

Table L – Distribution of Consumer Loans by Borrower Income Category

Assessment Area: 2017 Entire Assessment Area

Borrower Income Level	% of Households	#	%	\$(000s)	%
Low	24.7	3,213	19.7	39,566	8.6
Moderate	16.0	3,910	24.0	81,297	17.7
Middle	17.3	3,857	23.7	105,735	23.0
Upper	42.0	5,046	31.0	226,201	49.3
Not Available	0.0	276	1.7	6,185	1.3
Totals	100.0	16,302	100.0	458,984	100.0

*Source: 2015 ACS Census ; 1/1/2017 - 12/31/2017 Bank Data.
Due to rounding, totals may not equal 100.0*

Table H – Geographic Distribution of Consumer Loans

Assessment Area: 2017 Entire Assessment Area

Tract Income Level	% of Households	#	%	\$(000s)	%
Low	6.4	246	1.5	5,007	1.1
Moderate	19.8	1,805	11.1	41,496	9.0
Middle	49.4	11,523	70.7	299,307	65.2
Upper	24.3	2,723	16.7	113,048	24.6
Not Available	0.2	5	0.0	126	0.0
Totals	100.0	16,302	100.0	458,984	100.0

*Source: 2015 ACS Census ; 1/1/2017 - 12/31/2017 Bank Data.
Due to rounding, totals may not equal 100.0*

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		
	#	%	#	%		\$	%	\$	%	
Consumer	16,302	85.7	2,729	14.3	19,031	458,984	87.2	67,270	12.8	526,254

*Source: Evaluation Period: 1/1/2017 - 12/31/2017 Bank Data
Due to rounding, totals may not equal 100.0*