

Table D - Lending Inside and Outside of the Assessment Area

Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage										
2021	6,668	91.4	629	8.6	7,297	1,914,747	86.1	308,855	13.9	2,223,602
Subtotal	6,668	91.4	629	8.6	7,297	1,914,747	86.1	308,855	13.9	2,223,602
Small Business										
2021	3,456	85.5	584	14.5	4,040	422,632	89.2	50,908	10.8	473,540
Subtotal	3,456	85.5	584	14.5	4,040	422,632	89.2	50,908	10.8	473,540
Small Farm										
2021	725	74.7	246	25.3	971	65,713	74.3	22,781	25.7	88,494
Subtotal	725	74.7	246	25.3	971	65,713	74.3	22,781	25.7	88,494
Consumer										
2021	6,668	52.0	6,144	48.0	12,812	169,075	47.0	190,859	53.0	359,934
Subtotal	6,668	52.0	6,144	48.0	12,812	169,075	47.0	190,859	53.0	359,934
Total	17,517	69.7	7,603	30.3	25,120	2,572,167	81.8	573,403	18.2	3,145,570

Source: Bank Data

Due to rounding, totals may not equal 100.0%

Table H - Geographic Distribution of Consumer Loans

Assessment Area: AA 40 King 2021

Tract Income Level		% of Households	#	%	\$(000s)	%
Low						
	2021	5.5	0	0.0	0	0.0
Moderate						
	2021	22.7	6	50.0	299	55.8
Middle						
	2021	37.1	4	33.3	80	14.9
Upper						
	2021	34.4	2	16.7	157	29.3
Not Available						
	2021	0.3	0	0.0	0	0.0
Totals						
	2021	100.0	12	100.0	536	100.0

Source: 2015 ACS; Bank Data.

Due to rounding, totals may not equal 100.0%

Table H - Geographic Distribution of Consumer Loans

Assessment Area: AA 01 Billings MSA

Tract Income Level		% of Households	#	%	\$(000s)	%
Low						
	2021	2.2	4	0.7	32	0.2
Moderate						
	2021	22.0	97	16.2	2,473	15.1
Middle						
	2021	59.4	402	67.1	11,541	70.4
Upper						
	2021	16.4	96	16.0	2,346	14.3
Not Available						
	2021	0.0	0	0.0	0	0.0
Totals						
	2021	100.0	599	100.0	16,392	100.0

Source: 2015 ACS; Bank Data.
 Due to rounding, totals may not equal 100.0%

Table H - Geographic Distribution of Consumer Loans

Assessment Area: AA 02 Missoula

Tract Income Level		% of Households	#	%	\$(000s)	%
Low						
	2021	2.7	6	2.5	212	3.9
Moderate						
	2021	19.7	34	14.2	617	11.2
Middle						
	2021	60.9	162	67.8	3,858	70.3
Upper						
	2021	16.7	37	15.5	801	14.6
Not Available						
	2021	0.0	0	0.0	0	0.0
Totals						
	2021	100.0	239	100.0	5,488	100.0

Source: 2015 ACS; Bank Data.
 Due to rounding, totals may not equal 100.0%

Table H - Geographic Distribution of Consumer Loans

Assessment Area: AA 03 Great Falls

Tract Income Level		% of Households	#	%	\$(000s)	%
Low						
	2021	0.0	0	0.0	0	0.0
Moderate						
	2021	19.8	41	15.8	594	11.9
Middle						
	2021	55.5	156	60.2	3,064	61.6
Upper						
	2021	24.7	62	23.9	1,318	26.5
Not Available						
	2021	0.0	0	0.0	0	0.0
Totals						
	2021	100.0	259	100.0	4,976	100.0

Source: 2015 ACS; Bank Data.
 Due to rounding, totals may not equal 100.0%

Table H - Geographic Distribution of Consumer Loans

Assessment Area: AA 04 Kalispell-Polson-Eureka-Whitefish-B

Tract Income Level		% of Households	#	%	\$(000s)	%
Low						
	2021	0.0	0	0.0	0	0.0
Moderate						
	2021	18.6	78	13.6	1,800	12.4
Middle						
	2021	74.0	440	76.9	10,942	75.1
Upper						
	2021	7.3	54	9.4	1,825	12.5
Not Available						
	2021	0.0	0	0.0	0	0.0
Totals						
	2021	100.0	572	100.0	14,567	100.0

Source: 2015 ACS; Bank Data.

Due to rounding, totals may not equal 100.0%

Table H - Geographic Distribution of Consumer Loans

Assessment Area: AA 05 Hamilton

Tract Income Level		% of Households	#	%	\$(000s)	%
Low						
	2021	0.0	0	0.0	0	0.0
Moderate						
	2021	44.7	56	46.3	1,754	52.6
Middle						
	2021	46.6	48	39.7	1,010	30.3
Upper						
	2021	8.7	17	14.1	571	17.1
Not Available						
	2021	0.0	0	0.0	0	0.0
Totals						
	2021	100.0	121	100.0	3,335	100.0

Source: 2015 ACS; Bank Data.
 Due to rounding, totals may not equal 100.0%

Table H - Geographic Distribution of Consumer Loans

Assessment Area: AA 06 Bozeman-Gardiner-Livingston-Belgrade

Tract Income Level		% of Households	#	%	\$(000s)	%
Low						
	2021	2.2	7	1.8	118	1.2
Moderate						
	2021	6.8	14	3.5	234	2.4
Middle						
	2021	42.6	181	45.8	4,129	42.9
Upper						
	2021	48.4	193	48.9	5,155	53.5
Not Available						
	2021	0.0	0	0.0	0	0.0
Totals						
	2021	100.0	395	100.0	9,636	100.0

Source: 2015 ACS; Bank Data.
 Due to rounding, totals may not equal 100.0%

Table H - Geographic Distribution of Consumer Loans

Assessment Area: AA 07 Hardin-Colstrip-Lame Deer-Miles City

Tract Income Level		% of Households	#	%	\$(000s)	%
Low						
	2021	0.0	0	0.0	0	0.0
Moderate						
	2021	18.6	69	17.5	1,148	13.6
Middle						
	2021	67.8	234	59.2	5,012	59.4
Upper						
	2021	13.6	92	23.3	2,281	27.0
Not Available						
	2021	0.0	0	0.0	0	0.0
Totals						
	2021	100.0	395	100.0	8,441	100.0

Source: 2015 ACS; Bank Data.

