Table D - Lending Inside and Outside of the Assessment Ar	ea
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N	lumber d	of Loans			Dollar Amount of Loans			ans \$(000s)	
Insid	le	Outsi	de	Total	Insid	е	Outsi	de	Total
#	%	#	%	#	\$	%	\$	%	\$(000s)
6,046	92.0	523	8.0	6,569	2,086,975	83.2	422,777	16.8	2,509,751
6,046	92.0	523	8.0	6,569	2,086,975	83.2	422,777	16.8	2,509,751
4,785	88.2	638	11.8	5,423	613,038	89.6	71,311	10.4	684,349
4,785	88.2	638	11.8	5,423	613,038	89.6	71,311	10.4	684,349
			-					-	
1,125	79.7	287	20.3	1,412	97,915	77.4	28,621	22.6	126,536
1,125	79.7	287	20.3	1,412	97,915	77.4	28,621	22.6	126,536
10,097	64.3	5,598	35.7	15,695	276,725	58.6	195,637	41.4	472,362
10,097	64.3	5,598	35.7	15,695	276,725	58.6	195,637	41.4	472,362
22,053	75.8	7,046	24.2	29,099	3,074,653	81.1	718,346	18.9	3,792,998
	1,125 1,125 1,097 10,097	Inside # % 6,046 92.0 6,046 92.0 4,785 88.2 4,785 88.2 1,125 79.7 1,125 79.7 10,097 64.3 10,097 64.3 10,097 64.3	# % # 6,046 92.0 523 6,046 92.0 523 4,785 88.2 638 4,785 88.2 638 1,125 79.7 287 1,125 79.7 287 10,097 64.3 5,598 10,097 64.3 5,598	Inside Outside # % # % 6,046 92.0 523 8.0 6,046 92.0 523 8.0 4,785 88.2 638 11.8 4,785 88.2 638 11.8 1,125 79.7 287 20.3 1,125 79.7 287 20.3 10,097 64.3 5,598 35.7 10,097 64.3 5,598 35.7	Inside Total # % # % # 6,046 92.0 523 8.0 6,569 6,046 92.0 523 8.0 6,569 4,785 88.2 638 11.8 5,423 4,785 88.2 638 11.8 5,423 1,125 79.7 287 20.3 1,412 1,125 79.7 287 20.3 1,412 10,097 64.3 5,598 35.7 15,695 10,097 64.3 5,598 35.7 15,695	Inside Outside Total Inside # % # % # \$ 6,046 92.0 523 8.0 6,569 2,086,975 6,046 92.0 523 8.0 6,569 2,086,975 4,785 88.2 638 11.8 5,423 613,038 4,785 88.2 638 11.8 5,423 613,038 1,125 79.7 287 20.3 1,412 97,915 1,125 79.7 287 20.3 1,412 97,915 10,097 64.3 5,598 35.7 15,695 276,725 10,097 64.3 5,598 35.7 15,695 276,725	Inside Total Inside # % # % # \$ % 6,046 92.0 523 8.0 6,569 2,086,975 83.2 6,046 92.0 523 8.0 6,569 2,086,975 83.2 4,785 88.2 638 11.8 5,423 613,038 89.6 4,785 88.2 638 11.8 5,423 613,038 89.6 1,125 79.7 287 20.3 1,412 97,915 77.4 1,125 79.7 287 20.3 1,412 97,915 77.4 10,097 64.3 5,598 35.7 15,695 276,725 58.6 10,097 64.3 5,598 35.7 15,695 276,725 58.6	Inside Outside Total Inside Outside # % # % \$ % \$ 6,046 92.0 523 8.0 6,569 2,086,975 83.2 422,777 6,046 92.0 523 8.0 6,569 2,086,975 83.2 422,777 4,785 88.2 638 11.8 5,423 613,038 89.6 71,311 4,785 88.2 638 11.8 5,423 613,038 89.6 71,311 1,125 79.7 287 20.3 1,412 97,915 77.4 28,621 1,125 79.7 287 20.3 1,412 97,915 77.4 28,621 10,097 64.3 5,598 35.7 15,695 276,725 58.6 195,637 10,097 64.3 5,598 35.7 15,695 276,725 58.6 195,637	Inside Outside # % # % # % \$ % \$ % % 6,046 92.0 523 8.0 6,569 2,086,975 83.2 422,777 16.8 6,046 92.0 523 8.0 6,569 2,086,975 83.2 422,777 16.8 4,785 88.2 638 11.8 5,423 613,038 89.6 71,311 10.4 4,785 88.2 638 11.8 5,423 613,038 89.6 71,311 10.4 1,125 79.7 287 20.3 1,412 97,915 77.4 28,621 22.6 10,097 64.3 5,598 35.7 15,695 276,725 58.6 195,637 41.4 10,097 64.3 5,598 35.7 15,695 276,725 58.6 195,637 41.4

Source: Bank Data Due to rounding, totals may not equal 100.0%



Assessment Area: AA 01 Billings MT MSA for Census 2020

Tract Income Level	% of Households	#	%	\$(000s)	%
Low					
2022	0.0	0	0.0	0	0.0
Moderate					
2022	20.3	78	14.4	1,964	12.5
Middle					
2022	59.3	337	62.1	9,604	61.3
Upper					
2022	20.4	128	23.6	4,090	26.1
Not Available					
2022	0.0	0	0.0	0	0.0
Totals					
2022	100.0	543	100.0	15,658	100.0



Assessment Area: AA 02 Missoula MT for Census 2020

Tract Income Level	% of Households	#	%	\$(000s)	%
Low					
2022	0.0	0	0.0	0	0.0
Moderate					
2022	15.5	43	15.4	1,116	15.2
Middle					
2022	52.3	135	48.2	3,208	43.6
Upper					
2022	29.0	94	33.6	2,913	39.6
Not Available					
2022	3.2	8	2.9	117	1.6
Totals					
2022	100.0	280	100.0	7,354	100.0



Assessment Area: AA 03 Great Falls MT for Census 2020

Tract Income Level	% of Households	#	%	\$(000s)	%
Low					
2022	0.0	0	0.0	0	0.0
Moderate					
2022	22.3	29	14.9	559	12.5
Middle					
2022	62.2	136	69.7	2,752	61.7
Upper					
2022	15.5	30	15.4	1,149	25.8
Not Available					
2022	0.0	0	0.0	0	0.0
Totals					
2022	100.0	195	100.0	4,460	100.0



Assessment Area: AA 04 Kalispell MT for Census 2020

Tract Income Level	% of Households	#	%	\$(000s)	%
Low					
2022	0.0	0	0.0	0	0.0
Moderate					
2022	20.5	98	15.9	2,947	16.6
Middle					
2022	63.6	412	67.0	11,146	62.9
Upper					
2022	15.9	105	17.1	3,641	20.5
Not Available					
2022	0.0	0	0.0	0	0.0
Totals					
2022	100.0	615	100.0	17,734	100.0



Assessment Area: AA 05 Hamilton MT for Census 2020

Tract Income Level	% of Households	#	%	\$(000s)	%
Low					
2022	0.0	0	0.0	0	0.0
Moderate					
2022	31.5	23	20.7	497	16.6
Middle					
2022	68.5	88	79.3	2,505	83.4
Upper					
2022	0.0	0	0.0	0	0.0
Not Available					
2022	0.0	0	0.0	0	0.0
Totals					
2022	100.0	111	100.0	3,002	100.0



Assessment Area: AA 06 Bozeman MT for Census 2020

Tract Income Level	% of Households	#	%	\$(000s)	%
Low					
2022	0.0	0	0.0	0	0.0
Moderate					
2022	10.4	16	4.9	441	4.5
Middle					
2022	38.0	147	44.7	4,139	42.7
Upper					
2022	51.6	166	50.5	5,114	52.8
Not Available					
2022	0.0	0	0.0	0	0.0
Totals					
2022	100.0	329	100.0	9,694	100.0



Assessment Area: AA 07 Hardin-Miles City MT for Census 2020

Tract Income Level	% of Households	#	%	\$(000s)	%
Low					
2022	0.0	0	0.0	0	0.0
Moderate					
2022	22.2	73	18.4	1,569	17.2
Middle					
2022	50.4	186	46.9	4,458	48.9
Upper					
2022	27.5	138	34.8	3,088	33.9
Not Available					
2022	0.0	0	0.0	0	0.0
Totals					
2022	100.0	397	100.0	9,115	100.0



Assessment Area: AA 08 Helena MT for Census 2020

Tract Income Level	% of Households	#	%	\$(000s)	%
Low					
2022	0.0	0	0.0	0	0.0
Moderate					
2022	3.0	11	4.6	443	7.0
Middle					
2022	28.1	69	28.9	1,595	25.1
Upper					
2022	68.9	159	66.5	4,307	67.9
Not Available					
2022	0.0	0	0.0	0	0.0
Totals					
2022	100.0	239	100.0	6,345	100.0



Assessment Area: AA 09 Sheridan-Gillette WY for Census 2020

Tract Income Level	% of Households	#	%	\$(000s)	%
Low					
2022	0.0	0	0.0	0	0.0
Moderate					
2022	17.0	85	15.2	2,148	12.8
Middle					
2022	70.7	376	67.3	11,299	67.6
Upper					
2022	12.3	98	17.5	3,276	19.6
Not Available					
2022	0.0	0	0.0	0	0.0
Totals					
2022	100.0	559	100.0	16,723	100.0



Assessment Area: AA 10 Riverton WY for Census 2020

Tract Income Level	% of Households	#	%	\$(000s)	%
Low					
2022	0.0	0	0.0	0	0.0
Moderate					
2022	38.4	91	40.4	2,198	38.7
Middle					
2022	61.6	134	59.6	3,480	61.3
Upper					
2022	0.0	0	0.0	0	0.0
Not Available					
2022	0.0	0	0.0	0	0.0
Totals					
2022	100.0	225	100.0	5,678	100.0



