0%
REFINANCE	Low	3	2.3%	\$320	1.4%	6.6%	0	0.0%	6.7%	\$0	0.0%	4.5%	3	5.1%	5.0%	\$320	2.8%	3.1%
	Moderate	6	4.7%	\$788	3.4%	12.0%	5	7.2%	10.8%	\$728	6.3%	8.1%	1	1.7%	10.3%	\$60	0.5%	7.2%
	Middle	64	50.0%	\$9,808	42.5%	44.7%	33	47.8%	46.8%	\$4,266	36.7%	43.1%	31	52.5%	46.9%	\$5,542	48.3%	42.5%
	Upper	55	43.0%	\$12,183	52.7%	36.5%	31	44.9%	35.5%	\$6,634	57.1%	44.0%	24	40.7%	37.7%	\$5,549	48.4%	47.1%
	Unknown	0	0.0%	\$0	0.0%	0.2%	0	0.0%	0.2%	\$0	0.0%	0.3%	0	0.0%	0.1%	\$0	0.0%	0.2%
	Total	128	100.0%	\$23,099	100.0%	100.0%	69	100.0%	100.0%	\$11,628	100.0%	100.0%	59	100.0%	100.0%	\$11,471	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	6.6%	0	0.0%	4.0%	\$0	0.0%	3.0%	0	0.0%	4.0%	\$0	0.0%	2.1%
	Moderate	5	9.8%	\$456	8.2%	12.0%	4	13.8%	9.3%	\$406	15.1%	6.4%	1	4.5%	9.1%	\$50	1.8%	5.6%
	Middle	24	47.1%	\$2,196	39.7%	44.7%	15	51.7%	42.3%	\$1,474	54.7%	37.3%	9	40.9%	41.6%	\$722	25.5%	37.9%
	Upper	22	43.1%	\$2,877	52.0%	36.5%	10	34.5%	44.4%	\$815	30.2%	53.4%	12	54.5%	45.2%	\$2,062	72.8%	54.2%
	Unknown	0	0.0%	\$0	0.0%	0.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.2%
	Total	51	100.0%	\$5,529	100.0%	100.0%	29	100.0%	100.0%	\$2,695	100.0%	100.0%	22	100.0%	100.0%	\$2,834	100.0%	100.0%
MULTI FAMILY		Multi-Family Units																
	Low	0	0.0%	\$0	0.0%	28.1%	0	0.0%	29.6%	\$0	0.0%	8.4%	0	0.0%	39.4%	\$0	0.0%	17.3%
	Moderate	1	100.0%	\$225	100.0%	18.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	1	100.0%	18.2%	\$225	100.0%	24.0%
	Middle	0	0.0%	\$0	0.0%	34.6%	0	0.0%	44.4%	\$0	0.0%	52.6%	0	0.0%	30.3%	\$0	0.0%	53.4%
	Upper	0	0.0%	\$0	0.0%	11.8%	0	0.0%	22.2%	\$0	0.0%	27.7%	0	0.0%	9.1%	\$0	0.0%	4.5%
	Unknown	0	0.0%	\$0	0.0%	6.8%	0	0.0%	3.7%	\$0	0.0%	11.4%	0	0.0%	3.0%	\$0	0.0%	0.9%
	Total	1	100.0%	\$225	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	1	100.0%	100.0%	\$225	100.0%	100.0%
OTHER PURPOSE LOC	Low	1	1.7%	\$67	1.1%	6.6%	0	0.0%	4.1%	\$0	0.0%	2.2%	1	3.8%	6.0%	\$67	2.5%	3.5%
	Moderate	2	3.4%	\$144	2.3%	12.0%	0	0.0%	8.5%	\$0	0.0%	5.9%	2	7.7%	7.0%	\$144	5.3%	3.5%
	Middle	27	46.6%	\$2,529	39.7%	44.7%	16	50.0%	41.9%	\$1,933	52.6%	32.8%	11	42.3%	45.3%	\$596	22.1%	42.0%
	Upper	28	48.3%	\$3,630	57.0%	36.5%	16	50.0%	45.3%	\$1,742	47.4%	58.6%	12	46.2%	41.7%	\$1,888	70.1%	51.0%
	Unknown	0	0.0%	\$0	0.0%	0.2%	0	0.0%	0.2%	\$0	0.0%	0.5%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	58	100.0%	\$6,370	100.0%	100.0%	32	100.0%	100.0%	\$3,675	100.0%	100.0%	26	100.0%	100.0%	\$2,695	100.0%	100.0%

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

## Appendix G

Geographic Distribution of HMDA, Small Business, &amp; Small Farm Loans - Table 2 of 2

Assessment Area: MI - Ann Arbor MSA

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison											
							2018					2019						
		Bank				Owner Occupied Units %	Count			Dollar			Count			Dollar		
		Count		Dollar			Bank	Agg		Bank	Agg		Bank	Agg		Bank	Agg	
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %		
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	6.6%	0	0.0%	5.6%	\$0	0.0%	4.4%	0	0.0%	4.8%	\$0	0.0%	3.2%
	Moderate	0	0.0%	\$0	0.0%	12.0%	0	0.0%	11.9%	\$0	0.0%	4.2%	0	0.0%	10.1%	\$0	0.0%	3.9%
	Middle	1	50.0%	\$194	24.4%	44.7%	1	100.0%	47.5%	\$194	100.0%	37.8%	0	0.0%	51.0%	\$0	0.0%	39.8%
	Upper	1	50.0%	\$600	75.6%	36.5%	0	0.0%	35.0%	\$0	0.0%	53.6%	1	100.0%	33.7%	\$600	100.0%	51.8%
	Unknown	0	0.0%	\$0	0.0%	0.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.5%	\$0	0.0%	1.3%
	Total	2	100.0%	\$794	100.0%	100.0%	1	100.0%	100.0%	\$194	100.0%	100.0%	1	100.0%	100.0%	\$600	100.0%	100.0%
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	6.6%	0	0.0%	8.4%	\$0	0.0%	5.1%	0	0.0%	5.4%	\$0	0.0%	1.3%
	Moderate	0	0.0%	\$0	0.0%	12.0%	0	0.0%	16.9%	\$0	0.0%	17.3%	0	0.0%	13.5%	\$0	0.0%	6.2%
	Middle	0	0.0%	\$0	0.0%	44.7%	0	0.0%	46.1%	\$0	0.0%	40.1%	0	0.0%	58.1%	\$0	0.0%	29.9%
	Upper	0	0.0%	\$0	0.0%	36.5%	0	0.0%	28.7%	\$0	0.0%	37.5%	0	0.0%	23.0%	\$0	0.0%	62.6%
	Unknown	0	0.0%	\$0	0.0%	0.2%	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	6	2.3%	\$639	1.6%	6.6%	2	1.4%	7.5%	\$252	1.2%	4.7%	4	3.4%	6.5%	\$387	2.0%	5.0%
	Moderate	17	6.4%	\$1,953	4.8%	12.0%	11	7.5%	12.3%	\$1,258	6.0%	8.3%	6	5.1%	12.0%	\$695	3.6%	10.3%
	Middle	125	47.2%	\$15,929	39.5%	44.7%	70	47.6%	46.1%	\$8,734	41.8%	44.4%	55	46.6%	46.0%	\$7,195	37.0%	43.7%
	Upper	117	44.2%	\$21,797	54.1%	36.5%	64	43.5%	33.9%	\$10,639	50.9%	41.3%	53	44.9%	35.2%	\$11,158	57.4%	40.6%
	Unknown	0	0.0%	\$0	0.0%	0.2%	0	0.0%	0.2%	\$0	0.0%	1.3%	0	0.0%	0.3%	\$0	0.0%	0.4%
	Total	265	100.0%	\$40,318	100.0%	100.0%	147	100.0%	100.0%	\$20,883	100.0%	100.0%	118	100.0%	100.0%	\$19,435	100.0%	100.0%
SMALL BUSINESSES		Total Businesses																
	Low	26	8.5%	\$9,456	12.3%	8.6%	15	8.9%	7.2%	\$5,663	12.8%	6.7%	11	8.1%	7.2%	\$3,793	11.6%	7.3%
	Moderate	24	7.9%	\$5,818	7.6%	9.3%	16	9.5%	10.1%	\$3,740	8.5%	7.3%	8	5.9%	9.7%	\$2,078	6.3%	7.3%
	Middle	124	40.7%	\$28,098	36.5%	43.2%	68	40.2%	44.8%	\$15,796	35.8%	45.2%	56	41.2%	44.7%	\$12,302	37.5%	45.3%
	Upper	105	34.4%	\$26,823	34.9%	32.5%	56	33.1%	31.6%	\$14,691	33.3%	31.3%	49	36.0%	32.3%	\$12,132	37.0%	32.7%
	Unknown	26	8.5%	\$6,747	8.8%	6.5%	14	8.3%	5.6%	\$4,287	9.7%	9.1%	12	8.8%	5.2%	\$2,460	7.5%	7.1%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.6%	\$0	0.0%	0.3%	0	0.0%	0.9%	\$0	0.0%	0.3%	
Total	305	100.0%	\$76,942	100.0%	100.0%	169	100.0%	100.0%	\$44,177	100.0%	100.0%	136	100.0%	100.0%	\$32,765	100.0%	100.0%	
SMALL FARM		Total Farms																
	Low	0	0.0%	\$0	0.0%	0.3%	0	0.0%	1.4%	\$0	0.0%	1.0%	0	0.0%	1.6%	\$0	0.0%	0.4%
	Moderate	0	0.0%	\$0	0.0%	4.1%	0	0.0%	1.4%	\$0	0.0%	2.3%	0	0.0%	3.3%	\$0	0.0%	4.8%
	Middle	2	100.0%	\$120	100.0%	64.4%	1	100.0%	54.9%	\$60	100.0%	68.8%	1	100.0%	60.7%	\$60	100.0%	66.7%
	Upper	0	0.0%	\$0	0.0%	31.2%	0	0.0%	42.3%	\$0	0.0%	27.8%	0	0.0%	34.4%	\$0	0.0%	28.2%
	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%	
Total	2	100.0%	\$120	100.0%	100.0%	1	100.0%	100.0%	\$60	100.0%	100.0%	1	100.0%	100.0%	\$60	100.0%	100.0%	

Originations &amp; Purchases

2019 FFIEC Census Data, 2019 D&amp;B Info and 2015 ACS Data

## Appendix G

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2**  
Assessment Area: MI - Ann Arbor MSA

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2018, 2019					2018					2019						
		Count		Bank		Families by Family Income %	Count		Dollar			Agg	Count		Dollar			
		#	%	\$ (000s)	\$ %		#	%	Agg %	\$ (000s)	\$ %		#	%	Agg %	\$ (000s)	\$ %	Agg %
HOME PURCHASE	Low	3	12.0%	\$152	3.5%	22.7%	2	12.5%	8.4%	\$124	4.6%	3.8%	1	11.1%	11.4%	\$28	1.7%	5.4%
	Moderate	9	36.0%	\$1,363	31.7%	17.0%	6	37.5%	20.9%	\$1,099	40.8%	14.5%	3	33.3%	22.5%	\$264	16.4%	16.5%
	Middle	6	24.0%	\$1,116	25.9%	19.6%	3	18.8%	22.7%	\$457	17.0%	21.2%	3	33.3%	23.7%	\$659	40.9%	22.3%
	Upper	6	24.0%	\$1,623	37.7%	40.7%	4	25.0%	37.4%	\$964	35.8%	50.3%	2	22.2%	34.5%	\$659	40.9%	47.5%
	Unknown	1	4.0%	\$47	1.1%	0.0%	1	6.3%	10.6%	\$47	1.7%	10.2%	0	0.0%	8.0%	\$0	0.0%	8.2%
	Total	25	100.0%	\$4,301	100.0%	100.0%	16	100.0%	100.0%	\$2,691	100.0%	100.0%	9	100.0%	100.0%	\$1,610	100.0%	100.0%
REFINANCE	Low	17	13.3%	\$1,481	6.4%	22.7%	11	15.9%	10.7%	\$915	7.9%	6.2%	6	10.2%	9.0%	\$566	4.9%	4.7%
	Moderate	27	21.1%	\$3,904	16.9%	17.0%	17	24.6%	22.1%	\$2,322	20.0%	17.2%	10	16.9%	20.0%	\$1,582	13.8%	14.6%
	Middle	27	21.1%	\$4,035	17.5%	19.6%	14	20.3%	23.3%	\$2,133	18.3%	21.5%	13	22.0%	24.7%	\$1,902	16.6%	22.5%
	Upper	54	42.2%	\$12,629	54.7%	40.7%	26	37.7%	34.6%	\$6,208	53.4%	44.8%	28	47.5%	36.2%	\$6,421	56.0%	47.5%
	Unknown	3	2.3%	\$1,050	4.5%	0.0%	1	1.4%	9.3%	\$50	0.4%	10.3%	2	3.4%	10.0%	\$1,000	8.7%	10.6%
	Total	128	100.0%	\$23,099	100.0%	100.0%	69	100.0%	100.0%	\$11,628	100.0%	100.0%	59	100.0%	100.0%	\$11,471	100.0%	100.0%
HOME IMPROVEMENT	Low	7	13.7%	\$778	14.1%	22.7%	4	13.8%	6.8%	\$403	15.0%	3.6%	3	13.6%	9.6%	\$375	13.2%	6.1%
	Moderate	11	21.6%	\$867	15.7%	17.0%	6	20.7%	15.8%	\$586	21.7%	12.7%	5	22.7%	19.7%	\$281	9.9%	13.6%
	Middle	9	17.6%	\$1,287	23.3%	19.6%	5	17.2%	23.3%	\$370	13.7%	17.9%	4	18.2%	23.0%	\$917	32.4%	20.5%
	Upper	23	45.1%	\$2,347	42.4%	40.7%	13	44.8%	51.0%	\$1,086	40.3%	59.5%	10	45.5%	45.9%	\$1,261	44.5%	57.6%
	Unknown	1	2.0%	\$250	4.5%	0.0%	1	3.4%	3.2%	\$250	9.3%	6.4%	0	0.0%	1.8%	\$0	0.0%	2.3%
	Total	51	100.0%	\$5,529	100.0%	100.0%	29	100.0%	100.0%	\$2,695	100.0%	100.0%	22	100.0%	100.0%	\$2,834	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	22.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	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%	19.6%	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%	7.4%	\$0	0.0%	0.3%	0	0.0%	6.1%	\$0	0.0%	0.2%
	Unknown	1	100.0%	\$225	100.0%	0.0%	0	0.0%	92.6%	\$0	0.0%	99.7%	1	100.0%	93.9%	\$225	100.0%	99.8%
	Total	1	100.0%	\$225	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	1	100.0%	100.0%	\$225	100.0%	100.0%
OTHER PURPOSE LOC	Low	10	17.2%	\$786	12.3%	22.7%	6	18.8%	12.1%	\$549	14.9%	6.7%	4	15.4%	12.2%	\$237	8.8%	7.6%
	Moderate	10	17.2%	\$813	12.8%	17.0%	5	15.6%	15.1%	\$504	13.7%	10.7%	5	19.2%	19.5%	\$309	11.5%	14.9%
	Middle	9	15.5%	\$1,279	20.1%	19.6%	5	15.6%	21.7%	\$749	20.4%	18.7%	4	15.4%	23.8%	\$530	19.7%	17.7%
	Upper	29	50.0%	\$3,492	54.8%	40.7%	16	50.0%	50.1%	\$1,873	51.0%	63.2%	13	50.0%	43.9%	\$1,619	60.1%	59.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.9%	\$0	0.0%	0.6%	0	0.0%	0.5%	\$0	0.0%	0.3%
	Total	58	100.0%	\$6,370	100.0%	100.0%	32	100.0%	100.0%	\$3,675	100.0%	100.0%	26	100.0%	100.0%	\$2,695	100.0%	100.0%

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

## Appendix G

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2  
Assessment Area: MI - Ann Arbor MSA

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2018, 2019					2018						2019					
		Count		Bank		Families by Family Income %	Count		Dollar		Agg	Count		Dollar		Agg		
		#	%	\$ (000s)	\$ %		#	%	\$ (000s)	\$ %		#	%	\$ (000s)	\$ %			
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	22.7%	0	0.0%	11.3%	\$0	0.0%	6.2%	0	0.0%	10.6%	\$0	0.0%	5.3%
	Moderate	0	0.0%	\$0	0.0%	17.0%	0	0.0%	20.9%	\$0	0.0%	13.5%	0	0.0%	18.8%	\$0	0.0%	13.0%
	Middle	0	0.0%	\$0	0.0%	19.6%	0	0.0%	25.4%	\$0	0.0%	20.1%	0	0.0%	29.3%	\$0	0.0%	19.2%
	Upper	2	100.0%	\$794	100.0%	40.7%	1	100.0%	36.7%	\$194	100.0%	46.6%	1	100.0%	35.1%	\$600	100.0%	43.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	5.6%	\$0	0.0%	13.6%	0	0.0%	6.3%	\$0	0.0%	18.9%
	Total	2	100.0%	\$794	100.0%	100.0%	1	100.0%	100.0%	\$194	100.0%	100.0%	1	100.0%	100.0%	\$600	100.0%	100.0%
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	22.7%	0	0.0%	5.1%	\$0	0.0%	2.7%	0	0.0%	2.7%	\$0	0.0%	0.9%
	Moderate	0	0.0%	\$0	0.0%	17.0%	0	0.0%	2.2%	\$0	0.0%	1.8%	0	0.0%	4.1%	\$0	0.0%	1.8%
	Middle	0	0.0%	\$0	0.0%	19.6%	0	0.0%	3.4%	\$0	0.0%	3.4%	0	0.0%	12.2%	\$0	0.0%	8.5%
	Upper	0	0.0%	\$0	0.0%	40.7%	0	0.0%	6.2%	\$0	0.0%	8.2%	0	0.0%	13.5%	\$0	0.0%	13.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	83.1%	\$0	0.0%	83.9%	0	0.0%	67.6%	\$0	0.0%	74.9%
	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%
HMDA TOTALS	Low	37	14.0%	\$3,197	7.9%	22.7%	23	15.6%	9.1%	\$1,991	9.5%	4.1%	14	11.9%	10.2%	\$1,206	6.2%	4.6%
	Moderate	57	21.5%	\$6,947	17.2%	17.0%	34	23.1%	20.3%	\$4,511	21.6%	13.6%	23	19.5%	21.0%	\$2,436	12.5%	14.0%
	Middle	51	19.2%	\$7,717	19.1%	19.6%	27	18.4%	22.6%	\$3,709	17.8%	19.0%	24	20.3%	24.1%	\$4,008	20.6%	20.0%
	Upper	114	43.0%	\$20,885	51.8%	40.7%	60	40.8%	37.6%	\$10,325	49.4%	44.3%	54	45.8%	36.0%	\$10,560	54.3%	43.1%
	Unknown	6	2.3%	\$1,572	3.9%	0.0%	3	2.0%	10.5%	\$347	1.7%	18.9%	3	2.5%	8.8%	\$1,225	6.3%	18.2%
	Total	265	100.0%	\$40,318	100.0%	100.0%	147	100.0%	100.0%	\$20,883	100.0%	100.0%	118	100.0%	100.0%	\$19,435	100.0%	100.0%
Small Business	Total Businesses																	
	Revenue																	
	\$1 Million or Less	83	27.2%	\$15,851	20.6%	90.9%	45	26.6%	45.8%	\$9,926	22.5%	34.9%	38	27.9%	47.8%	\$5,925	18.1%	32.8%
	Over \$1 Million	123	40.3%	\$43,801	56.9%	8.5%	63	37.3%					60	44.1%				
	Total Rev. available	206	67.5%	\$59,652	77.5%	99.4%	108	63.9%					98	72.0%				
	Rev. Not Known	99	32.5%	\$17,290	22.5%	0.6%	61	36.1%					38	27.9%				
Small Farm	Loan Size																	
	\$100,000 or Less	153	50.2%	\$8,338	10.8%		88	52.1%	94.8%	\$4,694	10.6%	37.6%	65	47.8%	94.0%	\$3,644	11.1%	35.9%
	\$100,001 - \$250,000	60	19.7%	\$11,795	15.3%		29	17.2%	2.2%	\$5,778	13.1%	11.6%	31	22.8%	2.8%	\$6,017	18.4%	14.5%
	\$250,001 - \$1 Million	92	30.2%	\$56,809	73.8%		52	30.8%	3.0%	\$33,705	76.3%	50.7%	40	29.4%	3.2%	\$23,104	70.5%	49.5%
	Total	305	100.0%	\$76,942	100.0%		169	100.0%	100.0%	\$44,177	100.0%	100.0%	136	100.0%	100.0%	\$32,765	100.0%	100.0%
	Total Farms																	
Small Farm	Revenue																	
	\$1 Million or Less	0	0.0%	\$0	0.0%	98.9%	0	0.0%	47.9%	\$0	0.0%	65.8%	0	0.0%	59.0%	\$0	0.0%	60.4%
	Over \$1 Million	0	0.0%	\$0	0.0%	0.8%	0	0.0%					0	0.0%				
	Not Known	2	100.0%	\$120	100.0%	0.3%	1	100.0%					1	100.0%				
	Total	2	100.0%	\$120	100.0%	100.0%	1	100.0%					1	100.0%				
	Loan Size																	
Small Farm	\$100,000 or Less	2	100.0%	\$120	100.0%		1	100.0%	98.6%	\$60	100.0%	78.3%	1	100.0%	95.1%	\$60	100.0%	56.3%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	1.4%	\$0	0.0%	21.7%	0	0.0%	3.3%	\$0	0.0%	20.9%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	1.6%	\$0	0.0%	22.8%
	Total	2	100.0%	\$120	100.0%		1	100.0%	100.0%	\$60	100.0%	100.0%	1	100.0%	100.0%	\$60	100.0%	100.0%
	Total Farms																	
	Revenue																	

Originations &amp; Purchases

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

2019 FFIEC Census Data, 2019 D&amp;B Info, and 2015 ACS Data

## Appendix G

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2  
Assessment Area: MI - Battle Creek MSA

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison											
							2018						2019					
		Bank				Owner Occupied Units %	Count			Dollar			Count			Dollar		
		Count		Dollar			Bank	Agg		Bank		Agg	Bank	Agg		Bank		Agg
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	1	11.1%	\$52	4.3%	5.2%	1	33.3%	2.6%	\$52	12.0%	1.2%	0	0.0%	2.1%	\$0	0.0%	1.1%
	Moderate	1	11.1%	\$81	6.7%	21.1%	1	33.3%	20.5%	\$81	18.7%	12.8%	0	0.0%	20.7%	\$0	0.0%	12.9%
	Middle	1	11.1%	\$127	10.5%	42.7%	0	0.0%	41.0%	\$0	0.0%	42.2%	1	16.7%	40.9%	\$127	16.5%	41.5%
	Upper	6	66.7%	\$945	78.4%	31.0%	1	33.3%	35.9%	\$300	69.3%	43.8%	5	83.3%	36.3%	\$645	83.5%	44.4%
	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	9	100.0%	\$1,205	100.0%	100.0%	3	100.0%	100.0%	\$433	100.0%	100.0%	6	100.0%	100.0%	\$772	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	5.2%	0	0.0%	1.5%	\$0	0.0%	0.6%	0	0.0%	1.9%	\$0	0.0%	0.6%
	Moderate	3	10.7%	\$219	7.0%	21.1%	2	13.3%	15.8%	\$147	8.9%	9.8%	1	7.7%	12.6%	\$72	4.9%	6.8%
	Middle	7	25.0%	\$713	22.8%	42.7%	4	26.7%	45.1%	\$483	29.2%	45.7%	3	23.1%	45.6%	\$230	15.6%	44.9%
	Upper	18	64.3%	\$2,194	70.2%	31.0%	9	60.0%	37.6%	\$1,023	61.9%	44.0%	9	69.2%	39.8%	\$1,171	79.5%	47.6%
	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	28	100.0%	\$3,126	100.0%	100.0%	15	100.0%	100.0%	\$1,653	100.0%	100.0%	13	100.0%	100.0%	\$1,473	100.0%	100.0%
HOME IMPROVEMENT	Low	3	8.6%	\$87	4.4%	5.2%	2	11.1%	3.8%	\$37	3.3%	2.1%	1	5.9%	3.3%	\$50	5.8%	2.2%
	Moderate	7	20.0%	\$118	5.9%	21.1%	1	5.6%	14.8%	\$10	0.9%	10.8%	6	35.3%	18.2%	\$108	12.4%	12.2%
	Middle	7	20.0%	\$441	22.2%	42.7%	4	22.2%	37.2%	\$202	18.0%	35.6%	3	17.6%	32.0%	\$239	27.5%	34.9%
	Upper	18	51.4%	\$1,342	67.5%	31.0%	11	61.1%	44.2%	\$871	77.8%	51.5%	7	41.2%	46.5%	\$471	54.3%	50.7%
	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	35	100.0%	\$1,988	100.0%	100.0%	18	100.0%	100.0%	\$1,120	100.0%	100.0%	17	100.0%	100.0%	\$868	100.0%	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%	0	0.0%	7.1%	\$0	0.0%	1.1%
	Moderate	0	0.0%	\$0	0.0%	36.5%	0	0.0%	36.4%	\$0	0.0%	9.9%	0	0.0%	42.9%	\$0	0.0%	24.5%
	Middle	1	100.0%	\$9,500	100.0%	29.5%	0	0.0%	54.5%	\$0	0.0%	52.2%	1	100.0%	28.6%	\$9,500	100.0%	18.7%
	Upper	0	0.0%	\$0	0.0%	23.8%	0	0.0%	9.1%	\$0	0.0%	37.9%	0	0.0%	21.4%	\$0	0.0%	55.6%
	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%	\$9,500	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	1	100.0%	100.0%	\$9,500	100.0%	100.0%	
OTHER PURPOSE LOC	Low	1	12.5%	\$39	9.7%	5.2%	0	0.0%	1.5%	\$0	0.0%	0.9%	1	33.3%	3.9%	\$39	24.7%	3.5%
	Moderate	1	12.5%	\$25	6.2%	21.1%	0	0.0%	22.7%	\$0	0.0%	19.4%	1	33.3%	13.2%	\$25	15.8%	11.7%
	Middle	3	37.5%	\$189	46.9%	42.7%	2	40.0%	36.4%	\$95	38.8%	48.1%	1	33.3%	43.4%	\$94	59.5%	39.4%
	Upper	3	37.5%	\$150	37.2%	31.0%	3	60.0%	39.4%	\$150	61.2%	31.6%	0	0.0%	39.5%	\$0	0.0%	45.3%
	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	8	100.0%	\$403	100.0%	100.0%	5	100.0%	100.0%	\$245	100.0%	100.0%	3	100.0%	100.0%	\$158	100.0%	100.0%

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

## Appendix G

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2  
Assessment Area: MI - Battle Creek MSA

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison											
		2018, 2019					2018					2019						
		Bank				Owner Occupied Units %	Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %		
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	5.2%	0	0.0%	6.7%	\$0	0.0%	2.7%	0	0.0%	3.4%	\$0	0.0%	2.2%
	Moderate	0	0.0%	\$0	0.0%	21.1%	0	0.0%	13.5%	\$0	0.0%	8.9%	0	0.0%	19.7%	\$0	0.0%	15.7%
	Middle	0	0.0%	\$0	0.0%	42.7%	0	0.0%	39.4%	\$0	0.0%	30.6%	0	0.0%	33.3%	\$0	0.0%	25.0%
	Upper	0	0.0%	\$0	0.0%	31.0%	0	0.0%	40.4%	\$0	0.0%	57.7%	0	0.0%	43.6%	\$0	0.0%	57.1%
	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%
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	5.2%	0	0.0%	6.7%	\$0	0.0%	4.8%	0	0.0%	6.8%	\$0	0.0%	4.9%
	Moderate	0	0.0%	\$0	0.0%	21.1%	0	0.0%	34.8%	\$0	0.0%	29.1%	0	0.0%	40.9%	\$0	0.0%	34.5%
	Middle	0	0.0%	\$0	0.0%	42.7%	0	0.0%	38.2%	\$0	0.0%	41.7%	0	0.0%	40.9%	\$0	0.0%	46.0%
	Upper	0	0.0%	\$0	0.0%	31.0%	0	0.0%	20.2%	\$0	0.0%	24.3%	0	0.0%	11.4%	\$0	0.0%	14.7%
	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	5	6.2%	\$178	1.1%	5.2%	3	7.3%	2.6%	\$89	2.6%	1.0%	2	5.0%	2.3%	\$89	0.7%	1.0%
	Moderate	12	14.8%	\$443	2.7%	21.1%	4	9.8%	18.9%	\$238	6.9%	12.0%	8	20.0%	18.0%	\$205	1.6%	13.2%
	Middle	19	23.5%	\$10,970	67.6%	42.7%	10	24.4%	41.6%	\$780	22.6%	43.6%	9	22.5%	41.6%	\$10,190	79.8%	38.4%
	Upper	45	55.6%	\$4,631	28.5%	31.0%	24	58.5%	36.8%	\$2,344	67.9%	43.3%	21	52.5%	38.2%	\$2,287	17.9%	47.4%
	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	81	100.0%	\$16,222	100.0%	100.0%	41	100.0%	100.0%	\$3,451	100.0%	100.0%	40	100.0%	100.0%	\$12,771	100.0%	100.0%
SMALL BUSINESSES		Total Businesses																
	Low	22	15.6%	\$2,874	9.2%	8.3%	12	16.2%	8.6%	\$1,762	10.9%	8.0%	10	14.9%	6.3%	\$1,112	7.3%	5.9%
	Moderate	68	48.2%	\$15,906	50.6%	25.8%	34	45.9%	25.5%	\$7,246	45.0%	32.4%	34	50.7%	24.4%	\$8,660	56.6%	27.5%
	Middle	17	12.1%	\$3,793	12.1%	34.9%	8	10.8%	33.2%	\$1,463	9.1%	26.5%	9	13.4%	35.2%	\$2,330	15.2%	33.9%
	Upper	34	24.1%	\$8,832	28.1%	31.0%	20	27.0%	31.9%	\$5,622	34.9%	32.8%	14	20.9%	32.7%	\$3,210	21.0%	32.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.9%	\$0	0.0%	0.3%	0	0.0%	1.4%	\$0	0.0%	0.3%
Total	141	100.0%	\$31,405	100.0%	100.0%	74	100.0%	100.0%	\$16,093	100.0%	100.0%	67	100.0%	100.0%	\$15,312	100.0%	100.0%	
SMALL FARM		Total Farms																
	Low	0	0.0%	\$0	0.0%	1.1%	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%	3.2%	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%	73.7%	0	0.0%	82.6%	\$0	0.0%	74.7%	0	0.0%	77.6%	\$0	0.0%	85.8%
	Upper	0	0.0%	\$0	0.0%	22.0%	0	0.0%	17.4%	\$0	0.0%	25.3%	0	0.0%	22.4%	\$0	0.0%	14.2%
	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%
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 &amp; Purchases

2019 FFIEC Census Data, 2019 D&amp;B Info and 2015 ACS Data

## Appendix G

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2  
Assessment Area: MI - Battle Creek MSA

