**Assessment Area Concentration**

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Table X - Lending Inside and Outside of the Assessment Area** | | | | | | | | | | |
| **Loan Category** | **Number of Loans** | | | | **Total #** | **Dollars Amount of Loans $(000s)** | | | | **Total $(000s)** |
| **Inside** | | **Outside** | | **Inside** | | **Outside** | |
| **#** | **%** | **#** | **%** | **$** | **%** | **$** | **%** |
| Home Mortgage |  | | | | | | | | | |
| 20XX |  |  |  |  |  |  |  |  |  |  |
| 20XX |  |  |  |  |  |  |  |  |  |  |
| 20XX |  |  |  |  |  |  |  |  |  |  |
| **Subtotal** |  |  |  |  |  |  |  |  |  |  |
| Small Business |  | | | | | | | | | |
| 20XX |  |  |  |  |  |  |  |  |  |  |
| 20XX |  |  |  |  |  |  |  |  |  |  |
| 20XX |  |  |  |  |  |  |  |  |  |  |
| **Subtotal** |  |  |  |  |  |  |  |  |  |  |
| Small Farm |  | | | | | | | | | |
| 20XX |  |  |  |  |  |  |  |  |  |  |
| 20XX |  |  |  |  |  |  |  |  |  |  |
| 20XX |  |  |  |  |  |  |  |  |  |  |
| **Subtotal** |  |  |  |  |  |  |  |  |  |  |
| **Total** |  |  |  |  |  |  |  |  |  |  |
| *Source: 20XX, 20XX, and x quarters of 20XX HMDA and CRA Reported Data* | | | | | | | | | | |

**Geographic Distribution**

*Note: Aggregate performance should be included only for CRA or HMDA Reporters.*

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Table X – Geographic Distribution of Home Mortgage Loans** | | | | | | |
| **Tract Income Level** | **% of Owner-Occupied Housing Units** | **Aggregate Performance % of #** | **#** | **%** | **$(000s)** | **%** |
| Low | | | | | | |
| 20XX |  |  |  |  |  |  |
| 20XX |  |  |  |  |  |  |
| 20XX |  | -- |  |  |  |  |
| Moderate | | | | | | |
| 20XX |  |  |  |  |  |  |
| 20XX |  |  |  |  |  |  |
| 20XX |  | -- |  |  |  |  |
| Middle | | | | | | |
| 20XX |  |  |  |  |  |  |
| 20XX |  |  |  |  |  |  |
| 20XX |  | -- |  |  |  |  |
| Upper | | | | | | |
| 20XX |  |  |  |  |  |  |
| 20XX |  |  |  |  |  |  |
| 20XX |  | -- |  |  |  |  |
| **Totals** | | | | | | |
| **20XX** |  |  |  |  |  |  |
| **20XX** |  |  |  |  |  |  |
| **20XX** |  | **--** |  |  |  |  |
| *Source: 20XX U.S. Census; 20XX, 20XX, and x quarters of 20XX HMDA Reported Data; 20XX-20XX HMDA Aggregate Data; “--“ data not available* | | | | | | |

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Table X – Geographic Distribution of Small Business Loans** | | | | | | |
| **Tract Income Level** | **% of Businesses** | **Aggregate Performance % of #** | **#** | **%** | **$(000s)** | **%** |
| Low | | | | | | |
| 20XX |  |  |  |  |  |  |
| 20XX |  |  |  |  |  |  |
| 20XX |  | -- |  |  |  |  |
| Moderate | | | | | | |
| 20XX |  |  |  |  |  |  |
| 20XX |  |  |  |  |  |  |
| 20XX |  | -- |  |  |  |  |
| Middle | | | | | | |
| 20XX |  |  |  |  |  |  |
| 20XX |  |  |  |  |  |  |
| 20XX |  | -- |  |  |  |  |
| Upper | | | | | | |
| 20XX |  |  |  |  |  |  |
| 20XX |  |  |  |  |  |  |
| 20XX |  | -- |  |  |  |  |
| **Totals** | | | | | | |
| **20XX** |  |  |  |  |  |  |
| **20XX** |  |  |  |  |  |  |
| **20XX** |  | **--** |  |  |  |  |
| *Source: 20XX-20XX D&B Data; 20XX, 20XX, and x quarters of 20XX CRA Reported Data; 20XX-20XX CRA Aggregate Data; “--“ data not available* | | | | | | |