Assessment Area: AA 11 Casper WY MSA for Census 2020

Tract Income Level	% of Households	#	%	\$(000s)	%
Low					
2022	0.0	0	0.0	0	0.0
Moderate					
2022	23.4	49	18.8	1,029	13.7
Middle					
2022	50.1	126	48.3	3,714	49.5
Upper					
2022	26.5	86	33.0	2,753	36.7
Not Available					
2022	0.0	0	0.0	0	0.0
Totals					
2022	100.0	261	100.0	7,496	100.0



Assessment Area: AA 12 Cheyenne WY MSA for Census 2020

Tract Income Level	% of Households	#	%	\$(000s)	%
Low					
2022	0.0	0	0.0	0	0.0
Moderate					
2022	18.2	14	10.5	333	10.1
Middle					
2022	54.9	73	54.9	1,535	46.5
Upper					
2022	26.9	46	34.6	1,430	43.4
Not Available					
2022	0.0	0	0.0	0	0.0
Totals					
2022	100.0	133	100.0	3,298	100.0



Assessment Area: AA 13 Laramie WY for Census 2020

Tract Income Level	% of Households	#	%	\$(000s)	%
Low					
2022	0.0	0	0.0	0	0.0
Moderate					
2022	8.1	4	8.0	60	4.8
Middle					
2022	77.5	38	76.0	1,016	81.3
Upper					
2022	7.8	2	4.0	90	7.2
Not Available					
2022	6.6	6	12.0	84	6.7
Totals					
2022	100.0	50	100.0	1,250	100.0



Assessment Area: AA 14 Jackson WY for Census 2020

Tract Income Level	% of Households	#	%	\$(000s)	%
Low					
2022	0.0	0	0.0	0	0.0
Moderate					
2022	0.0	0	0.0	0	0.0
Middle					
2022	29.7	22	44.9	564	43.5
Upper					
2022	70.4	27	55.1	733	56.5
Not Available					
2022	0.0	0	0.0	0	0.0
Totals					
2022	100.0	49	100.0	1,297	100.0



Assessment Area: AA 15 Belle Fourche SD for Census 2020

Tract Income Level	% of Households	#	%	\$(000s)	%
Low					
2022	0.0	0	0.0	0	0.0
Moderate					
2022	29.6	37	29.6	836	25.4
Middle					
2022	70.4	88	70.4	2,449	74.6
Upper					
2022	0.0	0	0.0	0	0.0
Not Available					
2022	0.0	0	0.0	0	0.0
Totals					
2022	100.0	125	100.0	3,285	100.0



Assessment Area: AA 16 Rapid City Spearfish SD CSA for Census 2020

Tract Income Level	% of Households	#	%	\$(000s)	%
Low					
2022	1.2	2	0.2	47	0.2
Moderate					
2022	21.2	199	20.6	4,945	18.3
Middle					
2022	52.7	574	59.4	15,876	58.8
Upper					
2022	24.8	192	19.9	6,132	22.7
Not Available					
2022	0.0	0	0.0	0	0.0
Totals					
2022	100.0	967	100.0	27,000	100.0



Assessment Area: AA 17 Custer Hot Springs SD for Census 2020

Tract Income Level	% of Households	#	%	\$(000s)	%
Low					
2022	0.0	0	0.0	0	0.0
Moderate					
2022	15.8	59	36.6	1,525	41.8
Middle					
2022	84.2	102	63.4	2,122	58.2
Upper					
2022	0.0	0	0.0	0	0.0
Not Available					
2022	0.0	0	0.0	0	0.0
Totals			-		
2022	100.0	161	100.0	3,647	100.0



Assessment Area: AA 18 Cut Bank MT for Census 2020

Tract Income Level	% of Households	#	%	\$(000s)	%
Low					
2022	36.5	16	21.9	374	21.4
Moderate					
2022	0.0	0	0.0	0	0.0
Middle					
2022	62.7	57	78.1	1,371	78.6
Upper					
2022	0.8	0	0.0	0	0.0
Not Available					
2022	0.0	0	0.0	0	0.0
Totals					
2022	100.0	73	100.0	1,745	100.0



Assessment Area: AA 19 Ennis MT for Census 2020

Tract Income Level	% of Households	#	%	\$(000s)	%
Low					
2022	0.0	0	0.0	0	0.0
Moderate					
2022	0.0	0	0.0	0	0.0
Middle					
2022	100.0	23	100.0	467	100.0
Upper					
2022	0.0	0	0.0	0	0.0
Not Available					
2022	0.0	0	0.0	0	0.0
Totals			-		
2022	100.0	23	100.0	467	100.0



Assessment Area: AA 20 Boise City Mtn Home Ontario for Census 2020

Tract Income Level	% of Households	#	%	\$(000s)	%
Low					
2022	1.8	9	1.5	192	1.2
Moderate					
2022	19.4	110	18.5	2,911	18.1
Middle					
2022	50.7	348	58.6	9,243	57.5
Upper					
2022	27.7	127	21.4	3,738	23.2
Not Available					
2022	0.3	0	0.0	0	0.0
Totals					
2022	100.0	594	100.0	16,084	100.0



Assessment Area: AA 21 Bend-Prineville OR CSA for Census 2020

Tract Income Level	% of Households	#	%	\$(000s)	%
Low					
2022	1.5	6	3.3	135	2.9
Moderate					
2022	17.0	22	12.2	423	9.0
Middle					
2022	53.6	105	58.0	2,519	53.7
Upper					
2022	28.0	48	26.5	1,612	34.4
Not Available					
2022	0.0	0	0.0	0	0.0
Totals					
2022	100.0	181	100.0	4,689	100.0



Assessment Area: AA 22 Medford-Grants Pass OR CSA for Census 2020

Tract Income Level	% of Households	#	%	\$(000s)	%
Low					
2022	0.6	0	0.0	0	0.0
Moderate					
2022	21.0	38	22.0	777	19.5
Middle					
2022	56.6	92	53.2	2,131	53.6
Upper					
2022	21.0	42	24.3	1,044	26.3
Not Available					
2022	0.8	1	0.6	24	0.6
Totals					
2022	100.0	173	100.0	3,976	100.0



Assessment Area: AA 23 Eugene-Springfield OR MSA for Census 2020

Tract Income Level	% of Households	#	%	\$(000s)	%
Low					
2022	0.0	0	0.0	0	0.0
Moderate					
2022	26.3	7	43.8	219	39.9
Middle					
2022	46.9	6	37.5	201	36.6
Upper					
2022	24.6	2	12.5	104	18.9
Not Available					
2022	2.3	1	6.3	25	4.6
Totals					
2022	100.0	16	100.0	549	100.0



Assessment Area: AA 24 Portland-Vancouver-Salem OR for Census 2020

Tract Income Level	% of Households	#	%	\$(000s)	%
Low					
2022	2.6	0	0.0	0	0.0
Moderate					
2022	21.8	9	14.8	229	13.2
Middle					
2022	47.6	31	50.8	700	40.3
Upper					
2022	27.7	21	34.4	807	46.5
Not Available					
2022	0.2	0	0.0	0	0.0
Totals					
2022	100.0	61	100.0	1,736	100.0



Assessment Area: AA 25 Seaside OR for Census 2020

Tract Income Level	% of Households	#	%	\$(000s)	%
Low					
2022	0.0	0	0.0	0	0.0
Moderate					
2022	0.0	0	0.0	0	0.0
Middle					
2022	45.6	4	57.1	106	42.2
Upper					
2022	54.4	3	42.9	145	57.8
Not Available					
2022	0.0	0	0.0	0	0.0
Totals					
2022	100.0	7	100.0	251	100.0



Assessment Area: AA 26 Newport Lincoln City OR for Census 2020

Tract Income Level	% of Households	#	%	\$(000s)	%
Low					
2022	0.0	0	0.0	0	0.0
Moderate					
2022	6.0	0	0.0	0	0.0
Middle					
2022	90.4	13	92.9	320	92.5
Upper					
2022	3.5	1	7.1	26	7.5
Not Available					
2022	0.0	0	0.0	0	0.0
Totals					
2022	100.0	14	100.0	346	100.0



Assessment Area: AA 27 Madras OR for Census 2020

Tract Income Level	% of Households	#	%	\$(000s)	%
Low					
2022	0.0	0	0.0	0	0.0
Moderate					
2022	9.9	0	0.0	0	0.0
Middle					
2022	83.3	18	94.7	480	97.0
Upper					
2022	6.8	1	5.3	15	3.0
Not Available					
2022	0.0	0	0.0	0	0.0
Totals					
2022	100.0	19	100.0	495	100.0



Assessment Area: AA 28 Klamath Falls Roseburg OR for Census 2020

Tract Income Level	% of Households	#	%	\$(000s)	%
Low					
2022	0.8	1	1.1	20	1.0
Moderate					
2022	24.1	20	21.5	524	26.5
Middle					
2022	60.9	57	61.3	1,219	61.6
Upper					
2022	14.3	15	16.1	216	10.9
Not Available					
2022	0.0	0	0.0	0	0.0
Totals					
2022	100.0	93	100.0	1,979	100.0



Assessment Area: AA 30 Raymond Westport WA for Census 2020

Tract Income Level	% of Households	#	%	\$(000s)	%
Low					
2022	0.0	0	0.0	0	0.0
Moderate					
2022	27.9	0	0.0	0	0.0
Middle					
2022	67.3	15	100.0	184	100.0
Upper					
2022	4.8	0	0.0	0	0.0
Not Available					
2022	0.0	0	0.0	0	0.0
Totals					
2022	100.0	15	100.0	184	100.0



Assessment Area: AA 31 Spokane Spokane Valley WA for Census 2020

Tract Income Level	% of Households	#	%	\$(000s)	%
Low					
2022	2.6	2	2.1	53	1.7
Moderate					
2022	26.9	20	21.3	411	13.5
Middle					
2022	44.1	44	46.8	1,593	52.3
Upper					
2022	25.5	27	28.7	965	31.7
Not Available					
2022	1.0	1	1.1	23	0.8
Totals					
2022	100.0	94	100.0	3,045	100.0



