**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* |