Due to rounding, totals may not equal 100.0%

Table H - Geographic Distribution of Consumer Loans

Assessment Area: AA 08 Helena

Tract Income Level		% of Households	#	%	\$(000s)	%
Low						
	2021	0.0	0	0.0	0	0.0
Moderate						
	2021	3.1	3	1.4	48	1.0
Middle						
	2021	56.0	118	55.1	2,646	55.8
Upper						
	2021	40.9	93	43.5	2,048	43.2
Not Available						
	2021	0.0	0	0.0	0	0.0
Totals						
	2021	100.0	214	100.0	4,742	100.0

Source: 2015 ACS; Bank Data.
 Due to rounding, totals may not equal 100.0%

Table H - Geographic Distribution of Consumer Loans

Assessment Area: AA 09 Sheridan-Buffalo-Gillette

Tract Income Level		% of Households	#	%	\$(000s)	%
Low						
	2021	0.0	0	0.0	0	0.0
Moderate						
	2021	0.0	0	0.0	0	0.0
Middle						
	2021	68.6	326	63.3	7,816	57.8
Upper						
	2021	31.4	189	36.7	5,713	42.2
Not Available						
	2021	0.0	0	0.0	0	0.0
Totals						
	2021	100.0	515	100.0	13,529	100.0

Source: 2015 ACS; Bank Data.

Due to rounding, totals may not equal 100.0%

Table H - Geographic Distribution of Consumer Loans

Assessment Area: AA 10 Riverton-Lander

Tract Income Level		% of Households	#	%	\$(000s)	%
Low						
	2021	0.0	0	0.0	0	0.0
Moderate						
	2021	20.8	44	23.0	1,044	22.8
Middle						
	2021	79.2	147	77.0	3,532	77.2
Upper						
	2021	0.0	0	0.0	0	0.0
Not Available						
	2021	0.0	0	0.0	0	0.0
Totals						
	2021	100.0	191	100.0	4,576	100.0

Source: 2015 ACS; Bank Data.
 Due to rounding, totals may not equal 100.0%

Table H - Geographic Distribution of Consumer Loans

Assessment Area: AA 11 Casper

Tract Income Level		% of Households	#	%	\$(000s)	%
Low						
	2021	6.7	7	3.0	120	1.8
Moderate						
	2021	11.4	34	14.7	805	12.2
Middle						
	2021	68.2	158	68.4	4,563	69.2
Upper						
	2021	13.7	32	13.9	1,107	16.8
Not Available						
	2021	0.0	0	0.0	0	0.0
Totals						
	2021	100.0	231	100.0	6,595	100.0

Source: 2015 ACS; Bank Data.
 Due to rounding, totals may not equal 100.0%

Table H - Geographic Distribution of Consumer Loans

Assessment Area: AA 12 Cheyenne

Tract Income Level		% of Households	#	%	\$(000s)	%
Low						
	2021	0.0	0	0.0	0	0.0
Moderate						
	2021	27.0	32	21.1	599	18.9
Middle						
	2021	50.4	88	57.9	1,750	55.2
Upper						
	2021	22.6	32	21.1	819	25.9
Not Available						
	2021	0.0	0	0.0	0	0.0
Totals						
	2021	100.0	152	100.0	3,168	100.0

Source: 2015 ACS; Bank Data.
 Due to rounding, totals may not equal 100.0%

Table H - Geographic Distribution of Consumer Loans

Assessment Area: AA 13 Laramie

Tract Income Level		% of Households	#	%	\$(000s)	%
Low						
	2021	9.4	4	12.5	40	6.0
Moderate						
	2021	11.9	1	3.1	40	6.0
Middle						
	2021	78.7	27	84.4	592	88.1
Upper						
	2021	0.0	0	0.0	0	0.0
Not Available						
	2021	0.0	0	0.0	0	0.0
Totals						
	2021	100.0	32	100.0	672	100.0

Source: 2015 ACS; Bank Data.
 Due to rounding, totals may not equal 100.0%

Table H - Geographic Distribution of Consumer Loans

Assessment Area: AA 14 Jackson

Tract Income Level		% of Households	#	%	\$(000s)	%
Low						
	2021	0.0	0	0.0	0	0.0
Moderate						
	2021	0.0	0	0.0	0	0.0
Middle						
	2021	45.8	18	51.4	762	55.9
Upper						
	2021	54.2	17	48.6	601	44.1
Not Available						
	2021	0.0	0	0.0	0	0.0
Totals						
	2021	100.0	35	100.0	1,363	100.0

Source: 2015 ACS; Bank Data.
 Due to rounding, totals may not equal 100.0%

Table H - Geographic Distribution of Consumer Loans

Assessment Area: AA 15 Belle Fourche

Tract Income Level		% of Households	#	%	\$(000s)	%
Low						
	2021	0.0	0	0.0	0	0.0
Moderate						
	2021	0.0	0	0.0	0	0.0
Middle						
	2021	100.0	127	100.0	3,581	100.0
Upper						
	2021	0.0	0	0.0	0	0.0
Not Available						
	2021	0.0	0	0.0	0	0.0
Totals						
	2021	100.0	127	100.0	3,581	100.0

Source: 2015 ACS; Bank Data.
 Due to rounding, totals may not equal 100.0%

Table H - Geographic Distribution of Consumer Loans

Assessment Area: AA 16 Rapid City CSA 452

Tract Income Level		% of Households	#	%	\$(000s)	%
Low						
	2021	0.4	6	0.7	218	1.0
Moderate						
	2021	14.9	54	6.3	1,026	4.6
Middle						
	2021	63.3	645	74.7	17,085	76.0
Upper						
	2021	21.4	159	18.4	4,145	18.4
Not Available						
	2021	0.0	0	0.0	0	0.0
Totals						
	2021	100.0	864	100.0	22,474	100.0

Source: 2015 ACS; Bank Data.