Product Type	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2018, 2019					2018						2019					
		Count		Bank Dollar		Families by Family Income %	Count		Dollar		Agg %	Count		Agg %	Dollar		Agg %	
		#	%	\$ (000s)	\$ %		#	%	\$ (000s)	\$ %		#	%		\$ (000s)	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	21.7%	0	0.0%	5.9%	\$0	0.0%	3.1%	0	0.0%	9.7%	\$0	0.0%	5.4%
	Moderate	2	22.2%	\$133	11.0%	17.8%	2	66.7%	21.9%	\$133	30.7%	14.7%	0	0.0%	26.0%	\$0	0.0%	19.6%
	Middle	2	22.2%	\$179	14.9%	19.6%	0	0.0%	24.0%	\$0	0.0%	22.1%	2	33.3%	26.4%	\$179	23.2%	26.5%
	Upper	5	55.6%	\$893	74.1%	40.9%	1	33.3%	34.1%	\$300	69.3%	45.8%	4	66.7%	27.2%	\$593	76.8%	37.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	14.1%	\$0	0.0%	14.3%	0	0.0%	10.6%	\$0	0.0%	10.6%
	Total	9	100.0%	\$1,205	100.0%	100.0%	3	100.0%	100.0%	\$433	100.0%	100.0%	6	100.0%	100.0%	\$772	100.0%	100.0%
REFINANCE	Low	4	14.3%	\$243	7.8%	21.7%	2	13.3%	8.3%	\$72	4.4%	4.1%	2	15.4%	9.8%	\$171	11.6%	5.1%
	Moderate	3	10.7%	\$237	7.6%	17.8%	2	13.3%	15.1%	\$165	10.0%	10.5%	1	7.7%	17.6%	\$72	4.9%	12.3%
	Middle	4	14.3%	\$577	18.5%	19.6%	3	20.0%	22.6%	\$406	24.6%	19.1%	1	7.7%	23.3%	\$171	11.6%	20.3%
	Upper	16	57.1%	\$1,959	62.7%	40.9%	7	46.7%	43.9%	\$900	54.4%	56.1%	9	69.2%	35.3%	\$1,059	71.9%	44.3%
	Unknown	1	3.6%	\$110	3.5%	0.0%	1	6.7%	10.1%	\$110	6.7%	10.3%	0	0.0%	14.1%	\$0	0.0%	18.0%
	Total	28	100.0%	\$3,126	100.0%	100.0%	15	100.0%	100.0%	\$1,653	100.0%	100.0%	13	100.0%	100.0%	\$1,473	100.0%	100.0%
HOME IMPROVEMENT	Low	9	25.7%	\$297	14.9%	21.7%	2	11.1%	12.6%	\$28	2.5%	8.6%	7	41.2%	14.2%	\$269	31.0%	9.7%
	Moderate	9	25.7%	\$172	8.7%	17.8%	4	22.2%	20.2%	\$67	6.0%	14.5%	5	29.4%	21.8%	\$105	12.1%	18.6%
	Middle	7	20.0%	\$334	16.8%	19.6%	6	33.3%	22.7%	\$275	24.6%	20.0%	1	5.9%	22.9%	\$59	6.8%	25.1%
	Upper	10	28.6%	\$1,185	59.6%	40.9%	6	33.3%	43.2%	\$750	67.0%	55.9%	4	23.5%	39.3%	\$435	50.1%	44.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	1.3%	\$0	0.0%	1.1%	0	0.0%	1.8%	\$0	0.0%	1.8%
	Total	35	100.0%	\$1,988	100.0%	100.0%	18	100.0%	100.0%	\$1,120	100.0%	100.0%	17	100.0%	100.0%	\$868	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	21.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	19.6%	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%	40.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	1	100.0%	\$9,500	100.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	1	100.0%	100.0%	\$9,500	100.0%	100.0%
	Total	1	100.0%	\$9,500	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	1	100.0%	100.0%	\$9,500	100.0%	100.0%
OTHER PURPOSE LOC	Low	2	25.0%	\$49	12.2%	21.7%	1	20.0%	18.2%	\$10	4.1%	12.0%	1	33.3%	11.8%	\$39	24.7%	11.6%
	Moderate	2	25.0%	\$119	29.5%	17.8%	0	0.0%	19.7%	\$0	0.0%	16.4%	2	66.7%	21.1%	\$119	75.3%	23.1%
	Middle	2	25.0%	\$150	37.2%	19.6%	2	40.0%	21.2%	\$150	61.2%	19.5%	0	0.0%	38.2%	\$0	0.0%	41.8%
	Upper	2	25.0%	\$85	21.1%	40.9%	2	40.0%	39.4%	\$85	34.7%	51.2%	0	0.0%	28.9%	\$0	0.0%	23.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	1.5%	\$0	0.0%	1.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	8	100.0%	\$403	100.0%	100.0%	5	100.0%	100.0%	\$245	100.0%	100.0%	3	100.0%	100.0%	\$158	100.0%	100.0%

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

## Appendix G

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2  
Assessment Area: MI - Battle Creek MSA

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2018, 2019					2018						2019					
		Count		Bank		Families by Family Income %	Count		Dollar		Agg	Count		Dollar		Agg		
		#	%	\$ (000s)	\$ %		#	%	\$ (000s)	\$ %		#	%	\$ (000s)	\$ %			
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	21.7%	0	0.0%	\$0	0.0%	7.4%	0	0.0%	\$0	0.0%	12.8%	\$0	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.8%	0	0.0%	\$0	0.0%	8.7%	0	0.0%	\$0	0.0%	19.7%	\$0	0.0%
	Middle	0	0.0%	\$0	0.0%	19.6%	0	0.0%	\$0	0.0%	30.5%	0	0.0%	\$0	0.0%	30.8%	\$0	0.0%
	Upper	0	0.0%	\$0	0.0%	40.9%	0	0.0%	\$0	0.0%	50.6%	0	0.0%	\$0	0.0%	33.3%	\$0	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	2.8%	0	0.0%	\$0	0.0%	3.4%	\$0	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	\$0	0.0%
PURPOSE NOT APPLICABLE	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%
	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%
	Middle	0	0.0%	\$0	0.0%	19.6%	0	0.0%	\$0	0.0%	2.4%	0	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%	1.4%	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%	96.1%	0	0.0%	\$0	0.0%	100.0%	\$0	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	\$0	0.0%
HMDA TOTALS	Low	15	18.5%	\$589	3.6%	21.7%	5	12.2%	\$110	3.2%	3.3%	10	25.0%	\$479	3.8%	4.6%		
	Moderate	16	19.8%	\$661	4.1%	17.8%	8	19.5%	\$365	10.6%	12.0%	8	20.0%	\$296	2.3%	14.1%		
	Middle	15	18.5%	\$1,240	7.6%	19.6%	11	26.8%	\$831	24.1%	19.2%	4	10.0%	\$409	3.2%	20.3%		
	Upper	33	40.7%	\$4,122	25.4%	40.9%	16	39.0%	\$2,035	59.0%	43.9%	17	42.5%	\$2,087	16.3%	33.4%		
	Unknown	2	2.5%	\$9,610	59.2%	0.0%	1	2.4%	\$110	3.2%	21.6%	1	2.5%	\$9,500	74.4%	27.6%		
	Total	81	100.0%	\$16,222	100.0%	100.0%	41	100.0%	\$3,451	100.0%	100.0%	40	100.0%	\$12,771	100.0%	100.0%		
Small Business	Total Businesses																	
	Revenue																	
	\$1 Million or Less	40	28.4%	\$3,923	12.5%	89.0%	15	20.3%	\$1,089	6.8%	28.7%	25	37.3%	\$2,834	18.5%	29.2%		
	Over \$1 Million	73	51.8%	\$22,071	70.3%	10.0%	42	56.8%				31	46.3%					
	Total Rev. available	113	80.2%	\$25,994	82.8%	99.0%	57	77.1%				56	83.6%					
	Rev. Not Known	28	19.9%	\$5,411	17.2%	1.0%	17	23.0%				11	16.4%					
Small Farm	Loan Size																	
	\$100,000 or Less	76	53.9%	\$4,723	15.0%		44	59.5%	\$2,663	16.5%	35.6%	32	47.8%	\$2,060	13.5%	29.5%		
	\$100,001 - \$250,000	25	17.7%	\$4,657	14.8%		9	12.2%	\$1,728	10.7%	21.5%	16	23.9%	\$2,929	19.1%	13.9%		
	\$250,001 - \$1 Million	40	28.4%	\$22,025	70.1%		21	28.4%	\$11,702	72.7%	42.9%	19	28.4%	\$10,323	67.4%	56.6%		
	Total	141	100.0%	\$31,405	100.0%		74	100.0%	\$16,093	100.0%	100.0%	67	100.0%	\$15,312	100.0%	100.0%		
	Total Farms																	
Small Farm	Revenue																	
	\$1 Million or Less	0	0.0%	\$0	0.0%	95.2%	0	0.0%	\$0	0.0%	47.4%	0	0.0%	\$0	0.0%	36.8%		
	Over \$1 Million	0	0.0%	\$0	0.0%	4.3%	0	0.0%				0	0.0%					
	Not Known	0	0.0%	\$0	0.0%	0.5%	0	0.0%				0	0.0%					
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%				0	0.0%					
	Loan Size																	
Small Farm	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	22.1%	0	0.0%	\$0	0.0%	23.1%		
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	41.8%	0	0.0%	\$0	0.0%	63.0%		
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	36.2%	0	0.0%	\$0	0.0%	13.9%		
	Total	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%		
	Total Farms																	
	Loan Size																	

Originations &amp; Purchases

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

2019 FFIEC Census Data, 2019 D&amp;B Info, and 2015 ACS Data

## Appendix G

Geographic Distribution of HMDA, Small Business, &amp; Small Farm Loans - Table 1 of 2

Assessment Area: MI - Flint MSA

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2018					2019						
		Count		Dollar			Count			Dollar			Count			Dollar		
		#	%	\$ (000s)	\$ %		#	%	Agg %	\$ (000s)	\$ %	Agg %	#	%	Agg %	\$ (000s)	\$ %	Agg %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	8.5%	0	0.0%	1.6%	\$0	0.0%	0.7%	0	0.0%	1.7%	\$0	0.0%	0.7%
	Moderate	1	14.3%	\$19	1.9%	14.9%	0	0.0%	5.1%	\$0	0.0%	3.1%	1	16.7%	6.1%	\$19	2.5%	3.3%
	Middle	2	28.6%	\$192	18.8%	38.5%	0	0.0%	42.7%	\$0	0.0%	33.3%	2	33.3%	42.9%	\$192	24.9%	33.7%
	Upper	4	57.1%	\$808	79.3%	38.1%	1	100.0%	50.5%	\$247	100.0%	62.9%	3	50.0%	49.2%	\$561	72.7%	62.3%
	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	7	100.0%	\$1,019	100.0%	100.0%	1	100.0%	100.0%	\$247	100.0%	100.0%	6	100.0%	100.0%	\$772	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	8.5%	0	0.0%	0.6%	\$0	0.0%	0.2%	0	0.0%	0.7%	\$0	0.0%	0.2%
	Moderate	0	0.0%	\$0	0.0%	14.9%	0	0.0%	4.2%	\$0	0.0%	1.9%	0	0.0%	3.4%	\$0	0.0%	1.9%
	Middle	5	50.0%	\$387	33.5%	38.5%	0	0.0%	37.2%	\$0	0.0%	28.7%	5	55.6%	33.2%	\$387	42.3%	24.3%
	Upper	5	50.0%	\$767	66.5%	38.1%	1	100.0%	58.1%	\$240	100.0%	69.1%	4	44.4%	62.7%	\$527	57.7%	73.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	10	100.0%	\$1,154	100.0%	100.0%	1	100.0%	100.0%	\$240	100.0%	100.0%	9	100.0%	100.0%	\$914	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	8.5%	0	0.0%	2.1%	\$0	0.0%	1.1%	0	0.0%	1.5%	\$0	0.0%	0.6%
	Moderate	0	0.0%	\$0	0.0%	14.9%	0	0.0%	6.7%	\$0	0.0%	4.8%	0	0.0%	6.4%	\$0	0.0%	3.1%
	Middle	2	33.3%	\$195	48.4%	38.5%	1	25.0%	34.3%	\$180	64.3%	28.3%	1	50.0%	35.8%	\$15	12.2%	26.9%
	Upper	4	66.7%	\$208	51.6%	38.1%	3	75.0%	56.9%	\$100	35.7%	65.8%	1	50.0%	56.3%	\$108	87.8%	69.3%
	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	6	100.0%	\$403	100.0%	100.0%	4	100.0%	100.0%	\$280	100.0%	100.0%	2	100.0%	100.0%	\$123	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	14.8%	0	0.0%	11.8%	\$0	0.0%	1.1%	0	0.0%	20.0%	\$0	0.0%	5.7%
	Moderate	0	0.0%	\$0	0.0%	24.3%	0	0.0%	5.9%	\$0	0.0%	2.8%	0	0.0%	25.0%	\$0	0.0%	2.0%
	Middle	0	0.0%	\$0	0.0%	35.7%	0	0.0%	47.1%	\$0	0.0%	29.4%	0	0.0%	40.0%	\$0	0.0%	84.1%
	Upper	0	0.0%	\$0	0.0%	25.2%	0	0.0%	35.3%	\$0	0.0%	66.7%	0	0.0%	15.0%	\$0	0.0%	8.2%
	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%	
OTHER PURPOSE LOC	Low	0	0.0%	\$0	0.0%	8.5%	0	0.0%	1.3%	\$0	0.0%	0.5%	0	0.0%	1.1%	\$0	0.0%	0.3%
	Moderate	0	0.0%	\$0	0.0%	14.9%	0	0.0%	4.2%	\$0	0.0%	1.9%	0	0.0%	8.7%	\$0	0.0%	6.0%
	Middle	0	0.0%	\$0	0.0%	38.5%	0	0.0%	35.0%	\$0	0.0%	25.8%	0	0.0%	33.9%	\$0	0.0%	27.5%
	Upper	3	100.0%	\$259	100.0%	38.1%	2	100.0%	59.5%	\$59	100.0%	71.8%	1	100.0%	56.3%	\$200	100.0%	66.2%
	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	3	100.0%	\$259	100.0%	100.0%	2	100.0%	100.0%	\$59	100.0%	100.0%	1	100.0%	100.0%	\$200	100.0%	100.0%

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

## Appendix G

Geographic Distribution of HMDA, Small Business, &amp; Small Farm Loans - Table 2 of 2

Assessment Area: MI - Flint MSA

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison											
							2018					2019						
		Bank				Owner Occupied Units %	Count			Dollar			Count			Dollar		
		Count	Dollar				Bank	Agg		Bank	Agg		Bank	Agg		Bank	Agg	
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %		
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	8.5%	0	0.0%	3.7%	\$0	0.0%	1.6%	0	0.0%	1.8%	\$0	0.0%	1.4%
	Moderate	0	0.0%	\$0	0.0%	14.9%	0	0.0%	6.0%	\$0	0.0%	4.4%	0	0.0%	7.1%	\$0	0.0%	6.7%
	Middle	1	100.0%	\$47	100.0%	38.5%	0	0.0%	36.1%	\$0	0.0%	30.1%	1	100.0%	43.1%	\$47	100.0%	33.2%
	Upper	0	0.0%	\$0	0.0%	38.1%	0	0.0%	54.2%	\$0	0.0%	63.9%	0	0.0%	48.0%	\$0	0.0%	58.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	1	100.0%	\$47	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	1	100.0%	100.0%	\$47	100.0%	100.0%
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	8.5%	0	0.0%	4.3%	\$0	0.0%	2.0%	0	0.0%	6.1%	\$0	0.0%	3.1%
	Moderate	0	0.0%	\$0	0.0%	14.9%	0	0.0%	12.9%	\$0	0.0%	6.8%	0	0.0%	16.1%	\$0	0.0%	8.9%
	Middle	0	0.0%	\$0	0.0%	38.5%	0	0.0%	42.7%	\$0	0.0%	38.1%	0	0.0%	44.4%	\$0	0.0%	43.1%
	Upper	0	0.0%	\$0	0.0%	38.1%	0	0.0%	40.1%	\$0	0.0%	53.1%	0	0.0%	33.3%	\$0	0.0%	44.9%
	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%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	8.5%	0	0.0%	1.5%	\$0	0.0%	0.6%	0	0.0%	1.4%	\$0	0.0%	1.0%
	Moderate	1	3.7%	\$19	0.7%	14.9%	0	0.0%	5.1%	\$0	0.0%	2.9%	1	5.3%	5.4%	\$19	0.9%	2.8%
	Middle	10	37.0%	\$821	28.5%	38.5%	1	12.5%	40.3%	\$180	21.8%	31.7%	9	47.4%	38.9%	\$641	31.2%	34.7%
	Upper	16	59.3%	\$2,042	70.9%	38.1%	7	87.5%	53.0%	\$646	78.2%	64.8%	9	47.4%	54.3%	\$1,396	67.9%	61.5%
	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	27	100.0%	\$2,882	100.0%	100.0%	8	100.0%	100.0%	\$826	100.0%	100.0%	19	100.0%	100.0%	\$2,056	100.0%	100.0%
SMALL BUSINESSES		Total Businesses																
	Low	6	10.3%	\$1,022	5.6%	9.8%	2	6.5%	7.1%	\$350	3.6%	7.2%	4	14.8%	6.5%	\$672	7.7%	6.9%
	Moderate	3	5.2%	\$613	3.3%	13.2%	1	3.2%	9.6%	\$85	0.9%	11.5%	2	7.4%	10.2%	\$528	6.0%	10.6%
	Middle	34	58.6%	\$12,318	66.9%	43.0%	21	67.7%	42.4%	\$7,517	77.9%	50.1%	13	48.1%	41.5%	\$4,801	54.9%	50.5%
	Upper	14	24.1%	\$3,619	19.7%	33.7%	7	22.6%	39.5%	\$1,700	17.6%	30.7%	7	25.9%	40.4%	\$1,919	21.9%	31.0%
	Unknown	1	1.7%	\$831	4.5%	0.3%	0	0.0%	0.2%	\$0	0.0%	0.1%	1	3.7%	0.2%	\$831	9.5%	0.6%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.2%	\$0	0.0%	0.3%	0	0.0%	1.1%	\$0	0.0%	0.4%
Total	58	100.0%	\$18,403	100.0%	100.0%	31	100.0%	100.0%	\$9,652	100.0%	100.0%	27	100.0%	100.0%	\$8,751	100.0%	100.0%	
SMALL FARM		Total Farms																
	Low	0	0.0%	\$0	0.0%	3.3%	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%	2.9%	0	0.0%	1.6%	\$0	0.0%	1.3%	0	0.0%	3.8%	\$0	0.0%	2.0%
	Middle	0	0.0%	\$0	0.0%	39.7%	0	0.0%	38.7%	\$0	0.0%	69.8%	0	0.0%	32.7%	\$0	0.0%	59.6%
	Upper	0	0.0%	\$0	0.0%	54.1%	0	0.0%	58.1%	\$0	0.0%	28.8%	0	0.0%	61.5%	\$0	0.0%	37.9%
	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%	1.6%	\$0	0.0%	0.3%	0	0.0%	1.9%	\$0	0.0%	0.4%
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%	

Originations &amp; Purchases

2019 FFIEC Census Data, 2019 D&amp;B Info and 2015 ACS Data

## Appendix G

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2  
Assessment Area: MI - Flint MSA

PRODUCT TYPE		Borrower Income Levels		Bank Lending & Demographic Data Comparison						Bank & Aggregate Lending Comparison									
				2018, 2019						2018					2019				
				Count		Bank		Families by Family Income	Count		Dollar			Count		Dollar			
						\$ (000s)	%				Bank	\$ %	Agg			\$ %	Bank	\$ %	Agg
HOME PURCHASE	Low	1	14.3%	\$19	1.9%	23.6%	0	0.0%	5.8%	\$0	0.0%	2.7%	1	16.7%	5.3%	\$19	2.5%	2.3%	
	Moderate	3	42.9%	\$270	26.5%	15.4%	0	0.0%	19.3%	\$0	0.0%	13.1%	3	50.0%	19.6%	\$270	35.0%	13.1%	
	Middle	0	0.0%	\$0	0.0%	20.0%	0	0.0%	25.1%	\$0	0.0%	22.5%	0	0.0%	25.5%	\$0	0.0%	22.6%	
	Upper	0	0.0%	\$0	0.0%	41.0%	0	0.0%	34.7%	\$0	0.0%	47.6%	0	0.0%	36.9%	\$0	0.0%	49.6%	
	Unknown	3	42.9%	\$730	71.6%	0.0%	1	100.0%	15.2%	\$247	100.0%	14.1%	2	33.3%	12.7%	\$483	62.6%	12.4%	
	Total	7	100.0%	\$1,019	100.0%	100.0%	1	100.0%	100.0%	\$247	100.0%	100.0%	6	100.0%	100.0%	\$772	100.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	23.6%	0	0.0%	5.8%	\$0	0.0%	3.1%	0	0.0%	3.9%	\$0	0.0%	1.8%	
	Moderate	7	70.0%	\$509	44.1%	15.4%	0	0.0%	16.5%	\$0	0.0%	11.9%	7	77.8%	12.5%	\$509	55.7%	7.5%	
	Middle	1	10.0%	\$100	8.7%	20.0%	0	0.0%	24.4%	\$0	0.0%	21.3%	1	11.1%	22.7%	\$100	10.9%	18.0%	
	Upper	1	10.0%	\$240	20.8%	41.0%	1	100.0%	43.6%	\$240	100.0%	53.1%	0	0.0%	46.5%	\$0	0.0%	55.9%	
	Unknown	1	10.0%	\$305	26.4%	0.0%	0	0.0%	9.6%	\$0	0.0%	10.6%	1	11.1%	14.3%	\$305	33.4%	16.7%	
	Total	10	100.0%	\$1,154	100.0%	100.0%	1	100.0%	100.0%	\$240	100.0%	100.0%	9	100.0%	100.0%	\$914	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	23.6%	0	0.0%	8.0%	\$0	0.0%	4.9%	0	0.0%	6.5%	\$0	0.0%	3.6%	
	Moderate	0	0.0%	\$0	0.0%	15.4%	0	0.0%	13.4%	\$0	0.0%	11.4%	0	0.0%	17.8%	\$0	0.0%	11.4%	
	Middle	3	50.0%	\$245	60.8%	20.0%	2	50.0%	24.4%	\$230	82.1%	21.5%	1	50.0%	24.1%	\$15	12.2%	20.9%	
	Upper	2	33.3%	\$128	31.8%	41.0%	1	25.0%	50.7%	\$20	7.1%	55.9%	1	50.0%	49.8%	\$108	87.8%	62.0%	
	Unknown	1	16.7%	\$30	7.4%	0.0%	1	25.0%	3.5%	\$30	10.7%	6.2%	0	0.0%	1.8%	\$0	0.0%	2.1%	
	Total	6	100.0%	\$403	100.0%	100.0%	4	100.0%	100.0%	\$280	100.0%	100.0%	2	100.0%	100.0%	\$123	100.0%	100.0%	
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	23.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	15.4%	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%	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%	41.0%	0	0.0%	11.8%	\$0	0.0%	0.2%	0	0.0%	5.0%	\$0	0.0%	0.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	88.2%	\$0	0.0%	99.8%	0	0.0%	95.0%	\$0	0.0%	99.9%	
	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%	
OTHER PURPOSE LOC	Low	0	0.0%	\$0	0.0%	23.6%	0	0.0%	6.5%	\$0	0.0%	4.2%	0	0.0%	6.1%	\$0	0.0%	5.2%	
	Moderate	0	0.0%	\$0	0.0%	15.4%	0	0.0%	17.2%	\$0	0.0%	12.5%	0	0.0%	17.7%	\$0	0.0%	13.4%	
	Middle	0	0.0%	\$0	0.0%	20.0%	0	0.0%	23.0%	\$0	0.0%	17.6%	0	0.0%	21.3%	\$0	0.0%	21.4%	
	Upper	3	100.0%	\$259	100.0%	41.0%	2	100.0%	52.4%	\$59	100.0%	64.8%	1	100.0%	53.4%	\$200	100.0%	59.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	1.0%	\$0	0.0%	0.9%	0	0.0%	1.4%	\$0	0.0%	0.9%	
	Total	3	100.0%	\$259	100.0%	100.0%	2	100.0%	100.0%	\$59	100.0%	100.0%	1	100.0%	100.0%	\$200	100.0%	100.0%	

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

## Appendix G

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2  
Assessment Area: MI - Flint MSA

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2018, 2019					2018						2019					
		Count		Bank		Families by Family Income	Count		Dollar		Agg	Count		Dollar		Agg		
		#	%	\$ (000s)	\$ %		#	%	\$ (000s)	\$ %		#	%	\$ (000s)	\$ %			
OTHER PURPOSE CLOSED/EXEMPT	Low	1	100.0%	\$47	100.0%	23.6%	0	0.0%	\$0	0.0%	3.6%	1	100.0%	\$47	100.0%	3.6%		
	Moderate	0	0.0%	\$0	0.0%	15.4%	0	0.0%	\$0	0.0%	13.2%	0	0.0%	\$0	0.0%	14.8%		
	Middle	0	0.0%	\$0	0.0%	20.0%	0	0.0%	\$0	0.0%	17.5%	0	0.0%	\$0	0.0%	24.4%		
	Upper	0	0.0%	\$0	0.0%	41.0%	0	0.0%	\$0	0.0%	46.9%	0	0.0%	\$0	0.0%	52.2%		
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	18.8%	0	0.0%	\$0	0.0%	4.9%		
	Total	1	100.0%	\$47	100.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	1	100.0%	\$47	100.0%	100.0%		
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	23.6%	0	0.0%	\$0	0.0%	0.6%	0	0.0%	\$0	0.0%	0.0%		
	Moderate	0	0.0%	\$0	0.0%	15.4%	0	0.0%	\$0	0.0%	1.2%	0	0.0%	\$0	0.0%	0.0%		
	Middle	0	0.0%	\$0	0.0%	20.0%	0	0.0%	\$0	0.0%	3.7%	0	0.0%	\$0	0.0%	1.8%		
	Upper	0	0.0%	\$0	0.0%	41.0%	0	0.0%	\$0	0.0%	2.1%	0	0.0%	\$0	0.0%	0.0%		
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	92.4%	0	0.0%	\$0	0.0%	98.2%		
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%		
HMDA TOTALS	Low	2	7.4%	\$66	2.3%	23.6%	0	0.0%	\$0	0.0%	2.6%	2	10.5%	\$66	3.2%	2.0%		
	Moderate	10	37.0%	\$779	27.0%	15.4%	0	0.0%	\$0	0.0%	11.5%	10	52.6%	\$779	37.9%	9.8%		
	Middle	4	14.8%	\$345	12.0%	20.0%	2	25.0%	\$230	27.8%	19.9%	2	10.5%	\$115	5.6%	18.8%		
	Upper	6	22.2%	\$627	21.8%	41.0%	4	50.0%	\$319	38.6%	44.9%	2	10.5%	\$308	15.0%	47.4%		
	Unknown	5	18.5%	\$1,065	37.0%	0.0%	2	25.0%	\$277	33.5%	21.1%	3	15.8%	\$788	38.3%	22.0%		
	Total	27	100.0%	\$2,882	100.0%	100.0%	8	100.0%	\$826	100.0%	100.0%	19	100.0%	\$2,056	100.0%	100.0%		
Small Business	Total Businesses																	
	\$1 Million or Less	12	20.7%	\$2,405	13.1%	91.5%	6	19.4%	\$785	8.1%	27.1%	6	22.2%	\$1,620	18.5%	27.1%		
	Over \$1 Million	38	65.5%	\$14,713	79.9%	7.8%	21	67.7%				17	63.0%					
	Total Rev. available	50	86.2%	\$17,118	93.0%	99.3%	27	87.1%				23	85.2%					
	Rev. Not Known	8	13.8%	\$1,285	7.0%	0.7%	4	12.9%				4	14.8%					
	Total	58	100.0%	\$18,403	100.0%	100.0%	31	100.0%				27	100.0%					
Small Farm	\$100,000 or Less	22	37.9%	\$1,489	8.1%		13	41.9%	\$902	9.3%	36.4%	9	33.3%	\$587	6.7%	35.5%		
	\$100,001 - \$250,000	14	24.1%	\$2,884	15.7%		6	19.4%	\$1,275	13.2%	17.4%	8	29.6%	\$1,609	18.4%	14.6%		
	\$250,001 - \$1 Million	22	37.9%	\$14,030	76.2%		12	38.7%	\$7,475	77.4%	46.2%	10	37.0%	\$6,555	74.9%	49.9%		
	Total	58	100.0%	\$18,403	100.0%		31	100.0%	\$9,652	100.0%	100.0%	27	100.0%	\$8,751	100.0%	100.0%		
	Total Farms																	
	\$1 Million or Less	0	0.0%	\$0	0.0%	98.6%	0	0.0%	\$0	0.0%	22.0%	0	0.0%	\$0	0.0%	18.9%		
Small Farm	Over \$1 Million	0	0.0%	\$0	0.0%	1.4%	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%	\$0	0.0%	43.8%	0	0.0%	\$0	0.0%	25.4%		
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	25.0%	0	0.0%	\$0	0.0%	30.6%		
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	31.3%	0	0.0%	\$0	0.0%	43.9%		
	Total	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%		

Originations &amp; Purchases

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

2019 FFIEC Census Data, 2019 D&amp;B Info, and 2015 ACS Data

## Appendix G

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2  
Assessment Area: MI - Grand Rapids-Wyoming