Assessment Area: AA 32 Colfax WA for Census 2020

Tract Income Level	% of Households	#	%	\$(000s)	%
Low					
2022	18.5	0	0.0	0	0.0
Moderate					
2022	13.2	0	0.0	0	0.0
Middle					
2022	44.5	1	100.0	22	100.0
Upper					
2022	23.7	0	0.0	0	0.0
Not Available					
2022	0.0	0	0.0	0	0.0
Totals					
2022	100.0	1	100.0	22	100.0



Assessment Area: AA 33 The Dalles OR for Census 2020

Tract Income Level	% of Households	#	%	\$(000s)	%
Low					
2022	0.0	0	0.0	0	0.0
Moderate					
2022	12.1	0	0.0	0	0.0
Middle					
2022	77.0	3	75.0	56	71.8
Upper					
2022	10.9	1	25.0	22	28.2
Not Available					
2022	0.0	0	0.0	0	0.0
Totals					
2022	100.0	4	100.0	78	100.0



Assessment Area: AA 34 Coeur d Alene ID for Census 2020

Tract Income Level	% of Households	#	%	\$(000s)	%
Low					
2022	0.0	0	0.0	0	0.0
Moderate					
2022	18.8	11	15.7	757	24.3
Middle					
2022	59.4	32	45.7	1,324	42.5
Upper					
2022	21.8	27	38.6	1,035	33.2
Not Available					
2022	0.0	0	0.0	0	0.0
Totals					
2022	100.0	70	100.0	3,116	100.0



Assessment Area: AA 35 Hood River OR for Census 2020

Tract Income Level	% of Households	#	%	\$(000s)	%
Low					
2022	0.0	0	0.0	0	0.0
Moderate					
2022	0.0	0	0.0	0	0.0
Middle					
2022	54.4	2	100.0	76	100.0
Upper					
2022	45.6	0	0.0	0	0.0
Not Available					
2022	0.0	0	0.0	0	0.0
Totals					
2022	100.0	2	100.0	76	100.0



Assessment Area: AA 36 Ephrata WA for Census 2020

Tract Income Level	% of Households	#	%	\$(000s)	%
Low					
2022	0.0	0	0.0	0	0.0
Moderate					
2022	25.2	0	0.0	0	0.0
Middle					
2022	51.6	5	83.3	153	81.4
Upper					
2022	22.7	1	16.7	35	18.6
Not Available					
2022	0.6	0	0.0	0	0.0
Totals					
2022	100.0	6	100.0	188	100.0



Assessment Area: AA 37 Bingen WA for Census 2020

Tract Income Level	% of Households	#	%	\$(000s)	%
Low					
2022	0.0	0	0.0	0	0.0
Moderate					
2022	20.5	0	0.0	0	0.0
Middle					
2022	64.0	3	100.0	43	100.0
Upper					
2022	15.5	0	0.0	0	0.0
Not Available					
2022	0.0	0	0.0	0	0.0
Totals					
2022	100.0	3	100.0	43	100.0



Assessment Area: AA 38 Kennewick Richland WA MSA for Census 2020

Tract Income Level	% of Households	#	%	\$(000s)	%
Low					
2022	1.8	1	5.3	18	2.5
Moderate					
2022	30.0	4	21.1	109	14.9
Middle					
2022	30.9	9	47.4	317	43.2
Upper					
2022	37.2	5	26.3	290	39.5
Not Available					
2022	0.0	0	0.0	0	0.0
Totals					
2022	100.0	19	100.0	734	100.0



Assessment Area: AA 39 Ketchum ID for Census 2020

Tract Income Level	% of Households	#	%	\$(000s)	%
Low					
2022	0.0	0	0.0	0	0.0
Moderate					
2022	0.0	0	0.0	0	0.0
Middle					
2022	39.5	3	50.0	92	59.0
Upper					
2022	60.5	3	50.0	64	41.0
Not Available					
2022	0.0	0	0.0	0	0.0
Totals					
2022	100.0	6	100.0	156	100.0



Assessment Area: AA 40 Seattle Bellevue Kent WA MD for Census 2020

Tract Income Level	% of Households	#	%	\$(000s)	%
Low					
2022	4.9	1	3.8	67	4.9
Moderate					
2022	18.4	3	11.5	194	14.2
Middle					
2022	35.5	12	46.2	614	45.1
Upper					
2022	39.0	10	38.5	487	35.8
Not Available					
2022	2.2	0	0.0	0	0.0
Totals					
2022	100.0	26	100.0	1,362	100.0



Assessment Area: AA 41 Mobridge SD for Census 2020

Tract Income Level	% of Households	#	%	\$(000s)	%
Low					
2022	7.2	12	7.1	355	7.3
Moderate					
2022	47.7	71	41.8	2,135	44.1
Middle					
2022	45.1	87	51.2	2,352	48.6
Upper					
2022	0.0	0	0.0	0	0.0
Not Available					
2022	0.0	0	0.0	0	0.0
Totals					
2022	100.0	170	100.0	4,842	100.0



Assessment Area: AA 42 Chamberlin SD for Census 2020

Tract Income Level	% of Households	#	%	\$(000s)	%
Low					
2022	10.5	8	9.6	228	10.3
Moderate					
2022	13.0	3	3.6	108	4.9
Middle					
2022	76.6	72	86.7	1,874	84.8
Upper					
2022	0.0	0	0.0	0	0.0
Not Available					
2022	0.0	0	0.0	0	0.0
Totals					
2022	100.0	83	100.0	2,210	100.0



Assessment Area: AA 43 Mitchell SD for Census 2020

Tract Income Level	% of Households	#	%	\$(000s)	%
Low					
2022	0.0	0	0.0	0	0.0
Moderate					
2022	5.9	12	5.8	267	4.7
Middle					
2022	90.0	187	90.8	5,313	92.8
Upper					
2022	4.0	7	3.4	144	2.5
Not Available					
2022	0.0	0	0.0	0	0.0
Totals					
2022	100.0	206	100.0	5,724	100.0



Assessment Area: AA 44 Sioux Falls SD MSA for Census 2020

Tract Income Level	% of Households	#	%	\$(000s)	%
Low					
2022	2.8	8	1.6	173	1.4
Moderate					
2022	25.2	83	17.1	1,929	15.5
Middle					
2022	52.2	306	63.0	7,723	62.2
Upper					
2022	18.7	87	17.9	2,508	20.2
Not Available					
2022	1.1	2	0.4	75	0.6
Totals					
2022	100.0	486	100.0	12,408	100.0



Assessment Area: AA 45 Aberdeen SD for Census 2020

Tract Income Level	% of Households	#	%	\$(000s)	%
Low					
2022	0.0	0	0.0	0	0.0
Moderate					
2022	7.4	30	6.8	823	6.9
Middle					
2022	66.7	329	74.4	8,653	72.4
Upper					
2022	25.9	83	18.8	2,468	20.7
Not Available					
2022	0.0	0	0.0	0	0.0
Totals					
2022	100.0	442	100.0	11,944	100.0



Assessment Area: AA 46 Fargo ND MSA for Census 2020 (001)

Tract Income Level	% of Households	#	%	\$(000s)	%
Low					
2022	0.0	0	0.0	0	0.0
Moderate					
2022	41.8	12	35.3	395	32.3
Middle					
2022	55.1	19	55.9	734	60.0
Upper					
2022	3.1	3	8.8	94	7.7
Not Available					
2022	0.0	0	0.0	0	0.0
Totals					
2022	100.0	34	100.0	1,223	100.0



Assessment Area: AA 47 Marshall MN for Census 2020

Tract Income Level	% of Households	#	%	\$(000s)	%
Low					
2022	0.0	0	0.0	0	0.0
Moderate					
2022	15.6	0	0.0	0	0.0
Middle					
2022	84.4	14	100.0	371	100.0
Upper					
2022	0.0	0	0.0	0	0.0
Not Available					
2022	0.0	0	0.0	0	0.0
Totals					
2022	100.0	14	100.0	371	100.0



Assessment Area: AA 48 Cedar Rapids_lowa City CSA for Census~

Tract Income Level	% of Households	#	%	\$(000s)	%
Low					
2022	3.3	0	0.0	0	0.0
Moderate					
2022	25.5	1	8.3	13	4.2
Middle					
2022	44.5	7	58.3	212	67.9
Upper					
2022	25.8	4	33.3	87	27.9
Not Available					
2022	0.9	0	0.0	0	0.0
Totals					
2022	100.0	12	100.0	312	100.0



Assessment Area: AA 49 Waterloo_Cedar Falls IA MSA for Censu~

Tract Income Level	% of Households	#	%	\$(000s)	%
Low					
2022	8.8	2	6.7	42	5.0
Moderate					
2022	16.2	1	3.3	5	0.6
Middle					
2022	54.7	24	80.0	752	88.7
Upper					
2022	20.4	3	10.0	49	5.8
Not Available					
2022	0.0	0	0.0	0	0.0
Totals					
2022	100.0	30	100.0	848	100.0



Assessment Area: AA 50 Marshalltown IA for Census 2020

Tract Income Level	% of Households	#	%	\$(000s)	%
Low					
2022	0.0	0	0.0	0	0.0
Moderate					
2022	7.1	4	10.3	36	5.6
Middle					
2022	78.1	31	79.5	539	83.8
Upper					
2022	14.8	4	10.3	68	10.6
Not Available					
2022	0.0	0	0.0	0	0.0
Totals			-		
2022	100.0	39	100.0	643	100.0



Assessment Area: AA 51 Sioux City IA MSA for Census 2020

Tract Income Level	% of Households	#	%	\$(000s)	%
Low					
2022	3.4	1	1.8	30	1.7
Moderate					
2022	27.3	10	17.5	248	13.9
Middle					
2022	48.8	35	61.4	1,176	66.1
Upper					
2022	20.5	11	19.3	326	18.3
Not Available					
2022	0.0	0	0.0	0	0.0
Totals					
2022	100.0	57	100.0	1,780	100.0