Due to rounding, totals may not equal 100.0%

Table H - Geographic Distribution of Consumer Loans

Assessment Area: AA 17 Edgmont Hot Springs Custer

Tract Income Level		% of Households	#	%	\$(000s)	%
Low						
	2021	0.0	0	0.0	0	0.0
Moderate						
	2021	0.0	0	0.0	0	0.0
Middle						
	2021	100.0	114	100.0	2,593	100.0
Upper						
	2021	0.0	0	0.0	0	0.0
Not Available						
	2021	0.0	0	0.0	0	0.0
Totals						
	2021	100.0	114	100.0	2,593	100.0

Source: 2015 ACS; Bank Data.
 Due to rounding, totals may not equal 100.0%

Table H - Geographic Distribution of Consumer Loans

Assessment Area: AA 18 Cut Bank

Tract Income Level		% of Households	#	%	\$(000s)	%
Low						
	2021	39.0	36	37.1	843	39.5
Moderate						
	2021	0.0	0	0.0	0	0.0
Middle						
	2021	61.0	61	62.9	1,293	60.5
Upper						
	2021	0.0	0	0.0	0	0.0
Not Available						
	2021	0.0	0	0.0	0	0.0
Totals						
	2021	100.0	97	100.0	2,136	100.0

Source: 2015 ACS; Bank Data.
 Due to rounding, totals may not equal 100.0%

Table H - Geographic Distribution of Consumer Loans

Assessment Area: AA 19 Ennis

Tract Income Level		% of Households	#	%	\$(000s)	%
Low						
	2021	0.0	0	0.0	0	0.0
Moderate						
	2021	0.0	0	0.0	0	0.0
Middle						
	2021	100.0	53	100.0	1,193	100.0
Upper						
	2021	0.0	0	0.0	0	0.0
Not Available						
	2021	0.0	0	0.0	0	0.0
Totals						
	2021	100.0	53	100.0	1,193	100.0

Source: 2015 ACS; Bank Data.
 Due to rounding, totals may not equal 100.0%

Table H - Geographic Distribution of Consumer Loans

Assessment Area: AA 20 Boise MSA

Tract Income Level		% of Households	#	%	\$(000s)	%
Low						
	2021	3.5	9	1.6	110	0.8
Moderate						
	2021	26.6	156	27.3	3,507	24.1
Middle						
	2021	47.1	310	54.2	8,154	56.1
Upper						
	2021	22.8	97	17.0	2,763	19.0
Not Available						
	2021	0.0	0	0.0	0	0.0
Totals						
	2021	100.0	572	100.0	14,534	100.0

Source: 2015 ACS; Bank Data.
 Due to rounding, totals may not equal 100.0%

Table H - Geographic Distribution of Consumer Loans

Assessment Area: AA 21 Bend-Prineville OR CSA

Tract Income Level		% of Households	#	%	\$(000s)	%
Low						
	2021	0.0	0	0.0	0	0.0
Moderate						
	2021	22.7	40	14.7	703	10.4
Middle						
	2021	60.5	193	71.0	4,814	71.2
Upper						
	2021	16.8	39	14.3	1,249	18.5
Not Available						
	2021	0.0	0	0.0	0	0.0
Totals						
	2021	100.0	272	100.0	6,766	100.0

Source: 2015 ACS; Bank Data.
 Due to rounding, totals may not equal 100.0%

Table H - Geographic Distribution of Consumer Loans

Assessment Area: AA 22 Medford-Grants Pass OR CSA

Tract Income Level		% of Households	#	%	\$(000s)	%
Low						
	2021	0.7	1	0.8	25	0.9
Moderate						
	2021	15.2	22	16.8	552	20.3
Middle						
	2021	59.7	75	57.3	1,546	56.8
Upper						
	2021	24.4	33	25.2	599	22.0
Not Available						
	2021	0.0	0	0.0	0	0.0
Totals						
	2021	100.0	131	100.0	2,722	100.0

Source: 2015 ACS; Bank Data.
 Due to rounding, totals may not equal 100.0%

Table H - Geographic Distribution of Consumer Loans

Assessment Area: AA 23 Eugene-Springfield OR MSA

Tract Income Level		% of Households	#	%	\$(000s)	%
Low						
	2021	4.4	0	0.0	0	0.0
Moderate						
	2021	21.0	7	21.9	141	16.2
Middle						
	2021	54.3	19	59.4	525	60.3
Upper						
	2021	20.2	6	18.8	205	23.5
Not Available						
	2021	0.0	0	0.0	0	0.0
Totals						
	2021	100.0	32	100.0	871	100.0

Source: 2015 ACS; Bank Data.
 Due to rounding, totals may not equal 100.0%

Table H - Geographic Distribution of Consumer Loans

Assessment Area: AA 24 Portland-Vancouver-Salem OR WA CSA

Tract Income Level		% of Households	#	%	\$(000s)	%
Low						
	2021	2.0	0	0.0	0	0.0
Moderate						
	2021	24.3	16	20.5	632	20.8
Middle						
	2021	44.4	42	53.8	1,645	54.2
Upper						
	2021	29.1	20	25.6	760	25.0
Not Available						
	2021	0.2	0	0.0	0	0.0
Totals						
	2021	100.0	78	100.0	3,037	100.0

Source: 2015 ACS; Bank Data.
 Due to rounding, totals may not equal 100.0%

Table H - Geographic Distribution of Consumer Loans

Assessment Area: AA 25 Clastop

Tract Income Level		% of Households	#	%	\$(000s)	%
Low						
	2021	0.0	0	0.0	0	0.0
Moderate						
	2021	0.0	0	0.0	0	0.0
Middle						
	2021	77.3	8	100.0	119	100.0
Upper						
	2021	22.7	0	0.0	0	0.0
Not Available						
	2021	0.0	0	0.0	0	0.0
Totals						
	2021	100.0	8	100.0	119	100.0

Source: 2015 ACS; Bank Data.

Due to rounding, totals may not equal 100.0%

Table H - Geographic Distribution of Consumer Loans

Assessment Area: AA 26 Lincoln

Tract Income Level		% of Households	#	%	\$(000s)	%
Low						
	2021	0.0	0	0.0	0	0.0
Moderate						
	2021	4.5	0	0.0	0	0.0
Middle						
	2021	81.0	14	82.4	465	89.8
Upper						
	2021	14.5	3	17.6	53	10.2
Not Available						
	2021	0.0	0	0.0	0	0.0
Totals						
	2021	100.0	17	100.0	518	100.0

Source: 2015 ACS; Bank Data.
 Due to rounding, totals may not equal 100.0%

Table H - Geographic Distribution of Consumer Loans

Assessment Area: AA 27 Jefferson

Tract Income Level		% of Households	#	%	\$(000s)	%
Low						
	2021	0.0	0	0.0	0	0.0
Moderate						
	2021	14.6	0	0.0	0	0.0
Middle						
	2021	85.4	11	100.0	146	100.0
Upper						
	2021	0.0	0	0.0	0	0.0
Not Available						
	2021	0.0	0	0.0	0	0.0
Totals						
	2021	100.0	11	100.0	146	100.0

Source: 2015 ACS; Bank Data.
 Due to rounding, totals may not equal 100.0%

Table H - Geographic Distribution of Consumer Loans

Assessment Area: AA 28 Coos Douglas Klamath

Tract Income Level		% of Households	#	%	\$(000s)	%
Low						
	2021	1.5	1	1.4	15	1.0
Moderate						
	2021	12.2	12	17.1	190	12.0
Middle						
	2021	75.9	51	72.9	1,286	81.4
Upper						
	2021	10.4	6	8.6	88	5.6
Not Available						
	2021	0.0	0	0.0	0	0.0
Totals						
	2021	100.0	70	100.0	1,579	100.0