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison											
							2018						2019					
		Bank				Owner Occupied Units  %	Count			Dollar			Count			Dollar		
		Count		Dollar			Bank	Agg	%	Bank	Agg	%	Bank	Agg	%	Bank	Agg	%
#	%	\$ (000s)	\$ %	#	%	\$ (000s)												
HOME PURCHASE	Low	1	2.6%	\$103	1.0%	2.0%	1	4.2%	3.1%	\$103	2.0%	1.8%	0	0.0%	3.0%	\$0	0.0%	1.8%
	Moderate	5	12.8%	\$633	6.2%	12.3%	3	12.5%	15.1%	\$418	8.2%	10.6%	2	13.3%	14.7%	\$215	4.3%	10.4%
	Middle	22	56.4%	\$4,113	40.6%	53.4%	11	45.8%	53.0%	\$2,142	42.0%	50.0%	11	73.3%	52.2%	\$1,971	39.1%	48.8%
	Upper	11	28.2%	\$5,285	52.2%	32.4%	9	37.5%	28.8%	\$2,435	47.8%	37.6%	2	13.3%	30.2%	\$2,850	56.6%	39.1%
	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	39	100.0%	\$10,134	100.0%	100.0%	24	100.0%	100.0%	\$5,098	100.0%	100.0%	15	100.0%	100.0%	\$5,036	100.0%	100.0%
REFINANCE	Low	1	0.8%	\$57	0.4%	2.0%	1	1.7%	1.8%	\$57	0.8%	1.0%	0	0.0%	1.1%	\$0	0.0%	0.6%
	Moderate	18	14.6%	\$2,159	13.4%	12.3%	6	10.3%	13.2%	\$643	9.2%	9.4%	12	18.5%	10.4%	\$1,516	16.6%	6.9%
	Middle	66	53.7%	\$7,813	48.5%	53.4%	32	55.2%	52.7%	\$3,393	48.7%	49.1%	34	52.3%	51.3%	\$4,420	48.4%	46.8%
	Upper	38	30.9%	\$6,066	37.7%	32.4%	19	32.8%	32.3%	\$2,868	41.2%	40.6%	19	29.2%	37.1%	\$3,198	35.0%	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	123	100.0%	\$16,095	100.0%	100.0%	58	100.0%	100.0%	\$6,961	100.0%	100.0%	65	100.0%	100.0%	\$9,134	100.0%	100.0%
HOME IMPROVEMENT	Low	1	1.5%	\$42	0.9%	2.0%	0	0.0%	1.6%	\$0	0.0%	1.5%	1	2.9%	1.7%	\$42	1.7%	1.3%
	Moderate	7	10.8%	\$350	7.3%	12.3%	6	20.0%	9.3%	\$319	14.0%	6.9%	1	2.9%	9.6%	\$31	1.2%	6.9%
	Middle	38	58.5%	\$2,162	44.9%	53.4%	15	50.0%	52.0%	\$789	34.5%	47.2%	23	65.7%	51.6%	\$1,373	54.4%	46.5%
	Upper	19	29.2%	\$2,256	46.9%	32.4%	9	30.0%	37.1%	\$1,178	51.5%	44.4%	10	28.6%	37.2%	\$1,078	42.7%	45.3%
	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	65	100.0%	\$4,810	100.0%	100.0%	30	100.0%	100.0%	\$2,286	100.0%	100.0%	35	100.0%	100.0%	\$2,524	100.0%	100.0%
MULTI FAMILY		Multi-Family Units																
	Low	0	0.0%	\$0	0.0%	4.4%	0	0.0%	8.4%	\$0	0.0%	6.5%	0	0.0%	1.3%	\$0	0.0%	0.1%
	Moderate	1	50.0%	\$300	52.6%	31.3%	0	0.0%	22.1%	\$0	0.0%	6.9%	1	50.0%	30.7%	\$300	52.6%	11.7%
	Middle	0	0.0%	\$0	0.0%	49.9%	0	0.0%	56.8%	\$0	0.0%	76.2%	0	0.0%	52.0%	\$0	0.0%	65.9%
	Upper	1	50.0%	\$270	47.4%	14.4%	0	0.0%	12.6%	\$0	0.0%	10.4%	1	50.0%	16.0%	\$270	47.4%	22.3%
	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	2	100.0%	\$570	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	2	100.0%	100.0%	\$570	100.0%	100.0%
OTHER PURPOSE LOC	Low	1	1.3%	\$80	1.0%	2.0%	1	2.9%	1.9%	\$80	2.3%	1.1%	0	0.0%	0.6%	\$0	0.0%	0.2%
	Moderate	8	10.4%	\$427	5.4%	12.3%	3	8.6%	9.4%	\$215	6.3%	5.1%	5	11.9%	8.8%	\$212	4.7%	4.5%
	Middle	49	63.6%	\$5,120	65.0%	53.4%	25	71.4%	52.2%	\$2,153	63.1%	46.3%	24	57.1%	49.1%	\$2,967	66.4%	43.8%
	Upper	19	24.7%	\$2,253	28.6%	32.4%	6	17.1%	36.4%	\$965	28.3%	47.4%	13	31.0%	41.5%	\$1,288	28.8%	51.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	77	100.0%	\$7,880	100.0%	100.0%	35	100.0%	100.0%	\$3,413	100.0%	100.0%	42	100.0%	100.0%	\$4,467	100.0%	100.0%

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

## Appendix G

Geographic Distribution of HMDA, Small Business, &amp; Small Farm Loans - Table 2 of 2

Assessment Area: MI - Grand Rapids-Wyoming

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison											
		Bank					2018					2019						
		Bank				Owner Occupied Units %	Count			Dollar			Count			Dollar		
		Count	Dollar				Bank	Agg		Bank	Agg		Bank	Agg	Bank	Agg		
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %		
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	2.0%	0	0.0%	2.5%	\$0	0.0%	1.7%	0	0.0%	1.4%	\$0	0.0%	1.2%
	Moderate	1	33.3%	\$165	6.4%	12.3%	1	50.0%	12.0%	\$165	7.6%	9.2%	0	0.0%	11.5%	\$0	0.0%	6.4%
	Middle	1	33.3%	\$425	16.4%	53.4%	0	0.0%	52.3%	\$0	0.0%	47.9%	1	100.0%	55.1%	\$425	100.0%	47.9%
	Upper	1	33.3%	\$2,000	77.2%	32.4%	1	50.0%	33.2%	\$2,000	92.4%	41.2%	0	0.0%	32.0%	\$0	0.0%	44.5%
	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	3	100.0%	\$2,590	100.0%	100.0%	2	100.0%	100.0%	\$2,165	100.0%	100.0%	1	100.0%	100.0%	\$425	100.0%	100.0%
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	2.0%	0	0.0%	5.2%	\$0	0.0%	3.5%	0	0.0%	3.1%	\$0	0.0%	1.1%
	Moderate	0	0.0%	\$0	0.0%	12.3%	0	0.0%	20.8%	\$0	0.0%	15.4%	0	0.0%	17.7%	\$0	0.0%	12.5%
	Middle	0	0.0%	\$0	0.0%	53.4%	0	0.0%	53.8%	\$0	0.0%	53.2%	0	0.0%	59.2%	\$0	0.0%	58.3%
	Upper	0	0.0%	\$0	0.0%	32.4%	0	0.0%	20.2%	\$0	0.0%	27.9%	0	0.0%	20.1%	\$0	0.0%	28.0%
	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	4	1.3%	\$282	0.7%	2.0%	3	2.0%	2.5%	\$240	1.2%	2.0%	1	0.6%	2.0%	\$42	0.2%	1.2%
	Moderate	40	12.9%	\$4,034	9.6%	12.3%	19	12.8%	13.7%	\$1,760	8.8%	9.8%	21	13.1%	12.4%	\$2,274	10.3%	8.9%
	Middle	176	57.0%	\$19,633	46.7%	53.4%	83	55.7%	52.8%	\$8,477	42.5%	51.9%	93	58.1%	51.8%	\$11,156	50.4%	48.8%
	Upper	89	28.8%	\$18,130	43.1%	32.4%	44	29.5%	31.0%	\$9,446	47.4%	36.3%	45	28.1%	33.9%	\$8,684	39.2%	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	309	100.0%	\$42,079	100.0%	100.0%	149	100.0%	100.0%	\$19,923	100.0%	100.0%	160	100.0%	100.0%	\$22,156	100.0%	100.0%
SMALL BUSINESSES	Total Businesses																	
	Low	25	6.2%	\$6,343	5.3%	3.4%	15	7.2%	3.6%	\$4,023	6.5%	4.4%	10	5.1%	3.6%	\$2,320	4.0%	4.8%
	Moderate	68	16.7%	\$22,997	19.2%	14.1%	35	16.8%	13.7%	\$11,137	17.9%	16.5%	33	16.7%	14.0%	\$11,860	20.6%	15.6%
	Middle	185	45.6%	\$57,936	48.4%	49.2%	92	44.2%	48.6%	\$28,200	45.4%	48.3%	93	47.0%	47.3%	\$29,736	51.6%	48.1%
	Upper	128	31.5%	\$32,489	27.1%	33.3%	66	31.7%	33.3%	\$18,779	30.2%	30.7%	62	31.3%	34.0%	\$13,710	23.8%	31.4%
	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%	0.8%	\$0	0.0%	0.2%	0	0.0%	1.1%	\$0	0.0%	0.2%	
Total	406	100.0%	\$119,765	100.0%	100.0%	208	100.0%	100.0%	\$62,139	100.0%	100.0%	198	100.0%	100.0%	\$57,626	100.0%	100.0%	
SMALL FARM	Total Farms																	
	Low	0	0.0%	\$0	0.0%	0.2%	0	0.0%	0.6%	\$0	0.0%	1.8%	0	0.0%	0.9%	\$0	0.0%	0.7%
	Moderate	0	0.0%	\$0	0.0%	3.3%	0	0.0%	2.6%	\$0	0.0%	1.0%	0	0.0%	3.1%	\$0	0.0%	0.5%
	Middle	0	0.0%	\$0	0.0%	60.7%	0	0.0%	68.4%	\$0	0.0%	75.8%	0	0.0%	61.6%	\$0	0.0%	69.0%
	Upper	0	0.0%	\$0	0.0%	35.7%	0	0.0%	27.8%	\$0	0.0%	21.3%	0	0.0%	33.7%	\$0	0.0%	29.7%
	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%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.6%	\$0	0.0%	0.1%	0	0.0%	0.6%	\$0	0.0%	0.1%	
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations &amp; Purchases

2019 FFIEC Census Data, 2019 D&amp;B Info and 2015 ACS Data

## Appendix G

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2**  
**Assessment Area: MI - Grand Rapids-Wyoming**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2018, 2019					2018						2019					
		Count		Bank		Families by Family Income %	Count		Dollar		Agg	Count		Dollar		Agg		
		#	%	\$ (000s)	\$ %		#	%	\$ (000s)	\$ %		#	%	\$ (000s)	\$ %			
HOME PURCHASE	Low	5	12.8%	\$580	5.7%	18.7%	5	20.8%	8.7%	\$580	11.4%	4.9%	0	0.0%	7.8%	\$0	0.0%	4.4%
	Moderate	14	35.9%	\$1,981	19.5%	17.4%	10	41.7%	23.4%	\$1,450	28.4%	17.0%	4	26.7%	23.9%	\$531	10.5%	17.4%
	Middle	4	10.3%	\$674	6.7%	22.1%	1	4.2%	23.4%	\$217	4.3%	21.3%	3	20.0%	25.2%	\$457	9.1%	22.4%
	Upper	13	33.3%	\$5,726	56.5%	41.8%	7	29.2%	33.6%	\$2,101	41.2%	46.6%	6	40.0%	35.1%	\$3,625	72.0%	47.8%
	Unknown	3	7.7%	\$1,173	11.6%	0.0%	1	4.2%	10.9%	\$750	14.7%	10.1%	2	13.3%	8.0%	\$423	8.4%	8.0%
	Total	39	100.0%	\$10,134	100.0%	100.0%	24	100.0%	100.0%	\$5,098	100.0%	100.0%	15	100.0%	100.0%	\$5,036	100.0%	100.0%
REFINANCE	Low	19	15.4%	\$1,427	8.9%	18.7%	8	13.8%	10.2%	\$497	7.1%	6.4%	11	16.9%	6.7%	\$930	10.2%	3.5%
	Moderate	32	26.0%	\$3,109	19.3%	17.4%	17	29.3%	22.8%	\$1,584	22.8%	18.1%	15	23.1%	19.1%	\$1,525	16.7%	13.4%
	Middle	25	20.3%	\$3,492	21.7%	22.1%	10	17.2%	23.2%	\$1,090	15.7%	21.2%	15	23.1%	23.9%	\$2,402	26.3%	20.5%
	Upper	38	30.9%	\$6,772	42.1%	41.8%	19	32.8%	33.9%	\$3,140	45.1%	44.2%	19	29.2%	40.2%	\$3,632	39.8%	51.5%
	Unknown	9	7.3%	\$1,295	8.0%	0.0%	4	6.9%	10.0%	\$650	9.3%	10.2%	5	7.7%	10.0%	\$645	7.1%	11.2%
	Total	123	100.0%	\$16,095	100.0%	100.0%	58	100.0%	100.0%	\$6,961	100.0%	100.0%	65	100.0%	100.0%	\$9,134	100.0%	100.0%
HOME IMPROVEMENT	Low	12	18.5%	\$599	12.5%	18.7%	5	16.7%	6.7%	\$276	12.1%	4.5%	7	20.0%	6.6%	\$323	12.8%	4.7%
	Moderate	15	23.1%	\$776	16.1%	17.4%	4	13.3%	18.9%	\$135	5.9%	13.9%	11	31.4%	18.7%	\$641	25.4%	14.0%
	Middle	15	23.1%	\$1,183	24.6%	22.1%	11	36.7%	27.3%	\$953	41.7%	23.3%	4	11.4%	26.1%	\$230	9.1%	21.9%
	Upper	21	32.3%	\$2,167	45.1%	41.8%	9	30.0%	44.6%	\$887	38.8%	53.4%	12	34.3%	46.4%	\$1,280	50.7%	56.7%
	Unknown	2	3.1%	\$85	1.8%	0.0%	1	3.3%	2.6%	\$35	1.5%	4.9%	1	2.9%	2.2%	\$50	2.0%	2.7%
	Total	65	100.0%	\$4,810	100.0%	100.0%	30	100.0%	100.0%	\$2,286	100.0%	100.0%	35	100.0%	100.0%	\$2,524	100.0%	100.0%
MULTI FAMILY	Low	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%
	Moderate	0	0.0%	\$0	0.0%	17.4%	0	0.0%	1.1%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	22.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	41.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	6.7%	\$0	0.0%	0.6%
	Unknown	2	100.0%	\$570	100.0%	0.0%	0	0.0%	98.9%	\$0	0.0%	100.0%	2	100.0%	93.3%	\$570	100.0%	99.4%
	Total	2	100.0%	\$570	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	2	100.0%	100.0%	\$570	100.0%	100.0%
OTHER PURPOSE LOC	Low	9	11.7%	\$501	6.4%	18.7%	6	17.1%	8.7%	\$365	10.7%	4.5%	3	7.1%	8.3%	\$136	3.0%	4.4%
	Moderate	19	24.7%	\$1,452	18.4%	17.4%	6	17.1%	18.6%	\$423	12.4%	11.7%	13	31.0%	18.3%	\$1,029	23.0%	12.3%
	Middle	15	19.5%	\$1,114	14.1%	22.1%	9	25.7%	25.1%	\$533	15.6%	20.6%	6	14.3%	23.9%	\$581	13.0%	19.2%
	Upper	32	41.6%	\$4,702	59.7%	41.8%	14	40.0%	45.4%	\$2,092	61.3%	61.6%	18	42.9%	47.0%	\$2,610	58.4%	61.4%
	Unknown	2	2.6%	\$111	1.4%	0.0%	0	0.0%	2.2%	\$0	0.0%	1.6%	2	4.8%	2.6%	\$111	2.5%	2.6%
	Total	77	100.0%	\$7,880	100.0%	100.0%	35	100.0%	100.0%	\$3,413	100.0%	100.0%	42	100.0%	100.0%	\$4,467	100.0%	100.0%

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

## Appendix G

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2  
Assessment Area: MI - Grand Rapids-Wyoming

PRODUCT TYPE		Bank Lending & Demographic Data Comparison										Bank & Aggregate Lending Comparison									
		2018, 2019					2018					2019									
							Count		Dollar		Families by Family Income %	Count		Dollar		Count		Dollar		Agg %	
		#	%	\$ (000s)	\$ %	#	%	\$ (000s)	\$ %	#		%	\$ (000s)	\$ %							
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	18.7%	0	0.0%	8.8%	\$0	0.0%	5.4%	0	0.0%	8.4%	\$0	0.0%	5.6%			
	Moderate	0	0.0%	\$0	0.0%	17.4%	0	0.0%	21.4%	\$0	0.0%	13.7%	0	0.0%	19.2%	\$0	0.0%	12.7%			
	Middle	0	0.0%	\$0	0.0%	22.1%	0	0.0%	25.9%	\$0	0.0%	16.6%	0	0.0%	28.6%	\$0	0.0%	19.5%			
	Upper	3	100.0%	\$2,590	100.0%	41.8%	2	100.0%	39.5%	\$2,165	100.0%	55.9%	1	100.0%	41.1%	\$425	100.0%	58.1%			
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	4.4%	\$0	0.0%	8.4%	0	0.0%	2.6%	\$0	0.0%	4.0%			
	Total	3	100.0%	\$2,590	100.0%	100.0%	2	100.0%	100.0%	\$2,165	100.0%	100.0%	1	100.0%	100.0%	\$425	100.0%	100.0%			
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	18.7%	0	0.0%	2.6%	\$0	0.0%	1.7%	0	0.0%	1.0%	\$0	0.0%	0.3%			
	Moderate	0	0.0%	\$0	0.0%	17.4%	0	0.0%	6.3%	\$0	0.0%	4.9%	0	0.0%	1.4%	\$0	0.0%	2.1%			
	Middle	0	0.0%	\$0	0.0%	22.1%	0	0.0%	4.0%	\$0	0.0%	2.0%	0	0.0%	1.0%	\$0	0.0%	1.0%			
	Upper	0	0.0%	\$0	0.0%	41.8%	0	0.0%	4.6%	\$0	0.0%	3.4%	0	0.0%	2.0%	\$0	0.0%	3.7%			
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	82.5%	\$0	0.0%	87.9%	0	0.0%	94.6%	\$0	0.0%	92.9%			
	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%			
HMDA TOTALS	Low	45	14.6%	\$3,107	7.4%	18.7%	24	16.1%	8.8%	\$1,718	8.6%	4.8%	21	13.1%	7.2%	\$1,389	6.3%	3.8%			
	Moderate	80	25.9%	\$7,318	17.4%	17.4%	37	24.8%	22.2%	\$3,592	18.0%	15.3%	43	26.9%	21.1%	\$3,726	16.8%	14.7%			
	Middle	59	19.1%	\$6,463	15.4%	22.1%	31	20.8%	23.5%	\$2,793	14.0%	19.2%	28	17.5%	24.6%	\$3,670	16.6%	20.3%			
	Upper	107	34.6%	\$21,957	52.2%	41.8%	51	34.2%	35.1%	\$10,385	52.1%	42.3%	56	35.0%	38.4%	\$11,572	52.2%	47.1%			
	Unknown	18	5.8%	\$3,234	7.7%	0.0%	6	4.0%	10.5%	\$1,435	7.2%	18.4%	12	7.5%	8.7%	\$1,799	8.1%	14.2%			
	Total	309	100.0%	\$42,079	100.0%	100.0%	149	100.0%	100.0%	\$19,923	100.0%	100.0%	160	100.0%	100.0%	\$22,156	100.0%	100.0%			
Small Business	Total Businesses																				
	\$1 Million or Less	55	13.5%	\$9,974	8.3%	88.1%	28	13.5%	42.1%	\$4,990	8.0%	27.1%	27	13.6%	43.2%	\$4,984	8.6%	24.0%			
	Over \$1 Million	270	66.5%	\$93,962	78.5%	11.2%	135	64.9%				135	68.2%								
	Total Rev. available	325	80.0%	\$103,936	86.8%	99.3%	163	78.4%				162	81.8%								
	Rev. Not Known	81	20.0%	\$15,829	13.2%	0.7%	45	21.6%				36	18.2%								
	Total	406	100.0%	\$119,765	100.0%	100.0%	208	100.0%				198	100.0%								
Small Business	Loan Size																				
	\$100,000 or Less	187	46.1%	\$10,947	9.1%		100	48.1%	85.8%	\$5,872	9.4%	21.5%	87	43.9%	86.8%	\$5,075	8.8%	21.6%			
	\$100,001 - \$250,000	68	16.7%	\$13,278	11.1%		31	14.9%	6.6%	\$5,980	9.6%	16.9%	37	18.7%	5.4%	\$7,298	12.7%	14.4%			
	\$250,001 - \$1 Million	151	37.2%	\$95,540	79.8%		77	37.0%	7.7%	\$50,287	80.9%	61.5%	74	37.4%	7.7%	\$45,253	78.5%	64.0%			
Total	406	100.0%	\$119,765	100.0%		208	100.0%	100.0%	\$62,139	100.0%	100.0%	198	100.0%	100.0%	\$57,626	100.0%	100.0%				
Small Farm	Total Farms																				
	\$1 Million or Less	0	0.0%	\$0	0.0%	92.3%	0	0.0%	39.3%	\$0	0.0%	39.4%	0	0.0%	44.6%	\$0	0.0%	44.8%			
	Over \$1 Million	0	0.0%	\$0	0.0%	7.7%	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%	81.8%	\$0	0.0%	21.1%	0	0.0%	85.8%	\$0	0.0%	27.2%			
\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	8.9%	\$0	0.0%	24.0%	0	0.0%	9.0%	\$0	0.0%	33.2%				
\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	9.3%	\$0	0.0%	54.9%	0	0.0%	5.3%	\$0	0.0%	39.6%				
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 &amp; Purchases

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

2019 FFIEC Census Data, 2019 D&amp;B Info, and 2015 ACS Data

## Appendix G

Geographic Distribution of HMDA, Small Business, &amp; Small Farm Loans - Table 1 of 2

Assessment Area: MI - Jackson MSA

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison											
							2018						2019					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Count	Dollar				Bank	Agg	Bank	Agg		Bank	Agg	Bank	Agg			
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	3	10.0%	\$218	6.5%	5.7%	1	6.7%	4.2%	\$106	6.2%	1.7%	2	13.3%	4.3%	\$112	6.9%	1.9%
	Moderate	8	26.7%	\$516	15.5%	15.6%	3	20.0%	17.0%	\$229	13.4%	10.9%	5	33.3%	16.9%	\$287	17.7%	11.4%
	Middle	15	50.0%	\$2,079	62.3%	53.7%	9	60.0%	52.5%	\$1,099	64.1%	55.0%	6	40.0%	50.7%	\$980	60.4%	52.2%
	Upper	4	13.3%	\$524	15.7%	25.0%	2	13.3%	26.2%	\$281	16.4%	32.4%	2	13.3%	28.1%	\$243	15.0%	34.6%
	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	30	100.0%	\$3,337	100.0%	100.0%	15	100.0%	100.0%	\$1,715	100.0%	100.0%	15	100.0%	100.0%	\$1,622	100.0%	100.0%
REFINANCE	Low	1	1.6%	\$50	0.9%	5.7%	1	3.1%	1.9%	\$50	1.7%	0.7%	0	0.0%	1.6%	\$0	0.0%	0.6%
	Moderate	8	12.5%	\$490	8.4%	15.6%	5	15.6%	12.9%	\$314	10.9%	9.8%	3	9.4%	11.3%	\$176	6.0%	7.8%
	Middle	41	64.1%	\$3,695	63.4%	53.7%	22	68.8%	56.6%	\$2,035	70.6%	55.2%	19	59.4%	55.0%	\$1,660	56.4%	54.4%
	Upper	14	21.9%	\$1,593	27.3%	25.0%	4	12.5%	28.7%	\$485	16.8%	34.3%	10	31.3%	32.1%	\$1,108	37.6%	37.3%
	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	64	100.0%	\$5,828	100.0%	100.0%	32	100.0%	100.0%	\$2,884	100.0%	100.0%	32	100.0%	100.0%	\$2,944	100.0%	100.0%
HOME IMPROVEMENT	Low	4	6.5%	\$92	2.6%	5.7%	3	7.9%	6.8%	\$66	3.6%	3.2%	1	4.2%	3.2%	\$26	1.6%	1.8%
	Moderate	5	8.1%	\$172	4.9%	15.6%	5	13.2%	14.2%	\$172	9.3%	10.3%	0	0.0%	11.1%	\$0	0.0%	8.8%
	Middle	40	64.5%	\$2,584	73.8%	53.7%	21	55.3%	50.5%	\$1,218	66.2%	51.8%	19	79.2%	60.1%	\$1,366	82.4%	66.8%
	Upper	13	21.0%	\$651	18.6%	25.0%	9	23.7%	28.5%	\$385	20.9%	34.8%	4	16.7%	25.6%	\$266	16.0%	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%
	Total	62	100.0%	\$3,499	100.0%	100.0%	38	100.0%	100.0%	\$1,841	100.0%	100.0%	24	100.0%	100.0%	\$1,658	100.0%	100.0%
MULTI FAMILY		Multi-Family Units																
	Low	0	0.0%	\$0	0.0%	11.2%	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%	43.9%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	44.4%	\$0	0.0%	22.8%
	Middle	0	0.0%	\$0	0.0%	29.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	55.6%	\$0	0.0%	77.2%
	Upper	0	0.0%	\$0	0.0%	15.9%	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%	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%	
OTHER PURPOSE LOC	Low	1	1.6%	\$23	0.5%	5.7%	1	2.9%	2.4%	\$23	0.9%	1.3%	0	0.0%	3.3%	\$0	0.0%	1.5%
	Moderate	9	14.3%	\$335	6.9%	15.6%	6	17.1%	9.5%	\$211	8.0%	5.6%	3	10.7%	12.7%	\$124	5.6%	8.3%
	Middle	31	49.2%	\$2,753	56.7%	53.7%	18	51.4%	56.2%	\$1,655	62.9%	61.1%	13	46.4%	46.7%	\$1,098	49.4%	51.2%
	Upper	22	34.9%	\$1,742	35.9%	25.0%	10	28.6%	32.0%	\$741	28.2%	32.0%	12	42.9%	37.3%	\$1,001	45.0%	39.0%
	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	63	100.0%	\$4,853	100.0%	100.0%	35	100.0%	100.0%	\$2,630	100.0%	100.0%	28	100.0%	100.0%	\$2,223	100.0%	100.0%

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

## Appendix G

Geographic Distribution of HMDA, Small Business, &amp; Small Farm Loans - Table 2 of 2

Assessment Area: MI - Jackson MSA

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison											
		Bank  Owner Occupied Units					2018					2019						
							Count			Dollar		Count			Dollar			
		Count	Dollar	Count	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg					
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %		
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	5.7%	0	0.0%	3.9%	\$0	0.0%	3.3%	0	0.0%	1.3%	\$0	0.0%	1.0%
	Moderate	0	0.0%	\$0	0.0%	15.6%	0	0.0%	12.7%	\$0	0.0%	7.9%	0	0.0%	12.9%	\$0	0.0%	7.8%
	Middle	2	66.7%	\$230	71.2%	53.7%	1	50.0%	55.8%	\$160	63.2%	56.8%	1	100.0%	60.0%	\$70	100.0%	58.9%
	Upper	1	33.3%	\$93	28.8%	25.0%	1	50.0%	27.6%	\$93	36.8%	32.0%	0	0.0%	25.8%	\$0	0.0%	32.3%
	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	3	100.0%	\$323	100.0%	100.0%	2	100.0%	100.0%	\$253	100.0%	100.0%	1	100.0%	100.0%	\$70	100.0%	100.0%
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	5.7%	0	0.0%	8.2%	\$0	0.0%	3.9%	0	0.0%	10.7%	\$0	0.0%	7.1%
	Moderate	0	0.0%	\$0	0.0%	15.6%	0	0.0%	17.3%	\$0	0.0%	15.7%	0	0.0%	19.6%	\$0	0.0%	13.1%
	Middle	0	0.0%	\$0	0.0%	53.7%	0	0.0%	46.9%	\$0	0.0%	50.3%	0	0.0%	48.2%	\$0	0.0%	55.7%
	Upper	0	0.0%	\$0	0.0%	25.0%	0	0.0%	27.6%	\$0	0.0%	30.1%	0	0.0%	21.4%	\$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%
	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	9	4.1%	\$383	2.1%	5.7%	6	4.9%	3.8%	\$245	2.6%	1.6%	3	3.0%	3.2%	\$138	1.6%	1.3%
	Moderate	30	13.5%	\$1,513	8.5%	15.6%	19	15.6%	15.2%	\$926	9.9%	11.3%	11	11.0%	14.4%	\$587	6.9%	10.2%
	Middle	129	58.1%	\$11,341	63.6%	53.7%	71	58.2%	53.5%	\$6,167	66.1%	54.5%	58	58.0%	52.9%	\$5,174	60.7%	54.0%
	Upper	54	24.3%	\$4,603	25.8%	25.0%	26	21.3%	27.4%	\$1,985	21.3%	32.6%	28	28.0%	29.5%	\$2,618	30.7%	34.5%
	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	222	100.0%	\$17,840	100.0%	100.0%	122	100.0%	100.0%	\$9,323	100.0%	100.0%	100	100.0%	100.0%	\$8,517	100.0%	100.0%
SMALL BUSINESSES	Total Businesses																	
	Low	53	17.7%	\$16,653	22.9%	10.2%	33	21.7%	10.2%	\$10,483	29.6%	23.1%	20	13.5%	9.9%	\$6,170	16.5%	13.9%
	Moderate	102	34.0%	\$21,281	29.3%	28.2%	49	32.2%	24.2%	\$9,355	26.4%	26.5%	53	35.8%	26.6%	\$11,926	32.0%	29.0%
	Middle	84	28.0%	\$22,409	30.8%	40.7%	41	27.0%	41.8%	\$10,273	29.0%	35.8%	43	29.1%	41.2%	\$12,136	32.5%	39.6%
	Upper	61	20.3%	\$12,403	17.0%	20.9%	29	19.1%	22.8%	\$5,342	15.1%	14.1%	32	21.6%	21.1%	\$7,061	18.9%	16.9%
	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%	1.0%	\$0	0.0%	0.4%	0	0.0%	1.3%	\$0	0.0%	0.6%	
Total	300	100.0%	\$72,746	100.0%	100.0%	152	100.0%	100.0%	\$35,453	100.0%	100.0%	148	100.0%	100.0%	\$37,293	100.0%	100.0%	
SMALL FARM	Total 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	2	28.6%	\$900	56.1%	2.4%	1	33.3%	5.7%	\$450	50.2%	16.5%	1	25.0%	2.1%	\$450	63.7%	5.3%
	Middle	5	71.4%	\$703	43.9%	70.5%	2	66.7%	74.3%	\$447	49.8%	68.4%	3	75.0%	78.7%	\$256	36.3%	40.8%
	Upper	0	0.0%	\$0	0.0%	26.6%	0	0.0%	20.0%	\$0	0.0%	15.2%	0	0.0%	19.1%	\$0	0.0%	53.8%
	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%
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	7	100.0%	\$1,603	100.0%	100.0%	3	100.0%	100.0%	\$897	100.0%	100.0%	4	100.0%	100.0%	\$706	100.0%	100.0%	

Originations &amp; Purchases

2019 FFIEC Census Data, 2019 D&amp;B Info and 2015 ACS Data

## Appendix G

Borrower Distribution of HMDA Loans &amp; Small Business/Small Farm Loans by Revenue &amp; Loan Size - Table 1 of 2