Assessment Area: AA 52 Des Moines_Ames_W Des Moines for Cens~

Tract Income Level	% of Households	#	%	\$(000s)	%
Low					
2022	3.9	5	4.3	90	3.9
Moderate					
2022	20.4	16	13.7	193	8.5
Middle					
2022	47.9	68	58.1	1,170	51.2
Upper					
2022	26.9	28	23.9	830	36.4
Not Available					
2022	1.0	0	0.0	0	0.0
Totals					
2022	100.0	117	100.0	2,283	100.0



Assessment Area: AA 53 Clarinda_Shenandoah IA for Census 202~

Tract Income Level	% of Households	#	%	\$(000s)	%
Low					
2022	0.0	0	0.0	0	0.0
Moderate					
2022	9.8	12	12.1	277	16.7
Middle					
2022	88.3	84	84.8	1,329	79.9
Upper					
2022	1.9	3	3.0	57	3.4
Not Available					
2022	0.0	0	0.0	0	0.0
Totals					
2022	100.0	99	100.0	1,663	100.0



Assessment Area: AA 54 Fort Dodge IA for Census 2020

Tract Income Level	% of Households	#	%	\$(000s)	%
Low					
2022	0.0	0	0.0	0	0.0
Moderate					
2022	11.0	3	8.3	85	11.2
Middle					
2022	78.6	29	80.6	638	84.2
Upper					
2022	10.4	4	11.1	35	4.6
Not Available					
2022	0.0	0	0.0	0	0.0
Totals					
2022	100.0	36	100.0	758	100.0



Assessment Area: AA 55 Burlington IA for Census 2020

Tract Income Level	% of Households	#	%	\$(000s)	%
Low					
2022	13.2	3	16.7	9	3.5
Moderate					
2022	13.6	5	27.8	138	53.9
Middle					
2022	63.2	10	55.6	109	42.6
Upper					
2022	10.0	0	0.0	0	0.0
Not Available					
2022	0.0	0	0.0	0	0.0
Totals					
2022	100.0	18	100.0	256	100.0



Assessment Area: AA 56 Milan MO for Census 2020

Tract Income Level	% of Households	#	%	\$(000s)	%
Low					
2022	0.0	0	0.0	0	0.0
Moderate					
2022	0.0	0	0.0	0	0.0
Middle					
2022	69.3	21	58.3	289	51.0
Upper					
2022	30.7	15	41.7	278	49.0
Not Available					
2022	0.0	0	0.0	0	0.0
Totals					
2022	100.0	36	100.0	567	100.0



Assessment Area: AA 58 Beatrice NE for Census 2020

Tract Income Level	% of Households	#	%	\$(000s)	%
Low					
2022	0.0	0	0.0	0	0.0
Moderate					
2022	20.1	11	23.9	241	20.2
Middle					
2022	60.2	30	65.2	814	68.2
Upper					
2022	19.7	5	10.9	138	11.6
Not Available					
2022	0.0	0	0.0	0	0.0
Totals					
2022	100.0	46	100.0	1,193	100.0



Assessment Area: AA 59 Scottsbluff NE for Census 2020

Tract Income Level	% of Households	#	%	\$(000s)	%
Low					
2022	0.0	0	0.0	0	0.0
Moderate					
2022	15.1	8	13.8	268	15.6
Middle					
2022	67.3	35	60.3	997	58.2
Upper					
2022	17.6	15	25.9	448	26.2
Not Available					
2022	0.0	0	0.0	0	0.0
Totals					
2022	100.0	58	100.0	1,713	100.0



Assessment Area: AA 60 McCook NE for Census 2020

Tract Income Level	% of Households	#	%	\$(000s)	%
Low					
2022	0.0	0	0.0	0	0.0
Moderate					
2022	35.4	7	29.2	237	30.9
Middle					
2022	64.6	17	70.8	529	69.1
Upper					
2022	0.0	0	0.0	0	0.0
Not Available					
2022	0.0	0	0.0	0	0.0
Totals					
2022	100.0	24	100.0	766	100.0



Assessment Area: AA 61 Grand Island NE MSA for Census 2020

Tract Income Level	% of Households	#	%	\$(000s)	%
Low					
2022	0.0	0	0.0	0	0.0
Moderate					
2022	24.2	10	18.2	252	15.4
Middle					
2022	54.3	31	56.4	1,040	63.6
Upper					
2022	21.4	14	25.5	344	21.0
Not Available					
2022	0.0	0	0.0	0	0.0
Totals					
2022	100.0	55	100.0	1,636	100.0



Assessment Area: AA 62 Kearney NE for Census 2020

Tract Income Level	% of Households	#	%	\$(000s)	%
Low					
2022	3.6	4	1.3	65	0.8
Moderate					
2022	12.2	31	9.8	449	5.5
Middle					
2022	63.6	224	70.9	6,038	73.8
Upper					
2022	20.6	57	18.0	1,627	19.9
Not Available					
2022	0.0	0	0.0	0	0.0
Totals					
2022	100.0	316	100.0	8,179	100.0



Assessment Area: AA 63 Columbus_Norfold NE for Census 2020

Tract Income Level	% of Households	#	%	\$(000s)	%
Low					
2022	0.0	0	0.0	0	0.0
Moderate					
2022	9.8	7	9.2	215	9.3
Middle					
2022	72.8	53	69.7	1,492	64.6
Upper					
2022	17.4	16	21.1	603	26.1
Not Available					
2022	0.0	0	0.0	0	0.0
Totals					
2022	100.0	76	100.0	2,310	100.0



Assessment Area: AA 64 Fremont NE for Census 2020

Tract Income Level	% of Households	#	%	\$(000s)	%
Low					
2022	0.0	0	0.0	0	0.0
Moderate					
2022	7.9	1	4.8	28	3.6
Middle					
2022	79.7	17	81.0	658	84.7
Upper					
2022	12.4	3	14.3	91	11.7
Not Available					
2022	0.0	0	0.0	0	0.0
Totals					
2022	100.0	21	100.0	777	100.0



Assessment Area: AA 65 Omaha_Council Bluffs NE_IA M for Cens~

Tract Income Level	% of Households	#	%	\$(000s)	%
Low					
2022	4.1	7	1.7	207	1.6
Moderate					
2022	24.2	84	19.9	2,185	16.8
Middle					
2022	44.1	203	48.1	6,547	50.4
Upper					
2022	27.6	128	30.3	4,063	31.2
Not Available					
2022	0.0	0	0.0	0	0.0
Totals					
2022	100.0	422	100.0	13,002	100.0



Assessment Area: AA 66 Lincoln NE for Census 2020

Tract Income Level	% of Households	#	%	\$(000s)	%
Low					
2022	8.1	7	5.2	128	3.4
Moderate					
2022	23.0	32	23.7	652	17.1
Middle					
2022	36.3	49	36.3	1,780	46.8
Upper					
2022	31.8	46	34.1	1,208	31.8
Not Available					
2022	0.9	1	0.7	36	0.9
Totals					
2022	100.0	135	100.0	3,804	100.0



Assessment Area: AA 67 Sydney NE for Census 2020

Tract Income Level	% of Households	#	%	\$(000s)	%
Low					
2022	0.0	0	0.0	0	0.0
Moderate					
2022	0.0	0	0.0	0	0.0
Middle					
2022	100.0	8	100.0	284	100.0
Upper					
2022	0.0	0	0.0	0	0.0
Not Available					
2022	0.0	0	0.0	0	0.0
Totals					
2022	100.0	8	100.0	284	100.0



Assessment Area: AA 68 Fort Collins CO MSA for Census 2020

Tract Income Level	% of Households	#	%	\$(000s)	%
Low					
2022	1.8	0	0.0	0	0.0
Moderate					
2022	17.7	3	9.1	98	7.9
Middle					
2022	64.6	20	60.6	715	57.3
Upper					
2022	15.9	10	30.3	434	34.8
Not Available					
2022	0.1	0	0.0	0	0.0
Totals					
2022	100.0	33	100.0	1,247	100.0



Assessment Area: AA 69 Denver_Aurora CO CSA for Census 2020

Tract Income Level	% of Households	#	%	\$(000s)	%
Low					
2022	4.8	4	4.7	84	2.6
Moderate					
2022	25.4	13	15.1	468	14.4
Middle					
2022	37.1	38	44.2	1,420	43.7
Upper					
2022	31.4	31	36.0	1,280	39.4
Not Available					
2022	1.3	0	0.0	0	0.0
Totals					
2022	100.0	86	100.0	3,252	100.0



Assessment Area: AA 70 CO Springs CO MSA for Census 2020

Tract Income Level	% of Households	#	%	\$(000s)	%
Low					
2022	2.0	0	0.0	0	0.0
Moderate					
2022	27.4	5	31.3	119	26.9
Middle					
2022	41.7	6	37.5	242	54.6
Upper					
2022	28.6	5	31.3	82	18.5
Not Available					
2022	0.3	0	0.0	0	0.0
Totals					
2022	100.0	16	100.0	443	100.0



Assessment Area: AA 71 Canon City CO for Census 2020

Tract Income Level	% of Households	#	%	\$(000s)	%
Low					
2022	0.0	0	0.0	0	0.0
Moderate					
2022	20.4	0	0.0	0	0.0
Middle					
2022	66.8	3	100.0	25	100.0
Upper					
2022	12.8	0	0.0	0	0.0
Not Available					
2022	0.0	0	0.0	0	0.0
Totals					
2022	100.0	3	100.0	25	100.0



Assessment Area: AA 72 Phoenix_Tucson AZ CSA for Census 2020

Tract Income Level	% of Households	#	%	\$(000s)	%
Low					
2022	4.8	5	7.9	91	4.8
Moderate					
2022	27.7	16	25.4	384	20.1
Middle					
2022	34.3	22	34.9	598	31.2
Upper					
2022	32.7	19	30.2	831	43.4
Not Available					
2022	0.5	1	1.6	11	0.6
Totals					
2022	100.0	63	100.0	1,915	100.0