Source: 2015 ACS; Bank Data.
 Due to rounding, totals may not equal 100.0%

Table H - Geographic Distribution of Consumer Loans

Assessment Area: AA 29 Snohomish

Tract Income Level		% of Households	#	%	\$(000s)	%
Low						
	2021	8.8	0	0.0	0	0.0
Moderate						
	2021	30.2	7	23.3	224	15.8
Middle						
	2021	49.9	19	63.3	1,016	71.5
Upper						
	2021	11.2	4	13.3	180	12.7
Not Available						
	2021	0.0	0	0.0	0	0.0
Totals						
	2021	100.0	30	100.0	1,420	100.0

Source: 2015 ACS; Bank Data.
 Due to rounding, totals may not equal 100.0%

Table H - Geographic Distribution of Consumer Loans

Assessment Area: AA 30 WA Non MSA

Tract Income Level		% of Households	#	%	\$(000s)	%
Low						
	2021	0.0	0	0.0	0	0.0
Moderate						
	2021	20.0	8	25.8	133	21.9
Middle						
	2021	75.6	23	74.2	473	78.1
Upper						
	2021	4.4	0	0.0	0	0.0
Not Available						
	2021	0.0	0	0.0	0	0.0
Totals						
	2021	100.0	31	100.0	606	100.0

Source: 2015 ACS; Bank Data.
 Due to rounding, totals may not equal 100.0%

Table H - Geographic Distribution of Consumer Loans

Assessment Area: AA 31 Spokane

Tract Income Level		% of Households	#	%	\$(000s)	%
Low						
	2021	0.6	0	0.0	0	0.0
Moderate						
	2021	25.4	14	16.7	265	10.3
Middle						
	2021	44.8	41	48.8	1,230	47.8
Upper						
	2021	28.0	29	34.5	1,080	41.9
Not Available						
	2021	1.3	0	0.0	0	0.0
Totals						
	2021	100.0	84	100.0	2,575	100.0

Source: 2015 ACS; Bank Data.
 Due to rounding, totals may not equal 100.0%

Table H - Geographic Distribution of Consumer Loans

Assessment Area: AA 32 Whitman

Tract Income Level		% of Households	#	%	\$(000s)	%
Low						
	2021	9.6	0	0.0	0	0.0
Moderate						
	2021	18.3	1	14.3	30	14.9
Middle						
	2021	33.1	5	71.4	152	75.2
Upper						
	2021	39.0	1	14.3	20	9.9
Not Available						
	2021	0.0	0	0.0	0	0.0
Totals						
	2021	100.0	7	100.0	202	100.0

Source: 2015 ACS; Bank Data.
 Due to rounding, totals may not equal 100.0%

Table H - Geographic Distribution of Consumer Loans

Assessment Area: AA 33 Wasco

Tract Income Level		% of Households	#	%	\$(000s)	%
Low						
	2021	0.0	0	0.0	0	0.0
Moderate						
	2021	13.5	0	0.0	0	0.0
Middle						
	2021	64.1	3	100.0	72	100.0
Upper						
	2021	22.4	0	0.0	0	0.0
Not Available						
	2021	0.0	0	0.0	0	0.0
Totals						
	2021	100.0	3	100.0	72	100.0

Source: 2015 ACS; Bank Data.
 Due to rounding, totals may not equal 100.0%

Table H - Geographic Distribution of Consumer Loans

Assessment Area: AA 34 Kootenai

Tract Income Level		% of Households	#	%	\$(000s)	%
Low						
	2021	0.0	0	0.0	0	0.0
Moderate						
	2021	18.0	16	20.3	414	14.1
Middle						
	2021	68.9	52	65.8	1,972	67.2
Upper						
	2021	13.1	11	13.9	548	18.7
Not Available						
	2021	0.0	0	0.0	0	0.0
Totals						
	2021	100.0	79	100.0	2,934	100.0

Source: 2015 ACS; Bank Data.

Due to rounding, totals may not equal 100.0%

Table H - Geographic Distribution of Consumer Loans

Assessment Area: AA 35 Hood River

Tract Income Level		% of Households	#	%	\$(000s)	%
Low						
	2021	0.0	0	0.0	0	0.0
Moderate						
	2021	0.0	0	0.0	0	0.0
Middle						
	2021	28.8	1	50.0	26	28.3
Upper						
	2021	71.2	1	50.0	66	71.7
Not Available						
	2021	0.0	0	0.0	0	0.0
Totals						
	2021	100.0	2	100.0	92	100.0

Source: 2015 ACS; Bank Data.
 Due to rounding, totals may not equal 100.0%

Table H - Geographic Distribution of Consumer Loans

Assessment Area: AA 36 Grant

Tract Income Level		% of Households	#	%	\$(000s)	%
Low						
	2021	4.7	0	0.0	0	0.0
Moderate						
	2021	9.0	0	0.0	0	0.0
Middle						
	2021	76.8	3	50.0	93	66.0
Upper						
	2021	9.5	3	50.0	48	34.0
Not Available						
	2021	0.0	0	0.0	0	0.0
Totals						
	2021	100.0	6	100.0	141	100.0

Source: 2015 ACS; Bank Data.
 Due to rounding, totals may not equal 100.0%

Table H - Geographic Distribution of Consumer Loans

Assessment Area: AA 37 Klickitat

Tract Income Level		% of Households	#	%	\$(000s)	%
Low						
	2021	0.0	0	0.0	0	0.0
Moderate						
	2021	0.0	0	0.0	0	0.0
Middle						
	2021	64.0	3	100.0	167	100.0
Upper						
	2021	36.0	0	0.0	0	0.0
Not Available						
	2021	0.0	0	0.0	0	0.0
Totals						
	2021	100.0	3	100.0	167	100.0

Source: 2015 ACS; Bank Data.
 Due to rounding, totals may not equal 100.0%

Table H - Geographic Distribution of Consumer Loans

Assessment Area: AA 38 Benton

Tract Income Level		% of Households	#	%	\$(000s)	%
Low						
	2021	4.3	0	0.0	0	0.0
Moderate						
	2021	23.3	2	28.6	39	13.1
Middle						
	2021	31.0	0	0.0	0	0.0
Upper						
	2021	41.4	5	71.4	258	86.9
Not Available						
	2021	0.0	0	0.0	0	0.0
Totals						
	2021	100.0	7	100.0	297	100.0