Assessment Area: MI - Jackson MSA

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2018, 2019					2018						2019					
		Count		Bank		Families by Family Income %	Count			Dollar			Count			Dollar		
		#	%	\$ (000s)	\$ %		#	Bank %	Agg %	\$ (000s)	\$ %	\$ %	#	Bank %	Agg %	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	6	20.0%	\$482	14.4%	22.3%	1	6.7%	8.9%	\$70	4.1%	4.3%	5	33.3%	8.9%	\$412	25.4%	4.9%
	Moderate	7	23.3%	\$506	15.2%	17.5%	3	20.0%	19.1%	\$319	18.6%	14.1%	4	26.7%	24.0%	\$187	11.5%	17.5%
	Middle	10	33.3%	\$1,139	34.1%	20.2%	8	53.3%	27.6%	\$932	54.3%	25.9%	2	13.3%	25.0%	\$207	12.8%	24.8%
	Upper	7	23.3%	\$1,210	36.3%	40.0%	3	20.0%	31.5%	\$394	23.0%	42.9%	4	26.7%	30.8%	\$816	50.3%	42.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	12.9%	\$0	0.0%	12.8%	0	0.0%	11.3%	\$0	0.0%	10.8%
	Total	30	100.0%	\$3,337	100.0%	100.0%	15	100.0%	100.0%	\$1,715	100.0%	100.0%	15	100.0%	100.0%	\$1,622	100.0%	100.0%
REFINANCE	Low	6	9.4%	\$230	3.9%	22.3%	3	9.4%	9.2%	\$88	3.1%	5.4%	3	9.4%	7.5%	\$142	4.8%	3.6%
	Moderate	19	29.7%	\$1,508	25.9%	17.5%	11	34.4%	18.5%	\$998	34.6%	14.6%	8	25.0%	17.5%	\$510	17.3%	12.7%
	Middle	11	17.2%	\$1,000	17.2%	20.2%	5	15.6%	23.9%	\$537	18.6%	23.2%	6	18.8%	21.1%	\$463	15.7%	18.4%
	Upper	25	39.1%	\$2,868	49.2%	40.0%	13	40.6%	38.6%	\$1,261	43.7%	46.7%	12	37.5%	38.2%	\$1,607	54.6%	47.9%
	Unknown	3	4.7%	\$222	3.8%	0.0%	0	0.0%	9.7%	\$0	0.0%	10.1%	3	9.4%	15.7%	\$222	7.5%	17.5%
	Total	64	100.0%	\$5,828	100.0%	100.0%	32	100.0%	100.0%	\$2,884	100.0%	100.0%	32	100.0%	100.0%	\$2,944	100.0%	100.0%
HOME IMPROVEMENT	Low	10	16.1%	\$370	10.6%	22.3%	7	18.4%	12.1%	\$279	15.2%	6.2%	3	12.5%	7.9%	\$91	5.5%	4.7%
	Moderate	9	14.5%	\$512	14.6%	17.5%	6	15.8%	18.0%	\$212	11.5%	12.8%	3	12.5%	16.8%	\$300	18.1%	14.6%
	Middle	20	32.3%	\$1,180	33.7%	20.2%	12	31.6%	25.8%	\$556	30.2%	22.1%	8	33.3%	26.3%	\$624	37.6%	25.1%
	Upper	23	37.1%	\$1,437	41.1%	40.0%	13	34.2%	41.2%	\$794	43.1%	54.8%	10	41.7%	47.8%	\$643	38.8%	55.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	3.0%	\$0	0.0%	4.2%	0	0.0%	1.3%	\$0	0.0%	0.6%
	Total	62	100.0%	\$3,499	100.0%	100.0%	38	100.0%	100.0%	\$1,841	100.0%	100.0%	24	100.0%	100.0%	\$1,658	100.0%	100.0%
MULTI FAMILY	Low	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%
	Moderate	0	0.0%	\$0	0.0%	17.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	20.2%	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%	40.0%	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%
OTHER PURPOSE LOC	Low	10	15.9%	\$409	8.4%	22.3%	5	14.3%	10.7%	\$175	6.7%	7.8%	5	17.9%	12.7%	\$234	10.5%	9.2%
	Moderate	11	17.5%	\$491	10.1%	17.5%	8	22.9%	25.4%	\$366	13.9%	20.1%	3	10.7%	18.0%	\$125	5.6%	11.9%
	Middle	18	28.6%	\$1,205	24.8%	20.2%	9	25.7%	23.1%	\$525	20.0%	23.6%	9	32.1%	26.7%	\$680	30.6%	31.1%
	Upper	21	33.3%	\$2,649	54.6%	40.0%	10	28.6%	39.1%	\$1,465	55.7%	47.5%	11	39.3%	42.0%	\$1,184	53.3%	47.6%
	Unknown	3	4.8%	\$99	2.0%	0.0%	3	8.6%	1.8%	\$99	3.8%	1.0%	0	0.0%	0.7%	\$0	0.0%	0.2%
	Total	63	100.0%	\$4,853	100.0%	100.0%	35	100.0%	100.0%	\$2,630	100.0%	100.0%	28	100.0%	100.0%	\$2,223	100.0%	100.0%

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

## Appendix G

Borrower Distribution of HMDA Loans &amp; Small Business/Small Farm Loans by Revenue &amp; Loan Size - Table 2 of 2

Assessment Area: MI - Jackson MSA

PRODUCT TYPE		Assessment Area: MI - Jackson MS&A																	
		Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison												
							2018						2019						
		Borrower Income Levels		2018, 2019			Families by Family Income		Count			Dollar			Count			Dollar	
		Count	%	Dollar	\$ (000s)	\$ %	Bank	Agg	%	\$ (000s)	\$ %	\$ %	Bank	Agg	%	\$ (000s)	\$ %	\$ %	
OTHER PURPOSE CLOSED/EXEMPT	Low	1	33.3%	\$70	21.7%	22.3%	0	0.0%	11.6%	\$0	0.0%	10.4%	1	100.0%	7.7%	\$70	100.0%	4.3%	
	Moderate	0	0.0%	\$0	0.0%	17.5%	0	0.0%	19.9%	\$0	0.0%	13.6%	0	0.0%	17.4%	\$0	0.0%	14.1%	
	Middle	1	33.3%	\$160	49.5%	20.2%	1	50.0%	25.4%	\$160	63.2%	21.3%	0	0.0%	27.1%	\$0	0.0%	19.3%	
	Upper	1	33.3%	\$93	28.8%	40.0%	1	50.0%	39.8%	\$93	36.8%	48.6%	0	0.0%	45.8%	\$0	0.0%	60.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	3.3%	\$0	0.0%	6.0%	0	0.0%	1.9%	\$0	0.0%	1.8%	
	Total	3	100.0%	\$323	100.0%	100.0%	2	100.0%	100.0%	\$253	100.0%	100.0%	1	100.0%	100.0%	\$70	100.0%	100.0%	
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	22.3%	0	0.0%	1.0%	\$0	0.0%	0.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	17.5%	0	0.0%	6.1%	\$0	0.0%	4.4%	0	0.0%	1.8%	\$0	0.0%	1.5%	
	Middle	0	0.0%	\$0	0.0%	20.2%	0	0.0%	4.1%	\$0	0.0%	2.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	40.0%	0	0.0%	3.1%	\$0	0.0%	5.6%	0	0.0%	1.8%	\$0	0.0%	4.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	85.7%	\$0	0.0%	86.5%	0	0.0%	96.4%	\$0	0.0%	94.3%	
	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%	
HMDA TOTALS	Low	33	14.9%	\$1,561	8.8%	22.3%	16	13.1%	9.3%	\$612	6.6%	4.8%	17	17.0%	8.3%	\$949	11.1%	4.3%	
	Moderate	46	20.7%	\$3,017	16.9%	17.5%	28	23.0%	18.8%	\$1,895	20.3%	14.1%	18	18.0%	20.7%	\$1,122	13.2%	15.0%	
	Middle	60	27.0%	\$4,684	26.3%	20.2%	35	28.7%	25.7%	\$2,710	29.1%	24.3%	25	25.0%	23.5%	\$1,974	23.2%	21.6%	
	Upper	77	34.7%	\$8,257	46.3%	40.0%	40	32.8%	34.3%	\$4,007	43.0%	43.6%	37	37.0%	34.8%	\$4,250	49.9%	43.5%	
	Unknown	6	2.7%	\$321	1.8%	0.0%	3	2.5%	11.8%	\$99	1.1%	13.3%	3	3.0%	12.7%	\$222	2.6%	15.5%	
	Total	222	100.0%	\$17,840	100.0%	100.0%	122	100.0%	100.0%	\$9,323	100.0%	100.0%	100	100.0%	100.0%	\$8,517	100.0%	100.0%	
Small Business	Revenue	Total Businesses																	
		\$1 Million or Less	83	27.7%	\$16,107	22.1%	89.1%	41	27.0%	44.5%	\$7,648	21.6%	25.8%	42	28.4%	40.2%	\$8,459	22.7%	28.1%
		Over \$1 Million	129	43.0%	\$39,883	54.8%	10.0%	62	40.8%				67	45.3%					
		Total Rev. available	212	70.7%	\$55,990	76.9%	99.1%	103	67.8%				109	73.7%					
		Rev. Not Known	88	29.3%	\$16,756	23.0%	0.9%	49	32.2%				39	26.4%					
	Total	300	100.0%	\$72,746	100.0%	100.0%	152	100.0%				148	100.0%						
	Loan Size	\$100,000 or Less	123	41.0%	\$8,130	11.2%		70	46.1%	94.4%	\$4,567	12.9%	36.0%	53	35.8%	95.6%	\$3,563	9.6%	43.3%
		\$100,001 - \$250,000	75	25.0%	\$14,300	19.7%		32	21.1%	3.2%	\$6,292	17.7%	18.0%	43	29.1%	2.7%	\$8,008	21.5%	16.9%
		\$250,001 - \$1 Million	102	34.0%	\$50,316	69.2%		50	32.9%	2.4%	\$24,594	69.4%	46.0%	52	35.1%	1.7%	\$25,722	69.0%	39.8%
		Total	300	100.0%	\$72,746	100.0%		152	100.0%	100.0%	\$35,453	100.0%	100.0%	148	100.0%	100.0%	\$37,293	100.0%	100.0%
Small Farm		Revenue	Total Farms																
	\$1 Million or Less		5	71.4%	\$1,105	68.9%	98.1%	2	66.7%	28.6%	\$495	55.2%	21.3%	3	75.0%	36.2%	\$610	86.4%	55.7%
	Over \$1 Million		1	14.3%	\$402	25.1%	1.9%	1	33.3%				0	0.0%					
	Not Known		1	14.3%	\$96	6.0%	0.0%	0	0.0%				1	25.0%					
	Total	7	100.0%	\$1,603	100.0%	100.0%	3	100.0%				4	100.0%						
	Loan Size	\$100,000 or Less	3	42.9%	\$186	11.6%		1	33.3%	100.0%	\$45	5.0%	100.0%	2	50.0%	97.9%	\$141	20.0%	54.8%
		\$100,001 - \$250,000	1	14.3%	\$115	7.2%		0	0.0%	0.0%	\$0	0.0%	0.0%	1	25.0%	0.0%	\$115	16.3%	0.0%
		\$250,001 - \$500,000	3	42.9%	\$1,302	81.2%		2	66.7%	0.0%	\$852	95.0%	0.0%	1	25.0%	2.1%	\$450	63.7%	45.2%
		Total	7	100.0%	\$1,603	100.0%		3	100.0%	100.0%	\$897	100.0%	100.0%	4	100.0%	100.0%	\$706	100.0%	100.0%

Originations &amp; Purchases

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

2019 FFIEC Census Data, 2019 D&amp;B Info, and 2015 ACS Data

## Appendix G

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2  
Assessment Area: MI - Kalamazoo-Portage

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison											
							2018						2019					
		Bank				Owner Occupied Units %	Count			Dollar			Count			Dollar		
		Count	Dollar				Bank	Agg		Bank	Agg		Bank	Agg	Bank	Agg		
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	4.9%	0	0.0%	3.9%	\$0	0.0%	2.2%	0	0.0%	4.2%	\$0	0.0%	2.0%
	Moderate	2	11.1%	\$227	7.6%	11.1%	1	8.3%	12.3%	\$114	6.0%	7.9%	1	16.7%	12.3%	\$113	10.1%	8.1%
	Middle	7	38.9%	\$1,130	37.6%	50.7%	5	41.7%	48.3%	\$878	46.5%	42.1%	2	33.3%	48.9%	\$252	22.6%	43.9%
	Upper	9	50.0%	\$1,648	54.8%	33.3%	6	50.0%	35.5%	\$897	47.5%	47.7%	3	50.0%	34.4%	\$751	67.3%	45.9%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.1%	\$0	0.0%	0.1%	0	0.0%	0.1%	\$0	0.0%	0.1%
	Total	18	100.0%	\$3,005	100.0%	100.0%	12	100.0%	100.0%	\$1,889	100.0%	100.0%	6	100.0%	100.0%	\$1,116	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	4.9%	0	0.0%	1.8%	\$0	0.0%	0.8%	0	0.0%	1.1%	\$0	0.0%	0.6%
	Moderate	1	2.7%	\$65	1.3%	11.1%	0	0.0%	9.4%	\$0	0.0%	5.8%	1	5.3%	7.3%	\$65	2.6%	4.4%
	Middle	19	51.4%	\$2,235	45.3%	50.7%	8	44.4%	48.2%	\$1,016	42.3%	41.3%	11	57.9%	51.0%	\$1,219	48.1%	42.8%
	Upper	17	45.9%	\$2,636	53.4%	33.3%	10	55.6%	40.5%	\$1,387	57.7%	52.0%	7	36.8%	40.5%	\$1,249	49.3%	52.2%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.2%	0	0.0%	0.1%	\$0	0.0%	0.0%
	Total	37	100.0%	\$4,936	100.0%	100.0%	18	100.0%	100.0%	\$2,403	100.0%	100.0%	19	100.0%	100.0%	\$2,533	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	4.9%	0	0.0%	1.3%	\$0	0.0%	0.6%	0	0.0%	2.6%	\$0	0.0%	1.8%
	Moderate	2	10.0%	\$225	12.9%	11.1%	2	22.2%	7.1%	\$225	27.8%	5.3%	0	0.0%	9.1%	\$0	0.0%	6.6%
	Middle	13	65.0%	\$1,204	68.8%	50.7%	5	55.6%	48.4%	\$463	57.3%	44.2%	8	72.7%	51.1%	\$741	78.7%	47.2%
	Upper	5	25.0%	\$320	18.3%	33.3%	2	22.2%	43.1%	\$120	14.9%	49.7%	3	27.3%	37.2%	\$200	21.3%	44.5%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.1%	\$0	0.0%	0.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	20	100.0%	\$1,749	100.0%	100.0%	9	100.0%	100.0%	\$808	100.0%	100.0%	11	100.0%	100.0%	\$941	100.0%	100.0%
MULTI FAMILY		Multi-Family Units																
	Low	0	0.0%	\$0	0.0%	20.2%	0	0.0%	8.7%	\$0	0.0%	21.1%	0	0.0%	17.1%	\$0	0.0%	34.5%
	Moderate	0	0.0%	\$0	0.0%	19.0%	0	0.0%	30.4%	\$0	0.0%	2.1%	0	0.0%	25.7%	\$0	0.0%	29.6%
	Middle	0	0.0%	\$0	0.0%	47.3%	0	0.0%	47.8%	\$0	0.0%	61.6%	0	0.0%	42.9%	\$0	0.0%	21.4%
	Upper	0	0.0%	\$0	0.0%	12.3%	0	0.0%	8.7%	\$0	0.0%	14.4%	0	0.0%	14.3%	\$0	0.0%	14.5%
	Unknown	0	0.0%	\$0	0.0%	1.3%	0	0.0%	4.3%	\$0	0.0%	0.7%	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%
OTHER PURPOSE LOC	Low	0	0.0%	\$0	0.0%	4.9%	0	0.0%	4.5%	\$0	0.0%	2.2%	0	0.0%	2.2%	\$0	0.0%	1.0%
	Moderate	1	4.5%	\$76	3.1%	11.1%	0	0.0%	6.5%	\$0	0.0%	4.7%	1	7.7%	7.9%	\$76	4.0%	6.1%
	Middle	9	40.9%	\$605	24.5%	50.7%	3	33.3%	46.0%	\$122	20.4%	38.6%	6	46.2%	49.6%	\$483	25.7%	47.2%
	Upper	12	54.5%	\$1,793	72.5%	33.3%	6	66.7%	42.8%	\$475	79.6%	54.5%	6	46.2%	40.2%	\$1,318	70.2%	45.7%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.2%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	22	100.0%	\$2,474	100.0%	100.0%	9	100.0%	100.0%	\$597	100.0%	100.0%	13	100.0%	100.0%	\$1,877	100.0%	100.0%

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

## Appendix G

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2  
Assessment Area: MI - Kalamazoo-Portage

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison											
							2018						2019					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Count		Dollar			Bank	Agg	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %
#	%	\$ (000s)	\$ %	%														
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	4.9%	0	0.0%	5.7%	\$0	0.0%	3.1%	0	0.0%	5.3%	\$0	0.0%	2.6%
	Moderate	0	0.0%	\$0	0.0%	11.1%	0	0.0%	9.5%	\$0	0.0%	6.6%	0	0.0%	12.9%	\$0	0.0%	10.6%
	Middle	0	0.0%	\$0	0.0%	50.7%	0	0.0%	49.4%	\$0	0.0%	35.3%	0	0.0%	50.9%	\$0	0.0%	41.9%
	Upper	0	0.0%	\$0	0.0%	33.3%	0	0.0%	35.4%	\$0	0.0%	55.0%	0	0.0%	31.0%	\$0	0.0%	44.9%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	4.9%	0	0.0%	7.2%	\$0	0.0%	1.8%	0	0.0%	7.7%	\$0	0.0%	3.5%
	Moderate	0	0.0%	\$0	0.0%	11.1%	0	0.0%	11.1%	\$0	0.0%	4.8%	0	0.0%	19.8%	\$0	0.0%	13.4%
	Middle	1	100.0%	\$141	100.0%	50.7%	1	100.0%	58.2%	\$141	100.0%	31.0%	0	0.0%	50.5%	\$0	0.0%	41.7%
	Upper	0	0.0%	\$0	0.0%	33.3%	0	0.0%	23.5%	\$0	0.0%	62.4%	0	0.0%	22.0%	\$0	0.0%	41.4%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	1	100.0%	\$141	100.0%	100.0%	1	100.0%	100.0%	\$141	100.0%	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%	3.3%	\$0	0.0%	3.4%	0	0.0%	3.0%	\$0	0.0%	3.7%
	Moderate	6	6.1%	\$593	4.8%	11.1%	3	6.1%	10.8%	\$339	5.8%	6.8%	3	6.1%	10.3%	\$254	3.9%	8.2%
	Middle	49	50.0%	\$5,315	43.2%	50.7%	22	44.9%	48.4%	\$2,620	44.9%	43.3%	27	55.1%	49.9%	\$2,695	41.7%	42.1%
	Upper	43	43.9%	\$6,397	52.0%	33.3%	24	49.0%	37.5%	\$2,879	49.3%	46.4%	19	38.8%	36.7%	\$3,518	54.4%	45.9%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.1%	\$0	0.0%	0.1%	0	0.0%	0.1%	\$0	0.0%	0.1%
	Total	98	100.0%	\$12,305	100.0%	100.0%	49	100.0%	100.0%	\$5,838	100.0%	100.0%	49	100.0%	100.0%	\$6,467	100.0%	100.0%
SMALL BUSINESSES		Total Businesses																
	Low	12	7.8%	\$2,775	7.8%	8.1%	7	9.3%	7.9%	\$852	5.5%	11.0%	5	6.3%	7.8%	\$1,923	9.5%	10.2%
	Moderate	47	30.5%	\$14,277	39.9%	20.0%	18	24.0%	17.7%	\$5,971	38.3%	17.4%	29	36.7%	20.9%	\$8,306	41.1%	20.2%
	Middle	63	40.9%	\$12,524	35.0%	46.2%	32	42.7%	42.4%	\$5,130	32.9%	44.4%	31	39.2%	41.5%	\$7,394	36.6%	46.2%
	Upper	32	20.8%	\$6,183	17.3%	25.2%	18	24.0%	31.0%	\$3,621	23.3%	26.4%	14	17.7%	28.8%	\$2,562	12.7%	22.4%
	Unknown	0	0.0%	\$0	0.0%	0.6%	0	0.0%	0.2%	\$0	0.0%	0.5%	0	0.0%	0.2%	\$0	0.0%	0.6%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.9%	\$0	0.0%	0.2%	0	0.0%	0.8%	\$0	0.0%	0.2%
Total	154	100.0%	\$35,759	100.0%	100.0%	75	100.0%	100.0%	\$15,574	100.0%	100.0%	79	100.0%	100.0%	\$20,185	100.0%	100.0%	
SMALL FARM		Total Farms																
	Low	0	0.0%	\$0	0.0%	0.4%	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%	11.6%	0	0.0%	11.8%	\$0	0.0%	4.8%	0	0.0%	12.3%	\$0	0.0%	4.2%
	Middle	0	0.0%	\$0	0.0%	58.0%	0	0.0%	52.9%	\$0	0.0%	63.0%	0	0.0%	56.1%	\$0	0.0%	70.5%
	Upper	0	0.0%	\$0	0.0%	29.9%	0	0.0%	33.3%	\$0	0.0%	32.0%	0	0.0%	31.6%	\$0	0.0%	25.3%
	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%	2.0%	\$0	0.0%	0.2%	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 &amp; Purchases

2019 FFIEC Census Data, 2019 D&amp;B Info and 2015 ACS Data

## Appendix G

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2  
Assessment Area: MI - Kalamazoo-Portage

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2018, 2019					2018						2019					
		Count		Bank		Families by Family Income %	Count		Dollar		Agg %	Count		Agg %	Dollar		Agg %	
		#	%	\$ (000s)	\$ %		Bank	Agg %	\$ (000s)	\$ %		#	%		\$ (000s)	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	21.7%	0	0.0%	8.6%	\$0	0.0%	4.4%	0	0.0%	11.6%	\$0	0.0%	6.2%
	Moderate	4	22.2%	\$489	16.3%	17.1%	3	25.0%	22.2%	\$376	19.9%	15.8%	1	16.7%	23.5%	\$113	10.1%	17.5%
	Middle	3	16.7%	\$438	14.6%	20.3%	3	25.0%	21.6%	\$438	23.2%	19.3%	0	0.0%	22.7%	\$0	0.0%	21.8%
	Upper	9	50.0%	\$1,877	62.5%	40.9%	6	50.0%	33.9%	\$1,075	56.9%	47.7%	3	50.0%	31.8%	\$802	71.9%	44.3%
	Unknown	2	11.1%	\$201	6.7%	0.0%	0	0.0%	13.8%	\$0	0.0%	12.9%	2	33.3%	10.4%	\$201	18.0%	10.3%
	Total	18	100.0%	\$3,005	100.0%	100.0%	12	100.0%	100.0%	\$1,889	100.0%	100.0%	6	100.0%	100.0%	\$1,116	100.0%	100.0%
REFINANCE	Low	4	10.8%	\$336	6.8%	21.7%	1	5.6%	11.9%	\$100	4.2%	6.3%	3	15.8%	8.2%	\$236	9.3%	4.0%
	Moderate	6	16.2%	\$628	12.7%	17.1%	4	22.2%	19.2%	\$381	15.9%	14.0%	2	10.5%	17.5%	\$247	9.8%	11.7%
	Middle	7	18.9%	\$699	14.2%	20.3%	4	22.2%	22.2%	\$438	18.2%	19.5%	3	15.8%	22.5%	\$261	10.3%	18.5%
	Upper	19	51.4%	\$3,142	63.7%	40.9%	9	50.0%	37.9%	\$1,484	61.8%	49.4%	10	52.6%	39.2%	\$1,658	65.5%	51.7%
	Unknown	1	2.7%	\$131	2.7%	0.0%	0	0.0%	8.8%	\$0	0.0%	10.6%	1	5.3%	12.7%	\$131	5.2%	14.2%
	Total	37	100.0%	\$4,936	100.0%	100.0%	18	100.0%	100.0%	\$2,403	100.0%	100.0%	19	100.0%	100.0%	\$2,533	100.0%	100.0%
HOME IMPROVEMENT	Low	5	25.0%	\$246	14.1%	21.7%	3	33.3%	18.4%	\$146	18.1%	12.1%	2	18.2%	10.1%	\$100	10.6%	7.2%
	Moderate	2	10.0%	\$100	5.7%	17.1%	1	11.1%	16.2%	\$50	6.2%	12.4%	1	9.1%	18.9%	\$50	5.3%	16.1%
	Middle	6	30.0%	\$537	30.7%	20.3%	2	22.2%	18.7%	\$225	27.8%	15.6%	4	36.4%	24.9%	\$312	33.2%	19.5%
	Upper	7	35.0%	\$866	49.5%	40.9%	3	33.3%	45.1%	\$387	47.9%	57.0%	4	36.4%	43.9%	\$479	50.9%	55.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	1.6%	\$0	0.0%	2.9%	0	0.0%	2.2%	\$0	0.0%	1.4%
	Total	20	100.0%	\$1,749	100.0%	100.0%	9	100.0%	100.0%	\$808	100.0%	100.0%	11	100.0%	100.0%	\$941	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	21.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.1%	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%	20.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	2.9%	\$0	0.0%	0.1%
	Upper	0	0.0%	\$0	0.0%	40.9%	0	0.0%	8.7%	\$0	0.0%	0.7%	0	0.0%	2.9%	\$0	0.0%	0.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	91.3%	\$0	0.0%	99.3%	0	0.0%	94.3%	\$0	0.0%	99.7%
	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%
OTHER PURPOSE LOC	Low	3	13.6%	\$139	5.6%	21.7%	1	11.1%	24.2%	\$50	8.4%	18.8%	2	15.4%	12.8%	\$89	4.7%	8.8%
	Moderate	6	27.3%	\$380	15.4%	17.1%	3	33.3%	15.0%	\$200	33.5%	10.8%	3	23.1%	21.5%	\$180	9.6%	18.2%
	Middle	3	13.6%	\$141	5.7%	20.3%	2	22.2%	20.4%	\$41	6.9%	17.5%	1	7.7%	23.5%	\$100	5.3%	18.8%
	Upper	9	40.9%	\$1,664	67.3%	40.9%	2	22.2%	39.5%	\$156	26.1%	51.9%	7	53.8%	40.0%	\$1,508	80.3%	51.2%
	Unknown	1	4.5%	\$150	6.1%	0.0%	1	11.1%	0.9%	\$150	25.1%	1.0%	0	0.0%	2.2%	\$0	0.0%	3.1%
	Total	22	100.0%	\$2,474	100.0%	100.0%	9	100.0%	100.0%	\$597	100.0%	100.0%	13	100.0%	100.0%	\$1,877	100.0%	100.0%

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

## Appendix G

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2**  
 Assessment Area: MI - Kalamazoo-Portage

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison												
		2018, 2019					2018					2019							
		Count		Bank		Families by Family Income %	Count		Dollar			Agg %	Count		Agg %	Dollar			
		#	%	\$ (000s)	\$ %		#	%	Agg %	\$ (000s)	\$ %		#	%		Agg %	\$ (000s)	\$ %	Agg %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	21.7%	0	0.0%	10.8%	\$0	0.0%	4.6%	0	0.0%	10.5%	\$0	0.0%	8.3%	
	Moderate	0	0.0%	\$0	0.0%	17.1%	0	0.0%	17.7%	\$0	0.0%	12.5%	0	0.0%	19.9%	\$0	0.0%	11.8%	
	Middle	0	0.0%	\$0	0.0%	20.3%	0	0.0%	22.8%	\$0	0.0%	15.5%	0	0.0%	27.5%	\$0	0.0%	21.5%	
	Upper	0	0.0%	\$0	0.0%	40.9%	0	0.0%	43.0%	\$0	0.0%	60.7%	0	0.0%	38.0%	\$0	0.0%	54.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	5.7%	\$0	0.0%	6.6%	0	0.0%	4.1%	\$0	0.0%	4.3%	
	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%	
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	21.7%	0	0.0%	1.3%	\$0	0.0%	0.1%	0	0.0%	1.1%	\$0	0.0%	0.1%	
	Moderate	1	100.0%	\$141	100.0%	17.1%	1	100.0%	3.3%	\$141	100.0%	1.5%	0	0.0%	1.1%	\$0	0.0%	1.4%	
	Middle	0	0.0%	\$0	0.0%	20.3%	0	0.0%	0.7%	\$0	0.0%	0.0%	0	0.0%	2.2%	\$0	0.0%	4.0%	
	Upper	0	0.0%	\$0	0.0%	40.9%	0	0.0%	3.9%	\$0	0.0%	8.5%	0	0.0%	2.2%	\$0	0.0%	13.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	90.8%	\$0	0.0%	89.9%	0	0.0%	93.4%	\$0	0.0%	81.1%	
	Total	1	100.0%	\$141	100.0%	100.0%	1	100.0%	100.0%	\$141	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	12	12.2%	\$721	5.9%	21.7%	5	10.2%	11.0%	\$296	5.1%	4.9%	7	14.3%	10.2%	\$425	6.6%	5.1%	
	Moderate	19	19.4%	\$1,738	14.1%	17.1%	12	24.5%	20.0%	\$1,148	19.7%	13.5%	7	14.3%	20.6%	\$590	9.1%	14.2%	
	Middle	19	19.4%	\$1,815	14.8%	20.3%	11	22.4%	21.0%	\$1,142	19.6%	17.1%	8	16.3%	22.7%	\$673	10.4%	19.0%	
	Upper	44	44.9%	\$7,549	61.3%	40.9%	20	40.8%	35.7%	\$3,102	53.1%	43.8%	24	49.0%	35.5%	\$4,447	68.8%	44.2%	
	Unknown	4	4.1%	\$482	3.9%	0.0%	1	2.0%	12.2%	\$150	2.6%	20.7%	3	6.1%	11.0%	\$332	5.1%	17.6%	
	Total	98	100.0%	\$12,305	100.0%	100.0%	49	100.0%	100.0%	\$5,838	100.0%	100.0%	49	100.0%	100.0%	\$6,467	100.0%	100.0%	
Small Business	Revenue	Total Businesses																	
		\$1 Million or Less	46	29.9%	\$10,126	28.3%	89.2%	19	25.3%	43.9%	\$4,223	27.1%	30.8%	27	34.2%	41.9%	\$5,903	29.2%	26.4%
		Over \$1 Million	65	42.2%	\$20,002	55.9%	10.1%	33	44.0%					32	40.5%				
		Total Rev. available	111	72.1%	\$30,128	84.2%	99.3%	52	69.3%					59	74.7%				
		Rev. Not Known	43	27.9%	\$5,631	15.7%	0.7%	23	30.7%					20	25.3%				
	Loan Size	Total	154	100.0%	\$35,759	100.0%	100.0%	75	100.0%					79	100.0%				
		\$100,000 or Less	74	48.1%	\$4,407	12.3%		44	58.7%	88.9%	\$2,746	17.6%	25.9%	30	38.0%	89.2%	\$1,661	8.2%	24.5%
		\$100,001 - \$250,000	38	24.7%	\$6,723	18.8%		13	17.3%	5.3%	\$2,442	15.7%	17.0%	25	31.6%	5.1%	\$4,281	21.2%	16.6%
		\$250,001 - \$1 Million	42	27.3%	\$24,629	68.9%		18	24.0%	5.8%	\$10,386	66.7%	57.1%	24	30.4%	5.7%	\$14,243	70.6%	59.0%
		Total	154	100.0%	\$35,759	100.0%		75	100.0%	100.0%	\$15,574	100.0%	100.0%	79	100.0%	100.0%	\$20,185	100.0%	100.0%
Small Farm	Revenue	Total Farms																	
		\$1 Million or Less	0	0.0%	\$0	0.0%	89.3%	0	0.0%	37.3%	\$0	0.0%	56.0%	0	0.0%	19.3%	\$0	0.0%	28.4%
		Over \$1 Million	0	0.0%	\$0	0.0%	10.3%	0	0.0%					0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	0.4%	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%	92.2%	\$0	0.0%	42.3%	0	0.0%	93.0%	\$0	0.0%	38.3%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	2.0%	\$0	0.0%	9.9%	0	0.0%	0.0%	\$0	0.0%	0.0%
\$250,001 - \$500,000		0	0.0%	\$0	0.0%		0	0.0%	5.9%	\$0	0.0%	47.8%	0	0.0%	7.0%	\$0	0.0%	61.7%	
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 &amp; Purchases