Table H - Geographic Distribution of Consumer Loans

Assessment Area: ALL AA for Census 2020

Tract Income Level	% of Households	#	%	\$(000s)	%
Low					
2022	3.5	108	1.1	2,471	0.9
Moderate					
2022	22.4	1,652	16.4	41,609	15.0
Middle					
2022	43.9	6,050	59.9	162,569	58.7
Upper					
2022	29.6	2,266	22.4	69,681	25.2
Not Available					
2022	0.7	21	0.2	395	0.1
Totals					
2022	100.0	10,097	100.0	276,725	100.0

Source: 2020 U.S. Census; Bank Data. Due to rounding, totals may not equal 100.0%



Table H - Geographic Distribution of Consumer Loans

Assessment Area: AA 57 Kansas City MO_KS MSA for Census 2020

Tract Income Level	% of Households	#	%	\$(000s)	%
Low					
2022	9.5	0	0.0	0	0.0
Moderate					
2022	24.8	3	20.0	116	19.5
Middle					
2022	34.3	4	26.7	136	22.8
Upper					
2022	30.5	8	53.3	344	57.7
Not Available					
2022	1.0	0	0.0	0	0.0
Totals					
2022	100.0	15	100.0	596	100.0

Source: 2020 U.S. Census; Bank Data. Due to rounding, totals may not equal 100.0%



Table H - Geographic Distribution of Consumer Loans

Assessment Area: Combined

Tract Income Level	% of Households	#	%	\$(000s)	%
Low					
2022	3.9	108	1.1	2,471	0.9
Moderate					
2022	22.9	1,655	16.4	41,725	15.1
Middle					
2022	43.4	6,052	59.9	162,617	58.7
Upper					
2022	29.0	2,268	22.4	69,822	25.2
Not Available					
2022	0.7	21	0.2	395	0.1
Totals					
2022	100.0	10,104	100.0	277,030	100.0

Source: 2020 U.S. Census; Bank Data. Due to rounding, totals may not equal 100.0%



Assessment Area: AA 01 Billings MT MSA for Census 2020

Borrower Income Level	% of Families	#	%	\$(000s)	%
Low					
2022	20.1	23	7.4	2,663	3.2
Moderate					
2022	17.8	34	11.0	5,839	7.1
Middle					
2022	21.9	60	19.4	10,175	12.4
Upper					
2022	40.2	132	42.6	32,549	39.6
Not Available					
2022	0.0	61	19.7	31,061	37.7
Totals					
2022	100.0	310	100.0	82,286	100.0

Assessment Area: AA 02 Missoula MT for Census 2020

Borrower Income Level	% of Families	#	%	\$(000s)	%
Low					
2022	17.5	9	2.6	969	1.0
Moderate					
2022	20.1	28	8.1	3,081	3.2
Middle					
2022	21.9	68	19.7	10,541	10.8
Upper					
2022	40.5	220	63.8	65,814	67.3
Not Available					
2022	0.0	20	5.8	17,339	17.7
Totals					
2022	100.0	345	100.0	97,744	100.0

Assessment Area: AA 03 Great Falls MT for Census 2020

Borrower Income Level	% of Families	#	%	\$(000s)	%
Low					
2022	20.6	7	14.0	590	7.6
Moderate					
2022	18.4	7	14.0	579	7.5
Middle					
2022	20.6	13	26.0	2,249	29.1
Upper					
2022	40.4	18	36.0	3,085	39.9
Not Available					
2022	0.0	5	10.0	1,225	15.8
Totals					
2022	100.0	50	100.0	7,727	100.0

Assessment Area: AA 04 Kalispell MT for Census 2020

Borrower Income Level	% of Families	#	%	\$(000s)	%
Low					
2022	21.3	12	3.6	1,152	0.9
Moderate					
2022	19.3	31	9.3	3,414	2.5
Middle					
2022	22.0	53	15.9	9,928	7.4
Upper					
2022	37.4	198	59.5	86,295	64.2
Not Available					
2022	0.0	39	11.7	33,688	25.1
Totals					
2022	100.0	333	100.0	134,477	100.0

Assessment Area: AA 05 Hamilton MT for Census 2020

Borrower Income Level	% of Families	#	%	\$(000s)	%
Low					
2022	19.9	1	1.3	10	0.0
Moderate					
2022	22.0	8	10.5	631	2.8
Middle					
2022	23.3	9	11.8	2,064	9.1
Upper					
2022	34.8	54	71.1	18,857	83.4
Not Available					
2022	0.0	4	5.3	1,044	4.6
Totals					
2022	100.0	76	100.0	22,606	100.0

Assessment Area: AA 06 Bozeman MT for Census 2020

Borrower Income Level	% of Families	#	%	\$(000s)	%
Low					
2022	11.6	2	0.7	138	0.1
Moderate					
2022	15.3	22	7.2	2,739	1.6
Middle					
2022	20.0	53	17.3	9,348	5.5
Upper					
2022	53.2	209	68.3	74,157	44.0
Not Available					
2022	0.0	20	6.5	82,325	48.8
Totals					
2022	100.0	306	100.0	168,707	100.0

Assessment Area: AA 07 Hardin-Miles City MT for Census 2020

Borrower Income Level	% of Families	#	%	\$(000s)	%
Low					
2022	23.9	6	10.9	501	6.1
Moderate					
2022	18.8	15	27.3	1,464	17.7
Middle					
2022	19.5	14	25.5	1,777	21.5
Upper					
2022	37.7	12	21.8	1,941	23.5
Not Available					
2022	0.0	8	14.5	2,580	31.2
Totals					
2022	100.0	55	100.0	8,262	100.0

Assessment Area: AA 08 Helena MT for Census 2020

Borrower Income Level	% of Families	#	%	\$(000s)	%
Low					
2022	14.6	4	2.3	697	1.4
Moderate					
2022	14.0	17	9.8	2,864	5.8
Middle					
2022	19.6	41	23.6	8,245	16.7
Upper					
2022	51.8	103	59.2	24,537	49.7
Not Available					
2022	0.0	9	5.2	13,055	26.4
Totals					
2022	100.0	174	100.0	49,398	100.0

Assessment Area: AA 09 Sheridan-Gillette WY for Census 2020

Borrower Income Level	% of Families	#	%	\$(000s)	%
Low					
2022	20.9	22	7.4	2,232	3.9
Moderate					
2022	16.1	55	18.5	7,094	12.5
Middle					
2022	21.8	70	23.6	12,330	21.7
Upper					
2022	41.1	121	40.7	29,050	51.1
Not Available					
2022	0.0	29	9.8	6,101	10.7
Totals					
2022	100.0	297	100.0	56,807	100.0

Assessment Area: AA 10 Riverton WY for Census 2020

Borrower Income Level	% of Families	#	%	\$(000s)	%
Low					
2022	23.5	10	9.5	587	4.0
Moderate					
2022	23.9	24	22.9	2,816	19.1
Middle					
2022	23.5	27	25.7	4,181	28.4
Upper					
2022	29.1	32	30.5	5,389	36.6
Not Available					
2022	0.0	12	11.4	1,749	11.9
Totals					
2022	100.0	105	100.0	14,721	100.0

Assessment Area: AA 11 Casper WY MSA for Census 2020

Borrower Income Level	% of Families	#	%	\$(000s)	%
Low					
2022	19.2	15	8.2	1,885	4.6
Moderate					
2022	19.1	38	20.7	4,984	12.1
Middle					
2022	22.0	39	21.2	8,092	19.7
Upper					
2022	39.7	81	44.0	23,973	58.2
Not Available					
2022	0.0	11	6.0	2,240	5.4
Totals					
2022	100.0	184	100.0	41,175	100.0

Assessment Area: AA 12 Cheyenne WY MSA for Census 2020

Borrower Income Level	% of Families	#	%	\$(000s)	%
Low					
2022	17.3	19	5.8	2,988	3.5
Moderate					
2022	17.9	75	23.0	15,001	17.4
Middle					
2022	25.0	76	23.3	18,765	21.8
Upper					
2022	39.7	146	44.8	46,362	53.8
Not Available					
2022	0.0	10	3.1	3,029	3.5
Totals					
2022	100.0	326	100.0	86,145	100.0

Assessment Area: AA 13 Laramie WY for Census 2020

Borrower Income Level	% of Families	#	%	\$(000s)	%
Low					
2022	19.0	4	4.9	406	1.9
Moderate					
2022	17.6	7	8.6	989	4.7
Middle					
2022	20.9	17	21.0	3,684	17.5
Upper					
2022	42.5	35	43.2	12,705	60.3
Not Available					
2022	0.0	18	22.2	3,282	15.6
Totals					
2022	100.0	81	100.0	21,065	100.0

Assessment Area: AA 14 Jackson WY for Census 2020

Borrower Income Level	% of Families	#	%	\$(000s)	%
Low					
2022	10.1	1	1.8	150	0.5
Moderate					
2022	12.7	7	12.5	900	3.0
Middle					
2022	24.6	5	8.9	1,530	5.1
Upper					
2022	52.6	41	73.2	20,812	69.1
Not Available					
2022	0.0	2	3.6	6,708	22.3
Totals					
2022	100.0	56	100.0	30,100	100.0

Assessment Area: AA 15 Belle Fourche SD for Census 2020

Borrower Income Level	% of Families	#	%	\$(000s)	%
Low					
2022	21.1	3	9.7	235	3.6
Moderate					
2022	26.7	2	6.5	174	2.7
Middle					
2022	20.8	7	22.6	1,257	19.3
Upper					
2022	31.5	15	48.4	2,177	33.3
Not Available					
2022	0.0	4	12.9	2,685	41.1
Totals					
2022	100.0	31	100.0	6,528	100.0