Source: 2015 ACS; Bank Data.
 Due to rounding, totals may not equal 100.0%

Table H - Geographic Distribution of Consumer Loans

Assessment Area: AA 39 Blaine

Tract Income Level		% of Households	#	%	\$(000s)	%
Low						
	2021	0.0	0	0.0	0	0.0
Moderate						
	2021	0.0	0	0.0	0	0.0
Middle						
	2021	20.5	2	25.0	100	35.2
Upper						
	2021	79.6	6	75.0	184	64.8
Not Available						
	2021	0.0	0	0.0	0	0.0
Totals						
	2021	100.0	8	100.0	284	100.0

Source: 2015 ACS; 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						
	2021	3.2	81	1.2	1,733	1.0
Moderate						
	2021	21.9	864	13.0	19,311	11.4
Middle						
	2021	49.4	4,384	65.7	111,043	65.7
Upper						
	2021	25.4	1,339	20.1	36,988	21.9
Not Available						
	2021	0.2	0	0.0	0	0.0
Totals						
	2021	100.0	6,668	100.0	169,075	100.0

Source: 2015 ACS; Bank Data.
 Due to rounding, totals may not equal 100.0%

Table I - Distribution of Home Mortgage Loans by Borrower Income Level

Assessment Area: AA 40 King 2021

Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2021	23.0	4.3	0	0.0	0	0.0
Moderate						
2021	16.9	14.2	1	11.1	200	2.6
Middle						
2021	19.4	22.0	2	22.2	568	7.3
Upper						
2021	40.7	51.3	5	55.6	6,879	88.8
Not Available						
2021	0.0	8.2	1	11.1	100	1.3
Totals						
2021	100.0	100.0	9	100.0	7,747	100.0

Source: 2015 ACS; Bank Data, 2020 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table I - Distribution of Home Mortgage Loans by Borrower Income Level

Assessment Area: AA 01 Billings MSA

Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2021	19.4	4.5	27	5.8	2,620	2.5
Moderate						
2021	18.2	16.1	80	17.2	13,896	13.5
Middle						
2021	21.8	20.7	89	19.1	16,661	16.2
Upper						
2021	40.7	38.3	205	44.1	48,409	46.9
Not Available						
2021	0.0	20.4	64	13.8	21,564	20.9
Totals						
2021	100.0	100.0	465	100.0	103,150	100.0

Source: 2015 ACS; Bank Data, 2020 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table I - Distribution of Home Mortgage Loans by Borrower Income Level

Assessment Area: AA 02 Missoula

Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2021	21.0	6.0	8	1.8	696	0.6
Moderate						
2021	18.2	17.9	41	9.3	5,839	5.1
Middle						
2021	20.8	24.5	104	23.6	18,476	16.2
Upper						
2021	39.9	38.5	260	59.0	68,225	59.7
Not Available						
2021	0.0	13.1	28	6.3	21,090	18.4
Totals						
2021	100.0	100.0	441	100.0	114,326	100.0

Source: 2015 ACS; Bank Data, 2020 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table I - Distribution of Home Mortgage Loans by Borrower Income Level

Assessment Area: AA 03 Great Falls

Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2021	19.8	5.0	5	4.8	609	2.9
Moderate						
2021	18.5	16.1	12	11.4	1,716	8.1
Middle						
2021	22.1	19.1	20	19.0	3,029	14.4
Upper						
2021	39.6	30.9	60	57.1	12,735	60.4
Not Available						
2021	0.0	28.8	8	7.6	3,003	14.2
Totals						
2021	100.0	100.0	105	100.0	21,092	100.0

Source: 2015 ACS; Bank Data, 2020 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table I - Distribution of Home Mortgage Loans by Borrower Income Level

Assessment Area: AA 04 Kalispell-Polson-Eureka-Whitefish-B

Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2021	21.4	3.2	13	2.7	1,727	0.9
Moderate						
2021	20.5	13.4	50	10.5	8,157	4.4
Middle						
2021	23.4	20.6	86	18.0	16,278	8.8
Upper						
2021	34.7	46.5	298	62.5	114,134	61.6
Not Available						
2021	0.0	16.4	30	6.3	44,928	24.3
Totals						
2021	100.0	100.0	477	100.0	185,223	100.0

Source: 2015 ACS; Bank Data, 2020 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table I - Distribution of Home Mortgage Loans by Borrower Income Level

Assessment Area: AA 05 Hamilton

Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2021	25.1	4.0	9	8.8	1,243	5.4
Moderate						
2021	18.3	15.1	15	14.7	2,429	10.5
Middle						
2021	21.6	20.3	20	19.6	4,130	17.9
Upper						
2021	35.0	42.8	53	52.0	13,927	60.3
Not Available						
2021	0.0	17.8	5	4.9	1,359	5.9
Totals						
2021	100.0	100.0	102	100.0	23,087	100.0

Source: 2015 ACS; Bank Data, 2020 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table I - Distribution of Home Mortgage Loans by Borrower Income Level

Assessment Area: AA 06 Bozeman-Gardiner-Livingston-Belgrade

Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2021	13.9	1.3	9	1.8	1,036	0.7
Moderate						
2021	16.4	8.4	66	13.2	10,390	7.3
Middle						
2021	20.4	19.4	111	22.2	22,938	16.2
Upper						
2021	49.3	58.4	282	56.4	89,878	63.5
Not Available						
2021	0.0	12.5	32	6.4	17,249	12.2
Totals						
2021	100.0	100.0	500	100.0	141,490	100.0

Source: 2015 ACS; Bank Data, 2020 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table I - Distribution of Home Mortgage Loans by Borrower Income Level

Assessment Area: AA 07 Hardin-Colstrip-Lame Deer-Miles City

Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2021	24.0	4.6	8	12.7	489	5.9
Moderate						
2021	16.8	19.0	12	19.0	1,335	16.2
Middle						
2021	19.6	21.2	13	20.6	2,165	26.3
Upper						
2021	39.5	29.6	23	36.5	3,232	39.3
Not Available						
2021	0.0	25.7	7	11.1	1,005	12.2
Totals						
2021	100.0	100.0	63	100.0	8,225	100.0

Source: 2015 ACS; Bank Data, 2020 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table I - Distribution of Home Mortgage Loans by Borrower Income Level