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Table X – Geographic Distribution of Small Farm Loans** | | | | | | |
| **Tract Income Level** | **% of Farms** | **Aggregate Performance % of #** | **#** | **%** | **$(000s)** | **%** |
| Low | | | | | | |
| 20XX |  |  |  |  |  |  |
| 20XX |  |  |  |  |  |  |
| 20XX |  | -- |  |  |  |  |
| Moderate | | | | | | |
| 20XX |  |  |  |  |  |  |
| 20XX |  |  |  |  |  |  |
| 20XX |  | -- |  |  |  |  |
| Middle | | | | | | |
| 20XX |  |  |  |  |  |  |
| 20XX |  |  |  |  |  |  |
| 20XX |  | -- |  |  |  |  |
| Upper | | | | | | |
| 20XX |  |  |  |  |  |  |
| 20XX |  |  |  |  |  |  |
| 20XX |  | -- |  |  |  |  |
| **Totals** | | | | | | |
| **20XX** |  |  |  |  |  |  |
| **20XX** |  |  |  |  |  |  |
| **20XX** |  | **--** |  |  |  |  |
| *Source: 20XX-20XX D&B Data; 20XX, 20XX, and x quarters of 20XX CRA Reported Data; 20XX-20XX CRA Aggregate Data; “--“ data not available* | | | | | | |

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Table X – Geographic Distribution of Consumer Loans** | | | | | |
| **Tract Income Level** | **% of Households** | **#** | **%** | **$(000s)** | **%** |
| Low |  | | | | |
| 20XX |  |  |  |  |  |
| 20XX |  |  |  |  |  |
| 20XX |  |  |  |  |  |
| Moderate |  | | | | |
| 20XX |  |  |  |  |  |
| 20XX |  |  |  |  |  |
| 20XX |  |  |  |  |  |
| Middle |  | | | | |
| 20XX |  |  |  |  |  |
| 20XX |  |  |  |  |  |
| 20XX |  |  |  |  |  |
| Upper |  | | | | |
| 20XX |  |  |  |  |  |
| 20XX |  |  |  |  |  |
| 20XX |  |  |  |  |  |
| **Totals** |  | | | | |
| **20XX** |  |  |  |  |  |
| **20XX** |  |  |  |  |  |
| **20XX** |  |  |  |  |  |
| *Source: 20XX U.S. Census; 20XX, 20XX, and x quarters of 20XX Bank Data* | | | | | |

**Borrower Distribution**

*Note: Aggregate performance should be included only for CRA or HMDA Reporters.*

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Table X – Distribution of Home Mortgage Loans by Borrower Income Level** | | | | | | |
| **Borrower Income Level** | **% of Families** | **Aggregate Performance % of #** | **#** | **%** | **$(000s)** | **%** |
| Low | | | | | | |
| 20XX |  |  |  |  |  |  |
| 20XX |  |  |  |  |  |  |
| 20XX |  | -- |  |  |  |  |
| Moderate | | | | | | |
| 20XX |  |  |  |  |  |  |
| 20XX |  |  |  |  |  |  |
| 20XX |  | -- |  |  |  |  |
| Middle | | | | | | |
| 20XX |  |  |  |  |  |  |
| 20XX |  |  |  |  |  |  |
| 20XX |  | -- |  |  |  |  |
| Upper | | | | | | |
| 20XX |  |  |  |  |  |  |
| 20XX |  |  |  |  |  |  |
| 20XX |  | -- |  |  |  |  |
| Income Not Available | | | | | | |
| 20XX |  |  |  |  |  |  |
| 20XX |  |  |  |  |  |  |
| 20XX |  | -- |  |  |  |  |
| **Total** | | | | | | |
| **20XX** |  |  |  |  |  |  |
| **20XX** |  |  |  |  |  |  |
| **20XX** |  | **--** |  |  |  |  |
| *Source: 20XX U.S. Census; 20XX, 20XX, and x quarters of 20XX HMDA Reported Data; 20XX-20XX HMDA Aggregate Data; “--“ data not available* | | | | | | |