Assessment Area: AA 16 Rapid City Spearfish SD CSA for Census 2020

Borrower Income Level	% of Families	#	%	\$(000s)	%
Low					
2022	17.8	9	3.2	741	1.0
Moderate					
2022	19.2	34	12.1	4,173	5.5
Middle					
2022	23.0	54	19.3	7,857	10.4
Upper					
2022	40.0	148	52.9	37,585	49.8
Not Available					
2022	0.0	35	12.5	25,129	33.3
Totals					
2022	100.0	280	100.0	75,485	100.0

Assessment Area: AA 17 Custer Hot Springs SD for Census 2020

Borrower Income Level	% of Families	#	%	\$(000s)	%
Low					
2022	20.2	5	8.9	264	3.0
Moderate					
2022	18.0	13	23.2	1,236	14.1
Middle					
2022	20.9	19	33.9	3,348	38.3
Upper					
2022	40.9	15	26.8	3,737	42.7
Not Available					
2022	0.0	4	7.1	164	1.9
Totals					
2022	100.0	56	100.0	8,749	100.0

Assessment Area: AA 18 Cut Bank MT for Census 2020

Borrower Income Level	% of Families	#	%	\$(000s)	%
Low					
2022	35.8	1	14.3	142	12.6
Moderate					
2022	22.5	1	14.3	59	5.2
Middle					
2022	16.1	0	0.0	0	0.0
Upper					
2022	25.6	5	71.4	929	82.3
Not Available					
2022	0.0	0	0.0	0	0.0
Totals					
2022	100.0	7	100.0	1,130	100.0

Assessment Area: AA 19 Ennis MT for Census 2020

Borrower Income Level	% of Families	#	%	\$(000s)	%
Low					
2022	17.2	1	4.5	25	0.3
Moderate					
2022	24.1	1	4.5	344	3.7
Middle					
2022	25.3	2	9.1	782	8.4
Upper					
2022	33.4	18	81.8	8,144	87.6
Not Available					
2022	0.0	0	0.0	0	0.0
Totals					
2022	100.0	22	100.0	9,295	100.0

Assessment Area: AA 20 Boise City Mtn Home Ontario for Census 2020

Borrower Income Level	% of Families	#	%	\$(000s)	%
Low					
2022	17.4	17	4.8	1,233	1.2
Moderate					
2022	19.3	45	12.6	6,502	6.4
Middle					
2022	22.9	90	25.3	12,916	12.7
Upper					
2022	40.4	186	52.2	50,308	49.5
Not Available					
2022	0.0	18	5.1	30,728	30.2
Totals					
2022	100.0	356	100.0	101,686	100.0

Assessment Area: AA 21 Bend-Prineville OR CSA for Census 2020

Borrower Income Level	% of Families	#	%	\$(000s)	%
Low					
2022	19.6	15	6.4	1,475	1.5
Moderate					
2022	18.0	22	9.4	2,833	3.0
Middle					
2022	22.1	44	18.9	7,145	7.5
Upper					
2022	40.4	139	59.7	59,288	62.0
Not Available					
2022	0.0	13	5.6	24,840	26.0
Totals					
2022	100.0	233	100.0	95,581	100.0

Assessment Area: AA 22 Medford-Grants Pass OR CSA for Census 2020

Borrower Income Level	% of Families	#	%	\$(000s)	%
Low					
2022	20.1	2	1.3	250	1.3
Moderate					
2022	19.0	15	9.9	1,310	6.7
Middle					
2022	20.8	36	23.8	4,240	21.6
Upper					
2022	40.2	91	60.3	12,722	64.8
Not Available					
2022	0.0	7	4.6	1,105	5.6
Totals					
2022	100.0	151	100.0	19,626	100.0

Assessment Area: AA 23 Eugene-Springfield OR MSA for Census 2020

Borrower Income Level	% of Families	#	%	\$(000s)	%
Low					
2022	21.4	1	10.0	41	0.9
Moderate					
2022	16.9	1	10.0	27	0.6
Middle					
2022	21.4	2	20.0	225	4.7
Upper					
2022	40.3	5	50.0	2,983	62.1
Not Available					
2022	0.0	1	10.0	1,524	31.8
Totals					
2022	100.0	10	100.0	4,800	100.0

Assessment Area: AA 24 Portland-Vancouver-Salem OR for Census 2020

Borrower Income Level	% of Families	#	%	\$(000s)	%
Low		•			
2022	20.1	2	4.3	364	1.1
Moderate					
2022	18.2	6	13.0	862	2.6
Middle					
2022	21.0	5	10.9	726	2.2
Upper					
2022	40.7	28	60.9	15,295	46.4
Not Available					
2022	0.0	5	10.9	15,725	47.7
Totals					
2022	100.0	46	100.0	32,973	100.0

Source: 2020 U.S. Census; Bank Data, "--" data not available.

Due to rounding, totals may not equal 100.0%

Assessment Area: AA 25 Seaside OR for Census 2020

Borrower Income Level	% of Families	#	%	\$(000s)	%
Low					
2022	13.8	0	0.0	0	0.0
Moderate					
2022	16.5	2	66.7	220	59.5
Middle					
2022	18.7	1	33.3	150	40.5
Upper					
2022	51.0	0	0.0	0	0.0
Not Available					
2022	0.0	0	0.0	0	0.0
Totals					
2022	100.0	3	100.0	370	100.0

Assessment Area: AA 26 Newport Lincoln City OR for Census 2020

Borrower Income Level	% of Families	#	%	\$(000s)	%
Low					
2022	20.8	3	18.8	183	9.5
Moderate					
2022	18.9	2	12.5	385	20.0
Middle					
2022	23.2	0	0.0	0	0.0
Upper					
2022	37.1	10	62.5	1,325	68.9
Not Available					
2022	0.0	1	6.3	30	1.6
Totals					
2022	100.0	16	100.0	1,923	100.0

Assessment Area: AA 27 Madras OR for Census 2020

Borrower Income Level	% of Families	#	%	\$(000s)	%
Low					
2022	19.8	1	25.0	65	11.4
Moderate					
2022	16.3	1	25.0	50	8.8
Middle					
2022	21.8	0	0.0	0	0.0
Upper					
2022	42.0	2	50.0	454	79.8
Not Available					
2022	0.0	0	0.0	0	0.0
Totals					
2022	100.0	4	100.0	569	100.0

Assessment Area: AA 28 Klamath Falls Roseburg OR for Census 2020

Borrower Income Level	% of Families	#	%	\$(000s)	%
Low					
2022	21.1	2	4.3	135	2.9
Moderate					
2022	20.0	7	15.2	524	11.3
Middle					
2022	21.0	13	28.3	1,405	30.2
Upper					
2022	37.8	22	47.8	2,199	47.3
Not Available					
2022	0.0	2	4.3	386	8.3
Totals					
2022	100.0	46	100.0	4,649	100.0

Assessment Area: AA 30 Raymond Westport WA for Census 2020

Borrower Income Level	% of Families	#	%	\$(000s)	%
Low					
2022	21.2	2	11.8	125	3.7
Moderate					
2022	20.7	3	17.6	280	8.2
Middle					
2022	22.5	2	11.8	119	3.5
Upper					
2022	35.7	6	35.3	1,257	36.9
Not Available					
2022	0.0	4	23.5	1,623	47.7
Totals					
2022	100.0	17	100.0	3,404	100.0

Assessment Area: AA 31 Spokane Spokane Valley WA for Census 2020

Borrower Income Level	% of Families	#	%	\$(000s)	%
Low					
2022	19.3	8	4.2	709	0.4
Moderate					
2022	18.5	21	10.9	3,239	1.8
Middle					
2022	21.3	39	20.3	6,422	3.6
Upper					
2022	40.9	69	35.9	15,844	8.9
Not Available					
2022	0.0	55	28.6	151,633	85.3
Totals					
2022	100.0	192	100.0	177,846	100.0

Assessment Area: AA 32 Colfax WA for Census 2020

Borrower Income Level	% of Families	#	%	\$(000s)	%
Low					
2022	23.8	0	0.0	0	0.0
Moderate					
2022	13.6	0	0.0	0	0.0
Middle					
2022	19.7	1	50.0	80	43.4
Upper					
2022	42.9	0	0.0	0	0.0
Not Available					
2022	0.0	1	50.0	104	56.6
Totals					
2022	100.0	2	100.0	184	100.0

Assessment Area: AA 33 The Dalles OR for Census 2020

Borrower Income Level	% of Families	#	%	\$(000s)	%
Low					
2022	14.1	0	0.0	0	0.0
Moderate					
2022	20.9	0	0.0	0	0.0
Middle					
2022	24.3	0	0.0	0	0.0
Upper					
2022	40.7	4	100.0	926	100.0
Not Available					
2022	0.0	0	0.0	0	0.0
Totals					
2022	100.0	4	100.0	926	100.0

Assessment Area: AA 34 Coeur d Alene ID for Census 2020

Borrower Income Level	% of Families	#	%	\$(000s)	%
Low					
2022	19.2	11	4.8	2,365	1.4
Moderate					
2022	19.2	14	6.1	1,710	1.0
Middle					
2022	22.1	38	16.5	10,425	6.2
Upper					
2022	39.6	151	65.4	83,350	49.3
Not Available					
2022	0.0	17	7.4	71,081	42.1
Totals					
2022	100.0	231	100.0	168,931	100.0

Assessment Area: AA 35 Hood River OR for Census 2020

Borrower Income Level	% of Families	#	%	\$(000s)	%
Low					
2022	8.9	0	0.0	0	0.0
Moderate					
2022	17.1	1	14.3	125	4.8
Middle					
2022	19.2	0	0.0	0	0.0
Upper					
2022	54.8	6	85.7	2,477	95.2
Not Available					
2022	0.0	0	0.0	0	0.0
Totals					
2022	100.0	7	100.0	2,602	100.0

Assessment Area: AA 36 Ephrata WA for Census 2020

Borrower Income Level	% of Families	#	%	\$(000s)	%
Low					
2022	23.0	0	0.0	0	0.0
Moderate					
2022	18.2	1	12.5	250	12.0
Middle					
2022	20.3	3	37.5	854	41.0
Upper					
2022	38.5	3	37.5	767	36.9
Not Available					
2022	0.0	1	12.5	210	10.1
Totals					
2022	100.0	8	100.0	2,081	100.0