Assessment Area: AA 08 Helena

Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2021	14.8	2.0	3	1.0	414	0.6
Moderate						
2021	14.5	11.0	47	16.1	7,539	10.8
Middle						
2021	22.1	20.0	59	20.2	13,336	19.2
Upper						
2021	48.6	43.2	164	56.2	41,242	59.3
Not Available						
2021	0.0	23.8	19	6.5	7,020	10.1
Totals						
2021	100.0	100.0	292	100.0	69,551	100.0

Source: 2015 ACS; Bank Data, 2020 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table I - Distribution of Home Mortgage Loans by Borrower Income Level

Assessment Area: AA 09 Sheridan-Buffalo-Gillette

Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2021	16.7	4.2	36	7.4	4,450	4.5
Moderate						
2021	16.0	12.9	118	24.4	21,257	21.4
Middle						
2021	22.4	18.3	119	24.6	23,275	23.5
Upper						
2021	44.9	24.9	190	39.3	45,284	45.7
Not Available						
2021	0.0	39.7	21	4.3	4,931	5.0
Totals						
2021	100.0	100.0	484	100.0	99,196	100.0

Source: 2015 ACS; Bank Data, 2020 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table I - Distribution of Home Mortgage Loans by Borrower Income Level

Assessment Area: AA 10 Riverton-Lander

Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2021	23.9	7.1	18	10.8	1,757	6.1
Moderate						
2021	20.5	20.5	34	20.4	4,747	16.4
Middle						
2021	22.5	19.8	39	23.4	6,723	23.3
Upper						
2021	33.1	29.6	54	32.3	10,892	37.7
Not Available						
2021	0.0	23.0	22	13.2	4,781	16.5
Totals						
2021	100.0	100.0	167	100.0	28,901	100.0

Source: 2015 ACS; Bank Data, 2020 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table I - Distribution of Home Mortgage Loans by Borrower Income Level

Assessment Area: AA 11 Casper

Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2021	21.1	6.6	34	7.9	4,304	4.8
Moderate						
2021	16.4	19.5	93	21.7	13,620	15.1
Middle						
2021	21.7	19.6	113	26.3	21,540	23.9
Upper						
2021	40.7	26.4	177	41.3	48,721	54.0
Not Available						
2021	0.0	27.9	12	2.8	2,094	2.3
Totals						
2021	100.0	100.0	429	100.0	90,279	100.0

Source: 2015 ACS; Bank Data, 2020 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table I - Distribution of Home Mortgage Loans by Borrower Income Level

Assessment Area: AA 12 Cheyenne

Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2021	19.5	4.4	30	4.9	4,183	2.8
Moderate						
2021	18.2	16.1	124	20.3	23,905	16.0
Middle						
2021	23.1	20.2	165	27.0	40,425	27.0
Upper						
2021	39.3	31.2	267	43.7	75,335	50.3
Not Available						
2021	0.0	28.1	25	4.1	5,796	3.9
Totals						
2021	100.0	100.0	611	100.0	149,643	100.0

Source: 2015 ACS; Bank Data, 2020 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table I - Distribution of Home Mortgage Loans by Borrower Income Level

Assessment Area: AA 13 Laramie

Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2021	26.7	4.2	1	0.8	100	0.4
Moderate						
2021	16.6	18.4	23	18.7	3,806	14.0
Middle						
2021	21.1	23.7	22	17.9	4,545	16.8
Upper						
2021	35.7	36.8	64	52.0	16,357	60.3
Not Available						
2021	0.0	16.9	13	10.6	2,324	8.6
Totals						
2021	100.0	100.0	123	100.0	27,133	100.0

Source: 2015 ACS; Bank Data, 2020 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table I - Distribution of Home Mortgage Loans by Borrower Income Level

Assessment Area: AA 14 Jackson

Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2021	10.4	1.2	5	4.1	575	0.9
Moderate						
2021	12.5	4.3	15	12.4	2,760	4.2
Middle						
2021	22.3	11.0	15	12.4	4,049	6.2
Upper						
2021	54.8	69.1	81	66.9	41,238	63.4
Not Available						
2021	0.0	14.3	5	4.1	16,423	25.2
Totals						
2021	100.0	100.0	121	100.0	65,044	100.0

Source: 2015 ACS; Bank Data, 2020 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table I - Distribution of Home Mortgage Loans by Borrower Income Level

Assessment Area: AA 15 Belle Fourche

Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2021	24.1	6.1	2	5.6	169	1.8
Moderate						
2021	15.4	20.0	6	16.7	874	9.4
Middle						
2021	24.6	21.3	7	19.4	1,088	11.7
Upper						
2021	35.9	30.1	18	50.0	4,510	48.4
Not Available						
2021	0.0	22.5	3	8.3	2,675	28.7
Totals						
2021	100.0	100.0	36	100.0	9,317	100.0

Source: 2015 ACS; Bank Data, 2020 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table I - Distribution of Home Mortgage Loans by Borrower Income Level

Assessment Area: AA 16 Rapid City CSA 452

Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2021	18.9	2.9	13	3.1	1,341	1.6
Moderate						
2021	19.3	13.4	51	12.1	6,860	8.1
Middle						
2021	21.7	18.4	81	19.2	13,404	15.9
Upper						
2021	40.2	36.8	242	57.3	54,599	64.6
Not Available						
2021	0.0	28.5	35	8.3	8,308	9.8
Totals						
2021	100.0	100.0	422	100.0	84,511	100.0

Source: 2015 ACS; Bank Data, 2020 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table I - Distribution of Home Mortgage Loans by Borrower Income Level

Assessment Area: AA 17 Edgmont Hot Springs Custer

Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2021	16.3	2.5	3	5.2	72	0.8
Moderate						
2021	22.2	13.7	12	20.7	1,297	13.8
Middle						
2021	22.3	21.1	16	27.6	2,152	22.9
Upper						
2021	39.2	39.9	21	36.2	5,184	55.1
Not Available						
2021	0.0	22.8	6	10.3	705	7.5
Totals						
2021	100.0	100.0	58	100.0	9,409	100.0

Source: 2015 ACS; Bank Data, 2020 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table I - Distribution of Home Mortgage Loans by Borrower Income Level

Assessment Area: AA 18 Cut Bank

Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2021	39.5	5.2	1	12.5	119	10.4
Moderate						
2021	17.6	20.9	3	37.5	610	53.3
Middle						
2021	14.8	21.7	2	25.0	147	12.9
Upper						
2021	28.2	26.1	1	12.5	119	10.4
Not Available						
2021	0.0	26.1	1	12.5	149	13.0
Totals						
2021	100.0	100.0	8	100.0	1,144	100.0

Source: 2015 ACS; Bank Data, 2020 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table I - Distribution of Home Mortgage Loans by Borrower Income Level

