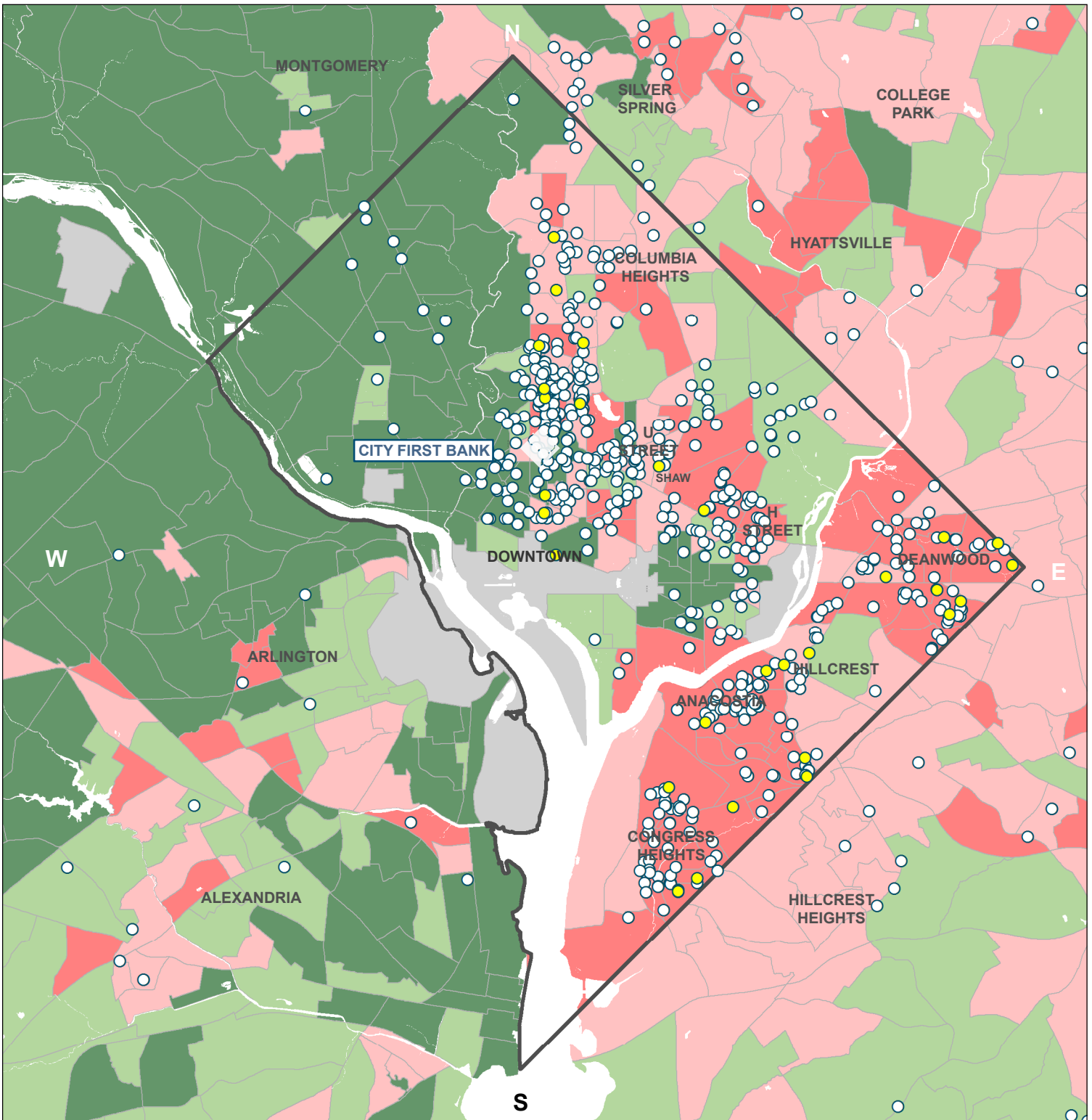




Lending Where it's Needed Most



Loans Originated 1999-2014

- Loan Location (2014)
- Loan Location (Pre-2014)

Census Tract Family Income Classification (FFIEC 2014)

- Low: $\leq 50\%$ of MSA MFI*
- Moderate: $50\% - < 80\%$ of MSA MFI
- Middle: $80\% - < 120\%$ of MSA MFI
- Upper: $\geq 120\%$ of MSA MFI
- Census Tract Not Classified

* MSA MFI: \$100,486