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Table X – Distribution of Small Business Loans by Gross Annual Revenue Category** | | | | | | |
| **Gross Revenue Level** | **% of Businesses** | **Aggregate Performance % of #** | **#** | **%** | **$(000s)** | **%** |
| ≤ $1,000,000 | | | | | | |
| 20XX |  |  |  |  |  |  |
| 20XX |  |  |  |  |  |  |
| 20XX |  | -- |  |  |  |  |
| > $1,000,000 | | | | | | |
| 20XX |  |  |  |  |  |  |
| 20XX |  |  |  |  |  |  |
| 20XX |  | -- |  |  |  |  |
| **Subtotal** | | | | | | |
| **20XX** |  |  |  |  |  |  |
| **20XX** |  |  |  |  |  |  |
| **20XX** |  | **--** |  |  |  |  |
| Revenue Not Available | | | | | | |
| 20XX |  |  |  |  |  |  |
| 20XX |  |  |  |  |  |  |
| 20XX |  | -- |  |  |  |  |
| **Total** | | | | | | |
| **20XX** |  |  |  |  |  |  |
| **20XX** |  |  |  |  |  |  |
| **20XX** |  | **--** |  |  |  |  |
| *Source: 20XX-20XX D&B Data; 20XX, 20XX, and x quarters of 20XX CRA Reported Data; 20XX-20XX CRA Aggregate Data; “--“ data not available* | | | | | | |

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Table X – Distribution of Small Farm Loans by Gross Annual Revenue Category** | | | | | | |
| **Gross Revenue Level** | **% of Farms** | **Aggregate Performance % of #** | **#** | **%** | **$(000s)** | **%** |
| ≤ $1,000,000 | | | | | | |
| 20XX |  |  |  |  |  |  |
| 20XX |  |  |  |  |  |  |
| 20XX |  | -- |  |  |  |  |
| > $1,000,000 | | | | | | |
| 20XX |  |  |  |  |  |  |
| 20XX |  |  |  |  |  |  |
| 20XX |  | -- |  |  |  |  |
| **Subtotal** | | | | | | |
| **20XX** |  |  |  |  |  |  |
| **20XX** |  |  |  |  |  |  |
| **20XX** |  | **--** |  |  |  |  |
| Revenue Not Available | | | | | | |
| 20XX |  |  |  |  |  |  |
| 20XX |  |  |  |  |  |  |
| 20XX |  | -- |  |  |  |  |
| **Total** | | | | | | |
| **20XX** |  |  |  |  |  |  |
| **20XX** |  |  |  |  |  |  |
| **20XX** |  | **--** |  |  |  |  |
| *Source: 20XX-20XX D&B Data; 20XX, 20XX, and x quarters of 20XX CRA Reported Data; 20XX-20XX CRA Aggregate Data; “--“ data not available* | | | | | | |