Assessment Area: AA 19 Ennis

Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2021	18.7	3.4	2	5.6	154	2.1
Moderate						
2021	18.8	7.1	4	11.1	528	7.1
Middle						
2021	23.0	12.9	12	33.3	2,727	36.8
Upper						
2021	39.4	63.3	17	47.2	3,815	51.5
Not Available						
2021	0.0	13.4	1	2.8	187	2.5
Totals						
2021	100.0	100.0	36	100.0	7,412	100.0

Source: 2015 ACS; Bank Data, 2020 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table I - Distribution of Home Mortgage Loans by Borrower Income Level

Assessment Area: AA 20 Boise MSA

Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2021	19.4	5.0	24	6.7	1,901	1.9
Moderate						
2021	18.7	16.8	29	8.1	3,543	3.5
Middle						
2021	21.8	23.8	61	17.0	8,978	8.8
Upper						
2021	40.2	41.5	218	60.7	55,622	54.4
Not Available						
2021	0.0	12.9	27	7.5	32,221	31.5
Totals						
2021	100.0	100.0	359	100.0	102,265	100.0

Source: 2015 ACS; Bank Data, 2020 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table I - Distribution of Home Mortgage Loans by Borrower Income Level

Assessment Area: AA 21 Bend-Prineville OR CSA

Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2021	21.5	2.9	11	2.9	1,210	0.9
Moderate						
2021	18.9	12.3	29	7.7	4,711	3.6
Middle						
2021	20.0	22.0	77	20.5	15,564	11.8
Upper						
2021	39.6	49.4	234	62.4	100,830	76.5
Not Available						
2021	0.0	13.3	24	6.4	9,420	7.2
Totals						
2021	100.0	100.0	375	100.0	131,734	100.0

Source: 2015 ACS; Bank Data, 2020 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table I - Distribution of Home Mortgage Loans by Borrower Income Level

Assessment Area: AA 22 Medford-Grants Pass OR CSA

Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2021	20.6	2.5	10	5.8	933	3.0
Moderate						
2021	18.5	12.7	24	14.0	2,696	8.6
Middle						
2021	19.6	21.5	41	24.0	5,734	18.2
Upper						
2021	41.2	45.3	88	51.5	20,209	64.3
Not Available						
2021	0.0	18.0	8	4.7	1,848	5.9
Totals						
2021	100.0	100.0	171	100.0	31,419	100.0

Source: 2015 ACS; Bank Data, 2020 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table I - Distribution of Home Mortgage Loans by Borrower Income Level

Assessment Area: AA 23 Eugene-Springfield OR MSA

Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2021	21.4	3.9	0	0.0	0	0.0
Moderate						
2021	17.8	14.9	2	6.7	350	4.4
Middle						
2021	20.5	24.4	14	46.7	2,426	30.4
Upper						
2021	40.3	41.7	12	40.0	4,777	59.9
Not Available						
2021	0.0	15.0	2	6.7	425	5.3
Totals						
2021	100.0	100.0	30	100.0	7,977	100.0

Source: 2015 ACS; Bank Data, 2020 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table I - Distribution of Home Mortgage Loans by Borrower Income Level

Assessment Area: AA 24 Portland-Vancouver-Salem OR WA CSA

Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2021	21.2	4.0	0	0.0	0	0.0
Moderate						
2021	17.2	15.9	11	14.9	2,207	2.6
Middle						
2021	20.4	25.2	9	12.2	2,688	3.2
Upper						
2021	41.2	41.3	48	64.9	17,497	20.6
Not Available						
2021	0.0	13.6	6	8.1	62,561	73.6
Totals						
2021	100.0	100.0	74	100.0	84,953	100.0

Source: 2015 ACS; Bank Data, 2020 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table I - Distribution of Home Mortgage Loans by Borrower Income Level

Assessment Area: AA 25 Clastop

Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2021	18.0	1.8	1	10.0	110	4.2
Moderate						
2021	16.8	7.3	0	0.0	0	0.0
Middle						
2021	17.9	18.0	1	10.0	140	5.3
Upper						
2021	47.3	54.2	7	70.0	1,739	66.1
Not Available						
2021	0.0	18.7	1	10.0	640	24.3
Totals						
2021	100.0	100.0	10	100.0	2,629	100.0

Source: 2015 ACS; Bank Data, 2020 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table I - Distribution of Home Mortgage Loans by Borrower Income Level

Assessment Area: AA 26 Lincoln

Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2021	18.6	2.2	0	0.0	0	0.0
Moderate						
2021	18.8	10.0	2	13.3	269	9.7
Middle						
2021	21.7	17.7	1	6.7	120	4.3
Upper						
2021	40.9	52.6	12	80.0	2,373	85.9
Not Available						
2021	0.0	17.5	0	0.0	0	0.0
Totals						
2021	100.0	100.0	15	100.0	2,761	100.0

Source: 2015 ACS; Bank Data, 2020 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table I - Distribution of Home Mortgage Loans by Borrower Income Level

Assessment Area: AA 27 Jefferson

Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2021	22.4	2.1	0	0.0	0	0.0
Moderate						
2021	17.1	12.6	0	0.0	0	0.0
Middle						
2021	22.4	22.0	1	33.3	323	26.8
Upper						
2021	38.1	39.9	2	66.7	884	73.2
Not Available						
2021	0.0	23.4	0	0.0	0	0.0
Totals						
2021	100.0	100.0	3	100.0	1,207	100.0

Source: 2015 ACS; Bank Data, 2020 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table I - Distribution of Home Mortgage Loans by Borrower Income Level

Assessment Area: AA 28 Coos Douglas Klamath

Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2021	21.9	4.0	4	5.3	276	3.1
Moderate						
2021	19.3	14.0	21	27.6	2,338	25.8
Middle						
2021	20.4	19.9	23	30.3	3,033	33.5
Upper						
2021	38.5	38.1	25	32.9	3,316	36.6
Not Available						
2021	0.0	23.9	3	3.9	99	1.1
Totals						
2021	100.0	100.0	76	100.0	9,061	100.0

Source: 2015 ACS; Bank Data, 2020 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table I - Distribution of Home Mortgage Loans by Borrower Income Level

Assessment Area: AA 29 Snohomish

Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2021	23.0	5.9	0	0.0	0	0.0
Moderate						
2021	20.3	20.8	1	16.7	170	13.4
Middle						
2021	23.5	27.6	0	0.0	0	0.0
Upper						
2021	33.2	33.3	4	66.7	908	71.4
Not Available						
2021	0.0	12.4	1	16.7	194	15.2
Totals						
2021	100.0	100.0	6	100.0	1,271	100.0