Assessment Area: AA 37 Bingen WA for Census 2020

Borrower Income Level	% of Families	#	%	\$(000s)	%
Low					
2022	22.6	0	0.0	0	0.0
Moderate					
2022	15.1	1	16.7	155	7.2
Middle					
2022	25.2	1	16.7	100	4.6
Upper					
2022	37.0	3	50.0	1,373	63.8
Not Available					
2022	0.0	1	16.7	523	24.3
Totals					
2022	100.0	6	100.0	2,151	100.0

Assessment Area: AA 38 Kennewick Richland WA MSA for Census 2020

Borrower Income Level	% of Families	#	%	\$(000s)	%
Low					
2022	18.7	0	0.0	0	0.0
Moderate					
2022	18.0	0	0.0	0	0.0
Middle					
2022	20.0	0	0.0	0	0.0
Upper					
2022	43.3	4	100.0	1,250	100.0
Not Available					
2022	0.0	0	0.0	0	0.0
Totals					
2022	100.0	4	100.0	1,250	100.0

Assessment Area: AA 39 Ketchum ID for Census 2020

Borrower Income Level	% of Families	#	%	\$(000s)	%
Low					
2022	12.2	0	0.0	0	0.0
Moderate					
2022	17.6	0	0.0	0	0.0
Middle					
2022	18.9	0	0.0	0	0.0
Upper					
2022	51.3	5	100.0	2,839	100.0
Not Available					
2022	0.0	0	0.0	0	0.0
Totals					
2022	100.0	5	100.0	2,839	100.0

Assessment Area: AA 40 Seattle Bellevue Kent WA MD for Census 2020

Borrower Income Level	% of Families	#	%	\$(000s)	%
Low					
2022	20.0	0	0.0	0	0.0
Moderate					
2022	16.6	1	12.5	257	4.1
Middle					
2022	19.8	0	0.0	0	0.0
Upper					
2022	43.6	4	50.0	2,724	43.4
Not Available					
2022	0.0	3	37.5	3,298	52.5
Totals					
2022	100.0	8	100.0	6,279	100.0

Source: 2020 U.S. Census; Bank Data, "--" data not available.

Due to rounding, totals may not equal 100.0%

Assessment Area: AA 41 Mobridge SD for Census 2020

Borrower Income Level	% of Families	#	%	\$(000s)	%
Low					
2022	33.5	3	11.5	193	5.4
Moderate					
2022	19.8	7	26.9	530	14.9
Middle					
2022	17.1	9	34.6	757	21.2
Upper					
2022	29.7	6	23.1	1,111	31.2
Not Available					
2022	0.0	1	3.8	975	27.3
Totals					
2022	100.0	26	100.0	3,567	100.0

Assessment Area: AA 42 Chamberlin SD for Census 2020

Borrower Income Level	% of Families	#	%	\$(000s)	%
Low					
2022	27.3	1	10.0	25	2.1
Moderate					
2022	21.2	1	10.0	111	9.4
Middle					
2022	18.8	2	20.0	80	6.8
Upper					
2022	32.8	4	40.0	481	40.9
Not Available					
2022	0.0	2	20.0	480	40.8
Totals					
2022	100.0	10	100.0	1,177	100.0

Assessment Area: AA 43 Mitchell SD for Census 2020

Borrower Income Level	% of Families	#	%	\$(000s)	%
Low					
2022	17.9	0	0.0	0	0.0
Moderate					
2022	17.6	10	32.3	1,183	25.7
Middle					
2022	24.3	6	19.4	1,015	22.0
Upper					
2022	40.3	13	41.9	2,083	45.2
Not Available					
2022	0.0	2	6.5	330	7.2
Totals					
2022	100.0	31	100.0	4,611	100.0

Assessment Area: AA 44 Sioux Falls SD MSA for Census 2020

Borrower Income Level	% of Families	#	%	\$(000s)	%
Low					
2022	18.6	27	9.0	2,059	2.2
Moderate					
2022	18.0	59	19.6	7,037	7.7
Middle					
2022	24.8	79	26.2	10,975	11.9
Upper					
2022	38.6	116	38.5	24,437	26.6
Not Available					
2022	0.0	20	6.6	47,477	51.6
Totals					
2022	100.0	301	100.0	91,984	100.0

Assessment Area: AA 45 Aberdeen SD for Census 2020

Borrower Income Level	% of Families	#	%	\$(000s)	%
Low					
2022	16.2	20	8.9	1,847	6.7
Moderate					
2022	17.0	39	17.3	3,411	12.4
Middle					
2022	23.9	64	28.4	6,619	24.1
Upper					
2022	42.9	77	34.2	10,767	39.2
Not Available					
2022	0.0	25	11.1	4,840	17.6
Totals					
2022	100.0	225	100.0	27,483	100.0

Assessment Area: AA 46 Fargo ND MSA for Census 2020 (001)

Borrower Income Level	% of Families	#	%	\$(000s)	%
Low					
2022	24.7	0	0.0	0	0.0
Moderate					
2022	20.7	0	0.0	0	0.0
Middle					
2022	21.2	0	0.0	0	0.0
Upper					
2022	33.3	0	0.0	0	0.0
Not Available					
2022	0.0	1	100.0	875	100.0
Totals					
2022	100.0	1	100.0	875	100.0

Assessment Area: AA 47 Marshall MN for Census 2020

Borrower Income Level	% of Families	#	%	\$(000s)	%
Low					
2022	21.2	1	12.5	50	6.7
Moderate					
2022	19.9	1	12.5	143	19.3
Middle					
2022	20.8	0	0.0	0	0.0
Upper					
2022	38.1	6	75.0	549	74.0
Not Available					
2022	0.0	0	0.0	0	0.0
Totals					
2022	100.0	8	100.0	742	100.0

Assessment Area: AA 48 Cedar Rapids_lowa City CSA for Census~

Borrower Income Level	% of Families	#	%	\$(000s)	%
Low					
2022	19.2	3	12.5	337	2.7
Moderate					
2022	18.3	0	0.0	0	0.0
Middle					
2022	22.3	1	4.2	30	0.2
Upper					
2022	40.2	9	37.5	1,333	10.8
Not Available					
2022	0.0	11	45.8	10,594	86.2
Totals					
2022	100.0	24	100.0	12,294	100.0

Assessment Area: AA 49 Waterloo_Cedar Falls IA MSA for Censu~

Borrower Income Level	% of Families	#	%	\$(000s)	%
Low					
2022	23.4	0	0.0	0	0.0
Moderate					
2022	18.0	0	0.0	0	0.0
Middle					
2022	20.6	0	0.0	0	0.0
Upper					
2022	38.1	2	18.2	171	1.0
Not Available					
2022	0.0	9	81.8	17,004	99.0
Totals					
2022	100.0	11	100.0	17,175	100.0

Assessment Area: AA 50 Marshalltown IA for Census 2020

Borrower Income Level	% of Families	#	%	\$(000s)	%
Low					
2022	18.3	13	37.1	824	27.0
Moderate					
2022	18.1	8	22.9	791	25.9
Middle					
2022	23.6	4	11.4	414	13.6
Upper					
2022	40.0	9	25.7	785	25.7
Not Available					
2022	0.0	1	2.9	240	7.9
Totals					
2022	100.0	35	100.0	3,054	100.0

Assessment Area: AA 51 Sioux City IA MSA for Census 2020

Borrower Income Level	% of Families	#	%	\$(000s)	%
Low					
2022	22.4	0	0.0	0	0.0
Moderate					
2022	18.1	0	0.0	0	0.0
Middle					
2022	20.8	0	0.0	0	0.0
Upper					
2022	38.7	1	100.0	49	100.0
Not Available					
2022	0.0	0	0.0	0	0.0
Totals					
2022	100.0	1	100.0	49	100.0

Assessment Area: AA 52 Des Moines_Ames_W Des Moines for Cens~

Borrower Income Level	% of Families	#	%	\$(000s)	%
Low					
2022	19.5	19	14.0	1,633	4.3
Moderate					
2022	18.3	22	16.2	2,832	7.4
Middle					
2022	22.0	36	26.5	4,807	12.6
Upper					
2022	40.1	46	33.8	10,670	28.1
Not Available					
2022	0.0	13	9.6	18,096	47.6
Totals					
2022	100.0	136	100.0	38,037	100.0

Assessment Area: AA 53 Clarinda_Shenandoah IA for Census 202~

Borrower Income Level	% of Families	#	%	\$(000s)	%
Low					
2022	21.0	24	25.0	1,300	18.9
Moderate					
2022	19.5	18	18.8	1,433	20.9
Middle					
2022	23.8	27	28.1	2,663	38.8
Upper					
2022	35.7	27	28.1	1,471	21.4
Not Available					
2022	0.0	0	0.0	0	0.0
Totals					
2022	100.0	96	100.0	6,867	100.0

Assessment Area: AA 54 Fort Dodge IA for Census 2020

Borrower Income Level	% of Families	#	%	\$(000s)	%
Low					
2022	22.1	12	21.8	814	4.7
Moderate					
2022	17.5	16	29.1	1,153	6.6
Middle					
2022	25.6	9	16.4	658	3.8
Upper					
2022	34.8	14	25.5	1,209	6.9
Not Available					
2022	0.0	4	7.3	13,667	78.1
Totals		-			
2022	100.0	55	100.0	17,501	100.0

Assessment Area: AA 55 Burlington IA for Census 2020

Borrower Income Level	% of Families	#	%	\$(000s)	%
Low					
2022	21.9	4	15.4	118	8.3
Moderate					
2022	18.8	8	30.8	444	31.1
Middle					
2022	22.6	9	34.6	659	46.2
Upper					
2022	36.7	3	11.5	101	7.1
Not Available					
2022	0.0	2	7.7	104	7.3
Totals					
2022	100.0	26	100.0	1,426	100.0