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Table X – Distribution of Consumer Loans by Borrower Income Level** | | | | | |
| **Borrower Income Level** | **% of Households** | **#** | **%** | **$(000s)** | **%** |
| Low | | | | | |
| 20XX |  |  |  |  |  |
| 20XX |  |  |  |  |  |
| 20XX |  |  |  |  |  |
| Moderate | | | | | |
| 20XX |  |  |  |  |  |
| 20XX |  |  |  |  |  |
| 20XX |  |  |  |  |  |
| Middle | | | | | |
| 20XX |  |  |  |  |  |
| 20XX |  |  |  |  |  |
| 20XX |  |  |  |  |  |
| Upper | | | | | |
| 20XX |  |  |  |  |  |
| 20XX |  |  |  |  |  |
| 20XX |  |  |  |  |  |
| Income Not Available | | | | | |
| 20XX |  |  |  |  |  |
| 20XX |  |  |  |  |  |
| 20XX |  |  |  |  |  |
| **Totals** | | | | | |
| **20XX** |  |  |  |  |  |
| **20XX** |  |  |  |  |  |
| **20XX** |  |  |  |  |  |
| *Source: 20XX U.S. Census; 20XX, 20XX, and x quarters of 20XX Bank Data* | | | | | |

**Innovative or Flexible Lending (Large Bank Only)**

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Table X - Innovative or Flexible Lending Programs** | | | | | | | | | | |
| **Type of Program** | **20XX** | | **20XX** | | **20XX** | | **20XX** | | **Totals** | |
| **#** | **$(000s)** | **#** | **$(000s)** | **#** | **$(000s)** | **#** | **$(000s)** | **#** | **$(000s)** |
|  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |
| **Totals** |  |  |  |  |  |  |  |  |  |  |
| *Source: Bank Records* | | | | | | | | | | |

**Community Development Lending/Investments**

The following tables could be used for Community Development Lending or Qualified Investments; change the header to reflect the appropriate activity.

|  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Table X - Community Development Lending or Qualified Investments by Assessment Area** | | | | | | | | | | | | |
| **Assessment Area** | **Affordable Housing** | | **Community Services** | | **Economic Development** | | **Revitalize or Stabilize** | | **Neighborhood Stabilization** | | **Totals** | |
| **#** | **$(000s)** | **#** | **$(000s)** | **#** | **$(000s)** | **#** | **$(000s)** | **#** | **$(000s)** | **#** | **$(000s)** |
| AA #1 |  |  |  |  |  |  |  |  |  |  |  |  |
| AA #2 |  |  |  |  |  |  |  |  |  |  |  |  |
| Statewide Activities |  |  |  |  |  |  |  |  |  |  |  |  |
| Regional Activities |  |  |  |  |  |  |  |  |  |  |  |  |
| **Total** |  |  |  |  |  |  |  |  |  |  |  |  |
| *Source: Bank Records* | | | | | | | | | | | | |

|  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Table X - Community Development Lending or Qualified Investments by Rated Area** | | | | | | | | | | | | |
| **Rated Area** | **Affordable Housing** | | **Community Services** | | **Economic Development** | | **Revitalize or Stabilize** | | **Neighborhood Stabilization** | | **Totals** | |
| **#** | **$(000s)** | **#** | **$(000s)** | **#** | **$(000s)** | **#** | **$(000s)** | **#** | **$(000s)** | **#** | **$(000s)** |
| State #1 |  |  |  |  |  |  |  |  |  |  |  |  |
| State #2 |  |  |  |  |  |  |  |  |  |  |  |  |
| Multistate MSA #1 |  |  |  |  |  |  |  |  |  |  |  |  |
| Regional Activities |  |  |  |  |  |  |  |  |  |  |  |  |
| Nationwide Activities |  |  |  |  |  |  |  |  |  |  |  |  |
| **Total** |  |  |  |  |  |  |  |  |  |  |  |  |
| *Source: Bank Records* | | | | | | | | | | | | |