Source: 2015 ACS; Bank Data, 2020 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table I - Distribution of Home Mortgage Loans by Borrower Income Level

Assessment Area: AA 30 WA Non MSA

Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2021	21.5	4.3	0	0.0	0	0.0
Moderate						
2021	22.1	14.2	2	12.5	25	2.1
Middle						
2021	21.7	21.1	6	37.5	483	39.9
Upper						
2021	34.7	43.5	6	37.5	589	48.6
Not Available						
2021	0.0	16.9	2	12.5	115	9.5
Totals						
2021	100.0	100.0	16	100.0	1,212	100.0

Source: 2015 ACS; Bank Data, 2020 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table I - Distribution of Home Mortgage Loans by Borrower Income Level

Assessment Area: AA 31 Spokane

Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2021	20.1	4.0	9	4.7	1,036	1.1
Moderate						
2021	16.8	14.9	14	7.3	2,403	2.5
Middle						
2021	22.0	22.2	36	18.8	5,793	6.1
Upper						
2021	41.2	43.0	94	49.0	23,763	25.1
Not Available						
2021	0.0	15.9	39	20.3	61,674	65.1
Totals						
2021	100.0	100.0	192	100.0	94,669	100.0

Source: 2015 ACS; Bank Data, 2020 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table I - Distribution of Home Mortgage Loans by Borrower Income Level

Assessment Area: AA 32 Whitman

Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2021	22.0	3.0	0	0.0	0	0.0
Moderate						
2021	15.1	10.7	0	0.0	0	0.0
Middle						
2021	16.6	18.0	1	50.0	132	72.5
Upper						
2021	46.3	56.0	1	50.0	50	27.5
Not Available						
2021	0.0	12.3	0	0.0	0	0.0
Totals						
2021	100.0	100.0	2	100.0	182	100.0

Source: 2015 ACS; Bank Data, 2020 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table I - Distribution of Home Mortgage Loans by Borrower Income Level

Assessment Area: AA 33 Wasco

Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2021	18.3	2.9	0	0.0	0	0.0
Moderate						
2021	20.0	10.1	2	22.2	229	14.4
Middle						
2021	19.4	20.8	1	11.1	300	18.8
Upper						
2021	42.3	48.2	6	66.7	1,065	66.8
Not Available						
2021	0.0	18.0	0	0.0	0	0.0
Totals						
2021	100.0	100.0	9	100.0	1,594	100.0

Source: 2015 ACS; Bank Data, 2020 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table I - Distribution of Home Mortgage Loans by Borrower Income Level

Assessment Area: AA 34 Kootenai

Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2021	18.0	3.8	7	2.0	796	0.4
Moderate						
2021	20.3	14.2	19	5.5	3,233	1.8
Middle						
2021	22.7	22.3	49	14.3	11,382	6.4
Upper						
2021	39.0	43.8	241	70.3	99,368	55.8
Not Available						
2021	0.0	16.0	27	7.9	63,401	35.6
Totals						
2021	100.0	100.0	343	100.0	178,180	100.0

Source: 2015 ACS; Bank Data, 2020 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table I - Distribution of Home Mortgage Loans by Borrower Income Level

Assessment Area: AA 35 Hood River

Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2021	11.8	0.7	0	0.0	0	0.0
Moderate						
2021	11.8	5.6	0	0.0	0	0.0
Middle						
2021	21.6	17.0	3	30.0	805	10.7
Upper						
2021	54.8	65.6	5	50.0	1,390	18.5
Not Available						
2021	0.0	11.2	2	20.0	5,325	70.8
Totals						
2021	100.0	100.0	10	100.0	7,520	100.0

Source: 2015 ACS; Bank Data, 2020 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table I - Distribution of Home Mortgage Loans by Borrower Income Level

Assessment Area: AA 36 Grant

Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2021	22.0	3.2	0	0.0	0	0.0
Moderate						
2021	19.1	13.9	2	20.0	211	15.0
Middle						
2021	22.5	21.3	4	40.0	384	27.4
Upper						
2021	36.4	47.7	3	30.0	699	49.8
Not Available						
2021	0.0	13.9	1	10.0	110	7.8
Totals						
2021	100.0	100.0	10	100.0	1,403	100.0

Source: 2015 ACS; Bank Data, 2020 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table I - Distribution of Home Mortgage Loans by Borrower Income Level

Assessment Area: AA 37 Klickitat

Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2021	20.4	2.4	0	0.0	0	0.0
Moderate						
2021	19.9	9.4	1	33.3	247	50.0
Middle						
2021	21.8	18.0	0	0.0	0	0.0
Upper						
2021	37.9	54.5	2	66.7	247	50.0
Not Available						
2021	0.0	15.7	0	0.0	0	0.0
Totals						
2021	100.0	100.0	3	100.0	494	100.0

Source: 2015 ACS; Bank Data, 2020 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table I - Distribution of Home Mortgage Loans by Borrower Income Level

Assessment Area: AA 38 Benton

Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2021	20.3	3.4	0	0.0	0	0.0
Moderate						
2021	16.9	13.2	0	0.0	0	0.0
Middle						
2021	18.2	23.4	0	0.0	0	0.0
Upper						
2021	44.6	45.9	3	75.0	905	22.3
Not Available						
2021	0.0	14.2	1	25.0	3,150	77.7
Totals						
2021	100.0	100.0	4	100.0	4,055	100.0

Source: 2015 ACS; Bank Data, 2020 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table I - Distribution of Home Mortgage Loans by Borrower Income Level

Assessment Area: AA 39 Blaine

Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2021	13.7	0.6	0	0.0	0	0.0
Moderate						
2021	12.5	4.7	2	18.2	160	3.7
Middle						
2021	14.0	15.0	0	0.0	0	0.0
Upper						
2021	59.8	71.3	8	72.7	3,770	88.0
Not Available						
2021	0.0	8.4	1	9.1	353	8.2
Totals						
2021	100.0	100.0	11	100.0	4,282	100.0

Source: 2015 ACS; Bank Data, 2020 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table I - Distribution of Home Mortgage Loans by Borrower Income Level

Assessment Area: Combined

Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2021	21.1	4.2	293	4.4	32,319	1.7
Moderate						
2021	17.9	15.4	968	14.5	154,552	8.1
Middle						
2021	20.8	23.4	1,423	21.3	275,939	14.4
Upper						
2021	40.2	43.0	3,501	52.5	1,044,711	54.6
Not Available						
2021	0.0	14.0	483	7.2	407,226	21.3
Totals						
2021	100.0	100.0	6,668	100.0	1,914,747	100.0

Source: 2015 ACS; Bank Data, 2020 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%