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

2019 FFIEC Census Data, 2019 D&amp;B Info, and 2015 ACS Data

## Appendix G

Geographic Distribution of HMDA, Small Business, &amp; Small Farm Loans - Table 1 of 2

Assessment Area: MI - Midland MSA

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2018			2019								
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %		#	%	Agg %	\$ (000s)	\$ %	Agg %	#	%	Agg %	\$ (000s)	\$ %	Agg %
HOME PURCHASE	Low	1	20.0%	\$48	7.7%	1.7%	0	0.0%	1.6%	\$0	0.0%	0.8%	1	25.0%	2.3%	\$48	8.9%	1.3%
	Moderate	1	20.0%	\$79	12.7%	17.5%	1	100.0%	15.6%	\$79	100.0%	10.1%	0	0.0%	15.8%	\$0	0.0%	10.7%
	Middle	2	40.0%	\$405	65.3%	44.7%	0	0.0%	40.6%	\$0	0.0%	38.0%	2	50.0%	40.9%	\$405	74.9%	39.9%
	Upper	1	20.0%	\$88	14.2%	36.1%	0	0.0%	42.2%	\$0	0.0%	51.1%	1	25.0%	41.0%	\$88	16.3%	48.1%
	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	5	100.0%	\$620	100.0%	100.0%	1	100.0%	100.0%	\$79	100.0%	100.0%	4	100.0%	100.0%	\$541	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	1.7%	0	0.0%	1.1%	\$0	0.0%	0.6%	0	0.0%	1.0%	\$0	0.0%	0.6%
	Moderate	2	28.6%	\$139	20.4%	17.5%	1	25.0%	14.8%	\$39	9.2%	10.3%	1	33.3%	13.5%	\$100	38.8%	9.0%
	Middle	2	28.6%	\$288	42.3%	44.7%	1	25.0%	48.1%	\$150	35.5%	44.8%	1	33.3%	45.6%	\$138	53.5%	43.2%
	Upper	3	42.9%	\$254	37.3%	36.1%	2	50.0%	35.9%	\$234	55.3%	44.3%	1	33.3%	40.0%	\$20	7.8%	47.2%
	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	7	100.0%	\$681	100.0%	100.0%	4	100.0%	100.0%	\$423	100.0%	100.0%	3	100.0%	100.0%	\$258	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	1.7%	0	0.0%	1.1%	\$0	0.0%	1.9%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.5%	0	0.0%	13.0%	\$0	0.0%	9.1%	0	0.0%	16.2%	\$0	0.0%	17.7%
	Middle	0	0.0%	\$0	0.0%	44.7%	0	0.0%	35.9%	\$0	0.0%	44.4%	0	0.0%	43.4%	\$0	0.0%	39.2%
	Upper	5	100.0%	\$185	100.0%	36.1%	3	100.0%	50.0%	\$92	100.0%	44.6%	2	100.0%	40.4%	\$93	100.0%	43.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	5	100.0%	\$185	100.0%	100.0%	3	100.0%	100.0%	\$92	100.0%	100.0%	2	100.0%	100.0%	\$93	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	3.3%	0	0.0%	12.5%	\$0	0.0%	0.5%	0	0.0%	8.3%	\$0	0.0%	0.8%
	Moderate	0	0.0%	\$0	0.0%	31.1%	0	0.0%	37.5%	\$0	0.0%	2.5%	0	0.0%	33.3%	\$0	0.0%	8.1%
	Middle	0	0.0%	\$0	0.0%	25.5%	0	0.0%	50.0%	\$0	0.0%	97.1%	0	0.0%	25.0%	\$0	0.0%	12.4%
	Upper	0	0.0%	\$0	0.0%	40.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	33.3%	\$0	0.0%	78.7%
	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%	
OTHER PURPOSE LOC	Low	0	0.0%	\$0	0.0%	1.7%	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%	17.5%	0	0.0%	5.7%	\$0	0.0%	2.6%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	44.7%	0	0.0%	51.4%	\$0	0.0%	47.3%	0	0.0%	41.4%	\$0	0.0%	45.4%
	Upper	1	100.0%	\$35	100.0%	36.1%	1	100.0%	42.9%	\$35	100.0%	50.1%	0	0.0%	58.6%	\$0	0.0%	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	1	100.0%	\$35	100.0%	100.0%	1	100.0%	100.0%	\$35	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

## Appendix G

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2  
Assessment Area: MI - Midland MSA

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison											
							2018						2019					
		Bank				Owner Occupied Units %	Count			Dollar			Count			Dollar		
		Count		Dollar			Bank	Agg	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %
#	%	\$ (000s)	\$ %	#	%	%												
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	1.7%	0	0.0%	2.6%	\$0	0.0%	0.5%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.5%	0	0.0%	28.9%	\$0	0.0%	20.1%	0	0.0%	23.5%	\$0	0.0%	21.5%
	Middle	0	0.0%	\$0	0.0%	44.7%	0	0.0%	28.9%	\$0	0.0%	26.3%	0	0.0%	50.0%	\$0	0.0%	49.1%
	Upper	0	0.0%	\$0	0.0%	36.1%	0	0.0%	39.5%	\$0	0.0%	53.1%	0	0.0%	26.5%	\$0	0.0%	29.4%
	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%
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	1.7%	0	0.0%	4.7%	\$0	0.0%	6.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.5%	0	0.0%	25.0%	\$0	0.0%	21.7%	0	0.0%	20.0%	\$0	0.0%	16.4%
	Middle	0	0.0%	\$0	0.0%	44.7%	0	0.0%	54.7%	\$0	0.0%	57.4%	0	0.0%	62.5%	\$0	0.0%	54.1%
	Upper	0	0.0%	\$0	0.0%	36.1%	0	0.0%	15.6%	\$0	0.0%	14.7%	0	0.0%	17.5%	\$0	0.0%	29.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	1	5.6%	\$48	3.2%	1.7%	0	0.0%	1.5%	\$0	0.0%	0.8%	1	11.1%	1.7%	\$48	5.4%	1.0%
	Moderate	3	16.7%	\$218	14.3%	17.5%	2	22.2%	15.6%	\$118	18.8%	9.7%	1	11.1%	15.2%	\$100	11.2%	10.2%
	Middle	4	22.2%	\$693	45.6%	44.7%	1	11.1%	43.0%	\$150	23.8%	44.5%	3	33.3%	42.9%	\$543	60.9%	40.0%
	Upper	10	55.6%	\$562	36.9%	36.1%	6	66.7%	39.8%	\$361	57.4%	45.0%	4	44.4%	40.2%	\$201	22.5%	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	18	100.0%	\$1,521	100.0%	100.0%	9	100.0%	100.0%	\$629	100.0%	100.0%	9	100.0%	100.0%	\$892	100.0%	100.0%
SMALL BUSINESSES		Total Businesses																
	Low	9	32.1%	\$2,989	45.6%	5.7%	8	42.1%	7.5%	\$2,889	58.8%	19.7%	1	11.1%	6.9%	\$100	6.1%	20.1%
	Moderate	3	10.7%	\$175	2.7%	21.1%	2	10.5%	18.1%	\$100	2.0%	15.6%	1	11.1%	20.0%	\$75	4.6%	17.7%
	Middle	11	39.3%	\$2,063	31.5%	32.1%	6	31.6%	35.3%	\$798	16.2%	23.1%	5	55.6%	32.8%	\$1,265	77.3%	18.7%
	Upper	5	17.9%	\$1,325	20.2%	41.1%	3	15.8%	38.3%	\$1,128	23.0%	41.4%	2	22.2%	39.3%	\$197	12.0%	43.2%
	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%	0.7%	\$0	0.0%	0.3%	0	0.0%	1.1%	\$0	0.0%	0.4%
Total	28	100.0%	\$6,552	100.0%	100.0%	19	100.0%	100.0%	\$4,915	100.0%	100.0%	9	100.0%	100.0%	\$1,637	100.0%	100.0%	
SMALL FARM		Total 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%	20.0%	0	0.0%	9.3%	\$0	0.0%	3.8%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	2	100.0%	\$100	100.0%	61.9%	1	100.0%	79.1%	\$50	100.0%	84.8%	1	100.0%	93.9%	\$50	100.0%	99.4%
	Upper	0	0.0%	\$0	0.0%	18.1%	0	0.0%	11.6%	\$0	0.0%	11.4%	0	0.0%	6.1%	\$0	0.0%	0.6%
	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	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 &amp; Purchases

2019 FFIEC Census Data, 2019 D&amp;B Info and 2015 ACS Data

## Appendix G

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2  
Assessment Area: MI - Midland MSA

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2018, 2019					2018						2019					
		Count		Bank		Families by Family Income %	Count		Dollar			Agg %	Count		Dollar			
		#	%	\$ (000s)	\$ %		#	%	Agg %	\$ (000s)	\$ %		#	%	Agg %	\$ (000s)	\$ %	Agg %
HOME PURCHASE	Low	2	40.0%	\$127	20.5%	20.1%	1	100.0%	11.8%	\$79	100.0%	5.9%	1	25.0%	11.8%	\$48	8.9%	6.1%
	Moderate	0	0.0%	\$0	0.0%	17.7%	0	0.0%	22.6%	\$0	0.0%	15.9%	0	0.0%	23.9%	\$0	0.0%	17.1%
	Middle	2	40.0%	\$273	44.0%	20.7%	0	0.0%	21.7%	\$0	0.0%	20.2%	2	50.0%	23.3%	\$273	50.5%	21.4%
	Upper	1	20.0%	\$220	35.5%	41.5%	0	0.0%	34.2%	\$0	0.0%	49.7%	1	25.0%	34.2%	\$220	40.7%	50.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	9.7%	\$0	0.0%	8.3%	0	0.0%	6.8%	\$0	0.0%	5.4%
	Total	5	100.0%	\$620	100.0%	100.0%	1	100.0%	100.0%	\$79	100.0%	100.0%	4	100.0%	100.0%	\$541	100.0%	100.0%
REFINANCE	Low	1	14.3%	\$20	2.9%	20.1%	0	0.0%	12.4%	\$0	0.0%	6.9%	1	33.3%	11.3%	\$20	7.8%	6.1%
	Moderate	2	28.6%	\$177	26.0%	17.7%	1	25.0%	19.7%	\$39	9.2%	14.2%	1	33.3%	19.6%	\$138	53.5%	13.1%
	Middle	2	28.6%	\$234	34.4%	20.7%	2	50.0%	24.4%	\$234	55.3%	20.6%	0	0.0%	20.8%	\$0	0.0%	17.0%
	Upper	2	28.6%	\$250	36.7%	41.5%	1	25.0%	36.8%	\$150	35.5%	49.2%	1	33.3%	35.8%	\$100	38.8%	49.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	6.8%	\$0	0.0%	9.1%	0	0.0%	12.4%	\$0	0.0%	14.6%
	Total	7	100.0%	\$681	100.0%	100.0%	4	100.0%	100.0%	\$423	100.0%	100.0%	3	100.0%	100.0%	\$258	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	20.1%	0	0.0%	4.3%	\$0	0.0%	0.9%	0	0.0%	9.1%	\$0	0.0%	7.0%
	Moderate	2	40.0%	\$88	47.6%	17.7%	1	33.3%	23.9%	\$18	19.6%	19.2%	1	50.0%	26.3%	\$70	75.3%	25.8%
	Middle	0	0.0%	\$0	0.0%	20.7%	0	0.0%	18.5%	\$0	0.0%	14.8%	0	0.0%	20.2%	\$0	0.0%	13.3%
	Upper	2	40.0%	\$73	39.5%	41.5%	1	33.3%	47.8%	\$50	54.3%	58.5%	1	50.0%	42.4%	\$23	24.7%	52.6%
	Unknown	1	20.0%	\$24	13.0%	0.0%	1	33.3%	5.4%	\$24	26.1%	6.5%	0	0.0%	2.0%	\$0	0.0%	1.2%
	Total	5	100.0%	\$185	100.0%	100.0%	3	100.0%	100.0%	\$92	100.0%	100.0%	2	100.0%	100.0%	\$93	100.0%	100.0%
MULTI FAMILY	Low	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%
	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%	20.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	41.5%	0	0.0%	25.0%	\$0	0.0%	2.1%	0	0.0%	8.3%	\$0	0.0%	2.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	75.0%	\$0	0.0%	97.9%	0	0.0%	91.7%	\$0	0.0%	97.6%
	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%
OTHER PURPOSE LOC	Low	0	0.0%	\$0	0.0%	20.1%	0	0.0%	5.7%	\$0	0.0%	4.7%	0	0.0%	6.9%	\$0	0.0%	5.7%
	Moderate	0	0.0%	\$0	0.0%	17.7%	0	0.0%	14.3%	\$0	0.0%	14.2%	0	0.0%	24.1%	\$0	0.0%	11.7%
	Middle	1	100.0%	\$35	100.0%	20.7%	1	100.0%	31.4%	\$35	100.0%	29.1%	0	0.0%	20.7%	\$0	0.0%	16.8%
	Upper	0	0.0%	\$0	0.0%	41.5%	0	0.0%	45.7%	\$0	0.0%	48.6%	0	0.0%	48.3%	\$0	0.0%	65.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	2.9%	\$0	0.0%	3.4%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	1	100.0%	\$35	100.0%	100.0%	1	100.0%	100.0%	\$35	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

## Appendix G

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2  
Assessment Area: MI - Midland MSA

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison												
		2018, 2019					2018						2019						
		Count		Bank		Families by Family Income %	Count		Dollar		Agg \$ %	Count		Agg %	Dollar		Agg \$ %		
		#	%	\$ (000s)	\$ %		#	%	\$ (000s)	\$ %		#	%		\$ (000s)	\$ %			
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	20.1%	0	0.0%	10.5%	\$0	0.0%	5.5%	0	0.0%	17.6%	\$0	0.0%	23.1%	
	Moderate	0	0.0%	\$0	0.0%	17.7%	0	0.0%	21.1%	\$0	0.0%	10.0%	0	0.0%	11.8%	\$0	0.0%	13.0%	
	Middle	0	0.0%	\$0	0.0%	20.7%	0	0.0%	26.3%	\$0	0.0%	26.2%	0	0.0%	14.7%	\$0	0.0%	11.2%	
	Upper	0	0.0%	\$0	0.0%	41.5%	0	0.0%	34.2%	\$0	0.0%	49.6%	0	0.0%	52.9%	\$0	0.0%	51.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	7.9%	\$0	0.0%	8.7%	0	0.0%	2.9%	\$0	0.0%	1.1%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
PURPOSE NOT APPLICABLE	Low	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%	
	Moderate	0	0.0%	\$0	0.0%	17.7%	0	0.0%	3.1%	\$0	0.0%	3.9%	0	0.0%	2.5%	\$0	0.0%	2.4%	
	Middle	0	0.0%	\$0	0.0%	20.7%	0	0.0%	1.6%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	41.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	5.0%	\$0	0.0%	12.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	95.3%	\$0	0.0%	96.1%	0	0.0%	92.5%	\$0	0.0%	85.3%	
	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%	
HMDA TOTALS	Low	3	16.7%	\$147	9.7%	20.1%	1	11.1%	11.2%	\$79	12.6%	5.5%	2	22.2%	11.3%	\$68	7.6%	5.9%	
	Moderate	4	22.2%	\$265	17.4%	17.7%	2	22.2%	21.1%	\$57	9.1%	14.1%	2	22.2%	22.0%	\$208	23.3%	15.1%	
	Middle	5	27.8%	\$542	35.6%	20.7%	3	33.3%	21.9%	\$269	42.8%	18.5%	2	22.2%	21.8%	\$273	30.6%	18.8%	
	Upper	5	27.8%	\$543	35.7%	41.5%	2	22.2%	34.7%	\$200	31.8%	45.3%	3	33.3%	34.9%	\$343	38.5%	47.7%	
	Unknown	1	5.6%	\$24	1.6%	0.0%	1	11.1%	11.1%	\$24	3.8%	16.5%	0	0.0%	10.1%	\$0	0.0%	12.5%	
	Total	18	100.0%	\$1,521	100.0%	100.0%	9	100.0%	100.0%	\$629	100.0%	100.0%	9	100.0%	100.0%	\$892	100.0%	100.0%	
Small Business	Revenue	Total Businesses																	
		\$1 Million or Less	5	17.9%	\$530	8.1%	90.5%	2	10.5%	50.5%	\$83	1.7%	43.9%	3	33.3%	50.4%	\$447	27.3%	43.5%
		Over \$1 Million	13	46.4%	\$4,539	69.3%	8.5%	10	52.6%				3	33.3%					
		Total Rev. available	18	64.3%	\$5,069	77.4%	99.0%	12	63.1%				6	66.6%					
		Rev. Not Known	10	35.7%	\$1,483	22.6%	1.1%	7	36.8%				3	33.3%					
	Total	28	100.0%	\$6,552	100.0%	100.0%	19	100.0%				9	100.0%						
	Loan Size	\$100,000 or Less	15	53.6%	\$745	11.4%		10	52.6%	90.0%	\$455	9.3%	28.9%	5	55.6%	90.9%	\$290	17.7%	31.3%
		\$100,001 - \$250,000	6	21.4%	\$1,232	18.8%		4	21.1%	5.3%	\$835	17.0%	19.6%	2	22.2%	5.4%	\$397	24.3%	20.7%
		\$250,001 - \$1 Million	7	25.0%	\$4,575	69.8%		5	26.3%	4.7%	\$3,625	73.8%	51.5%	2	22.2%	3.7%	\$950	58.0%	48.0%
Total		28	100.0%	\$6,552	100.0%		19	100.0%	100.0%	\$4,915	100.0%	100.0%	9	100.0%	100.0%	\$1,637	100.0%	100.0%	
Small Farm	Revenue	Total Farms																	
		\$1 Million or Less	2	100.0%	\$100	100.0%	98.1%	1	100.0%	67.4%	\$50	100.0%	85.6%	1	100.0%	54.5%	\$50	100.0%	78.4%
		Over \$1 Million	0	0.0%	\$0	0.0%	1.9%	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%				1	100.0%						
	Loan Size	\$100,000 or Less	2	100.0%	\$100	100.0%		1	100.0%	95.3%	\$50	100.0%	74.4%	1	100.0%	84.8%	\$50	100.0%	45.3%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	2.3%	\$0	0.0%	9.2%	0	0.0%	12.1%	\$0	0.0%	35.2%
\$250,001 - \$500,000		0	0.0%	\$0	0.0%		0	0.0%	2.3%	\$0	0.0%	16.5%	0	0.0%	3.0%	\$0	0.0%	19.5%	
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 &amp; Purchases

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

2019 FFIEC Census Data, 2019 D&amp;B Info, and 2015 ACS Data

## Appendix G

Geographic Distribution of HMDA, Small Business, &amp; Small Farm Loans - Table 1 of 2

Assessment Area: MI - Muskegon MSA

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2018					2019						
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %		#	%	Agg %	\$ (000s)	\$ %	Agg %	#	%	Agg %	\$ (000s)	\$ %	Agg %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	5.0%	0	0.0%	2.5%	\$0	0.0%	1.0%	0	0.0%	2.6%	\$0	0.0%	1.0%
	Moderate	4	23.5%	\$424	18.1%	18.8%	3	27.3%	20.4%	\$252	17.8%	13.1%	1	16.7%	18.9%	\$172	18.5%	13.0%
	Middle	9	52.9%	\$1,116	47.6%	41.9%	5	45.5%	43.2%	\$564	39.8%	44.1%	4	66.7%	42.3%	\$552	59.5%	43.0%
	Upper	4	23.5%	\$806	34.4%	34.3%	3	27.3%	33.9%	\$602	42.5%	41.8%	1	16.7%	36.2%	\$204	22.0%	42.9%
	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	17	100.0%	\$2,346	100.0%	100.0%	11	100.0%	100.0%	\$1,418	100.0%	100.0%	6	100.0%	100.0%	\$928	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	5.0%	0	0.0%	1.6%	\$0	0.0%	0.7%	0	0.0%	1.4%	\$0	0.0%	0.5%
	Moderate	9	22.5%	\$666	10.8%	18.8%	5	26.3%	13.1%	\$311	12.6%	9.3%	4	19.0%	13.3%	\$355	9.6%	9.2%
	Middle	13	32.5%	\$2,364	38.3%	41.9%	7	36.8%	45.3%	\$1,222	49.6%	45.9%	6	28.6%	44.8%	\$1,142	30.8%	43.5%
	Upper	18	45.0%	\$3,139	50.9%	34.3%	7	36.8%	40.0%	\$933	37.8%	44.1%	11	52.4%	40.4%	\$2,206	59.6%	46.8%
	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	40	100.0%	\$6,169	100.0%	100.0%	19	100.0%	100.0%	\$2,466	100.0%	100.0%	21	100.0%	100.0%	\$3,703	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	5.0%	0	0.0%	1.2%	\$0	0.0%	0.6%	0	0.0%	1.2%	\$0	0.0%	0.5%
	Moderate	11	32.4%	\$410	25.3%	18.8%	5	29.4%	12.2%	\$245	30.2%	8.9%	6	35.3%	15.6%	\$165	20.4%	11.8%
	Middle	11	32.4%	\$508	31.4%	41.9%	8	47.1%	43.6%	\$388	47.9%	46.8%	3	17.6%	43.6%	\$120	14.8%	43.0%
	Upper	12	35.3%	\$702	43.3%	34.3%	4	23.5%	43.1%	\$177	21.9%	43.7%	8	47.1%	39.6%	\$525	64.8%	44.6%
	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	34	100.0%	\$1,620	100.0%	100.0%	17	100.0%	100.0%	\$810	100.0%	100.0%	17	100.0%	100.0%	\$810	100.0%	100.0%
MULTI FAMILY		Multi-Family Units																
	Low	0	0.0%	\$0	0.0%	14.4%	0	0.0%	10.5%	\$0	0.0%	1.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	44.0%	0	0.0%	31.6%	\$0	0.0%	17.5%	0	0.0%	38.5%	\$0	0.0%	43.3%
	Middle	1	100.0%	\$2,028	100.0%	16.2%	1	100.0%	36.8%	\$2,028	100.0%	64.8%	0	0.0%	46.2%	\$0	0.0%	21.9%
	Upper	0	0.0%	\$0	0.0%	25.5%	0	0.0%	21.1%	\$0	0.0%	16.4%	0	0.0%	15.4%	\$0	0.0%	34.8%
	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%	\$2,028	100.0%	100.0%	1	100.0%	100.0%	\$2,028	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
OTHER PURPOSE LOC	Low	0	0.0%	\$0	0.0%	5.0%	0	0.0%	1.8%	\$0	0.0%	0.7%	0	0.0%	1.0%	\$0	0.0%	0.3%
	Moderate	4	14.3%	\$225	10.7%	18.8%	2	15.4%	12.7%	\$125	16.2%	8.4%	2	13.3%	10.3%	\$100	7.5%	5.8%
	Middle	8	28.6%	\$421	20.0%	41.9%	2	15.4%	37.1%	\$37	4.8%	32.9%	6	40.0%	35.6%	\$384	28.9%	21.2%
	Upper	16	57.1%	\$1,455	69.3%	34.3%	9	69.2%	48.4%	\$610	79.0%	58.1%	7	46.7%	53.1%	\$845	63.6%	72.7%
	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	28	100.0%	\$2,101	100.0%	100.0%	13	100.0%	100.0%	\$772	100.0%	100.0%	15	100.0%	100.0%	\$1,329	100.0%	100.0%

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

## Appendix G

Geographic Distribution of HMDA, Small Business, &amp; Small Farm Loans - Table 2 of 2

Assessment Area: MI - Muskegon MSA

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2018				2019							
		Count		Dollar			Count		Dollar		Count		Dollar					
		Count	Dollar	Count	Dollar		Count	Dollar	Count	Dollar	Count	Dollar						
#	%	\$ (000s)	\$ %	#	%	Agg %	\$ (000s)	\$ %	Agg %	#	%	%	\$ (000s)	\$ %	Agg %			
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	5.0%	0	0.0%	3.7%	\$0	0.0%	1.4%	0	0.0%	3.7%	\$0	0.0%	1.9%
	Moderate	0	0.0%	\$0	0.0%	18.8%	0	0.0%	15.7%	\$0	0.0%	12.1%	0	0.0%	20.5%	\$0	0.0%	13.7%
	Middle	0	0.0%	\$0	0.0%	41.9%	0	0.0%	51.5%	\$0	0.0%	59.8%	0	0.0%	46.6%	\$0	0.0%	58.3%
	Upper	0	0.0%	\$0	0.0%	34.3%	0	0.0%	29.1%	\$0	0.0%	26.6%	0	0.0%	29.2%	\$0	0.0%	26.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$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%
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	5.0%	0	0.0%	4.7%	\$0	0.0%	2.2%	0	0.0%	4.3%	\$0	0.0%	2.2%
	Moderate	0	0.0%	\$0	0.0%	18.8%	0	0.0%	22.7%	\$0	0.0%	18.8%	0	0.0%	28.7%	\$0	0.0%	24.8%
	Middle	0	0.0%	\$0	0.0%	41.9%	0	0.0%	46.7%	\$0	0.0%	51.3%	0	0.0%	42.6%	\$0	0.0%	44.1%
	Upper	0	0.0%	\$0	0.0%	34.3%	0	0.0%	26.0%	\$0	0.0%	27.7%	0	0.0%	24.3%	\$0	0.0%	28.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$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%	5.0%	0	0.0%	2.2%	\$0	0.0%	1.0%	0	0.0%	2.1%	\$0	0.0%	0.8%
	Moderate	28	23.3%	\$1,725	12.1%	18.8%	15	24.6%	17.4%	\$933	12.4%	12.0%	13	22.0%	16.7%	\$792	11.7%	12.5%
	Middle	42	35.0%	\$6,437	45.1%	41.9%	23	37.7%	43.9%	\$4,239	56.6%	45.2%	19	32.2%	43.2%	\$2,198	32.5%	42.4%
	Upper	50	41.7%	\$6,102	42.8%	34.3%	23	37.7%	36.5%	\$2,322	31.0%	41.8%	27	45.8%	38.0%	\$3,780	55.8%	44.3%
	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	120	100.0%	\$14,264	100.0%	100.0%	61	100.0%	100.0%	\$7,494	100.0%	100.0%	59	100.0%	100.0%	\$6,770	100.0%	100.0%
SMALL BUSINESSES		Total Businesses																
	Low	18	13.8%	\$4,965	15.9%	8.3%	11	14.3%	9.4%	\$3,046	17.3%	16.8%	7	13.2%	8.8%	\$1,919	14.0%	13.2%
	Moderate	45	34.6%	\$8,365	26.7%	21.4%	24	31.2%	25.8%	\$4,405	25.0%	25.6%	21	39.6%	26.0%	\$3,960	29.0%	21.4%
	Middle	7	5.4%	\$1,946	6.2%	35.3%	4	5.2%	33.2%	\$996	5.7%	27.2%	3	5.7%	32.2%	\$950	7.0%	31.6%
	Upper	60	46.2%	\$16,000	51.2%	34.9%	38	49.4%	31.2%	\$9,170	52.1%	30.2%	22	41.5%	32.6%	\$6,830	50.0%	33.8%
	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%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.5%	\$0	0.0%	0.1%	0	0.0%	0.4%	\$0	0.0%	0.1%
Total	130	100.0%	\$31,276	100.0%	100.0%	77	100.0%	100.0%	\$17,617	100.0%	100.0%	53	100.0%	100.0%	\$13,659	100.0%	100.0%	
SMALL FARM		Total 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%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	65.7%	0	0.0%	67.6%	\$0	0.0%	97.3%	0	0.0%	70.6%	\$0	0.0%	81.8%
	Upper	4	100.0%	\$350	100.0%	33.6%	0	0.0%	32.4%	\$0	0.0%	2.7%	4	100.0%	29.4%	\$350	100.0%	18.2%
	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%
Total	4	100.0%	\$350	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	4	100.0%	100.0%	\$350	100.0%	100.0%	

Originations &amp; Purchases

2019 FFIEC Census Data, 2019 D&amp;B Info and 2015 ACS Data

## Appendix G

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2**  
Assessment Area: MI - Muskegon MSA