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Table X - Community Development Lending** | | | | | | | | | | |
| **Activity Year** | **Affordable Housing** | | **Community Services** | | **Economic Development** | | **Revitalize or Stabilize** | | **Totals** | | |
| **#** | **$(000s)** | **#** | **$(000s)** | **#** | **$(000s)** | **#** | **$(000s)** | **#** | **$(000s)** | |
| 20XX |  |  |  |  |  |  |  |  |  |  | |
| 20XX |  |  |  |  |  |  |  |  |  |  | |
| YTD 20XX |  |  |  |  |  |  |  |  |  |  | |
| **Total** |  |  |  |  |  |  |  |  |  |  | |
| *Source: Bank Records* | | | | | | | | | | |

|  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Table X - Qualified Investments** | | | | | | | | | | | | |
| **Activity Year** | **Affordable Housing** | | **Community Services** | | **Economic Development** | | **Revitalize or Stabilize** | | **Neighborhood Stabilization** | | **Totals** | |
| **#** | **$(000s)** | **#** | **$(000s)** | **#** | **$(000s)** | **#** | **$(000s)** | **#** | **$(000s)** | **#** | **$(000s)** |
| Prior Period |  |  |  |  |  |  |  |  |  |  |  |  |
| 20XX |  |  |  |  |  |  |  |  |  |  |  |  |
| 20XX |  |  |  |  |  |  |  |  |  |  |  |  |
| YTD 20XX |  |  |  |  |  |  |  |  |  |  |  |  |
| **Subtotal** |  |  |  |  |  |  |  |  |  |  |  |  |
| Qualified Grants & Donations |  |  |  |  |  |  |  |  |  |  |  |  |
| **Total** |  |  |  |  |  |  |  |  |  |  |  |  |
| *Source: Bank Records* | | | | | | | | | | | | |

**Community Development Services**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Table X – Community Development Services by Assessment Area** | | | | | | |
| **Assessment Area** | **Affordable Housing** | **Community Services** | **Economic Development** | **Revitalize or Stabilize** | **Neighborhood Stabilization** | **Totals** |
| # | # | # | # | # | # |
| AA #1 |  |  |  |  |  |  |
| AA #2 |  |  |  |  |  |  |
| Statewide Activities |  |  |  |  |  |  |
| Regional Activities |  |  |  |  |  |  |
| **Total** |  |  |  |  |  |  |
| *Source: Bank Records* | | | | | | |

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Table X – Community Development Services by Rated Area** | | | | | | |
| **Rated Area** | **Affordable Housing** | **Community Services** | **Economic Development** | **Revitalize or Stabilize** | **Neighborhood Stabilization** | **Totals** |
| # of Hours | # of Hours | # of Hours | # of Hours | # of Hours | # of Hours |
| State #1 |  |  |  |  |  |  |
| State #2 |  |  |  |  |  |  |
| Multistate MSA #1 |  |  |  |  |  |  |
| Regional Activities |  |  |  |  |  |  |
| Nationwide Activities |  |  |  |  |  |  |
| **Total** |  |  |  |  |  |  |
| *Source: Bank Records* | | | | | | |

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Table X – Community Development Services** | | | | | | |
| **Activity Year** | **Affordable Housing** | **Community Services** | **Economic Development** | **Revitalize or Stabilize** | **Neighborhood Stabilization** | **Totals** |
| # of Hours | # of Hours | # of Hours | # of Hours | # of Hours | # of Hours |
| 20XX |  |  |  |  |  |  |
| 20XX |  |  |  |  |  |  |
| YTD 20XX |  |  |  |  |  |  |
| **Total** |  |  |  |  |  |  |
| *Source: Bank Records* | | | | | | |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Table X - Community Development Services** | | | | |
| **Brief Service Description** | **Community Development Purpose** | **Bank Sponsored Event, Program or Seminar** | **Technical Assistance or Direct Involvement by Bank Employee** | **Bank Product or Service** |
| City of Anytown Housing Rehabilitation  *Vice President served as finance committee member* | Affordable Housing |  | 20XX,20XX |  |
| Homebuyers Seminar |  | 20XX, 20XX |  |  |
| Anytown Economic Development Commission  *Vice President serves on the Board* | Economic Development |  | 20XX, 20XX, 20XX |  |
| *Source: Bank Records* | | | | |