Assessment Area: AA 56 Milan MO for Census 2020

Borrower Income Level	% of Families	#	%	\$(000s)	%
Low					
2022	17.8	0	0.0	0	0.0
Moderate					
2022	16.3	5	25.0	99	7.3
Middle					
2022	20.8	6	30.0	375	27.6
Upper					
2022	45.1	9	45.0	886	65.1
Not Available					
2022	0.0	0	0.0	0	0.0
Totals					
2022	100.0	20	100.0	1,360	100.0

Assessment Area: AA 58 Beatrice NE for Census 2020

Borrower Income Level	% of Families	#	%	\$(000s)	%
Low					
2022	20.5	3	20.0	120	7.6
Moderate					
2022	20.0	3	20.0	191	12.0
Middle					
2022	19.8	5	33.3	816	51.5
Upper					
2022	39.7	4	26.7	459	28.9
Not Available					
2022	0.0	0	0.0	0	0.0
Totals					
2022	100.0	15	100.0	1,586	100.0

Assessment Area: AA 59 Scottsbluff NE for Census 2020

Borrower Income Level	% of Families	#	%	\$(000s)	%
Low					
2022	20.7	2	16.7	85	8.6
Moderate					
2022	19.1	6	50.0	559	56.6
Middle					
2022	21.6	0	0.0	0	0.0
Upper					
2022	38.6	4	33.3	344	34.8
Not Available					
2022	0.0	0	0.0	0	0.0
Totals					
2022	100.0	12	100.0	988	100.0

Assessment Area: AA 60 McCook NE for Census 2020

Borrower Income Level	% of Families	#	%	\$(000s)	%
Low					
2022	22.3	1	100.0	10	100.0
Moderate					
2022	20.9	0	0.0	0	0.0
Middle					
2022	22.4	0	0.0	0	0.0
Upper					
2022	34.4	0	0.0	0	0.0
Not Available					
2022	0.0	0	0.0	0	0.0
Totals					
2022	100.0	1	100.0	10	100.0

Assessment Area: AA 61 Grand Island NE MSA for Census 2020

Borrower Income Level	% of Families	#	%	\$(000s)	%
Low					
2022	19.3	3	27.3	55	4.3
Moderate					
2022	19.2	1	9.1	54	4.3
Middle					
2022	22.7	3	27.3	244	19.3
Upper					
2022	38.8	1	9.1	60	4.7
Not Available					
2022	0.0	3	27.3	852	67.4
Totals					
2022	100.0	11	100.0	1,265	100.0

Assessment Area: AA 62 Kearney NE for Census 2020

Borrower Income Level	% of Families	#	%	\$(000s)	%
Low					
2022	18.1	16	17.4	909	6.8
Moderate					
2022	17.9	19	20.7	1,210	9.0
Middle					
2022	22.5	20	21.7	1,876	14.0
Upper					
2022	41.5	26	28.3	3,279	24.5
Not Available					
2022	0.0	11	12.0	6,135	45.8
Totals					
2022	100.0	92	100.0	13,410	100.0

Assessment Area: AA 63 Columbus_Norfold NE for Census 2020

Borrower Income Level	% of Families	#	%	\$(000s)	%
Low					
2022	17.1	1	11.1	40	8.3
Moderate					
2022	18.9	2	22.2	95	19.7
Middle					
2022	22.8	2	22.2	130	26.9
Upper					
2022	41.2	4	44.4	218	45.1
Not Available					
2022	0.0	0	0.0	0	0.0
Totals					
2022	100.0	9	100.0	483	100.0

Assessment Area: AA 64 Fremont NE for Census 2020

Borrower Income Level	% of Families	#	%	\$(000s)	%
Low					
2022	18.6	0	0.0	0	0.0
Moderate					
2022	18.3	0	0.0	0	0.0
Middle					
2022	23.3	1	33.3	50	46.3
Upper					
2022	39.8	2	66.7	58	53.7
Not Available					
2022	0.0	0	0.0	0	0.0
Totals					
2022	100.0	3	100.0	108	100.0

Assessment Area: AA 65 Omaha_Council Bluffs NE_IA M for Cens~

Borrower Income Level	% of Families	#	%	\$(000s)	%
Low					
2022	19.3	21	13.6	1,410	2.8
Moderate					
2022	18.5	31	20.1	3,234	6.5
Middle					
2022	22.8	43	27.9	3,660	7.4
Upper					
2022	39.4	49	31.8	7,738	15.6
Not Available					
2022	0.0	10	6.5	33,701	67.8
Totals					
2022	100.0	154	100.0	49,743	100.0

Source: 2020 U.S. Census; Bank Data, "--" data not available.

Due to rounding, totals may not equal 100.0%

Assessment Area: AA 66 Lincoln NE for Census 2020

Borrower Income Level	% of Families	#	%	\$(000s)	%
Low					
2022	19.3	16	20.0	1,262	7.4
Moderate					
2022	18.7	19	23.8	2,493	14.6
Middle					
2022	22.2	24	30.0	3,386	19.9
Upper					
2022	39.8	12	15.0	1,871	11.0
Not Available					
2022	0.0	9	11.3	8,016	47.1
Totals					
2022	100.0	80	100.0	17,028	100.0

Assessment Area: AA 67 Sydney NE for Census 2020

Borrower Income Level	% of Families	#	%	\$(000s)	%
Low					
2022	20.7	1	50.0	53	51.5
Moderate					
2022	17.0	0	0.0	0	0.0
Middle					
2022	21.6	1	50.0	50	48.5
Upper					
2022	40.7	0	0.0	0	0.0
Not Available					
2022	0.0	0	0.0	0	0.0
Totals					
2022	100.0	2	100.0	103	100.0

Assessment Area: AA 68 Fort Collins CO MSA for Census 2020

Borrower Income Level	% of Families	#	%	\$(000s)	%
Low					
2022	19.2	1	2.9	40	0.4
Moderate					
2022	18.3	5	14.7	527	4.9
Middle					
2022	23.6	1	2.9	200	1.9
Upper					
2022	38.9	22	64.7	5,449	50.8
Not Available					
2022	0.0	5	14.7	4,506	42.0
Totals					
2022	100.0	34	100.0	10,722	100.0

Source: 2020 U.S. Census; Bank Data, "--" data not available.

Due to rounding, totals may not equal 100.0%

Assessment Area: AA 69 Denver_Aurora CO CSA for Census 2020

Borrower Income Level	% of Families	#	%	\$(000s)	%
Low					
2022	20.2	5	6.2	475	0.7
Moderate					
2022	18.1	11	13.6	1,700	2.3
Middle					
2022	21.9	12	14.8	2,440	3.3
Upper					
2022	39.8	43	53.1	14,183	19.4
Not Available					
2022	0.0	10	12.3	54,176	74.2
Totals					
2022	100.0	81	100.0	72,974	100.0

Assessment Area: AA 70 CO Springs CO MSA for Census 2020

Borrower Income Level	% of Families	#	%	\$(000s)	%
Low					
2022	18.8	1	7.7	239	0.7
Moderate					
2022	18.8	1	7.7	54	0.2
Middle					
2022	21.9	5	38.5	394	1.2
Upper					
2022	40.5	4	30.8	1,469	4.4
Not Available					
2022	0.0	2	15.4	31,103	93.5
Totals					
2022	100.0	13	100.0	33,258	100.0

Assessment Area: AA 71 Canon City CO for Census 2020

Borrower Income Level	% of Families	#	%	\$(000s)	%
Low					
2022	24.0	1	33.3	55	16.2
Moderate					
2022	19.4	2	66.7	285	83.8
Middle					
2022	20.7	0	0.0	0	0.0
Upper					
2022	35.9	0	0.0	0	0.0
Not Available					
2022	0.0	0	0.0	0	0.0
Totals					
2022	100.0	3	100.0	340	100.0

Assessment Area: AA 72 Phoenix_Tucson AZ CSA for Census 2020

Borrower Income Level	% of Families	#	%	\$(000s)	%
Low					
2022	20.8	1	1.4	1,800	2.3
Moderate					
2022	18.1	6	8.6	740	1.0
Middle					
2022	20.1	11	15.7	2,249	2.9
Upper					
2022	41.0	36	51.4	13,732	17.8
Not Available					
2022	0.0	16	22.9	58,691	76.0
Totals					
2022	100.0	70	100.0	77,212	100.0

Assessment Area: ALL AA for Census 2020

Borrower Income Level	% of Families	#	%	\$(000s)	%
Low					
2022	19.7	418	6.9	39,067	1.9
Moderate					
2022	18.0	863	14.3	107,586	5.2
Middle					
2022	21.3	1,284	21.2	205,627	9.9
Upper					
2022	41.1	2,896	47.9	862,816	41.3
Not Available					
2022	0.0	585	9.7	871,879	41.8
Totals					
2022	100.0	6,046	100.0	2,086,975	100.0

Assessment Area: AA 57 Kansas City MO_KS MSA for Census 2020

Borrower Income Level	% of Families	#	%	\$(000s)	%
Low					
2022	20.9	0	0.0	0	0.0
Moderate					
2022	17.3	1	7.7	35	0.2
Middle					
2022	20.8	1	7.7	20	0.1
Upper					
2022	41.0	2	15.4	1,675	7.7
Not Available					
2022	0.0	9	69.2	20,016	92.0
Totals					
2022	100.0	13	100.0	21,746	100.0

Assessment Area: Combined

Borrower Income Level	% of Families	#	%	\$(000s)	%
Low					
2022	19.9	418	6.9	39,067	1.9
Moderate					
2022	18.1	864	14.3	107,621	5.1
Middle					
2022	21.3	1,284	21.2	205,627	9.8
Upper					
2022	40.7	2,896	47.8	862,816	41.1
Not Available					
2022	0.0	591	9.8	883,715	42.1
Totals					
2022	100.0	6,053	100.0	2,098,846	100.0