PRODUCT TYPE		Assessment Area: MI - Muskegon MSA																	
		Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison												
							2018, 2019						2018						2019
		Borrower Income Levels		Count		Bank		Families by Family Income		Count		Dollar				Count		Dollar	
#	%			\$ (000s)	\$ %	%	#	%	Agg %	\$ (000s)	\$ %	Agg %	#	%	Agg %	\$ (000s)	\$ %	Agg %	
HOME PURCHASE	Low	3	17.6%	\$296	12.6%	21.7%	3	27.3%	10.0%	\$296	20.9%	5.6%	0	0.0%	5.7%	\$0	0.0%	3.0%	
	Moderate	5	29.4%	\$644	27.5%	17.0%	1	9.1%	26.1%	\$28	2.0%	20.0%	4	66.7%	25.0%	\$616	66.4%	17.7%	
	Middle	4	23.5%	\$454	19.4%	20.6%	4	36.4%	23.1%	\$454	32.0%	22.6%	0	0.0%	27.3%	\$0	0.0%	26.1%	
	Upper	5	29.4%	\$952	40.6%	40.7%	3	27.3%	25.0%	\$640	45.1%	37.3%	2	33.3%	32.0%	\$312	33.6%	43.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	15.8%	\$0	0.0%	14.4%	0	0.0%	10.1%	\$0	0.0%	9.7%	
	Total	17	100.0%	\$2,346	100.0%	100.0%	11	100.0%	100.0%	\$1,418	100.0%	100.0%	6	100.0%	100.0%	\$928	100.0%	100.0%	
REFINANCE	Low	5	12.5%	\$293	4.7%	21.7%	3	15.8%	11.1%	\$172	7.0%	6.4%	2	9.5%	6.4%	\$121	3.3%	2.9%	
	Moderate	8	20.0%	\$508	8.2%	17.0%	6	31.6%	20.0%	\$383	15.5%	15.9%	2	9.5%	16.9%	\$125	3.4%	10.8%	
	Middle	7	17.5%	\$762	12.4%	20.6%	5	26.3%	25.2%	\$494	20.0%	23.5%	2	9.5%	23.1%	\$268	7.2%	19.7%	
	Upper	19	47.5%	\$4,529	73.4%	40.7%	4	21.1%	31.6%	\$1,340	54.3%	41.5%	15	71.4%	40.4%	\$3,189	86.1%	51.2%	
	Unknown	1	2.5%	\$77	1.2%	0.0%	1	5.3%	12.1%	\$77	3.1%	12.8%	0	0.0%	13.2%	\$0	0.0%	15.3%	
	Total	40	100.0%	\$6,169	100.0%	100.0%	19	100.0%	100.0%	\$2,466	100.0%	100.0%	21	100.0%	100.0%	\$3,703	100.0%	100.0%	
HOME IMPROVEMENT	Low	5	14.7%	\$194	12.0%	21.7%	1	5.9%	9.4%	\$25	3.1%	7.0%	4	23.5%	5.1%	\$169	20.9%	3.8%	
	Moderate	7	20.6%	\$278	17.2%	17.0%	5	29.4%	26.2%	\$210	25.9%	22.3%	2	11.8%	17.7%	\$68	8.4%	13.4%	
	Middle	10	29.4%	\$388	24.0%	20.6%	7	41.2%	23.2%	\$298	36.8%	20.8%	3	17.6%	24.0%	\$90	11.1%	20.2%	
	Upper	12	35.3%	\$760	46.9%	40.7%	4	23.5%	38.2%	\$277	34.2%	44.7%	8	47.1%	52.0%	\$483	59.6%	61.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	3.0%	\$0	0.0%	5.3%	0	0.0%	1.2%	\$0	0.0%	1.0%	
	Total	34	100.0%	\$1,620	100.0%	100.0%	17	100.0%	100.0%	\$810	100.0%	100.0%	17	100.0%	100.0%	\$810	100.0%	100.0%	
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	21.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	17.0%	0	0.0%	5.3%	\$0	0.0%	0.4%	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%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	40.7%	0	0.0%	5.3%	\$0	0.0%	0.7%	0	0.0%	15.4%	\$0	0.0%	1.4%	
	Unknown	1	100.0%	\$2,028	100.0%	0.0%	1	100.0%	89.5%	\$2,028	100.0%	98.9%	0	0.0%	84.6%	\$0	0.0%	98.6%	
	Total	1	100.0%	\$2,028	100.0%	100.0%	1	100.0%	100.0%	\$2,028	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
OTHER PURPOSE LOC	Low	4	14.3%	\$141	6.7%	21.7%	3	23.1%	11.3%	\$121	15.7%	5.7%	1	6.7%	8.8%	\$20	1.5%	3.5%	
	Moderate	2	7.1%	\$150	7.1%	17.0%	1	7.7%	18.6%	\$50	6.5%	13.6%	1	6.7%	17.5%	\$100	7.5%	9.9%	
	Middle	8	28.6%	\$376	17.9%	20.6%	2	15.4%	24.0%	\$37	4.8%	18.0%	6	40.0%	26.3%	\$339	25.5%	15.7%	
	Upper	14	50.0%	\$1,434	68.3%	40.7%	7	53.8%	45.7%	\$564	73.1%	62.5%	7	46.7%	45.4%	\$870	65.5%	66.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.5%	\$0	0.0%	0.2%	0	0.0%	2.1%	\$0	0.0%	4.6%	
	Total	28	100.0%	\$2,101	100.0%	100.0%	13	100.0%	100.0%	\$772	100.0%	100.0%	15	100.0%	100.0%	\$1,329	100.0%	100.0%	

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

## Appendix G

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2  
Assessment Area: MI - Muskegon MSA

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2018, 2019					2018						2019					
		Count		Bank		Families by Family Income %	Count		Dollar		Agg	Count		Dollar		Agg		
		#	%	\$ (000s)	\$ %		#	%	\$ (000s)	\$ %		#	%	\$ (000s)	\$ %			
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	21.7%	0	0.0%	\$0	0.0%	7.5%	0	0.0%	\$0	0.0%	4.4%		
	Moderate	0	0.0%	\$0	0.0%	17.0%	0	0.0%	\$0	0.0%	20.1%	0	0.0%	\$0	0.0%	11.9%		
	Middle	0	0.0%	\$0	0.0%	20.6%	0	0.0%	\$0	0.0%	20.1%	0	0.0%	\$0	0.0%	20.2%		
	Upper	0	0.0%	\$0	0.0%	40.7%	0	0.0%	\$0	0.0%	40.8%	0	0.0%	\$0	0.0%	60.0%		
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	11.5%	0	0.0%	\$0	0.0%	3.5%		
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%		
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	21.7%	0	0.0%	\$0	0.0%	0.7%	0	0.0%	\$0	0.0%	0.0%		
	Moderate	0	0.0%	\$0	0.0%	17.0%	0	0.0%	\$0	0.0%	2.4%	0	0.0%	\$0	0.0%	1.0%		
	Middle	0	0.0%	\$0	0.0%	20.6%	0	0.0%	\$0	0.0%	1.0%	0	0.0%	\$0	0.0%	1.6%		
	Upper	0	0.0%	\$0	0.0%	40.7%	0	0.0%	\$0	0.0%	1.7%	0	0.0%	\$0	0.0%	5.1%		
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	94.1%	0	0.0%	\$0	0.0%	92.3%		
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%		
HMDA TOTALS	Low	17	14.2%	\$924	6.5%	21.7%	10	16.4%	\$614	8.2%	5.7%	7	11.9%	\$310	4.6%	2.9%		
	Moderate	22	18.3%	\$1,580	11.1%	17.0%	13	21.3%	\$671	9.0%	18.1%	9	15.3%	\$909	13.4%	14.2%		
	Middle	29	24.2%	\$1,980	13.9%	20.6%	18	29.5%	\$1,283	17.1%	21.8%	11	18.6%	\$697	10.3%	22.3%		
	Upper	50	41.7%	\$7,675	53.8%	40.7%	18	29.5%	\$2,821	37.6%	37.8%	32	54.2%	\$4,854	71.7%	45.7%		
	Unknown	2	1.7%	\$2,105	14.8%	0.0%	2	3.3%	\$2,105	28.1%	16.6%	0	0.0%	\$0	0.0%	14.9%		
	Total	120	100.0%	\$14,264	100.0%	100.0%	61	100.0%	\$7,494	100.0%	100.0%	59	100.0%	\$6,770	100.0%	100.0%		
Small Business	Total Businesses																	
	\$1 Million or Less	15	11.5%	\$2,055	6.6%	89.2%	5	6.5%	\$685	3.9%	29.2%	10	18.9%	\$1,370	10.0%	29.6%		
	Over \$1 Million	84	64.6%	\$25,042	80.1%	10.1%	50	64.9%				34	64.2%					
	Total Rev. available	99	76.1%	\$27,097	86.7%	99.3%	55	71.4%				44	83.1%					
	Rev. Not Known	31	23.8%	\$4,179	13.4%	0.7%	22	28.6%				9	17.0%					
	Total	130	100.0%	\$31,276	100.0%	100.0%	77	100.0%				53	100.0%					
Small Farm	Loan Size																	
	\$100,000 or Less	60	46.2%	\$3,547	11.3%		40	51.9%	\$2,257	12.8%	29.8%	20	37.7%	\$1,290	9.4%	28.6%		
	\$100,001 - \$250,000	33	25.4%	\$6,170	19.7%		15	19.5%	\$2,671	15.2%	18.8%	18	34.0%	\$3,499	25.6%	17.4%		
	\$250,001 - \$1 Million	37	28.5%	\$21,559	68.9%		22	28.6%	\$12,689	72.0%	51.4%	15	28.3%	\$8,870	64.9%	54.0%		
	Total	130	100.0%	\$31,276	100.0%		77	100.0%	\$17,617	100.0%	100.0%	53	100.0%	\$13,659	100.0%	100.0%		
Small Farm	Total Farms																	
	\$1 Million or Less	0	0.0%	\$0	0.0%	93.4%	0	0.0%	\$0	0.0%	23.1%	0	0.0%	\$0	0.0%	7.4%		
	Over \$1 Million	4	100.0%	\$350	100.0%	6.6%	0	0.0%				4	100.0%					
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				0	0.0%					
	Total	4	100.0%	\$350	100.0%	100.0%	0	0.0%				4	100.0%					
	Loan Size																	
	\$100,000 or Less	3	75.0%	\$150	42.9%		0	0.0%	\$0	0.0%	19.6%	3	75.0%	\$150	42.9%	16.2%		
	\$100,001 - \$250,000	1	25.0%	\$200	57.1%		0	0.0%	\$0	0.0%	34.5%	1	25.0%	\$200	57.1%	32.7%		
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	45.9%	0	0.0%	\$0	0.0%	51.1%		
	Total	4	100.0%	\$350	100.0%		0	0.0%	\$0	0.0%	100.0%	4	100.0%	\$350	100.0%	100.0%		

Originations &amp; Purchases

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

2019 FFIEC Census Data, 2019 D&amp;B Info, and 2015 ACS Data

## Appendix G

Geographic Distribution of HMDA, Small Business, &amp; Small Farm Loans - Table 1 of 2

Assessment Area: TX - Houston

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2018					2019						
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %		#	%	Agg %	\$ (000s)	\$ %	Agg %	#	%	Agg %	\$ (000s)	\$ %	Agg %
HOME PURCHASE	Low	1	1.5%	\$57	0.3%	5.5%	1	2.6%	2.8%	\$57	0.4%	2.2%	0	0.0%	2.8%	\$0	0.0%	2.1%
	Moderate	9	13.6%	\$1,105	5.3%	21.2%	7	17.9%	12.8%	\$893	5.6%	8.8%	2	7.4%	13.0%	\$212	4.2%	9.0%
	Middle	15	22.7%	\$2,006	9.6%	27.0%	10	25.6%	26.5%	\$1,282	8.0%	20.6%	5	18.5%	26.5%	\$724	14.5%	21.0%
	Upper	41	62.1%	\$17,786	84.9%	46.3%	21	53.8%	57.9%	\$13,722	86.0%	68.3%	20	74.1%	57.6%	\$4,064	81.3%	67.8%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	66	100.0%	\$20,954	100.0%	100.0%	39	100.0%	100.0%	\$15,954	100.0%	100.0%	27	100.0%	100.0%	\$5,000	100.0%	100.0%
REFINANCE	Low	37	5.6%	\$3,436	2.9%	5.5%	24	6.7%	3.0%	\$2,450	4.0%	1.9%	13	4.4%	2.7%	\$986	1.7%	1.8%
	Moderate	131	20.0%	\$13,301	11.1%	21.2%	74	20.6%	15.7%	\$7,223	11.9%	10.1%	57	19.3%	12.2%	\$6,078	10.3%	7.7%
	Middle	171	26.1%	\$25,849	21.6%	27.0%	96	26.7%	28.7%	\$15,100	24.9%	21.6%	75	25.3%	24.3%	\$10,749	18.2%	17.9%
	Upper	314	47.9%	\$76,690	64.0%	46.3%	164	45.7%	52.6%	\$35,686	58.7%	66.3%	150	50.7%	60.8%	\$41,004	69.4%	72.6%
	Unknown	2	0.3%	\$562	0.5%	0.1%	1	0.3%	0.1%	\$294	0.5%	0.1%	1	0.3%	0.0%	\$268	0.5%	0.0%
	Total	655	100.0%	\$119,838	100.0%	100.0%	359	100.0%	100.0%	\$60,753	100.0%	100.0%	296	100.0%	100.0%	\$59,085	100.0%	100.0%
HOME IMPROVEMENT	Low	6	3.2%	\$505	2.3%	5.5%	4	4.3%	3.1%	\$315	2.9%	2.4%	2	2.1%	3.2%	\$190	1.8%	2.5%
	Moderate	34	18.2%	\$2,582	12.0%	21.2%	17	18.3%	12.3%	\$1,340	12.5%	9.9%	17	18.1%	13.1%	\$1,242	11.5%	9.9%
	Middle	47	25.1%	\$4,382	20.4%	27.0%	26	28.0%	22.4%	\$2,752	25.6%	19.2%	21	22.3%	24.2%	\$1,630	15.1%	18.7%
	Upper	100	53.5%	\$14,048	65.3%	46.3%	46	49.5%	62.2%	\$6,349	59.0%	68.4%	54	57.4%	59.5%	\$7,699	71.5%	68.9%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	187	100.0%	\$21,517	100.0%	100.0%	93	100.0%	100.0%	\$10,756	100.0%	100.0%	94	100.0%	100.0%	\$10,761	100.0%	100.0%
MULTI FAMILY		Multi-Family Units																
	Low	0	0.0%	\$0	0.0%	25.9%	0	0.0%	22.3%	\$0	0.0%	14.3%	0	0.0%	21.5%	\$0	0.0%	12.6%
	Moderate	0	0.0%	\$0	0.0%	27.1%	0	0.0%	32.7%	\$0	0.0%	28.0%	0	0.0%	27.8%	\$0	0.0%	19.5%
	Middle	0	0.0%	\$0	0.0%	20.4%	0	0.0%	18.9%	\$0	0.0%	21.3%	0	0.0%	19.5%	\$0	0.0%	23.3%
	Upper	0	0.0%	\$0	0.0%	25.8%	0	0.0%	25.6%	\$0	0.0%	35.8%	0	0.0%	31.2%	\$0	0.0%	44.6%
	Unknown	0	0.0%	\$0	0.0%	0.8%	0	0.0%	0.4%	\$0	0.0%	0.6%	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%
OTHER PURPOSE LOC	Low	11	3.2%	\$1,081	2.4%	5.5%	5	2.9%	1.7%	\$315	1.4%	0.9%	6	3.4%	2.8%	\$766	3.5%	1.6%
	Moderate	73	21.1%	\$6,067	13.6%	21.2%	33	19.3%	11.0%	\$2,554	11.4%	6.1%	40	22.9%	10.4%	\$3,513	15.9%	6.1%
	Middle	90	26.0%	\$8,771	19.7%	27.0%	40	23.4%	20.9%	\$3,919	17.5%	14.4%	50	28.6%	19.9%	\$4,852	21.9%	15.7%
	Upper	171	49.4%	\$28,143	63.2%	46.3%	92	53.8%	66.3%	\$15,157	67.7%	78.4%	79	45.1%	66.9%	\$12,986	58.7%	76.6%
	Unknown	1	0.3%	\$440	1.0%	0.1%	1	0.6%	0.0%	\$440	2.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	346	100.0%	\$44,502	100.0%	100.0%	171	100.0%	100.0%	\$22,385	100.0%	100.0%	175	100.0%	100.0%	\$22,117	100.0%	100.0%

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

## Appendix G

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2  
Assessment Area: TX - Houston

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison											
							2018						2019					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Count		Dollar			Bank	Agg	%	Bank	Agg	%	Bank	Agg	%	Bank	Agg	%
#	%	\$ (000s)	\$ %	#	%	%												
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	5.5%	0	0.0%	5.0%	\$0	0.0%	3.6%	0	0.0%	4.0%	\$0	0.0%	2.6%
	Moderate	0	0.0%	\$0	0.0%	21.2%	0	0.0%	16.4%	\$0	0.0%	10.9%	0	0.0%	16.1%	\$0	0.0%	10.3%
	Middle	3	75.0%	\$718	76.1%	27.0%	2	100.0%	29.2%	\$550	100.0%	21.0%	1	50.0%	25.4%	\$168	42.7%	17.7%
	Upper	1	25.0%	\$225	23.9%	46.3%	0	0.0%	49.3%	\$0	0.0%	64.4%	1	50.0%	54.5%	\$225	57.3%	69.4%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.1%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
		4	100.0%	\$943	100.0%	100.0%	2	100.0%	100.0%	\$550	100.0%	100.0%	2	100.0%	100.0%	\$393	100.0%	100.0%
	Total	4	100.0%	\$943	100.0%	100.0%	2	100.0%	100.0%	\$550	100.0%	100.0%	2	100.0%	100.0%	\$393	100.0%	100.0%
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	5.5%	0	0.0%	2.9%	\$0	0.0%	2.4%	0	0.0%	2.8%	\$0	0.0%	1.6%
	Moderate	0	0.0%	\$0	0.0%	21.2%	0	0.0%	21.1%	\$0	0.0%	15.3%	0	0.0%	20.2%	\$0	0.0%	13.6%
	Middle	0	0.0%	\$0	0.0%	27.0%	0	0.0%	37.7%	\$0	0.0%	32.6%	0	0.0%	38.8%	\$0	0.0%	32.6%
	Upper	0	0.0%	\$0	0.0%	46.3%	0	0.0%	38.4%	\$0	0.0%	49.8%	0	0.0%	38.2%	\$0	0.0%	52.3%
	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%
		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%
HMDA TOTALS	Low	55	4.4%	\$5,079	2.4%	5.5%	34	5.1%	2.9%	\$3,137	2.8%	3.4%	21	3.5%	2.8%	\$1,942	2.0%	3.1%
	Moderate	247	19.6%	\$23,055	11.1%	21.2%	131	19.7%	13.7%	\$12,010	10.9%	11.2%	116	19.5%	13.0%	\$11,045	11.3%	9.9%
	Middle	326	25.9%	\$41,726	20.1%	27.0%	174	26.2%	27.2%	\$23,603	21.4%	21.1%	152	25.6%	26.2%	\$18,123	18.6%	20.7%
	Upper	627	49.8%	\$136,892	65.9%	46.3%	323	48.6%	56.1%	\$70,914	64.2%	64.2%	304	51.2%	57.9%	\$65,978	67.8%	66.3%
	Unknown	3	0.2%	\$1,002	0.5%	0.1%	2	0.3%	0.0%	\$734	0.7%	0.1%	1	0.2%	0.0%	\$268	0.3%	0.0%
		1,258	100.0%	\$207,754	100.0%	100.0%	664	100.0%	100.0%	\$110,398	100.0%	100.0%	594	100.0%	100.0%	\$97,356	100.0%	100.0%
	Total	1,258	100.0%	\$207,754	100.0%	100.0%	664	100.0%	100.0%	\$110,398	100.0%	100.0%	594	100.0%	100.0%	\$97,356	100.0%	100.0%
SMALL BUSINESSES		Total Businesses																
	Low	216	15.8%	\$63,779	17.2%	10.1%	114	15.7%	10.1%	\$33,222	17.7%	12.2%	102	15.9%	10.0%	\$30,557	16.7%	11.9%
	Moderate	374	27.3%	\$98,004	26.5%	18.9%	195	26.8%	17.6%	\$46,296	24.7%	19.6%	179	27.8%	17.4%	\$51,708	28.3%	19.0%
	Middle	327	23.9%	\$85,741	23.2%	22.4%	173	23.8%	22.0%	\$46,195	24.6%	21.7%	154	24.0%	22.2%	\$39,546	21.6%	21.9%
	Upper	449	32.8%	\$121,519	32.8%	48.4%	243	33.4%	49.1%	\$60,643	32.4%	45.8%	206	32.0%	49.3%	\$60,876	33.3%	46.3%
	Unknown	4	0.3%	\$1,285	0.3%	0.2%	2	0.3%	0.2%	\$1,050	0.6%	0.1%	2	0.3%	0.1%	\$235	0.1%	0.2%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.0%	\$0	0.0%	0.6%	0	0.0%	1.0%	\$0	0.0%	0.6%
Total	1,370	100.0%	\$370,328	100.0%	100.0%	727	100.0%	100.0%	\$187,406	100.0%	100.0%	643	100.0%	100.0%	\$182,922	100.0%	100.0%	
SMALL FARM		Total Farms																
	Low	0	0.0%	\$0	0.0%	3.9%	0	0.0%	2.0%	\$0	0.0%	1.7%	0	0.0%	2.3%	\$0	0.0%	2.4%
	Moderate	0	0.0%	\$0	0.0%	11.4%	0	0.0%	12.1%	\$0	0.0%	13.8%	0	0.0%	13.8%	\$0	0.0%	16.4%
	Middle	0	0.0%	\$0	0.0%	24.2%	0	0.0%	26.2%	\$0	0.0%	30.8%	0	0.0%	25.5%	\$0	0.0%	37.6%
	Upper	0	0.0%	\$0	0.0%	60.3%	0	0.0%	57.3%	\$0	0.0%	52.5%	0	0.0%	56.1%	\$0	0.0%	42.7%
	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%	2.4%	\$0	0.0%	1.2%	0	0.0%	2.3%	\$0	0.0%	0.9%
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%	

Originations &amp; Purchases

2019 FFIEC Census Data, 2019 D&amp;B Info and 2015 ACS Data

## Appendix G

Borrower Distribution of HMDA Loans &amp; Small Business/Small Farm Loans by Revenue &amp; Loan Size - Table 1 of 2

Assessment Area: TX - Houston

PRODUCT TYPE		Assessment Area: TX - Houston																	
		Bank Lending & Demographic Data Comparison						Bank & Aggregate Lending Comparison											
								2018, 2019						2018					
		Borrower Income Levels		Count		Bank		Families by Family Income		Count			Dollar			Count			Dollar
#	%			\$ (000s)	\$ %	%	#	%	Agg	%	\$ (000s)	\$ %	Agg	%	#	%	Agg	\$ (000s)	\$ %
HOME PURCHASE	Low	6	9.1%	\$558	2.7%	24.4%	3	7.7%	2.9%	\$269	1.7%	1.5%	3	11.1%	2.9%	\$289	5.8%	1.4%	
	Moderate	10	15.2%	\$1,096	5.2%	16.0%	8	20.5%	15.1%	\$784	4.9%	9.8%	2	7.4%	16.3%	\$312	6.2%	10.4%	
	Middle	11	16.7%	\$2,023	9.7%	16.9%	7	17.9%	20.7%	\$1,392	8.7%	17.0%	4	14.8%	23.3%	\$631	12.6%	18.6%	
	Upper	36	54.5%	\$16,112	76.9%	42.7%	19	48.7%	44.7%	\$12,594	78.9%	57.5%	17	63.0%	44.6%	\$3,518	70.4%	57.2%	
	Unknown	3	4.5%	\$1,165	5.6%	0.0%	2	5.1%	16.6%	\$915	5.7%	14.2%	1	3.7%	12.9%	\$250	5.0%	12.3%	
	Total	66	100.0%	\$20,954	100.0%	100.0%	39	100.0%	100.0%	\$15,954	100.0%	100.0%	27	100.0%	100.0%	\$5,000	100.0%	100.0%	
REFINANCE	Low	71	10.8%	\$6,719	5.6%	24.4%	38	10.6%	7.0%	\$3,072	5.1%	3.6%	33	11.1%	4.3%	\$3,647	6.2%	2.1%	
	Moderate	122	18.6%	\$15,934	13.3%	16.0%	78	21.7%	14.6%	\$9,169	15.1%	9.4%	44	14.9%	10.2%	\$6,765	11.4%	5.6%	
	Middle	137	20.9%	\$18,460	15.4%	16.9%	73	20.3%	20.0%	\$9,820	16.2%	15.2%	64	21.6%	16.4%	\$8,640	14.6%	11.2%	
	Upper	310	47.3%	\$72,074	60.1%	42.7%	164	45.7%	45.5%	\$36,233	59.6%	59.2%	146	49.3%	49.5%	\$35,841	60.7%	60.9%	
	Unknown	15	2.3%	\$6,651	5.5%	0.0%	6	1.7%	13.0%	\$2,459	4.0%	12.5%	9	3.0%	19.6%	\$4,192	7.1%	20.2%	
	Total	655	100.0%	\$119,838	100.0%	100.0%	359	100.0%	100.0%	\$60,753	100.0%	100.0%	296	100.0%	100.0%	\$59,085	100.0%	100.0%	
HOME IMPROVEMENT	Low	21	11.2%	\$1,497	7.0%	24.4%	8	8.6%	5.1%	\$562	5.2%	3.6%	13	13.8%	5.2%	\$935	8.7%	3.1%	
	Moderate	31	16.6%	\$2,557	11.9%	16.0%	18	19.4%	11.9%	\$1,661	15.4%	9.2%	13	13.8%	11.8%	\$896	8.3%	8.3%	
	Middle	41	21.9%	\$4,383	20.4%	16.9%	18	19.4%	16.2%	\$2,147	20.0%	12.6%	23	24.5%	17.4%	\$2,236	20.8%	12.7%	
	Upper	86	46.0%	\$12,519	58.2%	42.7%	42	45.2%	61.7%	\$5,888	54.7%	65.8%	44	46.8%	62.0%	\$6,631	61.6%	70.7%	
	Unknown	8	4.3%	\$561	2.6%	0.0%	7	7.5%	5.1%	\$498	4.6%	8.9%	1	1.1%	3.6%	\$63	0.6%	5.3%	
	Total	187	100.0%	\$21,517	100.0%	100.0%	93	100.0%	100.0%	\$10,756	100.0%	100.0%	94	100.0%	100.0%	\$10,761	100.0%	100.0%	
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	24.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	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%	0.2%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	16.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.2%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	42.7%	0	0.0%	2.2%	\$0	0.0%	0.1%	0	0.0%	1.1%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	97.8%	\$0	0.0%	99.9%	0	0.0%	98.4%	\$0	0.0%	99.9%	
	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%	
OTHER PURPOSE LOC	Low	60	17.3%	\$3,853	8.7%	24.4%	35	20.5%	8.1%	\$2,272	10.1%	4.2%	25	14.3%	5.7%	\$1,581	7.1%	2.7%	
	Moderate	60	17.3%	\$5,601	12.6%	16.0%	25	14.6%	11.7%	\$2,393	10.7%	7.0%	35	20.0%	11.6%	\$3,208	14.5%	6.7%	
	Middle	64	18.5%	\$7,075	15.9%	16.9%	28	16.4%	16.9%	\$3,222	14.4%	11.6%	36	20.6%	16.4%	\$3,853	17.4%	11.5%	
	Upper	152	43.9%	\$26,692	60.0%	42.7%	79	46.2%	60.6%	\$13,883	62.0%	75.2%	73	41.7%	63.2%	\$12,809	57.9%	75.6%	
	Unknown	10	2.9%	\$1,281	2.9%	0.0%	4	2.3%	2.8%	\$615	2.7%	2.1%	6	3.4%	3.3%	\$666	3.0%	3.5%	
	Total	346	100.0%	\$44,502	100.0%	100.0%	171	100.0%	100.0%	\$22,385	100.0%	100.0%	175	100.0%	100.0%	\$22,117	100.0%	100.0%	

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

## Appendix G

Borrower Distribution of HMDA Loans &amp; Small Business/Small Farm Loans by Revenue &amp; Loan Size - Table 2 of 2

Assessment Area: TX - Houston

PRODUCT TYPE		Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
							2018						2019					
		Borrower Income Levels		2018, 2019			Families by Family Income			2018			2019			Families by Family Income		
				Count		Dollar				Count		Dollar		Count				
#	%	\$ (000s)	\$ %	%	#	%	Agg %	\$ (000s)	\$ %	\$ %	#	%	Agg %	\$ (000s)	\$ %	\$ %		
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	24.4%	0	0.0%	6.0%	\$0	0.0%	3.4%	0	0.0%	6.1%	\$0	0.0%	3.3%
	Moderate	0	0.0%	\$0	0.0%	16.0%	0	0.0%	14.4%	\$0	0.0%	7.9%	0	0.0%	13.8%	\$0	0.0%	8.0%
	Middle	1	25.0%	\$76	8.1%	16.9%	1	50.0%	21.2%	\$76	13.8%	13.0%	0	0.0%	22.4%	\$0	0.0%	14.9%
	Upper	3	75.0%	\$867	91.9%	42.7%	1	50.0%	45.8%	\$474	86.2%	60.4%	2	100.0%	50.9%	\$393	100.0%	65.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	12.7%	\$0	0.0%	15.3%	0	0.0%	6.7%	\$0	0.0%	8.8%
	Total	4	100.0%	\$943	100.0%	100.0%	2	100.0%	100.0%	\$550	100.0%	100.0%	2	100.0%	100.0%	\$393	100.0%	100.0%
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	24.4%	0	0.0%	1.0%	\$0	0.0%	0.5%	0	0.0%	1.1%	\$0	0.0%	0.4%
	Moderate	0	0.0%	\$0	0.0%	16.0%	0	0.0%	2.2%	\$0	0.0%	1.4%	0	0.0%	1.3%	\$0	0.0%	0.9%
	Middle	0	0.0%	\$0	0.0%	16.9%	0	0.0%	1.8%	\$0	0.0%	1.3%	0	0.0%	0.8%	\$0	0.0%	0.9%
	Upper	0	0.0%	\$0	0.0%	42.7%	0	0.0%	3.2%	\$0	0.0%	3.9%	0	0.0%	2.3%	\$0	0.0%	3.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	91.8%	\$0	0.0%	92.9%	0	0.0%	94.5%	\$0	0.0%	94.2%
	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%
HMDA TOTALS	Low	158	12.6%	\$12,627	6.1%	24.4%	84	12.7%	3.7%	\$6,175	5.6%	1.6%	74	12.5%	3.3%	\$6,452	6.6%	1.4%
	Moderate	223	17.7%	\$25,188	12.1%	16.0%	129	19.4%	14.2%	\$14,007	12.7%	8.5%	94	15.8%	14.3%	\$11,181	11.5%	8.2%
	Middle	254	20.2%	\$32,017	15.4%	16.9%	127	19.1%	19.5%	\$16,657	15.1%	14.4%	127	21.4%	20.8%	\$15,360	15.8%	14.8%
	Upper	587	46.7%	\$128,264	61.7%	42.7%	305	45.9%	43.5%	\$69,072	62.6%	50.6%	282	47.5%	45.2%	\$59,192	60.8%	51.8%
	Unknown	36	2.9%	\$9,658	4.6%	0.0%	19	2.9%	19.1%	\$4,487	4.1%	24.8%	17	2.9%	16.4%	\$5,171	5.3%	23.8%
	Total	1,258	100.0%	\$207,754	100.0%	100.0%	664	100.0%	100.0%	\$110,398	100.0%	100.0%	594	100.0%	100.0%	\$97,356	100.0%	100.0%
Small Business Revenue		Total Businesses																
	\$1 Million or Less	318	23.2%	\$63,953	17.3%	91.2%	136	18.7%	40.7%	\$25,495	13.6%	32.9%	182	28.3%	45.1%	\$38,458	21.0%	34.2%
	Over \$1 Million	681	49.7%	\$225,404	60.9%	7.7%	360	49.5%					321	49.9%				
	Total Rev. available	999	72.9%	\$289,357	78.2%	98.9%	496	68.2%					503	78.2%				
	Rev. Not Known	371	27.1%	\$80,971	21.9%	1.1%	231	31.8%					140	21.8%				
	Total	1,370	100.0%	\$370,328	100.0%	100.0%	727	100.0%					643	100.0%				
Small Farm Loan Size	\$100,000 or Less	582	42.5%	\$36,152	9.8%		335	46.1%	93.9%	\$20,422	10.9%	39.9%	247	38.4%	94.4%	\$15,730	8.6%	41.6%
	\$100,001 - \$250,000	326	23.8%	\$66,311	17.9%		160	22.0%	3.1%	\$32,701	17.4%	14.8%	166	25.8%	2.9%	\$33,610	18.4%	14.1%
	\$250,001 - \$1 Million	462	33.7%	\$267,865	72.3%		232	31.9%	3.0%	\$134,283	71.7%	45.3%	230	35.8%	2.8%	\$133,582	73.0%	44.2%
	Total	1,370	100.0%	\$370,328	100.0%		727	100.0%	100.0%	\$187,406	100.0%	100.0%	643	100.0%	100.0%	\$182,922	100.0%	100.0%
Small Farm Revenue		Total Farms																
	\$1 Million or Less	0	0.0%	\$0	0.0%	98.0%	0	0.0%	48.3%	\$0	0.0%	61.5%	0	0.0%	61.6%	\$0	0.0%	66.7%
	Over \$1 Million	0	0.0%	\$0	0.0%	1.6%	0	0.0%					0	0.0%				
	Not Known	0	0.0%	\$0	0.0%	0.4%	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%	92.0%	\$0	0.0%	46.1%	0	0.0%	92.4%	\$0	0.0%	43.7%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	5.3%	\$0	0.0%	25.8%	0	0.0%	4.6%	\$0	0.0%	22.4%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	2.7%	\$0	0.0%	28.1%	0	0.0%	3.0%	\$0	0.0%	33.9%
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 &amp; Purchases

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

2019 FFIEC Census Data, 2019 D&amp;B Info, and 2015 ACS Data

## Appendix G

Geographic Distribution of HMDA, Small Business, &amp; Small Farm Loans - Table 1 of 2

Assessment Area: TX - San Antonio

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison												
							2018						2019						
		Bank				Owner Occupied Units %	Count			Dollar			Count			Dollar			
		Count		Dollar			Bank	Agg	%	Bank	\$ %	Agg \$ %	Bank	Agg	%	Bank	\$ %	Agg	
#	%	\$ (000s)	\$ %	#	%	\$ (000s)													\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	5.1%	0	0.0%	1.5%	\$0	0.0%	1.0%	0	0.0%	1.6%	\$0	0.0%	1.0%	
	Moderate	0	0.0%	\$0	0.0%	27.1%	0	0.0%	14.2%	\$0	0.0%	9.3%	0	0.0%	14.5%	\$0	0.0%	9.7%	
	Middle	0	0.0%	\$0	0.0%	27.4%	0	0.0%	32.7%	\$0	0.0%	26.7%	0	0.0%	32.8%	\$0	0.0%	27.3%	
	Upper	1	100.0%	\$227	100.0%	40.4%	1	100.0%	51.6%	\$227	100.0%	63.0%	0	0.0%	51.1%	\$0	0.0%	62.0%	
	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	1	100.0%	\$227	100.0%	100.0%	1	100.0%	100.0%	\$227	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
REFINANCE	Low	1	4.8%	\$67	2.2%	5.1%	1	11.1%	1.9%	\$67	6.5%	1.2%	0	0.0%	1.7%	\$0	0.0%	1.0%	
	Moderate	3	14.3%	\$208	6.9%	27.1%	1	11.1%	19.4%	\$65	6.3%	11.7%	2	16.7%	14.8%	\$143	7.3%	8.7%	
	Middle	5	23.8%	\$412	13.7%	27.4%	2	22.2%	30.4%	\$193	18.8%	23.7%	3	25.0%	28.0%	\$219	11.1%	21.7%	
	Upper	12	57.1%	\$2,310	77.1%	40.4%	5	55.6%	48.2%	\$703	68.4%	63.4%	7	58.3%	55.4%	\$1,607	81.6%	68.5%	
	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	21	100.0%	\$2,997	100.0%	100.0%	9	100.0%	100.0%	\$1,028	100.0%	100.0%	12	100.0%	100.0%	\$1,969	100.0%	100.0%	
HOME IMPROVEMENT	Low	3	27.3%	\$70	9.7%	5.1%	1	20.0%	2.8%	\$20	12.3%	1.9%	2	33.3%	3.2%	\$50	8.9%	2.3%	
	Moderate	3	27.3%	\$88	12.1%	27.1%	3	60.0%	20.8%	\$88	54.0%	16.6%	0	0.0%	19.8%	\$0	0.0%	14.0%	
	Middle	2	18.2%	\$155	21.4%	27.4%	1	20.0%	22.1%	\$55	33.7%	18.4%	1	16.7%	22.8%	\$100	17.8%	17.6%	
	Upper	3	27.3%	\$412	56.8%	40.4%	0	0.0%	54.3%	\$0	0.0%	63.1%	3	50.0%	54.3%	\$412	73.3%	66.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Total	11	100.0%	\$725	100.0%	100.0%	5	100.0%	100.0%	\$163	100.0%	100.0%	6	100.0%	100.0%	\$562	100.0%	100.0%	
MULTI FAMILY		Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	7.0%	0	0.0%	4.0%	\$0	0.0%	2.6%	0	0.0%	9.8%	\$0	0.0%	5.5%	
	Moderate	0	0.0%	\$0	0.0%	38.4%	0	0.0%	46.4%	\$0	0.0%	32.3%	0	0.0%	38.6%	\$0	0.0%	32.4%	
	Middle	0	0.0%	\$0	0.0%	30.5%	0	0.0%	28.0%	\$0	0.0%	26.1%	0	0.0%	30.3%	\$0	0.0%	27.8%	
	Upper	0	0.0%	\$0	0.0%	24.1%	0	0.0%	21.6%	\$0	0.0%	38.9%	0	0.0%	21.2%	\$0	0.0%	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%	
	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%	
OTHER PURPOSE LOC	Low	1	3.7%	\$10	0.6%	5.1%	1	6.3%	1.3%	\$10	0.8%	0.5%	0	0.0%	1.6%	\$0	0.0%	0.9%	
	Moderate	11	40.7%	\$491	27.6%	27.1%	5	31.3%	13.7%	\$228	18.3%	7.6%	6	54.5%	12.9%	\$263	49.3%	7.5%	
	Middle	4	14.8%	\$228	12.8%	27.4%	2	12.5%	18.6%	\$120	9.6%	12.7%	2	18.2%	18.8%	\$108	20.3%	11.9%	
	Upper	11	40.7%	\$1,051	59.0%	40.4%	8	50.0%	66.3%	\$889	71.3%	79.2%	3	27.3%	66.8%	\$162	30.4%	79.7%	
	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	27	100.0%	\$1,780	100.0%	100.0%	16	100.0%	100.0%	\$1,247	100.0%	100.0%	11	100.0%	100.0%	\$533	100.0%	100.0%	

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

## Appendix G

Geographic Distribution of HMDA, Small Business, &amp; Small Farm Loans - Table 2 of 2

Assessment Area: TX - San Antonio

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison											
							2018						2019					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Count	Dollar				Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg				
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %		
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	5.1%	0	0.0%	4.3%	\$0	0.0%	3.2%	0	0.0%	4.5%	\$0	0.0%	1.9%
	Moderate	0	0.0%	\$0	0.0%	27.1%	0	0.0%	26.8%	\$0	0.0%	19.6%	0	0.0%	27.6%	\$0	0.0%	16.0%
	Middle	0	0.0%	\$0	0.0%	27.4%	0	0.0%	29.1%	\$0	0.0%	25.4%	0	0.0%	23.8%	\$0	0.0%	15.5%
	Upper	1	100.0%	\$114	100.0%	40.4%	0	0.0%	39.9%	\$0	0.0%	51.8%	1	100.0%	44.1%	\$114	100.0%	66.5%
	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%	\$114	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	1	100.0%	100.0%	\$114	100.0%	100.0%
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	5.1%	0	0.0%	2.9%	\$0	0.0%	1.3%	0	0.0%	2.2%	\$0	0.0%	1.1%
	Moderate	0	0.0%	\$0	0.0%	27.1%	0	0.0%	25.3%	\$0	0.0%	16.3%	0	0.0%	27.7%	\$0	0.0%	18.6%
	Middle	0	0.0%	\$0	0.0%	27.4%	0	0.0%	39.9%	\$0	0.0%	36.8%	0	0.0%	39.8%	\$0	0.0%	36.4%
	Upper	0	0.0%	\$0	0.0%	40.4%	0	0.0%	31.9%	\$0	0.0%	45.5%	0	0.0%	30.3%	\$0	0.0%	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	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	5	8.2%	\$147	2.5%	5.1%	3	9.7%	1.7%	\$97	3.6%	1.2%	2	6.7%	1.7%	\$50	1.6%	1.4%
	Moderate	17	27.9%	\$787	13.5%	27.1%	9	29.0%	16.1%	\$381	14.3%	12.2%	8	26.7%	15.3%	\$406	12.8%	11.8%
	Middle	11	18.0%	\$795	13.6%	27.4%	5	16.1%	32.1%	\$368	13.8%	26.3%	6	20.0%	31.4%	\$427	13.4%	26.1%
	Upper	28	45.9%	\$4,114	70.4%	40.4%	14	45.2%	50.2%	\$1,819	68.3%	60.3%	14	46.7%	51.6%	\$2,295	72.2%	60.7%
	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	61	100.0%	\$5,843	100.0%	100.0%	31	100.0%	100.0%	\$2,665	100.0%	100.0%	30	100.0%	100.0%	\$3,178	100.0%	100.0%
SMALL BUSINESSES	Total Businesses																	
	Low	14	11.5%	\$2,670	8.0%	5.0%	9	14.3%	4.5%	\$1,600	10.6%	5.8%	5	8.5%	4.5%	\$1,070	5.8%	6.0%
	Moderate	27	22.1%	\$7,973	23.9%	22.8%	15	23.8%	21.9%	\$3,818	25.3%	21.0%	12	20.3%	21.4%	\$4,155	22.7%	21.4%
	Middle	26	21.3%	\$6,097	18.3%	28.4%	10	15.9%	26.8%	\$2,677	17.8%	27.6%	16	27.1%	26.2%	\$3,420	18.7%	27.3%
	Upper	55	45.1%	\$16,646	49.9%	43.5%	29	46.0%	45.7%	\$6,982	46.3%	44.9%	26	44.1%	46.1%	\$9,664	52.8%	44.2%
	Unknown	0	0.0%	\$0	0.0%	0.2%	0	0.0%	0.3%	\$0	0.0%	0.4%	0	0.0%	0.2%	\$0	0.0%	0.2%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.8%	\$0	0.0%	0.5%	0	0.0%	1.5%	\$0	0.0%	0.8%	
Total	122	100.0%	\$33,386	100.0%	100.0%	63	100.0%	100.0%	\$15,077	100.0%	100.0%	59	100.0%	100.0%	\$18,309	100.0%	100.0%	
SMALL FARM	Total Farms																	
	Low	0	0.0%	\$0	0.0%	1.3%	0	0.0%	0.8%	\$0	0.0%	0.3%	0	0.0%	2.1%	\$0	0.0%	0.5%
	Moderate	0	0.0%	\$0	0.0%	10.9%	0	0.0%	14.9%	\$0	0.0%	6.4%	0	0.0%	12.2%	\$0	0.0%	8.3%
	Middle	0	0.0%	\$0	0.0%	24.3%	0	0.0%	9.9%	\$0	0.0%	6.5%	0	0.0%	18.6%	\$0	0.0%	14.7%
	Upper	0	0.0%	\$0	0.0%	63.5%	0	0.0%	71.9%	\$0	0.0%	85.5%	0	0.0%	64.9%	\$0	0.0%	75.4%
	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%	2.5%	\$0	0.0%	1.3%	0	0.0%	2.1%	\$0	0.0%	1.2%	
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%	

Originations &amp; Purchases

2019 FFIEC Census Data, 2019 D&amp;B Info and 2015 ACS Data

## Appendix G

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2  
Assessment Area: TX - San Antonio

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2018, 2019					2018						2019					
		Count		Bank		Families by Family Income %	Count		Dollar			Agg %	Count		Agg %	Dollar		
		#	%	\$ (000s)	\$ %		#	%	Agg %	\$ (000s)	\$ %		#	%		Agg %	\$ (000s)	\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	23.8%	0	0.0%	2.6%	\$0	0.0%	1.3%	0	0.0%	3.0%	\$0	0.0%	1.4%
	Moderate	0	0.0%	\$0	0.0%	17.6%	0	0.0%	13.5%	\$0	0.0%	9.0%	0	0.0%	16.1%	\$0	0.0%	10.9%
	Middle	0	0.0%	\$0	0.0%	19.1%	0	0.0%	23.2%	\$0	0.0%	20.1%	0	0.0%	24.5%	\$0	0.0%	21.2%
	Upper	1	100.0%	\$227	100.0%	39.4%	1	100.0%	41.1%	\$227	100.0%	52.1%	0	0.0%	38.7%	\$0	0.0%	48.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	19.6%	\$0	0.0%	17.5%	0	0.0%	17.7%	\$0	0.0%	17.6%
	Total	1	100.0%	\$227	100.0%	100.0%	1	100.0%	100.0%	\$227	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
REFINANCE	Low	3	14.3%	\$196	6.5%	23.8%	1	11.1%	7.2%	\$67	6.5%	3.7%	2	16.7%	5.2%	\$129	6.6%	2.5%
	Moderate	5	23.8%	\$545	18.2%	17.6%	1	11.1%	14.0%	\$132	12.8%	8.9%	4	33.3%	10.1%	\$413	21.0%	5.4%
	Middle	5	23.8%	\$643	21.5%	19.1%	3	33.3%	21.4%	\$449	43.7%	16.5%	2	16.7%	15.8%	\$194	9.9%	10.9%
	Upper	8	38.1%	\$1,613	53.8%	39.4%	4	44.4%	41.3%	\$380	37.0%	52.6%	4	33.3%	36.3%	\$1,233	62.6%	42.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	16.1%	\$0	0.0%	18.3%	0	0.0%	32.6%	\$0	0.0%	38.8%
	Total	21	100.0%	\$2,997	100.0%	100.0%	9	100.0%	100.0%	\$1,028	100.0%	100.0%	12	100.0%	100.0%	\$1,969	100.0%	100.0%
HOME IMPROVEMENT	Low	3	27.3%	\$98	13.5%	23.8%	3	60.0%	7.6%	\$98	60.1%	4.3%	0	0.0%	7.8%	\$0	0.0%	4.6%
	Moderate	2	18.2%	\$140	19.3%	17.6%	0	0.0%	12.7%	\$0	0.0%	8.7%	2	33.3%	13.2%	\$140	24.9%	10.1%
	Middle	3	27.3%	\$285	39.3%	19.1%	1	20.0%	19.5%	\$10	6.1%	15.0%	2	33.3%	23.2%	\$275	48.9%	17.3%
	Upper	3	27.3%	\$202	27.9%	39.4%	1	20.0%	56.6%	\$55	33.7%	65.0%	2	33.3%	53.5%	\$147	26.2%	64.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	3.7%	\$0	0.0%	7.0%	0	0.0%	2.4%	\$0	0.0%	3.5%
	Total	11	100.0%	\$725	100.0%	100.0%	5	100.0%	100.0%	\$163	100.0%	100.0%	6	100.0%	100.0%	\$562	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	23.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	19.1%	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%	39.4%	0	0.0%	2.4%	\$0	0.0%	0.1%	0	0.0%	3.0%	\$0	0.0%	0.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	97.6%	\$0	0.0%	99.9%	0	0.0%	97.0%	\$0	0.0%	99.9%
	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%
OTHER PURPOSE LOC	Low	5	18.5%	\$144	8.1%	23.8%	4	25.0%	9.5%	\$124	9.9%	6.4%	1	9.1%	5.5%	\$20	3.8%	1.9%
	Moderate	9	33.3%	\$536	30.1%	17.6%	5	31.3%	14.7%	\$390	31.3%	10.3%	4	36.4%	15.2%	\$146	27.4%	8.4%
	Middle	6	22.2%	\$642	36.1%	19.1%	2	12.5%	18.0%	\$323	25.9%	9.9%	4	36.4%	16.0%	\$319	59.8%	10.4%
	Upper	6	22.2%	\$448	25.2%	39.4%	4	25.0%	53.9%	\$400	32.1%	70.7%	2	18.2%	60.2%	\$48	9.0%	76.7%
	Unknown	1	3.7%	\$10	0.6%	0.0%	1	6.3%	3.9%	\$10	0.8%	2.6%	0	0.0%	3.1%	\$0	0.0%	2.7%
	Total	27	100.0%	\$1,780	100.0%	100.0%	16	100.0%	100.0%	\$1,247	100.0%	100.0%	11	100.0%	100.0%	\$533	100.0%	100.0%

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

## Appendix G

Borrower Distribution of HMDA Loans &amp; Small Business/Small Farm Loans by Revenue &amp; Loan Size - Table 2 of 2

Assessment Area: TX - San Antonio

PRODUCT TYPE		Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison												
							2018, 2019					2018					2019		
		Borrower Income Levels		Bank		Families by Family Income	Count		Dollar			Count		Dollar					
				Count	Dollar		Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg					
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	Agg \$ %		
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	23.8%	0	0.0%	8.4%	\$0	0.0%	5.8%	0	0.0%	10.5%	\$0	0.0%	5.2%	
	Moderate	0	0.0%	\$0	0.0%	17.6%	0	0.0%	16.5%	\$0	0.0%	10.6%	0	0.0%	18.6%	\$0	0.0%	9.8%	
	Middle	1	100.0%	\$114	100.0%	19.1%	0	0.0%	24.5%	\$0	0.0%	17.8%	1	100.0%	21.7%	\$114	100.0%	14.7%	
	Upper	0	0.0%	\$0	0.0%	39.4%	0	0.0%	41.6%	\$0	0.0%	52.6%	0	0.0%	43.1%	\$0	0.0%	63.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	9.0%	\$0	0.0%	13.2%	0	0.0%	6.0%	\$0	0.0%	7.3%	
	Total	1	100.0%	\$114	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	1	100.0%	100.0%	\$114	100.0%	100.0%	
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	23.8%	0	0.0%	0.4%	\$0	0.0%	0.2%	0	0.0%	0.2%	\$0	0.0%	0.2%	
	Moderate	0	0.0%	\$0	0.0%	17.6%	0	0.0%	1.7%	\$0	0.0%	1.5%	0	0.0%	0.5%	\$0	0.0%	0.3%	
	Middle	0	0.0%	\$0	0.0%	19.1%	0	0.0%	1.1%	\$0	0.0%	1.1%	0	0.0%	0.4%	\$0	0.0%	0.4%	
	Upper	0	0.0%	\$0	0.0%	39.4%	0	0.0%	2.3%	\$0	0.0%	2.8%	0	0.0%	0.9%	\$0	0.0%	1.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	94.6%	\$0	0.0%	94.4%	0	0.0%	98.0%	\$0	0.0%	97.7%	
	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%	
HMDA TOTALS	Low	11	18.0%	\$438	7.5%	23.8%	8	25.8%	3.7%	\$289	10.8%	1.6%	3	10.0%	3.7%	\$149	4.7%	1.6%	
	Moderate	16	26.2%	\$1,221	20.9%	17.6%	6	19.4%	13.1%	\$522	19.6%	7.9%	10	33.3%	14.1%	\$699	22.0%	8.6%	
	Middle	15	24.6%	\$1,684	28.8%	19.1%	6	19.4%	21.8%	\$782	29.3%	17.1%	9	30.0%	21.5%	\$902	28.4%	16.7%	
	Upper	18	29.5%	\$2,490	42.6%	39.4%	10	32.3%	40.1%	\$1,062	39.8%	46.0%	8	26.7%	37.5%	\$1,428	44.9%	42.5%	
	Unknown	1	1.6%	\$10	0.2%	0.0%	1	3.2%	21.4%	\$10	0.4%	27.4%	0	0.0%	23.2%	\$0	0.0%	30.6%	
	Total	61	100.0%	\$5,843	100.0%	100.0%	31	100.0%	100.0%	\$2,665	100.0%	100.0%	30	100.0%	100.0%	\$3,178	100.0%	100.0%	
Small Business	Revenue	Total Businesses																	
		\$1 Million or Less	29	23.8%	\$7,615	22.8%	92.4%	14	22.2%	43.2%	\$4,365	29.0%	32.9%	15	25.4%	42.9%	\$3,250	17.8%	31.7%
		Over \$1 Million	67	54.9%	\$21,476	64.3%	6.7%	31	49.2%				36	61.0%					
		Total Rev. available	96	78.7%	\$29,091	87.1%	99.1%	45	71.4%				51	86.4%					
		Rev. Not Known	26	21.3%	\$4,295	12.9%	0.9%	18	28.6%				8	13.6%					
	Total	122	100.0%	\$33,386	100.0%	100.0%	63	100.0%				59	100.0%						
	Loan Size	\$100,000 or Less	49	40.2%	\$2,936	8.8%		28	44.4%	92.0%	\$1,664	11.0%	35.2%	21	35.6%	93.2%	\$1,272	6.9%	37.7%
		\$100,001 - \$250,000	34	27.9%	\$6,289	18.8%		18	28.6%	4.1%	\$3,377	22.4%	16.1%	16	27.1%	3.4%	\$2,912	15.9%	15.1%
		\$250,001 - \$1 Million	39	32.0%	\$24,161	72.4%		17	27.0%	3.9%	\$10,036	66.6%	48.7%	22	37.3%	3.4%	\$14,125	77.1%	47.1%
		Total	122	100.0%	\$33,386	100.0%		63	100.0%	100.0%	\$15,077	100.0%	100.0%	59	100.0%	100.0%	\$18,309	100.0%	100.0%
Small Farm		Revenue	Total Farms																
	\$1 Million or Less		0	0.0%	\$0	0.0%	98.9%	0	0.0%	52.9%	\$0	0.0%	39.5%	0	0.0%	61.2%	\$0	0.0%	75.0%
	Over \$1 Million		0	0.0%	\$0	0.0%	1.1%	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%	86.0%	\$0	0.0%	30.9%	0	0.0%	91.0%	\$0	0.0%	34.6%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	6.6%	\$0	0.0%	20.7%	0	0.0%	3.2%	\$0	0.0%	12.8%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	7.4%	\$0	0.0%	48.5%	0	0.0%	5.9%	\$0	0.0%	52.7%
		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 &amp; Purchases

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

2019 FFIEC Census Data, 2019 D&amp;B Info, and 2015 ACS Data

## Appendix H

## Appendix H – Nonmetropolitan Limited-Scope Assessment Area Loan Tables

Geographic Distribution of HMDA, Small Business, &amp; Small Farm Loans - Table 1 of 2

Assessment Area: MI - Lenawee County

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2018					2019						
		Count		Dollar			Count			Dollar		Count			Dollar			
		#	%	\$ (000s)	\$ %		#	%	Agg %	\$ (000s)	\$ %	Agg %	#	%	Agg %	\$ (000s)	\$ %	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%
	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%
	Middle	1	50.0%	\$104	61.5%	51.6%	1	100.0%	55.9%	\$104	100.0%	52.4%	0	0.0%	57.5%	\$0	0.0%	54.1%
	Upper	1	50.0%	\$65	38.5%	48.4%	0	0.0%	44.1%	\$0	0.0%	47.6%	1	100.0%	42.5%	\$65	100.0%	45.9%
	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%	\$169	100.0%	100.0%	1	100.0%	100.0%	\$104	100.0%	100.0%	1	100.0%	100.0%	\$65	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%
	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%
	Middle	6	50.0%	\$658	65.5%	51.6%	5	71.4%	57.5%	\$598	84.5%	53.0%	1	20.0%	47.8%	\$60	20.3%	42.9%
	Upper	6	50.0%	\$346	34.5%	48.4%	2	28.6%	42.5%	\$110	15.5%	47.0%	4	80.0%	52.2%	\$236	79.7%	57.1%
	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	12	100.0%	\$1,004	100.0%	100.0%	7	100.0%	100.0%	\$708	100.0%	100.0%	5	100.0%	100.0%	\$296	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%
	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%
	Middle	7	87.5%	\$691	92.0%	51.6%	4	80.0%	57.5%	\$358	85.6%	44.7%	3	100.0%	51.9%	\$333	100.0%	60.8%
	Upper	1	12.5%	\$60	8.0%	48.4%	1	20.0%	42.5%	\$60	14.4%	55.3%	0	0.0%	48.1%	\$0	0.0%	39.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	8	100.0%	\$751	100.0%	100.0%	5	100.0%	100.0%	\$418	100.0%	100.0%	3	100.0%	100.0%	\$333	100.0%	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%	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%
	Middle	0	0.0%	\$0	0.0%	86.4%	0	0.0%	33.3%	\$0	0.0%	55.6%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	13.6%	0	0.0%	66.7%	\$0	0.0%	44.4%	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%	100.0%	\$0	0.0%	100.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
OTHER PURPOSE LOC	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$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%
	Middle	6	35.3%	\$305	26.8%	51.6%	3	50.0%	44.9%	\$150	33.3%	49.1%	3	27.3%	37.7%	\$155	22.5%	26.6%
	Upper	11	64.7%	\$833	73.2%	48.4%	3	50.0%	55.1%	\$300	66.7%	50.9%	8	72.7%	62.3%	\$533	77.5%	73.4%
	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	17	100.0%	\$1,138	100.0%	100.0%	6	100.0%	100.0%	\$450	100.0%	100.0%	11	100.0%	100.0%	\$688	100.0%	100.0%

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

## Appendix H

Geographic Distribution of HMDA, Small Business, &amp; Small Farm Loans - Table 2 of 2

Assessment Area: MI - Lenawee County

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison											
							2018					2019						
		Bank				Owner Occupied Units %	Count			Dollar		Count			Dollar			
		Count		Dollar			Bank	Agg		Bank	Agg	Bank	Agg	Bank	Agg			
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %		
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$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%
	Middle	1	100.0%	\$180	100.0%	51.6%	1	100.0%	52.0%	\$180	100.0%	45.4%	0	0.0%	36.4%	\$0	0.0%	11.3%
	Upper	0	0.0%	\$0	0.0%	48.4%	0	0.0%	48.0%	\$0	0.0%	54.6%	0	0.0%	63.6%	\$0	0.0%	88.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	1	100.0%	\$180	100.0%	100.0%	1	100.0%	100.0%	\$180	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$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%
	Middle	0	0.0%	\$0	0.0%	51.6%	0	0.0%	63.6%	\$0	0.0%	57.7%	0	0.0%	63.6%	\$0	0.0%	60.2%
	Upper	0	0.0%	\$0	0.0%	48.4%	0	0.0%	36.4%	\$0	0.0%	42.3%	0	0.0%	36.4%	\$0	0.0%	39.8%
	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%	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%
	Middle	21	52.5%	\$1,938	59.8%	51.6%	14	70.0%	55.4%	\$1,390	74.7%	52.3%	7	35.0%	52.3%	\$548	39.7%	48.8%
	Upper	19	47.5%	\$1,304	40.2%	48.4%	6	30.0%	44.6%	\$470	25.3%	47.7%	13	65.0%	47.7%	\$834	60.3%	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	40	100.0%	\$3,242	100.0%	100.0%	20	100.0%	100.0%	\$1,860	100.0%	100.0%	20	100.0%	100.0%	\$1,382	100.0%	100.0%
SMALL BUSINESSES		Total 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%
	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%
	Middle	7	87.5%	\$1,345	87.1%	60.1%	3	100.0%	52.7%	\$180	100.0%	42.8%	4	80.0%	54.4%	\$1,165	85.3%	42.4%
	Upper	1	12.5%	\$200	12.9%	39.9%	0	0.0%	47.3%	\$0	0.0%	57.2%	1	20.0%	45.6%	\$200	14.7%	57.6%
	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	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
Total	8	100.0%	\$1,545	100.0%	100.0%	3	100.0%	100.0%	\$180	100.0%	100.0%	5	100.0%	100.0%	\$1,365	100.0%	100.0%	
SMALL FARM		Total 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%	0.0%	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%	40.4%	0	0.0%	9.1%	\$0	0.0%	0.3%	0	0.0%	12.5%	\$0	0.0%	2.1%
	Upper	3	100.0%	\$1,033	100.0%	59.6%	2	100.0%	90.9%	\$583	100.0%	99.7%	1	100.0%	87.5%	\$450	100.0%	97.9%
	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	3	100.0%	\$1,033	100.0%	100.0%	2	100.0%	100.0%	\$583	100.0%	100.0%	1	100.0%	100.0%	\$450	100.0%	100.0%	

Originations &amp; Purchases

2019 FFIEC Census Data, 2019 D&amp;B Info and 2015 ACS Data

## Appendix H

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2**  
**Assessment Area: MI - Lenawee County**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2018, 2019					2018						2019					
		Count		Bank		Families by Family Income %	Count		Dollar		Agg %	Count		Dollar		Agg %		
		#	%	\$ (000s)	\$ %		#	%	\$ (000s)	\$ %		#	%	\$ (000s)	\$ %			
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	13.9%	0	0.0%	3.6%	\$0	0.0%	1.9%	0	0.0%	2.6%	\$0	0.0%	1.5%
	Moderate	0	0.0%	\$0	0.0%	13.0%	0	0.0%	15.4%	\$0	0.0%	10.4%	0	0.0%	19.0%	\$0	0.0%	13.3%
	Middle	1	50.0%	\$65	38.5%	20.9%	0	0.0%	27.3%	\$0	0.0%	22.7%	1	100.0%	22.3%	\$65	100.0%	18.1%
	Upper	1	50.0%	\$104	61.5%	52.3%	1	100.0%	38.5%	\$104	100.0%	51.2%	0	0.0%	46.0%	\$0	0.0%	56.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	15.2%	\$0	0.0%	13.7%	0	0.0%	10.1%	\$0	0.0%	10.4%
	Total	2	100.0%	\$169	100.0%	100.0%	1	100.0%	100.0%	\$104	100.0%	100.0%	1	100.0%	100.0%	\$65	100.0%	100.0%
REFINANCE	Low	4	33.3%	\$210	20.9%	13.9%	2	28.6%	4.9%	\$110	15.5%	2.2%	2	40.0%	3.3%	\$100	33.8%	2.0%
	Moderate	0	0.0%	\$0	0.0%	13.0%	0	0.0%	12.0%	\$0	0.0%	9.9%	0	0.0%	10.7%	\$0	0.0%	6.0%
	Middle	2	16.7%	\$110	11.0%	20.9%	0	0.0%	22.2%	\$0	0.0%	20.7%	2	40.0%	24.2%	\$110	37.2%	20.0%
	Upper	6	50.0%	\$684	68.1%	52.3%	5	71.4%	42.1%	\$598	84.5%	51.5%	1	20.0%	45.8%	\$86	29.1%	54.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	18.8%	\$0	0.0%	15.7%	0	0.0%	16.0%	\$0	0.0%	17.0%
	Total	12	100.0%	\$1,004	100.0%	100.0%	7	100.0%	100.0%	\$708	100.0%	100.0%	5	100.0%	100.0%	\$296	100.0%	100.0%
HOME IMPROVEMENT	Low	1	12.5%	\$75	10.0%	13.9%	1	20.0%	7.5%	\$75	17.9%	6.6%	0	0.0%	3.8%	\$0	0.0%	1.7%
	Moderate	1	12.5%	\$108	14.4%	13.0%	1	20.0%	15.0%	\$108	25.8%	14.4%	0	0.0%	11.5%	\$0	0.0%	8.7%
	Middle	5	62.5%	\$508	67.6%	20.9%	2	40.0%	17.5%	\$175	41.9%	16.0%	3	100.0%	30.8%	\$333	100.0%	20.5%
	Upper	1	12.5%	\$60	8.0%	52.3%	1	20.0%	52.5%	\$60	14.4%	59.0%	0	0.0%	50.0%	\$0	0.0%	66.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	7.5%	\$0	0.0%	3.9%	0	0.0%	3.8%	\$0	0.0%	2.7%
	Total	8	100.0%	\$751	100.0%	100.0%	5	100.0%	100.0%	\$418	100.0%	100.0%	3	100.0%	100.0%	\$333	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	13.9%	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%	13.0%	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%	20.9%	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%	52.3%	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%	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%	0.0%	\$0	0.0%	0.0%
OTHER PURPOSE LOC	Low	1	5.9%	\$50	4.4%	13.9%	1	16.7%	5.1%	\$50	11.1%	3.6%	0	0.0%	5.7%	\$0	0.0%	3.5%
	Moderate	4	23.5%	\$170	14.9%	13.0%	3	50.0%	20.5%	\$150	33.3%	13.6%	1	9.1%	17.0%	\$20	2.9%	10.6%
	Middle	2	11.8%	\$254	22.3%	20.9%	0	0.0%	20.5%	\$0	0.0%	21.0%	2	18.2%	15.1%	\$254	36.9%	22.1%
	Upper	10	58.8%	\$664	58.3%	52.3%	2	33.3%	51.3%	\$250	55.6%	60.8%	8	72.7%	62.3%	\$414	60.2%	63.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	2.6%	\$0	0.0%	0.9%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	17	100.0%	\$1,138	100.0%	100.0%	6	100.0%	100.0%	\$450	100.0%	100.0%	11	100.0%	100.0%	\$688	100.0%	100.0%

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

## Appendix H

Borrower Distribution of HMDA Loans &amp; Small Business/Small Farm Loans by Revenue &amp; Loan Size - Table 2 of 2

Assessment Area: MI - Lenawee County

PRODUCT TYPE		Assessment Area: MI - Lenawee County																	
		Bank Lending & Demographic Data Comparison						Bank & Aggregate Lending Comparison											
								2018, 2019						2018				2019	
		Borrower Income Levels		Count		Bank		Families by Family Income	Count		Dollar		Agg %	Count		Dollar		Agg %	
#	%	\$ (000s)	\$ %	%	Bank	%	\$ (000s)	\$ %	\$ %	Bank	%	Agg		\$ (000s)	\$ %				
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	13.9%	0	0.0%	4.0%	\$0	0.0%	3.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	13.0%	0	0.0%	12.0%	\$0	0.0%	9.0%	0	0.0%	9.1%	\$0	0.0%	2.1%	
	Middle	1	100.0%	\$180	100.0%	20.9%	1	100.0%	16.0%	\$180	100.0%	14.5%	0	0.0%	36.4%	\$0	0.0%	12.3%	
	Upper	0	0.0%	\$0	0.0%	52.3%	0	0.0%	56.0%	\$0	0.0%	50.7%	0	0.0%	45.5%	\$0	0.0%	9.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	12.0%	\$0	0.0%	22.6%	0	0.0%	9.1%	\$0	0.0%	76.4%	
	Total	1	100.0%	\$180	100.0%	100.0%	1	100.0%	100.0%	\$180	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	13.9%	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%	13.0%	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%	20.9%	0	0.0%	9.1%	\$0	0.0%	9.5%	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%	0	0.0%	18.2%	\$0	0.0%	28.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	90.9%	\$0	0.0%	90.5%	0	0.0%	81.8%	\$0	0.0%	71.1%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	6	15.0%	\$335	10.3%	13.9%	4	20.0%	4.2%	\$235	12.6%	2.1%	2	10.0%	3.1%	\$100	7.2%	1.7%	
	Moderate	5	12.5%	\$278	8.6%	13.0%	4	20.0%	14.5%	\$258	13.9%	10.1%	1	5.0%	15.0%	\$20	1.4%	10.0%	
	Middle	11	27.5%	\$1,117	34.5%	20.9%	3	15.0%	24.2%	\$355	19.1%	21.1%	8	40.0%	23.0%	\$762	55.1%	18.7%	
	Upper	18	45.0%	\$1,512	46.6%	52.3%	9	45.0%	41.1%	\$1,012	54.4%	49.9%	9	45.0%	46.6%	\$500	36.2%	55.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	15.9%	\$0	0.0%	16.8%	0	0.0%	12.3%	\$0	0.0%	14.1%	
	Total	40	100.0%	\$3,242	100.0%	100.0%	20	100.0%	100.0%	\$1,860	100.0%	100.0%	20	100.0%	100.0%	\$1,382	100.0%	100.0%	
Small Business	Revenue	Total Businesses																	
		\$1 Million or Less	3	37.5%	\$690	44.7%	92.1%	1	33.3%	48.9%	\$25	13.9%	38.3%	2	40.0%	42.0%	\$665	48.7%	35.4%
		Over \$1 Million	4	50.0%	\$850	55.0%	6.8%	1	33.3%				3	60.0%					
		Total Rev. available	7	87.5%	\$1,540	99.7%	98.9%	2	66.6%				5	100.0%					
		Rev. Not Known	1	12.5%	\$5	0.3%	1.1%	1	33.3%				0	0.0%					
	Total	8	100.0%	\$1,545	100.0%	100.0%	3	100.0%				5	100.0%						
Loan Size	\$100,000 or Less	3	37.5%	\$130	8.4%		2	66.7%	90.9%	\$30	16.7%	25.4%	1	20.0%	90.5%	\$100	7.3%	28.6%	
	\$100,001 - \$250,000	2	25.0%	\$350	22.7%		1	33.3%	3.8%	\$150	83.3%	15.6%	1	20.0%	5.3%	\$200	14.7%	19.5%	
	\$250,001 - \$1 Million	3	37.5%	\$1,065	68.9%		0	0.0%	5.3%	\$0	0.0%	59.0%	3	60.0%	4.2%	\$1,065	78.0%	51.9%	
	Total	8	100.0%	\$1,545	100.0%		3	100.0%	100.0%	\$180	100.0%	100.0%	5	100.0%	100.0%	\$1,365	100.0%	100.0%	
Small Farm	Revenue	Total Farms																	
		\$1 Million or Less	1	33.3%	\$450	43.6%	97.9%	0	0.0%	18.2%	\$0	0.0%	1.5%	1	100.0%	37.5%	\$450	100.0%	33.6%
		Over \$1 Million	1	33.3%	\$450	43.6%	2.1%	1	50.0%				0	0.0%					
		Not Known	1	33.3%	\$133	12.9%	0.0%	1	50.0%				0	0.0%					
	Total	3	100.0%	\$1,033	100.0%	100.0%	2	100.0%				1	100.0%						
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	72.7%	\$0	0.0%	9.7%	0	0.0%	87.5%	\$0	0.0%	53.1%
\$100,001 - \$250,000	1	33.3%	\$133	12.9%		1	50.0%	18.2%	\$133	22.8%	50.2%	0	0.0%	12.5%	\$0	0.0%	46.9%		
\$250,001 - \$500,000	2	66.7%	\$900	87.1%		1	50.0%	9.1%	\$450	77.2%	40.0%	1	100.0%	0.0%	\$450	100.0%	0.0%		
Total	3	100.0%	\$1,033	100.0%		2	100.0%	100.0%	\$583	100.0%	100.0%	1	100.0%	100.0%	\$450	100.0%	100.0%		

Originations &amp; Purchases

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

2019 FFIEC Census Data, 2019 D&amp;B Info, and 2015 ACS Data

## Appendix H

Geographic Distribution of HMDA, Small Business, &amp; Small Farm Loans - Table 1 of 2

Assessment Area: TX- Kerr County

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2018			2019								
		Count		Dollar			Count		Dollar		Count		Dollar					
		#	%	\$ (000s)	\$ %		#	%	Agg %	\$ (000s)	\$ %	Agg %	#	%	Agg %	\$ (000s)	\$ %	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%
	Moderate	1	12.5%	\$150	10.2%	26.0%	1	20.0%	31.1%	\$150	13.0%	24.8%	0	0.0%	27.6%	\$0	0.0%	24.1%
	Middle	0	0.0%	\$0	0.0%	35.8%	0	0.0%	30.7%	\$0	0.0%	32.7%	0	0.0%	31.0%	\$0	0.0%	35.1%
	Upper	7	87.5%	\$1,317	89.8%	38.2%	4	80.0%	38.2%	\$1,003	87.0%	42.4%	3	100.0%	41.4%	\$314	100.0%	40.8%
	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%	\$1,467	100.0%	100.0%	5	100.0%	100.0%	\$1,153	100.0%	100.0%	3	100.0%	100.0%	\$314	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%
	Moderate	5	38.5%	\$615	36.1%	26.0%	3	42.9%	27.1%	\$316	38.3%	25.2%	2	33.3%	25.9%	\$299	34.1%	20.6%
	Middle	4	30.8%	\$509	29.9%	35.8%	1	14.3%	40.4%	\$100	12.1%	43.5%	3	50.0%	33.1%	\$409	46.6%	34.8%
	Upper	4	30.8%	\$579	34.0%	38.2%	3	42.9%	32.5%	\$410	49.6%	31.3%	1	16.7%	41.0%	\$169	19.3%	44.6%
	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	13	100.0%	\$1,703	100.0%	100.0%	7	100.0%	100.0%	\$826	100.0%	100.0%	6	100.0%	100.0%	\$877	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%
	Moderate	3	23.1%	\$310	20.2%	26.0%	3	37.5%	34.3%	\$310	30.1%	25.0%	0	0.0%	24.5%	\$0	0.0%	14.2%
	Middle	3	23.1%	\$195	12.7%	35.8%	2	25.0%	25.7%	\$125	12.1%	30.6%	1	20.0%	43.4%	\$70	13.9%	55.4%
	Upper	7	53.8%	\$1,028	67.1%	38.2%	3	37.5%	40.0%	\$595	57.8%	44.4%	4	80.0%	32.1%	\$433	86.1%	30.4%
	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	13	100.0%	\$1,533	100.0%	100.0%	8	100.0%	100.0%	\$1,030	100.0%	100.0%	5	100.0%	100.0%	\$503	100.0%	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%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	55.1%	0	0.0%	66.7%	\$0	0.0%	80.4%	0	0.0%	60.0%	\$0	0.0%	62.4%
	Middle	0	0.0%	\$0	0.0%	35.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	20.0%	\$0	0.0%	2.6%
	Upper	0	0.0%	\$0	0.0%	9.1%	0	0.0%	33.3%	\$0	0.0%	19.6%	0	0.0%	20.0%	\$0	0.0%	35.0%
	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%	
OTHER PURPOSE LOC	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	1	7.1%	\$300	16.4%	26.0%	0	0.0%	11.1%	\$0	0.0%	4.0%	1	16.7%	15.4%	\$300	26.9%	15.8%
	Middle	2	14.3%	\$184	10.1%	35.8%	2	25.0%	55.6%	\$184	26.0%	70.2%	0	0.0%	15.4%	\$0	0.0%	22.2%
	Upper	11	78.6%	\$1,342	73.5%	38.2%	6	75.0%	33.3%	\$525	74.0%	25.8%	5	83.3%	69.2%	\$817	73.1%	62.0%
	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	14	100.0%	\$1,826	100.0%	100.0%	8	100.0%	100.0%	\$709	100.0%	100.0%	6	100.0%	100.0%	\$1,117	100.0%	100.0%

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

## Appendix H

Geographic Distribution of HMDA, Small Business, &amp; Small Farm Loans - Table 2 of 2

Assessment Area: TX - Kerr County

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison											
							2018						2019					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Count		Dollar			Bank	Agg	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %
#	%	\$ (000s)	\$ %	#	%	%												
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	26.0%	0	0.0%	31.6%	\$0	0.0%	38.2%	0	0.0%	14.8%	\$0	0.0%	13.1%
	Middle	1	100.0%	\$188	100.0%	35.8%	0	0.0%	47.4%	\$0	0.0%	41.4%	1	100.0%	40.7%	\$188	100.0%	47.2%
	Upper	0	0.0%	\$0	0.0%	38.2%	0	0.0%	21.1%	\$0	0.0%	20.5%	0	0.0%	44.4%	\$0	0.0%	39.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	1	100.0%	\$188	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	1	100.0%	100.0%	\$188	100.0%	100.0%
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	26.0%	0	0.0%	18.9%	\$0	0.0%	19.6%	0	0.0%	32.0%	\$0	0.0%	21.3%
	Middle	0	0.0%	\$0	0.0%	35.8%	0	0.0%	37.8%	\$0	0.0%	25.7%	0	0.0%	20.0%	\$0	0.0%	34.9%
	Upper	0	0.0%	\$0	0.0%	38.2%	0	0.0%	43.2%	\$0	0.0%	54.7%	0	0.0%	48.0%	\$0	0.0%	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	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%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	10	20.4%	\$1,375	20.5%	26.0%	7	25.0%	29.6%	\$776	20.9%	26.0%	3	14.3%	26.8%	\$599	20.0%	24.3%
	Middle	10	20.4%	\$1,076	16.0%	35.8%	5	17.9%	33.8%	\$409	11.0%	34.7%	5	23.8%	31.9%	\$667	22.2%	34.0%
	Upper	29	59.2%	\$4,266	63.5%	38.2%	16	57.1%	36.7%	\$2,533	68.1%	39.3%	13	61.9%	41.3%	\$1,733	57.8%	41.7%
	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	49	100.0%	\$6,717	100.0%	100.0%	28	100.0%	100.0%	\$3,718	100.0%	100.0%	21	100.0%	100.0%	\$2,999	100.0%	100.0%
SMALL BUSINESSES		Total 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%
	Moderate	16	45.7%	\$2,520	58.6%	33.6%	10	47.6%	31.2%	\$1,520	55.4%	31.4%	6	42.9%	28.6%	\$1,000	64.1%	30.6%
	Middle	6	17.1%	\$420	9.8%	37.0%	5	23.8%	35.8%	\$370	13.5%	36.2%	1	7.1%	38.8%	\$50	3.2%	41.9%
	Upper	13	37.1%	\$1,364	31.7%	29.4%	6	28.6%	28.9%	\$853	31.1%	29.9%	7	50.0%	28.4%	\$511	32.7%	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%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	4.1%	\$0	0.0%	2.5%	0	0.0%	4.2%	\$0	0.0%	3.3%
Total	35	100.0%	\$4,304	100.0%	100.0%	21	100.0%	100.0%	\$2,743	100.0%	100.0%	14	100.0%	100.0%	\$1,561	100.0%	100.0%	
SMALL FARM		Total 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	1	33.3%	\$100	40.8%	19.2%	0	0.0%	33.3%	\$0	0.0%	50.1%	1	50.0%	12.8%	\$100	69.0%	6.4%
	Middle	1	33.3%	\$45	18.4%	36.2%	0	0.0%	47.2%	\$0	0.0%	40.4%	1	50.0%	51.3%	\$45	31.0%	71.2%
	Upper	1	33.3%	\$100	40.8%	44.6%	1	100.0%	19.4%	\$100	100.0%	9.6%	0	0.0%	28.2%	\$0	0.0%	21.0%
	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%	7.7%	\$0	0.0%	1.4%
Total	3	100.0%	\$245	100.0%	100.0%	1	100.0%	100.0%	\$100	100.0%	100.0%	2	100.0%	100.0%	\$145	100.0%	100.0%	

Originations &amp; Purchases

2019 FFIEC Census Data, 2019 D&amp;B Info and 2015 ACS Data

## Appendix H

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2**  
**Assessment Area: TX - Kerr County**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2018, 2019					2018						2019					
		Count		Bank		Families by Family Income %	Count		Dollar		Agg %	Count		Dollar		Agg %		
		#	%	\$ (000s)	\$ %		Bank	Agg %	\$ (000s)	\$ %		#	%	Bank	\$ (000s)		\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	19.7%	0	0.0%	1.9%	\$0	0.0%	0.7%	0	0.0%	0.7%	\$0	0.0%	0.3%
	Moderate	3	37.5%	\$340	23.2%	18.0%	1	20.0%	13.1%	\$150	13.0%	8.0%	2	66.7%	10.6%	\$190	60.5%	6.1%
	Middle	2	25.0%	\$312	21.3%	17.8%	1	20.0%	18.9%	\$188	16.3%	15.4%	1	33.3%	22.4%	\$124	39.5%	16.6%
	Upper	2	25.0%	\$615	41.9%	44.4%	2	40.0%	55.5%	\$615	53.3%	66.1%	0	0.0%	56.7%	\$0	0.0%	67.6%
	Unknown	1	12.5%	\$200	13.6%	0.0%	1	20.0%	10.6%	\$200	17.3%	9.9%	0	0.0%	9.6%	\$0	0.0%	9.5%
	Total	8	100.0%	\$1,467	100.0%	100.0%	5	100.0%	100.0%	\$1,153	100.0%	100.0%	3	100.0%	100.0%	\$314	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	19.7%	0	0.0%	5.1%	\$0	0.0%	3.5%	0	0.0%	3.9%	\$0	0.0%	2.0%
	Moderate	1	7.7%	\$169	9.9%	18.0%	0	0.0%	13.3%	\$0	0.0%	8.6%	1	16.7%	9.9%	\$169	19.3%	5.5%
	Middle	6	46.2%	\$720	42.3%	17.8%	3	42.9%	20.4%	\$342	41.4%	16.1%	3	50.0%	17.4%	\$378	43.1%	11.3%
	Upper	5	38.5%	\$690	40.5%	44.4%	3	42.9%	47.5%	\$360	43.6%	57.4%	2	33.3%	49.0%	\$330	37.6%	54.0%
	Unknown	1	7.7%	\$124	7.3%	0.0%	1	14.3%	13.7%	\$124	15.0%	14.4%	0	0.0%	19.8%	\$0	0.0%	27.2%
	Total	13	100.0%	\$1,703	100.0%	100.0%	7	100.0%	100.0%	\$826	100.0%	100.0%	6	100.0%	100.0%	\$877	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	19.7%	0	0.0%	5.7%	\$0	0.0%	4.8%	0	0.0%	1.9%	\$0	0.0%	0.6%
	Moderate	2	15.4%	\$120	7.8%	18.0%	0	0.0%	14.3%	\$0	0.0%	9.2%	2	40.0%	13.2%	\$120	23.9%	7.3%
	Middle	4	30.8%	\$430	28.0%	17.8%	3	37.5%	20.0%	\$310	30.1%	19.0%	1	20.0%	22.6%	\$120	23.9%	16.6%
	Upper	7	53.8%	\$983	64.1%	44.4%	5	62.5%	54.3%	\$720	69.9%	59.6%	2	40.0%	60.4%	\$263	52.3%	74.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	5.7%	\$0	0.0%	7.4%	0	0.0%	1.9%	\$0	0.0%	0.9%
	Total	13	100.0%	\$1,533	100.0%	100.0%	8	100.0%	100.0%	\$1,030	100.0%	100.0%	5	100.0%	100.0%	\$503	100.0%	100.0%
MULTI FAMILY	Low	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%
	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%	17.8%	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%	44.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	20.0%	\$0	0.0%	1.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	80.0%	\$0	0.0%	98.6%
	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%
OTHER PURPOSE LOC	Low	0	0.0%	\$0	0.0%	19.7%	0	0.0%	11.1%	\$0	0.0%	8.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	3	21.4%	\$396	21.7%	18.0%	1	12.5%	11.1%	\$141	19.9%	11.9%	2	33.3%	30.8%	\$255	22.8%	20.0%
	Middle	2	14.3%	\$240	13.1%	17.8%	1	12.5%	5.6%	\$90	12.7%	4.4%	1	16.7%	7.7%	\$150	13.4%	7.2%
	Upper	9	64.3%	\$1,190	65.2%	44.4%	6	75.0%	72.2%	\$478	67.4%	75.6%	3	50.0%	61.5%	\$712	63.7%	72.8%
	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	14	100.0%	\$1,826	100.0%	100.0%	8	100.0%	100.0%	\$709	100.0%	100.0%	6	100.0%	100.0%	\$1,117	100.0%	100.0%

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

## Appendix H

Borrower Distribution of HMDA Loans &amp; Small Business/Small Farm Loans by Revenue &amp; Loan Size - Table 2 of 2

Assessment Area: TX - Kerr County

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2018, 2019					2018						2019					
		Count		Bank		Families by Family Income %	Count		Dollar		Agg	Count		Dollar		Agg		
		#	%	\$ (000s)	\$ %		#	%	\$ (000s)	\$ %		#	%	\$ (000s)	\$ %			
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	19.7%	0	0.0%	5.3%	\$0	0.0%	2.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	18.0%	0	0.0%	26.3%	\$0	0.0%	14.0%	0	0.0%	18.5%	\$0	0.0%	13.9%
	Middle	0	0.0%	\$0	0.0%	17.8%	0	0.0%	5.3%	\$0	0.0%	6.3%	0	0.0%	11.1%	\$0	0.0%	6.5%
	Upper	0	0.0%	\$0	0.0%	44.4%	0	0.0%	52.6%	\$0	0.0%	60.5%	0	0.0%	44.4%	\$0	0.0%	54.0%
	Unknown	1	100.0%	\$188	100.0%	0.0%	0	0.0%	10.5%	\$0	0.0%	17.3%	1	100.0%	25.9%	\$188	100.0%	25.6%
	Total	1	100.0%	\$188	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	1	100.0%	100.0%	\$188	100.0%	100.0%
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	19.7%	0	0.0%	2.7%	\$0	0.0%	1.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	18.0%	0	0.0%	8.1%	\$0	0.0%	2.8%	0	0.0%	4.0%	\$0	0.0%	2.3%
	Middle	0	0.0%	\$0	0.0%	17.8%	0	0.0%	2.7%	\$0	0.0%	3.7%	0	0.0%	8.0%	\$0	0.0%	3.5%
	Upper	0	0.0%	\$0	0.0%	44.4%	0	0.0%	21.6%	\$0	0.0%	18.2%	0	0.0%	20.0%	\$0	0.0%	26.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	64.9%	\$0	0.0%	74.2%	0	0.0%	68.0%	\$0	0.0%	68.0%
	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%	19.7%	0	0.0%	3.1%	\$0	0.0%	1.5%	0	0.0%	1.6%	\$0	0.0%	0.8%
	Moderate	9	18.4%	\$1,025	15.3%	18.0%	2	7.1%	13.2%	\$291	7.8%	7.9%	7	33.3%	10.7%	\$734	24.5%	5.8%
	Middle	14	28.6%	\$1,702	25.3%	17.8%	8	28.6%	18.2%	\$930	25.0%	14.7%	6	28.6%	20.1%	\$772	25.7%	13.8%
	Upper	23	46.9%	\$3,478	51.8%	44.4%	16	57.1%	52.3%	\$2,173	58.4%	61.2%	7	33.3%	53.5%	\$1,305	43.5%	59.8%
	Unknown	3	6.1%	\$512	7.6%	0.0%	2	7.1%	13.2%	\$324	8.7%	14.6%	1	4.8%	14.0%	\$188	6.3%	19.8%
	Total	49	100.0%	\$6,717	100.0%	100.0%	28	100.0%	100.0%	\$3,718	100.0%	100.0%	21	100.0%	100.0%	\$2,999	100.0%	100.0%
Small Business	Total Businesses																	
	Revenue																	
	\$1 Million or Less	8	22.9%	\$857	19.9%	93.2%	3	14.3%	51.1%	\$215	7.8%	52.1%	5	35.7%	49.4%	\$642	41.1%	45.0%
	Over \$1 Million	6	17.1%	\$1,700	39.5%	5.9%	5	23.8%					1	7.1%				
	Total Rev. available	14	40.0%	\$2,557	59.4%	99.1%	8	38.1%					6	42.8%				
	Rev. Not Known	21	60.0%	\$1,747	40.6%	0.8%	13	61.9%					8	57.1%				
Small Farm	Loan Size																	
	\$100,000 or Less	24	68.6%	\$1,407	32.7%		15	71.4%	94.1%	\$831	30.3%	45.3%	9	64.3%	94.6%	\$576	36.9%	48.4%
	\$100,001 - \$250,000	8	22.9%	\$1,097	25.5%		4	19.0%	2.9%	\$512	18.7%	13.2%	4	28.6%	3.0%	\$585	37.5%	15.3%
	\$250,001 - \$1 Million	3	8.6%	\$1,800	41.8%		2	9.5%	3.0%	\$1,400	51.0%	41.5%	1	7.1%	2.3%	\$400	25.6%	36.3%
	Total	35	100.0%	\$4,304	100.0%		21	100.0%	100.0%	\$2,743	100.0%	100.0%	14	100.0%	100.0%	\$1,561	100.0%	100.0%
	Total Farms																	
Small Farm	Revenue																	
	\$1 Million or Less	0	0.0%	\$0	0.0%	99.2%	0	0.0%	75.0%	\$0	0.0%	92.8%	0	0.0%	66.7%	\$0	0.0%	64.9%
	Over \$1 Million	0	0.0%	\$0	0.0%	0.8%	0	0.0%					0	0.0%				
	Not Known	3	100.0%	\$245	100.0%	0.0%	1	100.0%					2	100.0%				
	Total	3	100.0%	\$245	100.0%	100.0%	1	100.0%					2	100.0%				
	Loan Size																	
Small Farm	\$100,000 or Less	3	100.0%	\$245	100.0%		1	100.0%	88.9%	\$100	100.0%	40.4%	2	100.0%	84.6%	\$145	100.0%	29.4%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	5.6%	\$0	0.0%	22.1%	0	0.0%	5.1%	\$0	0.0%	12.6%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	5.6%	\$0	0.0%	37.5%	0	0.0%	10.3%	\$0	0.0%	58.0%
	Total	3	100.0%	\$245	100.0%		1	100.0%	100.0%	\$100	100.0%	100.0%	2	100.0%	100.0%	\$145	100.0%	100.0%
	Total Farms																	
	Revenue																	

Originations &amp; Purchases

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

2019 FFIEC Census Data, 2019 D&amp;B Info, and 2015 ACS Data

## Appendix I

## Appendix I – Distribution of Branch Delivery System, Branch Openings and Closings

As of: December 31, 2020

Assessment Areas				% of Branches by Income Level of Geography				Branch Openings and Closings						Demographics				
Name	% of Deposits	# of Branches	% of Branches	Low	Mod	Mid	Upp	# Opened	# of Closed	Net Change in Branch Locations				% of Population				
										Low	Mod	Mid	Upp	Low	Mod	Mid	Upp	Unk
Arizona																		
Phoenix	0.7	17	3.9	0.0	0.0	52.9	47.1	0	0	0	0	0	0	11.3	23.0	31.4	34.2	0.2
All Arizona AAs	0.7	17	3.9	0.0	0.0	52.9	47.1	0	0	0	0	0	0	11.3	23.0	31.4	34.2	0.2
California																		
Greater Los Angeles	12.7	38	8.8	2.6	15.8	10.5	63.2	1	1	0	0	0	0	8.8	29.2	27.0	34.5	0.5
Inland Empire	0.1	3	0.7	0.0	33.3	33.3	33.3	0	0	0	0	0	0	4.9	24.7	32.3	38.2	0.0
Salinas	0.5	4	0.9	25.0	0.0	0.0	75.0	0	0	0	0	0	0	3.9	21.5	35.7	38.3	0.5
San Diego	1.2	14	3.2	14.3	7.1	35.7	42.9	0	0	0	0	0	0	9.7	23.3	31.3	35.2	0.4
San Francisco	4.4	17	3.9	11.8	17.6	29.4	41.2	0	0	0	0	0	0	12.0	22.0	31.5	34.1	0.5
San Jose	11.7	13	3.0	0.0	15.4	23.1	61.5	0	0	0	0	0	0	9.3	21.3	36.4	33.0	0.2
Santa Cruz	1.1	6	1.4	16.7	0.0	66.7	16.7	1	1	0	0	0	0	5.6	25.4	40.3	28.7	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
All California AAs	31.8	96	22.2	7.3	13.5	22.9	53.1	2	2	0	0	0	0	8.8	26.2	29.9	34.8	0.4
Florida																		
Fort Lauderdale – West Palm Beach	0.4	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	0.0	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
All Florida AAs	0.4	7	1.6	0.0	14.3	28.6	57.1	0	0	0	0	0	0	5.8	28.2	33.0	32.9	0.2
Michigan																		
Ann Arbor	1.4	9	2.1	0.0	22.2	44.4	22.2	0	0	0	0	0	0	14.9	12.9	40.2	27.6	4.4
Battle Creek	0.3	4	0.9	0.0	50.0	0.0	50.0	0	0	0	0	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	11.9	18.3	36.4	33.5	0.0
Grand Rapids – Wyoming	0.9	11	2.6	0.0	0.0	63.6	36.4	0	0	0	0	0	0	5.3	16.7	50.1	28.0	0.0
Jackson	0.7	8	1.9	0.0	50.0	37.5	12.5	0	0	0	0	0	0	9.9	19.4	47.4	20.1	3.2
Kalamazoo	0.4	6	1.4	16.7	50.0	33.3	0.0	0	0	0	0	0	0	10.3	14.8	45.9	26.9	2.1
Lansing – East Lansing	0.9	7	1.6	0.0	57.1	28.6	14.3	0	0	0	0	0	0	5.5	19.6	39.7	31.1	4.1
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
Midland	0.2	2	0.5	0.0	50.0	0.0	50.0	0	0	0	0	0	0	3.3	19.2	42.2	35.3	0.0
Muskegon	0.3	4	0.9	0.0	50.0	0.0	50.0	0	0	0	0	0	0	11.1	23.1	37.6	28.2	0.0
Southeast Michigan	46.6	136	31.5	7.4	21.3	29.4	41.2	2	6	0	0	-2	-2	10.4	22.8	33.1	33.5	0.2
All Michigan AAs	51.8	189	43.8	5.8	24.9	31.7	36.5	2	6	0	0	-2	-2	9.5	20.6	37.5	31.6	0.8
Texas																		
Austin	1.6	10	2.3	10.0	0.0	20.0	70.0	1	1	0	0	0	0	11.9	19.7	33.3	33.7	1.4
Bank of the Hills	0.3	4	0.9	0.0	50.0	25.0	25.0	0	0	0	0	0	0	0.0	35.0	34.4	30.7	0.0
Dallas – Fort Worth	8.1	55	12.7	10.9	21.8	29.1	38.2	1	0	0	0	0	1	11.9	26.0	27.2	34.8	0.1
Houston	5.0	48	11.1	12.5	18.8	18.8	50.0	1	1	0	0	-1	1	12.2	26.0	25.9	35.6	0.3
San Antonio	0.3	6	1.4	16.7	16.7	33.3	33.3	0	0	0	0	0	0	7.2	33.4	27.8	31.6	0.0
All Texas AAs	15.3	123	28.5	11.4	19.5	24.4	44.7	3	2	0	0	-1	2	11.4	26.3	27.4	34.6	0.3
All Assessment Areas	100.0	432	100.0	7.4	19.7	28.5	43.3	7	10	0	0	-3	0	9.6	25.4	30.5	34.2	0.4